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# HRA/FSA Consolidated Claim Form

MidAmerica

Return this completed form to:
Mail: MidAmerica Administrative & Retirement Solutions
Attn: PO Box 24927, Lakeland, FL 33802
Fax: (863) 577-4460 | Phone: (855) 329-0095

## STEP 1 Participant Information

Employer | Date of Birth (mm/dd/yyyy)

First Name | Last Name | M.I. | Social Security Number

Mailing Address | City | State | Zip | Telephone

Email Address | Check if permanent address change: ☐ | Actively employed with employer? ☐ | If no, separation date?

## STEP 2 Claim Information

**NOTE:** Choose one or both options.

Approved claims are processed within 7–10 business days. Be sure to attach acceptable documentation as outlined in the instructions. Failure to provide the requested information or acceptable documentation may delay your request. Applicable distribution fees will be deducted from the total eligible claim amount (per IRS guidelines). For PSERS Retirees: If you are receiving PSERS monthly premium assistance, you must reduce your medical premium reimbursement request by this amount.

### ☐ Option 1 One-Time Expenses

**NOTE: Choose one.** ☐ HRA Only ☐ FSA Only ☐ FSA then HRA*

Complete the following table for any one-time eligible expenses incurred by the participant, spouse, or eligible dependent. Expenses may include (one-time) premiums, long-term care, prescriptions, medical, dental, or vision. For a complete list of eligible expenses, please visit IRS Publication 502: Medical and Dental Expenses.

| Date of Expense | Name of Service Provider | Name of Covered Participant, Spouse, or Eligible Dependent | Service Provided | Payable to: (Self, Provider) | Amount to Reimburse |
|---|---|---|---|---|---|
| | | | | Provider | |
| | | | | Provider | |
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| | | | | Provider | |
| | | | | Provider | |
| *FSA funds used until exhausted, followed by HRA funds. | | | | **Total One-Time Claim Expenses:** | |

### ☐ Option 2 Recurring HRA Premium Expenses (Payable to Self Only)

Complete the following table for any recurring HRA premium expenses incurred by the participant, spouse or eligible dependent. Expenses submitted here will be established as recurring automatic disbursements processed approximately 30 days prior to the payment due date. For example, you will receive payment for January's premium in early December.

| Policy Effective Date | Name of Insurance Provider | Name of Covered Participant, Spouse, or Eligible Dependent | Type of Insurance Premium | Group Insurance? (Yes/No) | Policy Expiration Date | Amount to Reimburse |
|---|---|---|---|---|---|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | **Total Recurring Premium Expenses:** | |

**PLEASE INITIAL ALL BELOW:** ***(Note:*** *Initials are required for processing. Please review claim instructions for additional information.)*

_____ I understand that I cannot simultaneously participate in a Health Reimbursement Arrangement (HRA) and receive an advance Premium Tax Credit (PTC). Any receipt of a PTC while receiving reimbursements from my HRA can result in adverse tax consequenses, per IRS regulations.

_____ I understand my recurring premium expense(s) remain in effect and reimbursable through the policy expiration date. I understand I am required to renew my recurring claim in advance of the policy expiration by submitting a new claim form and updated policy documentation for approval.

_____ I understand if at any time prior to the policy expiration date my premium amount changes, I begin to receive an advance Premium Tax Credit (PTC), or the policy terminates, I must notify MidAmerica to avoid potentially adverse tax consequences per IRS regulations.

## STEP 3 Payment Options

**NOTE:** Choose options that apply from Step 2.

Please note one-time expenses from Step 2, Option 1 may be payable to self or your insurance or service provider. Recurring premiums are only payable to self.

### Option 1 Self

How would you like to receive your reimbursement? Choose one: ☐ Check in the mail ☐ New Direct Deposit ☐ Direct Deposit (already on file with MidAmerica)

If you selected New Direct Deposit, please provide your banking information below. Your HRA/FSA distributions may be deposited directly into your account or joint account with your spouse at your bank or other financial institution.

