



Snohomish County - Flexible Spending Account Enrollment Form

Plan Year: April 1, 2020 through March 31, 2021 (with Grace Period through 6/15/2021 & last day to submit claims is 6/30/2021)

Employee Information				
Last Name		First Name		Employee ID #
Home Address			City	State Zip
Personal Email Address (Required for debit card use)			Phone Number	
Date of Birth	Date of Hire		Effective Date*	

Instructions

1. Complete Section 1 clearly and completely to ensure proper enrollment.
2. Effective Date: New hires: If you are hired between the 1st and the 15th, effective date is the 1st of the next month; if you are hired between the 16th and 31st, effective date is the 1st of the next month following your date of hire.
3. Enter your annual election(s), [paychecks remaining](#) in the plan year (24 during Open Enrollment), and per paycheck deduction.
4. Complete Section III: Check the yes box, sign, date, and return form to Human Resources at mailstop 503.
5. Try the [FSA calculator](#) to help you determine paycheck deductions.
6. Contact [Navia Benefit Solutions](#) with FSA questions at 1-800-669-3539.

Benefit Elections				
Benefit	Yes/No	Annual Election	# of paychecks	Paycheck Deduction
Day Care FSA Maximum of \$5,000 per plan year (or \$2,500 if married & filing taxes separately)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____		\$ _____
Health Care FSA Maximum of \$2,750 per plan year	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____		\$ _____

Debit Card & Direct Deposit	
Navia Debit Card - You may use the card to pay for expenses directly from the funds in your Health Care FSA. There is no cost for the initial card. The cards are valid for 3 year periods; if you've previously received the card then it will be reloaded with your new election. You must provide a valid email address to use the card.	<i>Automatic</i>
Direct Deposit - Reimbursements for manual claims can be electronically deposited into your bank account. If you've previously signed up for direct deposit with Navia, your information will remain on file. If you would like to add this option, please go to www.NaviaBenefits.com and login to your employee profile to add this information.	

Signature	
This election form will remain in effect and cannot be revoked or changed during the plan year unless the revocation and new election are on account of and consistent with federal regulations. I understand that Health FSA reimbursements will be available only for qualifying medical care expenses for myself, spouse, and dependents. I also understand that Day Care reimbursements will be available only for qualifying day care expenses. I agree to notify the Employer if I have reason to believe that any expense for which I have obtained reimbursement is not a qualifying expense. I also agree to indemnify and reimburse the Employer on demand for any liability it may incur for failure to withhold federal, state or local income tax or Social Security tax from any reimbursement I receive of a non-qualifying expense, up to the amount of additional tax actually owed by me. I understand the benefits and I have read the reverse page. I hereby authorize and direct my employer to reduce my salary by the amount necessary to pay for the benefit(s) as shown above for the plan year indicated above.	
<input type="checkbox"/>	Yes, the above benefits have been explained to me and I elect to participate.
Employee Signature	Date
Return to Human Resources @ Mailstop 503	

HR USE ONLY	
HRIS Processing Date:	Sent to Navia Date:

Important Information Regarding FSA Benefits

Website - Manage your account at www.naviabenefits.com (Company code: SHH)

Health Care Flexible Spending Account (Health Care FSA)

- Reimbursement will only be available for qualifying medical care expenses as set forth in the Plan Document and Section 213 of the Internal Revenue Code. It is your responsibility to check the eligibility of an expense prior to enrollment.
- Group Medical Plan Premiums cannot be reimbursed through the Health Care FSA and will be deducted pre-tax through the Premium Conversion Plan. Therefore, do not include the cost of premiums in your FSA annual election amount.

Day Care Flexible Spending Account (Day Care FSA)

- Reimbursement will be available only for qualifying day care expenses as described in the Internal Revenue Code Section 129, the Plan document and the Summary Plan Description.
- Participation in a Day Care FSA will require you to complete tax form 2441 when filing federal taxes. If your plan includes a Grace Period any amounts carried forward or forfeited during a taxable year should be entered in Line 13 of Form 2441. If you or your spouse is a full-time student, please consult IRS Publication 503.

