

FLEX ENROLLMENT FORM

Plan Year: 1/1/2019 to 12/31/2019

Name: _____

Employer: Hampden-Sydney College

Address: _____

Email: _____

Social Security #: _____

Date of Birth: _____

I authorize my employer to make the following salary reductions:

Limited-Purpose Health Care Flexible Spending Account (FSA)

(ELECT IN CONJUNCTION WITH A HIGH DEDUCTIBLE HEALTH PLAN & HSA)

I elect to have \$ _____ annually, (\$ _____ per pay period) reduced from my salary before taxes to reimburse me for eligible expenses I incur during the plan year specified above that are not covered under my qualified High Deductible Health Plan (such as dental and vision). I further authorize my employer to reduce from my salary the amount of any improper or unsubstantiated expenses that are paid from my health care reimbursement account.

Traditional Health Care FSA

(DO NOT ELECT IF YOU PARTICIPATE IN A QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN & HSA)

I elect to have \$ _____ annually, (\$ _____ per pay period) reduced from my salary before taxes to reimburse me for eligible health care expenses I incur during the plan year specified above. I further authorize my employer to reduce from my salary the amount of any improper or unsubstantiated expenses that are paid from my health care reimbursement account.

Dependent Care FSA

I elect to have \$ _____ annually, (\$ _____ per pay period) reduced from my salary before taxes to reimburse me for eligible daycare expenses I incur during the plan year specified above.

Note: Reimbursement from this (and other dependent care plans for which I may be eligible) is limited to \$5,000 per year or \$2,500 per year if I am married filing separately. Reimbursement is further limited to earned income or my spouse's earned income, whichever is less.

I understand that:

- I cannot change this election during the plan year unless I have a change in family status.
- Any amounts remaining in my reimbursement accounts at the end of the year will be forfeited unless my employer has elected the carryover option (please check your plan design for specifics regarding how the carryover works). Participants who enroll in a HDHP with HSA and have balances in the FSA at the end of the plan year will forfeit their carryovers unless the employer offers an HSA compatible health FSA.
- My Social Security benefits may be reduced by this election.
- This election replaces any previous elections and will terminate on the earlier of: 1) the end of the plan year, 2) when I am no longer a qualified employee eligible to participate in the plan, 3) termination of the plan.
- My employer may reduce or cancel this election if necessary to comply with provisions of the Internal Revenue Code.

I further understand, with regard to benefits card transactions, that:

- Once I receive my benefits card, I will only use it for payment of qualifying health and dependent care FSA expenses for myself or my eligible dependents.
- Any expense that I pay with the benefits card will not have been reimbursed, nor will I be seeking reimbursement, under any other plan or program of benefit coverage.
- I must save all invoices and receipts for any expenses I pay with the benefits card and upon request, will submit these documents for review by the plan.
- If I make an improper payment from my benefits card or fail to provide documentation to my employer as required, the amount of such payments must be reimbursed to my employer. If I fail to reimburse my employer, my salary may be reduced by the employer in the amount of the improper payment.
- Each time I use or permit my benefits card to be used for payment, I will renew and reaffirm the "My Use of Card Promises" that I will receive with the benefits card.

Due to HIPAA regulations, LD&B is not allowed to discuss your account with your spouse or dependents (18 and older) unless you sign this form and list them below. To allow LD&B to release information to your spouse or dependents (18 and older) regarding processing claims, content of claims, account balances, and any other information regarding your accounts, please list them below.

Signature: _____ Date: _____

Spouse: _____ Dependent(s) (18 and older): _____

TO BE COMPLETED BY EMPLOYER

Eligibility Date: _____ Salary Reduction to Begin on Payroll Date: _____

Accepted By: _____ Date: _____