

X. PRE-TAX REIMBURSEMENT ACCOUNTS

You may open a reimbursement account that allows you to pay eligible health care or dependent care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute. Both plans are administered by SHPS.

As you incur health care or dependent care expenses, you submit for reimbursement from your account and funds are deposited directly back into your bank account.

HEALTH CARE SPENDING ACCOUNT (HCSA)	DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)
<ul style="list-style-type: none"> • Effective first of the month following 60 days of employment • Defer up to \$2,500 per year pre-tax • Use for co-pays, deductibles, non-covered expenses • Examples of expenses include: <ul style="list-style-type: none"> • Physician office visits • Prescription drug co-pays • Eyeglasses • Orthodontia and dental benefits not covered by your plan • Most over the counter drugs 	<ul style="list-style-type: none"> • Effective upon hire when you enroll • Defer up to \$5,000 per year pre-tax • Use for child and elder care costs; after school; daycare • Examples of expenses include: <ul style="list-style-type: none"> • Child care centers • Babysitters • Nursery schools • Day camp

For further details go to www.myshps.com or contact the plan administrator, SHPS at 1-866-862-2422.

ENROLLMENT INFORMATION

- **When to enroll** - You must enroll as a new hire during your first 30 days of employment, otherwise, you may enroll during the open enrollment period held annually every October/November. **NOTE:** *certain family status changes may enable you to enroll other than as a new hire or during open enrollment – contact the Benefits Department for information.*

NOTE: *the IRS requires that any unused funds at plan year end be forfeited. You should estimate your contributions carefully.*