

# Participant Highlights

Fall 2010



**EBS-RMSCO, Inc.**  
Employee Benefit Solutions

FSA, LPFSA, HRA, QTB  
The benefit that benefits everyone.



**Access Your Account:** Online access is available 24/7 at [myebsaccount.com](http://myebsaccount.com). While online, you can print account statements, submit claims, and access helpful Plan related material. To speak with a Customer Service representative, call (800) 327-7130, Monday, Tuesday, Thursday and Friday between 8am and 5pm EST or Wednesday between 9am and 5pm EST.

**Participant Highlights:** The Participant Highlights document is designed to provide participants with important information, such as updates on Health Care Reform, claim processing tips, Flex Card administration and more. The Highlights are located on the Home page of the [myebsaccount.com](http://myebsaccount.com) website. Please be sure to access these documents monthly to stay up to date on topics that affect you directly.

**Direct Deposit:** Complete a Direct Deposit form (found online) and have your reimbursements automatically deposited into your bank account. It's fast, efficient, and will save you a trip to the bank!

**Email Address:** Please be sure EBS-RMSCO has your current email address. Login to your account at [myebsaccount.com](http://myebsaccount.com) and visit the Profile section. EBS-RMSCO keeps your email confidential and secure at all times, and will only email you important Plan related communications.

## **Over-the-Counter (OTC) Items:**

Effective January 1, 2011, new rules apply when purchasing OTC items with FSA Health Care or HRA dollars. OTC items are first classified as either "drugs and medicine" or "not drugs and medicine".

There are no changes to "not drugs and medicine" items (example, band-aids, wound care, etc). They will continue to be covered, and if part of your Plan's program, the EBS Flex Card may be accepted as a method of payment.

OTC items classified as "drugs and medicine" (example: cough medicine, aspirin, etc.) will continue to be covered as long you obtain a prescription from your physician. In addition, OTC "drugs and medicine" items can no longer be paid for with the Flex Card. After obtaining a prescription from your physician, you must pay for these items out-of-pocket, then submit a claim for repayment. *Please note that purchasing insulin is not affected by these new regulations.*

Consider these new OTC rules when deciding how much to elect to your FSA Health Care for 2011. Please refer to the document linked from the Home page of the website for updated information.

Please call EBS-RMSCO's Customer Service Center at (800) 327-7130 if you have any questions.  
(Monday, Tuesday, Thursday, Friday from 8am EST to 5pm EST and Wednesdays from 9am EST to 5pm EST)  
Website address: [www.myebsaccount.com](http://www.myebsaccount.com)