



Dear HCSA/DCAP Participant:

The GIC 2010 Open Enrollment period for the Health Care Spending Account (HCSA) and the Dependent Care Assistance Program (DCAP) pre-tax benefits will take place from October 5 to November 13, 2009. In order to continue to save on both your federal and state taxes, you must re-enroll each year.

Important Changes Effective November 1, 2009: New Flexible Spending Account (FSA) Vendor Benefit Strategies, LLC

- The new FSA vendor is Benefit Strategies, LLC located in Manchester, New Hampshire. They will be administering the HCSA and DCAP programs effective November 1, 2009
- Please send all claims to Benefit Strategies beginning November 1. The claim form will be available on the GIC website at www.mass.gov/gic.
- The new toll free customer service number is 1-877-FLEXGIC (1-877-353-9442), fax number 1-603-647-4668, and the website is www.benstrat.com. Look for the GIC logo under client links.
- If you participate in HCSA and have a 2009 balance, you will receive a new HCSA MasterCard debit card in the mail by November 1. You will be able to use your debit card for any 2009 expenses during the 2 ½ month grace period (until March 15, 2010).
- **No HCSA or DCAP claims will be processed from October 24-October 31, 2009.** Please submit any claims from this time period on or after November 1 to Benefit Strategies, LLC.



Important Changes Effective January 1, 2010

- The new reduced monthly fee for HCSA and/or DCAP will be \$3.60.
- The HCSA maximum election amount will increase to \$3,000.
- If you re-enroll for 2010, claims will be applied to your remaining 2009 balance before deductions are taken from your 2010 account. This means you will no longer need to wait until the summer to “true-up” your balance!

Re-enroll Online for 2010 Tax Savings

The GIC encourages all current participants to re-enroll online. Please follow these simple instructions:

- For 2010 benefits, re-enroll online by going to www.benstrat.com.
- Click on the GIC logo under the client links. This will bring you to the GIC FSA enrollment page.
- Click on Participant Login button on this page and follow instructions on how to login.
- Enter your username and password (example: Joe Smith with a Social Security Number of 123-45-6789 would be user name .) Your password by default to get in is . As soon as you login to the site, you will be prompted to change your password and create security questions.
- Your payroll office will receive email notification of your enrollment. However, be sure to check your pay advice to make sure you are receiving the deduction(s) and see your payroll office if correct deduction is not being made.

Remember to save all receipts including for any purchases made with the HCSA MasterCard debit card.

For 2010 open enrollment, online re-enrollment assistance and additional questions, please contact Benefit Strategies, LLC Customer Service at 1-877-FLEXGIC (1-877-353-9442) or visit the GIC website at www.mass.gov/gic.

Sincerely,

The Flex Services Team