



**Business Administrator**  
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To: All Employees  
From: Kimberly Vile, Business Administrator *KAV*  
Date: September 23, 2019  
Re: Flex Spending Account 2020 Plan Year

Flex spending for healthcare and dependent care runs each calendar year from January 1 – December 31, with open enrollment occurring in the fall. A Flex Spending Account (FSA) is a pre-tax benefit account used to pay for eligible medical, dental, or vision care expenses not covered by your insurance plan, including co-pays, meeting deductibles (remember that our CECSO health insurance has an annual deductible), and/or qualifying dependent care expenses. Self-funded via payroll deductions, there is no minimum contribution amount.

The FSA administrator for the Cortland Enlarged City School District is Pro-Flex Administrators LLC. The District's plan includes a "Benny" debit card allowing participants to pay directly from their flex account for most health care services instead of paying out of pocket and seeking reimbursement. Current participants will continue to use their existing Benny card. New enrollees will receive two Pro-Flex "Benny" debit cards in the mail by December 31, pre-loaded with their total 2020 medical election amount. Additional cards may be sent upon request.

Participants may contribute up to a maximum of \$2,700 to the Medical FSA, and up to \$5,000 to the Dependent Care FSA. Payroll deductions begin each January for the new plan year. **The District has selected a plan allowing carry over up to \$500 in remaining medical expense account balances when participants re-enroll from one plan year to the next.** A [planning worksheet](#) is available to assist in estimating upcoming expenses for the new plan year.

*\*Reminder to current participants – any outstanding manual claims from your 2019 plan year must be postmarked or faxed to Pro-Flex no later than March 1, 2020 in order to be eligible for reimbursement. As always, please retain copies of all claim submission information.*

If you would like to participate in this benefit for the 2020 calendar year, completed applications must be returned to the Business Office no later than November 15, 2019. They may be emailed to [payroll@cortlandschools.org](mailto:payroll@cortlandschools.org) or interofficed to Jen Storey. **An enrollment form must be filled out even if you were enrolled for the 2019 calendar year and are maintaining the same election amounts.**

If you have any questions, please email [payroll@cortlandschools.org](mailto:payroll@cortlandschools.org) or call Jen Storey at extension 2244. You may also contact Pro-Flex Administrators directly at 716-633-2073.

Links:

[FSA Open Enrollment Information](#)

[Enrollment Form](#)

[Eligible Expenses](#)