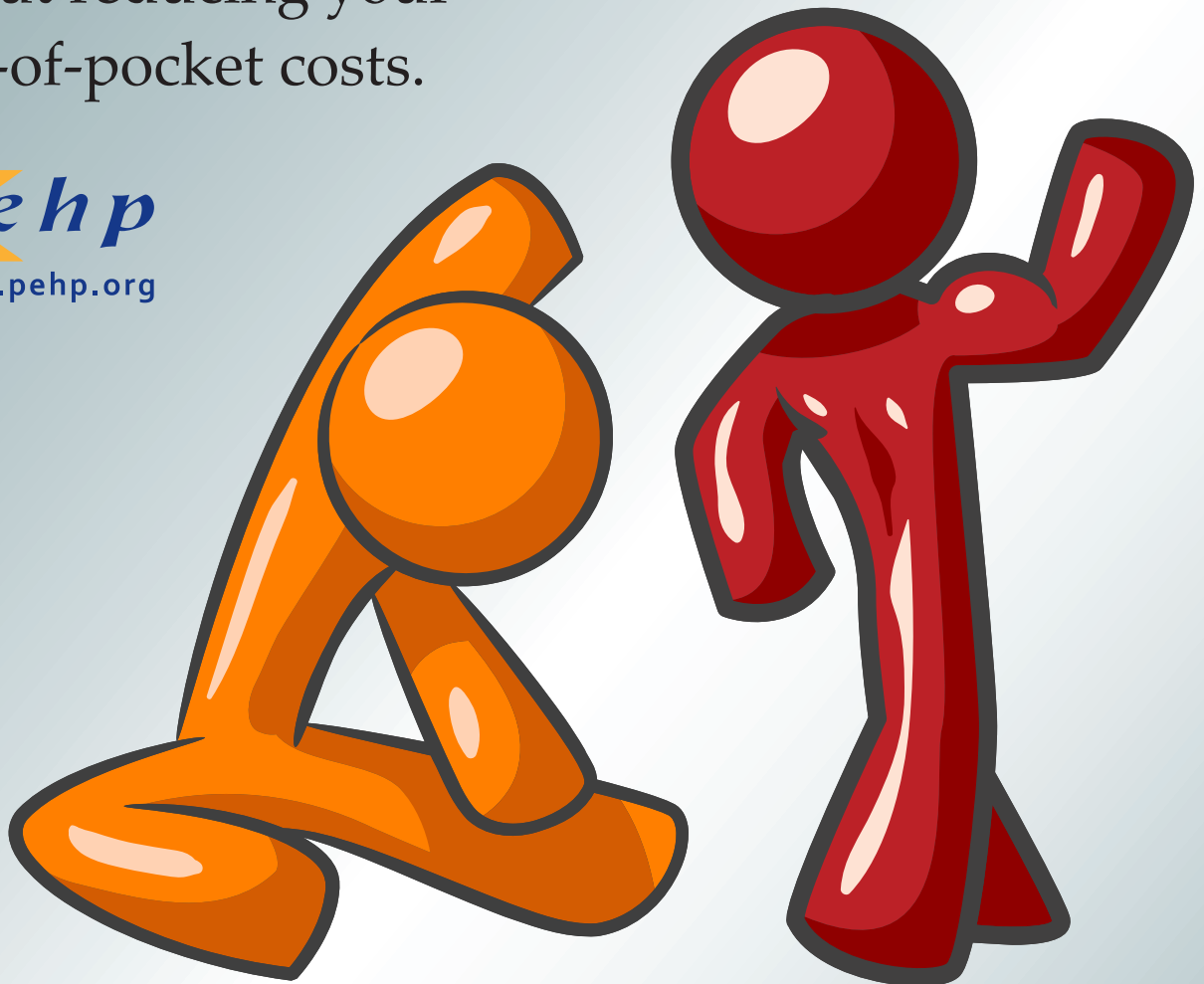


# WEBER STATE FLEX\$

## PEHP's Flexible Spending Account

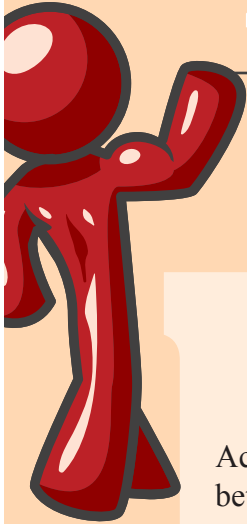
It's time to get serious  
about reducing your  
out-of-pocket costs.



**Plan Year: July 1, 2010 through June 30, 2011**

# FLEX\$

## FLEX\$ TIMELINE



**July 1, 2010**

2010 FLEX\$ plan year begins

**June 30, 2011**

2010 FLEX\$ plan year ends

**Sept. 15, 2011**

Grace period for 2010 FLEX\$ plan ends

**Sept. 30, 2011**

Deadline for claims to be submitted

### **2010-2011 FLEX\$ PLAN YEAR**

According to IRS regulations, eligible FLEX\$ expenses must be incurred between July 1, 2010 and September 15, 2011. Claims must be submitted for reimbursement by September 30, 2011.



