Beginning **January 1, 2016**, your FSA benefit will move from Crosby Benefits Systems to WageWorks. These FAQs outline the process with our new vendor and other questions you might have.

**Transition FAQs**

**How do I file a claim?**

Through **December 31, 2015** you will continue to receive reimbursement from Crosby Benefits for all claims filed by December 31. Claims submitted to Crosby Benefits after this date **will not** be processed and any debit cards will be turned off.

**What if I had a balance with Crosby Benefits?**

If you have unused funds, WageWorks will transfer your balance from Crosby Benefits to your new WageWorks account. Any questions related to activity or transactions completed by Crosby Benefits will need to be directed back to Crosby Benefits. Your prior year balance(s) will be available on **January 15, 2016** after a brief claims freeze period.

**Will my direct deposit details be transferred to WageWorks?**

If you opted for direct deposit for reimbursements from your Crosby Benefits account(s), your banking information will be transferred to WageWorks automatically so you will continue to receive reimbursements via direct deposit. If you would like to sign up for direct deposit, please log in to your account and update your reimbursement method in your profile.

**What if I had a Letter of Medical Necessity set up with Crosby Benefits?**

Unfortunately, we cannot transfer Letters of Medical Necessity automatically. For any service or product that falls under the category of “Maybe Expense” or “Ineligible Expense” per IRC sec 213 (d), a Letter of Medical Necessity will need to be submitted to WageWorks with your first claim. We will not be able to process your claim without your letter on file. To purchase over the counter items (OTC), you will only need to submit a prescription (Rx) from your provider. For more information, please visit [www.wageworks.com](http://www.wageworks.com) and select “Employees” from the top toolbar, then “Important Forms” from the “Support Center” list.

For questions regarding your Crosby Benefits FSA, please contact Customer Service at **866-918-9711**. For support through **December 31, 2015**, continue to contact Crosby Benefits. Visit: [www.mycrosbybenefits.com](http://www.mycrosbybenefits.com) to access your account.

**Getting started with the WageWorks FSA for 2016**

**Will I receive a new debit card?**

If you have enrolled for a healthcare account for the new plan year, you will receive a new WageWorks Healthcare card. The card will be mailed to your home address. If you need additional cards for eligible healthcare dependents, you can order cards through your online account. There is no fee for additional cards.
How do I file a claim with WageWorks?

Effective January 1, 2016, you will be able access your WageWorks account online to request reimbursement for your eligible expenses. If you would like to fax or mail your reimbursement request, please visit www.wageworks.com and select “Employees” from the top toolbar then “Important Forms” from the “Support Center” list. Or log on to your account and setup Pay My Provider (PMP) to submit direct payment to a provider of choice.

You can also use the EZ Receipts® mobile application from WageWorks to file and manage your reimbursement claims and card usage paperwork on the spot. To access your online account on the go with WageWorks or the EZ Receipts mobile app, visit www.wageworks.com and click on the “Log In/Register” button and select “Employee Registration” to create unique WageWorks credentials.

Where can I view my plan information?

Effective January 1, 2016, you may register online at www.wageworks.com. When asked for your ID code in the self-identification process, please use the last four digits of your MIT ID. You will then be asked to complete your record by:

1. Entering your contact information
2. Specifying your email and text notification preferences
3. Identifying your preferred reimbursement method – check or direct deposit
4. Updating your tax bracket to analyze cost savings
5. Creating a username and password for ongoing access

Key Transition Dates for the 2015 Plan Year account

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<th>Date Range</th>
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| January 1, 2016 - January 14, 2016 | • During this time, you will be unable to access your 2015 plan year funds while we transfer your account information (balance, direct deposit information*, etc.) from Crosby Benefits to WageWorks. Hold onto claims that were not submitted to Crosby Benefits by the December 31st deadline.  
• If you incur an out-of-pocket eligible expense during this time, you may submit it directly to WageWorks beginning January 15, 2016.  
• Note regarding carryover: Your plan allows you to carryover up to $500 of the available balance into the next plan year. |
Effective January 1, 2016, the MIT Healthcare FSA has a carryover time limit to one plan year if you do not enroll again. As long as you have an active Healthcare FSA, you may carryover funds from one plan year to the next. The scenarios below give you an example of how the one year time limit will work:

**Scenario 1**
- 2015 Healthcare FSA election with a carryover balance.
- 2016 no Healthcare FSA election – carryover balance from 2015 plan year available on January 15, 2016 after transition freeze period ends. Cards mailed after freeze period to be received at the beginning of February 2016.

**Scenario 2**
- 2015 Healthcare FSA election with a carryover balance.
- 2016 no Healthcare FSA election– carryover balance from 2015 plan year available on January 15, 2016 after transition freeze period. Cards mailed after freeze period to be received at the beginning of February 2016.
- 2017 no Healthcare FSA Election – Participant loses carryover balance from 2016 plan year if the money is not used by April 30, 2017.

**January 15, 2016**
- If you have a remaining balance, it will be available on your WageWorks account.
- A Quick Start Guide will be distributed to provide detailed information on using your FSA.
- To access your online account with WageWorks, visit: [www.wageworks.com](http://www.wageworks.com), click on the “Log In/Register” button and select “Employee Registration” to create unique WageWorks credentials.
- If you have a carryover balance, a new healthcare debit card will be mailed to your home address beginning after the transition period.

**Where can I find additional resources and information about my new WageWorks FSA?**

For ongoing support please visit [www.wageworks.com](http://www.wageworks.com) or contact WageWorks Customer Service at 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. EST.