



# Welcome Kit



Health Reimbursement Arrangement



# We're happy you're here

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Dear Participant,

Our goal at MidAmerica is to make your life easier by ensuring your benefits plan is administered properly, and that you have the resources you need to take full advantage of it.

Your employer has placed the administration of your benefits in our hands, and this is not a responsibility we take lightly. It's our promise to you that no matter where you're at in life—actively working, nearing retirement or retired—we will dedicate the time and effort to simplify how you access and manage your benefits.

This welcome kit was developed to help you get started, but as you dive deeper into your benefits, you may find that you still have questions.

Don't worry—we're here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at [\(855\) 329-0095](tel:8553290095) or [healthaccountservices@myMidAmerica.com](mailto:healthaccountservices@myMidAmerica.com).

Welcome to your new benefits plan. We're happy you're here.

Sincerely,

MidAmerica Administrative & Retirement Solutions

# Meet MidAmerica

Making sure you receive the health care **benefits you deserve.**

At our core, we are a group of people helping people achieve their retirement and wellness goals. We're just like you. We work hard so that we can have fulfilling and well-earned retirement and health care benefits.

We understand that your benefits should be stress-free, so we're here to make sure your plan is administered properly. We take care of the administrative details of your plan, including your plan's funding, processing your distribution requests, and everyday questions.

Since 1995, MidAmerica has grown dramatically while remaining focused on what truly matters most: people. Whether it's you, your employer, our employees or our community, we focus on connecting people with retirement and wellness solutions that lead to a more fulfilled life.



# Getting Started

An **introduction** to your plan.



## Understanding Your Plan

A Health Reimbursement Arrangement (HRA) is an account that has been established in your name by your employer. The money that your employer deposits into your HRA is tax-free, and upon eligibility, can be used to reimburse you for your eligible medical expenses. For more information on how the HRA operates and to see if you're currently eligible to receive reimbursements, please log into your account online.



## MidAmerica Journey

You can access your account online through MidAmerica Journey at [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com). The Journey portal is an interactive website that gives you around-the-clock access to plan details, online claims submission, forms, system guides and much more.



## Journey Benefits Card

You will receive a debit card to pay for eligible medical expenses, reducing the need for claim forms. Hold on to your documentation, though! When you swipe your card at the point of sale, any transaction with eligible, plan-established Merchant Category Codes (MCC) will be approved; however, we may still ask for documentation to verify its eligibility under your plan design. For more information on your Journey Benefits Card, please review the Debit Card FAQ on page 5.



## The Journey Mobile App

You are encouraged to download the Journey mobile app, a powerful, on-the-go mobile app that gives you the freedom to submit your claims, ask a question or view your account anywhere at any time. To download, go to your Apple or GooglePlay app store and search *MidAmerica Journey*.



# Online Registration

Logging into **MidAmerica Journey** for the first time.



Go to [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com).



Select **Get Started**.



Enter your identifying details, establish your security questions and choose a username and password.

## Online Functions

### Downloading Plan Forms & Guides

Once logged into your online account, select **Tools & Support** from the Tools & Support dropdown menu. From here, you can download plan forms as well as system guides that will walk you through online processes.

### Submitting Claims

Once logged into your online account, select the **Submit a Claim** button in the I Want To section. You will then be prompted to enter your identifying details and claim information. Once complete, hit **Submit**.

# Debit Card FAQ

## Common Questions about Required Documentation

### How do I know if documentation is required?

Your debit card purchase may be auto-approved. However, if documentation is needed to substantiate your purchase, we will send a request via email, if we have an email address on file, or USPS.

### Why was my expense approved at the point of sale if I still have to provide documentation?

The purpose of your debit card is to prevent out-of-pocket payments, which means no waiting around to get your reimbursement! Documentation may be required, however, per IRS regulations.

### What documentation is required?

Documentation should always include the name of the service provider, patient name, date of service, description of the services rendered, and your out-of-pocket costs. Some examples include:

- **Explanation of Benefits (EOB):** An EOB returned to you from the insurance carrier indicating the amount for which you are responsible.
- **If there is no insurance for the health care expense, request an Itemized Receipt:** Be sure to request an itemized receipt every time you use your Journey Benefits Card.
- **If an Itemized Receipt is Not Available:** Request documentation on the letterhead of the licensed health care provider that details the service(s) provided and the cost per service. Be sure to include this with your transaction receipt.
- **Pro Tip!:** Keep your medical documentation in a safe location so they're easy to locate if needed.

