

**OFFICE OF THE COUNTY EXECUTIVE
ALL-EMPLOYEES MEMORANDUM**

DATE: OCTOBER 2, 2023

**SUFFOLK F-L-E-X:
PRE-TAX FLEXIBLE BENEFITS PROGRAM**

OPEN ENROLLMENT FOR 2024 PLAN YEAR

Section 125 of the Internal Revenue Code allows employees to pay specific health related expenses, as well as dependent care expenses with pre-tax dollars. This results in a reduction in your Federal, State, Social Security and Medicare taxes. Depending on the employee's status, the tax savings could range between 28% and 42% of each dollar channeled through the program. For Suffolk County employees this program is referred to as Suffolk F-L-E-X.

County employees who have participated in this program have enjoyed substantial tax savings averaging in excess of \$800 per participant since the program's inception in 1990.

Open Enrollment Period – New or Continuing Enrollment

If you would like to enroll in the program for 2024 or are currently enrolled and plan on participating again next year, now is the time to do so. The open enrollment period for 2024 Pre-Tax Flexible Benefits Program (Suffolk F-L-E-X) begins on September 15th through December 15, 2023. **Please adhere to this deadline or your enrollment may be denied. Late submissions WILL NOT be processed.**

NOTE: If you are currently enrolled in the medical, dependent care, COBRA/AFLAC and/or adoption assistance pre-tax program, you MUST re-enroll if you wish to continue to participate in 2024.

If you are currently have your Suffolk County Health Benefits Contribution and/or your PBA Insurance Premium Benefit deducted Pre-Tax, you do not have to re-enroll.

Those pre-tax contributions will remain in place unless you cancel participation or leave County employment.

If you previously opted out of the Pre-Tax Health Benefits Contributions, you may enroll for 2024 during this open enrollment period. Please contact the Employee Benefits Unit via email at ebu@suffolkcountyny.gov or via telephone at 631-853-4866 to obtain a "Suffolk County Pre-Tax Health Insurance Benefits Contribution Enrollment Form".

If you are interested in information about Suffolk F-L-E-X or would like to enroll on-line, you can visit the website, www.flexbene.com/suffolk-flex. The site is customized for Suffolk County employees. Please type in "suffolk" in the EMPLOYER PASSCODE field.

You may also request an enrollment packet by contacting Employee Benefits at 631-853-4866 or the FLEXBENE staff at 800-836-8100 or 631-863-8887. We recommend you check the www.flexbene.com/suffolk-flex website frequently as updates will continue to be released. All potential enrollees must review the current Summary Plan Description (SPD), which is on the SUFFOLK page of the www.flexbene.com web site, as well. You are required to read the SPD. Not doing so can result in a loss of FLEX dollars due to a misunderstanding of this program.

Remember - you enroll at your own risk and are required to follow all plan provisions as outlined in the SPD.

What Can You Do With the Pre-Tax Flexible Benefits Program?

The County offers five accounts for which you can elect to contribute your pre-tax dollars. Each account is separate and monies cannot be transferred between the accounts. Below are the maximum contribution amounts for each account available to you under the Pre-Tax Flexible Benefits Program. Please visit the Pre-Tax Flexible Benefits website at www.flexbene.com/suffolk-flex for a more in-depth description of each available benefit and to view the Summary Plan Description.

- **Un-reimbursed Medical, Dental and Vision Expenses - \$3,050**
NOTE: The plan will allow an employee to "roll over" unused medical flexible spending account dollars contributed in 2023 year to the 2024 Plan Year UP TO a MAXIMUM of \$570.00. However, no rollover is available to terminated or retired employees.
- **Dependent Care Exp. - \$5,000 per family household is currently eligible**
- **Adoption Assistance - \$15,950/child**
- **Individual Disability/AFLAC Premiums - Cost of Coverage**
- **Other Health Insurance (COBRA, etc.) Health Benefit Premium – Cost of Coverage**

Note: If you chose not to participate, you will not be able to enroll until the next Open Enrollment Period, with an effective date of January 1st of the following year.

Claims

You can submit your claims electronically or by mail. If you file your claims electronically, you must fax or email copies of receipts to Flexbene™, our third-party administrator or submit them through the "Flexbene™" portal. You may complete a DIRECT DEPOSIT AUTHORIZATION FORM to receive your reimbursements as an electronic transfer of funds DIRECTLY from the Plan to your designated checking or savings account.

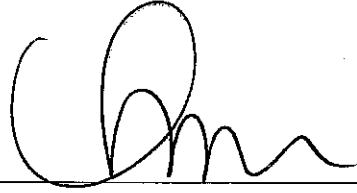
If you choose electronic funds transfer, you will receive an email notice of your reimbursement statement and the date that your reimbursement will appear in your account. This is the quickest method of reimbursement.

Forfeitures

The Pre-Tax Flexible Benefits Program is operated in accordance with Federal IRS regulations. Therefore, funds allocated by a member for a certain benefit during the Plan Year and not totally utilized will remain in the comingled benefit account. This balance is forfeited to the Plan and is not reimbursable directly to the member who forfeited it. Please see the Summary Plan description for additional details.

If you are interested in enrolling in the Program or would like additional information, please contact Flexbene™ by telephone at 1-800-836-8100, 631-863-8887 or via email at info@flexbene.com.

You may also contact the Employee Benefits Unit, S.C. Department of Civil Service/Human Resources, Division of Employee Services, via email at ebu@suffolkcountyny.gov or via telephone at 631-853-4866.



LISA BLACK
CHIEF DEPUTY COUNTY EXECUTIVE

ATTACHMENT

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ONE COPY PER EMPLOYEE