

## BEGIN PLANNING NOW

The State of New Jersey's Tax\$ave Open Enrollment is about to begin, are you prepared? Now is a great time to get ready by deciding which benefits to enroll in. While preparing, here are a few tips to help you:

- Your Tax\$ave enrollment period for Plan Year 2017 is October 3, 2016, through October 31, 2016.
- **You must re-enroll to continue your benefits, even if you are not making any changes!**
- Enrollment will be available:
  - **Online at [www.wageworks.com](http://www.wageworks.com)**
  - **Or by faxing or mailing** an Enrollment Form by October 31, 2016, to:  
Fax to: 1-866-672-4780  
Mail to: WageWorks  
Enrollment Processing  
P.O. Box 14766  
Lexington, KY 40512-4766
- Your Adult Child(ren) is eligible for health care coverage until the end of the year in which the child(ren) turns age 26. Coverage applies whether or not the adult child(ren) is married or a student.

For more information visit the WageWorks website at [www.wageworks.com](http://www.wageworks.com) or contact Customer Service at 1-855-428-0446.

Eligible Over-the-Counter (OTC) drugs and medicines require a prescription from your physician to qualify for reimbursement. OTC drugs and medicines are items like: digestive aids, allergy drugs, pain relief, cold and cough medicines, sleep aids, anti-gas meds, baby rash creams, and insect bite treatments.

OTC drugs and medicines require a prescription to be purchased with the WageWorks® Healthcare Card.

Non-drug and non-medicinal OTC items like eyeglasses, wrist splints, and band-aids, as well as durable medical items such as crutches and canes, may be reimbursed without a prescription and may be purchased using the WageWorks Healthcare Card.

The current plan year ends December 31, 2016.

A "grace period" of two months and 15 days (March 15, 2017) is available after this to incur eligible Unreimbursed Medical and Dependent Care FSA expenses. Unused funds remaining in your account cannot be refunded or rolled-over to your 2017 Plan Year FSA.

You also have a "run-out period," ending April 30, 2017, allowing you to file claims incurred anytime during the 2016 Plan Year. This includes claims incurred during the grace period mentioned above.

***Example:*** You have \$800 in your Plan Year 2016 Unreimbursed Medical Expense FSA on December 31, 2016, and put \$1000 into your Plan Year 2017 Unreimbursed Medical Expense FSA. You purchase eyeglasses for \$875 on January 2, 2017, using your WageWorks Healthcare Card to pay. The \$800 balance from 2016 will be reduced to zero and the 2017 balance will be reduced to \$925.