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# VEBA HRA Enrollment Guide



**BENEFITS TRUST**



# Congratulations on Opening a VEBA

*Voluntary Employees' Beneficiary Association*

The VEBA is a great benefit! Your employer deposits funds into a VEBA account, which is a tax-exempt irrevocable trust arrangement. It's paired with a Health Reimbursement Arrangement (HRA) which allows you to use the VEBA funds for current or future out-of-pocket health-related expenses. The VEBA HRA doesn't replace your group health insurance plan; **it works with your plan to provide additional coverage options.**



**Did you know that VEBA assets are protected from creditors?**



## Active Employees

Use money in your VEBA HRA to pay health plan deductibles, co-pays and coinsurance as well as prescription drugs and certain insurance premiums. Don't worry. If you don't spend all of the funds in your VEBA HRA by the end of the year, your balance will simply roll into the next year. You'll accumulate funds over time which means you'll have money to pay for health expenses when you retire.



## Post-retirement

Your employer can contribute funds to help you, your spouse and eligible dependents pay for medical expenses even after your retirement. That's pretty generous! Use your post-retirement VEBA funds to pay for certain medical premiums and long-term care premiums. Your employer can choose to make contributions throughout your working life or convert accumulated unused sick time, vacation, severance money, or other longevity-based benefits.



## Tax Advantages

VEBA is a tax-advantaged account so you aren't taxed on your employer's contributions to it. Plus, your VEBA accrues interest that grows on a tax-free basis. Since VEBAs have to be used for eligible medical expenses, your distributions are tax free, too. **Money goes in tax free, is invested tax free, and comes out tax free.**



## Full Coverage

All medical expenses defined under IRS Code Section 213(d) are eligible under your VEBA HRA including:

- Co-pays, prescriptions, and deductibles
- Dental, medical, and vision services
- Medicare Part B and D
- Medical supplies and equipment

|                                | No VEBA         | VEBA            |
|--------------------------------|-----------------|-----------------|
| Initial Deposit                | +\$25,000       | +\$25,000       |
| Federal Income Tax (appx. 25%) | -\$6,250        | -\$0            |
| FICA Tax (appx. 7.65%)         | -\$1,912        | \$0             |
| <b>Amount you get</b>          | <b>\$16,838</b> | <b>\$25,000</b> |

## A Few Guidelines

- VEBA is an acronym for Voluntary Employees' Beneficiary Association. It is a type of trust used to hold plan assets for the purpose of providing employee benefits. VEBAs are authorized by Internal Revenue Code § 501(c)(9).
- A VEBA may only be funded with employer dollars; employees may not contribute.
- You may use funds in the VEBA HRA to pay for eligible medical expenses now or in retirement.
- Unused funds roll over from year to year.
- You have the option to invest all or a portion of your unused funds in the market which is a great way to save for retirement.
- Funds in the accounts continue to grow until claims are processed and funds are withdrawn.
- You may submit claims for reimbursements one of four ways: Online, Mobile App, Fax, or US Mail. You may also access your funds with the Benefit Card which works just like a credit or debit card.
- You'll need to submit an insurance Explanation of Benefits (EOB) or itemized statement with a claim form to get reimbursed for eligible expenses. You may also opt in to the BPAS ClaimFinder to connect your insurance accounts and auto-substantiate your claims electronically.
- To ensure IRS compliance, 100% of claim requests are substantiated.

- We issue payments to you for eligible expenses either through direct deposit or with a manual check.
- The IRS requires the VEBA HRA to be integrated with a group health plan. It may not be offered to employees, or spouses and/or dependents without group health coverage. To comply with this IRS rule, you'll need to verify that your spouse and/or eligible dependents are covered under an employer-sponsored health plan before submitting claims on their behalf. Their employer-sponsored health plan may be with your employer or with their employer.

Throughout this guide, you'll find information about some of the key services and features to help maximize the benefits of your VEBA HRA. Feel free to reach out to us anytime you have questions or concerns. We're here to help.

