The Flexible Spending Account claims administrator for Southwestern University is Boon Chapman. If you enroll in one of the Flexible Spending Accounts, information on your account will be available from their web site. Go to [www.myRSC.com](http://www.myRSC.com). Click the First time logging in? Click here link. Enter your SSN (no dashes or spaces) in the Login ID field and click CONTINUE. Enter 57464361 in the Employer Code field. Enter your email address, work or personal email whichever is more convenient for you. Reenter your email address. Click SEND E-MAIL. You will receive an e-mail with a password, usually within 15 minutes. Return to [www.myRSC.com](http://www.myRSC.com), enter your SSN (no dashes) in the Login field and the e-mailed password in the Password field, and click LOG IN. Once you have logged in, you will be asked to enter a login ID of your choice.

From your main page you will find a number of helpful items that explain these benefits. Health Care Reimbursement and Dependent Day Care Reimbursement claim forms can be printed by choosing the appropriate form located under Documents, then Documents for Cafeteria Plans (125). Boon Chapman Flexible Spending Account customer service can be reached at flex@boonchapman.com or (800)252-9653 option 6.

What is a Section 125 Flexible Benefits Plan?

A Section 125 Flexible Benefit Plan allows you to select from a menu of benefits, choosing those benefits that meet your specific needs. The benefits that you choose are then paid for through a salary reduction agreement with your employer. Salary reduction means that you are able to use “pre-tax” dollars to pay for certain benefits that you may have previously paid for with “after-tax” dollars.

By implementing this plan, your employer is helping you to reduce your taxes and to increase your spendable income. The cost saving advantage of the plan is simple. Any benefit cost or insurance premiums that you pay for under the plan are paid on a pre-tax basis.

Flexible Spending Accounts (FSAs) are also benefits that your employer can elect to have in their plan. Below are the two benefits that can be purchased with pre-tax dollars.

- **Medical Expense Reimbursement Plan** can be used to reimburse you for eligible out-of-pocket medical, dental and vision expenses that are not covered by your insurance plan. This includes deductibles and co-insurance costs that you have to pay out of pocket for services for medical care as well as certain over-the-counter drugs and medicine.

- **Dependent Care Expense Assistant Plan** can be used to reimburse you for dependent care expenses incurred to allow you and your spouse to work. Dependents must be under 13 years of age if they are your children.

**Flexible Spending Accounts:**

Income you will be allowed to put into your Health Care Flexible Spending Accounts: For the 2010 plan year, the maximum is $10,000.00 for the Medical Expense (Health Care) Reimbursement account and $5,000.00 for the Dependent Day Care account.

Flexible Spending Accounts (FSAs) allow you to set aside money on a pre-tax basis, then reimburse yourself for eligible health care and dependent day care expenses with that pre-tax money. Any eligible expense that you (or your eligible dependents) incur through March 15, 2011 can be applied against your Health Care or Dependent Day Care FSAs for the 2010 plan year. For example, if you purchase prescription eyeglasses in January 2011 and you still have money left in your 2010 account, you can use that money to reimburse yourself for the January 2011 expense. This grace period applies to both the Health Care FSA and the Dependent Day Care FSA.

In addition, the deadline for filing your Health Care and Dependent Day Care claims is April 30, 2011. Any funds remaining in your account after that date will be forfeited.