

**RESOLUTION OF THE BOARD OF DIRECTORS  
OF MADISON COUNTY BOARD OF SUPERVISORS**

WHEREAS, the Board of Directors of Madison County Board of Supervisors deems it to be in the best interests of the employees and officers to amend the operation of a Flexible Benefit Cafeteria Plan under Section 125 of the Internal Revenue Code, be it

RESOLVED that the Directors of this Board hereby adopts and approves this amendment to become effective the first day of October, 2020 and

RESOLVED that the (Title Officer)\_\_\_\_\_ of Madison County Board of Supervisors shall be name position that shall have the title of Plan Administrator to Cafeteria Plan, and shall has the authority to appoint Southern Administrators and Benefit Consultants, Inc., as the service provider of such plan, and

RESOLVED FURTHER that the (Title Officer)\_\_\_\_\_ of Madison County Board of Supervisors is directed to enter a copy of this resolution into the records of Madison County Board of Supervisors and into the minutes of this meeting.

**CERTIFICATE OF SECRETARY**

I certify that I am the duly qualified and acting Secretary of the Madison County Board of Supervisors, a Municipality, (governmental body that oversees the operation county government, organized and existing under the laws of the State of Mississippi). The foregoing is a true copy of a resolution duly adopted by the Board of Directors of Madison County Board of Supervisors at a meeting held on \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ and the minutes are entered of such meeting in the minute book. This resolution is in accordance with the Articles and Bylaws of Madison County Board of Supervisors and is now in full force and effect.

Dated: \_\_\_\_\_, 2020

\_\_\_\_\_  
Secretary

(Seal)

# **FLEXIBLE BENEFIT CAFETERIA PLAN PROPOSAL**

**For**

**MADISON COUNTY BOARD OF SUPERVISORS**

**Services by:**



**Southern Administrators and Benefit Consultants, Inc. (SABC)**

P.O. Box 2449

Madison, Mississippi 39130-2449

(601) 856-9933 \* 800-844-2555 \* [WWW.SABCFLEX.COM](http://WWW.SABCFLEX.COM)

*“Your Flexible Benefit / Cafeteria Plan Specialist”*

Valid for 90 days

May 7, 2020

**PROPOSAL  
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## **BIOGRAPHY**

Southern Administrators and Benefit Consultants, Inc., (SABC), founded in 1980, is a progressive, professional benefit service provider, specializing in the design, enrollment, implementation and administration of Flexible Benefit Cafeteria Plans.

Because each industry has its own set of challenges, carefully tailored benefit programs are designed to meet those needs and assist clients in maximizing benefit dollars. Our experience in program design and implementation has benefited organizations throughout the United States.

With SABC, employers and employees are provided the flexibility they want and deserve through a variety of specifically designed services. Our services include: Premium Conversion Programs, Medical Reimbursement Accounts, Dependent Care Reimbursement Accounts, Health Reimbursement Arrangements, Health Savings Accounts and Benefit Consulting.

SABC has extensive experience in servicing Cafeteria Plans for municipalities, state agencies, banks, hospitals, schools, universities, colleges, associations, manufacturing firms, and private business. We work with a wide variety of agents.

SABC is a member of the Employers Council on Flexible Compensation (ECFC). Our staff of highly trained professionals is recognized for their knowledge and involvement in the ongoing evolution of flexible benefits plans.

Our President, Nelson Morrison and our Vice President, Jim Miller are both past executive members of the Cafeteria Plan Advisory Council (CPAC) for the Employer Council on Flexible Compensation (ECFC) in Washington. Mr. Morrison coauthored Cafeteria Plan Guidelines for the ECFC, which was one of the first manuals developed for Cafeteria Plans. Mr. Morrison and Mr. Miller were both honored by being selected among sixty (60) professionals across the United States to become the first in their field to receive the designation of, "Certified in Flexible Compensation Instruction," (CFCI). All SABC associates are highly trained with over a hundred years of combined experience in Cafeteria Plan administration. This ensures prompt response to all your service needs. All associates are located in our corporate office in Ridgeland, Mississippi.

SABC is extremely proud of its creative, innovative approaches to employee benefit programs and believes that the cornerstone of our success is the professional and efficient service rendered to our clients.

