



October 2012

«Title»«First_Name»«Last_Name»

«Address_Line_1»

«City»«State»«ZIP_Code»

Dear «Title»«First_Name»«Last_Name»,

As a Medicare companion plan participant whose plan sponsor has elected the Medicare Secondary Payer Small Employer Exception (MSPSEE) and who has been approved for the MSPSEE, you are eligible to enroll in a flexible spending account (FSA). FSAs help you save money by allowing you to pay for eligible medical expenses, dependent care expenses, or both with money deducted from your paycheck prior to tax withholding deductions (federal income tax, state income tax in most states, and Social Security tax).

To have an FSA in 2013, you must make FSA elections online during the HealthFlex Annual Election period: **Wednesday, October 31 through Thursday, November 15, 2012**. *Here's how to make FSA elections:*

1. Using an internet-accessible computer, go to **www.gbophb.org**.
2. Click on “**Annual Election**” or “**HealthFlex/WebMD**” to reach the WebMD page.
3. Enter your WebMD **username** and **password**. (Click “**forgot your username and password?**” if necessary. Or call WebMD for help logging in: **1-866-302-5742**.)
4. From the WebMD page, click “**Annual Election**” or “**HealthFlex Plan Benefits**.” This will take you to the Benefits Online web page.
 - *Learn more about FSAs*—search under **Documents** (right column).
 - *Make FSA elections for 2013*—click **Open Enrollment** (top of page) to begin.

If you don't have access to a computer, the General Board of Pension and Health Benefits (General Board) Health Team can help you make FSA elections. Call **1-800-851-2201**.

Sincerely,

General Board of Pension and Health Benefits

Please note: *Most participants in HealthFlex Medicare companion plans are **not** eligible for an FSA. However, you are eligible for an FSA because you are actively working and your plan sponsor qualifies under the federal government's MSPSEE for certain employers with fewer than 20 full-time equivalent employees.*