

## January 2012 Open Enrollment for Section 125 Plans (Flexible Spending Account)

Date	What to expect
Beginning October 2011	Initial notification will be sent out to employees with their paychecks regarding Section 125, credit union membership and voluntary benefit plan options
Friday, October 14, 2011	Online enrollment instructions and additional information will be available at <a href="http://www.myesc.com/oe">www.myesc.com/oe</a>
By Friday, October 21, 2011	Current participants in the ESC Section 125 plan (Flexible Spending Accounts) will be sent electronic enrollment instructions to their homes
<b>Friday, November 4, 2011</b> <b>Tuesday, November 8, 2011</b> <b>Thursday, November 10, 2011</b>	<b>Open House from 12:00pm - 5:00pm at ESC</b> <b>Open House from 12:00pm - 6:00pm at ESC</b> <b>Open House from 12:00pm - 5:00pm at ESC</b> <i>*Open Houses will be held to answer questions and to assist with the online enrollment process. Computers will be available for enrollment.*</i>
<b>Friday, November 18, 2011</b>	<b>Section 125 Plan (Flexible Spending Accounts) Enrollment Deadline. Online Enrollment <u>MUST</u> be completed and received by this date.</b>
Sunday, January 1, 2012	The 2012 Section 125 plan year begins

### Reminders:

- Section 125 Plan (Flexible Spending Account) **applications need to be completed each year** for enrollment. Applications will be accepted online only.
- **IMPORTANT** changes for Section 125 in 2012:
  - Our FSA Plan will be changing from a current calendar year format of January 1-December 31 to a plan year of May 1-April 30. In order to transition from the current plan year into the new plan year, **our FSA plan will be operating on a “short plan year,” starting January 1, 2012 and ending April 30, 2012.**
  - A 2<sup>nd</sup> enrollment will take place effective May 1, 2012. Enrollment for the FSA will be every May thereafter.
  - Limits of \$1200 for the FSA and \$2500 for Dependent Care will be set during the short plan year.
- ESC Medical and/or Dental plans will have Open Enrollment in April 2012 for coverage effective May 2012.