



Health Reimbursement Account

Getting real about your healthcare savings starts here

Congratulations, you can now take full advantage of your employer-provided health reimbursement account (HRA)! Use this packet to learn how to use and maximize your account.



HOW YOUR HRA WORKS

Your HRA is a tax-advantaged account funded only by your employer to help you pay for medical expenses. To learn which expenses are covered under your HRA, please contact your employer.

GETTING STARTED CHECKLIST

Use this checklist to take full advantage of all the great resources made available to you through your HRA.



Set up your MyAmeriflex account

MyAmeriflex is where you'll have real-time access to all of your account information, including your current balance, transaction history, payment status, and more. To register your account, visit myameriflex.com, select "Login to your account," and click "Participants." Then click the "New User Registration" link to get started.



Enroll in MyPlanConnect

There are instances when you may be asked to submit documentation to Ameriflex to verify the eligibility of an expense. MyPlanConnect does the heavy lifting for you by automatically detecting when you swipe your MyAmeriflex Debit Mastercard and matching the purchase with your insurance plan. After enrolling, all of your expenses moving forward will be processed through MyPlanConnect. To enroll, log into your MyAmeriflex account and select "MyPlanConnect." If you aren't sure if your employer offers MyPlanConnect, please check with your HR department or call our Participant Services department at 888.868.FLEX (3539).



Download mobile app

The MyAmeriflex App lets you access and manage your account anywhere you go, 24/7. It puts all of the great features of the MyAmeriflex Portal right at your fingertips. You can download the app on the Apple App Store and Google Play.



Register for complimentary ID theft protection

Ameriflex is pleased to offer our cardholders complimentary access to Mastercard's comprehensive Identity Theft Protection program*, powered by CSID®. You can rest assured knowing that if your MyAmeriflex Debit Mastercard (or any other debit/credit cards you choose to register!) gets misplaced or stolen, you can utilize Mastercard's industry-leading ID theft protection and restoration services for everything you may need. To register, visit myameriflex.com/IDtheftprotection.



Use your card

You will receive a MyAmeriflex Debit Mastercard that can be used to make eligible purchases. Your card will be mailed within 7-10 business days after your enrollment is processed by Ameriflex.



Enroll for direct deposit

By enrolling for direct deposit, getting reimbursed is easier and faster anytime you need to pay for an eligible expense out of pocket. Login to MyAmeriflex to set up direct deposit.



Start spending

You're ready to make purchases! Be sure to hang on to your receipts anytime you make a purchase. Login to your MyAmeriflex account for a full list of eligible expenses.

HOW TO GET REIMBURSED FOR OUT-OF-POCKET EXPENSES

As you begin to use your account, it's important to understand how to submit a request for reimbursement or payment to a provider.

Two most common reasons for requesting a reimbursement or payment:

- 1** You paid an eligible expense out of pocket.
- 2** To request a payment be made directly to a provider.

YOUR MYAMERIFLEX DEBIT MASTERCARD IS THE QUICKEST AND EASIEST WAY TO ACCESS YOUR ACCOUNT FUNDS. BUT IF YOU CAN'T USE YOUR CARD, GETTING REIMBURSED IS QUICK AND PAINLESS.

STEP 1: Login in to your MyAmeriflex account online or through the MyAmeriflex App

STEP 2: Click the File a Claim button

STEP 3: Fill out all of the required fields and attach documentation

STEP 4: If requesting to pay a provider, enter the provider's information, including address, and select "Pay Provider." Once processed, the reimbursement will be sent directly to the provider. You can also save the provider for any future reimbursements.

STEP 5: Click submit

You can view the status of a pending reimbursement anytime through MyAmeriflex or the MyAmeriflex App. If any further action is needed before the reimbursement is processed, you will receive a message through your account.

REQUEST FOR ADDITIONAL DOCUMENTATION

Due to the tax-advantaged nature of your account, the IRS has guidelines in place to ensure that any purchases made with the account are for eligible medical expenses. There are instances when additional documentation—like itemized receipts—are needed to verify the eligibility of your expenses.

Here's how it works:

- STEP 1:** You make a payment with your MyAmeriflex Debit Mastercard. This could be a copay for a doctor's visit, prescription, etc. It's important to note that when you swipe your card, the provider is paid.
- STEP 2:** We will attempt to auto-verify the transaction instantly using stored copays, stored recurring expense values, electronic data feeds, or Inventory Information Approval Systems (IIAS).
- STEP 3:** If the transaction can't be auto-verified at the point of purchase, this is normally because the merchant's (e.g. hospital) payment terminal can't distinguish if the transaction was for surgery (eligible) or flowers from the hospital gift store (not eligible). You'll receive a notification if we need more information about the expense. Don't worry though, once we have an itemized receipt or insurance explanation of benefits (EOB), you'll be good to go. Depending on the way your employer has designed your plan, an EOB may be required. Please refer to your plan documents or speak with your employer for specific documentation requirements.
- STEP 4:** You can login to MyAmeriflex or use the MyAmeriflex App to upload the itemized receipt or EOB.

FREQUENTLY ASKED QUESTIONS

How do I check my account balance?

You can check your real-time balance online by logging into MyAmeriflex or through the MyAmeriflex Mobile App. Ameriflex also provides 24/7 access to automated account information via telephone. Call 888.868.FLEX (3539) and follow the prompts to listen to balance and transaction information for your account.

How do I access my account?

If you're a new user, setting up your account is easy! To register your account, visit myameriflex.com, select "Login to your account," and click "Participants." Then click the "New User Registration" link to get started.

What expenses are eligible?

The IRS, and sometimes your employer, determine what goods and services are eligible. This will vary based on what type of account you have. Login to MyAmeriflex for a full list of eligible expenses.

How do I order a new card?

You can request a free replacement card online through your Ameriflex account or through the MyAmeriflex Mobile App.

How do these programs save me money on taxes?

Since the accounts are tax-advantaged, you get to leverage pre-tax payroll deductions – increasing your take-home pay and saving you money on everyday expenses. In many cases, you can experience savings of up to 40% on expenses eligible under your employer-sponsored plan.

If I leave my employer, can I still use my funds?

No, your funds are forfeited if you leave your employer.

Can I change my annual election amount?

HRA elections are set by your employer and cannot be changed.

How can I get more information about my account?

There are several options to get more information about your account. For an overview of account features, visit myameriflex.com/participants.

You can manage your account, check your balance, file and claim anytime online through your MyAmeriflex account or through the Ameriflex mobile app.

How can I change my reimbursement setting to add direct deposit?

To set up direct deposit, simply login to MyAmeriflex, select reimbursement settings, then enter your banking information.

**If you have any questions you can contact the Ameriflex Participant Services team
Monday - Friday, 8:30 a.m. - 8:00 p.m. (ET).**

Phone: 888.868.FLEX (3539)

Email: service@myameriflex.com

Chat: myameriflex.com