## Why PEHP FLEX\$?

The simple answer: It saves you money.

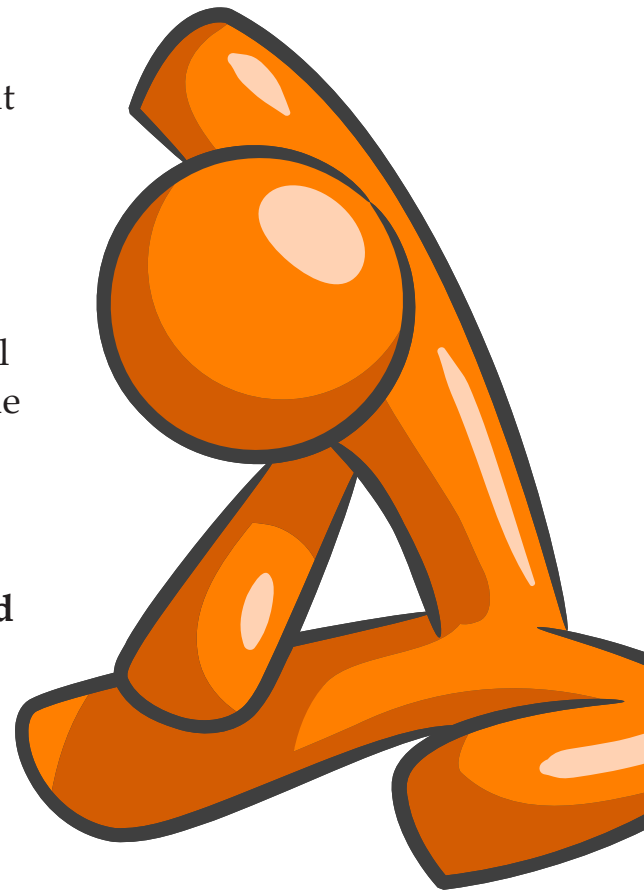
How? By reducing your taxable income. You set aside a portion of your pre-tax salary for your account. Use it to pay eligible expenses.

PEHP offers two types of FLEX\$: health care and dependent day care. You can enroll in one or both. Plan ahead wisely and set aside only what you will need for eligible expenses each year.

FLEX\$ is use-it-or-lose-it – money does not carry over from year to year.

The total amount you elect to withhold for healthcare expenses will be immediately available as soon as you begin FLEX\$.

**Services paid for with FLEX\$ must be received during the FLEX\$ plan year.**



# **FLEX\$: In the know**

## **OPEN ENROLLMENT**

» April 12, 2010 to June 1, 2010

## **PLAN YEAR**

» July 1 – June 30

## **CONTRIBUTION LIMITS**

- » Between \$130 and \$7,500 for health care expenses for the plan year.
- » Between \$130 and \$5,000 for dependent day care expenses for the plan year.

## **HOW YOU CONTRIBUTE**

- » Your contributions are withheld from your paycheck. Deductions are evenly divided among pay periods in the plan year.

## **HOW TO ENROLL**

- » Enroll online at Lynx Self-Service; or complete and turn in paper enrollment forms to Human Resources.

## **Eligible expenses**

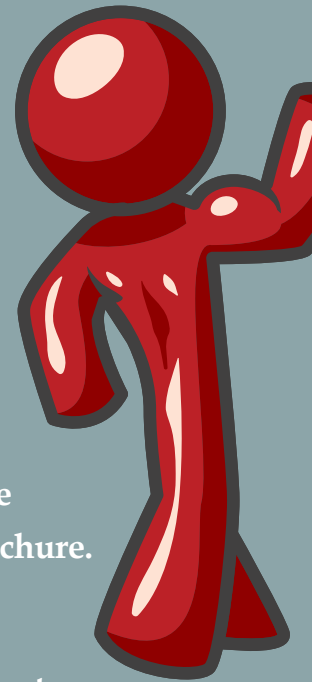
As required by federal law, regardless of the timing of your plan year, beginning Jan. 1, 2011, over-the-counter medicine will no longer be eligible for reimbursement from a Flex plan or HRA without a prescription. All over-the-counter medications must be obtained prior to Dec. 31, 2010, to be eligible for reimbursement.

### **FLEX\$ HEALTH CARE ACCOUNT**

may be used for eligible out-of-pocket expenses for you or your eligible dependents. A partial list of eligible expenses is on the back of this brochure.

### **FLEX\$ DEPENDENT DAY CARE ACCOUNT**

may be used for eligible day care expenses for your eligible dependents to allow you and/or your spouse to work or to look for work.