## SABC'S ADVANTAGE

- Staff highly educated in IRS guidelines and requirements.
- SABC will prepare all documents; including plan document, summary plan description, personalized elections, with **SABCElect Online** services, board resolutions, (where necessary), and other legal requirements.
- All valid flexible spending claims are processed and disbursed the day they are received. Employees may bring their claims to our office and wait for their reimbursement. *(Depending on employer funds availability).*
- Perform non-discrimination testing, *(Key employees, highly compensated and % of ownership verifications).*
- Complete form 5500 for Unreimbursed Medical only, when required by law.
- Provide payroll and personnel support to assist with the day-to-day administration and Cafeteria Plan maintenance, *(terminations, new hires, leave of absences and status changes, etc)*, and management portal access for online enrollment plans.
- SABC offers toll-free number access. SABC does not use a voicemail service. During business hours you will always get a customer service manager to assist you with your Plan needs.
- SABC offers a comprehensive, 24-hour web-site for our members with many safe, online enhanced features to access Plan information. Such as: online manager portal for HR, forms, election review and balance information.
- SABC offers Member registrations, and online access, providing members with secure safe features from online claims, balance information, review of their last 10 reimbursements issued, file a claim, review a claim filed, send us messages, read important how to information for SABC, SABCflex Card transactions review, validation of card transactions, secure emailing, secure online enrollment in our SABCElect Online portal, (when open), and much more. Go to [www.sabcflex.com](http://www.sabcflex.com) and see what we have to offer.

## SERVICES PROVIDED

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### SABC offers many services:

1. Prepare your appropriate written documents and agreements that meet the requirements of all state and federal laws, including but not limited to Section 125 of the Internal Revenue Code. SABC designs all required documents including:
  - Plan Document
  - Summary Plan Description
  - Board Resolution (when necessary)
  - HIPAA Business Associate Agreement
  - HIPAA Privacy Notice regarding medical spending accounts
  - State and Governmental Filing
  - Employee Education Letter and Enrollment Schedule
2. Confirm that the benefits offered are qualified benefits within the meaning of IRC Sections 125, 105, 106, 129, and 223;
3. Design and prepare pre-enrollment communication materials for all employees prior to the enrollment of the plan. SABC will draft a personalized education letter, (tailored to the Employers plan design), for approval with the copying and distribution being the responsibility of the Employer;
4. Enter all employee data required to provide ongoing administration and non-discrimination testing, including import data transfer and export return;
5. Provide **Madison County Board of Supervisors** with education and enrollment materials for the enrollment of the plan. SABC will assist your Human Resources with preparing for your annual enrollment and notification;
6. Notify designated coordinator of the employees who are eligible to participate in the Plan, (subject to the restriction on participation in the plan). SABC will perform non-discrimination testing to establish employees who are eligible to participate in the Plan;
7. Inform **Madison County Board of Supervisors** of the requirements of the Plan (subject to the restrictions on participation in the plan), and the employees who are eligible to participate in the Plan and eligible benefits.
8. Offering enrollment options for election and salary reductions choices; as forms for enrollment of the Plan; utilizing our **SABCElect Online** enrollment system for employee's enrollment in the Plan, or option for SABC to work with other payroll or benefits software enrollment platforms, or benefit admin-ware, with the option for an EDI, Excel, or FTP feed following enrollment on these options.

9. Reconcile all election information after the enrollment and inform payroll/personnel by report or data transfer;
10. Assist in establishing your bank account set up for the Spending Accounts at no additional cost, **or SABC can work with the bank account that you establish;**
11. Reconcile the Spending Accounts bank statements on a monthly basis;
12. Maintain separate records for each plan participant showing contributions and payment;
13. Review the plan on an on-going basis to ensure its compliance with the various non-discrimination requirements specified by the Internal Revenue Code (IRS) and Regulations;
14. Assist payroll/personnel with on-going administrative changes, (i.e., Status Changes), that affect or amend employees' election;
15. Process claims and issue reimbursements by Direct Deposit on a **daily basis**. Including offering our SABC Flex Cards for the Unreimbursed Medical Spending Account.
16. Provide designated payroll/personnel with monthly statements for all Spending Accounts, showing all deposit and reimbursement transactions;
17. Provide all year end services, including non-discrimination testing, dependent care reporting for W-2s and 5500 filing for Unreimbursed Medical Spending Accounts, when required by law;
18. Provide website for participants can file a claim, check their balances, review previous filed claims, see card transactions, more 24/7, including plan information for Participants to read about plan procedures, retrieve forms and/or submit questions;
19. Provide **SABC FLEXNews**, as news regarding Cafeteria Plans is made available on current legislation, rules and regulations and other helpful information, the news is emailed to payroll/personnel officers; and made available on our website..
20. SABC will help you determine **the design of your Cafeteria Plan, with options of the 2 ½ month extension Grace Period, Rollover, Run-out Claim time, Voluntary Pay Plan vs COBRA Term Plan (see page 9 and 10), and maximum allowed limits.**

## **PLAN COMPONENTS**

### **PREMIUM CONVERSION PLAN**

A Cafeteria Plan allows employees to purchase certain qualified insurance products with pre-tax dollars. Qualified insurance products include health, dental, term life, vision and disability. Employees that have a qualified deduction and wish to participate will simply sign an election form, prior to the beginning of the plan year, indicating their desire to shelter their premium under the plan. Payroll will then make the necessary adjustment to deduct the elected benefit from the employees' gross salary before the computation of federal, state and social security taxes. Only insurance contracts specified in the Plan Document are eligible to be pre-taxed.

