

How to Use Your Medical Reimbursement Account



Your employer has deposited money in a Medical Reimbursement Account on your behalf – the only thing you need to do is spend it!

Funds are already in this account and are ready to be withdrawn by you.

They are for repayment of qualified, out-of-pocket medical expenses such as:

- **Doctor Visits**
- **Prescription and Over-the-Counter Medications**
- **Dental Services**
- **Prescription Glasses**
- **Contact Lenses**
- **Physical Therapy Services**
- **Health Insurance Premiums**
- **And More!**

If you do not use your Medical Reimbursement Account funds, you may lose them.

Please follow the easy instructions contained in this guide to take advantage of your Medical Reimbursement Account immediately.

Accessing Your Account Online

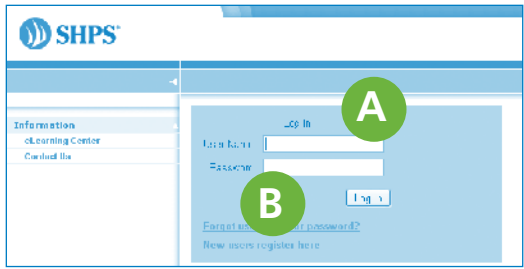
You can get all your account information anytime from anywhere through secure online access. The simple two-step Activation and Registration process is easy and takes only minutes to complete!

Step 1: ACTIVATION

ACTIVATE your Medical Reimbursement Account by calling **(866) 763-6561**. Enter the personal Activation Code provided in the MRA Welcome Letter you received in the mail.

Step 2: REGISTRATION

REGISTER your account online at **www.spendingaccount.shps.com**. You will be asked for a User Name and Password.



A. Your USER NAME is your last name.

B. Your PASSWORD is the date of birth provided by your employer. Enter the date as: MMDDYYYY. For example: August 1, 2008 would be 08012008.

You can change your password after initially logging into your account.

If you need assistance registering your Medical Reimbursement Account, or if you don't have internet access, call **(866) 697-6078**, Monday through Friday, from 5:00am to 5:00pm.

Withdrawing Your MRA Funds

Once your account is registered, you can access the funds deposited into the account by your employer. They are for reimbursement of qualified medical expenses such as doctor visits, prescription and over-the-counter medicines, prescription glasses, and contact lenses just to name a few.

Once you have a qualifying medical expense, be sure to keep your receipt as proof of purchase. You will then need to submit a claim form and be reimbursed for that expense.

Submitting a Claim Form

DOWNLOAD and print a claim form online by logging onto your Medical Reimbursement Account at www.spendingaccount.shps.com.

COMPLETE a claim form and attach a copy of your receipt. Return the claim form by fax to: **(866) 643-2219**, or mail it to:

SHPS FSA Administration
P.O. Box 34700
Louisville, KY 40232

WATCH for reimbursement of your submitted claim form. All claims are processed within 3-5 business days. You have the choice of receiving a check in the mail or a direct deposit to your bank account, depending upon the option you chose when you set-up your online account.

CHECK the status of your claim 24 hours a day, 7 days a week by calling **(866) 697-6078**.

If you need assistance withdrawing funds from your Medical Reimbursement Account, or if you don't have internet access, call **(866) 697-6078**, Monday through Friday, from 5:00am to 5:00pm.

Additional Information About Your MRA

- A **\$4 administrative fee** is deducted from your MRA each month, whether or not you use the account. The fee is taken from the balance in your account contributed by your employer. You will never be asked to pay any MRA fees directly.
- If your MRA is **inactive for six consecutive months** – meaning there are no employer deposits or withdrawals by you – you will be alerted by mail.
- If your MRA is inactive for **12 consecutive months**, the account will be closed automatically and any funds remaining in the account will be forfeited.
- You can get your account balance and the status of your last claim by using a touch-tone telephone. Call the Interactive Voice Response phone anytime at **(866) 697-6078**. This service is available 24 hours a day, everyday. Your Social Security Number will be requested.
- **Your MRA is administered by a company called SHPS.** When you make a withdrawal request, contact customer service, or have any contact with an MRA representative, you are contacting SHPS.
- If you need assistance or information with an established MRA, call **(866) 697-6078**, Monday through Friday, from 5:00am to 5:00pm.



Frequently Asked Questions

What is a Medical Reimbursement Account (MRA)?

A **Medical Reimbursement Account (MRA)** is your own personal account with funds that you can use to get money back for qualified medical expenses.

How did I get an MRA?

The reason you have an MRA is because of a new law in San Francisco called the Health Care Security Ordinance (HCSO) that requires some employers to make a health care payment to the City on behalf of their employees. For more information on the HCSO, visit the San Francisco Office of Labor Standards Enforcement (OLSE) online at www.sfgov.org/olse.

How far back can I get reimbursed for medical expenses?

You can submit claims and receipts for expenses that occurred on or after the enrollment date provided in your MRA Account Confirmation Letter.

Can I simply cash out my MRA?

No. MRA funds can only be withdrawn by submitting claims for qualified medical expenses.

Can I submit a claim larger than the amount of funds in my MRA?

If you submit a claim that is greater than the balance of your account, that claim is paid up to the balance, if the balance is greater than or equal to \$25. If your balance is less than \$25, the claim is held in the account until future money is deposited by your employer.

What happens to money left in my MRA at the end of the year?

As long as your Medical Reimbursement Account is active within 12 months, any unused money will be rolled over to the following year. After 12 months of inactivity, your account is closed and any money left in it is forfeited.

Who do I call for assistance or more information?

If you need assistance or information with an established MRA, call **(866) 697-6078**, Monday through Friday, from 5:00am to 5:00pm.