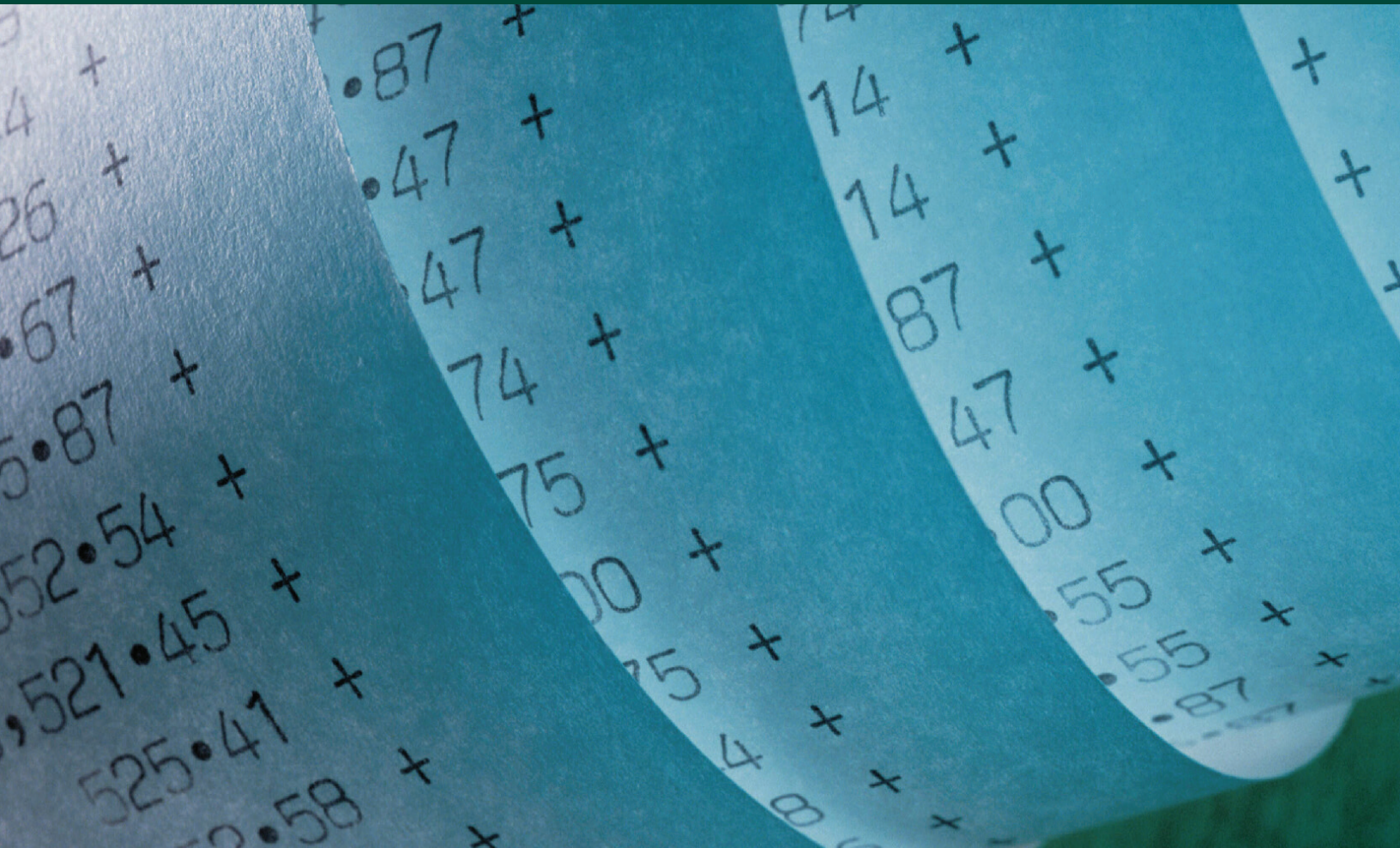


Flexible Spending Accounts



Bank on a Tax Break



CBIZ Flex – Flexible Benefits Plan Election Form

Employer					
Employee					
SSN	_____ - _____ - _____				
Address					
City		State		Zip	
<input type="checkbox"/> Check here to indicate an address change					
Date of Hire	____ / ____ / _____		Date of Birth	____ / ____ / _____	
Email					
Effective Date					
Pay Periods Per Year	<input type="checkbox"/> Weekly (52 pays) <input type="checkbox"/> Bi-weekly (26 pays) <input type="checkbox"/> Semi-Monthly (24 pays) <input type="checkbox"/> Monthly (12 pays)				
New Flexible Spending Account Elections					
	Per Pay Period		Plan Year Total		
Health Flexible Spending Account					
Dependent Care Flexible Spending Account					
Limited Flexible Spending Account					
Parking					
Transit					
Other					
Total Reduction Amount					
<p>This election form will remain in effect and cannot be revoked or changed during the plan year, unless the revocation and new election are on account of and consistent with a change in family status (marriage, divorce, death of Spouse or child, birth or adoption of a child, and termination of employment of Spouse.) I understand that insurance claim payments under certain coverage may be subject to Federal and State taxes when the premium is paid by salary reductions or employer contributions. I understand that the selection of a benefit and the indication that a premium is to be paid does not necessarily include me in the insurance portions of this plan. In most instances an application for insurance must be completed.</p> <p>Authorization: I certify the above information to be correct and true and any dependents for which I have selected the dependent care benefit reside with me in a parent-child relationship and/or are legally dependent on me for their support. I understand that any amounts remaining in my account(s) not used for eligible expenses incurred during the plan year will be forfeited in accordance with current plan provisions and tax laws. I hereby authorize the deduction of the administrative fee, if applicable. The plan administrator may revoke or reduce any election to prevent the Plan from becoming discriminatory within meaning of IRC Section 125 and/or any other regulation.</p> <p>If Section 132(1) is offered by Company: I understand that my cash compensation will be reduced by amounts equal to my contribution for the qualified parking and transit expenses for my employer-sponsored Section 132(f) benefit as stated above and if my required contributions for the elected benefits are increased or decreased while this agreement remains in effect due to changing facility parking expenses, my compensation reduction will automatically be adjusted to reflect that increase or decrease.