A Cafeteria Plan may permit a participant to revoke a benefit election during a period of coverage and make a new election for the remaining portion of the period if the revocation and new election are both on account of a change in status and are consistent with such change in status. Changes in status that may permit a revocation or change of an election are: marriage or divorce of the employee, the death of the employee's spouse or a dependent, the birth or adoption of a child of the employee, the termination of employment (or the commencement of employment) of the employee's spouse, the switching from part-time to full-time employment status or from full-time to part-time status by the employee or the employee's spouse. Reference: Proposed Reg. 1.25-2 Q/A-6.

SABC tracks all eligible employees, (participants and non-participant) throughout the year. Therefore, employers must forward election forms and employee information on all new hires, terminations, status changes and plan changes as they occur during the plan year.



## **DEPENDENT CARE EXPENSE SPENDING ACCOUNT**

A spending account may be established for reimbursement of dependent care expenses on a tax-free basis. Usually a “dependent” is a child less than thirteen (13) years of age; however, an employee's spouse or parent, who is mentally or physically incapable of caring for him/her, may also qualify as a “dependent.”

“Dependent(s)” means any individual who is a tax dependent of the Participant as defined in Code §152(a), as amended by Working Families Tax Relief Act (WFTRA) of 2004 (FS-2005-7, January, 2005); provided, however that in the case of divorced Employee, Dependent shall be defined as in Code §21(e) (5) (e.g. dependent of the parent with custody) for purposes of the Dependent Care Spending Account Plan.

In general, dependent care expenses under a Cafeteria Plan are the same as those which would be eligible for the Child Care Credit on a tax return. If an allowable expense is not reimbursed under a Cafeteria Plan, it may be included for computation of the Child Care credit at the end of the tax year. The same expenses cannot be reimbursed thru the Cafeteria Plan and as tax credit at the end of year. Although these same expenses can provide a “Child Care Credit” against income taxes, a Dependent Care reimbursement program under a Cafeteria Plan will usually produce a better net benefit when an employee's, filing a single, or a separate return.

The Cafeteria Plan permits the employee a Dependent Care deduction of \$5,000 per calendar year, (\$2,500 if married and/or file a separate or single return) against income and payroll taxes (employee's share). If an employee's spouse is a full-time student or disabled, he/she having little or no income, the maximum would be \$200 per month for one eligible dependent and \$400 per month for two or more eligible dependents. If the above referenced spouse has some income, greater than \$5,000, then the employee may elect the limit, if less than \$5,000, the maximum would be limited to what the spouse earned. SABC can assist the employee in determining if the tax credit or flexible spending plan will benefit them most based on his/her family's situation and income. SABC always suggest employees speak to their tax advisors for further information to assist them with this option.

When an employee incurs an eligible dependent care expense, he/she must complete a “Request for Reimbursement” form with documentation. The employee must provide the documentation showing who provided the service, their Tax ID, date of service, dependents date of birth or age with the providers' signature. SABC can provide employees with a proper form. Employee reimbursements are based on availability of funds, and reimbursements will not exceed their account balance.

## **UNREIMBURSED MEDICAL EXPENSE SPENDING ACCOUNT**

A spending account may be established for reimbursement of medical expenses incurred by employees, their spouses, and/or their dependents that are not otherwise paid for by insured (or self-insured) health coverage. These expenses include deductibles or co-insurance amounts, routine physical examinations, eye glasses, orthodontia, dental, prescription drugs and similar expenses normally not fully covered, or maybe excluded by insured plans. (*This Plan offers an optional “debit card” SABC Flex Card, as a convenience item to use for expenses*).

Employees are instructed to carefully determine their contributions for the Unreimbursed Medical Spending Account, by conservatively estimating their expenses for the Plan Year, before making their election. There is risk of loss if the employee over estimates the Plan Year election. If the employee does not actually INCUR reimbursable expenses during the Plan Year, any cash at the end of the Plan Year will be forfeited to the employer (as mandated by IRS regulations).

Due to regulations regarding Unreimbursed Medical Spending Accounts, an employee’s plan year Election must be available to him/her at any time during the Plan Year when an eligible expense has incurred. Regulations require that the Employer must ensure that this account is fully funded. **SABC** administers two Unreimbursed Medical Spending Accounts options, approved by IRS regulations, for the Employer.

