Once Annual Opportunity to Enroll in the
2019-2020 Health Care Spending Account (HCSA)
& Dependent Care Assistance Program (DCAP)
Open Enrollment – April 3 – midnight on May 1, 2019
It’s All On-Line!

Effective July 1, 2019 Benefits Strategies is the GIC’s HCSA & DCAP plan provider. If you are participating in the 2018-2019 HCSA and/or DCAP please refer to a related e-mail sent to your UMass e-mail address for important details about this transition and how it impacts your benefits.

Health Care Spending Account (HCSA)
HCSA allows you to pay for $250 - $2,700 of eligible health care expenses on a pre-tax basis. Eligible expenses include:
• Physician office and prescription drug co-payments & deductibles
• Prescription eyeglasses and contact lenses not covered by your health or vision insurance
• Orthodontia and dental expenses not covered by your dental insurance
• Use the “Useful Links” menu item at www.benstrat.com/gic-fsa for a detailed list of eligible expenses

Dependent Care Assistance Program (DCAP)
DCAP allows you to pay for $1 - $5,000 of qualified dependent care expenses on a pre-tax basis. Eligible expenses may only be incurred for dependents under 13 years of age and physically/mentally handicapped adults living in your household and include:
• Day care & Adult day care
• After school programs
• Day camp
• Nursery school

Enrollment Information: Current participants must re-enroll each year to continue participating. All HCSA and DCAP enrollments must be processed on-line at www.benstrat.com/gic-fsa between April 3, 2019 and before midnight on May 1, 2019 -- no need to submit a hard-copy enrollment confirmation!

Extended period to incur expenses and submit expenses for reimbursement:

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Expenses incurred between:</th>
<th>Claims must be received by ASI Flex no later than:</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 1, 2018 – June 30, 2019</td>
<td>July 1, 2018 - September 15, 2019</td>
<td>October 15, 2019</td>
</tr>
<tr>
<td>July 1, 2019 – June 30, 2020</td>
<td>July 1, 2019 - September 15, 2020</td>
<td>October 15, 2020</td>
</tr>
</tbody>
</table>

Funds not spent by September 15 for the prior plan year are forfeited – please calculate your enrollment amount carefully as you may not change your election amount mid-year without a qualifying event. Benefits Strategies provides a planning and tax savings calculator online under “Useful Links” at www.benstrat.com/gic-fsa

Monthly fee for HCSA & DCAP: The pre-tax participation fee for one or both plans is $2.00, payroll deducted once per month.

2 Free Debit Cards: HCSA participants will receive two Benefits Strategies debit cards, enabling immediate payment of eligible expenses without the need to file a claim for reimbursement. Participants must still retain receipts for IRS audit purposes and in order to substantiate expenses as requested by Benefits Strategies. Debit cards cannot be used for DCAP expenses. Existing ASI Flex debit cards will be deactivated effective end-of-day June 16, 2019.

Questions about HCSA or DCAP?
Via telephone: Human Resources (545-6115, 545-1478) or Benefits Strategies 1-877-353-9442.
Via e-mail: flexgic@benstrat.com
In Person: H.R. Employee Service Center, Whitmore Admin. Bldg. Room 325 – hours of operation online at https://www.umass.edu/humres/employee-service-center

All HCSA & DCAP enrollments for plan year 2019-2020 must be completed online before midnight on May 1, 2019. WE HAVE BEEN ADVISED THAT NO LATE ENROLLMENTS WILL BE ACCEPTED.
FY2020 Open Enrollment
Health Care Spending Accounts (HCSA)
Dependent Care Assistance Program (DCAP)

We are excited to announce all enrollments for FY2020 Flexible Benefit Plans are online!

You may enroll in these benefits between
Open Enrollment: April 3, 2019 – May 1, 2019

Current Enrollees in the FY2019 FSA Program Administered by ASIFlex: Please use this enrollment process below. New Enrollees to the GIC’s FY2020 FSA Program: Please complete the FSA enrollment e-form available at www.benstrat.com/gic-2

HOW TO LOGIN:
Open your browser (e.g. Internet Explorer) and log into our website: https://benstrat.navigatorsuite.com/.

Create Username and Password
Create your account by selecting the “Create your new username and password” link and following the registration steps.

User Identification (Step 1 of 3)
Complete the information below to verify your identity.

First Name*  
Last Name*  
Zip Code*  
SSN or Employee ID*  

*Required

Step 1: Enter your First Name, Last Name, Zip Code and SSN or Employee ID.
Step 2: Select and enter your Security Questions.

Step 3: Choose your Username and Password.

- You can use the pre-assigned username or change to one you prefer
- Username’s may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-).
- Your password must have a minimum of 6 characters, contain both upper and lower case letters, and contain at least one number

TIP! Be sure to take note of your user name and password, and keep in a secure place, as you’ll need this to access your FY2020 account when logging in.
HOW TO BEGIN ENROLLMENT:

Step 4: If you are ready to enroll, click Enroll Now.

ENROLLING IN BENEFITS:

You will be guided step-by-step through the enrollment process, so just follow along, enter the required information and click on “Continue” after each screen.

Step 6: Verify/ update your Personal Information.
Step 7: Add and/or Verify Dependents to the system.

- Review any dependents already listed on your account.
- Enter your dependent’s information, and click **Add to List** to add this dependent. Repeat this step for each eligible dependent you would like to add.

Step 8: Review Plan Rules.

- Your employer has listed important plan rules you should be aware of before you enroll. Read these rules carefully.
- Check **I have read and understand the Rules** for each plan.

Step 9: Make Plan Elections.

- Enter your annual election for each plan in which you want to enroll within the “Max Employee Election” as indicated to the right of the box.
- Click the **Calculate** button to view your estimated savings.
- Please note: minimum election is $250.
Step 10: Select the payment method for reimbursement.

- If you select Direct Deposit, you must complete the direct deposit set up.
- If you want to order a new card you must select FlexExpress Debit card and an alternate reimbursement method.

Step 11: Review/Complete your enrollment.

- Make sure you click Submit to complete enrollment.
CONFIRMATION:

**Step 12: Print Enrollment Confirmation.**

- Keep all enrollment information for your personal records.

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### Enrollment Confirmation

Congratulations! You have successfully completed your enrollment in the FY2020 FSA Plan Year, starting July 1, 2019. Benefit Strategies will be providing your enrollment information to your agency coordinator.

Please print this page for your records.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Company Contribution</th>
<th>Employee Contribution</th>
<th>Estimated Per Paycheck</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020 HCSA</td>
<td>$2,706.00</td>
<td>$112.50</td>
<td></td>
</tr>
</tbody>
</table>

*Pay check reductions are based on your election and the number of scheduled pay periods within the plan year. True reductions will be determined by your employer.*

You have chosen to be reimbursed by Check.

The payroll deduction to fund your spending accounts will begin on 7/9/2019 and end on your last paycheck of the plan year. You may begin filing claims for eligible expenses on 7/1/2019. All claims must be filed for expenses incurred while you are a participant, within the plan year 7/1/2019 - 6/30/2020.

You will receive a confirmation email with instructions on how to file a claim, check your account balance, and obtain additional information about your pre-tax benefit plans. You can also view this information now by downloading the Next Step document.

*For assistance, Benefit Strategies, LLC at 877.FlexGIC (1.877.353.9442)*