

Darien Public Schools

Section 125 Flexible Spending Plan Highlights and Enrollment Instructions

- Start Date: • July 1, 2024
- Plan Year: • July 1 to June 30
- Eligibility: • Certified/Non Certified Staff and Administrators (regularly scheduled)
 - First of the month following the date of hire.

You do not have to be enrolled in your employer's group health plan to enroll in this Flex Spending plan.

- Annual Elections: • Health Care (HCR): \$100.00 minimum/ \$3,200.00 maximum
 - Dependent Care (DCR): \$500.00 minimum/ \$5,000.00 maximum

- Limited Health Care: • Limited HCR: For you or your spouse enrolled in an HSA. Submit IRS HSA minimum deductible is vision & dental claims until the IRS HSA minimum deductible is met. \$1,600.00 single / \$3,200.00 family Once deductible is met all customary HCR expenses are eligible.

- 2 ½ Month Grace Period*: • Eligible HCR & DCR expenses can be incurred up to 2 ½ months following the end of the plan year and applied *The 2 ½ Month Grace Period & Year End Run-off Period Run Concurrently to any remaining account balance in the prior plan year.

- Year End 90 Day Run-off Period*: • Reimbursements can be submitted up to 90 days following the end of the plan year.

- Claim Reimbursement: • Processed weekly (\$20.00 minimum reimbursement)
- Reimbursement Type(s): • Check / Direct Deposit / **NEW** Debit Card (A fee is charged by the debit card company for replacement of lost or stolen cards. The fee is the responsibility of the card holder and paid for from your account.)

- Plan Year Payroll Deductions: • 20
 - Date of 1st Deduction: • September 13, 2024
 - Your ABS Account Manager is: • Marlys at ext. 493 (marlys@abs125.com)
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Here's How to Enroll in Your Section 125 Plan

Follow these simple steps:

- 1) If you meet the eligibility, please complete enrollment online as instructed by Human Resources.
- 2) To view your ABS account online effective July 1, 2024 go to www.abs125.com and click on For Employees then Log into your Personal Account. As a "New User" you will click on Create your new username and password. You may also download the [ABS Mobile app](#). from Apple or Google.
- 3) If you sign up for Dependent Care and have consistent costs complete the Dependent Care Auto-Affidavit. Once submitted to ABS we will automatically send you a check or direct deposit each time money hits your account. A new form must be completed each new Plan Year.

Questions? Need Help? First, read the "How to Save on Medical & Child Care Expenses" employee handbook. If you do not have one, contact Human Resources, visit us on the web at www.abs125.com, check out the [ABS Mobile App](#) or call 1-877-732-8125 from 8:00am to 5:00pm E.S.T. Monday through Friday.