

Money comes in each month you work and is deposited into your account. It is distributed between your Wage Replacement and Premium Reserve Accounts. The percentage deposited into each account is based on your last election form turned in. If you did not turn in a form and make an election, then all of your money has been deposited into the Premium Reserve Account. **Remember money needs to be in Premium Reserve to pay for Supplemental Life Insurance the end of each February.**

Twice a year, in January/February and July/August, you are given the opportunity to transfer funds already deposited into your Premium Reserve Account into your Dependent Care and Medical Reimbursement Accounts. **Money can only flow in the direction of an arrow. If you do not see an arrow going in that direction, your money will NOT go in that direction.**

