



Fremont Union High School District - Monthly VitaFlex General Open Enrollment Guidelines

General Election Information

Your Pre-Tax Medical and Dependent Care Reimbursement Plan operates on a calendar year basis. Therefore, January 1st marks the beginning of a new Plan Year.

If You Participated During 2006

If you are *currently participating* in the Plan and wish to continue next year, you must make a **NEW** election for the 2007 Plan Year. Your salary reductions and your account funding automatically reset to zero as of January 1st unless you make a new election.

If You Would Like To Participate In 2007

If you have not participated in the past and wish to do so, you may elect to participate in the Plan during this Open Enrollment.

How Does The Pre-Tax Plan Work?

The Medical and Dependent Care Reimbursement Plan allows you to reduce your salary to pay for certain eligible medical and dependent care expenses on a pre-tax basis. Once you incur an eligible expense, you submit the claim with complete documentation and you are reimbursed for the expense from your account balance on a tax-free basis.

What Does "Use It Or Lose It" Mean?

Contributions set aside in these accounts must be used during the Plan Year or they will be forfeited. This is known as the "use it or lose it" rule. You must carefully estimate your annual medical expenses and your annual dependent care expenses. If you over-estimate your expenses and do not actually incur enough expenses to use up your account balance, you cannot change your election, and your unused salary reduction contributions will be forfeited. If you terminate mid-year, medical expenses must be incurred on or prior to your actual termination date in order to be eligible for reimbursement.

What is the Deadline for Incurring Claims?

Claims must be incurred during the Plan Year, January 1, 2007 through December 31, 2007. You will have until March 31, 2008 to submit any claims that were incurred from January 1, 2007 through December 31, 2007.

Can I Change My Election Mid-Year?

Generally, you may NOT change your elections mid-year, unless you have a qualified Status Change or Mid-Year Exception.

Who Can Participate?

You may participate if you are an eligible employee, regardless of whether you or your dependents are actually covered under the medical plan offered by your Employer.

How do I Make an Election for 2007

Option #1: Online Election

- Go to www.vitaflex.net.
- Click on "Make Annual Open Enrollment Election."
- Enter your VitaFlex username and password. If you are a new participant or have not created a username and password, please use the following username and password:
 - Username: FHSFLEX
 - Password: Social Security Number
- Make your election by **December 5th**.

Option #2: Paper Election Form

- Complete the VitaFlex Election Form.
- Turn the form into your Human Resources Department by **December 5th**.

Questions about Eligible Expenses

If you have a question about whether a medical or dependent care expense is eligible, please call for clarification prior to electing to participate. If you plan to have an expense reimbursed and you later find out that it is not eligible, you may not change your election. For additional information regarding eligibility of certain expenses, call Vita Administration Company at (650) 966-1492 or (800) 424-3052. You are also invited to visit our website at www.vitaflex.net and search our VitaFlex Eligible Claim Guide search tool. Simply input a key word and the search engine will provide claim eligibility guidelines and documentation requirements.

More Detailed Information

The following two pages are brief overviews of some of the key reimbursement rules under the plan. For complete details of all plan provisions, please refer to your Summary Plan Description or Plan Detail Document.



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Eligible Medical Expense Guidelines

Only medically necessary health care expenses *not* reimbursed by an insurance plan or any other source are eligible for reimbursement. Medical expenses for domestic partners are not eligible for reimbursement. Non-prescription drugs available “Over-The-Counter (OTC)” that are used to treat an illness or injury are eligible for reimbursement. **Below is a partial list of eligible medical expenses. For a more complete list, please visit Vita’s website at www.vitaflex.net or call Vita Administration Company at (650) 966-1492 or (800) 424-3052.**

Common Eligible Medical Expenses

- Acupuncture
- Ambulance Expenses
- Birth Control Pills
- Chiropractic Care
- Christian Science Fees
- Co-insurance
- Contact Lens Solution
- Contraceptive Devices
- Co-payments
- Corrective Contact Lenses
- Crutches
- Deductibles
- Dental Care
- Dentures
- Drug /Alcoholism Treatment
- Eye Exams
- Eyeglasses (corrective only)
- Hearing Aids and Batteries
- Hospital Expenses
- Immunizations and Vaccinations
- Laboratory and X-ray Fees
- Laser Eye Surgery
- Orthodontia (only treatment incurred during Plan Year)
- Over-The-Counter Drugs (for treatment of medical condition)
- Oxygen Equipment
- Physical Therapy
- Physician Fees
- Psychologist Fees (with medical diagnosis)
- Routine Physical Exams
- Rx Drug Copayments
- Smoking Cessation Programs, Patches, and Gums
- Speech Therapy
- Sterilization Expenses
- Surgical Expenses
- UCR Excess Charges
- Wheelchair

Documentation of Expenses

The IRS requires specific, detailed third party documentation to substantiate all medical claims. Do not include expenses that cannot be appropriately documented in your election amount, as they cannot be reimbursed. For specific requirements, see the VitaFlex

Employee Guide, Claim Instructions, or visit our website at www.vitaflex.net.

