

“ONLINE” FSA ENROLLMENT ANNOUNCEMENT LETTER

TO: All Eligible Montgomery Community College Employees

RE: FLEXIBLE BENEFIT PLAN “ONLINE” OPEN ENROLLMENT

It is now “open enrollment” for the 2009 plan year of our Flexible Benefits Program or FSA. As an associate of Montgomery Community College you are eligible to enroll in the plan for the new plan year that begins January 1, 2009. Our plan will allow you to participate in the following FSA benefits:

1. Health Care Flexible Spending Account (FSA). A Health Care FSA will allow you to set aside “pre-tax” dollars for the reimbursement of health care expenses incurred for you or your dependents that are not covered by your insurance. Eligible expenses include deductibles, co-payments, over-the-counter medicines, as well as other tax deductible medical, dental or vision care expenses you pay out-of-pocket. You may use this program for you and your family’s health care expenses regardless of whether you or your dependents are covered under our medical plan. The maximum you can elect is \$4,000

2. Dependent Care Flexible Spending Account (FSA). Employees who utilize babysitters or daycare institutions in order to work will be able to pay for those expenses with “pre-tax” dollars using the Dependent Care FSA. Most employees will find this benefit to be more valuable than the childcare tax credit. If you are married and filing a joint tax return, or single you can elect up to \$5,000. If you are married, filing an individual tax return, you can elect up to \$2,500.

This year you will be able to enroll “ONLINE” using the CBIZ Flex enrollment website. The website offers helpful tools such as an FSA calculator to assist you in estimating your 2009 expenses. You may access the website as follows:

The online enrollment website will be open from: *November 7, 2008* to *December 5, 2008*.

PLEASE NOTE: You must complete your enrollment prior to the enrollment deadline date or you will miss your opportunity to participate in the program in 2009.

<http://www.cbiz.com/payroll/page.asp?pid=7093>

Please follow these steps after accessing the website in order to complete your online enrollment.

Once you have accessed the online enrollment feature that your employer has chosen (*above*):

1) Enter your user ID and Password as follows: **User ID: 02042** and **Password: F689**

You will NOT be able to proceed without this information.

- 2) Carefully complete the requested information and enter your FSA elections(s) for the upcoming year.
- 3) Click “FINISH & SAVE” to complete enrollment.
- 4) Save or Print the confirmation number given after enrollment is complete.

Important Note: You may make changes to confirmed elections by using the confirmation number and re-entering the site prior to the enrollment deadline date. If you have any questions, please contact the FSA Department at 1-800-815-3023.