



Diversified Administration, Inc.

6600 Taft Street, Suite 304

Hollywood, FL 33024

www.Div125.com

PREPARED EXCLUSIVELY FOR PARTICIPANTS IN:

How to Make the Most Out of My **Health Reimbursement Arrangement (HRA)**

Plan Year

From _____

To _____

Contact Us at

Email: Claims@Div125.com

Phone: (954) 983-9970 Option 3

Fax: (954) 983-9695

SECTION 105 HRA PLAN INFORMATION

What is our plan year?

Our plan year will start on _____ and ends on _____.

With the HRA, you can benefit from reimbursements for various medical expenses without them being subjected to federal income tax! This concise Q&A guide offers an overview of the HRA benefits. For a deeper understanding and further details, please consult the Summary Plan Description provided by your employer.

What are the expenses that are eligible under my HRA plan?

Who is eligible to participate?

How much money is available for reimbursement?

What else should I know about how this plan operates?

HRA reimbursements are based on the date of service, not the date of payment. Additionally, your reimbursements from the HRA can't exceed the total amount your employer has allocated for you within the plan year. With the HRA, any unused funds at the end of the plan year may be subject to the plan's specific carryover or forfeiture rules.

What are the dates eligible expenses can be incurred, or services be received?

For this plan year, expenses must be for services performed or benefits received on or after _____ and by _____. If you terminate from the company before the end of the plan year, the expense must be incurred while you are employed.

What is the last day I have to submit my receipts?

There is a _____ day grace period at the end of the plan year or your termination date, whichever comes first. This grace period gives you some extra time to organize and submit your receipts after the end of the plan year or termination date. Based on this plan's grace period, the final day to submit receipts (for expenses incurred during the plan year) is _____.

Does my plan have a Debit Card?

Does my plan have Direct Deposit?

SECTION 105 HRA PLAN INFORMATION

PLAN YEAR FROM _____ To _____

We will be processing **weekly** this year.

If your claim is in our office by 4:00 pm on Tuesday, we will be able to process it on Wednesday.

You will receive the money shortly after the processing date.

****Any claim received after the cut-off date will be processed on the following date.**

**Participants can now submit claims directly on our www.Div125.com website,
or on our Mobile Phone app without the need for a separate claim form.**

ALL USERS MUST LOG IN TO THE WEX ACCOUNT THE FIRST TIME USING THE FOLLOWING INSTRUCTIONS:

- o Go to www.Div125.com
- o Click on the blue WEX Login button in the upper right-hand corner
- o Click in the **Existing Users** box, entering the Username and Password following the instructions on the next lines.
- o Your first time username is your first initial, your last name, and the last 4 of your SSN - jsample9999
- o Click the next button, and a password field will appear below where you entered your username
- o Your first time password is your 5-digit zip, your first initial (lowercase), and the last 4 of your SSN - 33333j9999
- o After setting up 3 security questions, you can customize your username and password. Answers are CASE sensitive.

Administrative Services provided by
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www.Div125.com
E-mail claims to Claims@Div125.com

Scan for the **iPhone**
Diversified App



Scan for the **Android**
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WHICH EXPENSES ARE ABLE TO BE REIMBURSED WITH YOUR HRA PLAN?

THE FOLLOWING EXPENSES ARE ELIGIBLE FOR REIMBURSEMENT WITH AN FSA PLAN

- Acupuncture Services
- Alcoholism & Drug Abuse Treatment
- Birth Control Pills & Devices
- Blood Pressure Cuffs
- Blood Sugar Test Kits for Diabetics
- Braces & Orthodontia
- Chiropractic Adjustments
- Compression Products (30-40 mmHg or above)
- Contact Lenses & Glasses
- Crutches & Medical Equipment
- Deductibles, Coinsurance, and Copays
- Dental Procedures and Dentures
- Doctor Office Visits
- Eyeglasses, including Exam Fee
- Flu Shots & Vaccines
- Handicapped Persons' Special Schools
- Hearing Devices and Batteries
- Incontinence Products
- Insulin & Other Diabetic Supplies
- Laboratory & Diagnostic Fees
- Lasik Eye Surgery
- Hospitalization and Clinical Care
- Menstruation Products
- Obstetrics & Gynecology
- Orthopedic Shoes
- Over the Counter Medications
- Oxygen and Oxygen Equipment
- Physical & Speech Therapy
- Prescription Medication
- Psychiatrists & Psychologists
- Smoking Cessation Programs
- Surgical Procedures
- Thermometers
- Vasectomy Operations
- Walkers, Wheelchairs & Canes
- X-Rays & Medical Imaging

