



Flex Credits FAQs



1. What are Flex Credits and how do I get them?

The County of San Diego provides you with a per pay period benefit allowance that shows in the earnings section on your paycheck known as “Flex Credits”. Flex Credits are automatically given to you by the County and are applied towards the cost of your benefits elections.

2. How many Flex Credits do I get?

The Flex Credit amount is determined by your Job Classification and the level of medical coverage elected. Since amounts vary, go to your [Benefit Summary](#) to see the Flex Credit amounts available.

3. Where do unused Flex Credits go?

Unused flex credits will be automatically distributed based on your medical election or [waiver reason](#):

County Group Plan Waive - Group Plan (non HDHP)	Waive – Individual Plan (TRICARE, VA insurance, Medicare, Medi-Cal, or Covered California)	County HDHP Plan Waive – HDHP Plan
↓	↓	↓
Health Reimbursement Account (HRA) Excess flex credits automatically default (up to \$5,000 annual max)	Healthcare Flexible Spending Account (HCFSA) Excess flex credits automatically default (up to \$500 annual max)	Health Savings Account (HSA) Excess flex credits automatically default (up to IRS annual max)

Any unused excess flex credits beyond the annual maximums will be forfeited to the County.

4. What is the difference between Flex Credits and Spending Accounts?

Flex Credits are the benefit allowance given to you by the County to help pay for your benefit elections.

Spending Accounts provide an employee with specific tax advantage savings. Distributions from the account must be used to reimburse qualified expenses related to medical and dental services under a [Health Care FSA](#), [HRA](#) or [HSA](#) or dependent care through a [Dependent Care FSA](#).

Questions on Spending Accounts? [Please review the Sending Account FAQ to learn more.](#)

5. If I have Flex Credits, does that mean I have a Spending Account?

No. Flex Credits are not the same thing as a Flexible Spending Account. Flex Credits are the benefit allowance given to you by the County to help pay for your benefit elections.

Some excess Flex Credits, however, could help fund a spending/savings account based on your benefit selections if you have any leftover. Reminders:

- Your excess Flex Credits must total a minimum of \$5 a pay period and \$120 annually to be placed in a Spending Account.

- The Spending Account type depends on your medical election/medical waive reason and will be allocated up to the IRS maximum. Please see the Spending Account FAQ for more information.
- If you would like any excess Flex Credits to go toward a Dependent Care FSA, you must actively elect a Dependent Care FSA during your enrollment period and select an annual pledge.

6. What happens to my Flex Credits if I change jobs?

If your job classification changes, this may affect the amount of Flex Credits you receive. Visit the [Benefit Summary](#) page to look up your Flex Credits based on your older and new job classification, then compare the two summaries to see if there are any changes.

7. Why are Flex Credits on my paycheck?

Since amounts vary, the County processes your Flex Credit benefit allowances and the full amount of the benefit deductions individually on each paycheck. To see your actual out of pocket cost, review your [Current Benefit Elections](#) in Self Service and review your Cost Summary.

Sample Paycheck

HOURS AND EARNINGS					
Description	Current			YTD	
	Rate	Hours	Amount	Hours	Earnings
Flex Credit			817.00		19,608.00
Sick Leave Other - Flex	39.97	2.50	119.93	10.50	416.21
Telecommuting Hours Worked	39.97	74.50	2,977.77	1,282.00	49,976.97
Vacation Taken	39.97	2.50	99.93	169.50	6,607.88
County Comp Time Adj.			0.00	88.00	0.00
Floating Holiday Taken			0.00	40.00	1,580.08
Retro Pay - Overtime			0.00		102.80
Paid Overtime Cash			0.00	28.50	1,685.16
Holiday Off			0.00	88.00	3,383.28
Wellness Incentive Prog - NRC			0.00		100.00
Retro Pay - Regular			0.00		1,908.80
Co Comp Time - Exempt Taken			0.00	22.00	862.18
Other			0.00	484.00	20,727.08
TOTAL:		80.00	4,014.61	2,212.50	106,958.44
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS		
Description	Current	YTD	Description	Current	YTD
Kaiser Permanente	828.99	19,895.76	Supplemental Life Insurance	2.95	71.04
Delta Dental DHMO	18.33	459.92	457 - Roth	130.00	2,565.00
Vision Service Plan	14.63	351.12			
Voluntary AD&D	2.84	68.16			
Retirement Contribution	270.07	7,199.88			
457 - Deferred Compensation	120.00	3,045.00			
Delta DHMO Refund	0.00	-12.64			

- Flex Credits will appear as earnings and offset benefit deductions
- Benefit deductions are taken from 24 paychecks

8. Are Flex Credits part of my annual salary earnings?

Flex Credits hold no cash value. They are not wages or part of your annual salary. Flex Credits can only be applied towards the cost of your benefit deductions.

9. Which of my Benefit Deductions are being paid for with Flex Credits?

Flex Credits are distributed to your benefit elections in the order elected, however, they are all going towards the sum of your benefit elections. To see your actual out of pocket cost, review your [Current Benefit Elections](#) in Self Service and review your Cost Summary.

10. If I enroll a Domestic Partner how will that affect my benefit Flex Credits?

Enrolling a domestic partner onto your medical plan can affect the amount of Flex Credits you receive. The Flex Credit amount is determined by your Job Classification and the level of medical coverage elected. Since amounts vary, to see the Flex Credit amounts available review your [Benefit Summary](#).

Remember: If you enroll a domestic partner in medical, dental or vision coverage, the premiums for your domestic partner will be deducted from your paycheck on an after-tax basis in compliance with IRS rules and will result in taxable income.

11. What plans can my Flex Credits pay for?

Based on your allowance and the total cost of the plans you elect, Flex Credits can be used for most County Benefit plans such as health, life, disability, and spending accounts.

12. Why am I not getting all my Flex Credits?

Based on benefit elections, some employees may not use all the Flex Credits they are eligible for. Any excess Flex Credits leftover, after being applied to all your benefit elections, can go into a Spending Account. The Spending Account type depends on your medical election/medical waive reason and will be allocated up to the IRS maximum. Any other remaining Flex Credits after that will be forfeited since they hold no cash value.

13. I thought all my insurance premiums were paid by the County. Why are there all these deductions on my paycheck?

Since amounts vary, the County processes the full amount of the benefit deductions and all Flex Credit benefit allowances individually on each paycheck. To see your actual out of pocket cost, review your [Current Benefit Elections](#) in Self Service and review your Cost Summary.

14. Why doesn't ASIFlex have my Flex Credits?

ASIFlex administers the Flexible Spending Accounts. Flex Credits are not the same thing as a Flexible Spending Account.

- **Flex Credits** are the benefit allowance given to you by the County to help pay for your benefit elections.
- **Spending Accounts** allow you to put aside pre-tax contributions used to reimburse qualified expenses related to healthcare services under a [Health Care FSA](#), [HRA](#) or [HSA](#) or daycare services through a [Dependent Care FSA](#).