



COUNTY OF NASSAU
FLEXIBLE BENEFITS PLAN
SUMMARY PLAN DESCRIPTION

Rev. 10/19/21

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I

Introduction

This summary describes the highlights of the benefits offered through the County of Nassau Flexible Benefits Plan. This description is designed to explain the Plan in understandable terms so you can make informed decisions. Please read it carefully and keep it in a safe place for reference.

This summary plan description is a brief description of the Plan and your rights, obligations and benefits pursuant to the Plan. This summary plan description is not meant to interpret, extend or change in any way the provisions of the Plan. It is not intended to describe every possible situation that could occur. If a conflict arises between the Plan documents and this summary, or if a situation arises not directly covered by this summary, the terms of the Plan document will govern.

A copy of the Plan is on file for your review at any reasonable time at the County's Human Resources Office. If you have any questions about the Plan, or would like to see a copy of the Plan documents, please ask the Plan Administrator.

II

How The Plan Works

A flexible benefits plan provides a way for you to pay your medical (including health, dental and optical) insurance premiums, certain health care and dependent care expenses and, at the same time, reduce your taxes. Amounts you contribute are deducted from your pay in equal amounts each pay period before taxes are calculated so your taxable income is lower. Lower taxable income means less taxes to pay and more spendable income. Your contributions are called "pre-tax" contributions because amounts are withheld from your pay before federal and State income taxes and social security taxes are calculated. Thus, the other benefit from the Flexible Spending Account is that you can pay for certain expenses with untaxed, "pre-tax" dollars.

III

Eligibility

All employees as defined in the County of Nassau Flexible Spending Plan at Section 3.1, are eligible to participate in the Plan. Employees hired on or after the effective date will become eligible for participation on the first day of the month after the employee's completion of the necessary enrollment forms. Employees who do not become participants on the date of their eligibility will not become eligible for participation in the Plan until the next enrollment of participants occurs.

IV

Available Benefits

Your Flexible Benefits Plan may be used to pay for expenses incurred by you, or your eligible dependents, that fall into the following categories:

1. Expenses you or your spouse pay as your share of medical, dental, accident and health costs, including:
 - (a) Premiums for medical, accident and health coverage pursuant to the County's Medical Plan.
 - (b) County Medical Plan deductibles.
 - (c) Co-payments through the County's Medical Plan.

Any salary deduction amounts not used by you during the Plan Year will be forfeited at the Plan Year's end, subject to applicable IRS Regulations regarding carried-over contributions.

2. Expenses that are not covered by the County's medical, dental, accident and health plans, but which the IRS has historically considered deductible for income tax purposes. These include:
 - (a) Amounts over reasonable and customary charges.
 - (b) Amounts above insurance plan dollar limits.
 - (c) Expenses not covered under a medical plan.
 - (d) Cosmetic surgery if to correct congenital defect, disfigurement from an accident or result of a disease.
 - (e) Eye glasses and hearing aids.
 - (f) Non-reimbursed dental expenses.

Any salary reduction amounts not used by you during the Plan Year will be forfeited at the Plan Year's end, subject to applicable IRS Regulations regarding carried-over contributions.

3. Expenses in connection with dependent care. Eligible dependents include your spouse and "dependents" as defined pursuant to County's Flexible Benefits Plan. Any salary reduction amounts not used by you during the Plan Year will be forfeited at the Plan Year's end, subject to applicable IRS Regulations regarding carried-over contributions.

V Plan Features

A. Changing Your Elections - After the start of the plan year (January 1), you cannot revoke or change your election for that plan year, except in limited circumstances. You may change your deduction amount in the course of the year only if that change is based on and consistent with a change in family status, such as marriage, divorce, death of spouse or dependent, birth or adoption of child, or spouse's beginning or terminating employment or switching from full-time to part-time work.

B. Signing up for the Flexible Benefits Plan - The enrollment period will generally take place from November 1 each year through December 15 for the following calendar year. You will be notified of the exact dates in advance. If you enroll, you will participate in the Plan for the period beginning January 1 through December 31. Unless you affirmatively state that you wish to receive full salary in cash, you will be deemed to participate in the Plan.

VI General Information

There is certain general information that you may need to know about your Plan. This information has been summarized for you in this section.

Name of the Plan – County of Nassau Flexible Benefits Plan.

Purpose of the Plan - The purpose of the Plan is to provide benefits for eligible employees and to enable them to choose to receive either cash compensation or the benefits made available.

Sponsoring Employer

County of Nassau
1550 Franklin Avenue
Mineola, New York 11501

Type of Plan - Section 125 Cafeteria Benefit plan offering medical insurance premium payment, health care and dependent care reimbursement.

Employer I.D. Number – 11-6000463

Effective Date – January 1, 2022

Plan Year – The Plan's records are maintained on a 12-month period of time, known as the Plan Year. The Plan Year begins on January 1 and ends on December 31.

Administration of the Plan - Plan Administrator, Address and Telephone Number:

For Medical (including health, dental and optical) insurance premiums and the Health Insurance Buy-Out Benefit:

Marisa Howard, Director of Human Resources
1550 Franklin Avenue, Mineola, New York 11501
516-571-4367
mhoward@nassaucountyny.gov

For Flexible Spending Plan Benefits:

Nassau County Comptroller's Office:
Health Benefits Division
Yvette Andrews
240 Old County Road, 2nd Floor
(516) 571-2369

The Plan Administrator has discretionary authority to construe the terms of the Plan, determine the eligibility of employees to participate in the plan, interpret the provisions of the plan and establish rules and regulations for its operation. The Plan Administrator will also answer any questions you may have about your Plan.

Funding - The Plan is funded solely by participant contributions by means of salary reductions. The County has no financial responsibility for the cost of financing this plan.

Service of Legal Process - The name and address of your Plan's agent for service of legal process are:

County of Nassau: County Attorney's Office
1 West Street
Mineola, New York 11501

Employees Rights, Exclusive Benefit - Employee's rights to benefits pursuant to this Plan are intended to be legally enforceable. However, neither the establishment of this Plan nor any amendment thereof will be construed as granting to any other person (including any provider of services) any legal or equitable right against the County or the Plan Administrator. This Plan will be maintained for the exclusive benefit of employees.

No Tax Advice - Employees should not accept any statement in this description as tax advice. Nor should the description be construed as giving tax advice. In all matters concerning taxation, or an employee's personal tax return, the advice of an attorney or qualified tax advisor should be obtained.

VII

Amendment and Termination of Plan

The County reserves the right to change, modify, suspend temporarily or discontinue the Plan at its discretion at any time. However, no amendment may cause any reduction in the amount credited to your account or affect your right to collect a benefit for the portion of the Plan Year prior to the amendment or termination of the Plan.