### **Employers may choose their medical plan design from the following options:**

1. **COBRA.** When a Participant ceases to be a Participant under the Unreimbursed Medical portion of the Plan, the Participant’s Salary Reductions will terminate, as will the participant’s election to receive reimbursements. The Participant will not be able to receive reimbursements for Unreimbursed Medical Spending Account Expenses incurred after his or her participation terminates. However, such Participant (or the Participant’s estate) may claim reimbursements for any Unreimbursed Medical Spending Account Expense incurred during the Period of Coverage, prior to termination, provided that the Participant (or the Participant’s estate) files a claim following sixty (60) days after the close of the Employer’s Plan Year (“Grace Period”) in which the Unreimbursed Medical Spending Expense arose.

To the extent required by COBRA, a Participant and his/her Spouse and/or Dependents, whose coverage terminates under the Unreimbursed Medical Spending Account because of a COBRA qualifying event, shall be given the opportunity to continue on a self-pay basis the same coverage that he/she had under the Unreimbursed Medical Spending Account the day before the qualifying event occurred, (subject to all conditions and limitations under COBRA). Premiums for such coverage are to be paid on an after-tax basis unless permitted otherwise by the Plan Administrator on a uniform and consistent basis (*but not beyond the current Plan Year*). Specifically, Participants will be eligible for COBRA continuation coverage only if, they have a positive Unreimbursed Medical Spending Account balance at the time of a COBRA qualifying event (taking into account all reimbursement claims submitted before the date of the qualifying event). If COBRA is elected, it will be available only for the remainder of the Plan Year in which the qualifying event occurs; such COBRA coverage for the Unreimbursed Medical Spending Account component will cease at the end of the Plan Year and cannot be continued for the next Plan Year.

2. **VOLUNTARY PLAN YEAR COVERAGE.** When a Participant ceases to be a Participant under the Unreimbursed Medical portion of the Plan, in lieu of COBRA, the Participant elects coverage for the full Plan Year. Upon termination, the Employer would deduct the remainder of the employees Plan Year election from the Employees final pay check. This final deduction is in no way based on any prior claims or reimbursements paid to the employee, at the time of termination. Furthermore, the employee will still be eligible to submit and be reimbursed for eligible expenses as incurred throughout the remainder of the Plan Year, including the provided they do not exceed the annual election.

**Optional choices** – An Employer may adopt one of the two IRS plan options that reduce the use-it-or-lose rule for the Employee. Both options may not be used at the same time.

Option 1: An Employer may adopt the IRS Grace Period, (2 ½ month extension). This allows participants in Unreimbursed Medical Spending accounts to submit claims during an extended period, following the end of their Plan Year. This would be for 2 ½ months, ending on the 15<sup>th</sup> day of the third month, following the close of the Plan Year, as approved in the IRS release Notice 2005-24. This is allowed, only if adopted by the employer's Cafeteria Plan, and may even be adopted before the end of a plan year. Once on a plan this must be un-adopted to remove.

Option 2: An Employer may adopt the IRS release [Notice 2013-71](#) that allows for a \$500 rollover from prior year funds to the current year (funds are changing to 20% of the annual Medical Maximum) for Unreimbursed Medical Spending accounts only. The rollover amount will not affect an employee's maximum limit election, and is available only if this option is adopted by the employer's Cafeteria Plan, and may even be adopted before the end of a plan year. Once on a plan this must be un-adopted to remove.

**Important note:** IRS Health Care Reform imposes a \$2,750.00\* limit on annual salary reduction contributions to the Unreimbursed Medical Spending Accounts, offered under a cafeteria plan. Therefore, all plans are required to track and ensure employee elections for Unreimbursed Medical Spending Account do not exceed the limit. This limit will be indexed yearly, based on inflation. Employer's that elect a short plan year may have maximum limits pro-rated at \$229.16 per month. Annual limits are as indexed yearly based on the rate of inflation.

*\*As amended by COLA –pending change each November.*

## CLAIMS PROCESSING FOR FLEXIBLE SPENDING

When an employee incurs an eligible expense, he/she must complete a “Request for Reimbursement” form (claim form) and submit it with documentation to SABC for payment. The employee must justify the amount claimed with a third-party receipt, bill, or statement or “Explanation of Benefits” (EOB), showing when services incurred, what services were for and the cost of services. SABC processes the request, determines the eligibility of the expense based on plan requirements and the availability of funds based on the employee’s Plan Year election.

