

**“ITS”
Flexible Spending Account (FSA)
Open Enrollment
November 9, 2015
Through
December 11, 2015**

Important Note:
Employees who wish to
Participate in the “ITS” Program must
Re-enroll every year.

The County is pleased to continue to offer the three-part benefit program called the Individual Tax Savings (ITS) Program. "ITS" allows eligible employees to pay certain personal expenses from their pre-tax salaries, and thus reduce their Federal, State and Social Security taxes.

This open enrollment is being held for the next program year commencing January 1, 2016 through December 31, 2016.

Important Note: Employees who wish to participate in the "ITS" Program must re-enroll every year.

Employees can enroll using:

1. Employee Self Service (ESS) feature of the EFS system.
 - Instructions for completing your enrollment in ESS can be found on the Risk Management intranet site, under Employee Benefits – ITS Flexible Spending Accounts, 2015 ITS FSA Open Enrollment Information: http://myslo.intra/RM/RM_Benefits.html
 - When you enroll using ESS, you need **to print the benefit election form as confirmation** of your enrollment after completed in ESS.
2. Or by completing a paper enrollment form and submitting the form to the Auditor-Controller's Office no later than December 11, 2015.
 - Enrollment forms are available online on the Risk Management intranet site, under Employee Benefits – 2015 ITS FSA Open Enrollment Information: http://myslo.intra/RM/RM_Benefits.html
 - Enrollment forms must be received by the Auditor's Office no later than December 11, 2015.

“ITS” PLAN FEATURES

1. “ITS” Health Care Spending Account allows you to be reimbursed on a pre-tax basis for health care expenses you may have that are not paid by any insurance plan for you and your dependents. Health care expenses are deductible on your income taxes only when they exceed 10% of your adjusted gross income. Your “ITS” program will give you a tax benefit even for the smaller amounts you pay for health care. \$2,500 is the maximum amount you can elect to have reimbursed from your 2016 Health Care Spending Account.
2. “ITS” Dependent Care Spending Account allows you to pay, from your pre-tax salary, expenses you have for dependent care that you need in order to work. Depending on your individual tax situation, this program feature may substantially reduce your cost for dependent care, and it covers both adult and child care expenses.

The maximum amount you can put into your Dependent Care Spending Account will depend upon your income and your marital income tax filing status, as follows:

- Married, filing separate returns \$2,500 maximum
- Single/Head of Household or Married filing jointly
The lesser of: - \$5,000
 - your spouse's income
 - your income for the Plan Year

3. “ITS” Tax Free Premium option allows you to pay from your pre-tax salary any premium contributions you make toward your San Luis Obispo County medical, dental or vision plans. It is not necessary for you to enroll to receive this tax benefit because it is provided to you automatically.

Eligibility: All **permanent** full-time and part-time County employees working a minimum of 40 hours per payroll period are eligible to participate in the “ITS” Program.

Enrollment: Each year, prior to the start of the plan year, eligible employees have the opportunity to enroll in the “ITS” Plan. This open enrollment is for the plan year starting January 1, 2016 through December 31, 2016.

“ITS” FSA Open Enrollment Packets: For additional information you can obtain the ITS FSA Open Enrollment Packet online at: http://myslo.intra/RM/RM_Benefits.html

If you do not have access to the County intranet you can request “ITS” open enrollment materials by calling 781-5007 or e-mailing Cecilia Fontes, Health Benefits Manager, at cfontes@co.slo.ca.us.

INFORMATIONAL PRESENTATIONS

Employees can attend a 30 minute informational presentation or schedule an appointment by calling or emailing Cecilia Fontes at 781-5007.

November 18, 2015 County Government Center Room D-361 11:00am—11:30am 11:30am—12:00pm	December 1, 2015 County Government Center Room D-160 10:00am—10:30am 11:00am—11:30am
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