



Medical Reimbursement Account



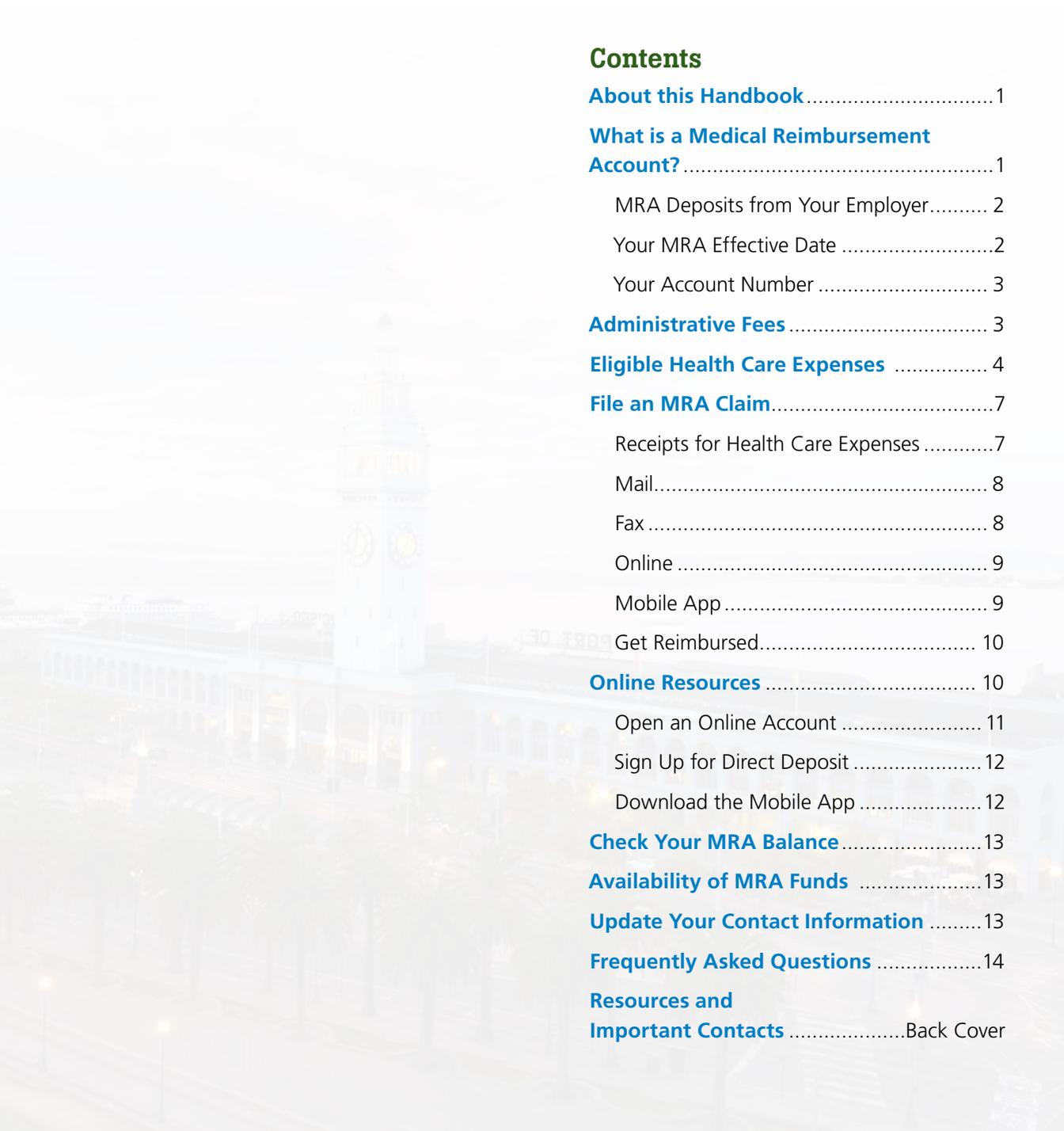
How to Use Your Medical Reimbursement Account



San Francisco City Option

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www.sfcityoption.org



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About this Handbook

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

If you have questions about your 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**.

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 could 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.



MRA Deposits from Your Employer

Your 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 San Francisco City Option to comply with the HCSO. San Francisco City Option is administered by the City and County of San Francisco. San Francisco City Option deposited your employer's funds into an MRA for you.

More information about how and why your employer makes MRA deposits is available on these websites:

- Health Care Security Ordinance:
www.sfgov.org/olse/hcso
- San Francisco City Option:
www.sfcityoption.org

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

Your MRA Effective Date

Your MRA effective date is the bank posting date of your employer's first deposit into your 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 MRA.

