

As previously announced by the Benefits Advisory Committee (BAC), the University will be changing from our current health group provider, United Healthcare, to Cigna, effective January 1, 2019.

To help with the transition, I will be sending out weekly emails every Thursday detailing the latest information available, along with updates on all our benefits. My desire is to make this transition as seamless as possible and, with Cigna's assistance, answer any questions you may have during Open Enrollment from Oct. 1-Oct. 31.

Stetson cares about your wellbeing and will provide the information you need through these weekly emails as soon as it is available. You also can email or call me, Lori Kasbeer, Benefits Administrator, at lkasbeer@stetson.edu or 386-822-7743.

There are 10 working days left to complete and submit your paper open enrollment forms to Human Resources.

- Since the DeLand benefits fair was held during Fall Break, additional Question & Answer sessions have been scheduled with a Cigna representative. The last Q&A session will be held October 25 at 3:00 p.m. on the DeLand campus in the Garage in the Cub.
- As a reminder, open enrollment is a paper process only; there is nothing to complete online. Employees must drop off the forms to HR, or fax or scan them to Lori Kasbeer, Benefits Administrator, for processing. Feel free to visit [Open Enrollment Scenarios](#) and [Open Enrollment](#) for additional information and to locate required forms.
- Too many employees miss out on the tax benefits of flexible spending accounts, below is a review of their benefits and answers to some commonly asked questions.

Flexible Spending Accounts

A Cafeteria Plan is a reimbursement plan governed by IRS Section 125 which allows employees to contribute pre-tax income towards medical or dependent care expenditures. Stetson employees have two flexible savings accounts available — a Medical Flexible Spending Account and Dependent Care Spending Account.

Medical Flexible Spending is a pre-tax account where an employee personally decides how much to contribute up to the IRS limit, and funds are deducted on a monthly or bi-weekly basis from their paycheck. Once enrolled employees will receive a **TakeCare by WageWorks** benefits card to pay for eligible healthcare expenses. These eligible expenses can be used to cover prescription out of pocket expenses, doctor co-pays, individual medical deductibles, dental services, eye examinations and related eyewear. The HR website has a [list of eligible expenses](#). Once enrolled, employees have access to the full elected amount and can be used throughout the calendar year.

An example, if \$1,200.00 is elected for 2019, then \$100 per month or \$50 bi-weekly is deducted from your paycheck from January through December, but as of January 1, you have access to the full \$1,200.00 to use at your convenience.

What about unspent funds? Employees can carry over up to \$500 for the next plan year.

What if I paid out of pocket accidentally for an eligible expense? Then you can submit for reimbursement using a [Pay Me Back Claim Form](#) or by utilizing TakeCare by WageWorks mobile app called **MyFlex Mobile** and upload a picture of the eligible expense receipt and a reimbursement check will be mailed out.

Dependent Care Spending is a pre-tax benefit that is used to pay for dependent care services, such as preschool, summer day camp, before or after school programs, and child or elder day care while you are at work. Under the dependent care spending, a “dependent” is a child under 13 years of age (until the day of their 13th birthday) and must live with you and be claimed as a dependent on your tax return. The HR website has a [list of eligible expenses](#). An employee personally decides how much to contribute to the account each year up to the IRS limit, and funds are deducted on a monthly or bi-weekly basis from their paycheck—divided by 12 for monthly employees or 24 for bi-weekly employees—and after each paycheck, the dependent care account is funded by the employee’s pre-tax deductions. **Once there are enough funds to cover elected dependent care expenses then an employee can submit for reimbursement** using a [Pay Me Back Claim Form](#) or by utilizing TakeCare by WageWorks mobile app called **MyFlex Mobile** and upload a picture of the receipt of the eligible expense and a reimbursement check will be mailed out.

What about unspent funds? Any money left in the Dependent Care Spending Account are forfeited per IRS regulations. So please plan contributions and expenditures carefully.

What information is needed for dependent care reimbursement? Name of the dependent(s), the coverage period, Tax ID or social security number of the service provider and the amount incurred.

These are great employee pre-tax benefits for medical or dependent care expenditures that are paid out of pocket. Find your [2019 Flex Spending Enrollment Form](#) on the HR Open Enrollment webpage.

Please be sure to check out our new One-Stetson [Human Resources website](#). You will find all the information you need – whether about benefits, such as insurance and retirement, training/development and employee discounts. The site will be updated regularly with benefit information, new employment positions, wellness initiatives and a tab for retirees or those planning for retirement. Also, HR has added a [special webpage](#) for the weekly Cigna benefit updates in case you miss an email or would like to review the information in one location.

[Stetson’s HR website](#) has a whole new look. [Bookmark it](#) now!