*For more information about which expenses are eligible, visit [www.pehp.org](http://www.pehp.org) or [www.irs.gov](http://www.irs.gov).*

# FLEX\$

## What's covered and what's not?

### Examples of eligible expenses

- Alcohol & drug treatment program
- Band-Aids, bandages & gauze pads
- Body Scan – diagnostic or screening tests
- Cold, flu medicine, cough drops & throat lozenges
- Cold/hot packs for injuries
- Condoms & spermicidal foam
- Contact lenses, including lens care supplies
- Eyeglasses
- First aid cream & antibacterial ointment
- Hearing aides & batteries
- Infertility treatment
- Laser eye surgery
- Muscle or joint pain reliever
- Nicotine gum or patches for smoking cessation
- Orthodontia (copy of contract required)
- Orthotics
- Prescriptions drugs
- Routine physical exams
- Sinus medication, nasal strips & nasal sinus sprays
- Smoking cessation program
- Sunburn ointment or cream
- Thermometer

Not a complete list. For more eligible expenses, visit [www.irs.gov](http://www.irs.gov)

As required by federal law, regardless of the timing of your plan year, beginning Jan. 1, 2011, over-the-counter medicine will no longer be eligible for reimbursement from a Flex plan or HRA without a prescription. All over-the-counter medications must be obtained prior to Dec. 31, 2010, to be eligible for reimbursement.

### Using your FLEX\$ card

The easiest way to utilize your FLEX\$ account is with the FLEX\$ Benefit Card you will automatically receive at no extra cost. It works just like a credit card and is accepted at most places that take MasterCard.

**The FLEX\$ card is a vehicle to access your funds; you may be asked to verify expenses.**

For places that don't accept the FLEX\$ card, simply pay for the charges and submit a copy of the receipt and a claim form to PEHP for reimbursement.

**You will be responsible to keep all receipts for tax and verification purposes. PEHP may ask for verification of any charges.**

QUESTIONS? Contact the PEHP FLEX\$ Department at 801-366-7503 or 1-800-753-7703 or go to [www.pehp.org](http://www.pehp.org).

### Examples of expenses requiring a doctor's note

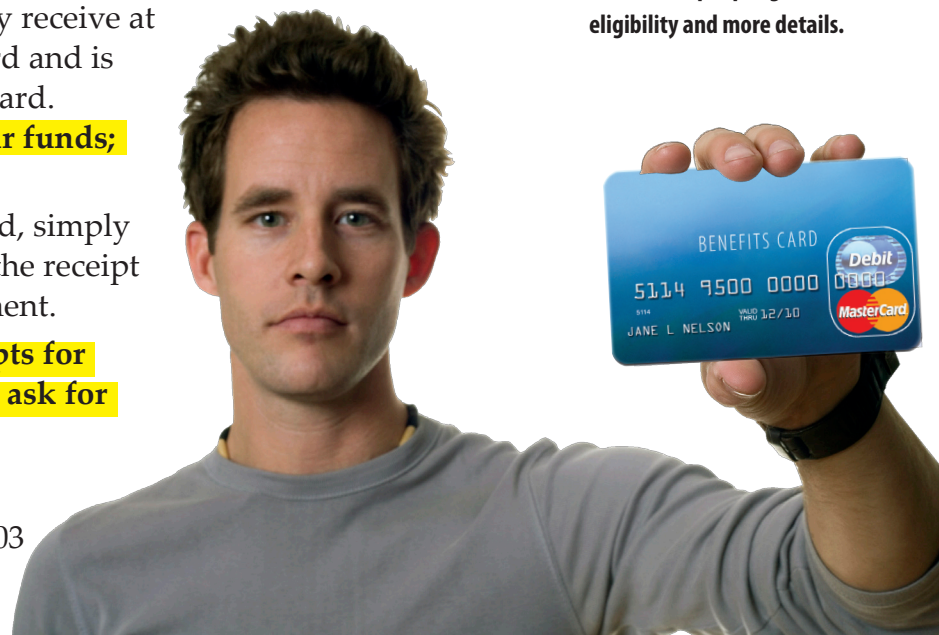
- Arthritis treatment
- Chinese herbs, naturopathic & dietary supplements
- Massage therapy
- Medical equipment and qualified home improvements
- Nasal spray for snoring
- Special school to treat a specific disability
- Sunglasses
- Sunscreen
- Topical creams
- Vitamins to treat a medical condition
- Weight loss drugs & programs

### Examples of non-eligible expenses

- Aromatherapy
- Botox
- Contact lens service agreement or insurance
- Cosmetic procedures & surgery
- Deodorant
- Face cream, suntan lotion & moisturizers
- Health Club Dues
- Insurance premiums
- Electrolysis or hair removal
- Payments for services performed outside the current plan year
- Teeth Bleaching
- Toiletries
- Vitamins & Supplements

Limitations apply.

Go to [www.pehp.org](http://www.pehp.org) for eligibility and more details.



THE TOTAL AMOUNT YOU ELECT TO WITHHOLD THROUGHOUT THE YEAR FOR MEDICAL EXPENSES WILL BE IMMEDIATELY AVAILABLE TO YOU WHEN YOU BEGIN.