



# SFMRA

YOUR ACCOUNT FOR HEALTH COSTS

A photograph of a smiling man with short dark hair and a goatee, wearing a green button-down shirt and a dark apron. He is holding a tablet computer in front of him. The background is a blurred interior of a shop or pharmacy with shelves of various items.

## How to Use Your San Francisco Medical Reimbursement Account (SF MRA)

This guidebook will help you understand and get the most out of your SF MRA health benefit.



# Your SF MRA Guidebook

In these pages, you'll find important information about your San Francisco Medical Reimbursement Account (SF MRA). You'll find out how to set up and use your online account and how to get money back for eligible health costs. You'll also learn the surprising range of medical services and products covered under your benefit, and who to reach out to for help.

For the latest updates on SF MRA resources and news, follow us on social media.

 @sfcityoption

 @sanfranciscocityoption

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## Get to Know Your Benefit

### Why This Program Exists

San Francisco laws require certain employers to provide health benefits for eligible workers. To follow the law, your past or current employer deposited funds into SF City Option for you.

SF City Option is a health care program started by the City and County of San Francisco. A San Francisco Medical Reimbursement Account (SF MRA) is the benefit given to you within the SF City Option program. The San Francisco Department of Public Health oversees the SF MRA benefit.



### Learn More About the Local Laws



Health Care  
Security Ordinance:  
[sf.gov/information/  
health-care-security-ordinance](https://sf.gov/information/health-care-security-ordinance)



Healthy Airport Ordinance:  
[sf.gov/information/  
healthy-airport-ordinance](https://sf.gov/information/healthy-airport-ordinance)





**The goal of SF MRA benefit is to help San Francisco workers get and stay healthy.**

## How Funds in Your SF MRA Help You

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Doctor visits, health services, and wellness products can be costly. The funds in your SF MRA allow you to get money back for a surprisingly wide range of health and wellness costs. Funds in your SF MRA come from your past or current employer. These funds belong to you even if you have other health insurance, change jobs, or leave the state or country.

Funds in your SF MRA can be used to reimburse you, your spouse or partner, and your dependents for a wide range of health-related costs, for things like:

- Health insurance premiums and copayments
- The cost of doctor, dental, or vision health visits
- Prescription and over-the-counter (OTC) medications
- Health-related products and services like smartwatches, acupuncture, air purifiers, band-aids, and more

# How SF MRA Works



An employer taking part in the program deposits funds to SF City Option for an eligible worker.



Your employer gives you a Health Care Payment Confirmation Notice to let you know of the deposit they made.



Submit an SF MRA Enrollment form to get approved for SF MRA. You can start to use your funds in 1–3 weeks after you enroll in SF MRA.



Submit a claim for reimbursement with HealthEquity/EZ Receipts to get money back on eligible health costs from funds in your SF MRA. You can make an online account with our claims partner HealthEquity/EZ Receipts.



You can learn more about each step by visiting **[sfcityoption.org](https://sfcityoption.org)**.





## Accessing Your SF MRA Funds

You must first enroll in SF MRA by submitting an SF MRA Enrollment Form before you can use any funds that were deposited for you. If you are not yet enrolled in SF MRA, please call an SF MRA Customer Service Representative at **1(877) 772-0415** to enroll.

## Setting Up SF MRA Online Access

After you enroll in SF MRA, the next step is to set up an online account with our claims partner HealthEquity/EZ Receipts.

Visit **[sfmra.org/onlineaccount](https://sfmra.org/onlineaccount)**. You will need to provide an ID code, which is the last 4 digits of your SF MRA account number. Your SF MRA account number is a unique ID starting with **910\*\*\*\*\*** that was assigned to you in your SF MRA welcome letter.

Call HealthEquity/EZ Receipts at **1(866) 697-6078** for your SF MRA account number or help setting up online access.

Please note: You will need to wait 1–3 weeks after you enroll before you can set up your online account.

## With an Online Account, You Can:

- View the balance of the funds available in your account
- Easily file a claim for reimbursement and view the status of the claim
- View and download SF MRA resources
- Sign up to get your reimbursement by direct deposit



To set up your online account:  
**[sfmra.org/onlineaccount](https://sfmra.org/onlineaccount)**



# Getting Reimbursed



## THERE ARE 4 WAYS TO FILE A CLAIM:



### ONLINE

- Log in to your HealthEquity/EZ Receipts online account at **[sfmra.org/onlineaccount](https://sfmra.org/onlineaccount)**
- Fill out the claim form and upload your receipts or invoice online



### MOBILE APP

- Download the free **“EZ Receipts”** app from the Google Play Store or Apple App Store
- Log in to your online account through the app and fill out the claim form
- Upload images of your receipts or invoices
- Click on “Submit Claim” to send your claim



### FAX

- Fax your completed claim form and receipt(s) to: **1(866) 599-3058**



### MAIL

- Mail your completed claim form and receipt(s) to this address:

**Claims Administrator  
PO Box 14857  
Lexington, KY 40512**

**Getting money back for your eligible health costs is fast and easy. Save your receipts for the fees you pay. To get your money back, you will need to submit records with this information:**

- Name of provider or company
- Description of product(s) or service(s)
- Date when the product(s) or service(s) were provided
- Amount paid (your part of the payment)
- Name of person getting the service (when this applies)

### **If your claim is approved:**

You'll get your money back by check. Or, if you are enrolled in direct deposit, from your online account, your funds will be sent to your bank account in 3–5 business days.