</p> <p>This agreement is subject to the terms of the Company's Section 132(f) Qualified Transportation Fringe Benefit provisions (if offered), as amended from time to time and shall be governed by and construed in accordance with applicable laws and revokes any prior election and compensation reduction agreement relating to such benefit(s). My signature indicates that I have read and understand the Terms and Conditions (included with this form).</p>					
<input type="checkbox"/> Accept <input type="checkbox"/> Decline					
Signature				Date	

Please return this completed form to your Payroll or Human Resources personnel.

(VERSION 08.07.14)



Health Care Flexible Spending Account (FSA)

Contributions

You determine each year how much money you want to contribute to a Health Care FSA through salary reduction. Your taxable salary will be reduced by the amount of money you elect to contribute each pay period. If you terminate employment and have an account balance you may be eligible to continue your coverage under the Health Care FSA by making after-tax contributions to the plan.

You may only change your election DURING the plan year if you experience a “permitted change in status event” as described in your Summary Plan Description - otherwise you may only change your election during the Open Enrollment period.

Expenses and Reimbursements

You will be reimbursed for incurred health care expenses up to the total amount of money you elect to contribute for the entire plan year. For example: if you elect to contribute \$1,200 for the year (\$100 per month) and incur an expense of \$1,200 in the first month of the plan year, you will be reimbursed \$1,200 when you submit your claim.

You will be reimbursed for health care expenses that are **incurred during the plan year and during a period when you are contributing to the Health Care FSA**. The date the expense is incurred is the date you (or your family member) received the health care service. The date you are billed for the service or the date you paid for the service is not the date an expense is incurred.

Expenses eligible for reimbursement from a Health Care FSA are generally medical expenses that can be deducted on a federal income tax return. These expenses can be for you, your spouse or your dependents. Dependents generally include any family member eligible to be claimed on your taxes.

Eligible Receipts

All receipts must indicate the name of the service provider/ merchant, original date of service, the type of service/ purchase made, and the amount charged. Simple debit card receipts and cancelled checks are not acceptable receipts in accordance with IRS guidelines.