## We Have Your Back

Your VEBA HRA is administered by BPAS, a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We specialize in VEBA HRAs. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help solve your benefit plan challenges without the need to engage multiple providers. **One company. One call.** We're delighted to have you as a customer. We'll do everything we can to provide you with the best service in the industry and help ensure your experience with us is always positive.



## Online Services

With BPAS, you'll find all of the tools to manage your account with the simple click of a mouse, like:

- Account balance
- Investment elections/ reallocate account balance
- Interactive banner messaging
- Fund fact sheets and prospectuses
- Online statements with statement on-demand capabilities
- Online claim submission
- Claims status and history
- Plan documents
- Pertinent forms
- Educational materials
- Legislative information
- More

## The Benefit Card

Because you're enrolled in the VEBA HRA, you'll receive the BPAS Benefit Card at no cost. **It's a quick and easy way to access your VEBA HRA funds.**

It works just like a credit or debit card. When you use it at the doctor's office or pharmacy, funds are automatically pulled from your VEBA HRA and paid directly to the healthcare provider. No more writing checks or paying cash.

Use your Benefit Card for qualified health-care expenses, like:

- Prescription drug co-pays
- Health plan deductibles
- Office visit co-pays
- Coinsurance
- Lasik surgery
- Eyeglasses/contact lenses
- Dental and vision services

Pay off your health care bills with the card too. Simply write the Benefit Card number on your statement for services you received in the plan year and send it to your health care provider. Then, send us a copy of the itemized bill from your provider or insurance carrier. (Sorry, it's an IRS requirement.)



## A Few Details and Tips

- **It's in the mail.** About two weeks after enrollment, you'll receive two Benefit Cards in a white envelope marked "do not throw away." If a family member throws away the cards mistaking them for a credit card solicitation, we will have to charge a **\$5 VISA replacement fee** for new cards.
- **Available Balance.** VEBA's are subject to fluctuations in market investments. You may spend up to 90% of your balance with the Benefit Card so you don't risk overdrawing the account. If an expense is more than your remaining balance, the card will be declined. If you need to access more than 90% of your VEBA, just complete a claim form and submit it to us online, through our free mobile app, fax, or mail. Visit [bpas.com](http://bpas.com) for more details on filing claims.
- **Making a Purchase.** Check your account balance before making a purchase so you can split the cost if you'll be short. Use the card for the exact amount in your account, then pay the remaining amount separately.
- **Three Words: Keep Your Receipts.** The IRS requires you to use the card only for eligible expenses under the VEBA HRA. The card is "merchant coded" so it won't work at gas stations or restaurants. There may be times we'll need to see a receipt to verify an expense. If you receive a receipt request, be sure to submit it as soon as possible to avoid having your card suspended.



**What's an itemized receipt?** According to IRS rules, an itemized receipt must include the merchant or provider name, description of services received or item purchased, date of service, and amount charged. Canceled checks, handwritten receipts, card transaction receipts, or previous balance statements aren't considered itemized receipts.

## The Benefit Card Makes VEBA HRAs So Easy!

- It's **automatic**—funds are automatically sent from your VEBA HRA to the provider.
- It's **instant**. One swipe and you're done!
- It's **easy**. Most expenses auto-approve so you don't need to follow up with documentation. (Keep your receipts because there may be expenses the IRS will require us to document.)
- It **saves you money!** No need to pay cash at the time of purchase or wait for reimbursement checks.
- It's in **real time** so you'll always know your balance. Check your balance often at [bpas.com](http://bpas.com) or on your smart phone or tablet.



# What's Covered

Maximize the Value of Your Reimbursement Account - Your VEBA HRA dollars can be used for a variety of out-of-pocket health care expenses. Please note: premiums for individual health insurance premiums are not covered expenses under the VEBA HRA. The following list is based on eligible and ineligible expenses used by Federal employees.

