

Flex Plan

What is a Flex Plan?

A Flex Plan, also known as a Section 125 or Cafeteria Plan, is a voluntary benefit option available to SCOE employees. It helps lower your state and federal taxes and social security withholding by using pre-tax dollars for eligible expenses.

There are 4 ways to save with the Flex Plan

- Premium Only Plan (POP)
- [Dependent Care Expense Account](#)
- [Health Care Expense Account](#)
- [Limited Health Care Expense Account](#) (requires HSA)

As a Flex Plan participant, you can set aside a portion of your salary for eligible medical and dependent care expenses. This amount is deducted from your paycheck before payroll taxes are calculated. You are then able to use these pre-tax dollars to pay for:

- Your share of monthly health insurance premiums.
- Qualified and necessary medical expenses not covered by your medical, dental, or vision plan(s).
- Dependent care expenses.

SCOE's Flex Plan is administered by Self Insured Schools of California (SISC). [Link](#) for a detailed overview of the plan.

What uses are allowed under a Flex Plan?

The most common use of a Flex Plan is payment of group insurance benefits. If you are responsible for a share of monthly health premium costs for SCOE insurance coverage, you can pay those premiums on a pre-tax basis via the Flex Plan. You may also establish a Flexible Spending Account (FSA) for health and/or dependent care expenses. [Link](#) to a detailed list of eligible FSA expenses.

Who is eligible to participate?

Each SCOE employee who works 20 hours or more, per week may participate in the Flex Plan. An employee who has a Health Savings Account (HSA) may participate in the Flexible Spending Account (FSA) through the Limited Purpose Expense Account which allows payment for out of pocket dental, vision and preventive care expenses with tax-free dollars. Retirees are not eligible to participate in the Flex Plan.

How does a Flex Plan work?

Once a year during open enrollment, you will have an opportunity to elect to participate. At the time of enrollment, you will be able to determine the amount of your monthly deduction. Participation or any changes take effect on January 1 of the following year. You decide which part(s) of the Flex Plan you would like to enroll in, then agree to redirect part of your salary through the Flex Plan FSA to pay for them. By redirecting your salary through the Flex Plan, you avoid paying payroll taxes on the redirected amount. Your election is *irrevocable* during the plan year,

except in cases where a change in family or employment status, known as a “qualifying event,” has occurred.

What is a qualifying event?

Qualifying events include marriage or divorce, entering into a formal domestic partner relationship, change of hours of employment that would make you eligible for benefits, death of a spouse with resulting loss of medical coverage, and spouse’s loss of employment with a resulting loss of medical coverage. Any Flex Plan change *must* be made within *30 days of a qualifying event*. Verification of the qualifying event is required.

How do I enroll?

Enrollment in the Flex Plan is optional. Flexible Spending Account (FSA) Flex Plan enrollment for health and/or dependent care expenses happens annually in November, during the open enrollment period. The 2026 Flex Plan open enrollment period begins October 1, with the last day to enroll on November 30, 2025. Flex Plan participants need to re-enroll each year, as the prior year’s election ends December 31. You will not be able to enroll into the Flex Plan outside of an open enrollment period unless you experience a qualifying event.

SISC Flexible Spending Account (FSA) Flex Plan enrollment is only available online through Navia Benefit Solutions. At the beginning of November, Navia will send online enrollment instructions to SCOE employees via their SCOE email account. The plan will be effective on January 1st with the first payroll deduction taken on the January 2026 payroll.

Premium Only Plan (POP) plan allows SCOE to automatically set aside participant’s share of monthly benefit premium costs on a pre-tax basis. New hires are automatically enrolled into the POP plan which designates the employee’s monthly share of insurance premiums costs to be paid through a payroll deduction on a pre-tax basis. This enrollment automatically renews each calendar year unless an employee chooses to opt-out of the plan. To opt-out means the payroll deduction will be made on an after-tax basis. Opting-out of the POP is allowed at the time of hire, or within 30 days of a qualifying event or during an open enrollment period.

How do you determine how much to set aside for the FSA?

During open enrollment, estimate your expenses for the plan year and enroll in the plan. Your annual election will be evenly deducted on a pre-tax basis from your paycheck throughout the plan year. An informative video can be accessed through this [Link](#) on the SISC website.

**Be advised Flexible Spending Accounts (FSA) are subject to the use-or-lose rule, meaning that any account balances left at the end of the calendar year and the 2 ½ month grace period will be forfeited.*

How long am I committed to participate if I enroll?

Election into the plan is irrevocable for the plan year, which begins January 1 and ends December 31. In other words, changes are not allowed during the plan year and you will not be able to discontinue your participation until the next plan year. If you miss the open enrollment period in November you will not be able to enroll at a later date. After the open enrollment period, participants are not able to make changes to the Flex plan unless they are within 30 days of a qualifying event. During a qualifying event, participants are allowed to change or drop their election.

When does the Flex Plan start and end?

The plan year runs January 1 through December 31. In addition to this plan year, there is a 2 ½ month grace period at the beginning of the following plan year which can be used for reimbursement of eligible expenses and/or to incur expenses. All expenses incurred during the grace period will be automatically deducted out of the prior year's arrangement.

When does SCOE start and stop deducting from my paycheck?

For full-time employees, the first Flex Plan deduction is taken on the January 31 payroll and the last deduction is taken on the December 31 payroll. For employees working less than 12 months per year, deductions are spread over the months that a paycheck is received.

Are there any fees for participating?

There are no fees.

Who can I contact if I have questions regarding the Flex Plan?

SCOE Human Resources Services department or a SISC service representative are available during normal business hours. SISC can be reached, Monday through Friday, at (661) 636-4416. In addition, you can obtain information about your account at any time via the [Navia's Benefit Solution member portal](#), or by contacting Navia at:

Email: customerservice@naviabenefits.com

Phone: (425) 452-3500.