



October 2014

Dear HealthFlex Participant:

HealthFlex 2015 Annual Election is almost here:

- Starts **Wednesday, November 5, 2014**
- Ends **Thursday, November 20, 2014**

Unfortunately, you will not be able to make elections online this year.

To make changes to your HealthFlex benefits or make a flexible spending account (FSA) election, please contact your plan sponsor or the General Board of Pension and Health Benefits' Health Team.

Elections and changes made during this period will be effective **January 1 through December 31, 2015.**

If you do not contact your plan sponsor or the Health Team to change any elections, or to make an FSA election:

- Your benefits will default to those that appear on your 2015 Annual Election Confirmation (Annual Election 2015 Benefit Summary) (see view/print instructions below)—your elections from last year or to your plan sponsor's default plan choice, if your prior election is no longer available.
- You will not have an FSA during 2015.

Annual Election is your *only* opportunity to make elections for 2015 health benefits¹, including the following opportunities:

- **Learn about benefits and FSAs (if applicable)**—review Summaries of Benefits and Coverage (SBCs) to see if your applicable coverage has changed in the **Reference Center**; and view a detailed list of eligible expenses for medical FSAs and health reimbursement accounts (HRAs) as well as information about dependent care accounts (DCAs) under **Reimbursement Accounts** in the **Reference Center**.
- **Select plan coverage**—if your plan sponsor offers more than one HealthFlex health/dental plan².
- **Set aside pre-tax money in a flexible spending account (FSA)**—if offered by your plan sponsor; last year's elections **do not** roll over.
- **Add or remove dependents** from your HealthFlex plan.

¹ *If you experience a "change of status" life event during 2015 (such as marriage, divorce, birth or adoption of a child, death in the family or loss of a spouse's health coverage), you may make changes to your HealthFlex coverage outside of the Annual Election period. Contact your plan sponsor.*

² *Not all HealthFlex plan sponsors choose to offer a dental plan through HealthFlex.*

To view/print a copy of your 2015 Annual Election Confirmation (Annual Election 2015 Benefit Summary):

1. Go to **www.gbophb.org**.
2. Click on “**HealthFlex/WebMD**.”
3. Enter your WebMD **username** and **password**.
4. Click on “**HealthFlex Plan Benefits**.”
5. Under the “Benefits” tab, click on “Annual Election 2015 Benefit Summary.”

If you do not make any changes to your benefits during the Annual Election period, they will remain as you see on this Confirmation Statement.

New for 2015:

Beginning with health FSAs elected for the 2015 plan year, the rules and deadlines for using the balance in your health FSA will change. You can carry over **up to \$500** of your unused health FSA balance to the 2016 plan year. This amount will be available for eligible expenses for the *entire 2016 plan year*. However, you will not have the January 1–March 15, 2016 grace period to use your entire unspent 2015 funds beyond \$500. **Any unspent money over \$500 remaining in your health FSA for 2015 after December 31, 2015 will be forfeited.**

WageWorks now handles flexible spending account (FSA) and health reimbursement account (HRA) administration. Participants were notified about this change in August.

If you have any questions, please call the General Board of Pension and Health Benefits’ Health Team at **1-800-851-2201**. Representatives are available Monday through Friday, from 8:00 a.m. to 6:00 p.m., Central time.

Sincerely,

General Board of Pension and Health Benefits