Examples of Expenses Eligible for Reimbursement from a Health Care FSA:

- Co-Insurance
- Co-Pays
- Deductibles
- Dental expenses (qualified)
- Diabetic Supplies
- Eye Exams and Eyeglasses
- First Aid Supplies
- Insulin
- Laser Eye Surgery
- Orthodontia
- Wheelchairs
- Walkers and Canes

Forfeitures

The Internal Revenue Service requires that you forfeit any money left in your Health Care FSA at the end of the plan year. Therefore, it is very important to determine prior to your participation in the plan how much money you want to contribute to the Health Care FSA.

Your plan may include a carryover provision or a grace period. See your Summary Plan Description for details.





Dependent Care Flexible Spending Account (FSA)

Contributions

You determine each year how much money you want to contribute to a Dependent Care FSA through salary reduction. Your taxable salary will be reduced by the amount of money you elect to contribute each pay period. You may only change your election DURING the plan year if you experience a "permitted change in status event" as described in your Summary Plan Description - otherwise you may only change your election during the Open Enrollment period.

Expenses and Reimbursements

You will be reimbursed for incurred dependent care expenses up to the total amount of money credited to your account. For example, if you elect to contribute \$1,200 for the year (\$100 per month) and incur an expense of \$500 in the first month of the plan year, you will be reimbursed \$100 when you submit your claim. The remaining excess expense will be carried over to the succeeding month(s) of the plan year.

You will be reimbursed for dependent care expenses incurred during the plan year. The date the expense is incurred is the date you (or your family member) received the dependent care service. The date you are billed for a dependent care service or the date you paid for a dependent care service is not the date an expense is incurred.

Dependent care expenses must be for the care of a dependent under the age of 13, or if over the age of 13, the dependent must be mentally or physically incapable of self-care. Dependent care expenses must allow you (and if married, your spouse) to work.

Expenses Eligible for Reimbursement:

- Au Pair Expenses
- Babysitter Expenses
- Before & After School Expenses
- Day Care Center Expenses
- Preschool Tuition
- Summer Day Camp Expenses

Expenses NOT Eligible for Reimbursement:

- Educational Expenses
- Non-Work Related Expenses
- Kindergarten/Higher Grade Tuition
- Overnight Camps
- Expenses Paid to a Dependent Child
- Daycare Meals/Supplies

Eligible Receipts

All receipts must indicate the name of the service provider, original date of service, the type of service, and the amount charged, or the Dependent Care provider can sign the claim form. Simple debit card receipts and cancelled check are not acceptable in accordance with IRS guidelines.

Choosing Between a Dependent Care FSA and the Dependent Care Tax Credit

You should determine which is better, the Dependent Care Tax Credit or the Dependent Care FSA, or a combination of both. Consult your tax advisor for more information.

Forfeitures

The Internal Revenue Service requires that you forfeit any money left in your Dependent Care FSA at the end of the plan year. Therefore, it is very important to determine prior to your participation in the plan how much money you want to contribute to the Dependent Care FSA.

Flexible Spending Account Tax Savings Comparison

Your employer makes it possible for you to “Bank on a Tax Break” by allowing you to participate in a Flexible Spending Account Plan. This plan allows you to contribute to a Health Care and/or a Dependent Care Flexible Spending Account (FSA). Your FSA contributions are made each pay period before federal, state and FICA taxes are deducted. As you incur eligible expenses you will be able to receive tax-free reimbursement.

Let’s look at how contributing to a Flexible Spending Account could affect your paycheck and save taxes. An employee earns \$2,500 per month and incurs the following monthly expenses:

Family Medical Expenses (deductible, dental, vision, etc.):	\$100/month
Dependent Care Expenses (daycare, summer day camp, etc.):	\$400/month

Contributions to Flexible Spending Accounts: \$500/month

	Without FSA	With FSA
Gross Monthly Salary:	\$2,500	\$2,500
Less Pre-Tax Medical Expense:	\$0	\$100
Less Pre-Tax Dependent Care Expense:	\$0	\$400
Adjusted Taxable Salary:	\$2,500	\$2,000
Less Federal Tax:	\$375	\$300
Less State Tax:	\$175	\$140
Less FICA Tax:	\$191	\$153
Less After-Tax Medical Expense:	\$100	\$0
Less After-Tax Dependent Care Expense:	\$400	\$0
Monthly Spendable Income:	\$1,259	\$1,407

By taking advantage of both Flexible Spending Accounts this employee is able to increase spendable income by \$148 per month for annual tax savings of \$1,776.

