

Ineligible Dependent Amnesty

Drop ineligible dependents from your coverage between April 1-30, 2010. Avoid the financial penalties that may result from upcoming audits!

Learn More About Eligibility Rules

How do you know if a dependent is ineligible for Health Service System coverage? Eligibility rules are printed in your HSS Benefits Guide. These rules are also available on the HSS website, myhss.org. If you have questions, you can also call Member Services at (415) 554-1750. A Benefits Analyst will review your list of enrolled dependents with you and determine if any of them may be ineligible for coverage. Quite often a member didn't realize that an ineligible dependent was still enrolled in HSS medical or dental coverage – especially if there are more than two dependents covered on a member's plan. Let us help you sort out the details so you can avoid paying financial penalties.

Penalties for Ineligible Dependents

Per HSS rules, if a member fails to notify HSS when an enrolled dependent becomes ineligible, the member may be held responsible for the costs of all health premiums and medical service provided, dating back to the date of the dependent's initial ineligibility. This includes not only the employee premium contribution, but the employer's contribution as well. On average, the total monthly premium cost for an HSS member is \$834! Don't wait until you are being faced with a penalty later this year. Check to see if you have any ineligible dependents enrolled in your plan, and drop them during April 2010 Open Enrollment.

COMMON TYPES OF INELIGIBLE DEPENDENTS

- A former spouse that you are divorced or legally separated from
- A former partner from whom you have received a dissolution of partnership, or are legally separated from
- Your child under age 25 who has moved out of your home (except full-time college students)
- Your child under age 25 who has gotten married
- Your child who still lives at home, but is over age 25
- A former step-child from a previous marriage or domestic partnership
- A child formerly under your legal guardianship who is over age 19
- A child of a family member, friend or neighbor who once lived in your home - but doesn't any longer
- A deceased spouse, partner or child

This is not a complete list of all the individuals who would be ineligible for HSS coverage. It's only a short list of the most common situations. We realize that most of the time when a member is covering an ineligible dependent it's just an oversight. Don't let an oversight become a costly mistake! If you think you have an ineligible dependent covered on your plan, call HSS today at (415) 554-1750.

NORTH LIGHT NOON ENERGY BOOST

Energize and de-stress
Treat yourself to a restorative hour of movement
Weekdays 12:00PM to 1:00PM
San Francisco City Hall North Light Court
\$2 for each class session

MONDAY
Conscious
Stretching

TUESDAY
Heavenly
Essence Qigong

WEDNESDAY
Yoga of
Devotion

THURSDAY
Core Strength
Pilates

FRIDAY
Latin Dance
Zumba

Drop-in or pre-register online at myhss.org

Reduce Your Taxes



Enrolling in an FSA can increase your take-home income.

One of the major advantages of a Flexible Spending Account (FSA) is the tax benefits. IRS guidelines allow employees to contribute to FSAs using their pre-tax income. In most cases you can reduce your federal and state income taxes, as well as payroll taxes, by contributing to an FSA.

The money you set aside in an FSA is used to pay for qualifying healthcare and dependent care expenses. You submit receipts and documentation to FBMC throughout the year and receive reimbursements from your account. Budget conservatively. Any funds that are not reimbursed during the plan year will be forfeited. For more details

about FSAs, including a tax saving calculator, visit myfbmc.com.

Qualifying expenses for a Healthcare FSA include:

- Prescription Co-pays
- Acupuncture
- Smoking Cessation Aids
- Weight Loss Programs (like Weight Watchers®)
- Doctor Visit Co-pays
- Dentist Co-pays
- Orthodontia

Qualifying expenses for a Dependent Care FSA include:

- Child Day Care
- Child After School Care
- Pre-School
- Elder Care

For a full list of qualifying expenses and required documentation for FSA reimbursements visit myfbmc.com.

You can only enroll in an FSA during Open Enrollment. Applications must be submitted to the Health Service System (HSS) no later than April 30, 2010 at 5:30 pm.

FBMC representatives will be on-site at HSS, 1145 Market Street, 2nd Floor, from April 19-30, 2010, 8:00 am - 5:00 pm



FBMC
Premier Benefits Solutions