### How do I submit documentation?

- **Online:** Upload your receipt through MidAmerica Journey by visiting [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com).
- **From Your Phone:** Download the Journey mobile app, snap a picture of your documentation with your phone and upload it right from the app! To download, go to your Apple or GooglePlay app store and search "MidAmerica Journey."
- **Email:** Email your receipt to [claims@myMidAmerica.com](mailto:claims@myMidAmerica.com).
- **Mail:** Mail it to PO Box 24927, Lakeland, FL 33802
- **Fax:** Fax it to (863) 577-4460

If we do not receive the requested documentation within 30 days, we will send a 2nd notice via USPS. If we do not receive the documentation after an additional 60 days, the card will be temporarily suspended until documentation is submitted.

### How can I make sure my purchase is auto-approved?

- **Establish a Recurring Claim**  
The first time you use your card to pay for a recurring expense, you will be asked for supporting documentation such as a statement or itemized invoice from the insurer, or a receipt. Once this has been provided, all purchases for the same dollar amount at the same merchant (or at another merchant with the same MCC) will be automatically approved throughout the plan year.
- **Shop at IIAS Merchants**  
Many major pharmacies are registered as Inventory Information Approval System (IIAS) certified. This means you may see an F or FSA next to eligible items on your receipt. The pharmacy's IIAS system allows them to differentiate between eligible and ineligible expenses, making it possible for eligible HRA and FSA products to be automatically approved at the point of purchase.
- **Ask if Copayments Have Been Established Under the Plan**  
Copayments that have been established under your employer's Group Health Plan can be used as a substantiation method. For example, if we have on file that there is a pharmacy copay of \$30 and you use your card to make a \$30 copay payment at a pharmacy, the transaction would be automatically approved.

### Does my card remain in effect from year to year?

Yes. Your Journey Benefits Debit Card will carry whatever funds are rolled over or contributed.

## Questions?

(855) 329-0095

[healthaccountservices@myMidAmerica.com](mailto:healthaccountservices@myMidAmerica.com)

### Customer Service Hours

Monday through Thursday, 8:30 a.m.–8 p.m. ET

Friday, 8:30 a.m.–6 p.m. ET



PO Box 24927 Lakeland, FL 33802-4927 • (855) 329-0095 • Fax (863) 577-4460 • [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com)

# Health Reimbursement Arrangement (HRA)

## Frequently Asked Questions for Eligible Employees



### What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is an interest-bearing, employer-funded account created in your name to reimburse you tax-free for eligible medical expenses.

### Do I have to enroll?

You were automatically enrolled by your employer. No action is necessary on your part.

### When will I be vested?

You own your account balance according to the following vesting schedule: 100% Immediate.

### What are the benefits of an HRA?

- Employer deposits are tax-free (not subject to FICA, Federal, or State income taxes), so you receive 100% of the value of each benefit dollar.
- Deposits earn interest tax-free.
- Reimbursements from the plan are tax-free for eligible medical expenses for you, your spouse, and any qualifying dependents, if applicable.
- Account balance rolls over each year and there is no time frame by when you must submit expenses for reimbursement.
- You have the flexibility to choose when to submit eligible expenses for reimbursement.

### Who is eligible to receive the benefits of my HRA?

You, your spouse, and any qualifying dependents are able to seek reimbursement for eligible medical expenses from the HRA. Qualifying dependents include children under the age of 27 at the end of the tax year and any tax dependents.

### How often will my employer contribute to my account?

Your employer makes deposits to your account on a monthly basis during your active employment. For detailed information regarding contribution amounts and timing, please contact your employer.

### Where are funds invested?

Funds are invested in a fixed annuity with a guaranteed rate of return. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit [www.oneamerica.com](http://www.oneamerica.com).

### How can I view my account balance and transaction history?

You may access your account balance and activity anytime by logging in to your account on our secure website, [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com). If this is your first time logging in, you would simply select **Create Your New Username and Password** from the login page and follow the prompts on the screen to establish your credentials. From your home page, select the **View Plan Activity** button to view additional activity details.

### Can I make contributions to my HRA?

Only an employer can fund an HRA. You cannot contribute.

## Can I move HRA funds to another plan?

The funds deposited in your account must stay within your employer-sponsored HRA plan.

## Can I name a beneficiary?

No. However, a surviving spouse or qualifying dependent will still be able to access funds for eligible medical expenses and premiums. If you do not have a surviving spouse or qualifying dependent, the executor of your estate or trustee can use your remaining funds to reimburse eligible medical expenses and premiums not previously submitted on your behalf, including expenses related to your death. If an account balance still remains after 12 months with no plan activity, the balance will forfeit back to the employer.

