



# SF MRA

YOUR ACCOUNT FOR HEALTH COSTS



## How to Use Your Medical Reimbursement Account



**SF MRA**

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[www.sfcityoption.org](http://www.sfcityoption.org)



## Contents

<b>About this Handbook</b> .....	1
<b>What is a Medical Reimbursement Account?</b> .....	1
SF MRA Deposits from Your Employer ....	2
Your SF MRA Effective Date .....	2
Your Account Number .....	3
<b>Program Fees</b> .....	3
<b>Eligible Health Care Expenses</b> .....	4
<b>Expenses Not Covered</b> .....	7
<b>File an SF MRA Claim</b> .....	8
Receipts for Health Care Expenses .....	8
Mail .....	9
Fax .....	9
Online .....	10
Mobile App .....	10
Get Reimbursed .....	11
<b>Online Resources</b> .....	11
Open an Online Account .....	12
Sign Up for Direct Deposit .....	13
Download the Mobile App .....	13
<b>Check Your SF MRA Balance</b> .....	14
<b>Availability of SF MRA Funds</b> .....	14
<b>Update Your Contact Information</b> .....	14
<b>Frequently Asked Questions</b> .....	15
<b>Find Out If You're Eligible for SF Covered MRA</b> .....	20
<b>Resources and Important Contacts</b> .....	Back Cover

## About this Handbook

This handbook includes information about how to use your SF Medical Reimbursement Account (SF MRA).

If you have questions about your SF MRA, call Customer Service at **1(866) 697-6078**, Monday through Friday, 5:00am to 5:00pm Pacific Time. You may also access your account online at **[mymra.adp.com](http://mymra.adp.com)**.

## What is a Medical Reimbursement Account?

A Medical Reimbursement Account (MRA) is your own account with funds to spend on eligible health care expenses. These eligible expenses can be for you, your spouse or domestic partner, and your children or dependents. Health insurance premiums, doctor's office visits, hospital fees, vision services, dental services, and prescription and over-the-counter medicines are some of the expenses eligible for reimbursement.



## SF MRA Deposits from Your Employer

Your SF MRA is funded by deposits from your employer. A San Francisco law called the Health Care Security Ordinance (HCSO) requires some employers to make health care payments for their employees. Your employer made payments to a program called SF City Option to comply with the HCSO. SF City Option is administered by the City and County of San Francisco. SF City Option deposited your employer's funds into an SF MRA for you.

More information about how and why your employer makes health care payments is available on these websites:

- Health Care Security Ordinance:  
**[www.sfgov.org/olse/hcso](http://www.sfgov.org/olse/hcso)**
- SF City Option:  
**[www.sfcityoption.org](http://www.sfcityoption.org)**

You can still use the funds in your SF MRA after you no longer work for your employer. SF MRA funds are not returned to your employer.

## Your SF MRA Effective Date

Your SF MRA effective date is the bank posting date of your employer's first deposit into your SF MRA. You can get reimbursed for eligible health care services received or health care items purchased on or after your effective date. If you need to find out your effective date, call Customer Service at **1(866) 697-6078**.



## Eligible Health Care Expenses

This is a partial list of health care expenses that are eligible for reimbursement from your SF MRA.

Go to [www.sfcityoption.org](http://www.sfcityoption.org) and click on "MRA Eligible Health Care Expenses" to view a detailed list of eligible expenses. If you have a question about a specific expense, call Customer Service at **1(866) 697-6078**.



### Your Account Number

Your account number is either your Social Security Number or a unique employee identification number that was given to you by SF City Option. Use your account number on the SF MRA claim form when you request reimbursement and when you talk to Customer Service about the account. If you need to find out your account number, call Customer Service at **1(866) 697-6078**.

You have one SF MRA for each employer who deposited funds into an MRA for you. Each SF MRA has its own unique account number.

### Program Fees

ADP is the company that provides customer service, claims processing, and other services for the SF MRA program. There is a \$2.75 administrative fee subtracted from your SF MRA each month, whether or not you use your SF MRA that month. The administrative fee is paid to ADP for their services. Administrative fees are not subtracted if your account balance is below \$2.75.

We send SF MRA Statements up to 4 times per year to let you know your account balance. A \$1.00 SF MRA Statement fee is subtracted from the funds in the SF MRA each time a paper SF MRA Statement is mailed. Open an online account if you want online statements only. You will not have to pay SF MRA Statement fees if you get only online statements.

