

# **BRIDGEWAY WEEKLY MONITOR**

News Briefs from Human Resources

May 28, 2010

## **401k AND FLEXIBLE SPENDING MEETINGS/ENROLLMENT**

**TO: Bridgeway Inc. Employees with Minimum 48.5% FTE**

### **401K**

In January 2010 Bridgeway reinstated the employer match to the 401k Plan, to continue through June 26, 2010. While the financial picture is not any better because of the State of Illinois, Bridgeway will continue the employer match on a month-to-month basis. The match will remain 50% of the first 4% of your Elective Contributions. Bridgeway will give a 30-day advanced notice if the company match must be suspended. *We want you to know that you are appreciated and because of your dedication to Bridgeway and the consumers we serve, we want to demonstrate a commitment to you. Retirement is an important thing to plan for so take advantage of the 401k available.*

Remember, the 401k plan allows for people to stop contributions at any time by simply putting your request in writing and submitting it to Human Resources. However, enrollment, contribution increases, decreases, or re-enrollment is allowed twice a year, during June (effective July 1) or December (effective January 1).

### **FLEXIBLE SPENDING/125 CAFETERIA PLAN**

Some Bridgeway employees participate in the Flexible Spending/125 Cafeteria Plan in which they elect money to be taken from their paycheck on a pre-tax basis for non-reimbursed medical or dependent care expenses. This type of plan allows for a tax savings to the individual. There is one significant change that will occur within the next plan year:

***Effective January 1, 2011 no over-the-counter drugs may be covered in the Flexible Spending Plan.*** Employees who participate in this plan need to be aware of this new IRS regulation and may choose to change their election accordingly.

### **MARK YOUR CALENDARS AND CALL TO SET AN APPOINTMENT**

***Bill Morris from First Benefits will be available to meet with employees June 14-June 16<sup>th</sup>.*** This is an opportunity to make changes to your 401k: enroll, re-enroll, make changes in the contribution % you are making or to change your investments options. Any changes made would become effective July 1, 2010.

If you wish to enroll, decline participation or make changes in the Flexible Spending/125 Cafeteria Plan, you need to either see HR or meet with Bill Morris. If you currently participate in this plan and do nothing, the same amount of money will go to your Flexible Spending Account.

**If you are interested in enrolling, re-enrolling or making any changes to your 401k or Flexible Spending/125 Cafeteria Plan and wish to meet with Bill Morris, please call Vicki Brooks @ 309-344-4254 to set up a time.**



Benefits tips brought to you by the insurance specialist at First Benefits Group



A Closer Look at the New OTC Requirements

## Reveals Some Good News for Participants

One provision that will affect your employee FSA participants beginning January 1, 2011 is the requirement for over-the-counter (OTC) drugs, medicines and biologicals to be accompanied by a physician's prescription in order to be reimbursed under health flexible spending accounts (FSAs), health reimbursement arrangements (HRAs) and health savings accounts (HSAs). Below is a summary of this change and how it will impact plans and the participants' experience. We were all concerned about this change as the OTC eligible items have been viewed very favorably by FSA participants. However, there is a light at the end of the tunnel as some items will still be able to be purchased pre-tax without a prescription! Please read on...

### CHANGES TO OVER-THE COUNTER ELIGIBILITY FOR REIMBURSEMENT

Under the Act, OTC drugs, medicines and biologicals will continue to be eligible for reimbursement as **long as the request is accompanied by a doctor's prescription**. This means items such as cough medicines, pain relievers, acid controllers, and diaper rash ointment will now require a doctor's prescription to be submitted along with the reimbursement request. **Insulin and other OTC items, such as band-aids, will continue to be eligible without a prescription**. Since the change applies to all expenses incurred on or after January 1, 2011 it will affect all plans and participants at the same time, regardless of the plan year.

OTC drug expenses incurred on or after January 1, 2011 will require a doctor's prescription in order to be reimbursed under a health FSA, HRA or HSA. Expenses incurred prior to January 1, 2011 will not. For example, for a calendar year plan with a claim-it-by date of March 31, 2011, an OTC drug purchased on December 31, 2010, could be submitted before a plan's claim-it-date of March 31, 2011, and still be reimbursed without a prescription.

This provision will also impact the use of all health care debit cards. Beginning January 1, 2011, merchants who are IAS certified will need to modify the list of items eligible for payment. This is because of the doctor's prescription requirement. Purchases of OTC drugs, medicines and biologicals will require another form of payment and then the employee can electronically submit a Pay Me Back claim along with the doctor's prescription for the OTC drug, medicine or biological purchased.

This change affects only OTC drugs, medicines and biologicals – bandages, home health-aids and other OTC items will still be eligible and can be purchased using the card without further documentation.

