

December 2011

<Name>

<Address 1>

<Address 2>

<City>, <State> <ZIP>

Dear HealthFlex Participant:

As a new participant in the HealthFlex consumer-driven health plan (CDHP), please take a few minutes to read these important details related to your use of the HealthFlex Benefits Card (“debit card”).



- You will soon receive or may have already received a HealthFlex Benefits Card from Ceridian by mail. This card is for your health reimbursement account (HRA, part of the CDHP). It also can be used for a medical flexible spending account (FSA, also called a medical reimbursement account or MRA)—*if you elected a medical FSA during HealthFlex Annual Election* this past November.
- A single card accesses your CDHP’s HRA as well as your medical FSA, if applicable. (**Please note:** The FSA *is optional*. You will only have a medical FSA if you made FSA elections during the November Annual Election period.)
- If you elected to have a medical FSA, your debit card will access funds in your FSA *first*, and then funds in your HRA. This is because, under Internal Revenue Service rules, the FSA has a “use it or lose it” rule (unspent FSA funds are forfeited), whereas unspent HRA funds remain in your account from one year to the next.
- You do not have to use the Benefits Card. Each time you receive health care services or purchase health-related products (such as filling a prescription), *you can choose whether or not to use your Benefits Card*. If you prefer, you can pay for services via a standard credit card, personal check or cash, and then send copies of your receipts to Ceridian for reimbursement.
- Nearly 80% of Benefits Card purchases are processed automatically, without requiring the participant to submit receipts. However, Ceridian will request a receipt or Explanation of Benefits for out-of-pocket expenses you may have incurred in certain situations, including:
 - Dental services;
 - Payments to some independent pharmacies and small retailers;
 - Payments made more than 60 days past the actual service date;
 - If your HealthFlex plan for medical or prescription drugs require co-insurance payments based on a percentage of actual costs instead of a fixed-dollar co-payment amount;
 - Deductibles; and
 - Co-payments.

It’s a good idea to always keep your receipts—just in case you need them later.

For More Information

For additional information about using your Benefits Card, please refer to the *About Your HealthFlex Benefits Card* information sheet from Ceridian, enclosed with this letter

Many more details about using your Benefits Card are available on the HealthFlex/WebMD website. Go to **www.gbophb.org** and select "**HealthFlex/WebMD.**" Then browse through *HealthFlex Benefits Card—Frequently Asked Questions* posted on the WebMD login page. Be sure to read the CDHP-specific information on pages 8 and 9.

Beyond the Benefits Card information, you can find additional details about FSAs and HRAs in general on the Ceridian Benefits Online Web page. (After logging in on the WebMD page, choose "**HealthFlex Plan Benefits**" in the left column to reach the Benefits Online page. Then browse through the "Documents" column for FSA information.)

If you have more questions, contact Ceridian Customer Service at **1-877-799-8820**.

Sincerely,

General Board of Pension and Health Benefits

Watch for a new video about using the Benefits Card—coming in early 2012 to the HealthFlex/WebMD website!

Enclosure