



Enrollment for 2012 FSA and DCAP

October 31, 2011

Dear Client:

SCI Companies is pleased to announce the continuance of our worksite employee benefit program with eflexgroup.com that became effective in January of 2009. As you know, these programs differentiate us in the marketplace because your worksite employees can elect to join in the SCI Companies' Section 125 Plan whether or not your employees participate in SCI's other benefit programs. If your company is already participating in this benefit offering, no action is needed. If you would like to add this offering to your benefits package, send a letter of request to enroll to BenAdmin@SCICompanies.com. Enrollment for the plan year ending December 2012 plan year will be held 11.09.11 – 11.30.11.

Flexible Spending Account (FSA) Overview

A Flexible Spending Account (FSA) is a benefit that allows employees to deduct money pre-tax out of each paycheck to help pay for out-of-pocket medical/dental expenses such as co-pays, dental care and eyeglasses.

Dependent Care Assistance Plan (DCAP) Overview

A DCAP is a written plan that meets the requirements of Code 129, under which employees are provided with dependent care assistance. Most DCAPs are Flexible Spending Arrangements (FSAs) offered under a Cafeteria Plan.

What's Changed for 2012 – Health FSA

Beginning in 2013, under Healthcare Reform, the annual maximum limit for Health FSAs will be \$2,500. Consider the amount of unreimbursed health care expenses you will have wisely and plan accordingly. For example, if you are planning Lasik surgery or extensive dental work, you may want to maximize your health FSA elections during calendar year 2012.

2012 Limits per Plan

Flexible Spending Account (FSA)

- *Minimum \$500 ~ Maximum \$3,000*

Dependent Care Assistance Plan (DCAP)

- *Maximum \$5,000*

Enrollment Details

Individual Members must enroll during the dates of 11.09.11 through 11.30.11. This benefit does *not* automatically rollover. The effective date of coverage is 01.01.12. All full-time Members (30 hours or more per week) are eligible to enroll. Members must enroll via [Employee Self-Service \(ESS\)](#) → Benefits → Annual/ New Client Enrollment.

All content in this notice is based on current information and supersedes previous communications regarding this topic. If you have any questions or concerns, please contact BenAdmin@scicompanies.com or your assigned SCI Professional.

Sincerely,

Benefits Administration
SCI Companies

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