Research Foundation of the City University of New York  
the IRS has yet to announce the annual HCR maximum for 2020. If they increase the max it will be an additional $50.00.

Section 125 Flexible Spending Plan Highlights and Enrollment Instructions

Start Date:  •  January 1, 2020
Plan Year:  •  January 1  to December 31
Eligibility:  •  20 hours per week (regularly scheduled )
  •  HCR – 90 days of employment
  •  DCR – Upon date of hire.

You do not have to be enrolled in your employer’s group health plan to enroll in this Flex Spending plan.

Annual Elections:  •  Health Care (HCR): $250.00 minimum/ $2,750.00 maximum
  •  Dependent Care (DCR): $250.00 minimum/ $5,000.00 maximum

Limited Health Care:
IRS HSA minimum deductible is
$1400.00 single / $2800.00 family
Limited HCR: For you or your spouse enrolled in an HSA. Submit vision & dental claims until the IRS HSA minimum deductible is met. Once deductible is met all customary HCR expenses are eligible.

2 ½ Month Grace Period*:
*The 2 ½ Month Grace Period & Year End Run-off Period Run Concurrently
Eligible HCR & DCR expenses can be incurred up to 2 ½ months following the end of the plan year and applied to any remaining account balance in the prior plan year.

Monthly Elections:
•  Transportation - $270.00 maximum per month
•  Qualified Parking - $270.00 maximum per month

Year End 90 Day Run-off Period*:
•  Reimbursements can be submitted up to 90 days following the end of the plan year.

Claim Reimbursement:
•  Processed weekly ($20.00 minimum reimbursement)

Reimbursement Type(s):
•  Check

Plan Year Payroll Deductions:
•  24

Date of 1st Deduction:
•  January 1, 2020

Your ABS Account Manager is:
•  Rosanne at ext. 413 (Rosanne@abs125.com)

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Here's How to Enroll in Your Section 125 Plan
Follow these simple steps:

1. If you meet the eligibility requirements, please complete the Enrollment Form.

2. Estimate your annual reimbursable health-care/dependent-care related expenses using the worksheet on the back of the enrollment form.

3. If you use the Dependent Care Auto-Affidavit a new form must be completed for the new Plan Year.

4. *Enrollments should be done through My Payroll and Benefits by November 25, 2019.*
   *Last enrollments will need to be submitted by paper and may result not be processed timely.*

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Questions? Need Help? First, read the "How to Save on Medical & Child Care Expenses" employee handbook. If you do not have one, contact Human Resources, visit us on the web at www.abs125.com, check out the ABS Mobile App or call 1-877-732-8125 from 8:00am to 5:00pm E.S.T. Monday through Friday.