

Employer Portal – Flex Plan Procedures

A **flexible benefit plan** offers a choice between insurance and options that qualify as creditable earnings (e.g., cash, a tax-sheltered annuity under the Internal Revenue Code [IRC], Section 403[b], or a qualified tax-deferred compensation plan under IRC, Section 457[b]). For additional information and examples of flexible benefit plans refer to Chapter 3 of the *Employer Guide*.

Employers are required to report to TRS if they have a reportable flexible benefit plan. You will report this information to TRS using the Employer Portal. Use the following steps to navigate to the **Flex Plan** area of the Employer Portal. The Flex Plan area of the Gemini Employer Portal is located within Employer Information under the Participation section.

Once you are signed into the Employer Portal, hover over the Employer Information and select **Flex Plan** under the Participation section.



Flex Plan –

There are two (2) tables available on the **Flex Plan** screen: Flex Plan table and the Flex Plan History table. Both tables display fiscal year, job category, flex plan type, switching allowed, amount and comments.

Flex Plan <small>Description of what this section does and some instructions.</small>								+ Add Flex Plan
Actions	Fiscal Year	Job Category	Flex Plan Type	Switching Allowed	Amount	Comments		
No Flex Plan Available.								

Flex Plan History <small>Description of what this section does and some instructions.</small>							
Actions	Fiscal Year	Job Category	Flex Plan Type	Switching Allowed	Amount	Comments	
No Flex Plan History Available.							

Add Flex Plan –

To add a new Flex Plan record, click [+ Add Flex Plan](#) button at the top of the Flex Plan table. The **Add Flex Plan** box will appear. The next steps will assist with completing a Flex Plan record.

Fiscal Year -

Select one of the fiscal years listed. The current fiscal year and one subsequent fiscal year will be available for selection.

Job Category –

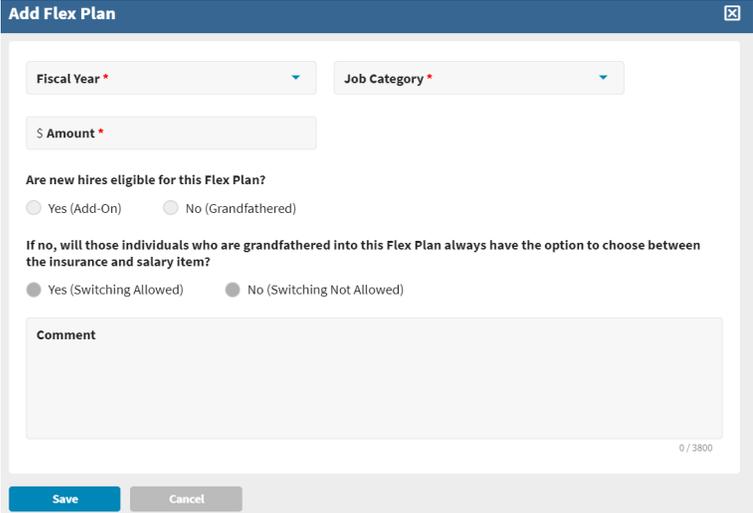
You will have the option to select Administrator or Teacher from the Job Category field. Make your selection based on the type of member(s) you are reporting the flexible benefit for. If teachers and administrators have the same flexible benefit

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plan, you will need to create a record for each job category even if the amounts are the same for both groups. The administrator category covers all administrative titles, and is not limited to the superintendent and/or director only. The teacher category covers all teachers, in addition to social workers, psychologists, school counselors, school nurses, etc.

Amount –

Enter the amount of the flexible benefit plan for the record you are creating. The amount reportable is equal to the amount of the salary option. If different members under the same Job Category have varying flex plan benefit amounts, create a separate Flex Plan record for each flexible benefit plan amount.



The screenshot shows a web form titled "Add Flex Plan". It contains the following elements:

- Fiscal Year ***: A dropdown menu.
- Job Category ***: A dropdown menu.
- \$ Amount ***: A text input field.
- Are new hires eligible for this Flex Plan?**: Two radio buttons: Yes (Add-On) and No (Grandfathered).
- If no, will those individuals who are grandfathered into this Flex Plan always have the option to choose between the insurance and salary item?**: Two radio buttons: Yes (Switching Allowed) and No (Switching Not Allowed).
- Comment**: A large text area with a character count "0 / 3800" at the bottom right.
- Save** and **Cancel** buttons at the bottom.

