

As we make holiday plans, it is also time to think about annual enrollment for Flexible Spending Accounts!

We are pleased to offer health care and dependent care flexible spending accounts again in 2016. If you are a new employee or have not yet taken advantage of flexible spending accounts, please note these are *important benefits* offered on a **TAX- FREE** basis which allows substantial tax savings when paying your medical and/or dependent care expenses not normally covered by your health care provider.

If you have participated in a flexible spending account in the past, you know the benefits that you have received. Encourage your fellow employees to enroll – they will thank you for letting them in on this benefit.

Please take a few moments to carefully review the enclosed materials.

**If you are currently enrolled in ANY of the Flexible Spending Accounts, you must reenroll for 2016. Plan elections do not automatically roll over into the new plan year. Changes to your Flexible Spending Account plan(s) will be effective 1/1/2016.**

**Helpful things to think about!** These questions might prove useful in making smart decisions relative to Flexible Spending Accounts include:

- What were my family's 2015 out-of-pocket health or medical expenses?
- Did I put enough in my flexible spending account to obtain the maximum tax benefit?
- Have my dependent day care needs changed?

**Additional benefits when you elect an FSA:**

1. We continue to offer direct deposit. A direct deposit authorization form will be mailed with your confirmation of enrollment packet. If you already participate in direct deposit, you will not need to fill out another form. A direct deposit form may also be downloaded on our website [www.myfsaexpress.com](http://www.myfsaexpress.com).
2. Claims are paid on a weekly basis, so you will never have to wait long for your reimbursement.

If you need assistance or want to review your plans and options, you may contact benefitexpress at 877-837-5017 or [help@mybenefitexpress.com](mailto:help@mybenefitexpress.com).

We look forward to assisting you!  
benefitexpress

**Enrollment forms must be received no later than 11/27/2015.  
Submit your enrollment form directly to the Benefits Coordinator.**