THE FOLLOWING EXPENSES WILL NEED A LETTER OF MEDICAL NECESSITY / RX

- Alopecia Treatment
- Certain "Dual Use" Rx (Botox)
- Cervical Pillows
- Dermatologist (not matching a copay)
- Learning Disability Treatment
- Massage Therapy Sessions
- Orthopedic Shoes
- Probiotics & Most Supplements
- Service Animals
- Weight Loss Programs and Rx

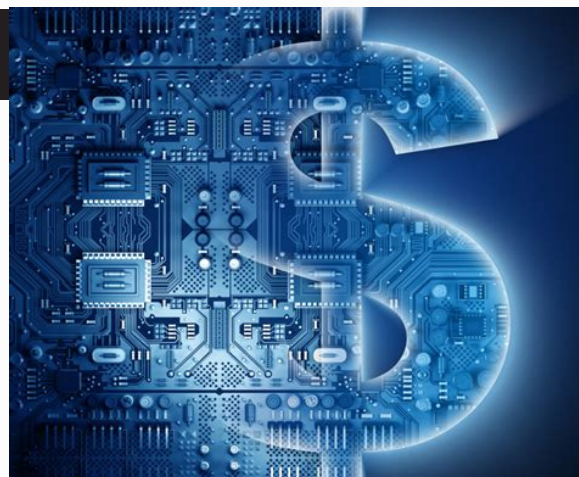
THE FOLLOWING EXPENSES ARE NOT REIMBURSABLE UNDER AN FSA PLAN

- Baby Wipes & Diapers
- Body Lotions & Creams
- Cosmetic Surgery / Prescriptions
- Deodorants & Moisturizers
- Electrolysis Procedures
- Hair Transplants & Rogaine
- Marijuana (Medical or Otherwise)
- Teeth Bleaching & Toothpaste
- Soap, Face Wash & Body Wash
- Q-tips, Dental Floss, & Toiletries

ENJOY BENEFIT-LINKED DEBIT CARDS

FSA Benefits Debit Card

If your employer offers an Debit Card linked to your FSA Benefit, you also get real time access to view all of your debit card activity. This includes the ability to view every swipe you've made using the card. You can see the date you swiped the card, the provider you went to, the amount of the swipe, and the when it was approved. You also get information about any card declines. As an identity theft protection measure, you will also get an e-mail notifying you every time the card is used.



Your smart card can be easily used at qualifying locations to pay for out of pocket medical expenses. While some swipes will always require a claim form and receipt (such as dental offices, which provide both medical and cosmetic services), this benefit linked debit card is smart enough to auto-approve certain expenses without the need to submit additional documentation. When the card is used at a doctor's office, and the amount charges is a standard copay amount (\$25, 30, 35, 50, 75, etc), no documentation is needed to approve your claim. Prescription medication purchased at major pharmacies using your smart card will also be auto-approved without having to submit additional documentation. We can also set up "recurring claims" for when you have situations where you see the same service provider, and pay the same amount each time. Once this recurring claims is set up, you will not need to submit documentation for subsequent services provided by this merchant.



Smarts Cards are a Great Idea!

When your benefit linked debit card is used for expenses other than standard copays, Rx medication or recurring charges, you will need to submit substantiating documentation along with a completed claim form. This means you will need to submit a bill, statement, receipt, or explanation of benefits which include the following: Date of service, Type of service, Recipient of Service, and Cost of Service. The claim form and documentation can be sent via app, e-mail, fax, or mail. Claims are typically processed within 1-2 business days, if not sooner.

Benefits that Come with your Smart Card

- Prescriptions & Pharmacies
- Doctor's Office Visits
- Hospitalizations (In & Out Patient)
- Insurance Deductibles
- Dental & Orthodontic Care
- Eye Exams, Glasses & LASIK
- Medical Testing & Diagnostics
- Recurring Claims
- Auto-Substantiation
- Email Notification & Much More!



Diversified
Administration, Inc.
Tax Savings For Employers & Employees

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unparalleled benefits administration services.

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