Add-On or Grandfathered Flex Plan –

Indicate if the Flex Plan record that is being created is a flexible benefit plan that is available to all new hires or if it is a grandfathered plan. A grandfathered flexible benefit plan eliminates the benefit of the plan for new hires. If new hires are eligible to receive the flexible benefit plan upon hire, select the 'Yes' (Add-On) button. If new hires are not eligible to receive the flexible benefit plan upon hire, select the 'No' (Grandfathered) button.

Switching Allowed or Switching Not Allowed –

If the Flex Plan record indicates a grandfathered flexible benefit plan, the switching allowed or switching not allowed question will need to be answered. There are two types of grandfathered plans: **switching allowed** and **switching not allowed**.

Individuals hired prior to the flex plan's grandfathered date and continue to have the option to choose between the insurance and the salary item are identified as the **switching allowed**. For plans that allow eligible members to 'switch' between the insurance or the salary benefit, select the **'Yes' (Switching Allowed)** button.

Individuals who are receiving the salary item can continue to receive it, but no one with the insurance can choose to switch from the insurance to the salary item are

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identified as the **switching not allowed**. For plans that do not allow eligible members to switch from the insurance benefit to the salary benefit, select ‘**No**’ (**Switching Not Allowed**) button.

Comments –

The comments field should be used to provide additional information regarding the flexible benefit plan record. For example, you can list the flex plan options; if the plan benefits are designated by a specific hire date; or exclude certain members under a job category. The comments area will be accessible for both Employer Portal users and TRS staff users.

Save the record -

Once the **Add Flex Plan** box is complete with the required information, click **Save**. The new record will be listed in the Flex Plan table on the Employer Portal. Below is an example of a Flex Plan table displayed with two fiscal years of Flex Plan offerings for both teachers and administrators.

Flex Plan Description of what this section does and some instructions. + Add Flex Plan

Actions	Fiscal Year	Job Category	Flex Plan Type	Switching Allowed	Amount	Comments
	2021 - 2022	Teacher	Add-on	No	1,800.00	Ex: Cash \$150/mo x 12 = \$1,800. No Board Paid TRS for teachers.... View More
	2021 - 2022	Administrator	Add-on	No	3,296.70	Ex: Cash \$250/mo x 12 = \$3,000; Plus Board Paid TRS. \$3,000 x 9%... View More
	2020 - 2021	Teacher	Add-on	No	1,200.00	Ex: Cash \$100/mo x 12 = \$1,200. No Board Paid TRS for teachers.... View More
	2020 - 2021	Administrator	Add-on	No	2,637.36	Ex: Cash \$200/mo x 12 = \$2,400. District Pays 9% Board Paid TRS.... View More

Flex Plan History Description of what this section does and some instructions.

Actions	Fiscal Year	Job Category	Flex Plan Type	Switching Allowed	Amount	Comments
No Flex Plan History Available.						

Flex Plan Actions –

From the Flex Plan screen, you can View, Edit and Delete the Flex Plan record(s). To complete an action, click on the Action button left of the appropriate Flex Plan record.

Flex Plan Description of what this section does and some instructions. + Add Flex Plan

Actions	Fiscal Year	Job Category	Flex Plan Type	Switching Allowed	Amount	Comments
	2022	Teacher	Add-on	No	1,800.00	Ex: Cash \$150/mo x 12 = \$1,800. No Board Paid TRS for teachers.... View More
	2022	Administrator	Add-on	No	3,296.70	Ex: Cash \$250/mo x 12 = \$3,000; Plus Board Paid TRS. \$3,000 x 9%... View More
	2021	Teacher	Add-on	No	1,200.00	Ex: Cash \$100/mo x 12 = \$1,200. No Board Paid TRS for teachers.... View More
	2020 - 2021	Administrator	Add-on	No	2,637.36	Ex: Cash \$200/mo x 12 = \$2,400. District Pays 9% Board Paid TRS.... View More

