



This handout provides material to assist employers with general questions associated with their plan design.

Q: CPN administers my FSA plan. What do I need to do with regards to sending CPN the FSA contributions and funds?

Great question! Below, CPN has outlined the standard procedures on how this is managed. This information was also provided in your “Confirmation” packet sent upon the first set up of your plan, should you wish to refer back to it. ☺

After each payroll, the employer should send CPN their payroll report listing all participants and their FSA contribution amount taken from that payroll, along with the total (listed at the end of the report), so CPN can post the amount to each participants’ account.

- You may pull a “Standard Contribution Report” from your Employer **EFlexOnline** account to use after each FSA payroll run. If anyone listed on this report terminated employment, please write a termination date on the report so CPN can update our records.
- FSA funds can be sent to CPN several ways:
 1. Check (made payable to CPN, Inc.)
 2. Or by ACH. Employer may contact CPN for banking information.
 3. CPN can also pull funds from your employer account. If you would like more information concerning this option, you may contact Lindsay Bovee at lindsay@cpnflex.com or 901.756.8244 x102.

Q: I have misplaced my user name and password for the employer EFlexOnline account. How do I get this information, or have it reset?

- If you offer the debit card to your employees, you may email Katherine Reder at katherine@cpnflex.com
- If you DO NOT offer the debit card to your employees, you may email Sheri Lapka at sheri@cpnflex.com

Q: Who do I contact if I have questions about my FSA and/or HRA plan?

FSA Contributions:

Bobbie Hendrix
Email: bobbie@cpnflex.com
Phone: 901.756.8244 x114
Toll Free: 800.737.0125 x114

Monthly Administrative Fee Invoice:

Lindsay Bovee
Email: lindsay@cpnflex.com
Phone: 901.756.8244 x102
Toll Free: 800.737.0125 X102

Request copy of Plan Design/ Plan Design

Amendments:

Dorothy Lane
Email: dorothy@cpnflex.com
Phone: 901.756.8244 x115
Toll Free: 800.737.0125 x115

HRA Weekly Funding Billing:

Christina Murley
Email: christina@cpnflex.com
Phone: 901.756.8244 x100
Toll Free: 800.737.0125

Annual Debit Card Fee Invoice:

Katherine Reder
Email: katherine@cpnflex.com
Phone: 901.756.8244 x104
Toll Free: 800.737.0125 x104

Set up ACH/or request to have CPN pull funds:

Lindsay Bovee
Email: lindsay@cpnflex.com
Phone: 901.756.8244 x102
Toll Free: 800.737.0125

Q: What if my participants have questions about their account, whether it be about a claim they filed, or why their flex card is suspended?

Any questions participants may have regarding their FSA and/or HRA account, can be directed to CPN’s Customer Service.

- Local: 901.756.8244 – Press **Option 1** to be sent directly to customer service.
- Toll Free: 800.737.0125 – Press **Option 1** to be sent directly to customer service.
- Email: claims@cpnflex.com
- Website: www.cpnflex.com - E-claim ticket question submission found on Home Page.



Q: When CPN first set up our FSA and/or HRA plan, CPN provided a SPD* (Summary Plan Description). Am I, as an employer, required to forward this to all participating employees?

Yes. All participants should be sent a copy of your Summary Plan Description. This is a DOL requirement. (*This applies only if CPN produced your plan document).

Q: At the end of each FSA plan year, where do our forfeitures go? Can we request this amount back?

The balancing of accounts is done after the plan year’s run-off period.

Employers may request a refund of this amount back. However, it is recommended the amount be kept in the employer account to offset disbursements for the upcoming plan year which often have exceeded contributions in the early months of the Plan Year.

Q: Does CPN provide information we will need for our upcoming renewal? What’s involved?

Yes.

Approximately 30-45 prior to a client’s plan year renewal, an email will be sent to the employer with all the necessary material the employer will need to provide CPN with their next year’s FSA and/or HRA participant data.

Katherine Reder provides information to clients offering the flex card with their FSA and/or HRA.

Sheri Lapka provides information to clients who do not offer the flex card with their FSA and/or HRA.

Q: Can CPN provide any other helpful information we can offer to our participants?

Of course 😊 [Click here](#) to be directed to CPN's website under the Employees / Forms section. Here you will find instruction materials for the following:

- MyFlexOnline (employee account) set up Instructions
- MyFlexOnline – Reset User Name and Password Instructions
- MyFlexOnline – Requesting additional flex card Instructions
- MyFlexOnline – Substantiating Debit Card Charge Instructions
- MyFlexOnline – How to pay back a Balance Due
- Direct Deposit – this form is so employees can have their claims deposited into their personal checking or savings account.

CPN also provides a Mobile App, where participants can utilize their MyFlexOnline account information from their smart phone.

- How to Guide for MyFlexOnline – iPhone
- How to Guide for MyFlexOnline - Android

Q: What does it mean when a participant has a “Balance Due” they must pay, and what is the policy in paying the amount back?

Balance Dues – [Take Care](#) debit cards will be suspended for any outstanding Balance Due that has not been paid back to the plan. A Balance Due can be one or more of the following:

1. If a participant swipes their card and over pays for a date of service according to the amount listed on their EOB/Statement.
2. Uses their flex card to pay for services rendered within a previous plan year.
You **CANNOT** pay for services rendered in a prior plan year.
3. Participant cannot supply the proper documentation for a flex card charge.
4. Participant pays for non-qualified services (cosmetic surgery, etc.)

If a participant does not pay their Balance Due in full **within 30 days** from the date the Balance Due was generated (which is provided by a letter mailed to the participants home address), the employer will be invoiced for the amount. Then it will be up to the employer to work out a payment arrangement with their employee.

Q: Do flex cards require activation? What if a participant has lost their card?

Effective May 5, 2015 – Any card request produced will require activation. An activation hotline number will be provided on their flex card when it arrives. When they call the number, they will also be given a PIN number. This will allow them to use their flex card as a “credit” or “debit”.

If a participant has misplaced their flex card and feels it has been compromised, or it has been stolen, they may report their card immediately by contacting the Card Center hotline toll free at 866-679-7649.

