

2024-25

FLEX\$ Overview

State of Utah

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



PEHP
Health & Benefits

PROUDLY SERVING UTAH PUBLIC EMPLOYEES

PEHP FLEX\$ Plan Year: July 1, 2024 – June 30, 2025

FLEX\$ saves you money by reducing your taxable income. You set aside a portion of your pre-tax salary to pay eligible expenses.

PEHP offers two types of FLEX\$: healthcare and dependent day care. Enroll in one or both.

ENROLLMENT

- » You must re-enroll for FLEX\$ every plan year.
- » **Open enrollment:** Enroll online at www.pehp.org. Or fill out a paper form and return it to PEHP (fax: 801-366-7772).
- » **New hires:** Enroll within 60 days of eligibility date.

PLAN YEAR CONTRIBUTION LIMITS

- » Up to **\$3,200** for healthcare expenses (May adjust annually for inflation).
- » Up to **\$5,000** for dependent day care expenses (you and your spouse combined).

HOW YOU CONTRIBUTE

- » Your contributions are withheld from your paycheck pre-tax. The total amount you contribute is evenly divided among pay periods.
- » The total amount you choose to withhold for healthcare expenses is immediately available as soon as you begin FLEX\$.

YOU CAN'T HAVE AN HSA WITH FLEX\$

You can't contribute to a health savings account (HSA) while you're enrolled in healthcare FLEX\$. However, you may have a dependent day care FLEX\$ and/or a limited FSA and contribute to an HSA.

OLDER CHILDREN

- » Children up to age 26* can remain covered regardless of marital or dependent status.

(*Up to Dec. 31 of the calendar year they turn age 26.)

Reminder

You can carry over up to \$640 in your healthcare FLEX\$ from one plan year to the next. You do not have a grace period for eligible expenses.

FLEX\$ Timeline

PLAN YEAR:

July 1, 2024 – June 30, 2025

Eligible FLEX\$ expenses must be incurred between July 1, 2024, and June 30, 2025.

You must submit claims by September 30, 2025.

July 1, 2024

2024-25 FLEX\$ plan year begins

June 30, 2025

2024-25 FLEX\$ plan year ends

September 30, 2025

Deadline to submit claims

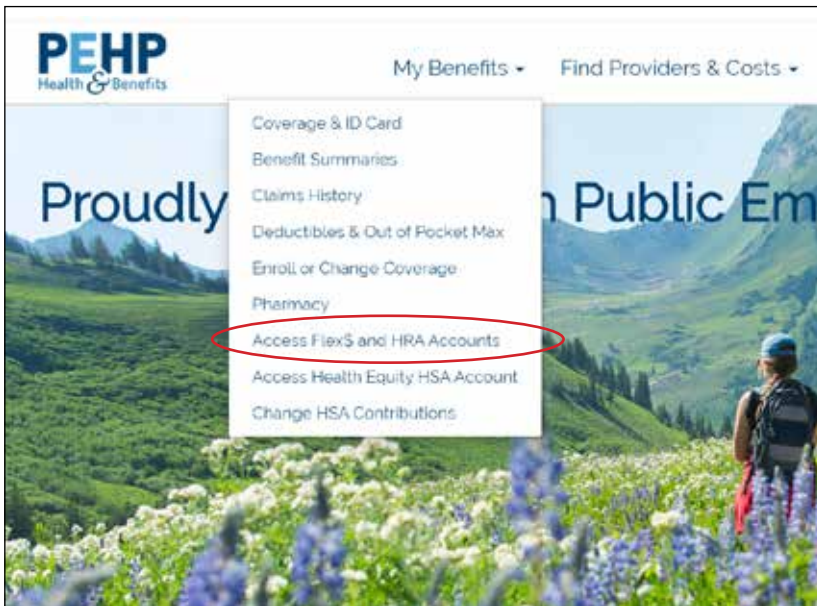
After September 30, 2025

You can carry over up to \$640 in your healthcare FLEX\$ into the next plan year

PEHP FLEX\$ Plan Year: July 1, 2024 – June 30, 2025

Managing FLEX\$ Online

Visit www.pehp.org, hover over the “My Benefits” menu header, and select “Access Flex\$ and HRA accounts.”



Using Your FLEX\$ Card

Access your FLEX\$ account with the FLEX\$ Benefits Card you will automatically receive at no extra cost. It can work just like a credit card or a debit card. The FLEX\$ card does not work for Day Care accounts.

The FLEX\$ card doesn't always distinguish which purchases are eligible. You're responsible to keep all receipts for tax and verification purposes. PEHP may ask for verification of charges.

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

Limitations apply. Go to www.pehp.org for eligibility and more details.

Eligible Expenses

- » Most over-the-counter drugs and medicines can be paid for or reimbursed without a doctor's prescription.
- » Menstrual care products are now considered a qualified medical expense and are eligible for payment or reimbursement.

FLEX\$ HEALTHCARE ACCOUNT for eligible health expenses for you and your eligible dependents. A partial list of eligible expenses is on the back of this brochure.

FLEX\$ DEPENDENT DAY CARE ACCOUNT for eligible day care expenses for your eligible dependents to allow you and/or your spouse to work, look for work, or go to school.

For more information about which expenses are eligible, download [IRS Publication 502](#).

What's covered?

Examples of eligible expenses

- » Alcohol & drug treatment programs
- » Band-Aids, bandages & gauze pads
- » Body scan – diagnostic or screening tests
- » Cold/hot packs for injuries
- » Cold, flu medicine, cough drops & throat lozenges
- » Condoms & spermicidal foam
- » Contact lenses, including lens care supplies
- » Eyeglasses
- » First aid cream & antibacterial ointment
- » Hand sanitizer
- » Hearing aids & batteries
- » Infertility treatment
- » Laser eye surgery
- » Masks (PPE)
- » Menstrual care products
- » Orthodontia (copy of contract required)
- » Orthotics
- » Most over-the-counter medications
- » Prescription drugs
- » Routine physical exams
- » Nasal strips
- » Sanitizing wipes
- » Sunburn ointment or cream
- » Thermometers

What's not covered?

Examples of non-eligible expenses

- » Aromatherapy
- » Botox
- » Contact lens service agreement or insurance
- » Cosmetic procedures & surgery
- » Dental service agreement
- » Face cream, suntan lotion & moisturizers
- » Health club dues and gym memberships
- » Insurance premiums
- » Electrolysis or hair removal
- » Oral supplies and electric toothbrushes
- » Payments for services performed outside the current plan year
- » Vitamins and supplements

Examples of expenses requiring a doctor's note

- » Massage therapy
- » Sunglasses
- » Weight loss drugs & programs for treatment of a specific disease

PEHP FLEX\$ CONTACT INFO

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