



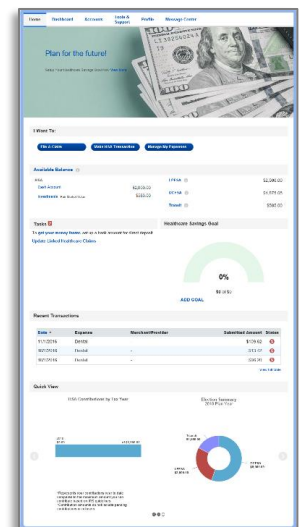
Dear Valued BMS Participant/Consumer,

We are excited to announce the new Benefit Marketing Solutions LLC platform for Consumer Directed Health (CDH) account services & products! This will be a new platform for the Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), Health Savings Account (HSA), and/or Commuter Account that you currently participate in through your Employer. With the introduction of our new platform of products, we will be updating our technology and some product features this fall. New capabilities that you will be able to utilize include easy-to-use, secure self-service portals with online forms and claims filing, increased substantiation with our new prepaid benefits card (if applicable to your plan), and best in class mobile applications.

#### *New Employee Consumer Experience:*

With our new Consumer Portal (BMS will announce a brand new Consumer website for participants/consumers to use as of 10/1/21), you will have 24/7 access to your account information and many self-service capabilities including the ability to:

- View all account balance, history, and transaction detail, View the balance of each account, status of historical and pending activity from contributions and funding sources plus claims, bill-pay, and debit card transactions.
- Complete online transactions such as claim reimbursements, submit receipts for Flex benefit card substantiation, online bill-pay, and distributions to your own bank account.
- Manage personal information and communication options: View/Update personal data, sign up for and manage direct deposit and card status, sign up for text and
- E-mail communications.
- Utilize the dashboard: You may consolidate all out-of-pocket expenses that are available via online or mobile expense/receipt “shoebox” entries, claims that have been filed, debit card transactions, and bill pay distributions attributable to health expenses.



#### *New BMS LLC Card (if offered with your Employer's plan):*

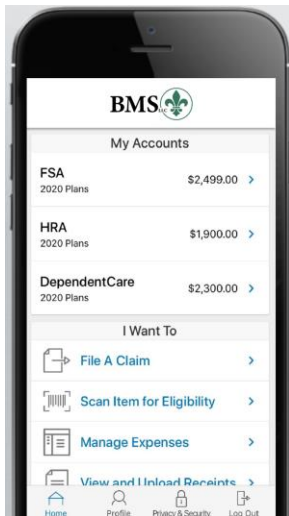
As part of our new solution, we will also be issuing new Benefit Cards, allowing you to easily pay for eligible health-eligible expenses with the card, instead of paying cash. The payment card is the fastest and most convenient way to pay for eligible expenses. Just one card is all you need for all your benefits regardless of how many plans you have with us. To assure compliance with IRS regulations, our benefits debit card offers the maximum electronic substantiation capabilities to reduce the amount of paper used. You simply swipe the card, and the funds are automatically deducted from the applicable benefit account for payment. Important: You will still be required to keep your receipts in case it is requested for your transactions! ***Be prepared to submit receipts to BMS, per IRS requirements.***



**\*PLEASE BE ON THE LOOKOUT FOR YOUR NEW BMS VISA CARD TO ARRIVE IN LATE SEPTEMBER. YOU WILL AUTOMATICALLY RECEIVE TWO CARDS AT INITIAL DELIVERY.\***

### ***New Benefit Marketing Solutions LLC Mobile App:***

Our new Benefit Marketing Solutions LLC Mobile App makes it easy for you to manage your account-based plan on your iOS (iPhone, iPod Touch, iPad), or Android-powered devices. You can:



- Use fingerprint login to access account(s) with ease
- Check balances & account details
- View 'Account Snapshot' to obtain key account info
- Check claims requiring receipts.
- Submit claims for medical and dependent care FSA, HRA, VEBA, transportation, tuition, and premium reimbursement plans.
- Snap a photo of a receipt and submit with a new or existing claim, or store in the device's camera roll for later use in claim filing
- Initiate an HSA distribution.
- View HSA investment details
- Scan a product bar code to help determine eligibility as a qualified medical expense.
- Access account funds to pay oneself or someone else, such as a doctor
- View important messages about account(s) and get notifications via text alerts.
- Retrieve forgot username/password
- Click to call or email customer service to report a debit card as lost or stolen.

***\*Please note that you will not be able to access the new Employee Consumer Site or Mobile App until 10/1\****

### ***Important Dates to Keep in Mind:***

As with any transition, there are unavoidable blackout periods to allow for the system upgrade. Our job at BMS is to make this as easy and painless as possible! Please see list of key dates below:

- **September 7, 2021** - After Tuesday, 9/7, BMS can no longer enter changes (address changes, email, etc.) in the current processing system. Any changes that need to be processed before 10/1 must be submitted to BMS no later than Friday, 9/3. Changes received after that time will be held for processing until the first week of October 2021.
- **September 15, 2021** – on Wednesday, 9/15, all BMS TakeCare Flex Benefits cards will be disabled beginning at 6:00 PM EST. This will begin an approximately three-week blackout period where you will not be able to access your FSA, HRA, HSA, and/ or Commuter funds via a spending card. However, you can still submit manual claims this week with no issues.
- **September 17, 2021** – Friday, 9/17, will be the final day that you can submit manual claims for reimbursement (until October 1<sup>st</sup>). This will begin an approximately two-week blackout period where you will not be able to access your FSA, HRA, HSA, and/ or Commuter funds with BMS online. NOTE: You will be able to file reimbursement for any expenses you may incur between 9/13/21 and when you are able to begin using your new Wex Health/ BMS Prepaid Visa® Spending card on or around October 1, 2021. BMS will simply hold for entry under the new system after 10/1/21 and you'll receive your reimbursement at that time.

Please contact your Employer if you have any questions regarding this update. We are excited to launch this exciting new platform to help you more efficiently manage your account(s) with BMS LLC!

### **Benefit Marketing Solutions LLC**

502-244-1161 or 800-919-2674 (Phone) 502-244-1162 (Fax)

Participant Questions? [claims@bmsllc.net](mailto:claims@bmsllc.net)

Main Website - [www.bmsllc.net](http://www.bmsllc.net)