Use-It or Lose-It Rule - You must claim all elected funds by the end of the run-out period. Money left in the plan after the end of the run-out period cannot be refunded to you; this is referred to as the Use-it or Lose-it rule.

Grace Period - The grace period allows you to incur expenses against the prior plan year for 2 ½ months after the plan year ends. Expenses incurred after the end of the Grace Period are not eligible for reimbursement.

Claims Runout Period - The claim runout period allows you to submit claims after the end of the plan year. Claims received after this period will be denied.

Lost Checks and Reissues - Lost or stale dated FSA checks can be reissued 10 business days after the original check date. There is a \$25.00 check reissue fee. The check reissue request will require at least one business day to process. Any fees associated with presenting a canceled check will be deducted from your FSA as well as the face value of the check.

Direct Deposit - All electronic funds transfers (EFT) will be initiated on the same day as the normal check reimbursement date. Deposits may take up to two (2) business days to appear in the designated account. Returned items due to incorrect banking information will be assessed a \$10.00 fee that will be deducted from your FSA balance.

Deductions - FSA deductions will be deducted from your paycheck evenly throughout the plan year. You must indicate an annual election and a per paycheck deduction on your enrollment form. If you enroll in the plan after open enrollment then please divide your annual election by the remaining deductions in the plan year.

Leave without Pay (LWOP) - If you will have insufficient earnings to pay contributions, submit the [Change in Status Form](#) to Human Resources.

Change in Status - All elections set forth are considered irrevocable for the entire plan year unless there is a qualifying change in status. Please consult the plan document or [summary plan description](#) for a list of qualifying events. In the event of a change in status the change in election must be necessitated by and consistent with the change in status and the change must be acceptable under IRS Regulations. You must submit the [Change in Status Form](#) to Human Resources within 30 days from the change.

Eligibility - Independent contractors and self-employed individuals are not eligible to participate in the Plan. Self-employed individuals include: Sole Proprietors of their own business; General Partners in a general partnership and General Partners in a limited partnership; Limited Partners of partnerships with guaranteed payments; more than 2% Shareholders of an S corporation as well as the spouse, children, parents and grandparents of a more than 2% Shareholder; and non-employee Members of an LLC. It is your responsibility to determine your eligibility. Expenses must be incurred during the plan year and while you are an active participant in the plan. Any expense incurred prior to your effective date or after your termination date cannot be reimbursed.

Debit Card - If you elect to use the card please keep in mind that you may still need to submit supporting documentation to verify that a charge is eligible. You will be notified via email if you have a charge that requires documentation. You can check your account online to view any outstanding charges or contact customer service. If you use the card for an ineligible expense or do not substantiate a charge within 75 days of receiving the first request for substantiation your card may be temporarily suspended to prevent further use. The IRS provides the participant with 2 methods for correcting an ineligible or unsubstantiated charge: a) repay the plan for the amount of the expense, or b) request the substitution or offset of future out of pocket expenses. If neither option "a" nor "b" is successful the final option illustrated by the IRS permits the employer to deduct the ineligible expense from the participant's wages or other compensation consistent with federal and state law. You will receive one card by default but you can request additional cards for a fee of \$5/card. This fee also applies for reissues of any lost, stolen, or otherwise misplaced cards. The \$5 fee will be deducted from your FSA balance.

Electronic Disclosure Notice - By providing your email address you consent to receive email communications from Navia, agents, and subcontractors regarding the Plan. If you no longer wish to receive information electronically, you may withdraw consent at any time at no cost. To withdraw consent, please contact Navia. You have a right to receive a paper version of an electronically furnished document at no cost. To access documents you must have Adobe Reader. A link to download this software will be provided with all electronic documents provided.

Leaving employment - The [IRS provides these options to Section 125 participants](#). Return the [Termination Form](#) to Human Resources.
