FAQ FOR 2015 SECTION 125 HEALTH CARE REIMBURSEMENT
FOR ELIGIBLE FACULTY AND PART-TIME FACULTY EMPLOYEES

When is Open Enrollment?
Open enrollment for 2015 is October 21, 2014 – November 18, 2014.

I was enrolled in Section 125 for 2014; do I need to sign up again for 2015?
Yes, each year, employees must re-enroll in Section 125.

What should I do with my current Benefits Card?
You should keep your current benefits card. Your current benefits card doesn’t expire until December 2015. Your 2015 election amount will be loaded onto your existing card. If you lost or destroyed your current card, you will need to contact Polestar Benefits for a replacement. Their phone number is 855-222-3358.

What is the minimum annual contribution amount?
Employees interested in participating in Section 125 health care reimbursement must voluntarily contribute an annual election of $240.
There is no minimum contribution required for employees interested in participating in Section 125 dependent care reimbursement (childcare reimbursement).

What is the maximum annual contribution amount?
The annual maximum for your Section 125 health care reimbursement is $2,500. This dollar amount includes your contribution and the College’s contribution combined.
The maximum amount for 2015 Section 125 dependent care reimbursement depends upon how you file your tax returns. If married, and filing jointly, or single, the maximum is $5,000. If married, but filing separately, the maximum is $2,500.

Who is our Section 125 administrator?
Our Section 125 administrator is Polestar Benefits, Inc. They are based in Lake Oswego, Oregon. You can find out more about Polestar Benefits by going to www.polestarbenefits.com

Am I eligible to receive the College’s contribution towards my Section 125 health care reimbursement?
If you are a contracted faculty or a part-time faculty employee, teaching at least .200 FTE Fall term, you are eligible to enroll. To be eligible for the College contribution to the Section 125 health care reimbursement, employees must contribute at least the minimum contribution amount.

What is the College’s contribution toward my Section 125 health care reimbursement?
The College’s contribution for the 2015 plan year is based upon the employee’s insurance enrollment tier, on January 1, 2015, as follows:
  a. Employee Only: $150  
  b. Employee Plus Spouse OR Employee + Child(ren): $250  
  c. Full Family: $300

*There is no College contribution toward Section 125 dependent care reimbursement (childcare reimbursement).