## Eligible Expenses

### BABY/CHILD TO AGE 13

- Lactation Consultant\*
- Lead-Based Paint Removal
- Special Formula\*
- Tuition: Special School/Teacher for Disability or Learning Disability\*
- Well Baby /Well Child Care
- Baby Electrolytes and Dehydration
- Pedialyte, Enfalyte

### DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

### EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

### HEARING

- Hearing Aids and Batteries
- Hearing Exams

### LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

### MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment\*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment\*
- Hospital Beds\*
- Mattresses\*
- Medic-Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes\*
- Oxygen\*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs\*

### MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse  
*(inpatient and outpatient care)*
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment\*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination *(not employment related)*
- Reconstructive Surgery *(due to a congenital defect, accident, or medical treatment)*
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants *(including organ donor transportation)\**

### MEDICATIONS

- Insulin
- Prescription Drugs

### OBSTETRICS

- Breast Pumps and Lactation Supplies
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees  
*(reimbursable after date of birth)*
- Pre- and Post-natal Treatments

### PRACTITIONERS

- Allergist
- Chiropractor
- Christian-Science Practitioner
- Dermatologist
- Homeopath
- Naturopath\*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

### THERAPY

- Alcohol and Drug Addiction
- Counseling *(not marital or career)*
- Exercise Programs\*
- Hypnosis
- Massage\*
- Occupational
- Physical
- Smoking Cessation Programs\*
- Speech
- Weight Loss Programs\*

## Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Marriage or Career Counseling
- Lotions and Creams
- Electrolysis
- Personal Trainers

The IRS does not allow Over-the-Counter (OTC) medicines or drugs to be purchased under your plan unless accompanied by a prescription and the prescription is filled by a pharmacist. Individual Insurance premiums may be an eligible expense under your plan. Check with your HR Department to verify.

*Note: This list is not all-inclusive; other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (\*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. Please visit [irs.gov/publications/p502/](https://www.irs.gov/publications/p502/) for a full list of eligible and ineligible expenses. Publication 502 should be used as a reference guide only.*

## Online Account Access

With your VEBA HRA, you'll have access to online investment information and claims information at the click of a mouse. From a security perspective, it's essential that you set up your account, access it frequently, and keep your contact and email information up to date. To get started with your online services, follow the steps below.

1. Go to **bpas.com**.
2. In the **Sign Into Your Account** box, choose "I am a **Participant**" and select "**VEBA**" for your account type.
3. You'll be prompted to enter your 10-character Plan Code. You'll receive the Plan Code in a separate letter by mail along with more detailed instructions for secure access to your account.
4. Once you enter the Plan Code, the system will prompt you to create a User ID, Password, and a Challenge Question/Answer.

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# PARTICIPANTS

We provide innovative solutions to empower you to achieve your financial goals.

Sign In to Your Account  
Select Account Type  
LOGIN

Participant Login

Already have an account? Enter your User ID and Password below:

User ID  [Forgot User ID?](#)

Password  [Forgot Password?](#)

Login Show/Hide Password

If this is your first time logging in, click [here](#).  
If you need help logging in to your account, please call Customer Service.

Tools & Resources for Participants

How much should you be saving for retirement? [Learn More >](#)

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Forms and Links [Learn More >](#)

Frequently Asked Questions [Learn More >](#)

Connect With Us Customer Service



## Easy Online Investment Elections and Allocations

After logging into your account, select **Fund Election Change** from the Transactions tab. You'll see a list of investment options offered within your Plan. Simply enter your new desired percentage(s) next to each fund and click the Change Elections button. Be sure the total adds up to 100%. It's that easy!

**Want to change the way your existing balance is allocated to match your new investment elections?** Just select **Rebalance** from the **Transactions** tab and check the option for "Rebalance to match your current investment election percentages for future contributions."

