

FAQ for Payroll/Human Resources Staff – 1/1/2016

1.) What are my annual responsibilities?

You are responsible for informing your employees of the open enrollment period for Flex. Once your enrollment period is complete, you will need to forward the forms to the SISC Flex office. You need to enter monthly contribution elections in your payroll system so that the correct amount is deducted from the participant's payroll for the new plan year. You should also provide participants with, or have them download a copy of the SISC Flex brochure from our website: <http://sisc.kern.org/flex/>

2.) Who sets the open enrollment period?

Each district according to their schedule establishes the open enrollment period.

3.) When do enrollment forms need to be received by the SISC Flex office?

The enrollment forms for the SISC Flex Plans must be received by the last working day of November.

4.) What happens if someone doesn't get their form in on time?

The IRS requires that the form be completed prior to the effective date of enrollment.

5.) What happens if someone turns their form into the district office, but the form fails to reach the SISC Flex office?

Please contact the SISC Flex office to see what can be done, if anything.

6.) What if someone forgot to list their dependents on the enrollment form?

Contact the SISC Flex office for assistance completing a change form.

7.) What should be done with participants that were in the plan last year but not this year?

Remember to take the monthly contribution election off of the payroll system. Check your monthly contribution billing report against your payroll report for accuracy.

8.) What are my monthly responsibilities?

Review the contribution billing report and let SISC Flex know ASAP of any changes, particularly terminations from the plan. Any changes made to the Health Care/Dependent Care Expense Accounts shall be supported with an appropriate enrollment or change form. SISC Flex change forms must be received, processed, and approved by the SISC Flex office before the change becomes effective.

9.) How does a participant change their election if they have a qualifying event?

They need to go to their employer and complete a change form. They have 60 days from the date of qualifying event to submit a change form to SISC Flex.

The only exception is when adding newborns or newly adopted children to their Health Care Expense Account; then they only have 30 days to submit the change to SISC Flex for a retro effective date. If change form is received 31 – 60 days of qualifying event the change will be effective prospectively.

a.) When does the new election start?

The new election starts at the beginning of the month following the receipt of the change form. However, coverage for newborns or newly adopted children may be effective retro-active to the date of birth or date of adoption for the Health Care Expense Account.

10.) When do I cancel deductions for a participant that is quitting or retiring mid-year, or mid-month (i.e. 7/5/15)?

SISC Flex deductions are canceled based on the employment termination date, not based on Health Benefits coverage end date. Please contact SISC Flex regarding mid-month terminations.

a.) When does SISC Flex need to know?

Notify the SISC Flex office as soon as you are aware that an employee has been terminated, will be terminating, or retiring.

b.) How do I report that information to SISC? Is there a form?

Complete a SISC Flex change form.

c.) When is their last day of coverage in the SISC Flex Plan?

The last day of coverage will be based on the date of qualifying event. It could be the last day of employment, last day worked, or last contract date. Please contact SISC Flex regarding completing change form and last date of coverage in plan.

d.) Can participants be reimbursed for eligible expenses after they quit or retire?

They can submit Health Care expense claims for dates of service during their election coverage. They would not be reimbursed for expenses after the termination from the plan. However, they may elect Flex COBRA continuation coverage for their Health Care Expense Account. If elected, Flex COBRA will permit continued participation in the Health Care Expense Account until the end of the plan year, allowing eligible medical, dental, and vision expenses to be reimbursed.

They can submit Dependent Care Expense claims for dates of service during their election coverage. They would not be reimbursed for dependent care expenses after their termination date.

11.) Who is the SISC Flex contact person for employers? *Carmen Gonzales*

If you have additional questions or need further clarification, please contact the SISC Flex office at: siscflex@kern.org or 661-636-4416.