Go to 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 by San Francisco City Option. Use your account number on the 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 MRA for each employer who deposited funds into an MRA for you. Each MRA has its own separate account number.

Administrative Fees

ADP is the company that provides customer service, claims processing, and other services for the MRA program. There is a \$2.75 administrative fee subtracted from your MRA each month, whether or not you use your 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. There are no other fees for having an MRA.

Medical Services

- Acupuncture
- Alcoholism Treatments
- Chemotherapy
- Doctor Fees
- Drug Addiction Treatments
- Flu Shots
- Health Screenings
- Fertility Treatments
- 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
- Point of Service Fees

Medicines and Drugs

- Allergy Relief
- Anti-Itch Lotions
- Asthma Medicines
- Birth Control



Eligible Health Care Expenses (continued)

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

Dental Services

- Braces and Other Orthodontics
- Bridges
- Crowns
- Dentist Fees
- Dentures
- Extractions
- Fillings
- Gum treatment
- Oral surgery
- Root canals
- Teeth Cleaning
- X-Rays

Medical Equipment

- Abdominal/Back Supports
- Artificial Limbs/Prosthetics
- Bandages
- Blood Pressure Monitors
- Blood Sugar Test Kits/Strips

Hearing Services

- Hearing Aids and Batteries
- Hearing Exams

Vision Services

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

- Babysitting and Child Care
- Bath and Hand Soap
- Cosmetics/Makeup
- Dental Floss
- Deodorants
- Funeral Expenses
- Gym Fees
- 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 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. Then, you can file an MRA claim and get payment for approved expenses from the funds in your 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 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 34700
Louisville, KY 40232**

If you need a claim form, go to www.sfcityoption.org to download a copy or call Customer Service at **(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 **(866) 643-2219**.

If you need a claim form, go to www.sfcityoption.org to download a copy or call Customer Service at **(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 MRA claim, an Explanation of Benefits is sent to you usually within 3 to 5 business days. The Explanation of Benefits lets you know whether your 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 MRA Handbook if you want to open an online account.

If your 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 MRA Handbook if you want to enroll in direct deposit.

Online Resources

Your 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 MRA materials
- Sign up for direct deposit



Open an Online Account

To open a new online account:

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

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 mailed by check. Once a health care expense is approved, the reimbursement payment is usually 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 MRA 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 need to have an online account already set up on **mymra.adp.com** in order to use the mobile app.



Check Your MRA Balance

Find out how much money is currently in your MRA by calling **1(866) 697-6078** or by logging into your account online at **mymra.adp.com**.

Availability of MRA Funds

You can still use your MRA after you no longer work for the Employer who made the deposits. MRA funds are available to spend as long as your account is active. Keep your account active by filing at least one MRA claim every 24 months. Our program will close the account and you will not be able to spend the MRA funds if there have been no claims or deposits in over 24 months.

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. 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 **1(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 MRA?

Funds will be available in your 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 San Francisco City Option.

What is my MRA effective date?

Call Customer Service at **1(866) 697-6078**. Your MRA effective date is the bank posting date of your employer's first deposit into your 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 MRA effective date. If you need to find out your effective date, call Customer Service at **1(866) 697-6078**.

How long will my MRA be available?

MRA funds roll over from year to year with no expiration date. MRA funds do not return to your employer. You can still use the funds in your MRA after you no longer work for the employer who made the MRA deposits.

How much will a MRA cost me?

A \$2.75 administrative fee is subtracted from the funds in the MRA each month. Administrative fees are not subtracted if the account balance is below \$2.75. There are no other fees for having an MRA.

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

Yes, health insurance premiums are eligible for reimbursement from an 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 MRA?

Yes, you can send a claim greater than the balance of your MRA. If you have funds available in another MRA, funds will also be withdrawn from the other MRA. If you do not have another 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 MRA?

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

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

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

Why do I have more than one MRA?

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

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

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

What is my current MRA balance?

Call Customer Service at **1(866) 697-6078**. You can also check your account balance online at **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**.

How do I change my address or phone number?

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



Visit us at:
www.sfcityoption.org



Medical Reimbursement Account

Resources and Important Contacts

Customer Service

1(866) 697-6078

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

Submit MRA Claims

MAIL: **ADP**

P.O. Box 34700

Louisville, KY 40232

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

ONLINE: **mymra.adp.com**

MOBILE APP: **My Benefits Center**

Online Account

mymra.adp.com

Program Information

www.sfcityoption.org