BPAS

Account Summary Transactions Account History Fund Information Personal Information Resource Center Account Maintenance

EMPLOYEE ONE - VEBAHRA DEMO PLAN - 000127

Total Account Balance: \$6,102.74  
Total Unvested Balance: \$6,102.74  
Total HRA Balance: \$5,492.46

Your Current Balance Mix

| Investment Type | Value      |
|-----------------|------------|
| Balanced/Target | \$0        |
| Stable Value    | \$560.99   |
| Equity          | \$5,541.75 |
| Bonds           | \$0        |

Your Current Investment Elections

| Investment Type | Percentage |
|-----------------|------------|
| Balanced/Target | 0%         |
| Stable Value    | 100%       |
| Equity          | 0%         |
| Bonds           | 0%         |

Account Breakdown Balance History Chart Rate of Return

Participant Education Center Calculators Fund Research Library

Market Dashboard

Nasdaq Composite: 4263.14 -148.41 (-3.25%)

| Market Indicator | Value   | Change           |
|------------------|---------|------------------|
| HSH300           | 4263.14 | -148.41 (-3.25%) |
| S&P 500          | 1823.09 | -48.18 (-2.44%)  |
| NYSE             | 9151.30 | -239.03 (-2.55%) |
| AMEX             | 2029.29 | -17.00 (-0.83%)  |

## Accessing Online Balance Information

The home page displays your current account balance. The Total Account Balance is the balance of your VEBA investment account. (The HRA Amount Available is 90% of your VEBA balance less any pending debit card authorizations and is the amount immediately available for reimbursement on your debit card.) You may also view your account balance by choosing the following options from the Account Summary tab:

- Fund Totals. Your account balance is displayed by investment fund.
- Source Totals. Your account balance is displayed by money source.
- Fund Detail. Your account balance is displayed by investment fund and money source within each fund.
- Source Detail. Your account balance is displayed by money source and investment fund within each money source.

From here, you'll find everything you need to view your account balance, update your personal information, and more.

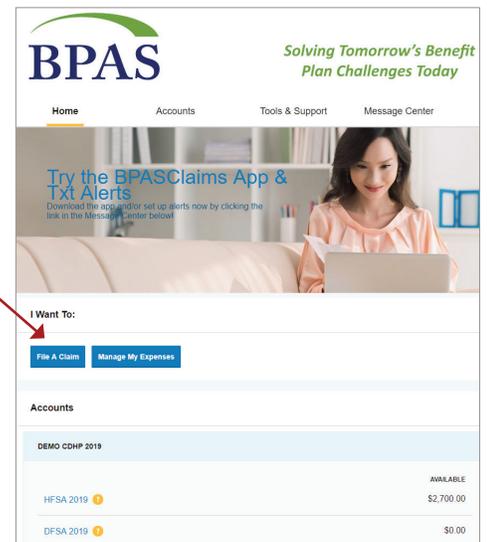
**Remember to update your email address!** It's the fastest, easiest way to keep your account secure. We'll notify you immediately via email of any account activity. Don't worry, we don't send any solicitation emails.

## Fast and Easy Online Claims

After logging into your account, select the **Account Summary** tab and choose BPASClaims from the drop down menu. Select **Access Reimbursement Account**.

- On the Claims Home Page, simply select the **“I Want To... File a Claim”** button.
- Follow along with the Reimbursement Request Wizard, then upload documentation.
- Repeat this process until all claims have been added. Read and agree to the Terms & Conditions and click **Submit**.
- The **Transaction Confirmation** page will display. You may print the claim confirmation page as a record of your submission.

NOTE: If you see a **Receipts Needed** link in the **Tasks** section of your Home Page, click on it to see a listing of any claims that require receipts or documentation.



## Add Dependents

IRS guidelines prevent us from paying for services to dependents not listed in your profile. To add/remove dependents:

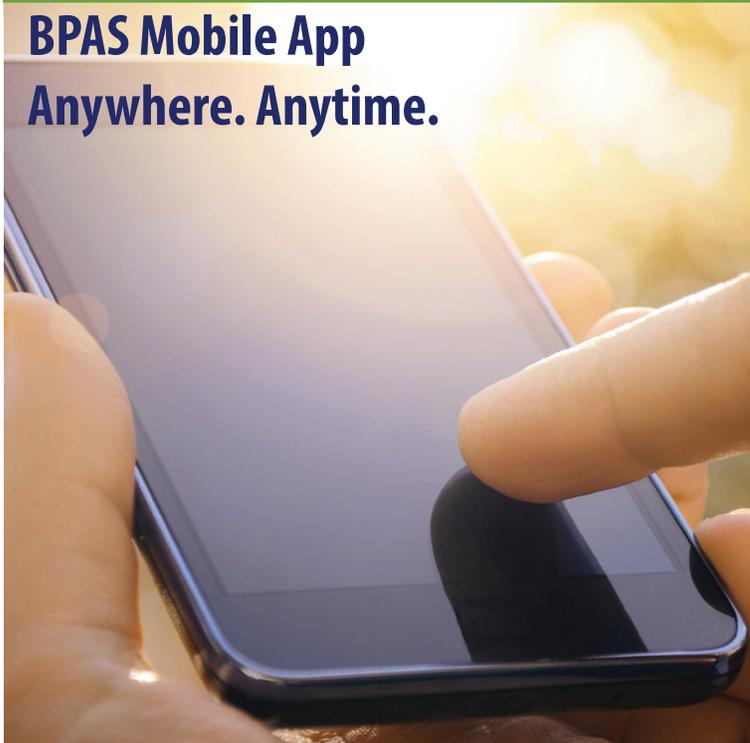
- Select BPASClaims from the Account Summary tab on the Home page
- Select Access Reimbursement Account
- Hover over Accounts and select Profile Summary . You'll be able to edit dependent data by clicking the view/update link under the dependent name or select Add Dependent to enter a new dependent to your plan. (You'll need a Social Security Number for each dependent to request reimbursements under your VEBA.)



### Did you know you can set up recurring claims?

File a claim just once and get reimbursements all year long! Just check the box for "Set up a recurring claim for this expense" when completing your claim form.

## BPAS Mobile App Anywhere. Anytime.



Check your account balance, file claims, and even upload receipts using the camera on your phone. Download the free BPAS mobile app by searching BPASClaims from the app store or marketplace.

To activate the app, you'll need a unique username and password.

- Your username is your first initial, last name, and last 4 digits of your Social Security Number (SSN).
- Your temporary password is your first name, the 2-letter abbreviation for the state you live in, and the last 5 digits of your SSN.

You'll then be prompted to create a new password and 4-digit PIN. The 4-digit PIN is all you'll need going forward.



## BPAS ClaimFinder. Get reimbursed faster, without paperwork!

BPAS ClaimFinder automatically collects receipts (substantiation) for your HRA claims. Just connect your insurance accounts with BPAS ClaimFinder and we'll autosubstantiate your claims. No need to upload receipts—we'll do it for you! We'll send you an email with a link to setup BPAS ClaimFinder after you complete your enrollment. Fast and easy.

# A Few Common Questions

## How do I view my claims history and status?

On the Home Page of the BPASClaims portal, click the Account link that shows your available balance. A list of submitted claims will appear. To view claim details, click anywhere on the claim.



## How do I view my payment (reimbursement) history?

1. On the Home Page of the BPASClaims portal, hover over the **Accounts** tab and click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. Click anywhere on the claim to see claim details.

## How do I report a debit card missing and/or request a new card?

1. On the Home Page, hover over Accounts and select Banking/Cards from the menu.
2. Under the Debit Cards column, click Report Lost/Stolen or Order Replacement and follow instructions.

## How do I get my reimbursement quickly?

The fastest way to get your money is to sign up for direct deposit to your personal checking account. To sign up online:

1. On the Home Page of the BPASClaims portal, hover over the **Accounts** tab, then choose **Payment Method** from the menu.
2. Under the Current Payment Method, select **Update**. Then simply add or update your bank account information and click Submit.
3. The Payment Method Changed confirmation will display.

## How do I obtain information on the plan's fund options?

The participant website has a wealth of information about the investments available in your Plan. From the **Fund Information** tab, select:

- **Fund Links.** Each investment option is displayed with the ability to view:
  - Historical prices
  - Fund fact sheets
  - Prospectus
  - Additional research
- **Fund Performance.** This option provides the performance for each fund offering in the plan. You may view each **fund's prospectus by clicking the P next to the fund name**. You may view an **online chart by clicking the C next to the fund name**. Anytime you see a fund name **underlined in blue** text, you can click on it to view performance information, expense ratios, and links to the fund fact sheet and prospectus.



