

Medical Expense Reimbursement Account I For Represented Employees

"MERA I" Summary Plan Description

Introduction

As an employee of the County of Kern ("County"), you may be eligible to participate in the County of Kern Medical Expense Reimbursement Account Plan I ("MERA I" or the "Plan") which is a Component Plan of the County of Kern\$Flexible Spending Accounts Plan ("Kern\$Flex I"). MERA I Participants are eligible for reimbursement of eligible medical expenses as provided therein. This document summarizes certain provisions of the MERA I plan document. For complete details and information, see the official MERA I document.

Employer and Plan Administrator

Employer: Kern County
Telephone: (661) 868-3182
Employer I.D. Number: 95-6000925
Plan Administrator: County Administrative Officer
Address: 1115 Truxtun Avenue, 5th Floor
Bakersfield, CA 93301
Plan I.D. Number: 501

Agent for Service of Legal Process

Name: Ryan J. Alsop, County Administrative Officer
Telephone: (661) 868-3198
Address: 1115 Truxtun Ave., 5th floor
Bakersfield, CA 93301

Eligibility

To participate in MERA I an Eligible Employee must work 20 hours or more per week in a regular, budgeted position with the County which is regularly scheduled for half-time or more in a represented position.

Benefits and Enrollment

MERA I provides for reimbursement of eligible medical expenses under section 213 of the 1986 Internal Revenue Code, as amended ("IRC"). Contributions to MERA I and reimbursements are made in accordance with your elections under MERA I. The amount of such contributions is equal to the amount of reimbursements you elect to receive during the Plan Year and to your corresponding payroll deductions. Your reportable County income on your W-2 will be reduced by the amount of your MERA I contribution for that calendar year.

Elections are made during the annual open enrollment period. Newly Eligible Employees may also enroll during their first 60 days of employment in an eligible position for the applicable Plan Year. Participants who become ineligible may continue contributions through the end of the Plan Year through COBRA by electing continuation within 60 days of becoming ineligible. There is no tax savings on contributions made under COBRA, but COBRA continuation will make the account available for medical expenses incurred after becoming ineligible.

A Participant may not revoke a Kern\$Flex I/MERA I election and/or make a new election after commencement of the Plan Year unless both the revocation and the new election are on account of and consistent with a "change in status" as described in the Plan. Additionally, **Kern\$Flex I/MERA I Participants must re-enroll each year** for elections to continue under MERA I in subsequent Plan Years. Elections do not automatically renew at the end of the coverage period.

If you elect to participate in MERA I for a Plan Year, you must apply to Administrative Solutions, Inc. for reimbursement of eligible medical expenses incurred by you during the Plan Year. Qualifying medical expenses are those expenses incurred by you, your spouse, or eligible dependent for medical care (as defined by section 213(d) of the IRC). The expenses must not be reimbursable under any insurance policy or other plan. The **maximum** amount of medical reimbursement that you may elect to receive for the 2018 tax year is \$2,650, (\$1,325 in the case of a married individual filing a separate return). If you elect participation in MERA I, the minimum election is \$5 per bi-weekly payroll period.

Claims Procedure

A claim for benefits under the Plan should be made by completing and filing the appropriate claim form with the flexible spending account administrator. No amount of reimbursement will be paid unless appropriate documentation is submitted. Additionally, by participating, Participant agrees to include such information on the Participant's tax return if applicable. Claims for eligible MERA I expenses paid must be filed on or before March 31 for eligible MERA I expenses incurred during the preceding Plan Year (or within 90 days of termination if participation ceases mid-year). **Amounts not spent on eligible MERA I expenses before the end of the applicable Plan Year and claimed by March 31 will be FORFEITED by the Participant.**

Flexible Spending Account Administrator contact information:

Administrative Solutions, Inc.
PO Box 5809
Fresno Ca 93755
Phone: (866) 777-1320

To request claim forms, call the above number or [download the claim form](#).

If your claim for benefits is denied, you may appeal to the Plan Administrator. You may appeal within 60 days after receipt of written notice of the denial by submitting a written request for review to the Plan Administrator. Appeals may be reviewed and determined by the Kern\$Flex Advisory Committee. A claimant may also submit a written statement of issues and comments concerning the claim and request an opportunity to review the Plan document, any Component Plan, and other pertinent documents. If so requested, the Plan Administrator shall make these documents available to the claimant at a convenient location during regular business hours within 30 days after receipt of such request. Time limits shall be strictly construed.

Statement of Rights

As a Participant, you are entitled to certain rights and protections. You may examine without charge, that part of the records under Kern\$Flex I and/or MERA I which pertains to you, at the Plan Administrator's office at reasonable times during normal business hours. Upon written request and payment of photocopying charges, you may obtain a copy of the official plan document. For purposes of the applicable IRC sections, neither the benefits nor contributions provided under Kern\$Flex I or MERA I for any Plan Year shall discriminate in favor of Highly Compensated Employees.

Other Information

The County makes no representations or warranties as to the tax consequences of your participation in MERA I. The County advises you to consult your accountant or tax advisor as to your actual tax consequences as the result of your participation in MERA I. The Plan Year begins January 1 and ends December 31 (calendar year). No assets are accumulated under the Plan. Reimbursements are paid out of the general assets of the County when due. Should any items in this Summary Plan Description conflict with information in the official MERA I Plan document, the MERA I Plan document will prevail.