



December 11, 2018

Dear Participant,

We are pleased to announce that Victor Central School District has contracted with Benefit Resource, Inc. (BRI) to administer your *Flexible Spending Account (FSA) and Health Reimbursement Account (HRA) Plans*. BRI will handle your FSA and HRA run-out for the 2018 Plan Year and going forward, if you choose to enroll for the 2019 Plan Year.

What you need to know:

- (1) Your Lifetime Benefit Solutions (LBS) debit card will be closed on December 31, 2018. Claims should no longer be sent to LBS after December 31, 2018. If there are paper claims that have not been submitted to LBS prior to December 31st for the 2018 Plan Year, please submit those claims to BRI beginning January 1, 2019. LBS will process any claims submitted on or before December 31, 2018 by January 15, 2019.
- (2) BRI processes claims daily. There is a 5 business day guarantee for the review and entry of a claim with the claim processing the next business day. You will receive your reimbursement check via U.S. Mail or you may establish Direct Deposit.
- (3) To submit a claim to BRI along with the necessary documentation, you can utilize one of the following options:
 - Benefit Resource website when logged in as a participant (www.BenefitResource.com)
 - BRi Mobile App which can be downloaded from the App Store or Google Play
 - Fax or mail to BRI to the fax number or address listed on the claim form

BRI Administrators will work closely with Victor Central School District to ensure a smooth transition. If you have questions, please contact the Benefit Resource Participant Services Department:

Phone: M-F, 8am - 8pm ET (800) 473-9595
Email: ParticipantServices@BenefitResource.com
Live Chat: www.BenefitResource.com

Sincerely,
Benefit Resource, Inc.

General Information

1. Will I lose my 2018 FSA/HRA funds?

No. Benefit Resource will receive your 2018 balance information to allow you to access any remaining balances.

2. When will my 2018 FSA/HRA funds become available?

2018 Balances will be available at BRI during the week of January 21, 2019 or prior. 2018 HRA rollover funds will be deposited on or before January 21, 2019 to your Beniversal Card.

3. When should I stop submitting claims to LBS and start sending claims to BRI?

Continue to submit paper claims to LBS until December 31, 2018. All future paper claims should be sent to BRI.

4. How do I submit my 2018 claims?

You will need to submit a completed claim form with supporting documentation to BRI. You can do this in one of the following ways:

- (a) The BRiMobile app allows mobile device users to submit claims on-the-go.
- (b) Log into the Benefit Resource website, www.BenefitResource.com, under the FSA/HRA Plans tab, select *Submit an Online Claim*. Complete your claim form, then either upload it to Benefit Resource or print it so you can fax or mail it to Benefit Resource.
- (c) Complete a paper claim form (available from the Benefit Resource website or your employer) and fax or mail it to Benefit Resource.

5. How do I log in to the Benefit Resource website as a participant?

To log in, go to www.BenefitResource.com, click on participants in the secure login section. If you have not already set a personalized Login ID, you will need to register with your:

Company Code: victorschools

Member ID: your Social Security Number

6. How do I establish direct deposit for my reimbursements?

You can sign up for direct deposit through the Benefit Resource website when you are logged in as a participant. You will click on the Profile tab and select Direct Deposit and then follow the prompts.

7. Will I get a Beniversal Card for my 2018 FSA election?

No. Beniversal Cards hold **current** Plan Year funds only. If you enroll in the FSA for 2019, you will receive Beniversal Cards in the mail before January 1, 2019 for use beginning January 1, 2019.

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