

Elkton-Pigeon-Bay Port Lakers Schools Cafeteria Plan

DATAIR CAFETERIA PLAN DOCUMENT SYSTEM PLAN SPECIFICATIONS

**** Plan Definition ****

Plan Type: Cafeteria Plan

Funding Type: Combination Salary Reduction and Flex Credits

Cafeteria Plan Name: Elkton-Pigeon-Bay Port Lakers Schools Cafeteria Plan

**** General Information ****

Three Digit Plan Number: 501

Employer Information: Elkton-Pigeon-Bay Port Lakers Schools
6136 Pigeon Rd
Pigeon, MI 48755
(989) 453-4602

Tax ID#: 38-6035303

State of Legal Construction: Michigan

Type of Legal Entity: Church or Government Plan (Exempt from ERISA)

Benefits Coordinator: Mike Klosowski

Document Provider: BASIC

Legal Representative: Elkton-Pigeon-Bay Port Lakers Schools
6136 Pigeon Rd
Pigeon, MI 48755
(989) 453-4602

Plan Administrator: Elkton-Pigeon-Bay Port Lakers Schools
6136 Pigeon Rd
Pigeon, MI 48755
(989) 453-4602

Plan Administered by Third Party Administrator: No

Employer Representatives/Named Fiduciary: Elkton-Pigeon-Bay Port Lakers School

Plan Dates:

- * *Effective Date: July 1, 2013*
- * *Plan Year Begin: September 6th*
- * *Plan Year End: June 30th*

******* Administrative Provisions *******

Allow all applicable Change in Status options: Yes

Days until forfeiture: 3 months

Appeal & Review:

- * *Days until Denial Notice:* 30
- * *Days to Return Additional Information:* 45
- * *Days Employee has to Request Review:* 180
- * *Additional days to Process Claim:* 15
- * *Days until Review Decision:* 60

Employer Contributes to Benefits: Yes

Cash Conversion Allowed:

- * *Excess Flex Credits:* Employee's waiving employer sponsored group medical, dental or vision coverage will receive cash-in-lieu of the benefit

Maximum Employee Contribution:

- * Sum of costs of most expensive benefit choices

Compensation Definition: Gross Compensation

Provide COBRA continuation coverage:

Note: COBRA Coverage is not required for calendar years in which the Employer has 20 or fewer Employees.

Treatment of Rehires:

- * *Terminate and Rehire in less than 30 days:* Participant will immediately rejoin the Plan and be reinstated with the same elections that the individual had before termination.
- * *Terminate and Rehire 30 days or more:* Participant will be treated as a new hire and must resatisfy (complete the waiting period) Plan eligibility requirements to rejoin the Plan.

HIPAA:

- * *The HIPAA Effective date is:* September 6, 2011
- * *The Employer shall allow the following persons access to PHI:* the Human Resource Manager, Human Resource and payroll staff performing Health FSA functions, and the Benefits Manager.
- * HIPAA Privacy Officer is Elkton-Pigeon-Bay Port Lakers Schools

Plan Expenses are paid completely by the Employer.

******* Contribution & Allocation Formula *******

Funding Method: Salary Reduction and Employer Contributions

Flex Credit Formula: All Employees receive

Funding Assets are held: Amounts payable may be paid from the general assets of the Employer, but Premium Payment Benefits are paid as provided in the applicable insurance policy.

******* Eligibility - Exclusions - Entry Dates *******

Eligibility Requirements: Requirements are same as group medical insurance plan.

- * *Failure to File.* The Employee is considered to have elected not to participate for the new Plan Year.
- * *Benefits terminate as of the date of termination of Employee.*

Exclusions: Self-employed individuals, partners in a partnership, or more-than-2% shareholders in a Subchapter S corporation.

Entry Date: On the date the eligibility requirements have been met.

******* Benefits Offered *******

Basic Health, Dental and Disability Benefits options.

Health Savings Account Plan: Eligible participants may elect to make contributions to a Health Savings Account (HSA) on a pre-tax basis through the Cafeteria section 125 plan.

- * The HSA is funded: Solely with Employee's pre-tax salary reductions.