



2013 Cafeteria Plan Enrollment

Yes, it is that time again. In just a few short weeks school will be out for the summer and the new school year will be just around the corner. We need to begin the process of enrolling participants in the Cafeteria Plan for the plan year that begins July 1, 2013. We have enclosed the forms and materials you need to complete the enrollment process. You may copy these documents as needed. Most of these documents are now available on our website (www.wernitz.com) so clients and participants may access them 24/7.

Enclosed are informational forms, brochures, and claim forms to help explain the way each plan operates. We encourage you to distribute this information to each eligible employee whether or not they plan to enroll in the plan. ****Please note important changes to FSA regulations for 2013 on the enclosed information piece.****

Your enrollment packet includes:

2013 FSA Changes	<ul style="list-style-type: none"> • 2013 Healthcare Reform Requirements for FSAs - FAQs
2013 Election Form	<ul style="list-style-type: none"> • Each participant must complete and sign • All pre-tax deductions must be included
2013 Claim Forms	<ul style="list-style-type: none"> • Flex Claim Form • Dependent Care Claim Form
Brochures	<ul style="list-style-type: none"> • Cafeteria Benefit Plans • Reimbursement Guidelines • Account Access

In addition to the enclosed materials, the following items are available on our website for your convenience.

- “Change in Family Status” Rules
- Client ACH Draft Authorization
- Dependent Care Qualifying Expense
- Direct Deposit Authorization (participant)
- Over-the-Counter Eligible Expense Guidelines
- Section 125 Eligible Expense Guidelines
- Spousal Consent Form (HIPAA release)
- The Benny Card ® Information

Please return 2013 enrollment forms as soon as possible to insure benefits are available for participants by the start of the plan year. (To guarantee funds availability as of 07/01/2013, please submit Benny Card enrollees by June 1st)

For additional information, please contact your plan administrator or consultant.