Claims will be reviewed by SABC personnel for eligibility according to IRS guidelines. If documentation or other evidence does not clearly substantiate the claim, employees will be asked to submit additional information. This is to protect the employer and employees from future inquiries by the IRS should the spending accounts be audited. Claims may be submitted anytime during a Plan Year, during the Grace Period, or within the sixty (60) day Run-out Period thereafter. Claims must incur during the Plan Year Benefit Period, which may include a Grace Period, if adopted. Should a claim be denied, SABC shall provide a written notice to every claimant (employee) who is denied a claim for benefits under the Plan. Such written notice shall set forth in a matter calculated to be understood by the claimant, detailing why it was denied and what the claimant must do to receive reimbursement.

All claims documentation is electronically scanned. The reimbursement turnaround is same day on Unreimbursed Medical claims, (*Daily Reimbursements*). Dependent Care Reimbursements, however, are based on individual funds deposited. Funds for Dependent Care are generally available a few days after payroll. This allows for receiving time from the Employer. With each reimbursement, the employee will receive an accounting of current balances, (provided by email or as outlined on the top stub of a manual check).

“Walk-in” manual check reimbursements will be issued once the reimbursable amount is \$15 or greater, (*for manual checks, prior to the close of the Plan Year, that limit will be changed to \$1*). Minimums do not apply when reimbursements are Direct Deposited. Employees may “Walk-in” to our SABC office before **4:00 PM** (each business day), to drop off a claim and obtain a reimbursement. Claims received after 4:00 PM are processed the next available business day.

Claims may be submitted to SABC through our encrypted [SABC Online Claim Portal](#) at [www.sabcflex.com](http://www.sabcflex.com), (by just completing the online form there, then browsing to and attaching the scanned claim receipts or statements). All claims filed online are there for member review later. SABC does not accept claims or Protected Health Information “PHI” at our regular email site, **only** via our [SABC Online Claim Portal](#).

SABC also may accept claims via our secure fax, at (601) 856-8088. All secure emails and faxes received before **2:00 PM**, each business day, are processed for reimbursements that same business day. Secure emails and faxes received and processed after **2:00 PM**, will be processed for reimbursements the next available business day.

**Direct Deposits** are set up for checking or savings accounts, credit unions or pre-paid cards. All claims received by **2:00 PM** each business day, are processed and scheduled for Direct Deposit on the next available business day.

# SABC FlexCARD

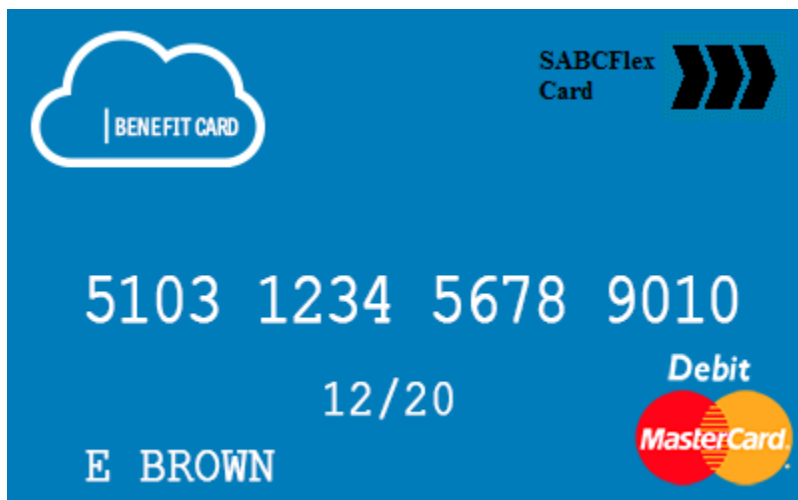
## The SABC FlexCard

SABC is known for our fast reimbursements. However, as a convenience, SABC offers the SABC Flex Prepaid Benefits Card “SABC FlexCard” through **Benny™ Card**, now called Wex, (developed by Evolution1, a leader in innovative payment services). Benefits cards have been around for many years and there are over 8 million cards in circulation today. Based on the recent IRS ruling, more and more mass merchants and retailers are making it very convenient for customers to use benefits cards for prescription drugs **ONLY** in their stores without the need to submit receipt for validation. Card usages for All other medical services, **must** be validated or substantiated with receipt(s) or statements, and in some cases and Explanation of Benefits “EOB” may be requested.

Get on board and offer this great benefit to your employees today!

Use the SABC Flex Wex Card to pay for Healthcare FSA items

- Point of purchase at providers who accept MasterCard
- Use at the pharmacy and to pay provider co-pays
- Use of the card does not change all documentation requirements to validate incurred expenses



## MANAGEMENT/CUSTOMER REPORTS

SABC provides the following reports:

**Employee Deduction Report** – This report reflects all employee elections base on the enrollment.

**Employee Deposit Posting Report** – The report confirms the deposits received each pay period. The report will reflect the money credited to employees individual account.

