Important Health Plan Information:
How To Submit Year-End Claims

Help ensure smooth claim reimbursements from one health Plan Year to the next.

For Plans WITHOUT a 2-1/2 month Grace Period:

Without the Grace Period, you can incur expenses until the end of the current Plan Year. You have 90 days after the Plan Year ends to submit your claim (90-day run-out).

A. Ensure you have sufficient funds to cover your claim.

If you are unsure whether or not the funds remaining in your account will cover your claims, you can look up your account balance on our web site yourself. Simply log-in using your ID# and PIN, or if you're a first time user, follow the instructions to request a PIN. Your PIN is sent via e-mail within a few moments.

Or, you can contact us at 800 346 2126. One of our Customer Service Representatives will look up your account balance and walk you through your claims submission process.

Remember:

The expense must have been incurred during your Plan Year and you must submit your claim no later than 90 days after the Plan Year ends to receive reimbursement.

For Plans WITH a 2-1/2 month Grace Period:

With a 2-1/2 month Grace Period in place, you can incur expenses for 2-1/2 months after the Plan Year ends. Expenses incurred during the Grace Period use the remaining funds in your old Plan Year first, then use funds from your new Plan Year in order to reimburse the total of your eligible expense claim.

To draw from both the old and new accounts, the expense must be incurred during the first 2-1/2 months of the new Plan Year. You must submit all your claims no later than 90 days after the old Plan Year ends.

Your new plan must be activated in order for this to occur.

A. You must incur the expense during the 2-1/2 month Grace Period in order to draw funds from both accounts.

In order to prevent receiving a partial payment limited to the amount remaining in your old plan's year-end account balance, wait until your new plan is activated before submitting the claim. This will enable us to draw from both your old and new plans to pay your claim in full.

If you submit the expense before your new account is activated and your claim was greater than the amount remaining in your old plan account, you will only receive a partial payment and will be required to resubmit the unpaid amount of your claim in order to receive the entire payment.

B. Ensure your new plan has been activated before submitting your claim.

If you are unsure whether or not your new plan has been activated, look up your account information on our web site. Log-in using your ID# and PIN, or if you're a first time user, follow the simple instructions to request a PIN. Your PIN is sent via e-mail within a few moments. If you see your new Plan Year listed, it is activated and ready for use.

If you are unsure whether or not your plan has a 2-1/2 month Grace Period or have any questions regarding your account, contact us at 800 346 2126 **before** you submit your claim. One of our Customer Service Representatives will look up your account information and walk you through your claims submission process.

Remember:

There are 15 days between the end of the Grace Period and the 90-day run-out. Claims submitted within this 15-day window will be applied to the Plan Year in which they were incurred.

If you have any questions about how to submit a claim at year-end or have any questions about your plan, please call Customer Service at **800 346 2126**.

The BESTflex℠ Plan

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