



# County of Sonoma

**FSA Annual Enrollment**

**October 20 — November 7, 2014**

**Health Flexible Spending Account  
& Dependent Care Assistance Program**

## **2015 Plan Year Information**

*You must make a new plan election each year to participate.  
Take advantage of this tax saving opportunity by enrolling today!*

**IT'S FLEXIBLE SPENDING ACCOUNT (FSA)  
ANNUAL ENROLLMENT TIME!  
OCTOBER 20<sup>TH</sup> – NOVEMBER 7<sup>TH</sup>**

**What is a Flexible Spending Account (FSA)?**

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to reimburse you for your and your dependents' eligible health and/or dependent care expenses. The program lowers your taxable income, increasing your overall take home pay. You elect an annual pre-tax amount, which is collected over 26 pay periods.

**What plans are available under the FSA Program?**

The County provides two FSA plans; the Health FSA and the Dependent Care Assistance Plan.

**Health FSA:** Covers medical, dental, and vision expenses that are only partially covered or not covered at all by your insurance; including insurance deductibles, insurance co-payments, and over-the-counter medications by prescription.

**Dependent Care Assistance Plan:** Covers amounts you pay to daycare centers, after school programs, babysitters, and caregivers or elder care so that you and your spouse can work.

**When can I enroll?**

The Annual Enrollment Period is Monday, October 20, 2014 through Friday, November 7th, 2014. FSA enrollment does NOT roll over from 2014 to the 2015 plan year. A new election is required to participate in 2015.

**Is there a minimum annual election amount?**

\$130.00 (\$5.00 per pay period) for each FSA Plan elected.

**Is there a maximum annual election amount?**

Health FSA \$2,500; Dependent Care Assistance Plan (DCAP) \$5,000 (\$2,500 for married participants filing a separate income tax return).

**May I change my election?**

You may only make a change in your election(s) during the Annual Enrollment Period. This means that during the plan year, January 1, 2015 through December 31, 2015, you may not make a change in your election(s) or reduce or increase the election amounts unless you experience a qualifying event, such as:

- a change in legal status (e.g., marriage, death of your spouse, divorce, legal separation or annulment)
- a change in the number of your dependents due to events such as birth or adoption
- a change in employment that resulted in gaining or losing eligibility

*Election changes must be made within 31 days of and consistent with the qualifying change in status event.*

**Whose expenses are eligible?**

The eligible expenses of a participant, a participant's spouse, or a participant's dependent(s) qualify for reimbursement from an FSA account. For federal tax purposes, people in a same-sex marriage are treated the same as people in an opposite-sex marriage.

**Are health insurance premiums eligible expenses?**

No. Health insurance premiums are not eligible expenses under the Flexible Spending Account Program. However, deductibles, doctor visit co-pays and prescription drug co-pays are eligible expenses.

## What expenses are eligible?

This list is not inclusive, so if you are unsure if an expense is eligible for reimbursement, please contact P&A Group.

### Medical, Dental, and Vision Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance hire
- Artificial teeth/dentures
- Birth control
- Braces
- Braille books and magazines
- Breast pumps and lactation supplies
- Chiropractors
- Christian Science Practitioners' fees
- Co-insurance amount you pay
- Co-pay amount you pay
- Contact lenses and eyeglasses, plus eye examination
- Contact lens solutions
- Cosmetic surgery (due to illness or injury only)
- Cost of operations and related treatments
- Crutches
- Deductible medical coverage amounts you pay
- Dental fees
- Drug (by prescription) and medical supplies
- Fee for practical nurse
- Fees for healing services
- Special schools for persons with disabilities
- Hearing devices and batteries
- Home improvements motivated by medical considerations
- Hospital bills
- Incontinence products
- Insulin
- Laboratory fees
- Lead-based paint removal (for children with lead poisoning)
- Nurses' fees (including nurses' board and social security tax paid by you)
- Special home care for person with mental disabilities
- Obstetrical expenses
- Operations
- Orthopedic shoes
- Oxygen
- Physical fees
- Psychiatrists' and psychologists' fees
- Radial keratotomy and LASIK eye surgery
- Routine physical and other non-diagnostic services or treatments
- School tuition for persons with disabilities
- Seeing-eye dog and maintenance
- Smoking cessation programs
- Special diets required by illness or allergy
- Special education for the blind
- Special plumbing for persons with disabilities
- Sterilization (e.g. tubal ligation, vasectomy)
- Telephone for hearing impaired
- Therapeutic care for drug and alcohol addiction
- Therapy treatments
- Weight loss program (if prescribed by physician to treat existing disease)
- Wheelchair
- X-rays

