
AmeriFlex

Introduction

Miami Dade College sponsors a Flexible Benefit Plan designed to save you money. The enrollment period for this program is during the Annual Enrollment, as a newly hired employee or a Qualified Family Status Change. The purpose of this notice is to solicit your interest and inform you of an innovative way to save money.

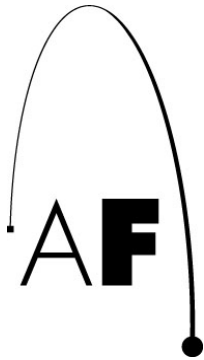
Under this Flexible Benefit Plan you may establish a Flexible Spending Account (FSA) which allows you to have a portion of your income set aside on a *pre-tax* basis for the payment of:

- Expenses that are not reimbursed by the **Medical and Dental plans**. (Coverages are limited to a combined maximum of **\$5,000.00**).

Dependent/Child Care as defined under Section 129 of the Internal Revenue Code—up to **\$5,000.00** annually (\$2,500.00 if you file separately) for the care of children up to the age of thirteen or for the care of a mentally or physically disabled qualifying dependent.

The following information provides a general outline of your benefits under this Plan. The wording is designed to be read and understood easily.

By setting aside amounts of money from your gross income, your actual taxable income will decrease by as much as 40% because taxes for federal withholdings, state withholding (excluding NJ residents), and FICA (social security/medicare) will be applied to a reduced gross income. You have the option to decide exactly how your benefit dollars are spent. For example, you might elect to withhold \$100 a week to fund the payment of a day-care center to care for your child while you work.



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