



# Cincinnati Federation of Teachers

Association of Cincinnati Public School Office Personnel  
Local 1520, AFT, OFT, AFL-CIO

December 2, 2010

## Answers About the Aflac Meetings

In the past year, the Benefits Committee has been asked to research voluntary supplemental insurance plans. Two companies made presentations and the committee selected AFLAC . Aflac provides access to voluntary benefits that have been requested by employees (of all of the unions) for many years. AFLAC is managing the 125 B that is needed for the optional Flexible Savings Account and also allows any deductions to be pre-tax dollars. The 125 B Plan Pre-Tax Form is a regulation of the IRS and must be completed for the district to be in compliance. This type of account allows people to pay for unreimbursed medical expenses and child care at pre-tax rates. If you are interested in a Flexible Spending Account make sure that you do not add more money to the account than you will spend because if you do not spend the money you will lose it. The balance does not carry over. You MUST "Use It or Lose It"

I was told that Aflac was given a two week timeline to get this process done. They came to the Benefits Committee Tuesday, November 23 and they had just been given the contract to do this. Aflac has nothing to do with our Humana health insurance therefore they will not be able to answer any questions about it.

Again, the district has had a communication issue about the Pre-tax Form and how they were going to inform the employees about it. That is why CFT hurried on Monday to get out the yellow flyer out to our members.

**All programs with Aflac are optional** but we believe that it is in everyone's best interest to fill out the 125 B Plan Form that allows you to pay your health care contributions at pre-tax dollars. If this form is not signed, your contributions will be deducted post-tax and your net pay will be less. You do not have to specify a dollar amount on the form unless you are going to have more than your health care contributions deducted. All of their other plans are totally voluntary.

I hope that this helps to clarify any questions that you may have.

In Solidarity,  
Julie

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