

Upcoming HRA Transition

What you need to know.



After careful consideration, Zionsville Community Schools (the District) has decided to transition the administration and claims management of your Health Reimbursement Arrangement (HRA) from Nyhart to U.S. BENCOR/MidAmerica (USB/MA) effective January 1, 2023. Our goal at USB/MA is to make your life easier by ensuring your HRA is administered properly and that your transition is smooth, with minimal disruption to your day-to-day.

Who is U.S. BENCOR/MidAmerica?

We are a third-party administrator specializing in the administration of health care and retirement benefits for public sector employers. The District has entrusted us to administer your benefits because of our 30-year dedication to helping public sector employees just like you. Our job is to process your claims accurately and timely, answer any questions you have about your plan, and make sure that the funding for your plan is held properly. To learn more, visit www.myMidAmerica.com.

Transition Timeline

To accommodate the transfer of assets and any corresponding data related to your HRA, a **plan blackout period will begin December 9, 2022 and end January 1, 2023**. The blackout period allows Nyhart to finalize any existing transaction requests and pay out all outstanding reimbursements prior to the plan transition to U.S. BENCOR/MidAmerica.



December 8, 2022

Last day to submit claims to Nyhart. Any claims submitted after this date must be resubmitted through USB/MA once the transition is complete.



December 8, 2022

Last day to use Nyhart debit card.



December 9, 2022

Blackout period begins. Debit card with Nyhart is deactivated. Investment election changes are not permitted until blackout period is lifted.



January 1, 2023

Blackout period ends. Assets transferred from Nyhart to USB/MA. Funds are loaded onto your new benefit card. You can now access your plan online and submit claims.



Week of January 1, 2023

Your new HRA benefit card is mailed to your address on file.

What You Can Expect During the Transition

Throughout your transition period, we'll send transition reminders, plan resources, investment details, and virtual education information to make sure you're prepared once your HRA is fully transitioned to USB/MA. Once your transition is complete, you'll receive a Welcome Kit in the mail containing all the need-to-know details of your plan, including first-time account access and online claims submission. We'll mail your kit within 72 hours of receiving assets from Nyhart.

What You Can Do Now

We encourage you to review your contact details with Nyhart to ensure they are up to date. This includes your email address, mailing address, phone number, and date of birth. A quick review of these critical details allows us to seamlessly communicate with you—and make sure your account is accurately set up from day 1.

Education and Resources

USB/MA will host virtual education sessions to review your HRA and answer any questions you may have. We'll notify you in the coming weeks of educational opportunities and how to register for an education session.

Benefits You'll Experience with U.S. BENCOR/MidAmerica

We're committed to providing an excellent customer experience to all of the people we serve. With us, you'll benefit from the following:

- **MidAmerica Journey** — Our Journey platform is a best-in-class online portal that simplifies the way you manage your claims, providing an enhanced user experience through an easy-to-use, intuitive benefit management tool.
- **Journey Benefits Card*** — With MidAmerica Journey, you have access to your benefit funds through the Journey Benefits Card. We'll mail two cards to you during the week of January 1, 2023. Both cards will be in your name and can be provided to a spouse or eligible dependent for use. **Please note that your benefit funds will not be loaded onto the Journey Benefits Card until January 1, 2023.**
- **Customer Service** — We consistently maintain a 99+% client retention rate largely due to our excellent customer service and participant resources.

It's our promise that we will dedicate the time and effort to make sure your benefits plan is administered properly, and that you receive consistent, exceptional service. Welcome to your new HRA home. We're so happy you're here.

If you have any questions or concerns, please email us at healthaccountservices@myMidAmerica.com or call us at (855) 329-0095. You may also contact your Human Resources Director, Robyn Nelson, at (317) 873-2858, extension 11290, or rnelson@zcs.k12.in.us.

Sincerely,

Zionsville Community Schools & U.S. BENCOR/MidAmerica



***Important Note on Claims Eligibility and Debit Card Access:** If you are actively working for Zionsville Community Schools, you will not receive debit cards or become claims eligible until you retire or separate from service. Upon retirement or separation, you will receive two debit cards in your name, a new Welcome Kit, and will be able to submit claims online, through the mobile app, via paper form or through debit card at the point-of-sale.

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