

# Open Enrollment Employer Checklist



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*If your plan year will be renewing in 90 days or less,  
then it's time to prepare for Open Enrollment.*

**Open Enrollment Plans** Please review the list below for Open Enrollment requirements:

Plan Type	Participant Must	PBS Needs
Healthcare Flexible Spending Account (FSA)	Qualify* & Enroll	Open Enrollment Spreadsheet with enrollees
Dependent Care Spending Account (DCA)		
Health Reimbursement Arrangement (HRA)	Qualify*	
Health Savings Account (HSA)	Qualify based on HSA rules Determine pre-tax election amount for new year	New HSA applications only
Transportation/Parking Section 132 (TRN)	n/a	Only adds/changes and terminations; otherwise accounts will remain status quo

\* Qualifications should be based on the group Plan Document.

**Open Enrollment Communication Materials** Utilize the PBS Zip\*\* file containing updated electronic versions of our FSA and TRN enrollment/communication materials. These materials may be printed and distributed to your employees, or distributed electronically. We recommend distributing the following items:

Plan Type	Communication Piece	Notes
<b>Healthcare Flexible Spending Account (FSA)</b>  <b>AND</b> <b>Dependent Care Spending Account (DCA)</b>	FSA Open Enrollment Brochure	Four page brochure designed to give your employees a quick overview of how FSAs work. <ul style="list-style-type: none"> <li>Purchase professionally printed four color brochures FSA/DCA = \$25 per 100 qty</li> <li>OR print them yourself for free if you prefer</li> </ul>
	FSA Enrollment Form	Print front/back Utilize these enrollment forms if you wish or feel free to use a master application or on line enrollment.
	FSA Worksheet	Distribute this worksheet to your FSA eligible participants. They can use it to help determine the correct annual election amount for their family.
<b>Transportation/Parking Section 132 (TRN)</b>	TRN Open Enrollment Brochure	One page summary of Transportation/Parking fringe benefit <ul style="list-style-type: none"> <li>Purchase professionally printed four color brochures TRN/PKG = \$15 per 100</li> <li>OR print them yourself for free if you prefer</li> </ul>
	TRN/PKG Enrollment Form	Print front/back Utilize these enrollment forms if you wish or feel free to use a master application or on line enrollment.
<b>Health Reimbursement Arrangement (HRA)</b>	HRA Overview Sheet (if available)	You may wish to distribute a reminder as to what this benefit covers.
<b>Health Savings Account (HSA)</b>	HSA Overview Sheet	Concise communication piece for those new to HSAs.
	HSA Enrollment Forms	These are ONLY required from participants who wish to set up an HSA account with HSA Bank for the first time.
	HSA Employee Contribution Amount	The HSA contribution limits may have increased. If you wish to let your employees make a change to their contribution amounts, use the attached form for your internal use. (PBS does not need this information.)

\*\*If you do not have WinZip, download it free by going to: <http://www.winzip.com/download.htm>.

# PBS Open Enrollment Checklist cont.

## **FSA Open Enrollment Video**

PBS has a short, informative FSA Open Enrollment Video exclusively for our clients. If you would like a complimentary copy of this informative video, let your PBS Account Manager know. It is just 10 minutes long and provides general information about the tax savings associated with FSAs, as well as information about the ease and convenience of using the PBS Benefits Card. Show the video at open enrollment, or direct your employees to our website ([http://cci-pbs.com/pbs-fsa\\_info\\_video.php?ref=E](http://cci-pbs.com/pbs-fsa_info_video.php?ref=E)) where they can view it as well. It's a great tool! Use it!

## **FSA PowerPoint Presentation**

If you like to use PowerPoint presentations to communicate with your employees at open enrollment, we have one that is ready for you. Let your PBS Account Manager know if you would like a copy and we will send it to you.

## **Inventory Information Approval System (IIAS) & 90% Rule Merchants**

The IRS now requires that all mass merchandisers and grocery stores have an IIAS in place in order for FSA debit cards to be accepted. Drug Stores and Pharmacies are now also required to have an IIAS in place or they must be registered as a 90% Rule Merchant with The Special Interest Groups for IIAS Standards (SIG-IS) in order for cards to be accepted. It is important that your FSA participants understand their cards may not work at retailers that don't use IIAS or are not certified as 90% Rule Merchants. More info regarding IIAS and SIG-IS can be found online by accessing *Links* from the PBS website.



**PBS Benefits Cards are good for three years and will be reloaded at OE.**

## **Open Enrollment File Submission Requirement**

Please utilize the Open Enrollment spreadsheet located to provide us with your enrollee information. We recommend that you send your file via secure email to ensure the safety of this information. Processing your open enrollment eligibility file electronically allows PBS to load your participant data quickly and accurately while helping to keep our costs down. For those who are re-enrolling, we will load the existing cards with participants' new annual elections within a few days of receiving your file. Please remind your participants to keep their PBS Benefits Cards, they are good for three years. Note: PBS will charge \$1.00 per enrollment form for groups that have 25 or more participants and do not remit an electronic file.

## **E-mail Information Requested**

Please help us continue our efforts towards a "paperless" environment by providing employee e-mail addresses on the Open Enrollment spreadsheet whenever possible, or by encouraging employees to provide their email to us if you are unable to. Our experience has shown e-mail to be quicker, more effective and less expensive than mailing receipt requests.

## **One Month Deposit Requirement**

If you have chosen to utilize the PBS Master Account, PBS requires a deposit equal to one month of anticipated FSA contributions. The claim deposit you provided last year (if applicable) will be applied to the upcoming plan year. PBS will divide the annual elections of all plan participants by twelve to determine the new deposit amount. Your PBS Account Manager will then advise you if the deposit on file is less or more than the required amount. PBS will then either withdraw or refund the difference back to your account via ACH. We will advise you of the amount of debit/credit and the date the transaction will be initiated.

## **Contribution Reconciliation**

As the end of the plan year is drawing near, we suggest that you take a minute to compare the contribution amounts being tracked in your payroll system with the numbers PBS is reporting. Now is a good time to make sure there are no discrepancies or let's correct them if necessary so all participants will meet their annual election amounts.



*"As your TPA partner, PBS wants to assist you and your employees to maximize your tax savings. Please contact us with any questions you may have. We are looking forward to working with you again in 2009!"*



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# PBS Open Enrollment Order Form

*All Planned Benefit Systems communication pieces are available to our current clients in electronic form at NO CHARGE. We encourage the use and distribution of this information whether you wish to print, email or post electronically. However, if you wish to purchase pre-printed items, please complete the order form below.*

Company Name \_\_\_\_\_

Delivery Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

Ordered By \_\_\_\_\_ Date \_\_\_\_\_

Communication Piece	Description	Cost	Quantity Ordered	Invoice Amount
Flexible Spending Account Open Enrollment Brochure	4 color process printed brochure folded to 8½" x 11"	\$25 per 100 qty		
Flexible Spending Account Open Enrollment Video	DVD 10 minutes	No charge	(Maximum 3)	
Transportation/Parking Open Enrollment Brochure	4 color process Printed brochure 8½" x 11"	\$15 per 100 qty		
			Total	

- Communication Order costs will be included on your next PBS monthly invoice.
- Fax this completed form to 303-221-2785 or email it to your PBS Account Manager.
- Please allow 7 days from receipt for delivery.