



## HOW TO FILE A CLAIM

To receive reimbursement for eligible medical, dental, drug, behavioral health and vision expenses that are not covered by any other plan follow the steps below. If the expense is reimbursable by health insurance, you must submit the expense to the insurance company first.

1. **Complete and sign the Medical Expense Reimbursement Account Claim form using a dark pen.** (If your form is unsigned or incomplete, your claim request will be delayed or denied.)
2. **Provide supporting documentation** of your eligible expenses for each line item in Section B of the claim form. This documentation is required by the IRS and can be an Explanation of Benefits (EOB), detailed receipt or provider statement. An EOB received from your health insurance is the best source of claim documentation however a detailed receipt may be required to reconsider denied claims. **Cancelled checks do not qualify as IRS acceptable documentation.** Supporting documentation must include:
  - Date of service or purchase
  - Name of person receiving service
  - Name of provider of service
  - Type of service or supply provided
  - Amount charged for each service/supply or the amount not reimbursed by insurance.
  - If your Health Reimbursement Arrangement (HRA) rate reimburses you at less than 100%, do not calculate the dollar amount. The reimbursement percentage will automatically be calculated and deducted from your account based on the dollar amount you enter in the reimbursement requested field.

Note: Do not highlight items on your claim form or supporting documentation, as it interferes with claims processing. Instead, circle and add notes with a dark pen as needed.

3. **Fax or mail (not both) your claim form with supporting documentation to SelectAccount.** (Faxing is faster.)
  - To **fax** your claim form and supporting documentation:
    - a) complete and sign the claim form using a dark pen.
    - b) make sure your supporting documentation is on white paper
    - c) fax to: (651) 662-7247 or (866) 231-0214
  - To **mail** your claim form and supporting documentation
    - a) complete and sign the claim form using a dark pen.
    - b) include copies of documentation. Do not mail originals. Tape any small receipts onto an 8.5 x 11" sheet of white paper.
    - c) mail to: Select Account, PO Box 64193, St. Paul, MN 55164-0193
4. **Keep a copy** of the claim form and supporting documentation for your records.
5. **Receive your reimbursement** by mail or direct deposit. (Direct deposit is faster). To sign up for direct deposit, complete an *Authorization for Direct Deposit* form and return it to SelectAccount. Forms are available at [www.selectaccount.com](http://www.selectaccount.com) or by calling SelectAccount Customer Service at 651-662-5065 or 800-859-2144.

## APPEAL INFORMATION

The Explanation of Processing Report explains how your claim was processed based upon the information submitted to us. You or your designated representative may appeal a denial, partial denial, or reduction of your claim by following our appeal procedures. You may contact customer service at 1-800-859-2144 or 651-662-5065 for an explanation of your appeal rights. If you disagree with our decision on your claim, you have the right to submit a written request for an appeal review to SelectAccount, P.O. Box 64193, St. Paul, MN 55164-0193. We can send you a form to file your appeal or you can obtain a copy of the appeal form at [www.selectaccount.com](http://www.selectaccount.com). You have until the later of your plan's run out end date or 180 days from the date of this notice to file an appeal. If you have terminated employment during the year or if you are unsure of your plan's run out end date please contact your group representative or contact our customer service department. You may also submit any documents, records, or other information that relates to your claim for benefits. Upon receipt of your request, we will provide a full and fair review of your appeal and a written notice of our decision either by letter or an explanation on the Explanation of Processing Report within 30 days.

If you are a member of a group plan that is subject to the Employee Retirement Income Security Act (ERISA), once you have exhausted our appeal process, you have the right to file suit in Federal Court under Section 502(a) of ERISA.