

SISC FLEX FACTS

September 2009

The 2009 year...

- Eligible expenses that you have incurred for the 2009 Plan Year must be received by the SISC Flex office, along with supporting documentation, no later than March 31st of 2010. You have a grace period of 2 ½ months following the plan year-end (March 15th of 2010) to incur HealthCare expenses. You are encouraged to submit expenses well before the deadline, so that any issues can be resolved before the March 31st deadline.

Looking forward to 2010...

- It's time to enroll for 2010. Open Enrollment dates vary by district. Please contact your district's Human Resource or Payroll department for enrollment dates.
- Medical Reimbursement and Dependent Care accounts require re-enrollment each year.
- A free self-service paycheck calculator is available on the paycheckcity.com website (personal paycheck calculator). This tool can help you calculate your estimated take home pay based on the contributions you elect. There is also a Flexible Spending Account Worksheet on the SISC website to help you estimate your annual dependent care and out-of-pocket medical expenses.

Changes to participant elections...

- The IRS does not allow changes to be made to participant elections (funds elected or dependents enrolled), unless there has been a qualifying change of status event. Examples of qualifying events would include the following:
 - 1) Change in marital status
 - 2) Change in number of qualifying dependents
 - 3) Change in employment status
 - 4) Change in dependent care provider or rates
- For complete information regarding qualifying events, refer to the SISC Flex Plan Summary document which is available on our website.

Filing a claim...

- Supporting documents must include the following information:
 - 1) Provider's name.
 - 2) Date and description of each service.
 - 3) Charge for each service.
 - 4) Taxpayer identification number for Dependent Care providers.
 - 5) Name of person receiving services (as provided on the enrollment form).
 - 6) Amount paid or denied by insurance, for Health Care Expenses only. A copy of the Explanation of Benefits (EOB) is acceptable and preferred.
- A comprehensive listing of eligible expenses, including OTC expenses, is available on our website.
- Claim forms are available online to download.
- Supporting documentation (Explanation of Benefits – EOB) for your SISC Flex Health Care Spending Account expenses may be obtained by visiting the appropriate health plan website (e.g. Anthem Blue Cross, Blue Shield, Delta Dental, etc). For more information go to: <http://sisc.kern.org/flex/documentation.html>

SISC Flex card information...

- *2009 expenses may not be charged on your SISC Flex card in 2010. Please note: The service date is the date that services were rendered, not the date the expense was paid.*
- Please remember to keep your SISC Flex card for use next year. It will be funded each year with the amount of your annual election, until the expiration date shown on the card.
- A listing of pharmacies, grocery stores, wholesale stores, club stores, and discount stores that will accept your SISC Flex card is available on our website: <http://sisc.kern.org/flex/smartflex.html>
- We have updated the SISC Flex Answers to Frequently Asked Questions. View on the website at: <http://sisc.kern.org/flex/faq.html>

If you have questions, please contact the SISC Flex office at (661) 636-4416 or (800) 972-1727 ext. 4416. Account information may be viewed on our web site: <http://sisc.kern.org/flex/>