## Submitting Claims

### When can I request a reimbursement?

You may request a reimbursement at any time, as expenses do not expire. You must exhaust any Flexible Spending Account (FSA) funds prior to receiving reimbursement from your HRA. Your unused HRA funds roll over each year while any unused FSA funds are forfeited, so it is advantageous to use FSA funds first.

### What is considered an eligible medical expense?

Most common eligible medical expenses:

- Insurance plan deductibles
- Insurance plan coinsurance
- Office visit copays
- Physician service copays
- Prescription copays
- Over-the-counter drugs\*

\*IRS requires a doctor's note or prescription for over-the-counter drugs or medication or menstrual care products purchased through December 31, 2019. If purchased on or after January 1, 2020, a prescription or doctor's note will not be required for these items to be considered eligible, per the CARES Act of 2020.

Eligible medical expenses are defined under Section 213(d) of the Internal Revenue Code. A Partial Listing of 213(d) Eligible Medical Expenses has been provided for you online by logging in to your secure account on [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com). IRS Publication 502 can also be used as a guide. However, there may be instances where the information in IRS Publication 502 does not apply to Health Reimbursement Arrangements.

### Are premiums considered an eligible medical expense?

While actively employed, you will not be able to seek reimbursement for eligible medical premiums. However, once separated from service, you will be able to seek reimbursement for eligible medical premiums and will receive additional information at that time.

### Can I be reimbursed for medical expenses I haven't paid yet?

Yes. You can submit a claim prior to paying the bill as long as you have incurred the expense. The exception to this would be Long-Term Care premiums. Long-term care premiums cannot be set up for recurring reimbursements due to IRS annual limitations based on the year in which the payment was made. For this reason, proof of payment is required for all long-term care claims.

### Will I receive a debit card?

Yes. You will receive two MidAmerica Journey Benefit Cards in the mail in your name. You can give one to any eligible dependent to pay for eligible medical expenses from your account.

## How do I submit a claim?

- To submit a claim, log into your account at [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com). Please note if this is your first time logging in you would simply select **Create Your New Username and Password** from the login page and follow the prompts on the screen to establish your credentials.
- Once logged in, select the **Submit a Claim** button from the **I Want To** section of your home page.
- From your **Claim Details** screen you will see a **Category** dropdown menu and a **Type** dropdown menu. These menus will display only the medical expenses for which you can be reimbursed.
- All claims will be processed in approximately 7-10 business days.
- Direct deposit is available by accessing **Payment Method** from the **Accounts** drop-down menu. From here, you can select how you prefer to be reimbursed from your account.

## What type of documentation should I include with my eligible medical expense reimbursements?

You can substantiate your claim with one of the following:

- The Explanation of Benefits (EOB) statement returned to you from the insurance carrier indicating the amount you are responsible for
- Copay receipts if you are covered under a managed care or prescription drug plan
- If there is no insurance for the health care expenses, submit an itemized bill with the following:
  - Name of the provider and patient
  - Service cost, date, and description
  - Notation when there is no coverage

## Are there any fees?

There is a \$4.00 monthly Administration Fee which will be deducted from your account balance while actively employed. There is no fee for claims submitted through the Journey platform and/or the Journey mobile app. There is a \$5.00 claims fee assessed per MidAmerica Claim Form either uploaded online, faxed, mailed or emailed. A \$1.00 monthly platform fee is applied to cover debit card access and electronic claims management.

There are ancillary fees assessed for your Journey Benefit Card depending on the scenarios and requests detailed in the table below:

MidAmerica Journey Benefit Card Ancillary Fees			
Item	Description	Cost	Cost Frequency
<b>Returned Card Fee</b>	Cost for undeliverable cards returned.	\$5.00	Per card, per occurrence.
<b>Dependent, Replacement or Additional Card Fee</b>	Cost per dependent, replacement (i.e., lost/stolen) or additional cards issued.	\$5.00	Per card package. (2 cards per package)
<b>Lost or Stolen Card Investigation</b>	Cost for investigative reports and research on lost or stolen cards.	\$25.00	Per report, per occurrence.
<b>Chargeback Disputes</b>	Cost for research on disputed transactions.	\$25.00	Per disputed transaction submitted.
<b>Card Embossing Cancellation</b>	Cost for cancellation of card orders that have already been submitted to the card issuer and are in the production process.	\$5.00	Per card, per occurrence.
<b>Card Redirect</b>	Cost for a redirect request to pull a card and mail to a different address other than the address supplied. Redirected cards are shipped via US mail, unless otherwise specified.	\$5.00	Per card, per occurrence.

## Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (855) 329-0095 or email us at [healthaccountservices@myMidAmerica.com](mailto:healthaccountservices@myMidAmerica.com).



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