



To our Valued Clients,

As we continue to navigate the COVID-19 pandemic crisis along with you, BMS will be sharing updates on pertinent regulations, as well as reminders of how we have adjusted our processes and procedures to continue doing our part to help slow the spread of this illness while still providing the best service we can to our clients and participants.

As noted in prior communications, BMS employees are working remote, or teleworking, as directed by local and state government agencies. The service we provide to our clients and participants remains our highest priority at BMS, so here is a reminder of our processes and procedures at this time:

- As our staff is working remotely, customer calls and voicemails are being re-routed and there may be delays in response. For quicker response times, we recommend participants email any inquiries to [claims@bmsllc.net](mailto:claims@bmsllc.net). Many questions can easily be answered by the employee visiting our websites for assistance; all associated BMS LLC websites are up and running without interruption including the BMS homepage ([www.bmsllc.net](http://www.bmsllc.net)), the Employee Website for FSA/HRA/HSAs - ([www.myflexonline.com](http://www.myflexonline.com)) and the MyFlexMobile app, the Employer Websites ([www.eflexonline.com](http://www.eflexonline.com)) for FSA/HRA/HSA clients, and the BMS Portal for applicable clients. Participants will continue to have full access to these tools for use of receipt submissions and filing claims with BMS. ***Please remember that participants can check their account balance at any time by logging in to the MyFlexOnline website or Mobile App; this will be the quickest way for them to retrieve their balance.***
- BMS will continue to process all claims and notices daily, and reimbursements of claims and mailing of notices will continue on our regularly scheduled twice weekly basis at this time. We will send notice should this have to change due to current circumstances. ***\*For groups with a BMS HRA or FSA with a Plan Year that ended on 12/31/19 - the claims filing deadline for 2019 claims and services for your employees that was previously set for Tuesday, 3/31/20 has been extended to Wednesday, 4/15/20. This was done to allow our participants who are also being affected, the additional and ample time to prepare their claims for submission to our office.***
- For BMS COBRA clients - our COBRA processes remain the same at this time, however we are experiencing a higher volume of events for processing of notices so please bear with us as we adjust. Please rest assured that all processing remains timely and within COBRA timeline regulations; BMS processes COBRA events and payments daily, and COBRA Qualifying Event notices are mailed twice weekly. As a reminder, our COBRA employer clients have access to the MyTpa online COBRA site ([www.mytpaonline.com](http://www.mytpaonline.com)) to review notice activity, and the My COBRA Payment site ([www.mycobrapayment.com](http://www.mycobrapayment.com)) is available for participants to pay their COBRA premium online via credit card. Please note that many COBRA inquiries will require further research by BMS; to expedite a response, please email [cobra@bmsllc.net](mailto:cobra@bmsllc.net) or [claims@bmsllc.net](mailto:claims@bmsllc.net)

with the members name, former employer and as much detail as possible that you can provide about your question.

At this time, there are no legislative updates to provide since our previous update that was sent last Monday, March 30<sup>th</sup>. Per that prior notice, the CARES Act that was signed into law on March 27<sup>th</sup> has allowed for Over-the-counter drugs and medicines (OTC) to now be purchased or reimbursed with an FSA, HSA, and certain HRAs *without* requiring a doctor's prescription. This is effective for all OTC items purchased on or after January 1, 2020. The also now allows for menstrual care products, which are described as "tampon, pad, liner, cup, sponge, or similar product used by individuals with respect to menstruation", to be purchased or reimbursed with an FSA, HSA, and certain HRAs, effective retroactively to 1/1/2020.

It's important to note that while these products are now eligible, it will take some time before participants are able to use their TakeCare benefit card to purchase these items. The organization that oversees coordination of these products for payment with benefit spending card, is working to update their eligibility lists and hope to have that complete by April 15<sup>th</sup>. After that time, it will be up to individual merchants to process those changes into their point of sale systems and ensure their systems get updated with the item revisions; this is something that neither SIGIS nor BMS have any control over. So, while it may be some time before your employees are able to use their FSA/ HRA/ HSA card to pay for these items, participants can always pay out of pocket and then file a claim for reimbursement with BMS via our MyFlex website or mobile app.

We know this is a challenging time for all of us, and BMS is here to help. We will keep you updated on a regular basis, and as new information and/or processes and procedures become available.

Thank you