

Enrollment/Change Request for Calendar Year 2010

INSTRUCTIONS: To enroll in or request a change under the Administaff Health Care Flexible Spending Account Plan (Health Care FSA) — Administaff Group Account Number **701650** — complete all applicable parts of this form, read the terms and conditions, sign and date the form and timely return the completed original to your Administaff payroll specialist. The Health Care FSA may be used **only** to reimburse eligible health care expenses. Visit **myuhc.com** for more information on eligible health care expenses.

There is no waiting period to satisfy before you may enroll in Administaff's Health Care FSA Plan.

To enroll, eligible employees must submit a completed and signed Health Care FSA Enrollment/Change Request form **within 30 days of becoming eligible** (i.e., their full-time hire date).

If you fail to submit a completed form to Administaff **within 30 days** of becoming eligible, a mid-year election change event or a coverage reinstatement event, **OR** by the last day of the Health Care FSA's annual open enrollment period (as applicable), **your election or change request will not become effective.**

A. Employee Identification (please print legibly)

Employee Last Name	First Name	Middle Initial	Last 4 Digits of Social Security No.
Client Company Name		Client Company No.	Daytime Area Code, Phone No. and Ext.

B. Enrollment/Change Designation (Check an applicable event box within the appropriate category below and follow associated instructions.)

ENROLLMENT:	<input type="checkbox"/> New Enrollee (upon first becoming eligible during the calendar year)	► Read Section D and the Terms of Participation.
	<input type="checkbox"/> Annual Health Care FSA Open Enrollment	► Complete <u>only</u> Section C.
		► Sign, date and return form to Administaff.
Enrollment Deadlines Coverage Effective Dates First Per-Pay-Period Deduction Dates:		
	If you enroll in the Health Care FSA: Then Administaff must receive your signed enrollment form: During annual FSA Open Enrollment As a newly eligible employee during the calendar year	Your Health Care FSA coverage will usually begin on: The first day of the next calendar year The first day of the first full pay period that occurs after your enrollment form is processed by the Plan Administrator
	Then Administaff must receive your signed enrollment form: By the last day of the annual FSA Open Enrollment period Within 30 days of your first becoming eligible to enroll in the Health Care FSA	And your corresponding per-pay-period deductions will begin on: The first pay date of the calendar year The pay date for the first full pay period that occurs after your enrollment form is processed by the Plan Administrator
ELECTION CHANGE REQUEST:	<input type="checkbox"/> Mid-Year Enrollment Due to Change in Status / Other Mid-Year Election Change Request	► Read Section D and Terms of Participation.
	<input type="checkbox"/> Coverage Reinstatement Event (Other than leave of absence that does not exceed 12 weeks). <i>To request coverage reinstatement following a leave of absence that does <u>not</u> exceed 12 weeks (or any such longer continuation period required by state or federal leave law that applies to your coverage), complete and return the Health Care FSA Leave of Absence Designation form (available online in the Employee Service Center at www.administaffservices.com).</i>	► Complete Sections C or E (as applicable) and F.
	<input type="checkbox"/> COBRA Event:	► Sign, date & return form to Administaff.
	<input type="checkbox"/> Divorce, effective on ____/____/____ <input type="checkbox"/> Dependent child losing eligibility, effective on ____/____/____	

C. Elect Coverage — Designate a Monthly Contribution Amount

The Health Care FSA allows you to elect a monthly contribution amount ranging from \$20 to \$250 (in multiples of 10) to obtain an annual coverage level. If you enroll during the annual open enrollment period for coverage beginning January 1, your coverage under the Health Care FSA for the calendar year will be equal to your monthly election multiplied by 12. If you enroll mid-year, your coverage under the Health Care FSA for the remainder of the calendar year will be equal to your per-pay-period deduction amount multiplied by the remaining pay periods in the year.	Check ONLY ONE box below to indicate a monthly contribution amount you elect to have deducted from your pay for Health Care FSA coverage:																														
	<table border="0"> <tr> <td><input type="checkbox"/> \$20</td> <td><input type="checkbox"/> \$30</td> <td><input type="checkbox"/> \$80</td> <td><input type="checkbox"/> \$130</td> <td><input type="checkbox"/> \$180</td> <td><input type="checkbox"/> \$230</td> </tr> <tr> <td>(minimum monthly contribution amount)</td> <td><input type="checkbox"/> \$40</td> <td><input type="checkbox"/> \$90</td> <td><input type="checkbox"/> \$140</td> <td><input type="checkbox"/> \$190</td> <td><input type="checkbox"/> \$240</td> </tr> <tr> <td></td> <td><input type="checkbox"/> \$50</td> <td><input type="checkbox"/> \$100</td> <td><input type="checkbox"/> \$150</td> <td><input type="checkbox"/> \$200</td> <td><input type="checkbox"/> \$250</td> </tr> <tr> <td></td> <td><input type="checkbox"/> \$60</td> <td><input type="checkbox"/> \$110</td> <td><input type="checkbox"/> \$160</td> <td><input type="checkbox"/> \$210</td> <td>(max. monthly contribution amount)</td> </tr> <tr> <td></td> <td><input type="checkbox"/> \$70</td> <td><input type="checkbox"/> \$120</td> <td><input type="checkbox"/> \$170</td> <td><input type="checkbox"/> \$220</td> <td></td> </tr> </table>	<input type="checkbox"/> \$20	<input type="checkbox"/> \$30	<input type="checkbox"/> \$80	<input type="checkbox"/> \$130	<input type="checkbox"/> \$180	<input type="checkbox"/> \$230	(minimum monthly contribution amount)	<input type="checkbox"/> \$40	<input type="checkbox"/> \$90	<input type="checkbox"/> \$140	<input type="checkbox"/> \$190	<input type="checkbox"/> \$240		<input type="checkbox"/> \$50	<input type="checkbox"/> \$100	<input type="checkbox"/> \$150	<input type="checkbox"/> \$200	<input type="checkbox"/> \$250		<input type="checkbox"/> \$60	<input type="checkbox"/> \$110	<input type="checkbox"/> \$160	<input type="checkbox"/> \$210	(max. monthly contribution amount)		<input type="checkbox"/> \$70	<input type="checkbox"/> \$120	<input type="checkbox"/> \$170	<input type="checkbox"/> \$220	
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D. Example — Contribution Amount Calculation

