



ONLINE ENROLLMENT ENHANCEMENTS NEWS FOR PLAN SPONSORS

In response to customer feedback, three years ago we introduced our online Cafeteria Plan enrollment platform, SABCElect ONLINE. The following year, we added the ability to also enroll all dental and vision products online. We are happy to announce, that we now have the capability to enroll all your AFLAC and Colonial products online. Employers offering products from those carriers, and any dental/vision carrier, will be able to conduct a complete enrollment online. This allows your employees to go online at their convenience (anywhere there is an internet connection) 24/7, to make their election.

Several of our clients, both large and small, and thousands of employees have been taking advantage of the convenience to enroll online. The feedback has been tremendous from both the employees and employers. Employees like being able to sit down with their spouse and make their election at home, or sitting at their desk and enrolling at their convenience. Employers like the fact that their employees do not have to be pulled from their work or travel to an enrollment meeting.

There is no cost to the employer to use the SABCElect ONLINE system. So if you are not already using the system, or want to discuss adding your AFLAC and/or Colonial products to the enrollment, contact your enrollment representative.

IMPORTANT NEWS FOR FLEX PARTICIPANTS

If you participate in Flexible Spending and your plan design states that your benefits terminate when you terminate, keep the following in mind. If you should terminate during the plan year, your expenses must incur prior to your date of termination and you only have a certain period of time (run out period) to turn in your receipts. Although most plans offer a 60 day run out period, some plans only allow 30 days after the date of termination. Request received after that period will not be honored and your funds will be forfeited. Please contact your HR department or SABC to find out your run out period.

If you participate in Unreimbursed Medical and your plan requires that you fulfill your 12 month election (your remaining election deducted from your final paycheck) you will have until the end of the plan year, plus any extensions offered under your plan design to submit your claims.

DIRECT DEPOSIT

Participants in Flexible Spending need to make sure that we have your direct deposit information on file. All reimbursements are now being made via direct deposit. If you have special circumstances and need to make other arrangements, please contact SABC. You can obtain a direct deposit authorization form on our website.