

BluePrints for Brokers Update

October 20, 2009

UPDATES TO FLEXIBLE SAVINGS ACCOUNTS

Blue Cross Blue Shield of Delaware (BCBSD) is committed to keeping you informed about changes to your clients' Flexible Spending Accounts (FSA) and Health Reimbursement Accounts (HRA). As a result, we wanted to let you know about two changes that we will make later this year.

New Weekly Payment Schedule

Effective November 1, 2009, BCBSD will adjust our payment schedule for FSAs and HRAs from bi-weekly to weekly payments. At the same time, we will change our process for disbursing payments to members' accounts. Instead of releasing checks and direct deposits to your clients' accounts the same day that we receive payment, there will be a three-day waiting period. This will allow the payment to clear. We expect these two changes will be seamless to your clients and their employees.

New Flexible Benefits Section of Website

We are currently updating the *Flexible Benefits* section of **bcbdsde.com** to make it more user-friendly. This section was previously hosted and maintained by our systems vendor. With the planned update, BCBSD will host this section of the website, allowing your client's employees with health benefits and BCBSD member identification (ID) cards to access their FSA/HRA information through their regular password-protected **bcbdsde.com** accounts. (Only one BCBSD identification number and password will be needed to log on.) Those employees who have FSAs, but do not have a BCBSD member ID cards, will be directed to a separate, secure account log in process. As part of this website update, the *Flexible Benefits* section will have more detailed claims and payments information available online to assist your employees 24/7.

We hope these modifications will enhance our service to your clients. If you have any questions, please contact the Flexible Benefits Department at **302.421.8970** or **800.559.FLEX (3539)**.

Regards,



Carl Fink
Director, Sales & Product Development



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