



New Benefit Debit Card Effective July 1, 2009

Effective July 1, 2009, we will be offering the Flexible Spending Plan with a debit card. The FlexSystem debit card is a special prepaid card to be used exclusively with your FlexPlan Account.

What is a Flexible Spending Account

If you are looking to save additional money on healthcare, dental or vision related expenses and/or dependent or elder care expenses, a flexible spending account is an easy and convenient way to put money aside on a pre-tax basis to pay for expenses through payroll deductions.

How Does a Flexible Spending Account Save You Money

Money put aside in a flexible spending account is exempt from federal, state and payroll taxes. Using pre-tax dollars to pay for out of pocket expenses can reduce your costs by 30% or more depending on your tax bracket. If you pay for medical and pharmacy co-pays, dental and vision expenses and even over-the-counter health items with after-tax dollars, a flexible spending account will help you to save money. The State allows you to put aside up to \$5,000 per calendar year on a pre-tax basis. In a separate Dependent Care Account, money may also be deducted through payroll deduction for dependent care or elder care up to \$5,000 per calendar year.

How Do You File a Claim

At the start of your new plan, July 1, 2009, your Flexible Spending Account (FSA) will be a part of FlexSystem offered by Cornerstone/TASC. With FlexSystem you will continue to have all of the conveniences you have come to expect, and more, including:

- Fast and efficient claim reimbursements
- Multiple claim submission options including via claim card (also referred to as debit card), online, by fax or regular mail.
- **NEW:** Online account access 24 hours a day/7 days a week
- Toll free customer service assistance, email and web chat customer service
- **NEW:** Interactive Voice Response System availability 24 hours a day/7 days a week to check account activity, account balance and more
- Direct deposit availability (if you are currently signed up for direct deposit your account information will continue to be utilized. If you are new or want to update your existing direct deposit information, you can add/change direct deposit information via your online account)
- Opportunity to sign up for text/email notifications of account activity (i.e. claim receipt by Cornerstone/TASC, claim payments, etc.)

Attend Open Enrollment Sessions to Find Out if You Qualify To Save Money

Cornerstone will be on site at many locations for informational sessions so watch for more information from your human resources department for the date and time for a meeting coming to you.

If you are currently participating in the Flexible Spending Plan, you must make a new election for the upcoming plan year to continue participating.

Questions

Should you have any immediate questions, please contact our Customer Care Center at 800-720-4460 Option 1.