

SISC Flex Plan (Employer FAQ)



General

Where should I send the annual online enrollment excel file, paper enrollment forms, or change forms?

Enrollment and change form information should be sent to Carmen Gonzales via secure email or fax.

- Secure e-mail website: <https://securemail.kern.org> or <https://filetransfer.kern.org>
- Email: cagonzales@kern.org
- Fax: (661)636-4063

Who do I contact with questions?

For any questions about the SISC Flex Plan, please contact Carmen Gonzales:

- Email: cagonzales@kern.org
- Phone: (661)636-4416

When are employees eligible to join the plan?

Employees are eligible to enroll during open enrollment for a January effective date. The open enrollment period is determined by the employer or SISC Flex Plan administrator. SISC Flex recommends an open enrollment period no sooner than August but no later than November. New hires or mid-year qualifying events may allow an employee to enroll 60 days from the date of qualifying event. See the Plan Document and/or Summary Plan Description for details.

Where do participants submit claims?

Participants will submit claims for reimbursement directly to Navia. They will be able to submit their claims through the following methods:

- Online: <https://naviabenefits.com>
- Mobile app: Available in the Apple and Android app stores
- Email: claims@naviabenefits.com

Will participants receive debit cards?

Yes. Participants will receive one card in their name and can order additional cards in a spouse or dependents name.

Will participants receive a new debit card each year?

No, participants need to keep their current debit cards and their new election amount will be loaded to their existing card. The card expires every three years, at which time participants will automatically receive a new card in the mail.

What is the difference between the claims run-out vs. grace period?

Claims run-out is a period of time after the plan year has ended for the participant to submit claims for reimbursement. The Grace Period is an additional 2 ½ months after the plan year end date that permits participants to incur expenses against the balance in the plan year that recently ended. Grace Period expenses must be submitted by the end of the claims run-out period.

How can an employee find out their balance in the account?

Employees have access to the Navia participant portal or MyNavia App to view balances and claims activity.

How do I handle my employee's SISC Flex Plan while they are on an Unpaid Leave of Absence ("LOA")?

It is important to discuss LOA options with the employee before they go on leave. Determine whether the employee is eligible to continue coverage and whether the employee wants to continue during leave. If so, determine how they will fund the benefit. If coverage continues, expenses incurred during leave are eligible. There are two funding options: 1) accelerate contributions out of the last paycheck before leave begins; and 2) catch-up payments upon return. The employer would not submit a change form and expenses incurred during leave would be eligible. If the employee revokes coverage, expenses incurred during the LOA are not eligible for reimbursement. Upon return from leave, the employee may resume their original per paycheck deduction (thereby decreasing their annual election by the amount of the missed contributions) or they may increase their per paycheck deduction to meet their annual election. You must record a LOA start and end date with SISC Flex by submitting a change form to ensure ineligible expenses are not reimbursed.

Do I have to complete the Non-Discrimination Testing ("NDT")?

IRS regulations require that all Dependent Care Expense accounts undergo NDT each plan year. The NDT is included in your plan. As a participating SISC III member, all NDT testing is completed on your behalf.

Can my employees make changes to their elections mid-year?

Yes, participants can make changes to their elections mid-year if they have experienced a qualifying change event. The requested election change must be consistent with the qualifying change event. The qualifying change event must be 60 days from the date a change form is submitted. Please see a partial list of qualifying change events below.

What qualifies as a qualifying change event?

In general, an employee cannot change their elections after the beginning of the Plan Year. However, if they have experienced a "qualifying change of event" they may be able to change their election. Keep in mind that their election change request must be consistent with the qualifying change of event. The following is a list of possible qualifying change of events:

- Marriage, divorce, death of spouse or dependent, legal separation, or annulment
- Birth, adoption, or placement for adoption
- Change in employment status that affects eligibility for benefits such as; termination or commencement of employment, commencement of or return from unpaid leave of absence, change in employment status that results in the participant, spouse, or dependent child becoming or ceasing to be eligible under the individuals' plan
- Dependent child satisfies or ceases to satisfy dependent eligibility requirements
- A change in dependent care provider or rates

How do I handle my employee's SISC Flex Plan termination?

Confirm qualifying event with Carmen Gonzales at SISC Flex. Then, submit a change form for a qualifying event prior to effective date.

How do I manage payroll deductions?

Once SISC Flex has received, processed, and approved enrollments and changes employer should set-up pre-tax employee payroll deductions.

How will SISC Flex Plan contributions be funded?

Each month SISC Flex will send a report to employers. Employers should verify that all information on the monthly report is correct. Then, submit a copy of report with checks to SISC Flex. Mailing address is as follows: PO Box 1808, Bakersfield, CA 93303-1808.