

Miami-Dade County

One of the many benefits of being employed with Miami-Dade County is that you have access to a FSA established by the Miami-Dade County. A FSA allows you to pay for out-of-pocket medical expenses. The major advantage of Miami-Dade's FSA is that, by participating, you save money by paying for benefits you would normally pay for but you avoid having to pay Federal Income and Social Security taxes. If you do participate in the FSA you would not be eligible for a Federal income tax credit on your next tax return.

Miami-Dade County's Plan Information

Plan Name:	Miami-Dade County FSA
Address:	111 NW 1st St Miami, FL 33128
Telephone:	(305)-375-5633
Tax I.D. Number:	59-6000573
Plan Number:	125
Plan Year Begin:	Jan 1
Amended:	N/A
Plan Year End:	Dec 31st
Maximum Health FSA Limit:	\$3200
Grace Period:	3/15 for Health FSA only
Run-out Period:	April 30th
Plan Administrator:	Miami-Dade County
Service Provider:	AxisPlus Benefits
Service Provider Contact:	Brandon Hardle

Elections

It is important for you to decide what benefits you will need for each Plan year. Your decision should be carefully made based on your expected health and dependent care expenses for the coming year.

Unless a qualifying "change in status" event occurs, you will not be able to change your elections after Miami-Dade County's annual Fall Open Enrollment period ends. To see a list of the qualifying "change in status" events please see your Summary Plan Description.

Eligibility

Open enrollment will take place each year prior to the start of the Plan year. After the Plan year begins enrollment is limited to newly hired employees or those with special circumstances (see Summary Plan Document). For mid-year enrollments, you are eligible to participate as of your date of hire, participation will begin on the 1st of the month following or coincident to 60 days of employment.

Beginning and Ending of Coverage

The coverage will begin the first day of the Plan Year for those who enroll during the open enrollment period. For mid-year enrollments the coverage date will begin as set forth by the Miami-Dade County (see eligibility). The coverage will end at the finish of each plan year or as of the termination date. This plan is subject to COBRA (see the Summary Plan Description for more details).

Benefits Available

The Miami-Dade County FSA offers the following benefits:

Health Flexible Spending Account

A Health Flexible Spending Account (FSA) allows you to get reimbursed for qualified medical expenses with pre-tax funds (see Section 213D and Section 105 of the Internal Revenue Code for list of eligible expenses). You cannot use your FSA for expenses that have been paid by your medical insurance plan. The maximum annual election amount is \$3200. You cannot participate in both a Health FSA and a Health Savings Account.

Dependent Care Flexible Spending Account

The Dependent Care Flexible Spending Account (DCAP) allows you to be reimbursed for qualified dependent day-care expenses with pre-tax funds. The maximum annual election amount is \$5000 (married filing jointly or head of household) or \$2500 (married filing separately). To be eligible for reimbursement you will need to provide a statement from the service provider with the following information: name, address, taxpayer identification number (in most cases), and incurred expense amount.

Please see the Summary Plan Description for dependent eligibility requirements.

Reimbursement

Throughout the Plan year you can submit for reimbursement for qualified medical and dependent care expenses in the following ways: fax (forms available at Portal.MyAxisPlus.com), email, in-person, online, or mobile application. Expenses

are "incurred" when the service has been provided. The reimbursement requirements will be listed on the reimbursement claim forms.

Non Discrimination

Per compliance with the various rules and regulations of the Internal Revenue Code the election amounts of "highly compensated employees" and "key employees" (officers, shareholders or highly paid employees) may be limited due to non-discrimination regulations. For more information please see the Summary Plan Description.

Family and Medical Leave Act (FMLA)

If you go on a qualifying FMLA Leave this plan will comply with the rules and regulations set forth in the proposed Regulation 1.125-3 as well as any additional policies established by the Miami-Dade County. Please see the Summary Plan Description for more details.

Grace Period

After the close of the plan year (12/31), if Health FSA participants have remaining funds available and are still an eligible employee with the County, the participant can incur expenses until March 15th. Please see the Run-Out Period section for additional information.

Run-Out Period

For Health FSA and Dependent Care accounts reimbursement claims must be submitted no later than April 30th. Any funds left over after the run-out period will be forfeited.