Your Health Care FSA Plan contribution amount will begin as a per-pay-period deduction after your signed and completed Enrollment/Change Request form is processed by Administaff. To calculate your per-pay-period deduction amount, we annualize your monthly contribution election amount and divide by the total number of pay periods in the calendar year. The per-pay-period deduction amount may vary depending on any changes in pay frequency, available compensation, leave of absence or termination.	<table border="1"> <thead> <tr> <th>Monthly Election Amt.</th> <th></th> <th>12 Months</th> <th></th> <th>Pay Frequency</th> <th></th> <th>Per-Pay-Period Deduction Amt.</th> </tr> </thead> <tbody> <tr> <td>\$100</td> <td>x</td> <td>12</td> <td>÷</td> <td>26</td> <td>=</td> <td>\$46.15</td> </tr> <tr> <td>\$200</td> <td>x</td> <td>12</td> <td>÷</td> <td>26</td> <td>=</td> <td>\$92.31</td> </tr> <tr> <td>\$20</td> <td>x</td> <td>12</td> <td>÷</td> <td>26</td> <td>=</td> <td>\$ 9.23</td> </tr> </tbody> </table> <p>(Examples above assume bi-weekly pay periods.)</p>	Monthly Election Amt.		12 Months		Pay Frequency		Per-Pay-Period Deduction Amt.	\$100	x	12	÷	26	=	\$46.15	\$200	x	12	÷	26	=	\$92.31	\$20	x	12	÷	26	=	\$ 9.23
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E. Terminate Health Care FSA Participation

<input type="checkbox"/> I elect to terminate my participation in the Health Care FSA for the remainder of the calendar year. I understand that my participation will cease and any health care expenses incurred after my participation ends will not be eligible for reimbursement under the Health Care FSA.	► Read Terms of Participation. ► Skip Sections C & D and complete Section F. ► Sign, date & return form to Administaff.
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F. Mid-Year Election Change Request or Coverage Reinstatement Event

Complete this section if you are enrolling mid-year due to change in status, making another mid-year election change request, or requesting coverage reinstatement (other than a leave of absence that does not exceed 12 weeks, or any such longer continuation period required by state or federal leave law that applies to your coverage). To request coverage reinstatement following a leave of absence that does not exceed 12 weeks, please complete and return to Administaff the Health Care FSA Leave of Absence Designation form (available online in the Employee Service CenterSM at www.administaffservices.com).

Any election change must be on account of and consistent with the election change event described below. Requests for election changes or coverage reinstatement must be made within 30 days of the election change or reinstatement event.

<p>Check the event that applies to your Change Request:</p> <p><input type="checkbox"/> Change in Marital Status:</p> <p style="margin-left: 20px;"> <input type="radio"/> Marriage <input type="radio"/> Divorce or annulment <input type="radio"/> Legal separation <input type="radio"/> Death of spouse </p> <p><input type="checkbox"/> Change in Number of Dependents:</p> <p style="margin-left: 20px;"> <input type="radio"/> Birth <input type="radio"/> Death of dependent <input type="radio"/> Adoption/placement for adoption </p> <p><input type="checkbox"/> Judgment, Decree or Order (QMCSO) Requiring Coverage Under:</p> <p style="margin-left: 20px;"> <input type="radio"/> This Plan <input type="radio"/> Another employer's Plan </p> <p><input type="checkbox"/> Entitlement to Medicare or Medicaid</p> <p><input type="checkbox"/> Dependent Gains or Loses Status as an IRC §152 Dependent</p> <p><input type="checkbox"/> Employment Status Change</p> <p><input type="checkbox"/> Coverage Reinstatement Event <small>(Examples: a mid-year termination and rehire; a change in employment status from full-time to part-time and back to full-time; or a return from a leave of absence that exceeds 12 weeks.)</small> </p>	<p>Provide a description below of the mid-year election change request or coverage reinstatement event you have indicated at left. Include names of any affected family members and date of the event:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>If you are currently participating in the Health Care FSA or are reinstating participation during the same calendar year in which you previously participated, your new annual coverage level for the remainder of the calendar year will be equal to your new per-pay-period deduction amount multiplied by the remaining pay periods in the calendar year, plus any contributions you have already made during the current calendar year.</p> <p>Any amounts you have received in Health Care FSA reimbursements during the calendar year prior to your election change or coverage reinstatement will also be carried forward for the remainder of the calendar year. If you are first electing to participate in the Health Care FSA mid-year (on account of your marriage or the birth or adoption of your child, for example), your annual coverage level for the remainder of the calendar year will be equal to your per-pay-period deduction amount multiplied by the remaining pay periods in the calendar year.</p>
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IMPORTANT