### Over-the-Counter Medications

**(Please note that all over-the-counter medications will require a prescription for reimbursement)**

- Allergy medication, nasal sprays
- Analgesics, fever reducers, pain reducers (e.g. aspirin, ibuprofen, acetaminophen)
- Antacids and heartburn relief
- Anti-itch creams and hydrocortisone creams
- Antibiotic ointments
- Arthritis pain relieving creams
- Athlete's foot treatment and anti-fungal creams
- Cold medicines, tablets, syrups, cough drops, and lozenges
- Diabetes supplies, glucose monitoring
- Diaper rash ointment
- Eye drops and lubricants

- Feminine care related to treatment of vaginal infections
- First-aid creams
- Laxatives
- Motion sickness patches and pills
- Pregnancy tests
- Shampoo for treatment of lice, psoriasis
- Smoking cessation patches, gum
- Stomach and digestive relief items
- Tooth and mouth pain relief medication
- Urinary pain relief medication
- Wart removal medication

### **Dependent Care Assistance Plan Expenses**

- Babysitters
- Nursery schools
- After-school programs
- Day care centers
- Day camp (overnight camps are not eligible)
- Elder Care

## **Health FSA Changes for the 2015 Plan Year**

The County has adopted a new plan design beginning January 1, 2015 for the Health FSA plan. (Note: The changes outlined below do NOT affect the Dependent Care Assistance Plan.)

### **How will the new plan design affect you?**

**2015 eligible expenses:** All eligible expenses must be incurred during the 2015 Plan Year, (January 1, 2015 through December 31, 2015) and must be submitted for reimbursement no later than March 31, 2016.

**What funds are available to be rolled over?** Up to \$500 of unused Health FSA funds may be rolled over each plan year. Any unused funds in excess of \$500 will be forfeited. Rolled over unused funds will be available for eligible health expenses in the following plan year.

**Is the rollover amount in addition to the annual election amount?** Yes. Any rollover amount from a prior plan year will be in addition to your new plan year election. For example, if you have \$500 rollover from the 2015 Plan Year and your annual 2016 election is \$2,500, you will have a total of \$3,000 for your eligible 2016 health expenses.

**What funds are used to determine the rollover?** In determining a roll over, all unused Health FSA dollars are considered, regardless of whether the funds were from an annual election or from a prior year roll over.

**Can I access the rollover if I do not participate in the following year?** Yes, you may use any rollover amount even if you made no plan year election. For example, if you have a rollover from 2015 you may use the rollover for 2016 eligible health expenses even if you didn't elect to contribute to the Health FSA in 2016.

### **Will the changes for the 2015 plan year affect my current 2014 Health FSA?**

No. The current Health FSA plan design allows eligible participants to use their 2014 Health FSA funds for eligible expenses incurred from January 1, 2014 through March 15, 2015. Health FSA claims for the 2014 plan year must be submitted by March 31, 2015. Any unused funds are forfeited by the individual participant.



### Want more information?

Attend one of the educational sessions listed below to learn more about this benefit, including: program details, upcoming changes, enrollment process, eligible expenses, and claims submission. A representative from P&A Group, the program administrator, and/or the HR Benefits Unit will present information about the program and be available to answer your questions.

## Educational Sessions

TUE OCT 21	DEPT/LOCATION	STREET ADDRESS	ROOM	SPECIAL INSTRUCTIONS
7:00 - 8:00	Transportation & Public Works Santa Rosa Yard	2175 Airport Blvd., Santa Rosa	Conference Room	None
9:00 - 10:00	Department of Child Support Services	3725 Westwind Blvd.	Large Conference Room 2nd Floor	Bring County Badge
11:00 - 12:00	Human Resources	575 Administration Dr., Suite 117C	Small Training Room	None
1:30 - 2:30	Department of Health Services 5th Street Office	625 5th Street	City View Rooms	None
4:00 - 5:00	Sheriff	2796 Ventura Ave.	Training Room	None
WED OCT 22	DEPT/LOCATION	STREET ADDRESS	ROOM	SPECIAL INSTRUCTIONS
8:00 - 9:00	Permit & Resource Management Dept. (PRMD)	2550 Ventura Ave.	Hearing Room	None
10:00 - 11:00	Dept. of Health Services Chanate Center	3313 Chanate Road	Rotunda Room	None
1:00 - 2:00	Probation Juvenile Justice Center	7425 Los Guilicos Road	Conference Room off Lobby	None
3:30 - 4:30	Human Services Dept. The Lakes	2227 Capricorn Way, Santa Rosa	Santa Rosa Room	Check in with Main Reception First
THUR OCT 23	DEPT/LOCATION	STREET ADDRESS	ROOM	SPECIAL INSTRUCTIONS
8:00 - 9:00	Sonoma County Water Agency	404 Aviation Blvd.	Redwood Rooms	None
10:00 - 11:00	Human Services Department Airport Area	3725 Westwind Blvd.	Carnelian Conference Room	None

## I am ready to enroll

Enroll online through Employee Self Service (ESS). If you are unable to enroll online, complete a hardcopy County enrollment form available from your Department Payroll Clerk. To enroll online, please follow these instructions.