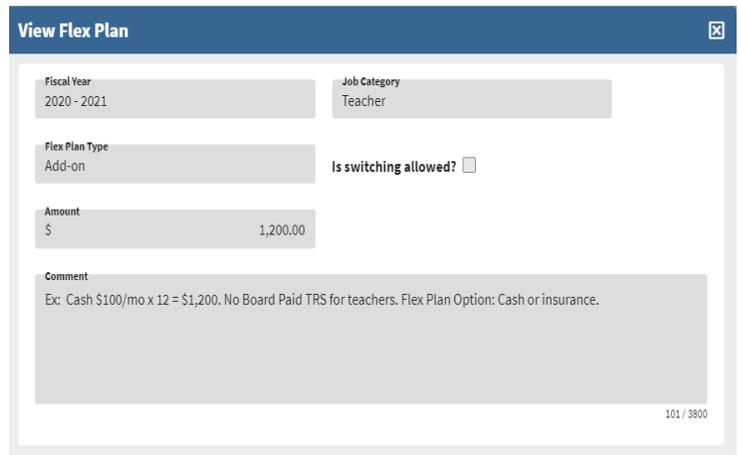
Flex Plan History Description of what this section does and some instructions.

Actions	Fiscal Year	Job Category	Flex Plan Type	Switching Allowed	Amount	Comments
No Flex Plan History Available.						

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View Flex Plan record –

To view a Flex Plan record, click the **Action**  button left of the record and then select **View**. The **View Flex Plan** box will appear (*image right*); this is the current information on file for this flex plan record. To close the View box, click the  in the top right corner of the pop-up window.



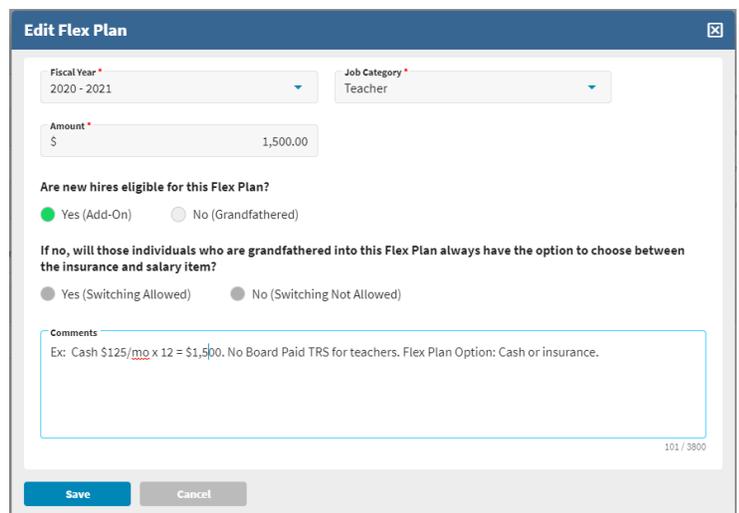
The screenshot shows the 'View Flex Plan' window. It contains the following information:

- Fiscal Year:** 2020 - 2021
- Job Category:** Teacher
- Flex Plan Type:** Add-on
- Is switching allowed?:**
- Amount:** \$ 1,200.00
- Comment:** Ex: Cash \$100/mo x 12 = \$1,200. No Board Paid TRS for teachers. Flex Plan Option: Cash or insurance.

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Edit Flex Plan record –

To edit a Flex Plan record, click the **Action**  button left of the record and then select **Edit**. The **Edit Flex Plan** box will pop-up (*image right*); use this box to make your edits to the Flex Plan record. Once all edits have been made, click .



The screenshot shows the 'Edit Flex Plan' window. It contains the following information:

- Fiscal Year:** 2020 - 2021
- Job Category:** Teacher
- Amount:** \$ 1,500.00
- Are new hires eligible for this Flex Plan?**
 - Yes (Add-On)
 - No (Grandfathered)
- If no, will those individuals who are grandfathered into this Flex Plan always have the option to choose between the insurance and salary item?**
 - Yes (Switching Allowed)
 - No (Switching Not Allowed)
- Comments:** Ex: Cash \$125/mo x 12 = \$1,500. No Board Paid TRS for teachers. Flex Plan Option: Cash or insurance.

