

2005 Calendar Year Re-Enrollment

The leaves and acorns are falling in large quantities, so this means Calendar Year Reenrollment is almost here.

Flex Plan Re-Enrollment materials are ready to be sent to you, the Benefits Administrator.

Please fax us the attached **Re-enrollment Supplies Request**, advising how many **Enrollment Instructions** brochures you will need (one for each eligible employee).

Your order will include detailed “Steps to Be Taken” by you, the Benefit Administrator, for a successful Flex Plan Re-enrollment.

Online Readers: See [Re-Enrollment web page](#).

Wake-Up Notices Sent to FSA Participants

We have sent Wake-Up Notices to all Calendar Year FSA participants with remaining balances to be claimed. This notice was sent by email to participants who’ve supplied us with their email address and by first-class mail to all others. We continue to receive good feedback about the automated notices we send participants.

Remind your participants to promptly spend down any remaining FSA funds. Don’t let the hustle and bustle of the holiday season cause a forfeiture!

If excess funds remain in a Medical FSA, participants may want to consider refilling a prescription, moving up a doctor or dental visit, purchasing new vision supplies, or buying over-the-counter medications.



Healthcare and Politics

We are just days away from the Presidential Election. Below you will find online links to the healthcare plans of the two major candidates. For online readers, just click either name below.

[George W. Bush](#)

[John F. Kerry](#)

Your Questions Answered

What are the “Top 4 Claims Problems”?

Quick and accurate claims processing is our goal at **ProBenefits**. However, there are a few recurring items that can delay claims. (Drum roll, please.....)

“Top 4 Claims Problems”

- 1) Unknown Dates of Service – Often we are given the date of *payment*, but we need the date of *service*.
- 2) No Signature on the Claim Form – Surprisingly, this is one of the top reasons for delay. IRS regulations require the participant’s certification of the claim.
- 3) Invalid Documentation – A cancelled check or credit/debit card voucher does not properly validate a claim. A provider statement or EOB from the insurance company is needed.
- 4) Incorrectly Completed Form – The claim form must show the total amount requested. IRS regulations don’t permit guessing!

With the year-end push to avoid forfeitures, invariably we see an increase in problem claims. Please encourage participants to give their claims a “4-Point Inspection” before submission.

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