### Medical Services

- Acupuncture
- Alcoholism Treatments
- Chemotherapy
- Doctor Fees
- Drug Addiction Treatments
- Fertility Treatments
- Flu Shots
- Health Screenings
- In-Vitro Fertilization
- Occupational Therapy
- Organ Transplants
- Physical Exams
- Physical Therapy
- Radiation Therapy
- Speech Therapy

- Surgery (non-cosmetic)
- Vaccinations
- Vasectomy

### Fees/Cost Sharing

- Co-pays
- Deductibles
- Health Insurance Premiums
- Healthy San Francisco Participant Fees

### Medicines and Drugs

- Allergy Relief
- Anti-Itch Lotions
- Asthma Medicines
- Birth Control
- Cold and Flu Medicine



## Eligible Health Care Expenses (continued)

- Cold Sore/Fever Blister Treatments
- Cough Medicine
- Decongestants
- Diaper Rash Treatment
- Eye Drops
- Insulin
- Lactose Intolerance Supplements
- Migraine Relief
- Nicotine Patches and Gum
- Prescription Drugs
- Sunburn Relief
- Sunscreen
- Vitamins and Minerals
- Blood Sugar Test Kits/Strips
- Crutches
- Diabetic Supplies
- Fiber Supplements
- First Aid Kits
- Heart Monitors
- Heating Pads
- Hot/Cold Packs
- Orthopedic Shoes
- Oxygen Equipment
- Syringes
- Thermometers
- Wheelchairs

### Dental Services

- Braces and Other Orthodontics
- Bridges
- Crowns
- Dentist Fees
- Dentures
- Extractions
- Fillings
- Gum treatment
- Oral surgery

### Medical Equipment

- Abdominal/Back Supports
- Artificial Limbs/Prosthetics
- Bandages
- Blood Pressure Monitors

- Root canals
- Teeth Cleaning
- X-Rays

### Hearing Services

- Hearing Aids and Batteries
- Hearing Exams

### Vision Services

- Contact Lenses and Cleaning Solutions
- Eye Surgeries
- Eye Exams
- Eyeglasses
- LASIK/Laser Eye Surgeries
- Optometrist/Optician Fees
- Prescription Sunglasses

### Lab Exams/Tests

- Blood Tests
- Body Scans
- Cholesterol Testing
- Mammograms
- MRIs
- Pap Smears
- Urine/Stool Analysis
- X-Rays

### Other

- Ambulance Services
- Hospital Services and Room Fees



## Expenses Not Covered

The following expenses are **not eligible** for reimbursement from your SF MRA.

- Babysitting and Child Care
- Bath and Hand Soap
- Cosmetics/Makeup
- Dental Floss
- Deodorants
- Funeral Expenses
- Low-Calorie/Low-Cholesterol Foods
- Maternity Clothes
- Medical Marijuana
- Mouthwash
- Non-Prescription Sunglasses
- Personal Trainers
- Shampoo and Conditioner
- Sleeping Aids
- Sun-Tanning Products
- Tattoo Removal
- Toothpaste and Toothbrushes
- Teeth Whitening

## File an SF MRA Claim

To get reimbursed for eligible health care expenses, you first need to pay for the expenses and make sure to get a receipt. You can then file an SF MRA claim and get reimbursed for approved expenses from the funds in your SF MRA.



## Receipts for Health Care Expenses

Remember to include receipts for your health care expenses when you send your claim forms. Acceptable documentation of health care expenses includes:

- Provider's name
- Type of good or service
- Date when good or service was provided
- Payment amount
- Proof of payment
- Name of person receiving service (if applicable)





## There are four ways to file SF MRA claims:



### 1. MAIL

- Get receipts for your paid expenses.
- Complete a claim form. Remember to sign the form.
- Mail your completed claim form and receipts to this address:

**ADP Spending Accounts**  
**P.O. Box 3400**  
**Louisville, KY 40232**

If you need a claim form, go to **www.sfcityoption.org** to download a copy or call Customer Service at **1(866) 697-6078** to get a form mailed to you.

### 2. FAX

- Get receipts for your paid expenses.
- Complete a claim form. Remember to sign the form.
- Fax your completed claim form and receipts to **1(866) 643-2219**.



If you need a claim form, go to **www.sfcityoption.org** to download a copy or call Customer Service at **1(866) 697-6078** to get a form mailed to you.

### 3. ONLINE

- Get receipts for your paid expenses.
- Log in to your account at **mymra.adp.com**.
- Complete the online claim form.
- Upload images of your receipts.
- Click on “I Certify” to send your claim.



For detailed instructions, read the “Online Claims Submission User Guide” on **www.sfcityoption.org** under “Employee Resources.”

### 4. MOBILE APP

- Get receipts for your paid expenses.
- Log in to your account through the mobile app.
- Complete the mobile app claim form.
- Upload images of your receipts.
- Click on “I Certify” to send your claim.



