

flexplus Section 125 Cafeteria Plan Information for the 2010 Plan Year

Health Care FSA Keeps Getting Better!

This is just a reminder that in late 2003, the IRS issued a bulletin stating that many over-the-counter drugs and medicines you use may be eligible for reimbursement. This would include antacids, allergy relievers, cold medicines, and pain relievers. However, *no dietary supplements are allowable*, as they would generally be taken to maintain an individual's health.

You can now include:

- Sunscreen SPF 30+
- Sunburn Relief Products
- Mileage Reimbursement is \$0.24 per mile (driving expense must be essential to and primarily for medical care)
- First Aid Kits
- Medical expenses can be for you or your dependent family members regardless of whose health plan they may be on. If your spouse is covered under their employer's own health plan, you can still include those out of pocket costs under your flex plan.
- You may pre tax up to **\$5000** in the Health FSA per plan year.

Note: if you have a qualified *HSA* (Health Savings Account) – your participation in a flex plan is limited. Those participating in an HSA can submit dental and vision expenses to the Health Care *FSA*. You must use your HSA funds to reimburse yourself for all other health care expenses.

Child/Dependent Care FSA Review: (submit your claims at least each month!)

It is important that you review the information available fully each year for this category. Full details can be found in the Dependent Care FSA Guide available from your Employer. Please request this literature and review the special rules and details. As always, if you have questions, contact Pacific Administrators at the number listed below.

Attn: The Claremont Colleges

**Please enroll online at: <https://www.cuc.claremont.edu/benefits>
By 6:00 p.m. on November 16, 2009**

*Remember that all expenses must be incurred during the plan year - which means the date of service
- not the date you may have been billed or paid for the service.*

About Open Enrollment

If this notice has your enrollment form attached to it, it is your Open Enrollment Period. It is during this time that you can sign up for the plan or make changes to your election amounts. Complete information is available from your Employer. You are responsible for reading the literature and understanding the plan and rules. *Remember, use it or lose it!*

You can now fax your claims to us.

FAX CLAIMS TO 951-656-9276

You may now check your account information and balances on our website. Click on What's My Flex Balance and follow instructions to see your account information.

Claim forms are also available on the website at www.pagroup.us or

Fill out the claim form on the inside of the voucher envelope, copy it, and send it, along with copies of your expense documentation.