November 1, 2012

Flexible Benefit Plan Open Enrollment November 1- November 30, 2012
Consider enrolling for the upcoming calendar year.

You are receiving this Open Enrollment Notice for the District’s flexible benefits plan because you are eligible to participate in the following voluntary benefit plans for the next year. The next plan year begins January 1, 2013 and ends December 31, 2013. You can participate in the Medical Reimbursement Account and/or the Dependent Day Care Reimbursement Account.

**IF YOU ARE CURRENTLY PARTICIPATING IN THE PLAN**

Your current election expires on December 31, 2012. In order to continue contributions into 2013, please complete the online enrollment process no later than Friday, November 30, 2012. The instructions are referenced in the section entitled "Online Enrollment Instructions" on pages 16 & 21 of the enclosure, Peralta Community College District, Section 125/Flexible Benefit Plan Handbook-2013.

If you do nothing, then your contributions end with the December 31, 2012 paycheck. IRS regulations permit future re-enrollment if and when there is a qualifying event. (See page 8 of the enclosed Handbook; the section entitled “Annual Elections Are Irrevocable”)

Also note that the deadline for claiming 2012 expenses is March 31, 2013. Unclaimed contributions are forfeited after that date (Again, see page 8 of the Handbook-the section entitled “Use it or Lose it”)

**IF YOU ARE NOT CURRENTLY PARTICIPATING IN THE PLAN,**

Now is the time to consider enrolling!
Enclosed is the Section 125/Flexible Benefits Plan Handbook that you can use for planning purposes and in order to determine if there is a direct benefit to you.

Want to learn more?
If you want to learn more about the advantages or considerations of participating in the 125 Flexible Benefits Plan, or if you have questions, you are encouraged to:

- Come to the Benefits Fair on Thursday, November 15 from 11am-1pm or
- Contact the Benefits Office at (510) 466-7229 or Pension Dynamics at (925) 956-0514 or PSW Benefits Resources at (877) 866-2623.

**NEW for 2013**
CONVENIENT ENROLLMENT PROCEDURES—CONVENIENT ONLINE ENROLLMENT ONLY A CLICK AWAY!
Online enrollment required. See page 21 of the Section 125/Flexible Benefit Plan Handbook for the electronic enrollment procedures.

**ENCLOSURE**
- Section 125/Flexible Benefit Plan Handbook
  - Including login instructions (pages 16, 21)
  - Eligible expenses information (page 6)
  - Claim Form (page 24)
  - Revision Form (page 26) In the event of a future change in employment status

Peralta District Benefits Office
333 East 8th Street
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