

To: All Employees

From: Carol King
Business Manager

Date: October 29, 2004

Re: Flexible Spending Benefits

As per the negotiated contracts for BTA and BESP, our BOCES offers Flexible Spending Accounts. Please be reminded that the plan year for Flexible Spending is January 1 - December 31. Since a new plan year will be starting soon, anyone wishing to continue Flexible Spending benefits **must re-enroll** by completing the enclosed Flexible Spending Account enrollment form.

ALL EMPLOYEES MUST RETURN THIS FORM WHETHER THEY ARE PARTICIPATING OR NOT. You must make an election under **both** Part 1 - Insurance Premium Plan and Part 2 - Medical Insurance Coverage - if Opt Out Provision Applies. **All forms must be signed under Part 4. Please return the signed form to your immediate supervisor by 12/03/04.**

If benefits under Flexible Spending benefit portion are desired, please complete Part 3, sign, and return to your immediate supervisor no later than 12/03/04. There is an annual administration fee of \$33 to participate in the Flexible Spending benefit portion of the plan.

Please keep in mind that a Flexible Spending Account can be used for out of pocket medical and dental expenses, including drug card and doctor office visit co-payments under the Blue Cross/Blue Shield Participating Provider Plan and the CDPHP Plan. It has recently been ruled that over-the-counter drugs can also be a part of your Flexible Spending Account. If you have specific questions on what over-the-counter drugs are eligible, please contact Customer Service, EBS Benefit Solutions, at (800) 828-0078 or (315) 671-7073. If you feel you need individual counseling to determine the amount you may need to set aside in the your Flexible Spending Account, it will be provided at no charge. The person contracted with us to provide such counseling is also required to maintain employee confidentiality.

Please contact me at 335-1390 by 11/12/04 if you wish to have counseling. If you need assistance in completing this form, please call Mike Rose (335-1239), JoAnn Wormuth (335-1309) or myself.

Attachments: 2