Tufts University partners with Crosby Benefit Systems, Inc. (Crosby) to administer the Flexible Spending Account (FSAs).

**Health Care Flexible Spending Account**

By participating in a Health Care FSA, you get the convenience of using a Flex Debit Card. The Flex Debit Card offers you direct access to your Health Care FSA funds. You may use the card to pay for eligible medical or prescription drug expenses at provider offices or at retailers such as CVS, Walgreens, Rite Aid, Target and Walmart – and many others. For a list of examples of reimbursable expenses under the Health Care FSA, go online to [www.mycrosbybenefits.com](http://www.mycrosbybenefits.com), click on “Forms/FAQ’s”, click on “FSA” and then click on the question for “examples of expenses”.

Once enrolled with Crosby, you may continue to use the FSA debit card from year-to-year since your card will be reloaded following your re-enrollment each year in the Health Care FSA. New enrollees will automatically be mailed one debit card. Follow the instructions on the card to activate. Please note that if you would like more than one card, you can order additional cards online at [www.mycrosbybenefits.com](http://www.mycrosbybenefits.com). Like other debit cards, you will receive a new card before your current card’s expiration date. Unlike most debit cards, however, if prompted at the register you should select CREDIT. No PIN is necessary to use this card.

Please remember, the Flex Debit Card does not alleviate the need to substantiate all your purchases so please keep all your receipts. In some instances, you will be required to submit receipts following your purchase. If you receive a request for substantiation of a debit card transaction, please follow the instructions on the letter or email. For more information about using your debit card, please review the enclosed Flex Debit Card brochure that is available for viewing at [www.mycrosbybenefits.com](http://www.mycrosbybenefits.com). For questions about the Flex Debit Card, please contact Crosby Customer Service at 866-918-9711 or via email at servicecenter@crosbybenefits.com.

If you pay out-of-pocket for any eligible Health Care FSA expenses, you can submit them for reimbursement by sending the receipts along with a Reimbursement Request form to Crosby either by fax, email, USPS, or you can upload receipt images on the Crosby website. The required information is listed on the reimbursement request form which can be found at [www.crosbybenefits.com](http://www.crosbybenefits.com) and on [www.mycrosbybenefits.com](http://www.mycrosbybenefits.com).

**Dependent Care Flexible Spending Accounts**

If dependent care is required to allow you to work, your Dependent Care FSA can be used for the following tax dependents:
- Your qualifying child (under age 13)
- Your spouse, a qualifying child, or relative who is mentally or physically incapable of self-care.

It is important to check with your personal tax advisor to determine eligibility of your dependents. Please note that there is no debit card for the Dependent Care FSA. Reimbursement forms are available online at www.mycrosbybenefits.com.

**MyCrosbyBenefits.com participant access:**

**To access your online reimbursement account at Crosby:**

- Log on to the Crosby Benefit Systems website at www.mycrosbybenefits.com
- Complete the New User Registration section and follow the prompts on the screen. The site will guide you through the new user process. When prompted, enter your Tufts University Employee ID Number (located next to your picture on your ID card) and other requested information. Please note: Do not enter your Social Security Number, only your ID number as noted above.
- Your email can be your work or personal email. This will become your “username” when you log on in the future. The critical data that is sent to Crosby to authenticate your eligibility includes your date of birth, your employee identification number and your zip code (as provided through the payroll system eServe, reflected as part of your “home” address).
- Once you have established your User Account, and are logged into the system, you will be taken to the “Lobby”. When at the Lobby, click on the green Reimbursement Accounts button which will then launch a new browser window.

**Direct Deposit:** To enroll in Direct Deposit log onto MyCrosbyBenefits.com, Go to your Profile Tab, and click Edit in the Direct Deposit Information section toward the bottom of the page.

**Electronic Communication:** Choose to receive communications via email rather than US Mail. This helps protect our environment and reduces the amount of printed material we generate. To sign up for paperless communications, log into your MyCrosbyBenefits.com account and click “Sign up for E-Communications” in the Lobby section after the plan year begins.

If you have any questions concerning your Health Care FSA and/or Dependent Care FSA, please contact Crosby at 866-918-9711 or via email at servicecenter@crosbybenefits.com.