

UNREIMBURSED MEDICAL AUTOMATIC REIMBURSEMENT OPTION

1. What Is Automatic Reimbursement?

This option will “automatically” reimburse you for your out-of-pocket deductible and coinsurance expenses for yourself and tax dependents under the group’s healthcare plan. Each time a *medical* claim has been processed through the group’s healthcare plan, any remaining eligible deductible or coinsurance amounts “automatically” roll over to your Flexible Spending Account.

2. What Are The Benefits For Using This Option?

- Less paperwork
- You no longer have to complete a claim form for out-of-pocket medical expenses.
- You will not have to wait for your EOB’s (Explanation of Benefits) from First Administrators, Inc. in order to be reimbursed.

3. Are There Any Disadvantages?

There are a few small disadvantages. However, in most instances the advantages outweigh them.

- You do not have as much control over your account as you normally would.
- You will be reimbursed for whichever charges are submitted or roll first. If you have made your election for specific expenses or a specific doctor or dentist, the roll over will not pick and choose.
- Once you have chosen the automatic reimbursement option, your account will be set up as an automatic reimbursement for the rest of the plan year.

4. Can Anyone Participate In The Automatic Reimbursement Option?

Not everyone is eligible to participate in the automatic reimbursement. You **CANNOT** participate in the Automatic Reimbursement if you or your tax dependents are covered under any other Healthcare Plan, Medicare, Medicaid, VA Hospital or IHS. You can still participate in the Unreimbursed Medical Expense Plan. However, you must submit your claims and EOB’s manually along with a Request for Reimbursement form.

5. How Do I Get Reimbursed For My Dental and Vision Expenses?

Eligible routine vision and dental expenses administered by First Administrators, Inc. will automatically roll over to your Flexible Spending Account when submitted to First Administrators, Inc. for processing. Routine vision and dental expenses not administered by First Administrators, Inc. will not automatically roll over to your Flexible Spending Account. You will need to complete a Request for Reimbursement form and attach the following:

A complete itemization from the provider will be required for all routine vision and dental expenses (claims with outside coverage or no coverage). The itemization must include the following information to be considered:

- Date of Service
- Description of each service or supply
- Patient name
- Provider name, address, phone number
- Amount of each expense
- Copy of EOB (claims with outside coverage)

6. **Please complete the Automatic Reimbursement section of enrollment form if interested in participating.**