**NEW DIRECT DEPOSIT INSTRUCTIONS:**

Bank Name | Account Number | ABA Routing Number

Name on Account | Account Type (e.g., Checking, Savings)

### Option 2 Insurance or Service Provider

Attach an additional sheet to supply information for multiple insurance or service providers.

Payee Name | Policy # / ID # / Account ID #

Address | City | State | Zip

## STEP 4 Additional Information

**NOTE:** Choose any that apply.

☐ **FSA Daycare/Dependent Care Provider and Dependent Information:**

Complete if any of the above expenses were day care or dependent care expenses.

Dependent Name | Age

Dependent Name | Age

**PROVIDER INFORMATION Note: Required if bills/receipts are unavailable.**

▶ Provider Signature

Provider Tax ID | Signature Date (mm/dd/yyyy)

☐ **Death Claim:**

Upon the death of a participant, the participant's surviving spouse and/or eligible dependents may submit a death claim for reimbursement of eligible expenses for themselves or final medical expenses incurred by the participant until the vested account balance is exhausted. Distributions on behalf of a deceased participant require a photocopy of the death certificate. Please reference Plan Highlights for more information regarding beneficiaries. Please provide payment name and the address below.

Name on Account | Address

☐ **Cancellation of Recurring Premium:**

Indicate which previously submitted recurring premium you would like to cancel below, the reason for cancellation, and effective date of the cancellation.

Premium Type | Reason for Cancellation | Effective Date | Premium Type | Reason for Cancellation | Effective Date

## STEP 5 Authorization

I request payment from the reimbursement account for the expenses listed above in Step 2. To the best of my knowledge, my statements on this form are true and complete. I certify that all expenses for which reimbursement or payment is claimed were incurred either by me, my spouse or my eligible dependent(s). I understand that a medical expense is considered incurred when medical care is provided to me or my eligible dependent(s), not when I am formally billed, charged or have paid for the medical care. Therefore, I understand that insurance premiums must be incurred prior to reimbursement, and I cannot be reimbursed for an entire year of premiums in advance. I certify that the medical expenses in this claim are eligible for reimbursement and are "qualifying expenses" as defined by the Internal Revenue Code Section 213(d). I understand that, if these medical expenses are not qualified medical expenses, I may be liable for the payment of all related taxes on amounts received pursuant to this claim. I certify that the medical expenses claimed are not covered by insurance and have not been reimbursed or cannot be reimbursed under any other health plan coverage. I certify that I have not previously submitted this claim for reimbursement and that this is not a duplicate claim. I take full responsibility for the accuracy of all information I have provided. I further understand that reimbursed expenses cannot be claimed as a credit on my personal income tax return.

If I provided direct deposit information in Step 3 of this claim form, I authorize MidAmerica Administrative & Retirement Solutions to deposit my HRA and/or FSA claims directly into my account until I give further written notice to MidAmerica. I understand that it may take up to 72 business hours from the time MidAmerica processes my payment for the funds to post to my designated bank account. Also, I grant MidAmerica the right to correct any electronic funds transfer resulting from an erroneous overpayment by debiting my account to the extent of such overpayment.

As part of the Affordable Care Act, the DOL has mandated employees be permitted to either irrevocably suspend their HRA for a fixed period of time or permanently opt-out of the HRA by forfeiting their account balance and waiving any future contributions. Electing either option would preserve the eligibility of an individual to claim a Code § 36B premium tax credit, otherwise known as a Premium Subsidy for Healthcare Exchange coverage. Should you choose to suspend your HRA, you, your spouse and any qualifying dependents will cease to have access to the HRA during the suspension and will be ineligible to incur any new expenses for reimbursement during the suspension. For your account to be reactivated, MidAmerica must receive a written notice requesting the account be unsuspended. Please be advised that the account becomes available at the start of the plan year following the request to unsuspend.

▶ Participant Signature | Signature Date (mm/dd/yyyy)