

MANAGEMENT ADVISORY 15-009

DATE: Dec. 7, 2015

TO: Employees Enrolled in Medical Reimbursement Accounts, Dependent Care Reimbursement Accounts and Health Savings Accounts

FROM: Suzetta Furlong, Interim Director

SUBJECT: Transition to a New Administrator – Chard Snyder

Effective Jan. 1, 2016, Chard Snyder will be the new administrator for flexible spending accounts (FSAs) and health savings accounts (HSAs). If you are enrolled in one or more of these accounts, please look out for important communications from Chard Snyder and People First during December.

Highlights of This Transition (see below for more information)

- State-dedicated Chard Snyder representatives are available to answer any questions. Call 855-824-9284 Monday through Friday, 8 a.m. to 9 p.m. EST.
- Plans, contributions limits and IRS rules that govern the plans are the same.
- The new Benny® prepaid benefits card can be used for more than one plan.
- Intuitive technology will help you monitor your accounts.
- The new bank for HSA deposits will have no monthly fees.
- Refer to the below chart for new names:

	Current	January 2016
Flexible Spending Accounts	dependent care reimbursement account or DCRA	dependent care FSA
	medical reimbursement account or MRA	health care FSA
	limited purpose MRA	limited purpose FSA
	myMRA card	Benny
Qualified High Deductible Plan with HSA	health investor health plan or HIHP	high deductible health plan (HDHP)
	health savings account or HSA	health savings account (HSA)
	Tallahassee State Bank	HSA Advantage™
	Tallahassee State Bank HSA card	Benny

- The Benny prepaid benefits card:
 - Replaces the myMRA card
 - Replaces the Tallahassee State Bank HSA card (if you close your account); and
 - Can be used to pay for eligible expenses from your dependent care FSA, health care FSA, limited purpose FSA and HSA (Benny is smart enough to know where you're using it and will take money from the correct account).

- Enhanced technology will allow for:
 - A user-friendly, secure participant portal to see your account balance(s), file claims, pay your provider and more.
 - HDHP enrollee HSA Advantage™ bank accounts to be automatically opened (In some instances, Chard Snyder will request additional information to open your account. Chard Snyder will send you information about transferring your Tallahassee State Bank account, if you so desire).

How Should You Prepare for This Transition?

- **Be sure your mailing address in People First is correct.**
- **Read the detailed information regarding these changes and look for your Benny prepaid benefits card coming in the mail soon from Chard Snyder.**
- For 2015 MRA and LPMRA enrollees who are *not* participating in 2016, please:
 - Try to spend your 2015 money and submit your claims by Dec. 31, 2015. After this date, the myMRA card will no longer work, and processing paper claims may take longer.
 - Remember that you must file paper claims for expenses incurred through the grace period that starts Jan. 1, 2016 and ends March 15, 2016.
- For 2015 MRA and LPMRA enrollees who *are* participating in 2016, please:
 - Remember any remaining 2015 balance will be available on Jan. 13, 2016. You will be able to access 2016 dollars using Benny starting Jan. 1, 2016. After Jan. 13, adjustments will be made to correct your 2015 and 2016 account balances, if needed.
- New 2016 FSA participants will have access to health care FSA money on Jan. 1, 2016, and dependent care FSA money when it is deposited into the account based on one's payroll schedule.

Please take the following steps before Dec. 31, 2015, to view the status of your 2015 account:

1. Log in to [People First](#).
2. Select the "FSA Information" link in the My Quick Links section on the left.
3. Review your claims information:
 - If you have an available balance, submit your 2015 claims soon to exhaust your account balance.
 - If you have an outstanding card transaction that requires documentation, submit your documentation right away to avoid a card suspension.

By Dec. 31, 2015, submit 2015 claims or supporting documentation on outstanding claims in one of three ways:

1. Scan and submit your completed and signed [claim form](#) and supporting documentation online through the Online Claim Submission screen in [People First](#) – the fastest way to clear the transaction;
2. Fax your [claim form](#) and documentation toll free to 888-800-5217 or to 850-425-4608 if you're in the Tallahassee area; or
3. Mail your [claim form](#) and documentation to the People First Service Center: P.O. Box 14766, Lexington, KY 40512-4766. *Note: this is a new address because of the transition.*

After Dec. 31, 2015, the FSA information in People First will reflect only account activity that occurred and was processed by that date. Enrollees in a 2016 FSA or HSA will be able to see their account information for 2016 starting Jan. 2, 2016, at the Chard Snyder portal, accessible through the People First website.

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