



Hortonville Area School District Flexible Benefit Plan Open Enrollment Information

You have the opportunity to increase your spendable income!

The Flexible Benefit Plan allows you to pay for certain expenses using pre-tax money. This saves many people approximately 20% - 30% in taxes on their expenses.

What can you pay for tax-free? Items such as those listed below qualify.

- *Prescription drugs
- *Glasses/contact lenses
- *Most dental expenses
- *Certain daycare fees
- *Chiropractic care

Please see the enclosed material for the hundreds of other qualifying expenses.

The attached Employee Guide provides details of the program rules and the type of items that can be paid for with pre-tax dollars. An enrollment form is included for you to elect your contribution amount. If you wish to participate, please complete the enclosed enrollment form. If you do not return an enrollment form by the due date below, it is assumed you do not wish to participate.

Important Plan Information

- Program Plan Year: **10/01/11 – 09/30/12**
- Contribution Maximums:
- Medical Reimbursement Account - **\$3,000**
 - Dependent Care Reimbursement Account - **\$5,000**
 - Independent Premium – No Maximum (Note: Group insurance premiums will be deducted pre-tax automatically)
- Payroll Deductions: **17 or 22 depending on your payroll cycle**
- Claims Deadline Date: **1st and the 15th @ Noon**
- Claims Processing Date: **6th and the 20th**
- Direct Deposit is Mandatory: Please complete a Direct Deposit form and attach a **VOIDED CHECK**. **If you currently have a flex plan & utilize direct deposit and your banking information has not changed you do not need to return a Direct Deposit form.**
- Online Account Access: You may view your account balance, claims, reimbursements and access claim forms via the DBS website at www.dbsbenefits.com.
You will need the following PIN # to create an online account if you have not done so already: HASD
- Return completed forms to: **Tera Mytton by 9/16/2011**

Current Participants – You have 90 days after 09/30/11 (12/29/11) to submit claims for expenses incurred in the current Plan Year. Unclaimed monies after this period are forfeited.

Questions? Please contact **Diversified Benefit Services, Inc. (DBS)** at 1-800-234-1229 or visit their website at www.dbsbenefits.com.

The deadline to enroll for the upcoming plan year is 9/16/2011!