



VitaFlex

It's About Saving Tax Dollars

Fremont Union High School District 2007 Plan Year Detail Sheet

Eligibility

Eligibility Date: on the first of the month following the date of hire.

Eligibility Requirement: 10 hours per week.

Effective Date: Later of the date that you become eligible or the date that you sign the election form.

Annual Elections/Use It or Lose It

Your annual VitaFlex Plan elections are irrevocable for the Plan Year. Please consider your medical and dependent care expenses carefully prior to electing coverage under each Plan. If you do not incur eligible expenses equal to your elections, the unused portion will be forfeited to your employer.

Only certain medical and dependent care claims are eligible for reimbursement. The IRS establishes the guidelines for claims eligibility. Your eligible claims must be incurred during the Plan Year and after your participation effective date. If you terminate employment, medical claims must be incurred on or prior to your termination date.

Minimum/Maximum Elections

	<u>Dependent Care</u>	<u>Medical</u>
Minimum (per Plan Year)	\$0	\$0
Maximum (per Plan Year)	\$5,000	\$4,800

Open Enrollment

If you do not elect to participate on your initial eligibility date, you may elect to participate during the next annual Open Enrollment period. Open Enrollment occurs during late November or early December. All Open Enrollment changes are effective for the Plan Year following the Open Enrollment period. Please note that if you were participating in the previous Plan Year and you do not re-elect, your election will revert to zero.

Mid-Year Election Changes

You may only change your election mid-year in certain very limited circumstances and even then changes are subject to restrictions. In order to make a mid-year election change, you must experience a qualified status change (birth, marriage, etc.) or other approved exception to the irrevocability rule. All change requests must be made within 30 days of the mid-year exception date.

Important Deadlines

Claims must be incurred during the Plan Year, which is the date your election becomes effective through December 31, 2007. All claims incurred in the Plan Year must be submitted by March 31, 2008. If your account is terminated during the Plan Year you will be able to incur claims for the Medical FSA from the date that your election becomes effective through the date that your account is terminated.

Per Paycheck Elections

Your election is made as an annual election for the full Plan Year. Your annual election is then divided by total number of paychecks during the Plan Year or by the number of remaining paychecks in the Plan Year if you are hired mid-year.

Reimbursements

Tax-free claims reimbursements are received via direct deposit to your personal checking account or via check. Direct deposits are processed every Friday.

Filing Claims

Claims may be submitted as they are incurred or they may be bundled and filed on a periodic basis. For faster claim service, fax your claims rather than mailing them. All claims for the Plan Year must be received by March 31, 2008.

Explanation of Benefits

Each time you submit a claim, you will receive an Explanation of Benefits (EOBs) to confirm how the claim was processed. There are three ways you may elect to receive your EOBs.

1. E-mail with pdf of EOB
2. U.S. Mail
3. E-mail with weblink (use login and password to access EOBs)

Your EOB receipt method will default to E-Mail if you do not change it. To change your preferred method of receipt, simply advise VitaFlex when you elect or anytime afterward.

Online Account Access

You may access your VitaFlex account information online at any time. For first time access:

1. Go to www.vitaflex.net
2. Click on Account Access
3. Type your SSN
4. Type your Employer Code (FHSFLEX)

After the first login, you will be prompted to select a personal login and password of your choice for future use.

Additional Information

This Plan Detail Sheet provides a brief summary of several important elements of your Pre-Tax Flexible Benefits Plan. Additional details may be found in the Employee Guide. For full Plan details, rules, and restrictions, please refer to the Summary Plan Description.