

Flexible Benefits Plan Enrollment Form July 1, 2015 – June 2016 Plan Year

Employee (Last Name, First, Middle Initial)	Social Security No.	Hire Date	Effective Date
Mailing Address		Email Address	

INSURANCE PREMIUM PLAN

This Plan allows you to pay with pre-tax dollars your share, if any, of the cost for health insurance premiums for you and, if enrolled, any of your dependents covered under your employer-sponsored health insurance plans as permitted under Section 125 of the Internal Revenue Code.

If you are newly eligible for the plan, and when you have signed an enrollment form electing insurance coverage for you or your dependents, we will automatically treat that election as an election to pay your share of premiums with pre-tax dollars, beginning on the date you become a participant in the Premium Payment Plan. However, if you wish, you may elect to pay federal income, so cial security and state taxes on your share of the insurance premiums. If you wish to pay these taxes, please ask the Human Resources Department for the appropriate "Pre-tax Premium Waiver" form.

Whichever option you elect, you may not change or revoke your election until the open enrollment period for the next plan year. Each plan year you will have the opportunity to elect in or out of the Premium Payment Plan during the open enrollment period, which is typically the month prior to the beginning of the plan year.

Once you have elected to participate in the Premium Payment Plan, your election will continue until the next plan year. You may change your election during the plan year only if there is a qualified change in your family status (e.g. marriage, divorce, death, birth of a child) and such other events as the Plan Administrator determines will permit change or revocation of your election. Your Summary Plan Description has more information.

HEALTH CARE EXPENSE REIMBURSEMEI	NI PLAN	CHECK F	IERE IF YOU V	VANT A DE	BIT CARD		
This is the self-funded account for health related expenses that are not covered by health insurance for you and your tax dependents. Do Not Include Any Premium Amounts		y Period eduction #	of Pay Perio	<u>ds</u>	Total Annual <u>Election</u>		
Health Care Account <u>July 2015 through June 2016</u> (Minimum \$120 and Maximum \$2550.00)	\$	x	26	\$			
DEPENDENT DAY CARE REIMBURSEMENT PLAN							
This is the self-funded account for day care expenses for your children or other tax dependents.	Pay P <u>Dedu</u>		of Pay Perio	<u>ds</u>	Total Annual Election		
Day Care Account <u>July 2015 through June 2016</u> (Calendar Year Dependent Care Max: = \$5000.00)	\$	Х	26	\$			

EMPLOYEE'S STATEMENT

I have received and read printed materials explaining my employer's Flexible Benefits Plan and my options as a participant. I understand that I am making a binding election for one full plan year; that elections can be changed only at the end of that plan year or, in some cases, when permitted under the plan's rules. <u>I</u>

Participation in the flexible benefits plan creates Personal Health Information. Unless otherwise directed by me, BAC will anticipate that they are authorized to communicate with my spouse regarding my flex account for the purposes of claims question, denials, balances, and other operations of the account.

This release is revocable at anytime by completing the Release of Information form. If you would like to limit the information available to your spouse or allow access to other dependents please complete the Release of Information form.

Date	Signature of Employee