**Though the specific list of items affected has not been completely assessed, the following categories of items will require a doctor's prescription and thus, cannot be purchased using a health care debit card:**

Acid Controllers	Allergy & Sinus	Antibiotic Products
Anti-Diarrheals	Anti-Gas	Anti-Itch & Insect Bite
Anti-parasitic Treatments	Baby Rash Ointments/Creams	Cold Sore Remedies
Cough, Cold & Flu	Digestive Aids	Feminine Anti-Fungal/Anti-Itch
Hemorrhoidal Preps	Laxatives	Motion Sickness
Pain Relief	Respiratory Treatments	Sleep Aids & Sedatives
Stomach Remedies		

**The following are examples of some of the items that will remain available without a doctor's prescription:**

Band Aids	Birth control	Braces & Supports
Catheters	Contact Lens Supplies & Solutions	Elastic Bandages & Wraps
Denture Adhesives	Diagnostic Tests & Monitors	Ostomy Products
First Aid Supplies	Insulin & Diabetic Supplies	
Reading Glasses	Wheelchairs, Walkers, Canes	

## NEW EMPLOYEES



Felicia Bragg  
Family Support Worker  
Moline



Casey Smith  
Residential Asst/DD  
Pekin



Stacy White  
Residential Asst/DD  
Pekin



Patsy Watson  
Community Support Spec.  
Burlington



Glenn Manka  
Rehab Services Spec.  
Keokuk



Amanda Lanzara  
Residential Asst/DD  
Pekin



Jonathan Fitch  
Residential Assistant/DD  
Macomb



John Draws  
Day Program Asst. Trainer  
Macomb



Demetrius Davidson  
Residential Assistant/DD  
Macomb

## **BTS ACTIVITIES**

*From: Tom Colclasure*

- The Entrepreneurship Support Network of West Central Illinois recognized BTS, along with 17 other businesses at a luncheon this week, for its achievements and “business success.” The award for Entrepreneur Of The Year was awarded to Mike Bond and Johan Ewalt for Innkeepers Fresh Roasted Coffee, a roastery and coffeehouse located on North Seminary Street in Galesburg.
- The Galesburg workshop is submitting a bid for an electrical parts assembly job to begin next week and also preparing for a very large electrical parts assembly job that will begin in July. The workshop is processing large orders from the Dick Blick Company to package paper, shrink-wrap products and assemble needle kits. A mailing is being processed and from 800 to 1,500 IL-1040 documents are being received and processed each day.
- The metal working shop is powder-coating 100 lamp shade rings for Lamp Shades Inc, a Chicago based company. Patio tables and chairs and several gates are being sandblasted and powder-coated.
- The Macomb workshop is shipping out a semi truck load of aluminum this week and is working on an assembly job for the Pella Company.
- Physical facility changes to the confidential document destruction operation in Warehouse C are continuing. These changes will prepare for and competitively position BTS to pursue very large confidential document destruction contracts with the federal government.

## **JOB OPENINGS**

Community Support Specialist – Galesburg

Maintenance Worker/Driver - Macomb

Employment Specialist - Kewanee

Job Coach – Part-Time Macomb

Janitorial Associate – BTS Bloomington Rest Areas

Substance Abuse Counselor – Galesburg

Residential Assistants/MI – Kewanee & Galesburg (Pooled Position)

Residential Assistant/DD – Macomb & Pekin (Pooled Position)

BTS Data Entry - Galesburg



# National Great Outdoors Month

Outdoor recreation is a pervasive force in America, enjoyed by nearly everyone us and providing mental, physical, economic and social benefits. Recreation ranges from enjoyment of wild-life viewing to adventure sports like rock climbing and OHV driving and is a \$250 billion per annum industry. June is an especially active time for recreation in America, with millions of us commencing summertime activities and hundreds of annual events and meetings ranging from National Trails Day to National Boating and Fishing Week, Nation Family Recreation Week to National Clean Beaches Week. Recognition of the value of recreation and the importance of June as a time of recreation activity prompted Presidential designation of June as a Great Outdoors Month for the first time in 2004.

Dozens of organizations responded to the Presidential proclamation, organizing the Great Outdoors Month Coalition to coordinate both existing and new celebrations of the diverse and valued recreation opportunities across the nation, and especially those linked to America's public lands and waters, which cover more than a third of the nation's surface and attract billions of visits annually.

June 2010 will be the 7<sup>th</sup> Great Outdoors Month celebration and will include a special focus during Great Outdoors Week on the National Park Service's Centennial Challenge, efforts to unlock the Great Outdoors to urban minorities, especially children, fighting obesity through outdoor recreation on public lands and much more.

## **Why did President Bush proclaim the initial Great Outdoors Month in 2004?**

The proclamation of Great Outdoors Month helped the President highlight a variety of initiatives, events and themes he embraced – more active lifestyles to combat obesity, volunteerism to strengthen our communities and our shared legacy of parks and forests, protection of our environment and enjoyments of the splendor of the great outdoors.

## **What are the goals of the Great Outdoors Month?**

We hope to use Great Outdoors Month to highlight the benefits of active time outdoors to people, to families, to communities and to the nation. We plan to show how recreation is a valuable means for education, and that volunteerism is a great gift – to the nation and to volunteers themselves. And we hope to reach America's youth with the message that outdoor recreation is a fun, healthy use of leisure time.

### **Our goals:**

- Increase the visibility of outdoor recreation on the national policy-making level
- Heighten the understanding and appreciation of recreation's importance to the nation's health, economy and quality of life
- Provide an opportunity to highlight key recreation policy initiatives and programs
- Recognize outstanding leadership on behalf of outdoor recreation
- Support the efforts of the American Recreation Coalition

Source: [www.GreatOutdoorsMonth.org](http://www.GreatOutdoorsMonth.org)

Courtesy of Wellness Proposals