



MEMORANDUM

TO: Tufts University – Flexible Spending Account Participants
FROM: Crosby Benefit Systems
RE: 2012 FSA Plan year and Flex Debit Card
DATE: January 1, 2012

We are pleased to announce that Tufts University has contracted with Crosby Benefit Systems, Inc. (Crosby Benefits) to administer the Flexible Spending Accounts (FSAs) for the new plan year beginning January 1, 2012.

Health Care Flexible Spending Accounts

You will continue to have the convenience of a Flex Debit Card. The Flex Debit Card offers you direct access to your Health Care FSA funds. You may use the card to pay for eligible medical or prescription drug expenses at provider offices or at retailers such as CVS, Walgreens, Rite Aid, Target and Wal-Mart.

Once enrolled with Crosby Benefits, you will receive your debit card in the mail **by January 1, 2012**. You may continue to use this debit card from year-to-year and for as long as you are enrolled in the Health Care FSA. Like other debit cards, you will receive a new card before your current card's expiration date. Unlike most debit cards, however, if prompted at the register you should select CREDIT. No PIN is necessary to use this card. Follow the instructions on the card to activate.

Please remember, the Flex Debit Card *does not* alleviate the need to substantiate all your purchases so please keep *all* your receipts. In some instances, you will be required to submit receipts following your purchase. If you receive a request for substantiation of a Flex Debit Card transaction, please follow the instructions on the letter or email. For more information about using your card, please review the enclosed Flex Debit Card brochure. If you have any questions or comments about the Flex Debit Card, please contact Crosby Benefits Customer Service at 866-918-9711 or via email at servicecenter@crosbybenefits.com.

If you pay out of pocket for any eligible Health Care FSA expenses, you can submit for reimbursement by sending the receipts along with the attached claim form to Crosby Benefit Systems either by fax, email, USPS, or you can upload receipt images on the Crosby website. The required information is listed on the claim form. The claim form is also available on our website at www.crosbybenefits.com and on www.mycrosbybenefits.com.

Dependent Care Flexible Spending Accounts

Your Dependent Care FSA can be used to pay for care required while you work for the following dependents:

- Your qualifying child* (under age 13)
- Your spouse, a qualifying child, or relative who is mentally or physically incapable of self care.

It is important to check with your personal tax advisor to determine eligibility of your dependents. Please note that there is no debit card for the Dependent Care FSA.

Important Information regarding your 2011 enrollment in the Health Care and/or Dependent Care FSA:

Please continue to submit 2011 claims through the runout date of March 31, 2012 to WageWorks - the current FSA administrator. For more information about how to submit to WageWorks for 2011 Plan Year expenses, please contact WageWorks at 1-877-924-3967 or online at www.wageworks.com

Crosby Benefits FSA participant access for 2012:

To access your online reimbursement account at Crosby Benefits:

1. Log on to the Crosby Benefit Systems website at www.MyCrosbyBenefits.com
2. Click on New User and follow the prompts on the screen. The site will guide you through the new user process. When prompted, enter your **Tufts University Employee ID Number (located next to your picture on your ID card)** and other requested information. Your email can be your work or personal email. This will become your “username” when you log on in the future.

The critical data that we send to Crosby to authenticate your eligibility includes your date of birth, your employee identification number, your zip code (as provided through the payroll system eServe, reflected as part of your “home” address).

3. Once you have established your User Account, and are logged into the system, you will be taken to the “Lobby”. When at the Lobby, click on the red Commuter Benefits button which will then launch a new browser window.
4. Once you are in the transit ordering window (you should see the Tufts University logo in the top left corner), follow the prompts or click “Transit Order” or “Parking Order” to place your order.

Direct Deposit: To enroll in Direct Deposit log onto www.MyCrosbyBenefits.com Go to your Profile Tab, and click Edit in the Direct Deposit Information section toward the bottom of the page.

If you have any questions concerning your Health Care or Dependent Care FSA for 2012, please contact Crosby Benefits at 866-918-9711 or via email at servicecenter@crosbybenefits.com.