For detailed instructions, read the “Mobile Phone User Guide” on **www.sfcityoption.org** under “Employee Resources.”

## Get Reimbursed

After ADP receives your SF MRA claim, an Explanation of Benefits is sent to you within 3 to 5 business days. The Explanation of Benefits lets you know whether your SF MRA claim is approved or denied. The Explanation of Benefits is mailed to you or, if you have an online account, posted to your online account. Read the “Online Resources” section of this SF MRA Handbook if you want to open an online account.

If your SF MRA claim is approved, you will receive a reimbursement payment by check or, if you enrolled in direct deposit, by direct deposit. Read the “Online Resources” section of this SF MRA Handbook if you want to enroll in direct deposit.

## Online Resources

Your SF MRA includes access to online resources to help you manage your account. Here’s what you can do online:

- View account balance
- File new claims and view claims status
- View and download SF MRA materials
- Sign up for direct deposit



## Open an Online Account

To open a new online account:

- Go to **[mymra.adp.com](http://mymra.adp.com)**.
- Click on “New Users – Register Here.”
- Follow the instructions on the website to provide your personal information and user ID/password for the account.

**NOTE:** Enter your account number when you are asked to provide your Social Security Number or Alternate ID. If you need to find out your account number, call Customer Service at **1(866) 697-6078**.

You have one SF MRA for each employer who deposited funds into an SF MRA for you. If you have more than one MRA and want to access these SF MRAs online, you will need to open separate online accounts for each SF MRA.

If you provide an email address when you open your online account, notifications will be sent to you by email. These notifications include:

- Confirmation that a claim was successfully sent online
- Explanation of Benefits when your claim is approved or denied
- Confirmation that a reimbursement payment was issued (if you signed up for direct deposit)
- SF MRA Statements to let you know your account balance. SF MRA Statements are sent up to four times per year.



- When you provide your email address, you will start getting online SF MRA Statements.
- If you also want paper SF MRA Statements mailed to you, there will be a fee of \$1.00 subtracted from your account for each statement. To request paper SF MRA Statements, call SF City Option at **(415) 615-5720**.

## Sign Up for Direct Deposit

Get reimbursed for health care expenses faster with direct deposit. You can set up direct deposit so that reimbursement payments are deposited directly into your bank account instead of being mailed by check. Once a health care expense is approved, the reimbursement payment is sent within 3 business days to the bank account.

To sign up for direct deposit:

- Log in to your account at **mymra.adp.com**.
- Click on “Direct Deposit” from the menu on the left.
- Follow the instructions on the website to give your banking information.



## Download the Mobile App

You can use the mobile app to access your account and file claims from an iOS or Android device. Download the free “My Benefits Center” app from the Google Play Store or Apple App Store. You must have an online account already set up on **mymra.adp.com** in order to use the mobile app.

## Check Your SF MRA Balance

Find out how much money is currently in your SF MRA by calling **(866) 697-6078** or by logging into your account online at **mymra.adp.com**.

## Availability of SF MRA Funds

You can still use your SF MRA after you no longer work for the employer who made the deposits. SF MRA funds are available to spend as long as your account is active. Keep your account active by filing at least one SF MRA claim every 24 months. Our program will close the account and you will not be able to spend the SF MRA funds if there have been no claims or deposits in over 24 months. If your SF MRA is closed and you want it re-opened, call SF City Option at **(415) 615-5720** and we'll add the SF MRA funds back.

SF MRA funds may be available after your death. An executor or other legal representative can submit claims for eligible health care services you received or health care items you purchased up to your date of death. SF MRA funds are also available for your spouse or domestic partner and dependents for their eligible expenses up to 24 months after your date of death.

## Update Your Contact Information

Keep us updated with your current address, phone number, and email address so that you receive reimbursement payments, program updates, and other communications. Call Customer Service at **(866) 697-6078** if you need to change your contact information.



## Frequently Asked Questions

### **My employer made a deposit. When will I see the funds in my SF MRA?**

Funds will be available in your SF MRA within 1 to 3 weeks after each employer payment to our program.

### **What is my account number?**

Call Customer Service at **1(866) 697-6078**. Your account number is either your Social Security Number or a unique employee identification number given by SF City Option.

### **What is my SF MRA effective date?**

Call Customer Service at **1(866) 697-6078**. Your SF MRA effective date is the bank posting date of your employer's first deposit into your SF MRA.

### **How far back can I submit a claim for reimbursement?**

You can get reimbursed for eligible health care services received or health care items purchased on or after your SF MRA effective date. If you need to find out your effective date, call Customer Service at **1(866) 697-6078**.