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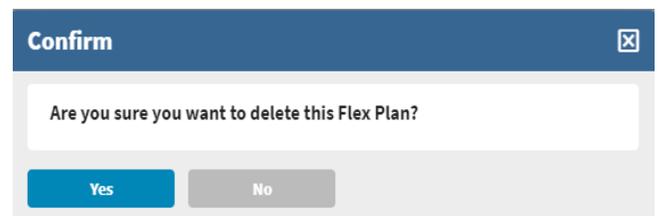
 

Note: You only have access to **Edit** a flex plan record if there have not been any payroll reports submitted to TRS that include a positive flex plan payment reason and are within the same fiscal year as that of the flex plan record attempted to be edited.

Delete Flex Plan record –

Employers will only have access to **Delete** a Flex Plan record if there have not been any payroll reports submitted to TRS with the same fiscal year and job category matching that of the record to be deleted. Once the Delete button is selected, the Employer Portal will run a validation process to verify the Flex Plan record can be deleted.

If the Flex Plan record can be deleted, you will receive the Confirm pop-up box (*image right*). To proceed with deleting the Flex Plan record, click . To cancel the Delete action, click  or the  button to return to the Flex Plan screen.



The screenshot shows the 'Confirm' pop-up box with the following text:

Are you sure you want to delete this Flex Plan?

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If a payroll report has previously been submitted to TRS with a matching fiscal year and job category of the Flex Plan record to be deleted, you will receive an error message stating: *A Flex Plan payment has already been received for this Job Category this fiscal year. This record cannot be deleted.* The employer will not have access to delete this Flex Plan record. Contact Employer Services if you have entered a plan that does not qualify as a TRS reportable flexible benefit plan and it needs to be deleted. You can reach us by email at employers@trsil.org or by calling 888-678-3675.

Maintenance of the Flex Plan records –

The **Flex Plan** area of the Employer Portal should be maintained and updated on an annual basis or as often as needed. If teachers and/or administrators are covered by a multiple year collective bargaining agreement and/or contract, you may complete the current and next fiscal year Flex Plan records.

After June 30th each year, the Flex Plan record(s) for the prior year will automatically be moved to the **Flex Plan History** section. Employers will need to create or update Flex Plan records for the current year's information (if not already completed) and one fiscal year into the future if you choose to do so.

TRS will notify all employers on or near July 1st each fiscal year to update the Flex Plan information in the Employer Portal. This notification will be made as an Employer Bulletin.

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Examples of reportable Flex Plan Options and the completed Flex Plan records – Example 1:

Teachers have the option to receive a \$3,000 403(b) tax-sheltered annuity in lieu of health insurance. School psychologists and social workers have the option to receive a \$3,500 403(b) tax sheltered annuity in lieu of health insurance. The first two records in the Flex Plan table represent these two flexible benefit plans.

All administrators except the superintendent have the option to receive \$7,500 cash in lieu of health insurance and the superintendent has the option to receive a \$15,000 403(b) tax sheltered annuity in lieu of health insurance. The last two records in the Flex Plan table represents these two flexible benefit plans. *Refer to Example 1 image below.*

 Flex Plan Description of what this section does and some instructions.

[Example 1 image](#)

Actions	Fiscal Year	Job Category	Flex Plan Type	Switching Allowed	Amount	Comments
	2020 - 2021	Teacher	Add-on	No	3,500.00	Psychologists and Social Workers; Health Insurance or 403(b).
	2020 - 2021	Teacher	Add-on	No	3,000.00	All Teachers; Health Insurance or 403(b).
	2020 - 2021	Administrator	Add-on	No	15,000.00	Superintendent Only; Health insurance or 403(b).
	2020 - 2021	Administrator	Add-on	No	7,500.00	All Administrators - excludes Superintendent; Cash or health insu... View More

Example of non-reportable Flexible Benefit Plan – Example 2:

Administrators have the option of receiving board paid single health insurance or reimbursements for other health care expenses after they have submitted receipts. Benefit plans without a TRS reportable salary option are not a reportable flexible benefit plan. If this was entered as a flexible benefit plan record on the Employer Portal, it would need to be deleted.