To download a claim form:  
**[sfmra.org/submitclaim](https://sfmra.org/submitclaim)**

Or call SF City Option Customer Service at **1(877) 772-0415** and we'll mail a claim form to you.

# Eligible Costs for Reimbursement

You can get money back for many health-related costs. Health costs that result from the diagnosis, care, treatment, improvement, or prevention of a disease or illness are considered eligible costs.

Here is a list of some eligible health care costs:

## Medical and Wellness Procedures

- 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 (shots)
- Vasectomy Fees/ Cost Sharing

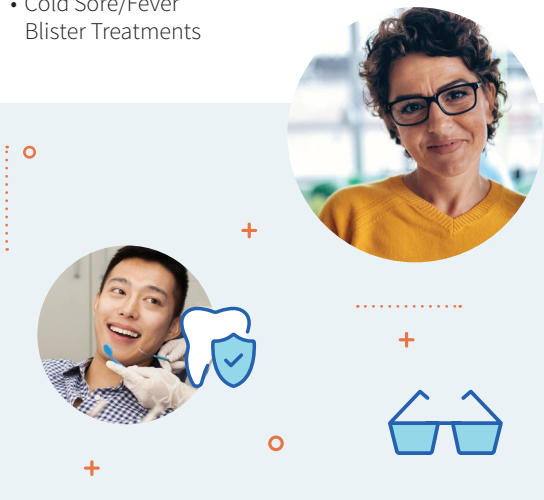
## Insurance-Related Costs

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

## Health and Wellness Products

- Activity Tracker
- Allergy Relief
- Anti-Itch Lotions
- Asthma Medicines
- Birth Control
- Cold and Flu Medicine
- Cold Sore/Fever Blister Treatments

- Cough Medicine
- Decongestants
- Diaper Rash Treatment
- Eye Drops
- Face Masks
- Insulin
- Lactose Intolerance Supplements
- Migraine Relief
- Nicotine Patches and Gum
- Prescription Drugs
- Sunburn Relief
- Sunscreen
- Vitamins and Minerals





# Eligible Costs for Reimbursement (continued)

## Medical Equipment

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

- Syringes
- Thermometers
- Wheelchairs

## Dental Services

- Braces and Other Orthodontics
- Bridges
- Crowns
- Dentist Fees
- Dentures
- Extractions
- Fillings
- Gum Treatment
- Oral Surgery
- Root Canals
- Teeth Cleaning
- X-Rays

## Hearing Related

- 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
- COVID Antigen and PCR tests
- Cholesterol Testing
- Mammograms
- MRIs
- Rapid COVID tests
- Pap Smears
- Urine/Stool Analysis
- X-Rays


## Other

- Ambulance Services
- Hospital Services and Room Fees



Scan the QR code  
for the full list of  
eligible expenses.

If you have a question about a specific  
expense, call HealthEquity/EZ Receipts  
at **1(866) 697-6078** or email  
**[info@sfcityoption.org](mailto:info@sfcityoption.org)**.



## Frequently Asked Questions

### ACCOUNT QUESTIONS

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#### What is my account number?

Your SF MRA account number is a unique ID starting with **910\*\*\*\*\*** given to you by SF City Option. Use the last four digits of your account number (ID Code) when you submit claims. Call SF City Option Customer Service at **1(877) 772-0415** if you have any questions about your account number.

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

No, you can only use your SF MRA funds by sending claims for reimbursement of eligible health care costs.

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

Call our claims partner HealthEquity/EZ Receipts at **1(866) 697-6078**. You can also check your account balance online at **[sfmra.org/onlineaccount](https://sfmra.org/onlineaccount)**.

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

Call SF City Option Customer Service at **1(877) 772-0415**.

#### Are SF MRA funds available even after you die?

SF MRA funds may be available after a participant's death. Call SF City Option Customer Service at **1(877) 772-0415** for support.

## CLAIMS QUESTIONS

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

You can get money back for eligible health care services received or health care items purchased on or after your SF MRA effective date (date an employer's first payment for you clears in our system). If you need to find out your effective date, call SF City Option Customer Service at **1(877) 772-0415**.

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

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

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

No, you can send as many claims as you need. You get paid back up to the available account balance.

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

Yes, 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.

### **How long does it take to get money back for eligible health costs?**

Claims are usually processed within 3 to 5 business days.