- **Under applicable IRS guidelines, individuals treated as self-employed for federal tax purposes are not eligible to participate in the Administaff Cafeteria Plan**, through which Health Care FSA contributions are made on a pre-tax basis. Generally, the following individuals are considered self-employed for purposes of eligibility to participate in the Administaff Cafeteria Plan: (1) sole proprietors (and their spouses, if also employees); (2) partners; and (3) S corporation owners with greater than two percent ownership (and their spouses and/or lineal relatives, if also employees).
- **Your participation could affect cafeteria plan nondiscrimination testing.** As a general rule, the Health Care FSA contributions of company owners and officers cannot exceed 25 percent of total employee contributions for a given plan year. Simply stated, for every dollar contributed by an owner or officer, three dollars must be contributed by other employees in order to satisfy mandated annual nondiscrimination testing. If the 25% threshold is exceeded, there is a high likelihood that this FSA nondiscrimination test will not be satisfied, resulting in taxable income for owners and officers. Therefore, if you are a company owner or officer, you should consider not enrolling in the Health Care FSA. **Some additional exceptions and limitations may apply.** Please contact Administaff at 866-715-3552 for detailed information.

Terms of Participation

*Read carefully these **Terms of Participation** before you make your election or election change. Your signature on this Enrollment/Change Request form will acknowledge that you have read and agree to these terms.*

- I agree that my compensation will be reduced each pay period by the per-pay-period deduction corresponding to my monthly contribution amount election indicated on this form for the calendar year to which my election applies.
- I understand that my election is void and I will not be a participant in the Health Care FSA if the Plan Administrator determines that I do not satisfy the eligibility rules of the Administaff Cafeteria Plan as of the date my election would have been effective, and Administaff may withhold from my compensation any tax amounts owed for contributions made while ineligible.
- **IMPORTANT:** I understand that IRS rules require that I cannot change or revoke my election during the calendar year unless a change in status event described in the Administaff Cafeteria Plan occurs that lets me cancel or change my contribution election mid-year (e.g., marriage, divorce, birth or adoption of a child, death of a spouse or child). However, the Plan Administrator (in its discretion and with or without my consent) may reduce, stop and/or deem taxable my contribution election at any time to the extent it deems appropriate for compliance with applicable law or the terms of the Administaff Cafeteria Plan.
- I understand that the Plan Administrator determines in its sole discretion whether any request for an election change or coverage reinstatement is permitted. I also understand the Plan Administrator may require documentation that an election change event has occurred.
- **I understand that my contribution election is effective only for the calendar year to which it applies.** I will be offered an opportunity to make a new contribution election for each calendar year that I am eligible to participate in the Health Care FSA during the open enrollment period that generally occurs in late fall, prior to such calendar year.
- I understand that any contribution election I make will reduce my compensation for Social Security tax purposes, meaning that my Social Security benefits could be slightly decreased. I further understand that my participation in the Health Care FSA may have additional tax and financial consequences and that I should consult with my tax or legal advisor for more information. **IMPORTANT: IRS rules generally prohibit individuals with Health Care FSA coverage (including your eligible spouse and dependents) from participating in a health savings account.**
- I understand that only those eligible health care expenses incurred while I am a participant in the Health Care FSA may be submitted for reimbursement and that all claims for reimbursement must be filed by the March 31 immediately following the calendar year in which the expense was incurred. I further understand that any amounts remaining in my Health Care FSA for the calendar year and for which a valid claim has not been filed in a timely manner will be forfeited. This means that any unused Health Care FSA amounts will not be returned to me or carried over for use in a subsequent calendar year (the "use-it-or-lose-it" rule).
- I understand and agree that I must promptly repay any ineligible expenses paid to me through the Health Care FSA (as determined in the sole discretion of the Plan Administrator) and that Administaff may withhold from my compensation any such amounts in satisfaction of my repayment obligation.

IMPORTANT:
Your participation election does NOT automatically carry over from one year to the next.
 To continue participating in the Health Care FSA, you must enroll **each year** during the program's annual open enrollment, **generally held in late fall.**

I have read and agree to the Terms of Participation set forth on this form.	Employee Signature _____	Date _____
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Questions? Contact Administaff toll-free at 866-715-3552 weekdays between 7 a.m. and 7 p.m. CT.
PLEASE RETURN YOUR COMPLETED FORM TO YOUR ADMINISTAFF PAYROLL SPECIALIST.