

The Premium Option Plan (POP)

- You do not pay federal taxes on money earned that is used to pay medical and/or dental insurance premiums
- Employees enrolled in a State Health Benefits Plan are automatically enrolled in POP unless they decline by completing a [Declination of POP form](#)

The Unreimbursed Medical Spending Account

- Voluntary program
- Set aside pretax dollars to pay for eligible medical, prescription drug, and dental expenses not covered by insurance for you and your dependents
- Claim forms are submitted for reimbursement of eligible expenses
- Maximum election is \$2,500 for the 2014 tax year
- Benefits unused by March 15 of the following calendar year will be forfeited

The Unreimbursed Dependent Care Spending Account

- Voluntary program
- Set aside pretax dollars to pay for eligible dependent care expenses
- Claim forms are submitted for reimbursement of eligible expenses
- Dependents include children under age 13 or dependents incapable of self-care
- Maximum election is \$5,000 for the 2014 tax year
- Benefits unused by March 15 of the following calendar year will be forfeited

How to Enroll:

- Complete an [Enrollment form](#) and fax it to WageWorks at 866-672-4780 (<https://www.wageworks.com/>)
- New employees may enroll during their initial enrollment period when hired. All other eligible employees must enroll during Open Enrollment

- New employees who enroll in the Unreimbursed Medical Spending Account may file claims beginning the first of the month after an initial 60-day waiting period
- New employees who enroll in the Dependent Care Spending Account may file claims beginning the first of the month after an initial 30-day waiting period.

For additional information, please contact Human Resources.