## EMPLOYER QUESTIONS

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### **What happens if I leave an employer?**

If you leave your current employer for any reason, your SF MRA funds will still be available to you as long as you keep your account active.

### **My employer made a deposit.**

### **When will I see the funds in my SF MRA?**

Funds will be available in your SF MRA 1 to 3 weeks after each employer's payment to the program.

For more questions, visit our FAQs section at **[sfmra.org/faqs](https://sfmra.org/faqs)**.



# What Else to Know About SF MRA

## Your Privacy

Your information stays private and will not be shared with immigration or police, even when you use your SF MRA account online or on a smartphone through the app.

## Your SF MRA Effective Date

Your SF MRA effective date is the date an employer's first payment for you clears in our system. You can submit claims for health care costs that have occurred from this date forward.

## Keeping Your Account Active

The City and County of San Francisco has a rule to close accounts that have no activity after three years. Examples of new account activity are finishing your SF MRA enrollment, getting a new deposit, or filing a claim for reimbursement.

## Keeping Your Account Safe

Avoid scams and keep your health care funds safe with these simple steps.

Never share your:

- Online username and password
- Account number
- Bank account number

If you have any issues, call **1(877) 772-0415** for free, confidential claims assistance.

## Spend Your Funds

To help you prevent an account closure due to inactivity, some SF MRA communications will

include a date that you should “Spend Your Funds By.” This date is three years after your last account activity. This date resets after every new activity on your account.

## Admin Fees

Claims processing is done by our partner, HealthEquity/EZ Receipts. There is a \$3.15 administrative fee subtracted from your SF MRA each month, even if you don't use your SF MRA for that month. The administrative fee is paid to HealthEquity/EZ Receipts for their services. Administrative fees are not subtracted if your account balance is below \$3.15.

## SF MRA Statements

You'll get an SF MRA statement by mail or email up to four times per year to let you know your account balance. You will also get a notice by email or mail each time new funds are deposited into your account. HealthEquity/EZ Receipts, our claims partner, provides the statements by email if you have an online account set up with them.

## Email Notifications

If you provide an email address when you sign up for SF MRA, you'll receive notifications by email. These notifications include:

- Confirmation you successfully sent your claim
- Explanation of benefits when your claim is approved or denied
- Confirmation that SF MRA sent a reimbursement payment by direct deposit or check
- SF MRA balance statements, sent up to four times per year by email
- SF MRA new deposit notice

## Update Your Contact Information

To make sure you have access to funds, program updates, and other important communications, always update your:

- Address
- Phone number
- Email address

You can update your contact information online at [sfmra.org/onlineaccount](https://sfmra.org/onlineaccount) or call SF City Option Customer Service at **1(877) 772-0415**.



## When to Contact HealthEquity/EZ Receipts

HealthEquity/EZ Receipts is our partner company that handles SF MRA claims and reimbursements for SF City Option.

### Contact HealthEquity/EZ Receipts:

- For all questions on the claims and reimbursement process
- To check the status of your claim
- For questions on online account access. For example, if you are enrolled in SF MRA but can't sign up for an online account.
- To check your SF MRA balance. If you don't have access to an online account, you can call HealthEquity/EZ Receipts to check your account balance.

Contact HealthEquity/EZ Receipts at **1(866) 697-6078**.



You can also check your account balance online at [sfmra.org/onlineaccount](https://sfmra.org/onlineaccount).

## When to Contact SF City Option

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SF City Option oversees the enrollment and use of the SF MRA health benefit for the City and County of San Francisco.

### Contact SF City Option:

- To change your contact information, such as your mailing address
- To check whether you are enrolled in SF MRA
- For help submitting your SF MRA Enrollment Form

Contact SF City Option at  
**1(877) 772-0415** or  
**[info@sfcityoption.org](mailto:info@sfcityoption.org)**.

### Our website also gives you all the information you need to use your SF MRA, such as:

- How to get paid back for health care costs
- A full list of eligible expenses
- More SF MRA resources to view and download

Visit us at **[sfmra.org](https://sfmra.org)**.







# SFMRA

YOUR ACCOUNT FOR HEALTH COSTS

## Resources and Important Contacts

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### Online Account

**[sfmra.org/  
onlineaccount](https://sfmra.org/onlineaccount)**

### Program Information

**[sfmra.org](https://sfmra.org)**

### HealthEquity/

**EZ Receipts**

**Customer Service**

**1(866) 697-6078**

## Submit SF MRA Claims

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### MAIL

**Claims Administrator**

**P.O. Box 14857**

**Lexington, KY 40512**

### ONLINE

**[sfmra.org/  
onlineaccount](https://sfmra.org/onlineaccount)**

### MOBILE APP

**EZ Receipts**

**[sfmra.org/mobileapp](https://sfmra.org/mobileapp)**

### FAX

**1(866) 599-3058**

