

2014 PLAN YEAR OPEN ENROLLMENT



MEDICAL FLEXIBLE SPENDING ACCOUNT (MEDFLEX)

Open Enrollment From November 1, 2013 through November 30, 2013

The State of Connecticut provides comprehensive medical and dental benefits; however, many employees incur medical and dental care expenses that are not covered under our plan. The Medical Flexible Spending Account Program (MEDFLEX) provides a tax-free way to pay these out-of-pocket expenses, which can help you save money.

How Does It Work?

Before you enroll, estimate the amount your family spends each year on co-pays and other expenses that are not covered by your medical and dental plans. Then choose the amount you'd like to set aside for MEDFLEX. For Plan Year 2014, contribution limits are between \$520 and \$2,500. Throughout the year, the amount chosen will be deducted evenly from your paychecks based on your pay frequency (ex. 26 pays, 24 pays, 12 pays). Be conservative in estimating your annual expenses. **Any MEDFLEX monies that are not spent during the plan year will be forfeited.**

You can get reimbursed for eligible medical expenses for yourself, your spouse, and dependents by submitting a claim reimbursement request to Progressive Benefit Services (PBS), the State's third party administrator. You can receive reimbursements by check, direct deposit or by using the pre-paid benefits card (called the Benny Card).

Who is eligible to participate?

- Active State employees working at least half-time (0.5 full time equivalent).

Who is not eligible to participate?

- Per diem, sessional, durational, temporary or seasonal workers, adjunct faculty members, graduate assistants & employees who are working less than 0.5 full time equivalent, former employees and rehired retirees.
- Employees on unpaid leave for any reason

What are some eligible expenses?*

- ▲ Co-payments & Deductibles ▲ Lasik ▲ Contact lenses ▲ Dentures ▲ Eyeglasses ▲ Prescription Sunglasses
- ▲ Orthopedic shoes ▲ Orthodontia ▲ Wheelchairs

What are some ineligible expenses?

- ▲ Childcare ▲ Cosmetic Surgery ▲ Dance Lessons ▲ Health Club Dues ▲ Insurance Premiums ▲ Massage Therapy
- ▲ Over-the-counter medications ▲ Swimming Lessons

Enrollment forms are available on the OSC web site: www.osc.state.ct.us, the PBS web site: www.ctpbs.com or by contacting PBS at 1-866-906-8023.

Enrollment forms must be postmarked by November 30, 2013.
The plan will not accept any late enrollments.

**In order to qualify for reimbursement expenses must: (1) be medically necessary health care services; (2) not be reimbursed under another health insurance carrier; (3) not be deducted from your income tax return (4) be incurred during the Plan Year..*