



NDPERS QUICK REFERENCE GUIDE

This summary of benefits is a general outline and does not represent the actual terms and conditions of the plan. For actual terms and conditions: [FlexComp Plan Document](#)

For more information about the NDPERS FlexComp plan, click on the links below or see the [Flexcomp Program Guide](#).

Participating in the FlexComp plan is like getting a discount on the money you pay for your out of pocket health related spending or day care expenses. You can also use the FlexComp plan for pre-tax savings under various voluntary insurance programs available for payroll deduction.

Medical Spending Reimbursement Account

You may redirect a portion of your salary for eligible medical expenses up to a plan year maximum of \$6,000. Requests for reimbursement from your Medical Spending Account will be paid throughout the year according to your total annual medical spending election amount.

Dependent Care Reimbursement Account

An employee may redirect a portion of their salary up to a maximum limit of \$5,000 for a single parent, \$5,000 for a married couple filing a joint tax return or \$2,500 for a married person filing a separate tax return. Requests for reimbursement from a Dependent Care Reimbursement Account will be paid according to the dollars available in your account to date.

Premium Conversion

Allows you to pay, with pretax dollars, certain premiums under various voluntary insurance programs available for payroll deduction through your employer.

Important Points to Consider

Grace Period- Any account balance remaining in a participant's medical spending and/or dependent care account(s) at the end of the plan year on December 31 can be used to reimburse expenses incurred between January 1 and March 15 of the new plan year.

Use or Lose- The deadline to file claims is four months after the plan year ends on December 31, or April 30.

Separate Accounts- Employees may elect to participate in any combination of the three pre-tax accounts.

Change in Participation- Changes after participation begins requires a qualified change in status event under IRS guidelines.

FREQUENTLY ASKED QUESTIONS



- Q. What if I already [participate](#)? Do I have to re-enroll?
- Q. What if I don't want my employee [supplemental](#) life insurance pre-taxed?
- Q. If my spouse and I [both](#) work for the State of North Dakota, can we both enroll?
- Q. Can I [change](#) my election during the year if unexpected medical expenses arise after the start of the plan year?
- Q. What happens to my remaining Medical Spending and Dependent Care Account balances if I accept another state job, [terminate](#) my employment or retire during the plan year?
- Q. What is the [grace](#) period?
- Q. How do I request to have "grace period" [expenses](#) reimbursed from my previous plan year account balance?
- Q. Will I be kept current regarding the [status](#) of my account(s)?
- Q. When will I receive [payments](#) from my account(s)?
- Q. What [documentation](#) do I need to provide the Plan Administrator to be reimbursed for expenses I incur?
- Q. Can I be [reimbursed](#) for massage therapy, weight loss or exercise programs, dietary supplements/herbal remedies?
- Q. Are [photocopies](#) of the insurance Explanation of Benefits (EOB), itemized statements, receipts, etc. acceptable?