MidAmerica

Welcome Kit

Health Reimbursement Arrangement

We're happy you're here

What you'll find in your Welcome Kit

Meet MidAmerica 2

Getting Started 3

- Understanding Your Plan
- MidAmerica Journey
- Journey Benefits Card
- The Journey Mobile App

Online Registration . . .4

Debit Card FAQ 5

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 or 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. 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.*

GET IT ON Google Play

Download on the App Store

Online Registration

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

Go to www.myMidAmericaJourney.com.

Select Create Your New Username and Password.

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.
- **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.
- **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

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

1907-001.6 MJ HRA (03/20)