



## Section 125 Plan Services Annual Enrollment Guide

### Important information about Flexible Spending Account (FSA) Annual Enrollment

## FSA Open Enrollment is September 1 through December 28, 2018

### Important Dates and Action Items

Date	Action Required
Mid-August 2018	Employers will receive an email from Paychex announcing FSA open enrollment. The email includes an attachment to forward to <b>all</b> employees announcing FSA open enrollment.
Late- August 2018	Employers should announce open enrollment dates and hold an FSA enrollment meeting <ul style="list-style-type: none"> <li>• Download this poster/flyer and distribute it to employees, or hang it in a visible area, to explain the FSA enrollment process: <a href="http://download.paychex.com/pas_pbs/formfiles/employee_letter.pdf">http://download.paychex.com/pas_pbs/formfiles/employee_letter.pdf</a></li> <li>• Use these meeting tips: <a href="http://download.paychex.com/pas_pbs/formfiles/meeting_tips.pdf">http://download.paychex.com/pas_pbs/formfiles/meeting_tips.pdf</a></li> <li>• Play this FSA video at the enrollment meeting or send to employees by email to give an overview of how an FSA works: <a href="https://www.paychex.com/demos/fsa-employee/index.aspx">https://www.paychex.com/demos/fsa-employee/index.aspx</a></li> </ul>
August 31, 2018	Deadline to submit FSA plan election changes. Use this form to submit your updates: <a href="http://download.paychex.com/pas_pbs/formfiles/pba019.pdf">http://download.paychex.com/pas_pbs/formfiles/pba019.pdf</a>
September 1, 2018	<b>FSA Annual Open Enrollment starts!</b> Employees can enroll online by logging in to <a href="http://www.paychexflex.com">http://www.paychexflex.com</a> , selecting <b>Benefit Account (FSA)</b> , and clicking the <b>Enroll Now</b> button.  <b>Note:</b> If you have a MyPaychex account, employees can access the website through <a href="https://www.mypaychex.com">https://www.mypaychex.com</a> or <a href="https://benefits.paychex.com">https://benefits.paychex.com</a> and select <b>Paychex Benefit Account</b> under <b>My Applications</b>
September 6, 2018	Eligible employees will start to receive emails from Paychex announcing the FSA Open Enrollment season and benefits of enrolling in an FSA.
December 28, 2018 11:59 p.m. ET	<b>FSA Open Enrollment ends;</b> this is the final deadline for online, paper, and phone enrollments.
December through January 2019	Review employee annual elections on the 2019 Account Balance Report located on the <b>PBA Employer Web Portal   Reports   Run New Report</b> . If you see enrollment errors, make corrections on the PBA Employer Web Portal or contact Paychex
January 2019	All newly-enrolled FSA employees will receive FSA debit cards within the first few weeks of January. There will be a \$5.00 per card fee charged to employee account balances for those requiring replacement cards.

January 2019

Review employee co-pays. If you recently made changes to your copays or experience any in the 2019 plan year, please email the new copay amounts to [PaychexBenefitAccount@paychex.com](mailto:PaychexBenefitAccount@paychex.com). This will help auto-substantiate participants' debit card purchases and make it easy by not requiring a receipt.

## BeneTrac Clients

BeneTrac clients and employees must use <http://www.benetrac.com> for FSA enrollment and plan management. Employees must enroll online; not by phone or paper form.

Additionally, **employee enrollment in the FSA plan does not roll over from year to year for BeneTrac clients.** If your employees want to continue to participate in the Unreimbursed Medical Expense or Dependent Care FSA plans for 2019, they must submit enrollment information on [www.benetrac.com](http://www.benetrac.com).

## Employer Resources

Location	Resource
PBA Employer Web Portal   Resources	<b>S125 Plan Admin Guidebook:</b> A comprehensive manual about all things FSA. <b>Employee Eligibility Status Report:</b> Monthly report showing FSA eligible employees. <b>FSA Savings Calculator:</b> Calculate how much to deduct each pay period. <b>FSA Eligible Products and Services:</b> See eligible and ineligible UME FSA expenses. <b>Direct Deposit Sign-Up Form:</b> Help employees get claim reimbursements deposited directly in their bank accounts.
PBA Employer Web Portal   Reports	<b>Account Balance Report:</b> Verify employee annual enrollment information.
PBA Employer Web Portal   Employee   Profile	<b>Employee Email Address:</b> Verify employee email addresses are on file.
PBA Employer Web Portal   Links	<b>Employee Enrollment Guide:</b> Explains the FSA benefit and includes forms.
<a href="http://download.paychex.com/pas_pbs/formfiles/pba019.pdf">http://download.paychex.com/pas_pbs/formfiles/pba019.pdf</a>	<b>Plan Amendment Request Form:</b> Use to adjust plan elections such as eligibility, maximum, etc.
<a href="http://training.paychex.com/pba/BrowseTopics/content.html">http://training.paychex.com/pba/BrowseTopics/content.html</a>	<b>Employer PBA Employee Website Video:</b> Learn to navigate the PBA Employer website.

## Employee Resources

Location	Resource
Employee Website   Tools & Support	<b>FSA Savings Calculator:</b> Calculate how much to deduct each pay period. <b>FSA Eligible Products and Services:</b> See eligible and ineligible UME FSA expenses. <b>Direct Deposit Sign-Up Form:</b> Get claim reimbursements deposited directly in your bank account.
Employee Website   Quick Links	<b>Employee Enrollment Guide:</b> Explains the FSA benefit and includes forms.
<a href="http://training.paychex.com/pba/employee/content.html">http://training.paychex.com/pba/employee/content.html</a>	<b>Employee PBA Employee Website Video:</b> Learn to navigate the PBA Employee website.