

1. ***If you participated in Beneflex in 2021, new LBS cards will not be issued*** – You should continue to use the card you used in 2021. If you no longer have that card, you should complete the [form](#) found on the HR website and return to the administrator as indicated on the form. Please note that there will be a \$5 charge for replacement cards.
2. ***If you elected Beneflex for 2022 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 their signature. LBS has informed us that the family member using an additional card should not have a problem as long as they have signed the card with their own signature. If you did not receive a card, contact LBS at 800-327-7130.
3. ***If you need new or additional LBS cards***, you should complete the [form](#) found on the HR website and return to LBS as indicated on the form. Please note that there will be a \$5 charge for additional cards.
4. ***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.
5. ***When your card is expiring***, it will remain active through the last day of the month in which it expires. You will automatically receive new cards the first two weeks of the month in which the card expires. Please be sure to update any online payments you have set up, such as MD Live telemedicine, OptumRx, Wegmans Free Home Shipping.
6. ***If you are enrolled in RIT's prescription drug coverage with OptumRx and the Beneflex Health Care Spending Account, you can use your LBS card for your copays 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, in the event you are audited.
7. ***If you are enrolled in RIT medical coverage and the Beneflex Health Care Spending Account, you can use your LBS Card for your telemedicine copays.*** – When you register for the telemedicine benefit at www.excellusbcbs.com/telemedicine, you can enter the information from your LBS card so your copays would be charged automatically to your Beneflex account. Be sure to keep the receipt you receive for any telemedicine visits for proof, in the event you are audited.
8. ***Beneflex Direct Deposit Form*** – When 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 a prior year, and you want your reimbursements sent directly to your bank account, you will need to complete a Beneflex Direct Deposit form. You can find this [form](#) on the HR website. If you have already completed this form for LBS, you do not need to do it again.

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

You can also download their app, called “LBS Flex.”

10. **Keep Your Receipts** – It is *critical* that you save your receipts and supporting detailed information from each LBS card transaction, as your Beneflex claims are subject to review and audit by LBS and the Internal Revenue Service (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 until the documentation is provided and approved.
11. **Reminder About OTC Items** – Under the CARES Act which was signed in to law in March 2021, effective January 1, 2021, Beneflex health care funds **may be used** to purchase over-the-counter (OTC) drugs and medicines (other than insulin) without a prescription from a medical provider. Prior to this new law, a participant had to have a prescription for OTC drugs and medicines. Other items for medical care that are not “medicines or drugs” continue to be eligible expenses. These items include items such as Band-Aids, contact lens solution, denture adhesives, first aid supplies, health monitors, hearing aid batteries, supports/braces, crutches, wheelchairs, walkers, canes. In addition, the CARES Act added that certain menstrual care products (e.g., pads and tampons) are considered eligible expenses effective January 1, 2021.
12. **Submitting a Manual Claim** – If you did not make your eligible purchase with your LBS card, you can submit a manual claim. You can submit the claim online at the [secure LBS website](#) or complete the [Health Care Spending Account form](#) found on the HR website and mail the claim to LBS. You will need to include the detailed receipt from the provider. You can also use their app, LBS Flex, to upload receipts.
13. **Requests for Information** – 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 dentist; however, it is important for you to remember that not every service provided at a doctor or dentist is an eligible one (e.g., teeth whitening is not an eligible expense). 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 until the requested documentation is provided.

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

If you have any questions for RIT, please

- visit the RIT Service Center portal at help.rit.edu where you can ask questions and find answers immediately
- If you cannot find what you are looking for
 - you can chat online with a representative through the [RSC portal](#),
 - you can click on Report Issue / Ask Question to submit your question, or
 - you can call the RSC at 585-475-5000.

You can access the RSC online portal 24 hours a day. The RSC staff is available for online chats and by phone Monday through Friday 7:30 a.m. to 5:00 p.m. Eastern Time.