



Oca

Office of  
Compliant  
Administration

Service Update

# CONTRIBUTION BILLING. MAKING THE PROCESS EASIER.

Dear Broker Partners,

Below is a service improvement that OCA will be adopting for existing FSA/Commuter clients. The email content listed below will be sent out to our mutual client's tomorrow. As always, we like to make you aware in advance of any changes to our processes before communicating those changes to the employer. Should you have any questions, please don't hesitate to contact OCA directly.

## WHAT OCA HAS BEEN DOING

Currently, we provide employers a monthly report (CBR) for each pay period for their proceeding month. This report identifies the employee elections for the specified pay period(s) and what OCA should be allocating. Under this existing process, it requires the employer to respond to OCA with either a confirmation of no changes or indicate the changes to be made for the upcoming pay. OCA will then update/post/make the funds available via the mySource debit card and/or cash reimbursement.

## PITFALLS ASSOCIATED WITH CURRENT PROCESS

If the employer and OCA did not communicate the changes and/or confirm elections in a timely manner, it will impact employee's usage of their debit cards or for them to receive reimbursement.

## WHAT OCA WILL BE DOING

Effective **August 1, 2017**, OCA will automatically post the employee contributions. OCA will continue to provide the contribution reports on a monthly basis. Employers will now **ONLY** notify OCA if there are any changes to those contributions. This will result in a more efficient and timely process for employers and their employees. **For employers with FSAs, the 1st payroll report for each plan year will still be required to be confirmed.**

It is important to remember that all changes in contributions (i.e. life event changes, terms, enrollments) must be communicated within 30 days of the event to OCA. Untimely communication of such changes may impact the participants correct usage of their benefits (i.e. over/under payments from their benefit).

## CBR OPT-OUT OPTION

For those employers who wish to continue approving each pay period, please notify OCA at [cbr@oca125.com](mailto:cbr@oca125.com) (you can also reply back to this email) no later than July 15th. While employers will have the ability to opt in/out at any point during the year to accommodate your needs, OCA will need enough time to set up protocols for an August 1st effective date.

If you're an employer that has already opted out of this option (or waived), no action is required. The process will stay as is.

# Benefit Administration Done Right