### Electronic enrollment through Employee Self-Service (ESS)

Make your Flexible Spending Account (FSA) annual enrollment elections through Employee Self-Service; it is user-friendly, secure, safe, and eliminates the need to complete a handwritten form, bringing efficiencies to the FSA benefit election process.

#### How to log on:



If you are connected to the County network, open your internet browser (e.g. Internet Explorer) to access the County Intranet Home Page and click on the Employee Self-Service icon (located on the right side of the page). **OR**

If you are not connected to the County network, enter the following URL into your web browser: [https://ep.sonoma-county.org/selfService\\_HRPROD/action.login](https://ep.sonoma-county.org/selfService_HRPROD/action.login).

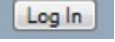
1. The Welcome to Self-Service screen will appear
2. Enter log in information:

**Last Name:** Enter your last name. This is not case sensitive.

**Employee ID:** Enter your five-digit employee ID number.

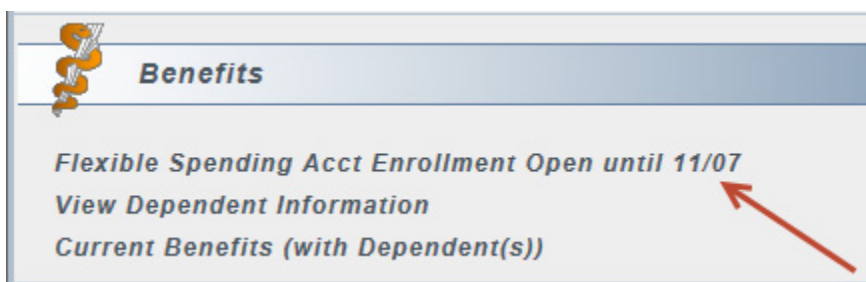
**Password:** Enter your password. This is case sensitive.

#### How do I reset my password?


1. If you've forgotten your password, reset it by clicking on "**Forgot your password? Click Here**" Located below the  button on the Welcome Screen.

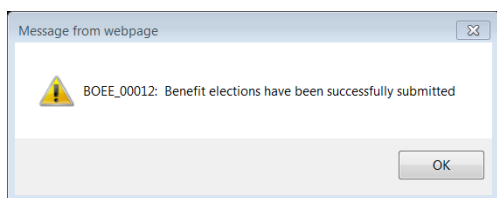
### Flexible Spending Account enrollment elections

1. To access the Flexible Spending Account Annual Enrollment, from the Self-Service home page scroll down to the Benefits section, located on the left side and click on Flexible Spending Acct Enrollment Open until 11/07.



2. Carefully read the instructions provided on each screen and complete all steps.
3. After **selecting your plan coverage** and **electing your annual deduction amount(s)**, you will need to pass the validation process by clicking on the "**VALIDATE ELECTIONS**" (located at the bottom of the page under tab 2). (To calculate your bi-weekly, per pay period deduction amount take your annual deduction amount and divide by 26.)

4. The next step is to confirm that your FSA enrollment elections are correct, by clicking on  **“SUBMIT ELECTIONS FOR APPROVAL”**, located on tab 3 **“Review and Submit Elections”**.
5. The final step is to provide your electronic signature for the **“Authorization and Agreement”** by clicking **“OK”**. When you see this message box, you have successfully completed the process.



## CONTACT INFORMATION

### P&A Group

17 Court Street, Suite 500  
Buffalo, New York 14202-3294

The P&A Group is the third party administrator for the Flexible Spending Account. Contact P&A for questions regarding eligible expenses, claim submission, documentation requirements for expenses, or the status of claims & reimbursements.

- Contact a Customer Service Representative or chat live online during P&A Group's Customer Service hours: **Monday through Friday: 5:30 a.m. to 5:00 p.m. [PST]**
- 24/7 online account access [www.padmin.com](http://www.padmin.com)
- Automated account information available toll-free: **[800] 688-2611**
- Toll-free Fax Number: [877] 855-7105

### Sonoma County Human Resources Benefits Unit

575 Administration Dr., Suite 116B  
Santa Rosa, CA 95403

Contact the Benefits Unit for questions regarding electronic enrollment through Employee Self-Service, enrollment eligibility, change in election due to a qualifying event, or to update/change your mailing address.

- **[707] 565-2900** or
- **E-Mail - [benefits@sonoma-county.org](mailto:benefits@sonoma-county.org)**