**Employee Balance Letters** – In the last quarter of the plan year, the employer will receive balance letters to be distributed to participants with a positive balance in their Spending Account. This report will remind employees of their remaining balance and the time left to incur the expense and request reimbursement.

**Checks Audit Report** – This report, provided at the close of each month, reflects all reimbursement checks issued to employees during the month.

**Dependent Care Reporting** – This report is provided to the employer at the end of the calendar year for required W-2 reporting.

**Non-Discrimination Report** – The report informs you which employees are eligible and which employees are not eligible, and what level of participation they may have.

**Administrative Kit** – The employer will receive an administrative kit with all the necessary forms for on-going administration of their Plan.

**Year End Clearing Report** – This report is provided to the employer at the end of the Plan Year informing the employer of amounts of employee forfeitures (due to the use-it-or-lose-it rule) or any losses due to employees' terminations, and of any supplemental funds remaining.

**Year-End Roll-Over Report** – For Plans offering the roll-over of remaining funds, SABC provides a year-end report outlining year to date balances, less disbursement. This report will inform the employer of each employee's roll-over amount.

**Employee Card Validation Notifications** – The employee will receive email notification for any card transactions, which require validation for a swiped expense, based on IRS requirements.

All reports are de-identified emailed or **encrypted emailed**, or password protected, or may be secure faxed. Due to HIPAA regulations all prohibited information is suppressed or de-identified.

## ON-LINE SERVICES

**SABC provides instant access for on-line forms, claim processing, on-line elections, News and useful Section 125 links.**



### ***“Your Flexible Benefit / Cafeteria Plan Specialist”*** **Saving Taxes Since 1980**

Our employer services allow you to easily enroll employees in the Cafeteria Plan, make status changes, enter terminations, or update employee benefit information, all in a secure online portal setting. Managers are provided with secure logins that auto terminate when you report they terminated employment. In addition to the ability to import payroll contribution files in an FTP format to SABC; we offer option to run participant list or balance report on site, including Flexible Spending Accounts, “FSA” contributions and participant limits for the Plan year, access individual account and balance information, access change forms, including ongoing and closing open enrollment reports. SABC offers all the support, 24/7 access and educational materials you need to make your Plan as success.

Participants in the FSA are provided with instant access to account information 24/7, in a portal dashboard system providing options for electronic filing of claims and storage in a safe portal setting, balance information, FSA card usage, (for those with the SABC Flex Card), including access to card validation request and information, as well as account change forms, online enrollment for open enrollment with support and many educational materials.

# SABC offers members a Customer Portal

[Flexible Spending Participant may review their account 24 hours a day, 7 days a week \(24/7\), file a secure claim and/or view their secure data.](#)



Southern Administrators  
and Benefit Consultants Inc.

YOUR FLEXIBLE BENEFIT/CAFETERIA PLAN SPECIALIST

[Home](#) [Update Info](#) [Misc. Forms](#) [Password Reset](#)

Phone:

Enrollment Closed

## Current Balance Information

As of August 16, 2018 - 1:00 am

Plan Year 01/01/2018 - 12/31/2018

	DAYCARE	MEDICAL
Total Deposits	0.00	1,545.74
Eligible Requests	0.00	20.00
Paid Requests	0.00	20.00
Available Funds	0.00	2,629.84

Last Reimbursement Date 1/18/2018

Last Deposit Date 7/31/2018

[Reimbursements](#)

[Debit Card Transactions](#)

[Charges Requiring Documentation](#)

## Last 10 Reimbursements

NUM	DATE	DAYCARE	MEDICAL
801001	1/18/2018	0.00	20.00

## ONLINE FORMS

[File a Request for Reimbursement](#)

If you are submitting a claim for reimbursement, please select this option.

[File a Request for Validation](#)

If you paid for an expense with the SABC FLEXCard(Wex) and have been notified to verify the expense, please select this option to submit your documentation.

[Direct Deposit Authorization](#)

All reimbursements are sent via direct deposit. If you have not submitted this information or need to change your account information, please use this form.

## Other Links

[Previously Filed Claims](#)

[Review previously filed claims](#)

SABC is known for fast reimbursement time. SABC processes all claims daily for reimbursement. All claims are evaluated to establish eligibility by IRS required guidelines, processed for payment and disbursed (if applicable). Payment is issued by ACH Direct Deposit, or with the use of a front loaded the [SABCFlex Card](#), or may be by check for 'walkin' claims in by 4:00 PM each business day.

