To: Cafeteria Plan Eligible Participants

From: Tim Witcher, Chief Financial Officer

Re: Flexible Spending Account (FSA) Plan Instructions

Enclosed is the 2019 FSA Enrollment Form for the plan year October 1, 2019 through September 30, 2020, with a FSA brochure provided by Peak1, CESD’s third party administrator. The open enrollment period for OEBB insurance and FSA plans ends **September 16, 2019**.

CESD has partnered with Peak1 to provide you with an improved claims experience. As with any enrollment, it could take up to 30 days for all the elections to be entered and have everything running smoothly in the new plan year. **Please Note: The maximum for medical expenses (Health FSA) is $2,600. The Dependent Care Maximum remains at $5,000.**

CESD is pleased to offer a debit card for those who are opting to participate in the Health FSA portion of our plan. This means that instead of paying for eligible services and then turning in receipts for reimbursement, you will have the option to have a card loaded with the entire amount of your annual election that can be accessed at any time for qualifying expenses. **You must still keep all receipts** (especially dental) for those occasions when Peak1 requires you to provide proof that the expense was for a covered service. This debit card can also be used for Dependent Care FSA, but unlike the Health FSA, only funds that have been deposited are available for immediate use. Please do not expect new cards until late-October.

**The IRS requires that each employee who is eligible for insurance make an election,** enrolling in (“Yes” box) or opting out (“No” box) of reimbursement coverage available under the Cafeteria Plan umbrella. Rather than restating everything outlined in the instruction sheet provided, I will simply provide a few reminders that will save you and payroll from follow-up conversations to clarify your intent. Please remember to:

- Make sure all demographic information is correct (the top portion).
- If you enroll, enter amounts in lower section. Provide the annual election amount first and then the monthly amount, which is the annual divided by **nine** (October through June) paychecks.
- If you enroll in, check the box, sign and date on the lines indicated.
- **If you are declining to enroll, please check box, sign and date on the lines indicated.**
- Please take care to write legibly and initial any strikeouts you make on the forms.

Peak1 staff (855-814-7565) will be available to answer questions you might have about the eligibility of certain expenses and other issues regarding your participation. You can visit with them at the Benefits Fair or contact them directly.

If you have any other questions or concerns, you may also contact Payroll, at (503) 675-4066.

**Forms are due in** the Fiscal Services Office no later than **4:30 p.m. on September 16, 2019.**