## What does it mean if funds in the plan have trading restrictions?

Many mutual fund companies have introduced trading restrictions to discourage short-term trading. When requesting a change to the allocation of your current account balance, the website will indicate which funds impose a trading restriction. If you have recently submitted a transfer or rebalance request that resulted in a trading restriction, the fund that is temporarily restricted from future transfers will appear in red, reflecting the number of days remaining before a subsequent trade (or opposite way transfer request) can be made. If you have a pending trading restriction in one or more funds, you may still transfer other portions of your account by using the Fund-to-Fund Transfer option.

## How do I change the way my account balance is invested?

The Transaction tab contains two methods for you to change the investment of your current account balance:

- **Fund-to-Fund Transfers.** This option allows you to transfer money from one investment option to another. Click the arrow next to the transfer option you desire (transferring out a dollar amount or a percentage). Select the fund from the drop-down menu that you wish to transfer money out of, and then indicate the percent or dollar amount you want to transfer. Now, enter the percentage(s) among the new funds(s) for which you wish to transfer; total must add up to 100%. Click Submit Transfer to verify your request, and Confirm. Please Note: This change will only affect the way your current account balance is invested; it will not change how future contributions are invested in your account.
- **Rebalance** allows you to a) Provide specific percentages for each asset; or b) Rebalance to match your current investment election percentages for future contributions.

Click the radio dial next to the rebalancing method you choose. If you elect to rebalance by providing specific percentages for each asset, enter your new desired percentages next to each fund in the table below. The total must add up to 100%.

If you choose to rebalance to match your current investment election percentages, those percentages will automatically be entered into the "Change To" column in the table.

If you'd like your existing account balance to be automatically rebalanced to these percentages, scroll down and click the box next to Automatically Rebalance My Account. Then click the radio dial next to the frequency in which you would like your account to be automatically rebalanced and click Submit Automated Rebalance to confirm your request. Note: Using the account rebalancing option will trigger a new set of trading restrictions initially, and whenever your account is rebalanced. As a result, some participants choose to use annual rebalancing rather than quarterly.

### How do I receive copies of prior participant statements?

Statements will be mailed to your home address quarterly. To get a copy, select the Resource Center tab. Statements are organized by plan year under the Quarterly Benefit Statements section.

### Can I choose to get my statements and notices electronically?

Yes, in fact we encourage it! To “Go Green,” choose the **Account Maintenance** tab, then choose **Preferences**. You may then choose your Go Green options.

### How do I reach BPAS for additional assistance?

Call our highly-trained US-based Customer Service team at 1-866-401-5272 anytime Monday through Friday from 8 am to 8 pm ET. You may also access the automated voice response line 24 hours a day, 7 days a week. Just dial 1-800-530-1272. When prompted, enter your Social Security Number and Personal Identification Number (PIN). Initially, your PIN is the last 4 digits of your Social Security Number. We strongly urge you to change the assigned PIN as soon as possible.

### What if I forget my User ID or Password?

On the login screen, click “Forgot User ID” or “Forgot Password.” Follow the prompt instructions to retrieve your login information. If you experience issues retrieving your login information please contact our Customer Service team for help at 1-866-401-5272.

### Why do I need receipts for things I buy with the Benefit Card?

There will be times when we’ll require a receipt to comply with the IRS guidelines. It’s best to send an itemized statement or Explanation of Benefits (EOB) from your insurance carrier so we can verify the service you received complies with IRS rules.

Sometimes the bill from your doctor or dentist doesn’t provide enough information to show that the services are eligible for reimbursement. In such cases, we’ll need to see an itemized receipt. For example, if you use the benefit card at the dentist, was

it for a cleaning, which is eligible; or for teeth whitening, which is ineligible? If it’s unclear, we’ll send you a receipt request. We’ll send out three notices asking for receipts. If we don’t receive the receipt/documentation, we’ll have to temporarily deactivate your Benefit Card until we receive the information required by the IRS.

