From: Benefits Unit <mybenefits@fhda.edu>
Date: Thursday, July 18, 2013 10:12 PM
To: Benefits Unit <mybenefits@fhda.edu>
Cc: Benefits Unit <mybenefits@fhda.edu>
Subject: FHDA Benefits Announcement: FSA Health Care Reimbursement for PY 2013 (AutoPay option is rescinded)

Dear Colleagues,

You are receiving this email because you enrolled under the **FSA Health Care Account (HCA)** for the benefits plan year 2013 (January-December).

The purpose of this notice is to inform you that PayFlex, FSA Administrator, is unable to coordinate the AutoPay claims reimbursement process for FHDA group with the following vendors: Kaiser, Blue Shield, Anthem Blue Cross, CVS CareMark, Delta Dental, and VSP. This is totally unexpected. PayFlex has AutoPay features with all of the carriers that participate in CalPERS, but we recently learned that CalPERS and their health plans' vendors can not communicate claims experience to other PERS Agencies. The policy is in force as CalPERS does not collect claims experience or utilization from agencies that wish to contract with CalPERS, and CalPERS does not supply that information to agencies after they contract with CalPERS for health benefits. Additionally, the claims information is in CalPERS data warehouse with the association between member and health plan, but not associated to employer. Simply, CalPERS holds the data and will not do a claims feed to outside vendors for a specific client, in this case FHDA. The dental and vision components were equally surprising as PayFlex have AutoPay claims feeds with Delta Dental, and Vision Service Plan in all states across the US, but since FHDA is part of the Keenan Coalition, Delta Dental and VSP cannot produce a report for just FHDA.

In summary, both CalPERS and Keenan Coalition do not share the database with sub-agencies. Hence, the option of auto adjudication of FSA HCA is not possible. To that end, FSA HCA participants **MUST** submit their own manual claims to PayFlex for ALL claims incurred during the PY 2013 (January 1 – December 31).   Please be reminded that PayFlex must receive your 2013 claims no later than **March 31, 2014** to be reimbursed.

For detail information regarding the FSA program, please access the following link: http://hr.fhda.edu/benefits/FSA.

To seek FSA reimbursement, you may submit claims to PayFlex under one of the following options:

1) **Online Claims Submission via pdf and upload**
   You must register to set up your own LOGIN and password online with
   PayFlex: https://www.healthhub.com/info/what_is_HealthHub/Default.aspx.
   The Member ID your SSN.

2) **Manual Claims Submission via FAX**
   Complete the paper claim form, including the back up, then fax to (402) 231-43103.
   http://fhdafiles.fhda.edu/downloads/benefits/PayFlexFSAClaimForm.pdf

3) **Mailing the Claims:**

   PayFlex Systems USA, Inc.
   P.O. Box 3039
   Omaha, NE 68103-3039

For faster reimbursement and avoid loss of mail, we strongly recommend that you set up for ACH direct deposit with PayFlex.

Important Note: You will FORFEIT any money that you do not use in your account(s) by the end of the Benefit Period. This is known as the "use or lose" rule. You have until March 31st following the end of the Benefit Period to file claims for reimbursement for eligible expenses incurred during the previous Benefit Period*. Neither PayFlex, nor FHDA, has the authority to make any exception to this IRS rule.*

If you have any questions regarding the FSA program, please contact **PayFlex Customer Service** at **1-800-284-4885**, Monday-Friday, 7:00am – 7:00pm (CST); Saturday, 9:00am-2:00pm (CST)

We truly regret for the late notice, and apologize for the inconvenience it may cause. Unfortunately, the matter is really beyond our control.

Sincerely,

BENEFITS TEAM

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