Information For Okaloosa County Flexible Benefits Plan Participants

The following options can reduce taxable compensation:

Participating in the Health Care Reimbursement Account – up to \$2,850 annually.

Participating in the Dependent Care Assistance Account – up to \$5,000 annually.

Participating in the Premium Deduction Account and allowing the Insurance Premiums you have to be deducted from your paycheck on a pre-tax basis.

Your FSA card will work at most medical, dental and vision providers. It can also be used at most of the national chain pharmacies as well as the local independent pharmacies. For those employees that choose to file paper claims, reimbursement checks will be available every week.

The plan year runs from October 1, 2022 through September 30, 2023. <u>Eligible expenses should be incurred during that time span.</u>

At the end of the plan year, if you still have money in your reimbursement account, you will have a $2\frac{1}{2}$ month extension to continue to incur expenses and use those expenses towards funds that remain in your spending account as of 9/30/2023. At the end of this $2\frac{1}{2}$ month extension which allows you to incur expenses, you will have 30 days in which to file these claims for reimbursement. After these time periods have expired, should you still have funds remaining in your spending account for the plan year which ended on 9/30/2023, those funds would be forfeited.

To view your account online visit www.90degreebenefits.com/mississippi. This site allows you to check your account balance, view claims that are pending and also ones that have been processed. You can also create a claim form online for submission.

Changes in Elections

Changes may not be made during the Plan Year unless you have a qualifying status change. Changes allowable by law are:

- Marriage or divorce of the employee
- Birth or adoption of a child of the employee
- Death of spouse and/or dependent of employee
- Termination or commencement of employment by spouse
- The employee or their spouse switching from part-time employment to full-time employment (or vice-versa)
- The employee or their spouse taking an unpaid leave of absence

Contact Risk Management during the Plan Year if you have any qualifying change. If you have any questions regarding your Flexible Benefits Plan, please write or call:

Lockard & Williams Insurance Services, Inc. dba 90 Degree Benefits P.O. Box 1688 Pascagoula, MS 39568 Phone (800) 530-7222 Phone (228) 762-2500

Rachael Burgess is your Account Manager

Office: (228) 762-2500 Toll Free: (800) 530-7222 rachael.burgess@90degreebenefits.com

Fax (228) 769-0401