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AUTUMN 2004

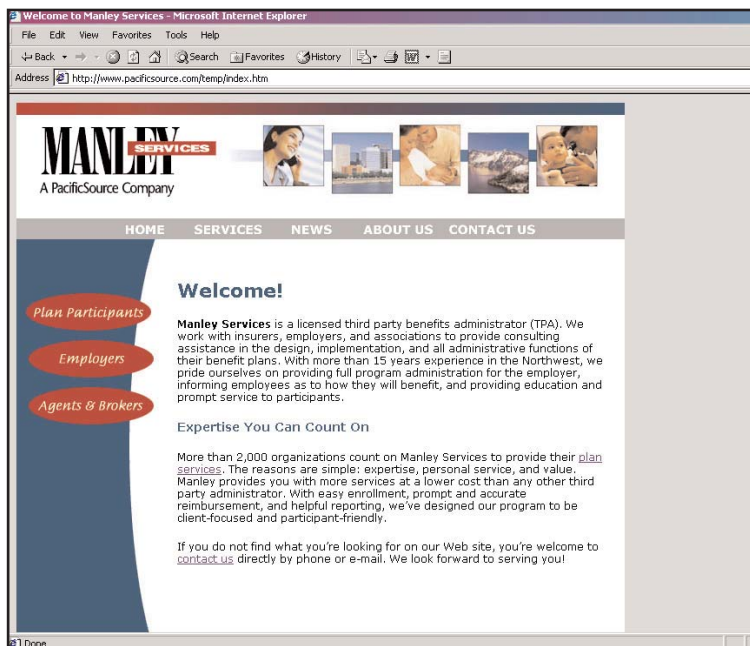
Manley's Web Site Revamped Visit Us on the Web at www.manleyserv.com

Next time you logon to the Manley Services Web site, you'll find a whole new look as well as several new features. We had four goals for the redesign:

- Improve functionality through better organization
- Update content
- Add new content that is useful and informative
- Update the design

Because ease of use is key to the success of any Web site, we reorganized the material in a logical way, adding separate areas for our different audiences. Now, plan participants, employers, and sales agents will all find information relevant to them in "their" sections.

Current and prospective employers, for example, can download forms, request a quote, or find answers to frequently asked questions. Plan participants can look up eligible expenses, read an explanation of their FSA statement, download forms, and read a Q&A page. Another new addition to the site is sales material, which can be downloaded as PDF files from the Agents & Brokers section.



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The Services section has been augmented with more details on all of our services, and we've added a new page explaining our Transportation Benefit. In the News section, we'll keep you updated on breaking news about employee benefits, new IRS rulings, and other important information. Here you will also find helpful links, plus current and back issues of our *FlexTalk* newsletter.

By keeping the design and graphics clean and uncluttered, pages will open faster, allowing you to get the information you need quickly.

We hope you find the new site helpful. If you have any questions or suggestions, you are welcome to contact Kim Apo by e-mail at kimapo@manleyserv.com. We look forward to hearing your feedback.

Client Spotlight: ShelterCare

“When you have something that can save employees up to 30 cents on the dollar, that’s a valuable commodity,” says David Gubernick, Human Resources Manager for ShelterCare.

David believes ShelterCare’s nonprofit status makes the flexible spending account they offer through Manley Services even more important. “The FSA is very helpful for our employees who earn a modest salary that is typical for a private, nonprofit organization in Lane County,” he explains.

ShelterCare’s concern for employees’ well-being fits their overall mission, summed up by the motto “Hope is here.” On Christmas Eve, 34 years ago, ShelterCare began as a homeless shelter for families with children in Eugene, Oregon. Today, they have 29 units in Eugene and four units in neighboring Springfield. In addition to providing emergency shelter, the organization offers residential programs and support services for people coping with severe and persistent mental illness (SPMI) and acquired brain injury.

Individuals with SPMI make up the largest segment of people ShelterCare serves, and include indigent and medically fragile homeless adults. Support services include transitional housing, vocational training, crisis

management, and intensive care programs. Recognizing that everyone is unique, they strive to provide services that are individualized.

Started in 1990, the brain injury program is the most recent addition to their services, and the most unique, being one of only a handful in the country. It serves low-income individuals who have survived a brain injury or closed head injury, and are regaining the skills necessary for independent living.

ShelterCare consists of 130 regular staff members, plus 35 on-call relief workers, who each do their part to help approximately 1,500 adults and families every year. David handles the HR department’s strategic, operations, and administrative functions, as well as conflict mediation and coaching. “This

line of service is ‘meaningful’ work,” says David. “It is part and parcel of the intrinsic value of working at ShelterCare.”

David also enjoys working with Manley Services, describing the company as very professional and very informative. “Of all the benefits, the FSA is probably the most complicated. The people at Manley answer employees’ questions in a way that provides clarity.”

For more information, visit www.sheltercare.org.

*Each year,
ShelterCare helps
approximately
1,500 adults and
families.*

Helpful Tips for Using Your Benny™ Card

If your organization offers the Benny™ Card, your enrollees are already enjoying the convenience of this “stored value” MasterCard®. Since we introduced this optional feature over a year ago, it has become very popular.

Here are a few tips and suggestions:

Try Drugstore.com:

You can purchase over-the-counter medications and supplies with the Benny™ Card, and no paperwork is required! The Web site even includes a helpful checkmark next to items that qualify for FSA and HRA reimbursement.

CHECK YOUR BALANCE:

You can check your account balance as often as you like on the Benny™ Web site, www.bennycard.com. Balances are updated in real time, and all you need to access your account is your Social Security number. If you forget the Web site address, it’s printed on back of your Benny™ Card.

