eflexFSA **HRMS HR-BENEFITS**

Frequently Asked Questions

Q. *Who is eflexgroup.com and why are they administering my Flexible Spending Account (FSA) instead of HRMS?*

A. With ever-changing regulations, FSA management and administration has become increasingly complex. HRMS (your current plan administrator) realized that continuing to provide you with the highest level of service, regulatory compliance, and technology would require a significant investment in staff, systems, and software. So, they turned to the experts. They turned to eflexgroup.com (eflex) as a partner in delivering full service, quality FSA administration.

Founded in 2000 on the idea that administration of benefits should be easier, eflex is a different kind of plan administrator. Operating under the standards of fast answers, fast claims, and Web self service, eflex is creating the highest standards for customer service and innovation in the consumer-driven health market. With a customer focus and Lean Six Sigma methodology operating throughout the organization, eflex is miles ahead of competitors in technology and service. At eflex, we're committed to providing you with world-class products and service. We'll make your life easier by taking care of the details

Q. *If I elected direct deposit through HRMS, do I need to complete another form with eflex?*

A. No, as long as your bank account information has not changed. HRMS and eflex are working together to securely and electronically transfer your direct deposit information. Your direct deposit service should continue without any disruption in service. If your bank account information has changed in the past year, you'll need to complete a new direct deposit form. You can find eflex direct deposit forms online under *Forms* at www.eflexgroup.com.

Q. *How does the money in my account get to eflex? Do I need to do anything?*

A. You don't need to do a thing. HRMS and eflex will automatically migrate your funds and account information to eflex. HRMS and eflex are working together to ensure a smooth and seamless transition. By November 10, 2008, all your account information should be fully operational within the eflex system.

Q. *Where do I send my claims?*

A. <u>Continue to send your claims to HRMS until October 31, 2008.</u> Beginning November 1, send your claims and documentation directly to eflex:

Toll-free Fax: 1.877.231.1287
email: CustomerCare@eflexgroup.com
Online: www.eflexgroup.com
Mail: eflex, 2740 Ski Lane, Madison, WI 53713

IMPORTANT: There will be no claims processed from October 31, 2008 until November 10, 2008 to allow adequate time for claims and data conversion.

Q *Will I receive a new debit card from eflex?*

A. Yes, you should receive your new eflex Card around November 15, 2008. If you incur claims prior to receiving your new eflex Card, you may email, fax, or mail your receipts along with a claim form to eflex for reimbursement.

IMPORTANT: Your Take Care debit card will be deactivated on October 27, 2008. To effectively transfer FSA funds and data, access to debit card service will be curtailed from October 27 until you receive your new eflex Card.

Q. *If I've already used the funds in my FSA for this year, will I still get a new debit card?*

A. Yes, you'll receive an eflex Card even if there are no funds in your FSA. The card is automatically renewed each year so you'll have it for your 2009 plan year.

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Q: *How long will it take for my claims to be processed and reimbursed once they have been submitted to eflex?*

A: With eflex, all claims are touched within 30 minutes of arrival. Claims are typically processed within 24 to 48 hours.

Q. *Will my plan change? Where can I find a list of eligible expenses?*

A: No, your plan won't change. You can find a summary of eligible expenses under the Forms section of the eflex Website at www.eflexgroup.com.

Q. *Who do I call with questions?*

A. You may call eflex Customer Care toll-free at 1.877.933.3539. Customer Care Representatives will be available to talk with you Monday through Friday from 7 a.m. until 7 p.m. There's also a call center available after hours (at the same toll-free number) so you may speak with a live representative 24 hours a day, 7 days a week, and 365 days a year (24/7/365). You may also access Live Chat at www.eflexgroup.com or email us at CustomerCare@eflexgroup.com.

Q. *Where do I get eflex forms?*

A. You may download any form you'll need (e.g., Claims, Direct Deposit) at the eflex Web site (www.eflexgroup.com).

eflex Customer Care at a Glance

Toll-free Phone: 1.877.933.3539

Toll-free Fax: 1.877.231.1287

email: CustomerCare@eflexgroup.com

Website: www.eflexgroup.com

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