Darien Public Schools

Section 125 Flexible Spending Plan Highlights and Enrollment Instructions

Start Date: • July 1, 2022

Plan Year: • July 1 to June 30

Eligibility: • Certified/Non Certified Staff and Administrators

• Upon the date of hire.

You do not have to be enrolled in your employer's group health plan to enroll in this Flex Spending plan.

Annual Elections: • Health Care (HCR): \$100.00 minimum/ \$2,850.00 maximum

• Dependent Care (DCR): \$500.00 minimum/ \$5,000.00 maximum

Limited Health Care: IRS HSA minimum deductible is \$1400.00 single / \$2800.00 family

• Limited HCR: For you or your spouse enrolled in an HSA. Submit vision & dental claims until the IRS HSA minimum deductible is met. Once deductible is met all customary HCR expenses are eligible.

2 ½ Month Grace Period*: *The 2 ½ Month Grace Period & Year End Run-off Period Run Concurrently • Eligible HCR & DCR expenses can be incurred up to 2 ½ months following the end of the plan year and applied to any remaining account balance in the prior plan year.

Year End 90 Day Run-off Period*:

• Reimbursements can be submitted up to 90 days following the end of the plan year.

Claim Reimbursement: •

• Processed weekly (\$20.00 minimum reimbursement)

Reimbursement Type(s):

• Check / Direct Deposit

Plan Year Payroll Deductions:

• 20

Date of 1st Deduction:

• September 2, 2022

Your ABS Account Manager is:

• Emily at ext. 417 (emily@abs125.com)

Here's How to Enroll in Your Section 125 Plan Follow these simple steps:

- 1) If you meet the eligibility, please complete enrollment online as instructed by Human Resources.
- 2) To view your ABS account online effective July 1, 2022 go to www.abs125.com and click on For Employees then Log into your Personal Account. As a "New User" you will click on Create your new username and password. You may also download the ABS Mobile app. from Apple or Google.
- 3) If you sign up for Dependent Care and have consistent costs complete the Dependent Care Auto-Affidavit. Once submitted to ABS we will automatically send you a check or direct deposit each time money hits your account. A new form must be completed each new Plan Year.

Questions? Need Help? First, read the "How to Save on Medical & Child Care Expenses" employee handbook. If you do not have one, contact Human Resources, visit us on the web at www.abs125.com, check out the ABS Mobile App or call 1-877-732-8125 from 8:00am to 5:00pm E.S.T. Monday through Friday.