

January 2026

HARRISON FLEXIBLE BENEFITS PLAN  
**SEMI-ANNUAL ELECTION PERIOD – NOW ONLINE!!**

January 15<sup>th</sup> – February 28<sup>th</sup>

Dear Flex Participant:

**It is time for the semi-annual Flex Plan election period which you can DO**

**ONLINE!** If you would like to make your election changes online, log into your Harrison Trust account at [www.harrisonbenefits.org](http://www.harrisonbenefits.org), otherwise please return the enclosed form. Also included in this mailing is the Flex direct deposit form and the Opt-in form for automatic reimbursement from Medical Reimbursement Account. Detailed on the third page is the instructions for electing direct deposit and automatic reimbursement. IF YOU DO NOT WISH TO MAKE ANY CHANGES TO YOUR ACCOUNT, then there is nothing that you need to do.

**To Find the Election Form online follow the below steps:**

- **Step 1** login to your account. If you have not established an online account, click on **Create an Account** and answer the question to set-up your account.
- **Step 2** Click on the **Member Benefits** drop-down menu
- **Step 3** Click on **Flex Semi Annual Election**
- **Step 4** Verify that your phone and address are up to date

- **Step 5** Update your Election form
- **Step 6 Initial and SAVE**

The back of this letter includes instructions for filing out the form online or via paper.

When completing the election form, you have three important decisions to make:

- On **Step 2** of the election form, you must indicate where you would like **future** employer contributions to be allocated. You may elect a percentage of future contributions to go to the Wage Replacement account and/or the Premium Reserve account.
- On **Step 3**, you can designate a percentage of your Premium Reserve account to move MONTHLY into Medical Reimbursement. The money moved will be available for services the first day of the month after your employer is obligated to contribute to the plan (for example, if money is contributed September 20, it will be available for medical services provided on or after October 1).
- On **Step 4** of the election form, you must indicate how you want to distribute the funds in your **existing Premium Reserve** account. You may transfer a percentage of your existing Premium Reserve into Medical Reimbursement and/or Dependent Care, or you may leave money in the Premium Reserve account.

**Please Note:** Money can only move to the Medical Reimbursement account if you have medical insurance through Harrison. If you are a Traveler, your contributions will go to Wage Replacement.

**If you are a Medicare Retiree and no longer receive health insurance through the Harrison Trust**, you may move your money from Premium Reserve account to the Medical Reimbursement account, if you are able to provide proof of Medicare parts A & B and either a Supplemental plan or MedAdvantage plan.

Keep in mind that once funds are placed in the Wage Replacement, Medical Reimbursement, or Dependent Care accounts, they may not be transferred to other accounts. The only account from which you may transfer funds is the Premium Reserve account. If you request an automatic election by checking the box on Step 4 of the form (or if you requested an automatic election previously and have not completed a new election form), your funds will be transferred effective March 1, 2026. If you do not elect for an automatic election but are requesting funds to be transferred, the transfer will be effective the first day of the month following receipt of the form. **If you have not previously checked the automatic election box, or if you want to change a previous automatic election, you MUST complete the enclosed election form by February 28, 2026 to transfer funds from your premium reserve account or to change your allocations for future employer contributions.**

Included in the mailing is a paper copy of the election form. You only need to complete one option, if you chose to make any changes to your flex elections. Fill out the form and return to the Trust office **OR** fill out the flex election on the Harrison website. **Again, if you do not want to make any election changes, there is nothing that you need to do.**