

Special 2014 Benefit Enrollment Extension for the Health Flexible Spending Account (FSA) only – Now through December 1, 2013

Members covered under the Railroad Employees National Health and Welfare Plan, the Plan, still have an opportunity to enroll in the Flexible Spending Account (FSA) for 2014. Members who wished to enroll but failed to do so by the open enrollment deadline have until December 1, 2013 to enroll in the FSA for 2014. This extension is only to allow those who want to enroll in the FSA to do so. The FSA enrollment extension does not allow for any other changes which would normally be made during open enrollment, i.e., benefit options or dependent changes.

Special Enrollment Extension for the Health FSA Benefit Only:

Now through December 1, 2013

Note: This special enrollment extension is only for the Health FSA benefit.
Enrollment for all other 2014 Railroad benefits closed on November 2.

To [enroll](#) in the Health FSA benefit for 2014 through December 1, 2013:

1. While on yourtracktohealth.com, click “Login” in the upper-right corner.
 - If you have *already registered*, enter your username and password.
 - If you have *not yet registered*, select “New User?” at the bottom of the screen to complete your registration.
2. Once logged in, look to the upper-left corner of the screen, select the button that reads “Enrollment for the health FSA only has been extended through December 1, 2013. Click here if you haven’t already enrolled in the health FSA for 2014.”

Note: You must enroll in your FSA every year — FSA enrollment is NOT automatic each year.

What is a Health FSA?

A health flexible spending account (FSA) is a benefit plan that lets you save money by putting *pre-tax* money aside in a special account to help pay for certain medical costs and other health services. This means you can save on what you pay in your annual income taxes. [Learn more](#) about the Health FSA features and benefits.

New for 2014 - Health FSA Debit Card

When you enroll in the health FSA for 2014, you will be able to use a special debit card to easily pay for eligible FSA expenses. The debit card is connected to your flexible spending account so there’s no need to write checks or submit claim forms. Look for more information in the future that explains how your debit card may help you manage your out of pocket expenses.