Ineligible Medical Expense Guidelines

Certain health care expenses are *not* eligible for reimbursement, *even if they are prescribed by a physician*. Expenses are not eligible if they are not directly used for medical purposes or not deemed medically necessary. In general, expenses must not be for cosmetic purposes. Non-prescription drugs and OTC medicines must be used to treat a medical condition and not used simply for general health to be eligible for reimbursement. Therefore, vitamins, dietary supplements, cosmetic drugs, and personal toiletries are not eligible.

Common Ineligible Medical Expenses

- Bottled Water
- Cosmetic Dentistry
- Cosmetic Surgery, Supplies, or Drugs
- Cosmetics, Toiletries, Toothpaste, etc.
- Counseling For Marriage, Relationship, or Personal Growth Issues
- Custodial Care
- Domestic Help Expenses
- Food
- Funeral or Burial Expenses
- Health Club Memberships/Dues
- Health Insurance Premiums
- Health or Beauty Products
- Herbal Supplements
- Home or Automobile Improvements
- Long-Term Care Expenses/Premiums
- Marijuana or Other Illegal Substances
- Maternity Clothes
- Nursing Care Costs for the care of a healthy newborn at home
- Orthodontia if incurred and/or paid for outside Plan Year
- Over-The-Counter Drugs (for general health and well-being)
- Over-the-Counter drugs that are “stockpiled” for future use.
- Parking Fees
- Physical Therapy without a medical diagnosis
- Social Activities or Programs
- Stress Management Classes or Therapy
- Transportation Expenses
- Vitamins and Food Supplements



Fremont Union High School District - Monthly VitaFlex Dependent Care Reimbursement Guidelines

Dependent Care Expense Guidelines

The Dependent Care Reimbursement Account allows you to pay for out-of-pocket, work-related dependent care/day care costs with pre-tax dollars.

Who Qualifies As A Dependent?

- A child under the age of 13 whom you support.
- A spouse or dependent who is physically or mentally unable to provide for his or her own care.

Are There Restrictions On Participation?

You must actually be at work while your eligible dependent is provided care. Generally, one of the following eligibility guidelines must also be satisfied:

- Your spouse must be working outside the home (if you are married); or
- You must be a single parent; or
- Your spouse must be a full-time student at least five months during the year while you are working; or
- You are divorced and your child is in your custody.

Eligible Dependent Care Expenses

Below is a partial list of eligible dependent care expenses. For a more complete list, please visit Vita's website at www.vitaflex.net or call Vita Administration Company at (650) 966-1492 or (800) 424-3052.

- Expenses paid to a dependent care *center* or dependent care *provider*.
- Expenses paid to an in-home dependent care provider.
- Expenses paid for education of a pre-school child because they are considered primarily custodial in nature.
- Expenses paid to an adult day care or dependent care provider for care of a spouse or other dependent that lives with you and is physically or mentally incapable of caring for themselves.
- After school care and summer camp programs that are primarily custodial in nature (and not primarily educational or recreational in nature).

Ineligible Dependent Care Expenses

Certain expenses related to dependent care are not eligible for reimbursement. Additionally, in order to be eligible, the care that is provided must be primarily custodial (not educational or recreational) in nature. Therefore, expenses for certain classes, educational enrichment programs, or after-school programs that offer an educational or recreational element may not be eligible expenses. Here is a partial listing of expenses that are not eligible:

- Registration fees
- Diapering fees
- Transportation fees
- Late payment fees
- Language classes
- SCORE
- Tutoring
- Gymnastics lessons
- Piano lessons
- Sports classes or leagues

Documentation of Expenses

The IRS requires specific, detailed third party documentation to substantiate all dependent care claims. Do not include any expenses that cannot be appropriately documented in your annual election for the year, as they cannot be reimbursed.

For specific requirements, see a VitaFlex Employee Guide, Claim Instructions, or visit our website at www.vitaflex.net.