

**PAUL ELDRIDGE**  
PERSONNEL OFFICER



**KEVIN M. BYRNE**  
PUTNAM COUNTY EXECUTIVE

To: All eligible CSEA, PBA, and PCSEA 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 Flexible Spending Account (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).

The **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.

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

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

## **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. 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 at **(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.