

**Email****Sent:** Thursday, January 12, 2006 4:12 PM**Subject:** Conexis Benefit Card**To employees who are enrolled in a 2006 health care FSA (Flexible Spending Account):**

**Conexis benefit cards are being mailed this week and next week to your home.**

Open the attachment for a preview of what your card will look like. You're not required to use this card to pay for your eligible health care expenses. You can continue to file a claim as you have in the past. But we think you will like the new benefit card and find it a convenient way to maximize your cash flow. [The following only applies to your health care FSA. If you also have a dependent care FSA, you would continue to file paper claims for your daycare expenses benefit as you always have.]

**Tips on how to use your benefit card:**

- Swipe it as a "credit card" expense at your doctor's office, pharmacy or store where you're buying over-the-counter drugs.
- Only use it to pay for expenses covered under your FSA. For example, if you're at Wal-Mart, pay for your prescription and over-the-counter drugs at the pharmacy counter with your benefit card. Then pay for your other items separately with your own money/credit card. If you use the benefit card to pay for an unauthorized item, your card and FSA is locked and Human Resources is notified.
- Amount is debited from your FSA automatically. This is the true benefit... that you don't have to pay with your own cash.
- Keep your receipts as you normally would. This is extremely important and bears repeating.
- **Keep your receipts.** They are basically tax records, same as your W-2 and other important paperwork (because an FSA is a tax-favored benefit).
- Wait to hear from Conexis. They will send you a letter if they need you to mail or fax in your receipts.
- Do not file a claim form or send in your receipts in anticipation of Conexis requesting them. Wait until Conexis asks you to send in your documentation.
- Expect that Conexis will request you to send in your receipts, as least initially and until you learn how to use the card. Conexis can only "auto-substantiate" claims if the payment exactly matches a UA medical insurance copay and you swiped your card on a health care provider's machine.
- The benefit card just helps with cash flow – it doesn't change the IRS rule that every FSA payment be substantiated (verified). In fact, the IRS has tightened down on what they allow as acceptable documentation. But the extra steps are worth it because of your tax savings.

- Log onto [www.conexis.org](http://www.conexis.org) to verify your claims have been paid and to check your FSA balance. You can also log into [www.mbicard.com](http://www.mbicard.com) to check your benefit card usage and balance.

After you log into Conexis' website, you can find more detailed guidelines on using your new benefit card. Here is a direct link to one particular site:

[http://www.conexis.org/FSA\\_EDU/Common/PDFs/Online\\_FSA\\_MBICARD\\_GUIDELINES.pdf](http://www.conexis.org/FSA_EDU/Common/PDFs/Online_FSA_MBICARD_GUIDELINES.pdf) .

You can also contact Conexis if you want additional cards for family members, although you should probably only order cards for your spouse, possibly your college-age children. If you have any problems with your card, call Conexis toll-free at 1-866-279-8385.

*Need to change your benefits or have a question?*

Please contact Human Resources/**Employee Services** at (501) 686-5650

or by email at [askhr@uams.edu](mailto:askhr@uams.edu).

Most forms are on our website: [www.uams.edu/ohr](http://www.uams.edu/ohr) (click on Current Employee)