All claims received in by 2:00 PM each business day are processed the same day for payment. Reimbursements are based on employee participants elected plan limits and availability of funds. ACH Direct Deposit notification is emailed when payment is processed. Notification identifies the date the payment is scheduled to be ACH to FSA participant's designated bank account. Reimbursement received after 2:00 PM are processed on the next available business day.

["Let us take away the worry and save you money"](#)

[www.sabcflex.com](http://www.sabcflex.com)



## **SABC offers a Mobile App SABC MobileFlex App.**

You can:

- File claims in real time by taking a screenshot of your itemized receipt
- Review your Balance
- Review claims history
- Review Debit Card transactions
- and more



# SABCElect ONLINE

SABC offers “On-line Enrollment” using [SABCElect On-line](#). [SABCElect On-line](#) is our “internet-based platform” that provides comprehensive benefit enrollment software for employees and payroll administrator maintenance. Employees are able to manage their own enrollment process by updating their elections via a web enrollment.



Southern Administrators  
and Benefit Consultants Inc.

Employer Administration Portal

Email Address:

Password:

[Log In](#)

For Administrators, the system significantly reduces administrative burdens by eliminating the paper enrollment. Our program provides guided, step by step instructions to walk the employee through their enrollment.

Once deployed, your Employees may log on to the portal, 24/7 during the open enrollment period, and by following SABC’s step-by-step guidance to complete their Plan and benefit enrollment.

Our [SABCElect On-line](#) services include, but are not limited to:

- **Enrollment Setup** - [SABCElect On-line](#) can be configured to support any combination of open enrollment information, links and applications for certain Employer offered insurances, as well as new hire enrollments year-round.

SABCElect ONLINE You are here: Home / SABCElect ONLINE

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Online Enrollment

**TO COMPLETE YOUR CAFETERIA PLAN ENROLLMENT:**

User Login: Use your 9-digit employee id

Password: Use your date of birth (mmddyy)

[Login](#)

Welcome to our on-line Cafeteria Plan enrollment system. If your employer has elected to allow you to enroll in your Cafeteria Plan on-line, please enter the system by using the login and password information provided by your employer. Once you have entered, please follow the prompts.

You will first see your personal information, please check it for accuracy. If allowed, please correct any information. If the information is protected and incorrect, please contact your employer or SABC. Please fill in any blanks, such as day time phone number or email address.

The second page will list your current insurance products and premiums. Please verify the information. If you wish to change any of the products or deductions, please enter the new information under the revised column, if allowed. If changes to premiums are not allowed, please contact your employer. Before continuing, indicate if you wish to have your eligible premiums pre-taxed.

After clicking next, you will see your current Flexible Spending amounts. Please enter any changes under the revised column. You will see what reimbursement options are available to you. If you select direct deposit and we do not have your banking information, click on the direct deposit link and complete the necessary information.

The next screen will provide you with a recap of your election. Please review to ensure that you entered the information correctly. Complete the agreement on final page, and enter your SS# or employee ID as your digital signature and complete the process.

**FSA Participants**

If you are already a flexible spending participant, you may find it easier to enroll via the Employee Access Portal with your login and password that you have already created.

Just click the "Portal Login" button below and choose the online enrollment option.

[Portal Login](#)



- **Administrator Tools** - [SABCElect On-line](#) enables the Human Resources “HR” staff and/or enrollment Case Managers to monitor enrollment activity and process enrollments on behalf of employees requiring assistance, as well as view enrollment history for employees. Administrator can add, drop or change premiums and have them reflected on the online form,

and obtain a list of who has not yet enrolled, so that they may be emailed a reminder.

