



Expanding the Concept of Employee Benefits  
Discovery Block ▲ 828 Great Northern Boulevard  
P.O. Box 1193 ▲ Helena, Montana 59624-1193  
Tel: 406-449-5500 ▲ Fax: 406-442-5089



Welcome to Employee Benefit Resources! We are excited to serve you as a new participant with our Flex Connect services. Please feel free to contact us at the numbers listed above. If you are located outside the Helena area, please use our toll free number: 800-765-9429.

We process claims on a daily basis. Mail your claim to Employee Benefit Resources, P.O. Box 1193, Helena, MT 59624-1193 or fax it to 406-442-5089 attention claims processing. Claim forms are available at our web site [www.ebrworld.com](http://www.ebrworld.com) – select the Cafeteria Plans button, and click on forms. Just select the type of form you need and print it.

EBR provides electronic funds transfer so that your reimbursement can be deposited directly to your checking or savings account. Submit a completed participant direct deposit authorization form to EBR to add this feature to your account. The bank requires a ten day waiting period before the direct deposit begins, so if you can get the direct deposit authorization form returned to us as soon as possible, we can process your request before you submit your first claim.

You may also access your flex account information via our web site. This feature allows you to view a history of your processed claims; payments made on claims submitted; and your account balances for the current plan year and prior plan year during the grace period. Click on "FlexConnect" in the upper right hand corner of the EBR home page to access the sign-on page. Enter your social security number as your User ID and the last 4 digits of your social security number as your PIN to access your account information.

If you participate in your employer's BlueCross BlueShield group health insurance you may also sign up for direct claims rollover. This great feature allows for a paperless claims process. Expense amounts covered, but not fully reimbursed by your BlueCross BlueShield insurance will automatically be submitted to EBR. Please refer to the Claims Rollover election form in your employee packet for more information. In a few situations, the rollover feature is not available.

Over the counter medications now qualify to be reimbursed under your medical reimbursement flex account. Please refer to Over the Counter Medication information sheet in your employee packet.

We value your comments and suggestions – feel free to contact us any time. We look forward to serving all of your Flex Connect needs.

Again – Welcome!