AEM NO. 20-2026

OFFICE OF THE COUNTY EXECUTIVE
ALL-EMPLOYEES MEMORANDUM

DATE: OCTOBER 28, 2026

SUFFOLK FLEXIBLE SPENDING ACCOUNT: (FSA) OPEN ENROLLMENT FOR 2027 PLAN YEAR

The yearly open enrollment period for new or continuing enrollment for the 2027 Pre-Tax Flexible Spending Account (Suffolk FSA) begins on **November 1, 2026, and ends on November 30, 2026.** Late submissions **WILL NOT** be processed. Failure to adhere to this deadline will result in enrollment being denied until the next enrollment period.

Please see attached documents. Should you have any questions, please contact your Department payroll representative or Human Resources. Please see attached document for more information.

KEVIN B. MOLLOY
CHIEF DEPUTY COUNTY EXECUTIVE

DISTRIBUTION: ONE COPY PER EMPLOYEE

SUFFOLK FLEXIBLE SPENDING ACCOUNT: (FSA)
OPEN ENROLLMENT FOR 2027 PLAN YEAR

WHAT IS THE FLEXIBLE BENEFITS PROGRAM?

Section 125 of the Internal Revenue Code allows employees to pay specific health-related expenses, as well as dependent care expenses with pre-tax dollars. This results in a reduction in your Federal, State, Social Security and Medicare taxes. For Suffolk County employees this program is referred to as **Suffolk FSA**. County employees who have participated in this program have enjoyed substantial tax savings averaging more than $800 per participant.

For additional information, contact the P&A Group by telephone at 1-800-688-2611 or via online chat at www.padmin.com. You may also contact Daniel Murphy of Human Resources via email at *Daniel.Murphy@suffolkcountyny.gov* or telephone at 631.853.2363 for any questions.

Please carefully read the current Summary Plan Description (SPD). You are solely responsible for following all plan provisions as outlined in the SPD. Not doing so may result in a loss of FSA dollars.

OPEN ENROLLMENT PERIOD - NEW OR CONTINUING ENROLLMENT:

Open enrollment (current and/or new enrollees) for the 2027 Pre-Tax Flexible Spending Account (Suffolk FSA) begins on ***November 1st, 2026 and ends on November 30, 2026.*** **Please adhere to this deadline or your enrollment may be denied. Late submissions WILL NOT be processed. Note: If you choose not to participate, you will not be able to enroll until the next Open Enrollment Period, with an effective date of January 1, 2028.**

NOTE:

- Those currently enrolled in the **medical, dependent care, and/or adoption assistance pre-tax program MUST re-enroll** if you wish to continue to participate in 2027.

- Those currently enrolled in Suffolk County Health Benefits Contribution and/or your PBA Insurance Premium Benefit deductions, **DO NOT** have to re-enroll. Those contributions will remain in place unless you cancel participation or leave County employment.

WHAT CAN YOU DO WITH THE PRE-TAX FLEXIBLE BENEFITS PROGRAM?

The County offers three accounts into which you may elect to contribute your pre-tax dollars. Each account is separate and monies **cannot** be transferred between the accounts. Below are the maximum contribution amounts allowed for each account. Please visit the Flexible Spending Account website at www.padmin.com for a more in-depth description of each available benefit.

- **Un-reimbursed Medical, Dental and Vision Expenses - $3,500**

NOTE: This plan will allow an employee to "rollover" unused medical flexible spending account dollars *contributed* in 2026 year to the 2027 Plan Year UP TO a MAXIMUM of $700.00. Note, however, that no rollover is available to terminated or retired employees.

- **Dependent Care Expenses - $7,500 (single filers or married filing jointly), $3,750 (married filing separately).**

- **Adoption Assistance - $17,670 per child.**

FSA CLAIMS

You May submit your claims electronically or by mail. If you file your claims electronically, you must fax or email copies of receipts to P&A Group or submit them through the P&A portal. You may complete a direct deposit authorization form to receive your reimbursements as an electronic transfer of funds directly from the Plan to your designated checking or savings account.

If you choose electronic funds transfer, you will receive an email notice of your reimbursement statement and the date that your reimbursement will appear in your account. This is the quickest method of reimbursement.

FORFEITURES

The SUFFOLK FSA is operated in accordance with Federal IRS regulations. Therefore, funds allocated by a member for a certain benefit during the Plan Year and not totally utilized will remain in the comingled benefit account. This balance is forfeited to the Plan and is not reimbursable directly to the member who forfeited it. Please see the Summary Plan Description for additional details.