

ELECTION/WITHHOLDING FOR FSA

Plan Year

The plan year runs from September 1 to August 31. Each year you will need to make a new election if you wish to continue on the plan. Election Issues You can only make an election under the plan prior to the beginning of the plan year (September 1).

After that date you cannot change your election or make a new election unless a qualifying event occurs (such as marriage, divorce, gain or loss of spouse or dependent child, spouse gains or loses medical coverage, spouse starts or stops working full-time). Direct Deposit of your FSA reimbursements is available, using the Direct Deposit Election Form, below.

[Election Form](#)

[Direct Deposit Election Form](#)

Crossover If you are covered under the diocesan medical insurance plan, you can take advantage of the **crossover** provision of component B. When you incur a medical claim, it is sent to Blue Cross for processing. Once Blue Cross has finished processing the claim, they will send it to SelectAccount to be processed. That means you don't need to fill out a claim form. Note that this would only apply to items that go through our health plan; you would still need to file claims for dental and dependent care expenses. Crossover is automatic for all employees who have their medical insurance through the Diocese of Crookston group plan; you can opt out of this option if you choose.

Withholding The amount that you elect will be withheld from your paycheck on an equal basis throughout the plan year unless you specify otherwise. For example, if you are paid semimonthly over a 12-month period, 1/24 of your election amount will be withheld from each paycheck unless you select something different (such as having it withheld over 10 months instead of 12). The withholding will be done on a pre-tax basis. That means that the money will be subtracted from your paycheck BEFORE taxes are computed. This will result in you paying less taxes than you would if you didn't make an election under the plan.

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