

2012 Cafeteria Plan Open Enrollment Instructions

Open Enrollment Dates: November 2nd – November 17th, 2011

*****IMPORTANT INFORMATION – PLEASE READ*****

Enrollment forms (2-pages) for the Aflac Supplemental Policies and Flexible Spending Accounts will need to be returned to the Conference Office to be received no later than 11:59 p.m., Thursday, November 17th, 2011. Anyone with a charge conference after this date needs to decide about Cafeteria Plan enrollment ahead of time. **Late enrollments will not be accepted for any reason. Please include an email address if you wish to receive a confirmation of receipt.** All enrollment forms should be mailed to the Central Texas Conference Office at 464 Bailey Avenue, Fort Worth, TX, 76107, ATTN.: Cafeteria Plan. You may also fax your enrollment form to 817.338.4541. **Do not** send enrollments directly to Aflac. **Please keep a copy for yourself and give a copy to your payroll administrator in your local church/agency.**

Some policies are no longer being offered and have been replaced by new policies. Those who are currently enrolled in those policies may retain them at the same premium rate.

Participants who are enrolled in supplemental policies in 2011 need not re-enroll for 2012 unless you want to add policies or upgrade your current policies. Those policies will carry over into 2012 at the same premium you are paying now unless you complete an Aflac policy termination form and mail or fax it to the Conference Office prior to January 1st, 2012 (form available on the Conference Website). After January 1st, you will not be able to make any cancellations without a change in family status. **If you only have supplemental policies (no flexible spending accounts) and you do not wish to make any changes for 2012 (upgrades or add additional policies), you do not have to return an enrollment form.** **Participants currently participating in the 2011 Flexible Spending Accounts (FSA) need to re-enroll if they wish to participate in an FSA for 2012. Flexible spending accounts WILL NOT carry over.**

If you participated in an FSA in 2011 and you do not plan to participate in 2012, or you are canceling your existing policies (and are sending a cancellation form to the Conference Office), you must complete the enrollment form and initial the sections on both sides of the enrollment form indicating that you are waiving coverage.

PASTORS: When completing your 2012 compensation form, please remember to add the fees when entering the amount for Cafeteria Plan (\$3.00 per month, \$36.00 annual posting fee required of all participants and an additional \$3.00 per month, \$36.00 annual administrative fee if one or both flexible spending account options are chosen.)

Health Care Reform Changes for Flexible Spending Accounts

Over-the-Counter Drugs No Longer FSA-Eligible

Remember, beginning January 1, 2011, the Unreimbursed Medical Flexible Spending Account (URM FSA) no longer reimburses participants for over-the-counter (OTC) drug expenses due to the Patient Protection and Affordable Care Act (PPACA, i.e., the “federal health care reform law”). An exception will remain so that amounts paid for OTC drugs *with a prescription* will still qualify for FSA reimbursement.

Unreimbursed Medical (URM) FSA Limits Changing in 2013

URM FSA limits aren't changing in 2012, but the maximum limit will shrink to \$2,500 in 2013. So if you're considering a costly elective medical procedure that isn't covered by insurance -- such as laser eye surgery or a major dental procedure -- you might want to schedule it in 2012 so you can stockpile more pretax money in your FSA account.

Please contact Shawn-Marie Riley, Conference Benefits Administrator, at the Conference Office at 817.877.5222 or 800.460.8622 or via email at shawn-marie@ctcumc.org if you have any questions. Conference Website: www.ctcumc.org