If you participated in Beneflex in 2016, new LBS cards will NOT be issued – You should continue to use the card you used in 2016. If you no longer have that card, you should complete the form found on the HR website here and return to administrator as indicated on the form. Please note that there will be a $5 charge for replacement cards.

If you elected Beneflex for 2017 and did not participate in a prior year, you should have received a mailing from the administrator, Lifetime Benefit Solutions, with two LBS cards; there is a card for you and one for an eligible family member (e.g., your spouse). 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. LBS 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 procedure.

If you need a new or additional LBS cards, you should complete the form found on the HR website here and return to LBS as indicated on the form. Please note that there will be a $5 charge for replacement cards.

Keep the LBS card, even if you have used up the funds in your account – Note the expiration date on your LBS 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.

You can use Your LBS Card for OptumRx Mail Order and for Wegmans Free Home Shipping – You can use the LBS card to pay for your mail order prescriptions. Log into the applicable system and set up the auto charge to your LBS card. When this is set up, the payment for medication you order for shipping will come directly from your Beneflex account. Be sure to keep the receipt that comes in the mail with your medications for proof, if necessary.

If You Had Beneflex in 2016 – When you use your LBS card between January 1 and March 15, 2017 (the grace period), dependent care and health care claims will be paid from any remaining funds in your 2016 account BEFORE the 2017 account. If you have any manual claims to submit to your 2016 account, you should submit them before using the LBS card for 2017 expenses; otherwise, you may inadvertently use up your 2016 account dollars with 2017 expenses. To submit for reimbursement of 2016 claims, use the claim form found on the HR website here for the Health Care Spending Account and here for the Dependent Care Spending Account. If you make a mistake and use the LBS card, it can be reversed, but you will be responsible for paying the administrative fee charged by LBS.

Beneflex Direct Deposit Form – Whenever you do not use your LBS card, you will need to submit manual claims to be reimbursed. If you did not have your Beneflex claim reimbursement directly deposited in 2016, 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 here on the HR website. If you have already completed this form for LBS, you do not need to do it again.

The IRS Grace Period Remains at March 15 – RIT’s plan has 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 participated in Beneflex in 2016, you may submit claims with dates of service through March 15, 2017 toward your 2016 account.

Manual Claims Submission Deadline is April 30 – You will have until April 30 of the next calendar year to submit claims. Please make sure that RIT’s administrator, LBS, receives your claim before the April 30 deadline. For example, if you will be submitting a manual claim to your 2016 account, you have until April 30, 2017 to submit it.
Check your account online – You can login to your Beneflex account at here. To login for the first time, follow these steps:

- Your initial username will be your Social Security number
- Your initial password will be the first letter of your first name (lower case) followed by your 5-digit home zip code
- After your first time logging in, you can change your username and you will be required to change your password.

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

Reminder About OTC Items – Effective January 1, 2011, Beneflex health care funds may not be used to purchase over-the-counter (OTC) drugs and medicines (other than insulin) without a prescription from a medical provider. These restrictions do not apply to other items for medical care that are not “medicines or drugs.” Examples of items that continue to be eligible for reimbursement are band-aids, contact lens solution, denture adhesives, first aid supplies, health monitors, hearing aid batteries, supports/braces, crutches, wheelchairs, walkers, canes.

Submitting a Manual Claim for Your Eligible OTC Drugs and Medicines – In order to be reimbursed for OTC drugs and medicines, you would submit a manual claim form found on the HR website here to LBS along with a prescription (or a copy of the prescription or another item showing that a prescription for the item has been issued) and the customer receipt (or similar third-party documentation showing the date of the sale and the amount of the charge). For example, documentation could consist of a customer receipt issued by a pharmacy that reflects the date of sale and the amount of the charge, along with a copy of the prescription; or it could consist of a customer receipt that identifies the name of the purchaser (or the name of the person for whom the prescription applies), the date and amount of the purchase and an Rx number.

Using your LBS Card for Eligible OTC Drugs and Medicines – According to the IRS website, you can use your LBS card if you have a prescription for the medicine or drug. You may continue to use your LBS card to purchase over-the-counter medicines or drugs at pharmacies and from mail order and web-based vendors that sell prescription drugs, so long as you obtain a prescription for the medicine or drug, the prescription is presented to the pharmacist, and the medication is dispensed by the pharmacist and given an Rx number.

Requests for Information – As a reminder, LBS periodically sends out Request for Information (RFI) letters to Health Care Spending Account participants. Some people have expressed frustration with having to comply with these requests and they wondered why they were being sent. LBS is required to substantiate or prove that every expense is an eligible one based on rules set by the Internal Revenue Services (IRS). From your perspective, it is obvious that you went to the doctor (or dentist); however, it is important for you to remember that not every service provided at a doctor or dentist is an eligible one. There have been a number of technology improvements that have reduced the number of these requests; in fact, LBS auto-substantiates about 90% of all LBS card transactions; RFI letters are only sent when absolutely necessary. Please be sure to comply with an RFI request; if you do not, LBS will shut off your LBS card.

If you have any questions for LBS, contact them at (800) 327-7130/V.

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:

<table>
<thead>
<tr>
<th>YOUR LAST NAME</th>
<th>CONTACT</th>
<th>TELEPHONE</th>
<th>EMAIL ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-L</td>
<td>Valerie Liegey</td>
<td>(585) 475-5346/V</td>
<td><a href="mailto:valpsn@rit.edu">valpsn@rit.edu</a></td>
</tr>
<tr>
<td>M-Z</td>
<td>Brett Lagoe</td>
<td>(585) 475-5983/V</td>
<td><a href="mailto:blipsn@rit.edu">blipsn@rit.edu</a></td>
</tr>
</tbody>
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January 4, 2017