- **Secure Access** - Built-in security features inherent in the [SABCElect On-line](#) architecture controls what employees can see and may access. The system provides role-based, password-protected security with 256-bit SSL encryption.
- **Flexible Business Rules** - The built-in plan configuration tool allows SABC to easily tailor the software to accommodate almost any type of benefit plan in combination with any employer-specific business rules related to plan eligibility, coverage or cost.
- **Pre-Enrollment Data** – Utilizing our [SABCElect On-line](#) enrollment system, requires data census for set up to be submitted in advance of the enrollment. Plans offering certain insurance products via our [SABCElect On-line](#) enrollment system may require a minimum four (4) to six (6) weeks census data in advance; for setting up the system insurance applications and enrollment features, (prior to the Plans enrollment).
- **Post-Enrollment Data** - Our data transfer capabilities enable updates of employee and enrollment data to most payroll systems by electronic download and/or paper reports. With certain payroll programs, SABC has the ability to return “election changes only” for an import transfer to the Employer. SABC representative will review the benefit changes that were made during the enrollment, and provide a compiled report for the Employer of their employees’ plan elections. Employer will have immediate access to all necessary forms. Any changes that occurred during the enrollment, including address and name changes, (if allowed) can be provided in multiple reporting formats.
- **New Hire Enrollment Option** - SABC offers [SABCElect On-line](#) for new hires. This option enables the HR staff and/or enrollment Case Managers to set up enrollment for new employees, and monitor their process.
- **Terminations** - [SABCElect On-line](#) offers the Employer the option to update then enrollment as a break in service or termination happens. This option enables the HR staff and/or enrollment Case Manager Flexibility.
- **Agent Assist Online Enrollment** - Agents, working with our [SABCElect On-line](#) enrollment system, will offer an “agent assist” enrollment, (utilizing a KIOSK version of our [SABCElect On-line](#) program), offering quick and convenient electronic enrollment and agent assistance to provide one-on-one personal guidance and answers any questions on benefits with the Plan during the process, to ensure the employees are making an informed decision.
- **Enroll employees into insurance products using our [SABCElect On-line](#)** – Our [SABCElect On-line](#) enrollment system offers the Employee an option to enroll in certain benefits during the online enrollment. SABC presently has the option for enrolling in applications for Dental, Vision, and a few supplement carrier products and we are currently working on other options, to build and enhance our program for a “**one-stop-shop**” experience. Making your Cafeteria Plan enrollment more convenient.
- **Report Access** - SABC offers the option to run certain reports for participant’s list FSA reports, and who has and has not enrolled.
- **External Enrollment using payroll provider and enrollment benefit admin software of employer** - SABC can also work with payroll or benefits software, benefit admin-ware, and can receive an EDI, Excel, or FTP feed, following an enrollment on your payroll or benefits software.

## **WHAT WE NEED FROM YOU!**

In order to satisfy our service goals and regulation compliance issue's; SABC requires certain information from our clients. This information must be obtained in advance to prepare for the setup of the plan which includes; the plan document, summary plan description and information necessary to facilitate required non-discriminating testing. This information includes, but is not limited to: company incorporation and ownership, highly compensated employees, owner relatives, employee eligibility and benefits to be offered under the plan.

In addition, we must receive certain employee information on all eligible employees, such as name, social security number and current eligible deductions. This information is used to provide personalized election service, complete with the employee's current deductions and to conduct non-discriminating testing. Plans utilizing our [SABCElect On-line](#) and choosing to incorporate certain supplemental products for the insurance part of the enrollment, require a minimum four (4) to six (6) weeks census data in advance; for setting up the system insurance applications and enrollment features, (prior to the Plans enrollment).

## **FEES FOR SERVICE**

**SABC** provides many service options for Cafeteria Plans, and we are confident you will find our services can and will meet your goals. For your Cafeteria Plan needs, our administrative fee would be:

### **For a Cafeteria Plan Premium Only Plan, with monitoring and testing**

- Section 125 Cafeteria Plan with monitoring, [with Flexible Spending Plans](#) – \$3.25 per participant, per month, a minimum monthly billing of \$200.00 per month.

*This option includes all Cafeteria Plan services, including Flexible Spending Accounts, with the option for the FSA Debit Card with the FSA Medical Plan.*

*(\*A “participant” is defined as an eligible employee that receives benefits from the plan. This includes premium only participants or “POP,” [POP means those employees pre-taxing eligible insurance premiums], and/or as well as **Flexible Spending** participants).*

**SABC FlexCard** are offered as an option, for your FSA Medical Plans. **SABC FlexCard** are \$1.00 per month. Fee may be passed on to the employee, and can be pre-taxed. With a \$25.00 minimum card fee per month. Employees may choose to utilize the **SABC FlexCard** for full medical expenses, or Dependent Care Plan. Each employee would receive (2) cards.

*With either of the above services, SABC tracks all eligible employees, (participants and non-participant) throughout the year, provides all required plan documents, and non-discrimination testing with no additional document fees, set up fee or renewal fees. Fees for a Cafeteria Plan may be passed on to the participating employee, and also qualify for employee pre-taxation.*

## **References:**

You are welcome to contact our office for the phone number and the name of the Personnel/Payroll Officer and/or Plan Administrator for our references.

SABC offers many options for your Cafeteria Plan. If you did not find what you are looking for, please feel free to call us at 601-856-9933 to assist you further.



### **Southern Administrators and Benefit Consultants, Inc.**

P.O. Box 2449 \* Madison, MS 39130-2449

(601) 856-9933 or 800-844-2555

[www.sabcflex.com](http://www.sabcflex.com)

*“Your Flexible Benefit / Cafeteria Plan Specialist”*