### Why do I need to sign a release for you to speak with my spouse or family member?

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) was created to protect your health information and safeguard individually identifiable information, called protected health information or PHI. Under HIPAA, we can only discuss PHI with the individual patient and/or primary plan member unless you authorize us in writing to share the information with someone else, like your spouse. So, even if you tell us it’s OK to share PHI with your spouse, we can’t legally discuss any information with him/her unless you sign the authorization. For your convenience, you may find an authorization in this enrollment kit and at [bpas.com](http://bpas.com).

### How do I setup BPAS ClaimFinder?

Your data is encrypted with BPAS ClaimFinder allowing your information to remain secure, unalterable, and completely confidential. Watch your inbox for an email from ClaimFinder. To get started:

1. Have your insurance company credentials at your fingertips (user ID, password).
2. Open the email from ClaimFinder and complete the registration using the on-screen instructions
3. We’ll take care of the rest—every time a carrier issues an EOB, we’ll retrieve the information automatically for you.

### Are individual insurance premiums reimbursable under my plan?

Individual insurance premiums may be reimbursable under a Section 105 HRA plan if it’s a post-retirement Healthcare Reimbursement Arrangement (HRA); however, these premiums are not reimbursable under a Section 125 Healthcare Flexible Spending Account (HFSA).



Have other questions? Give us a call.  
1-866-401-5272



# Information Release Authorization

When completed, mail or fax this form to BPAS at:  
820 Gessner | Suite 1250 | Houston, TX 77024  
Fax: (866) 254-2942 | [bpas.com](http://bpas.com)



This form allows BPAS to release information related to your reimbursement account to the specific person(s) designated on this form (such as a spouse, family member, someone else closely involved in your medical care or an unrelated third party). Completion of this form will allow BPAS to communicate with such individual(s) who may contact us on your behalf. Related information includes account balance, payment amounts, date paid, and information specific to receipts received. The designated person(s) will be required to provide specific identifying information and should indicate there is a signed authorization form on file.

**Questions? Call us toll free at 1-866-401-5272**

## 1. PARTICIPANT INFORMATION

|                 |  |                       |   |     |
|-----------------|--|-----------------------|---|-----|
| LAST NAME       | FIRST NAME   | MI                    | Participant Social Security No. (SSN) or Secondary ID # <b>(REQUIRED)</b> |     |
| MAILING ADDRESS | <input type="checkbox"/> Check here if new address   | CITY                  | STATE   | ZIP |
| DATE OF BIRTH   | E-MAIL ADDRESS (home or personal recommended) <input type="checkbox"/> Check here if new email address | AREA CODE and PHONE # |   |     |
| EMPLOYER NAME   |  |                       |   |     |

