

# ENROLLMENT BOOKLET ANNOUNCEMENT

The following enrollment booklets are being replaced with a new, participant-friendly product called the Participant Resource and Education Packet (PREP).

- ◆ FSA Enrollment Booklet for NEW PARTICIPANTS
- ◆ FSA Enrollment Booklet—Spanish Edition
- ◆ LUMRA Enrollment Booklet for NEW PARTICIPANTS

The PREP is a client-custom document that will be updated every plan year to reflect that plan year's offerings. It contains the following sections:

- ◆ Terminology—definitions of key terms that are common to your plan offerings
- ◆ Your Plans
  - Your Plan Details—plan details that pertain to your specific plans such as start/end dates, grace and run-out periods, and minimum/maximum election requirements.
  - Plan Overviews—summaries of all applicable plans that you offer
- ◆ Web account creation instructions (replaces the Welcome Kit)
- ◆ Claim submission instructions and reimbursement details
- ◆ Substantiation information—a detailed look at what is and is not appropriate for substantiating claims
- ◆ Eligible and Ineligible medical expense lists
- ◆ Enrollment form with instructions

## How do I get my PREP?

Call Shannon Parr directly at 866-672-2400 x228 or email him at sparr@conceptsinbenefits.com. Your PREP will be emailed to you as a PDF.

Here are some sample pages from a PREP. Yours will look similar:

**COMPANY'S PLAN DETAILS**

Company Name & Concepts in Benefits, Inc. Present your PARTICIPANT RESOURCE & EDUCATION PACKET

Below are the Details that are Specific to Company's available plans. Please contact your HR Department regarding eligibility for the listed plans.

Plan Details						
Date	End Date	Grace Period End Date	Run-out End Date	Min Election Contribution	Max Election Contribution	CB FlexCard
12/31/2012	12/31/2013	1/31/2013	3/31/2013	\$0	\$1000	Yes
12/31/2012	12/31/2013	1/31/2013	3/31/2013	\$0	\$5000	Yes

**Plan Features**

Submission Methods	Allowable Substantiation Types			Reimbursement Methods			
	Fee, Invoice, or Mail	Invoice	Explanation of Benefits (EOB), Claims Summary, or Other Receipt	Approved Receipt*	Check	Direct Deposit	Pay Provider
Online	✓	✓	✓	✓	✓	✓	✓
Mail	✓	✓	✓	✓	✓	✓	✓

**MEDICAL REIMBURSEMENT ACCOUNT PLAN OVERVIEW (FSA-MRA)**

Is a Medical Reimbursement Account (MRA)?

...is a Medical Reimbursement Account (MRA)?

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**CLAIMS INSTRUCTIONS**

There are three ways to access your plan funds.

**PARTICIPANT RESOURCE & EDUCATION PACKET**

**DETAILS ABOUT YOUR TAX-FREE BENEFIT PLANS**

43 Constitution Drive  
Bedford, NH 03110  
800.224.7688  
www.ConceptsinBenefits.com

SECTION 2 - OVERVIEW

SECTION 4 - 1