



Healthcare Reimbursement Arrangement Employee Guide

Moorestown Township Board of Education has implemented a Healthcare Reimbursement Arrangement, typically referred to as an HRA, in order pay for deductible expenses associated with your health plan. The maximum amount to be credited to eligible participants will be \$500 for employees who enroll in the PPO Core Plan.

Eligible Expenses

Medical deductible, medical copays, medical co-insurance, and prescription copays.

In order to be eligible, the expenses must:

1. Be for medical care.
2. Be incurred by you, your spouse or your eligible dependents.
3. Be incurred during the period of coverage.
4. Not be reimbursed by any other source.

Accessing Your Account On-Line

In order to access your account information on-line:

1. Go to www.flexfacts.com
2. Click on the "Participant Login" button on the top right hand side of the screen.
3. Your first time logging into your account you will have to click on the "Register" button.
4. Set up your username and password
 - a. Note that your password must be at least 8 characters long, cannot have the same character repeated three times in a row, and must include at least three of the following: capital letter, lower case letter, number or one special character (. , ! @ etc...)
5. Enter in the information requested. You will need the following information:
 - a. Your employee ID is your Social Security Number(no dashes) Unless your employer uses a different type of employee identifying number
 - b. Your Registration ID (Employer ID from Drop Down) is "GBSMOTBOE" (no quotes)
 - c. You then must click on the link to "View Terms of Use" and it will bring up a separate page, after reviewing, mark the box to accept the terms and then click Register

Once you log into your account you can access your account information including balances and claims history.

* You can download a Mobile App for your Smartphone at the Apple iTunes store (iPhone) or the Google Play Store (Android) by searching for FlexFacts or scanning the QR codes below. Once you download the app you can also create an online account using the above instructions. If you have already created an account online you must use the same User ID and Password. The App can be used to view account balances, view transaction history and to upload claims by taking a picture from your Smartphone.



iPhone



Google

Filing a Claim

Claims can be filed manually, electronically or by using a Flex Facts Debit Card.

The easiest way to use your funds is by using your Flex Facts Debit Card. The card can be used to pay any medical facility that accepts MasterCard including pharmacies. When you use your card funds are automatically deducted from your account to pay for eligible expenses.

Please note that you should retain all of your receipts, invoices and EOBs. The IRS requires that we request copies of receipts for certain claims. If you are required to send in receipts an e-mail or letter will be sent to you the business day after you use your card.

If you are not able to use your card at the point of service you can file a claim online, by fax or by mail.

- To file electronically log into your account, click on the “Request Reimbursement” link under “My Accounts” on the top left hand side of the screen then follow the on-line instructions.
- To file via fax or mail complete a Claim Form and send it along with a copy of the EOB to:
 - Flex Facts Claims Department, 1200 River Ave, Suite 5C, Lakewood, NJ 08701,
 - Fax 877-747-8564
- You can download the HRA activation and claim forms at www.flexfacts.com or request a copy from your human resources representative.

Manual claims are reimbursed via direct deposit or manual check. To speed up the reimbursement process please sign up for direct deposit by logging into your account.

The plan year runs from July 1, 2017 through June 30, 2018. You have until September 30, 2018 to submit manual claims for expenses that incurred during the plan year. Subsequent years will run from July 1st through June 30th.

Should you terminate employment for any reason, your account/card will be deactivated as of the date of termination. You will be able to submit manual claims that incurred while you were an active employee and participant in the plan. You will have up to 90 days after your date of termination to submit such claims.

Contact Us

Our customer service representatives are ready to help with any questions you may have. Please feel free to contact us using one of these methods:

- Call our customer service department toll free at 877-94-FACTS (32287) or local at 732-640-5951 between the hours of 8:30 AM and 8:30 PM Monday through Thursday and Friday from 8:30 AM to 5:30 PM EST, excluding holidays.
- Send an email support@flexfacts.com
- Send a fax to 877-747-8564
- By mail at 1200 River Ave, Suite 5C, Lakewood, NJ 08701