



New Tri-Star Blog!

You now have a new way to keep in touch with topics that could be of interest to you. Please visit our [web site](#) and check out our new [Blog](#)! You can view recent blog topics, receive notification of new postings as they are posted and comment on specific postings! We want to post things of interest to you. Email your topics, questions and suggestions to pam.mallory@tri-starsystems.com. This is a great way to keep current on IRS notices as they happen. Let us know what you think!

New Printing and Delivery Service!

Tri-Star has just contracted with Emdeon to outsource printing, mailing and archive retrieval of participant letters, checks and EOBs. [Emdeon](#) is the largest mailer in St. Louis printing approximately 3 million documents a day, producing around 900,000 deliverables. Emdeon provides industry leading solutions for providers, commercial & governmental payers, hospitals, dentists, pharmacies and vendor partners including Assurant, Trustmark Insurance Company and Blue Cross/Blue Shield of Kansas City.

The use of this HIPAA-compliant service affords Tri-Star clients the following advantages:

- ❖ 2-D Barcode technology – This technology internally monitors each document throughout their facility and insures that each is properly inserted (including multi-page personalized documents).
- ❖ USPS Mail tracking – This process enables Tri-Star to track each mailing throughout the USPS mail system, from St. Louis to the final destination.
- ❖ PDF images – Images provide streamlined access and storage of pdf images of all documents produced for immediate retrieval, reprinting and electronic archiving. Customer service representatives can resolve participant inquiries more efficiently, in a first call.
- ❖ Document Design – Each Emdeon document retains the Tri-Star identity and client-specific formatting/language to afford a virtually seamless transition.
- ❖ SAS70 approved partnership

Participants will see a slight change in the headings and envelopes they receive from Tri-Star. Outsourcing our document production affords Tri-Star efficiencies and technology advancements that ultimately mean better service to you, our clients!

7 a.m. – 5 p.m.

Monday – Friday
www.tri-starsystems.com

1-800-727-0182

Contact us:

BENEFITS BRIEFING

February 4, 2009 Issue #22



Six Month Relief for Use of the Health FSA and HRA Debit Card

Drug Stores and Pharmacies have been granted transition relief to comply with imposed restrictions that were scheduled to take effect on January 1, 2009. Under these restrictions, debit cards cannot be used at these stores (with a Drug Store or Pharmacy merchant category code (MCC)) unless (1) the store uses an inventory information approval system (IIAS) that meets IRS requirements, or (2) 90% of the store's gross receipts during the prior taxable year (determined on a store-location-by-store-location basis) consisted of items that qualify as medical expenses under Code Section 213 (d).

The IRS issued Notice 2008-104 on December 4, 2008, extending the effective date for compliance by an additional six months. After June 30, 2009, Health FSA and HRA debit cards may not be used at stores with the Drug Store or Pharmacies MCC unless (1) or (2) above are satisfied.

For the first 6 months of 2009, the debit card will work at these merchants. Participants should expect to be prompted for supporting documentation for card use that cannot be auto-substantiated by matching copays or previously supported recurring expenses. Stand-alone pharmacies and drug stores as well as pharmacies within hospitals and clinics with the Drug Store and Pharmacy MCC will need to comply with these regulations by June 30, 2009 to be able to accept this FSA/HRA debit card after that time.

For an up-to-date list of IIAS merchants, please follow this link.

2009 IRS Limits

The IRS has published the following rates/limits for the 2009 tax year:

Type of Limitation	2009	2008
<u>Mileage for medical care</u>	\$.24/mile	\$.27/mile 07/01 – 12/31/08 \$.19/mile 01/01 – 06/30/08
<u>Income Subject to Social Security Tax</u>	\$106,800	\$102,000

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