

**PAUL ELDRIDGE**  
PERSONNEL OFFICER



**KEVIN M. BYRNE**  
PUTNAM COUNTY EXECUTIVE

To: All eligible Management/Confidential & PUMA employees

From: Patricia Rau, Principal Personnel Specialist

Re: **2026 FLEXIBLE SPENDING ACCOUNT ONLINE SELF-ENROLLMENT**

**When: October 1-November 14, 2025 \*\*LATE ENROLLMENTS WILL NOT BE ACCEPTED\*\***

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Putnam County is happy to offer 2026 Flexible Spending Plan Online Open Enrollment with American Benefits Group (AMBEN). Participation in the FSA reduces one's taxable income and allows reimbursement on a pre-tax basis for out-of-pocket Healthcare and/or Dependent Care expenses (i.e., Medical, Dental, and Prescription Drug co-pays, Vision, and Dependent daycare).

**2026 Healthcare** Enrollee contributions will become available on January 1, 2026, and may be used for expenses and claims incurred through March 15, 2027. All claims must be submitted by June 15, 2027.

**2026 Dependent Care** Enrollee contributions are made available as funds are deducted from one's paycheck and may be used for expenses and claims incurred through December 31, 2026. All claims must be submitted by June 15, 2027.

**During the 2026 plan year Putnam County will contribute** \$2,000 above salary to each full time Management/Confidential and PUMA employee and \$1,000 above salary to each part time Management/Confidential and PUMA employee (working 15 hours per week or more). Employees may add all or part of these funds to FSA accounts; otherwise, this money is added to bi-weekly pay and becomes taxable income.

**If you wish to participate, you must enroll yourself online (See instructions below).** If you do not enroll in the plan within the enrollment period, you will be considered to have **opted out** of the Flexible Spending Plan and will automatically have the County contribution added to your salary as taxable income. **You will be unable to enroll for 2026 once the enrollment period closes. The last day to enroll is November 14<sup>th</sup>.**

**If you waive Health Insurance coverage:** You must enroll in the FSA for at least \$1,000 to receive the full \$1,000 credit for opting out in 2026; otherwise, you will receive a total annual amount of \$750 cash added to your bi-weekly paycheck.

**If you do not wish to participate in flexible spending or dependent care coverage- you do not need to take any action at this time.**

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## **AMBEN ONLINE OPEN ENROLLMENT INSTRUCTIONS:**

Click the link below for a guide to submitting your elections:

[http://amben.com/demos/enrollment/Online\\_SelfEnrollment\\_Instructions\\_FSA.pdf](http://amben.com/demos/enrollment/Online_SelfEnrollment_Instructions_FSA.pdf)

Click the link below to access the Online Self-Enrollment Tutorial video:

<http://www.amben.com/online-self-enrollment.html>

### **A few things to remember**

1. Please go to: [amben.com/enroll](http://amben.com/enroll) (Please use Chrome or Edge browser)
2. **Already Have a AMBEN WealthCare User Account?** Please login to your account using the SIGN IN button at the top of the page
3. Employer ID: **ABGPUTNAM**
4. Include the total annual amount you wish to allocate to each account, including your County contributions. EXAMPLE: Jane Smith is a full-time PuMa employee and receives \$2,000 from the County for flexible spending. She knows she will need \$3,000 in her account for next year. She fills in \$3,000. This includes \$2,000 from the County and \$1,000 from her salary.
5. When making a selection, please bear in mind that the funds are *non-refundable* even if your employment ends during the year. There are COBRA options for FSA elections **only**. Dependent care is not eligible for COBRA.

### **Questions? Need Help?**

If you need assistance, you may contact American Benefits at [support@amben.com](mailto:support@amben.com) or call (800) 499-3539.

### **Cards:**

- If you already have AMBEN Flex cards, please keep them. Your new balances will be loaded onto your card for the new plan year.
- If this is your first time enrolling in the plan, please look for your ABG Benefits Card in the US mail.
- Add dependent information only if your dependent does not already have a flex card and you would like one generated to him/her. Enrollees can also add or update dependent information any time under their profile screen as well as request a card.