



Important News About Your State of Florida Flexible Spending Account (FSA)

The State of Florida has a new FSA administrator, Chard Snyder. This change will affect you in several important ways. Please read this letter carefully to ensure a smooth transition of your account.

Important Note: The health care FSA was previously called a medical reimbursement account or MRA. The dependent care FSA was previously called a dependent care reimbursement account or DCRA. Although the account names have changed, the IRS rules that govern these accounts remain the same.

Claims from Current Plan Year: The last day to submit claims to the current vendor (WageWorks) and use your current myMRA debit card is 12/31/2015. After that, please send claims to Chard Snyder for reimbursement and we will begin processing them for payment (see Submitting Claims section below). If you would like to have Chard Snyder reimburse you for claims directly into your personal checking or savings account, go to PeopleFirst.MyFlorida.com after 1/1/2016 and log in to your FSA/HSA account to set up direct deposit. The banking information is located on the Profile tab of the FSA/HSA account portal. See instructions below (Online Access) on how to log in to the portal.

Benny® Prepaid Benefits Card: Your new Benny prepaid benefits cards will be coming soon, so watch your mailbox for the envelope pictured to the right. Benny is an easy way to keep cash in your pocket while using your FSA. Many payments made with the card are approved automatically, so no further paperwork is required. Starting 1/1/2016 your card may be used to pay for eligible expenses related to the FSA. You will receive two cards in the mail, one for you and one for another family member. Each card will display your name as the owner of the account but may be used by the person who signs the back. You must activate your card before use.



Look for this envelope in the mail. It will say **YOUR NEW EMPLOYEE BENEFITS MATERIALS ARE ENCLOSED.**

Your 2016 account balance will be available on your card on 1/1/2016. Any remaining 2015 funds will be transferred to your new account on 1/13/2016 and will be available through the end of the grace period, 3/15/2016. As in the past, you will also have until 4/15/2016 to file claims for reimbursement.

Submitting Claims: You can submit claims to Chard Snyder through the mail or online. You will need a claim form to submit claims through the mail. The claim form is available on the MyBenefits.MyFlorida.com website and on the Chard Snyder FSA/HSA account portal, accessed through the People First website.

- **Mail:** Send claim form and copies of receipts to 3510 Irwin Simpson Road, Mason, OH 45040.
- **Online:** Log in to your account and select *Claims*. Enter the claim information, upload receipts and click *Submit*.



Save Your Receipts: No matter how you submit a claim, the IRS requires that you prove it was for an eligible expense. Even if you use Benny, you may receive a letter from us asking for a receipt, Explanation of Benefits or bill as proof. Your proof must provide the date of the expense, a description of the item or service, the name of the store or provider and the amount you paid.

Online Access: Use the Chard Snyder FSA/HSA account portal after 1/1/2016 to check your account balance or claim status and to submit a claim. You will also find a complete listing of eligible expenses for your plan. Here's how to log in:

1. **Go to www.PeopleFirst.MyFlorida.com.**
2. **Click on *FSA & HSA Information*.**
3. **Enter your username.** It will be your People First Employee ID number.
4. **Enter your password.** This will be defaulted as "Pf" and your date of birth in the following format: PfMMDDYY. Upon your first log in, you will set up security questions and choose a new password.

Customer Service: Contact us between 8 am and 9 pm Eastern time, Monday through Friday. After a short recorded message, you can speak directly to one of our experienced customer service representatives. After 1/1/2016, we will have access to your account information and can assist you with any plan questions or concerns. You may also contact us at FloridaAskPenny@chard-snyder.com. For security reasons, please do not send claims or personal information through email.

Welcome to Chard Snyder! We are pleased to have you as a participant.