

INFORMATIONAL NEWSLETTER
FAQ'S RE: CAFETERIA PLAN

This informational sheet is being sent out to give you some ideas of the type questions you may ask of the Colonial representative during the open enrollment period about the Cafeteria plan offered by the County.

Open enrollment will be starting near the end of August and continuing through September 30. It would be good if each employee who is interested in having their medical benefits, life insurance etc, pre-taxed to speak with the representative about how being a part of the Cafeteria Plan will benefit them. The following questions are just for information and are not all inclusive of what the plan is about.

1. What are Cafeteria Plans?

A Section 125 plan, also legally known as a "Cafeteria Plan", allows employee's health, life, dental, vision care, and disability contributions to be made with pre-tax dollars, within guidelines established for such plans in Internal Revenue Code Section 125. Congress legally provided for Cafeteria Plans in 1978 under IRS Code Section 125.

2. Are All employees required to participate in the plan?

No. This is a purely voluntary plan.

3. Can employees change their elections at any time?

Employees can only change their elections annually during the enrollment process. Any changes after the start of the plan must be related to a qualifying event. Some of the qualifying events which might trigger the change are:

1. Change in employee's legal marital status
2. Change in number of dependents
3. Change in employment status which affects benefit eligibility.
4. HIPPA special enrollment rights
5. Judgements, Decrees or Orders
6. COBRA Events
7. Separation from Service
8. FMLA Leave

4. Will it cost me money or save me money if I choose to enroll in the Cafeteria Plan?

Choosing to enroll in the cafeteria plan could save you money because your benefits are being pre-taxed.

5. Who do I contact or speak with about the Cafeteria Plan?

The Colonial Insurance company handles enrolling individuals in the Cafeteria Plan for the County. The agent of record is Chip Weathers and he can be reached at - 850-545-8375.

Remember, Open Enrollment is fastly approaching. If you are already a part of the Cafeteria Plan and want to drop it, you have this open window of opportunity to do so. If you want to place family members on your coverage, now will be the time to do it.

If you have further questions regarding open enrollment or the Cafeteria Plan please call H/R and we will put you in touch with the agent you need to talk with.

LLG