

# ROCHESTER INSTITUTE OF TECHNOLOGY

## Important 2009 Beneflex Updates and Reminders

---

**New Flex Cards Will Be Issued** – RIT's Beneflex administrator, EBS, has contracted with a new Flex Card vendor for 2009 so all Beneflex participants will receive two new Flex Cards later this month; there is a card for you and one for an eligible family member (e.g., your spouse). If you have three cards in 2008 (e.g., spouse and child), you will automatically receive four cards (cards are issued in batches of two). All cards will have your name imprinted. Please be sure to sign the back of your card; if you give a card to an eligible family member, have your family member sign the back of the card with his/her signature. EBS has informed us that the family member using an additional card should not have a problem as long as he/she has signed the card with his/her own signature; they have advised us that this is standard VISA procedure.

EBS is developing a new form to request additional cards; when the form is available, it will be posted on our website at <http://finweb.rit.edu/humanresources/forms.html>.

Destroy your 2008 card after December 31, 2008. Begin using the new card(s) January 1, 2009, even if you still have funds in your 2008 account.

**Keep the new Flex Card, even if you have used up the funds in your account** – Note the expiration date on your new Flex Card. The cards are generally valid for three years from the date of issue so you can use the same card from year to year.

**Using Your Flex Card with Medco By Mail** – You can use the Flex Card to pay for your Medco By Mail prescriptions. If you are using your current Flex Card for Medco by Mail, you will need to change the credit card information in their system to reflect your new Flex Card number for orders after January 1, 2009. To set up the Flex Card or to change the number, go to

- [www.medco.com](http://www.medco.com) and log in (or register if you have not logged in before);
- Click on *Update Your Profile* (link on lower left of screen under *Help & Preferences*);
- Click on *Update Your Credit Card Information*;
- Choose VISA; enter your Flex Card number and *Submit*.

Going forward, the payment for medication you order through Medco By Mail will come directly from your Beneflex account. Again, be sure to keep the receipt that comes in the mail with your medications for proof, if necessary.

**If You Have Beneflex in 2008** – If you have any remaining funds in your 2008 account and plan to use 2009 services to obtain those funds (under the grace period rules), you will need to **submit those claims manually**. Since EBS changed Flex Card vendors, your new Flex Card will **not** take funds from your 2008 account — it will take funds only from your 2009 account this first year since EBS changed Flex Card vendors for 2009. To submit for reimbursement of 2008 claims, use the claim form on the HR website at <http://finweb.rit.edu/humanresources/forms/beneflexreimbursement.pdf>.

In future years, the Flex Card will work for the grace period, but not for this first year since EBS changed Flex Card vendors.

**Beneflex Direct Deposit Form** – Whenever you do not use your Flex Card, you will need to submit manual claims to be reimbursed. If you did not have your Beneflex claim reimbursement directly deposited in 2008, and you want your reimbursements sent directly to your bank account, you will have to complete a Beneflex Direct Deposit form. You can find this form on the HR website at

<http://finweb.rit.edu/humanresources/forms/beneflexdirect.pdf>. If you have already completed this form for EBS, you do not need to do it again.

**The IRS Grace Period Remains at March 15** – RIT adopted the IRS grace period for flexible spending accounts. Therefore, you may submit claims with dates of service through the next March 15 toward your current year account. For example, if you participate in Beneflex in 2008, you may submit claims with dates of service through March 15, 2009 toward your 2008 account.

**Submission Deadline Extended to April 30** – Beginning with your 2008 claims, you will have until April 30 of the next calendar year to submit claims (it had been April 15). Please make sure that RIT's administrator, EBS, receives your claim **before** the April 30 deadline. For example, if you will be submitting a manual claim to your 2008 account, you have until April 30, 2009 to submit it.

**Check your account online** -- You can log in to your Beneflex account at <https://www.myebsaccount.com/signIn.aspx>.

**Keep Your Receipts** – It is critical that you save your receipts and supporting detailed information from each Flex Card transaction, as your Beneflex claims are subject to review and audit by EBS and the IRS. If EBS sends you a request for receipts, please supply them promptly; otherwise, they will shut the card off and you will not be able to use it.

**Fewer Reviews Expected** – Employee benefit cards, such as the EBS Flex Card, have become extremely popular with employer groups for their Flexible Spending Accounts. As a result, the IRS released regulations designed to prevent participants from purchasing ineligible items with their Flex Card. In order to accept the Flex Card as a method of payment, stores must implement an inventory control system called IIAS. Many stores have implemented this system; for a list of current IIAS certified merchants, visit [www.sig-is.org](http://www.sig-is.org) and click on the SIGIS Merchant List link found in the left tool bar. If you make your purchase at a store that uses the IIAS software, you will not be required to submit any further documentation to EBS (but you should still keep your receipts in the event of an IRS audit).

The Flex Card will continue to be accepted at medical, dental and vision care providers, however, substantiation of each transaction may be required. This means that EBS may send you a letter requesting copies of the receipts or statements.

For more details on the IIAS system and how the Flex Card is affected, refer to your benefits open enrollment newsletter (also found on the HR website at <http://finweb.rit.edu/humanresources/benefits/openenrollment/docs/employeeenrollment.pdf>).

**If you have any questions for EBS**, contact them at (800) 327-7130/v and (585) 454-2845/TTY.

**If you have any questions for RIT**, contact your benefits representative in the Human Resources Department based on the first letter of your last name as follows (TTY x5-2420):

YOUR LAST NAME	CONTACT	TELEPHONE	E-MAIL ADDRESS
A-L	Valerie Liegey	(585) 475-5346	<a href="mailto:valpsn@rit.edu">valpsn@rit.edu</a>
M-Z	Brett Lagoe	(585) 475-5983	<a href="mailto:blpsn@rit.edu">blpsn@rit.edu</a>