Look at Your Receipt:

Before you leave the doctor’s office or pharmacy, check your receipt. All receipts must show three things:

- Date of service or purchase date
- Brief description of the item or service
- Dollar amount

This is especially important when you purchase a prescription, as pharmacies sometimes provide only the debit card receipt, which doesn’t include an item description.

If your receipt is incomplete, ask the provider or pharmacist to print out a receipt for you showing all three pieces of information.

Ineligible Expenses:

If you are notified that you have made an ineligible

purchase with the Benny™ Card, you have two options:

1. Mail a refund (check or money order) for that amount to: Manley Services, PO Box 70168, Eugene OR 97401.
2. Submit a receipt for an out-of-pocket expense (not paid with the Benny™ Card) to be used toward the ineligible expense.

Questions?

Contact us at (541) 225-2751 or toll-free at (800) 422-7038. When you reach the telephone menu, press Option #1.

Employee Profile: Crystal Putzier

If you've been a client of Manley Services for more than a year, you've most likely received a renewal notice in the mail, thanks to Crystal Putzier, our Renewal Coordinator. The number of forms she sends each month ranges anywhere from 40 to 650, depending on the number of renewals and size of the groups. January is typically the busiest time of year.

When the forms are returned, Crystal is responsible for entering the new information into the system. In addition to sending renewal forms and doing data entry, Crystal handles the year-end balancing for all groups.

Crystal has worked for Manley Services for nine years, the first five of which she worked as administrative assistant to Bonni Strong. She began her current position about four years ago. At that time, she didn't have experience in renewals, but was given the training necessary to learn the job.

Of her job duties, Crystal enjoys data entry the most and finds year-end balancing the most challenging. Getting along with coworkers, though, is never a challenge. "The people who work here are all friendly and easy to work with," she says. When she first started

working with the company, it was made clear that gossip would not be tolerated. "I think that's really important, and the people who work here follow that rule."

A native of Oregon, Crystal grew up in Coburg and moved to Springfield a couple of years ago. She spends most of her free time with her husband, Bob, and their two sons, Josh and Cody. The family enjoys camping, riding all-terrain vehicles, and getaway trips to Lincoln City and Bend.

Her favorite pastime, however, is being a grandma to her two



Crystal Putzier

young grandsons. A third grandson is expected in December.

When weekend family time ends and Monday rolls around, you won't find Crystal complaining. "I love what I do!" she says.

You can reach Crystal at (800) 422-7038, ext. 2720 or by e-mail at crystal@manleyserv.com.

Health Savings Vehicles at a Glance

When designing a benefit plan for your employees, it pays to take a careful look at the advantages and disadvantages of the various spending arrangements. While the three popular health savings vehicles shown below each offer significant tax savings, this side-by-side comparison shows the main differences among them. To learn more about these and other healthcare funding options, contact your Manley Services Sales Representative.

	HSA	HRA	FSA
Full name	Health Savings Account	Health Reimbursement Arrangement	Flexible Spending Account
Overview	Portable, personal trust account for medical expenses; offers great availability and flexibility; nicknamed "healthcare IRA"	Employer bookkeeping account for medical expenses; allows carryover and accumulation, but very limited portability	Employer bookkeeping account for unreimbursed medical expenses funded by employee pre-tax contributions; no carryover accumulation or portability
Primary Advantages	<ul style="list-style-type: none"> • Widely available • Portable (follows employee) • Unused funds roll over and bear interest • Flexibility in contributions/funding • Flexibility in use of funds • No claims substantiation required to access funds 	<ul style="list-style-type: none"> • Unrestricted health plan options • Greatest control for employers • Does not require prefunding by employer 	<ul style="list-style-type: none"> • Well known in marketplace • Allows access to full year's allocation at start of plan year • Separate dependent care account can be set up • Unrestricted health plan options • Lowers taxable income
Primary Disadvantages	<ul style="list-style-type: none"> • Requires qualifying high-deductible health plan • Can't contribute to account if secondary insurance coverage exists • Can't contribute funds after age 65 	<ul style="list-style-type: none"> • Employee contributions not allowed • Not available to individuals or owners/partners of groups • Requires claims substantiation to access funds 	<ul style="list-style-type: none"> • Annual "use it or lose it"; no carryover of unused funds • Not available to individuals or owners/partners of groups • Requires claims substantiation to access funds



PO Box 70168, Eugene, OR 97401

Reminders



- **When choosing the beneficiary** for their flex account, participants should designate someone who can be responsible for submitting claims in the event

they are not physically able to do so. Children under age 18 are generally not appropriate beneficiaries for this type of account.

- **Reimbursements** are based on charges that fall within the plan year, not the dates that the participant makes payments.
- **Participants** should schedule doctor and dentist appointments a month or two before their plan year renews. That way, if they discover a health condition that needs to be treated, they can begin treatment at the beginning of the new plan year and factor the expense into their annual amount.

- **Consider switching to direct deposit.** Unlike paper checks, electronic funds transfers (EFTs) are never lost in the mail, stolen, or delayed by bad weather.

The set up process is quick and easy. Just download and print the Direct Deposit Authorization form located in the Forms section of our Web site (www.manleyserv.com). Complete the form, attach a voided check, and mail it to Manley Services, PO Box 70168, Eugene, OR 97401. Allow at least ten working days for the authorization to take effect.

If you have any questions about Direct Deposit/EFT, you're welcome to contact our Customer Service Department by phone at (800) 422-7038 option 2, or by e-mail at customerservice@manleyserv.com.