



WELCOME BLOOMINGTON PUBLIC SCHOOLS, DISTRICT 87 EMPLOYEES

Benefit Planning Consultants, Inc. (BPC) would like to take this opportunity to introduce ourselves as a Third Party Administrator. Our role in providing you service will be to process Flexible Spending Account (FSA) payments on your employer's behalf. All this information and more can be found on your customized BPC webpage:

www.bpcinc.com/clients/district87.cfm

The first time you go to the site to download a document, check your balance, or submit a claim online you will need to register. You will be notified by email whenever a new Explanation of Benefits (direct deposit notification) or quarterly Account Summary Statement is made available on our website. These documents will be available to you for a period of 3 years.

Enrollment

Eligible employees can submit a completed Health FSA and Dependent Care FSA Enrollment Form to the Human Resources Department. Changes to your flexible spending account are permitted only during the annual election period unless you have a qualifying event. Examples of a qualifying event would be marriage, birth of a child, etc. To have your reimbursements direct deposited in your checking or savings account an Employee Direct Deposit Authorization Form is required.

Health FSA

Eligible Health FSA expenses include medical, dental and vision expenses not covered by insurance; such as, doctor and prescription co-pays, dental expenses, vision expenses and drugs taken to treat a medical condition. Any over-the-counter medication purchased on or after January 1, 2011 will not be eligible for Flex without a prescription. A flexible spending account is an IRS-approved method of paying for your out-of-pocket medical expenses with pre-tax dollars. Most employees will save between 20% and 30%.

Dependent Care FSA

The Dependent Care Flexible Spending Account enables you to pay for out-of-pocket, work related dependent day-care cost with pre-tax dollars. If you are married, you can use the account if you and your spouse both work or, in some situations, if your spouse goes to school full-time. Single employees can also use the account. For Dependent Care Expenses, generally an eligible child must be under age 13 and share your same principal residency for more than half the year. Under a special rule for dependent care expenses for children of divorced or separated parents, a child is an eligible dependent with respect to the custodial parent even when the noncustodial parent is entitled to claim the dependency exemption for the child.

Submitting Claims

For every manually-submitted claim the receipt must show the date of service, item/service provided, name of service provider/vendor and amount charged. If it is covered by insurance it must also show the amount the insurance paid. An Explanation of Benefits (EOB) form from your insurance company will provide all the required information. A balance due bill is not an acceptable receipt. Receipts should be submitted with a completed claim form and faxed to (217) 239-4499 or mailed to P.O. Box 7500 Champaign, IL 61826-7500. You can also submit claims online via your employer's customized BPC webpage.

Grace Period

If you have not spent all the funds in your account by the end of the Plan Year, you may continue to incur claims for expenses during the "Grace Period." The "Grace Period" extends 2 1/2 months after the end of the Plan Year, during which time you can continue to incur claims and use up all amounts remaining in your account.

Any funds left at the end of the Plan Year and the Grace Period will be forfeited. Qualifying expenses that you incur late in the Plan Year or during the Grace Period for which you seek reimbursement after the end of such Plan Year and Grace Period will be paid first before any amount is forfeited. You must submit claims no later than 45 days after the end of the Grace Period.



When will I receive payment?

Daily Processing: For those participants enrolled in direct deposit, reimbursement transactions will be posted daily. Payments for daily reimbursement will be direct deposited into your checking or savings account. Please allow 24-48 hours for transactions to post to your account.

Weekly Processing: If you do not elect direct deposit, we will process all claims received by 3:00 pm on Monday for payment on Friday. Checks for weekly claims reimbursement will be mailed to your home on Thursday from our Champaign Illinois office. There is a minimum payment amount of \$25.00. Claims less than \$25.00 will be held until your reimbursement reaches \$25.00.

How do I check my account balances?

You can submit a claim online, check your account balance anytime, find out if an expense is eligible, print a claim form, and read the Plan SPD on your employer's customized BPC webpage.

If you have any questions about claims or payments, please call us at (217) 531-9000 or (877) 272-8880 and ask for the Benefits Department. One of our associates will be happy to assist you.

Benefit Planning Consultants, Inc. - Benefits Division