How to Use Your Medical Reimbursement Account
About this Handbook

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

If you have questions about your SF Covered 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.wageworks.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.

Your SF Covered MRA

SF Covered MRA is a program from the City and County of San Francisco that helps make health insurance more affordable. You qualified for SF Covered MRA because:

• 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 purchased health insurance through Covered California; and
• Your employer made payments to SF City Option.

For more information about how and why your employer made payments to SF City Option, visit:

• Health Care Security Ordinance: sfgov.org/olse/hcs0
• SF City Option: sfcityoption.org

For more information about how to qualify and apply for SF Covered MRA, visit:

• SF City Option: sfcityoption.org
Your Deposit

The amount deposited into your account is intended to cover part of your Covered California health insurance premiums and other health insurance costs such as copays and deductibles. Our program calculated the amount based on these factors:

- Your income;
- Your age;
- The start date of your Covered California health insurance plan year; and
- The cost of the second-lowest Covered California Silver plan in San Francisco for a household size of 1.

Your Plan Year

You can get reimbursed for eligible health care services received or health care items purchased within your SF Covered MRA plan year. The dates you are covered by your Covered California health insurance plan is your SF Covered MRA plan year.

Generally, the plan year is January 1 to December 31. If you purchased health insurance through Covered California after January 1 or during a special enrollment period, your plan year might start after January 1. If you need to find out your SF Covered MRA plan year, call Customer Service at 1(866) 697-6078.

Your Account Number

Your account number is a unique number that was set up by SF City Option. Use your account number on the 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.
Eligible Health Care Expenses

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

Medical Services
- Acupuncture
- Alcoholism Treatments
- Chemotherapy
- Doctor Fees
- Drug Addiction Treatments
- Fertility Treatments
- Flu Shots
- Health Screenings
- In-Vitro Fertilization
- Occupational Therapy

Medicines and Drugs
- 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
- Insulin
- Lactose Intolerance Supplements
- Migraine Relief
- Nicotine Patches and Gum
- Prescription Drugs
- Sunburn Relief
- Sunscreen
- Vitamins and Minerals

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
- Thermometers
- Wheelchairs

Fees/Cost Sharing
- Co-pays
- Deductibles
- Health Insurance Premiums
Eligible Health Care Expenses (continued)

Dental Services
• Braces and Other Orthodontics
• Bridges
• Crowns
• Dentist Fees
• Dentures
• Extractions
• Fillings
• Gum treatment
• Oral surgery
• 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 Covered MRA.

• Babysitting and Child Care
• Bath and Hand Soap
• Cosmetics/Makeup
• Dental Floss
• Deodorants
• Funeral Expenses
• Healthy SF 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 SF Covered 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 Covered MRA claim and get reimbursed for approved expenses from the funds in your MRA.

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:
     WageWorks Spending Accounts
     P.O. Box 34700
     Louisville, KY 40232

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

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)
3. ONLINE
• Get receipts for your paid expenses.
• Log in to your account at mymra.wageworks.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 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 “Submit Claim” to send your claim.

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

Get Reimbursed
After WageWorks receives your 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 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 Covered 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 SF Covered 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.wageworks.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.

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)

*We recommend that you use Internet Explorer to set up your account. You might have problems if you use Chrome or other internet browsers.
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 for approved health care expenses 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.wageworks.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 “Spending Accounts (CHSA)” app from the Google Play Store or Apple App Store. After downloading, the app will appear as “CHSA” on your phone. You must have an online account already set up on mymra.wageworks.com in order to use the mobile app.
Check Your SF Covered MRA Balance

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

Availability of SF Covered MRA Funds

You can still use your SF Covered MRA after you no longer work for the employer who made the payments to SF City Option.

To get reimbursed for eligible health care services received or health care items purchased during the plan year, you must submit your MRA claims by March 31 of the next calendar year. After March 31 of the next calendar year, the SF Covered MRA funds will no longer be available for you to spend.

SF Covered MRA funds are also available for your spouse or domestic partner and dependents for their eligible expenses during the plan year.

SF Covered 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. The claims are due by March 31 after the plan year.

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

What is my account number?

Call Customer Service at 1(866) 697-6078. Your account number was provided to you during your enrollment appointment. It is a unique 9-digit number set up by SF City Option.

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 within your SF Covered MRA plan year. The dates you are covered by your Covered California health insurance plan is your SF Covered MRA plan year. If you need to find out your SF Covered MRA plan year, call Customer Service at 1(866) 697-6078.

What is WageWorks?

WageWorks is the company that provides customer service, claims processing, and other services for the SF Covered MRA program.

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

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

How long will my SF Covered MRA be available?

To get reimbursed for eligible health care services received or health care items purchased during the plan year, you must submit your MRA claims by March 31 of the next calendar year. After March 31 of the next calendar year, the SF Covered MRA funds will no longer be available for you to spend.

What if I disenroll from my Covered California health insurance plan before the end of my SF Covered MRA plan year?

Contact SF City Option at 1(415) 615-4555 to let us know. You may still use any available funds in your SF Covered MRA.

Are there fees with an SF Covered MRA?

There are no fees for having a SF Covered MRA.

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

Yes, you can send a claim greater than the balance of your SF Covered MRA, but the claim will only be 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 Covered MRA?

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

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

Yes, you can still use the funds in your SF Covered MRA after you no longer work for the employer who made the payments to SF City Option.

How was my SF Covered MRA deposit amount calculated?

Our program calculated the amount based on your income, your age, the start date of your Covered California health insurance plan year, and the cost of the second-lowest Covered California Silver plan in San Francisco for a household size of 1.

What is the difference between a SF Covered MRA and the other MRA program?

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 a SF Covered MRA is intended to cover part of your health insurance premiums and other health insurance costs. The other MRA program (SF MRA) is available to those who don’t qualify for SF Covered MRA and meet SF MRA eligibility criteria.

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

Yes, 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.
Frequently Asked Questions (continued)

Do I have to sign up for SF Covered MRA again next year?

If you want to have a SF Covered MRA next year, you will need to apply again. SF City Option will need to confirm that you still qualify for the program and calculate the amount of your new deposit.

If I have a SF Covered MRA and SF MRA, can I combine the funds into one account?

No, your SF Covered MRA is a separate account from any other MRAs you have.

What is my current SF Covered MRA balance?

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

How do I change my address or phone number?

Call Customer Service at 1(866) 697-6078.
Resources and Important Contacts

Customer Service
1(866) 697-6078
Monday – Friday, 5:00am to 5:00pm Pacific Time

Submit SF Covered MRA Claims
MAIL: WageWorks Spending Accounts
P.O. Box 34700
Louisville, KY 40232

FAX: 1(866) 643-2219

ONLINE: mymra.wageworks.com

MOBILE APP: Spending Accounts (CHSA)

Online Account
mymra.wageworks.com

Program Information
sfcityoption.org