## 2. DESIGNEE INFORMATION

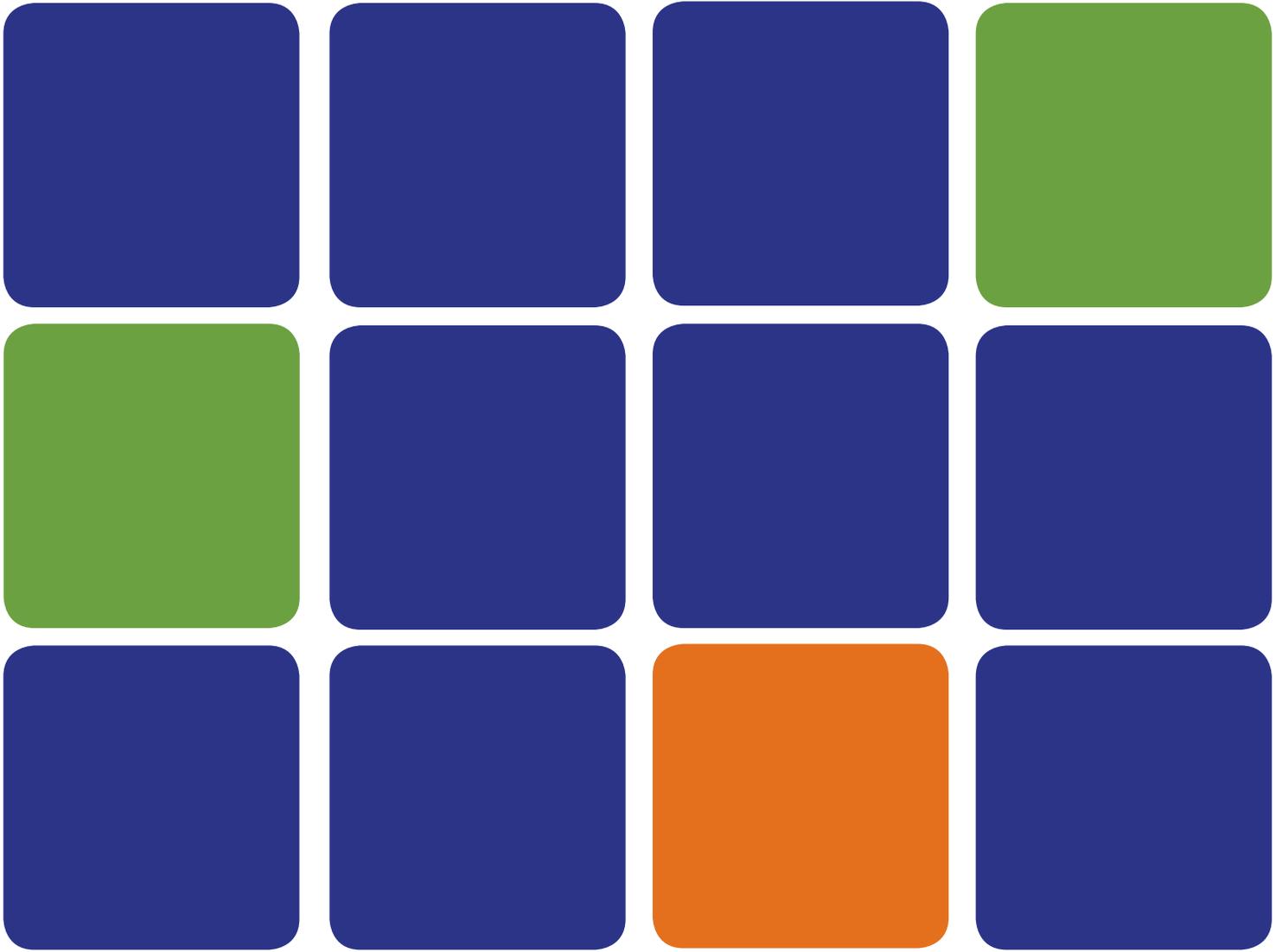
|                            |              |                            |       |     |
|----------------------------|--------------|----------------------------|-------|-----|
| FIRST DESIGNEE: LAST NAME  | FIRST NAME   | MI                         |       |     |
| MAILING ADDRESS            |              | CITY                       | STATE | ZIP |
| DATE OF BIRTH              | Relationship | AREA CODE and PHONE #      |       |     |
| SECOND DESIGNEE: LAST NAME | FIRST NAME   | MI                         |       |     |
| MAILING ADDRESS            |              | CITY                       | STATE | ZIP |
| DATE OF BIRTH              | RELATIONSHIP | AREA CODE and PHONE NUMBER |       |     |

## 3. SIGNATURE

I understand that this voluntary authorization will stay on file and will not expire until I send a written request to revoke this authorization to the address or fax number above. I understand that I may revoke this authorization at any time by notifying BPAS in writing. BPAS may take action in reliance on this authorization prior to receipt of my written revocation of this authorization. Therefore, I understand that changes will not be considered applicable before BPAS receives the revocation.

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_





**Questions? Let's Talk.**

**P 866-401-5272**

**W [bpas.com](http://bpas.com)**



REV 09.19