Flexible Spending Account (FSA) Worksheet

Use the worksheet below to determine what you and your family expect in out-of-pocket expenses that will not be reimbursed or covered by any other health or dental insurance plan. Only estimate expenses you expect to incur during the plan year.

Dependent Care Expenses (for Dependent Care FSA)

Babysitting/Day Care/Elder Care Expenses: _____ Nursery School Fees: _____
 After-School Fees: _____ Summer Day Camp: _____

TOTAL DEPENDENT CARE EXPENSES _____

Health Care Expenses (for Health Care FSA)

Medical Deductibles, Co-insurance, Co-payments: _____ Prescription Drugs: _____
 Dental Expenses: _____ Other Eligible Expenses: _____
 Eyeglasses, Contact Lenses, Vision Exams: _____

TOTAL HEALTH CARE EXPENSES _____

MyPlans — A portal to access your personal Flexible Spending Account online.

Once the plan year begins, participant information can be viewed by accessing myplans.cbiz.com.

- Election information will not appear on myplans.cbiz.com until after the first day of the new plan year
- MyPlans allows a participant to view paid and pending claims as well as their account balance. Claim forms can be created and printed for reimbursement (with applicable receipts) and direct deposit can be established.



The healthcare app that's made for mobile but *designed* for you.

Want to check your healthcare account balances and submit receipts anywhere, anytime? There's an app for that!

My Plans by CBIZ enables you to easily and securely access your healthcare spending accounts. You can view account balances and detail, submit healthcare account claims, and capture and upload pictures of your receipts anytime, anywhere on any iPhone, Android or tablet device. You can also sign up to receive account alerts via text message.

But wait, there's more to it...

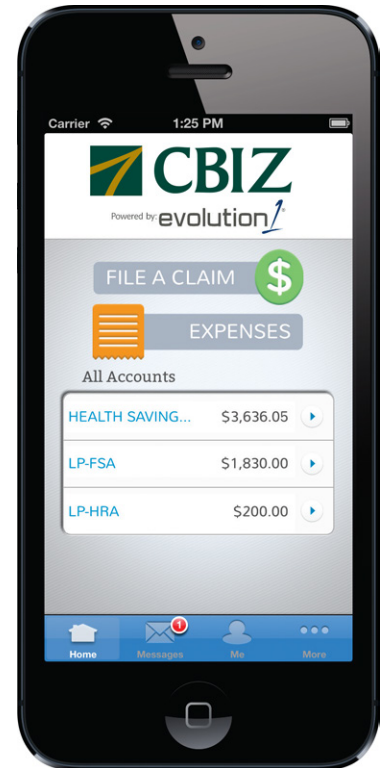
It takes a special understanding of use and purpose to design a mobile app for handheld devices like smartphones and tablets. So we've focused on just that— smart, purposeful design. And the result? A simple, intuitive experience for you. This means things like “easy-in/easy-out access” to common tasks like capturing receipts and viewing balances; and pictures and words where pictures and words make sense. Try it and you'll see how we're simplifying the business of healthcare.

My Plans by CBIZ, the newest mobile app from CBIZ, provides time-saving options¹ for you to:

- Check current health care account balances; FSA, HRA and HSA
- View account activity and receive alerts via text message
- View FSA, HRA and HSA transaction details
- File new claims with receipt images
- Review expense information
- Enter a new expense
- Submit health care claims and upload receipts using the mobile device's camera
- Manage expense receipts
- Promptly file claims for their reimbursement accounts

The **My Plans by CBIZ** app provides you with seamless account access since it is an extension of the **My Plans by CBIZ** portal – and doesn't require you to setup any additional credentials. Now by using your smartphone you can assess your HRA, HSA and FSA account balances, and you'll know how much money you have available to spend on qualified medical expenses at the time of purchase.

¹ If supported or applicable to your account(s)



our **business** is growing **yours**

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