

Castle Building & Remodeling, Inc.

Flexible Benefit Plan Highlights

Plan Years:	January 1 st through December 31 st
Eligibility:	Full time employees regularly scheduled to work 30 or more hours per week are eligible to participate in the Flexible Benefit Plan on the first day of the month following 60 days of employment provided the election procedures are followed.
Claims Administrator:	Benefit Extras, Inc. P.O. Box 1815 Burnsville, MN 55337 Ph. 952-435-6858 (Toll-free 1-866-435-6858) Fax 952-435-8435 (Toll-free 1-800-886-8793) E-mail: flex@benefitextras.com Forms & Online Inquiry: www.benefitextras.com (Enhanced Portal) Health Care Expense Table access code: bei518
Reimbursements:	Reimbursements are issued within 2 business days.
Accounts Available:	<ol style="list-style-type: none">1) <u>Employer Sponsored Health Insurance Premiums</u>2A) <u>Health Care Flexible Spending Account</u> – Annual Maximum \$2,600 (Maximum during Short Plan Year \$2,167) – If you elect to contribute to this Account, you or your spouse may <u>not</u> contribute to a Health Savings Account for the calendar year including the Plan Year.2B) <u>Limited Health Care Flexible Spending Account</u> (dental, vision and post-deductible expenses) – Annual Maximum \$2,600 (Maximum during Short Plan Year \$2,167) – If you elect to contribute to this Account, you or your spouse may also contribute to a Health Savings Account, if you are otherwise eligible.3) <u>Dependent Care Flexible Spending Account</u> – Annual Maximum \$5,000 Married filing a joint tax return (\$2,500 if married filing separate tax returns).
Important Note:	You may participate in either the Health Care Flexible Spending Account or the Limited Health Care Flexible Spending Account, but <u>not</u> both.
Grace Period Included:	Claims must be incurred during the Plan Year.
Rollover Provision Included:	Unused FSA dollars at the end of the run out period are not eligible to be rolled over into the subsequent plan year, but rather will be forfeited under the use or lose provision of the plan.
Terminations/Changes:	<ol style="list-style-type: none">1) Terminated employees have 90 days following termination to submit claims for expenses incurred prior to termination;2) COBRA may also be available;3) Change in Family Status rules apply.
Run-out Period:	Participants have 90 days from the end of the Plan Year to submit eligible expenses that were incurred during the Plan Year.

**This is intended as a brief overview of the Flexible Benefit Plan.
Please consult your Summary Plan Description for additional details.**