### **How long will my SF MRA be available?**

SF MRA funds are available to spend as long as your account is active. Keep your account active by filing at least one SF MRA claim every 24 months. Our program will close the account and you will not be able to spend the SF MRA funds if there have been no claims or deposits in over 24 months.

### **Are there fees with an SF MRA?**

Yes. A \$2.75 administrative fee is subtracted from the funds in the SF MRA each month. Administrative fees are not subtracted if the account balance is below \$2.75. A \$1.00 SF MRA Statement fee is subtracted from the funds in the SF MRA each time a paper SF MRA Statement is mailed. Open an online account if you want online statements only. You will not have to pay SF MRA Statement fees if you get only online statements.

### **Can I use my SF MRA to get reimbursed for health insurance premiums?**

Yes, health insurance premiums are eligible for reimbursement from an SF MRA. This includes health insurance purchased through Covered California or other health insurance marketplaces.

### **Can I send a claim greater than the available funds in my SF MRA?**

Yes, you can send a claim greater than the balance of your SF MRA. If you have funds available in another SF MRA, funds will also be withdrawn from the other SF MRA. If you do not have another SF MRA with funds available, the claim is paid up to the available account balance.

### **Is there a minimum claim amount?**

No, you can send a claim for as little as \$0.01 and get reimbursed if the claim is approved.

### **Is there a minimum amount for a reimbursement check or direct deposit?**

No, you can get reimbursed by check or direct deposit for as little as \$0.01.

### **Is there a maximum number or amount of claims I can request per year?**

No, you can send as many claims as you need. The claims are paid up to the available account balance.

### **How long does it take to get reimbursed for eligible health care expenses?**

Claims are usually processed within 3 to 5 business days.

### **Can I cash out my SF MRA?**

No, you can only spend SF MRA funds by sending claims for reimbursement of eligible health care expenses.

### **Can I still use my SF MRA after I no longer work for my employer?**

Yes, you can still use the funds in your SF MRA after you no longer work for the employer who made the SF MRA deposits.

### **Why do I have more than one SF MRA?**

You have one SF MRA for each employer who deposited funds into an SF MRA for you.

### **Can I combine the funds from multiple SF MRAs into one account?**

No, SF MRA deposits from different employers must be kept in separate accounts.

### **What is the difference between SF MRA and SF Covered MRA?**

SF MRA is available to people who do not qualify for SF Covered MRA. SF Covered MRA is a program that helps make health insurance more affordable for eligible San Francisco residents who purchase health insurance through Covered California. The amount deposited into an SF Covered MRA is intended to cover health insurance premiums and other health insurance costs.

### **Can I have an SF MRA and an SF Covered MRA at the same time?**

Yes, if you qualify for SF Covered MRA, you will get a deposit into an SF Covered MRA account. If you previously had an SF MRA, those funds will still be available to you for reimbursement of eligible health care expenses. You should submit your claims through your SF Covered MRA first because the funds will expire at the end of the SF Covered MRA plan year.

### **What is my current SF MRA balance?**

Call Customer Service at **1(866) 697-6078**. You can also check your account balance online at **[mymra.adp.com](http://mymra.adp.com)**.

## How do I check the status of my claim?

Call Customer Service at **1(866) 697-6078**.  
You can also check on your claims online at [mymra.adp.com](http://mymra.adp.com).

## How do I change my address or phone number?

Call Customer Service at **1(866) 697-6078**.

For information on how to apply for SF Covered MRA, visit: [www.sfcityoption.org](http://www.sfcityoption.org)

## Find Out If You're Eligible for SF Covered MRA

SF Covered MRA is another program offered by the City and County of San Francisco that provides subsidies to help make health insurance more affordable. You may qualify for SF Covered MRA if you meet the following requirements:

- You live in San Francisco;
- You are age 18 or over;
- Your income is between 138% and 500% of the Federal Poverty Level;
- You are required by law to have health insurance;
- You purchase health insurance through Covered California; and
- Your employer made payments to SF City Option.

Visit us at:

[www.sfcityoption.org](http://www.sfcityoption.org)





# SF MRA

YOUR ACCOUNT FOR HEALTH COSTS

## Resources and Important Contacts

### Customer Service

**1(866) 697-6078**

Monday – Friday, 5:00am to 5:00pm Pacific Time

### Submit SF MRA Claims

MAIL: **ADP Spending Accounts**

**P.O. Box 3400**

**Louisville, KY 40232**

FAX: **1(866) 643-2219**

ONLINE: **[mymra.adp.com](http://mymra.adp.com)**

MOBILE APP: **My Benefits Center**

### Online Account

**[mymra.adp.com](http://mymra.adp.com)**

### Program Information

**[www.sfcityoption.org](http://www.sfcityoption.org)**

