

SouthFlex Open Enrollment Period November 1, 2022 – November 30, 2022

Open enrollment for SouthFlex will be held during the month of November for the 2023 Plan Year (January 1 through December 31, 2023).

Current participants: **You must re-enroll during this open enrollment period in order to participate in the 2023 Plan Year.**

SouthFlex, a flexible spending accounts plan (FSA), is designed to increase your disposable income by reducing the amount of taxes you pay. The program allows the use of pre-tax dollars to pay for qualified dependent/child care expenses and eligible health care expenses, including dental expenses, which are not reimbursed by the USA Choice Plan, USA Select Plan or any other insurance plan. Enrollment in SouthFlex will allow you to be reimbursed for copays and deductibles on a pre-tax basis. Establishment of your account is made by electing an annual amount to be deducted from your paycheck and deposited equally over 12 or 26 pay periods, depending on your monthly or biweekly pay status.

The annual limit on employee salary reduction contributions to the Health FSA will be \$2,850 for 2023. Unused employee contributions to the Health FSA for the 2022 plan year that are carried over into the grace period for that plan year will not count toward the \$2,850 limit for the 2023 plan year. The annual maximum employee salary reduction contribution for the Dependent Care FSA will remain at \$5,000, or \$2,500 for married taxpayers filing separate returns.

As a reminder, over-the-counter drugs and medicines can be paid for or reimbursed through a health flexible spending account without a doctor's prescription. Visit learn.healthequity.com/qme for more information.

HealthEquity, Inc. will provide claims administration for all SouthFlex Flexible Spending Accounts in 2023. We will offer the HealthEquity Visa® Reimbursement Account Debit Card. When you incur a qualified medical expense, you will be able to pay with the Visa® Reimbursement Account Debit Card or submit the expenses through the online tool for reimbursement. It is important to remember to save all receipts as you will need them for reimbursements and to possibly validate your expenses with HealthEquity. If newly enrolled, you will receive a welcome kit with additional instructions and tools for use.

If you are interested in taking advantage of this employee benefit, please complete a SouthFlex enrollment form located on our Human Resources website at <http://www.southalabama.edu/HR> **beginning November 1, 2022**. Return it to your Human Resources office no later than Wednesday, November 30, 2022. You may also scan and email the form to employeebenefits@southalabama.edu. If you email your form, it will not be necessary to mail it. **USA Health employees that wish to hand deliver forms must deliver those forms to the USA Health HR Cox Street location only. Please be advised that completed enrollment forms will not be accepted by fax.**

You will receive a confirmation letter from Health Equity in early January 2023 confirming your election. Please contact your Human Resources Office for any additional questions or if you need assistance with the enrollment process.

Disclosure: Any reference to the University of South Alabama also applies to the USA HealthCare Management, LLC and the University of South Alabama Health Care Authority.