

**Hand out: The SPD / Eligible Expense Example / Over the Counter Drug notice / Election Form / Request For Reimbursement**

**Feel out the employees:**

- HOW MANY HAVE HEARD OF SECTION 125 AND KNOW HOW IT WORKS?
- HOW MANY OF YOU KNOW THAT YOU WILL HAVE OUT OF POCKET MEDICAL EXPENSES BETWEEN NOW AND THE END OF THIS YEAR?
- HOW MANY OF YOU HAVE KIDS IN DAY CARE?
- HOW MANY OF YOU WOULD LIKE TO HAVE A PAY INCREASE?

**Section 125 basically allows you to pay for the certain eligible expenses with tax-free money  
Get out the List of Eligible Expenses and the OTC-Drugs form (Go through each section)**

**?QUESTIONS?**

**Get out the Enrollment Form**

- The plan revolves around a yearly elected amount of benefit
- Each year at the beginning of the plan year, you elect the dollar amount that you will be needing for the next year for any of the eligible expenses. We divide your yearly elected amount by the number of pay periods in the plan year. We take that amount out of each paycheck pre-tax and put it into an account setup by the employer. As you incur the expenses that you have planned for, you submit a request for reimbursement to Vantage Flex, LLC and a check is cut with your name on it for the amount of eligible expense (the money is returned to you tax free).

**UNREIMBURSED MEDICAL ELECTED AMOUNTS ARE AVAILABLE FROM DAY ONE OF THE PLAN.  
(FEDERAL LAW)**

**THE MAXIMUM AMOUNTS ARE AS FOLLOWS**

PLAN \_\_\_15000\_\_\_\_\_ UNRE-MED \_\_\_1000\_\_\_\_\_ DEP. CARE\_\_\_5000\_\_\_\_\_

**GO THROUGH THE REQUEST FOR REIMBURSEMENT FORM**

**?QUESTIONS?**

**EMPLOYEES CAN ACCESS THEIR ACCOUNT ON-LINE**

**THERE ARE TWO BASIC RULES TO REMEMBER**

1. You never want to have money in this account at the end of the year!  
if that happens you do not get the money back!  
The employer keeps it.(ONLY USE KNOWN EXPENSES)
2. Once you have made your yearly election, you can not change the amount unless you have a change of dependent status.

**TERMINATION OPTIONS – 90 days to submit claims that were incurred prior to termination**

**THE VANTAGE FLEX TOLL-FREE NUMBER (800-871-9011) TO ANSWER ANY PRIVATE QUESTIONS YOU MAY HAVE PRIOR TO MAKING YOUR ELECTION FOR THE YEAR.**