



**105 Benefit Bank Info  
(Health Reimbursement Account)**

**What is a Section 105?**

A Section 105 is a benefit bank that BOCES provides for employees who have enrolled in Blue Point 2 Value or Blue Point 2 Select plans. BOCES funds the benefit bank each calendar year for each employee who has the Value or Select plans with about \$300, depending on your specific union. This money is to be used for medical and dental expenses.

**How do I enroll?**

You do not need to enroll. Enrollment is automatic if you have chosen a Value or Select medical plan.

**I didn't know I had this account, did I lose this money?**

If you have not used the money in your benefit bank, it is still available to you as long as you are employed at BOCES. It also accumulates every year.

**How do I find out how much money is in my benefit bank?**

Every employee who is eligible for the benefit bank has an account established by BOCES at Benefit Resources, the plan provider. You can go to [www.benefitresource.com](http://www.benefitresource.com) to sign into your account and see how much money is available to you. The company code is: boceson - member ID is: your social security number - password is: your 5 digit home zip code, you will be required to change your password after your first login.

**How do I access my Benefit Bank money?**

There are a couple of ways to get your money. You can complete a form, which you can get from the Human Resources office or on-line from the Benefit Resources website. You need to have receipts from your medical expenses to submit with the completed reimbursement forms. You can also use your Beniversal Card.

**What is a Beniversal Card?**

A Beniversal card is a card that works like a credit card but is linked to your benefit bank account. When you go to the doctor and need to pay a co-pay or go to get a prescription you can use this card to automatically deduct money out of your account. You need to save your receipts in case verification is needed.

**How do I get a Beniversal Card?**

Beniversal Cards were issued to everyone in January, 2011. If you did not receive a card please contact Participant Services at 800-473-9595, Monday-Friday between 8am and 8pm.

**Section 125 – Flexible Spending Account** - Please do not confuse the Section 125 with the Section 105. The Section 105 is money that is provided to you from BOCES. The **Section 125** is extra money that you can sign up to have deducted for medical and dependent care expenses each year at open enrollment in November. **Please be aware the Section 125 money has to be used in full by the end of December each year or you lose it. You have until March 15<sup>th</sup> to submit receipts to be reimbursed for your expenses for the prior year.** The Beniversal card can be used for both the Section 105 and Section 125. Money will be deducted from your Section 125, first since that money has to be used by the end of the year.