




SFMRA

YOUR ACCOUNT FOR HEALTH COSTS

A photograph of a smiling man with a beard, wearing a green shirt and blue suspenders, standing in a workshop or factory setting. He is looking towards the camera with a friendly expression. In the background, there are industrial machines and equipment.

How to Use Your Medical Reimbursement Account

An important resource guide
to help you achieve and
maintain your best health
and wellness

sfmra.org



About this Handbook

In this handbook, you'll find important information about your SF Medical Reimbursement Account (SF MRA). You'll discover how to set up your account and how to get reimbursed for medical expenses. You'll also discover the surprising range of medical services and products covered in this benefit. Plus you'll learn why the City and County of San Francisco provides this benefit.

Find out more at **sfmra.org**

 **@sanfranciscocityoption**

 **@sfcityoption**

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What Is a Medical Reimbursement Account?

A Medical Reimbursement Account is an account that gives you funds to cover eligible health care expenses. You can use your funds for you, your spouse or domestic partner, plus your children or dependents.

The medical reimbursement account you receive through San Francisco City Option covers health insurance premiums, doctor office visits, hospital fees, vision services, dental services, prescriptions, over-the-counter medicines, and many other eligible expenses. You can see the full list of covered expenses by scanning the QR code below. There's a partial list of eligible expenses on page 7.



Scan this QR code to see the full list of covered medical expenses and services.



Why This Program Exists and How It Works

In San Francisco, local city law requires many employers to provide a health benefit for their eligible employees. Your San Francisco Medical Reimbursement Account (SF MRA) is the benefit within SF City Option. The City and County of San Francisco administers SF City Option and SF MRA.

You can discover more about the program background at these sites:

- Health Care Security Ordinance: sfgov.org/olse/hcso
- Healthy Airport Ordinance: sfgov.org/olse/healthy-airport-ordinance-hcao-amendment
- SF City Option: sfcityoption.org
- SF MRA: sfmra.org

Most importantly, the City and County of San Francisco established this program to help the people who work in San Francisco achieve and maintain their best health and wellness.





About Your SF MRA

Health services and products can be expensive. SF MRA means you can get reimbursed for a surprisingly wide range of health and wellness expenses. Your spouse and dependents can also be reimbursed through your account. Money remains in your account, even if you leave an employer.

As of January 2022, SF MRA has paid out over \$500 million to participants to help them cover eligible health-related expenses.

Getting Reimbursed for Eligible Expenses Is Fast and Easy

Your first step is to enroll in the program



To enroll, call an SF MRA Customer Service Representative at **1(877) 772-0415**



Once you are enrolled in the program, you can receive reimbursement for eligible expenses



There are 4 ways to get reimbursed, as detailed on the next page

To be reimbursed, submit documentation with the following:

- Name of provider or company
- Description of product(s) or service(s)
- Date when product(s) or service(s) were provided
- Amount (your portion of payment)
- Name of person receiving service (when applicable)

If you need a claim form, go to **sfmra.org/submitclaim** where you can download a copy. If you don't have online access, call SF City Option Customer Service at **1(877) 772-0415** and we'll mail a form to you.

Four Ways to Receive Reimbursement

ONLINE

If you haven't set up an account online, register with our partner, HealthEquity/WageWorks at **sfrma.org/onlineaccount**



- Log in to your HealthEquity/WageWorks account
- Complete your claim form online and upload your receipt or invoice online

Your information remains private and will not be shared. You can access your SF MRA account online or on a smart phone through the app.

MOBILE APP

Download the free “**WageWorks EZ Receipts**” app from the Google Play Store or Apple App Store.



- Log in to your account through the app.
- Complete the claim form on the app
- Upload images of your receipts or invoices
- Click on “Submit Claim” to send your claim



MAIL



- Get receipts for your paid expenses
- Complete a claim form and sign the form
- Mail your completed claim form and receipt(s) to this address:

Claims Administrator
PO Box 14857
Lexington, KY 40512

FAX



- Get receipts for your paid expenses
- Complete a claim form and sign the form
- Fax your completed claim form and receipt(s) to: **1(866) 599-3058**

If your claim is approved, you'll receive reimbursement by check. Or, if you are enrolled in direct deposit, your funds will be available in your account in 3-5 business days.

You Can Get Reimbursed for a Surprising Number of Expenses

Your SF MRA provides reimbursement for a wide range of health services and products. Here is a partial list:

Medical and Wellness Procedures

- Acupuncture
- Alcoholism Treatments
- Chemotherapy
- Doctor Fees
- Drug Addiction Treatments
- Fertility Treatments
- Flu Shots
- Health Screenings
- In-Vitro Fertilization
- Occupational Therapy
- Organ Transplants
- Physical Exams
- Physical Therapy
- Radiation Therapy
- Speech Therapy
- Surgery (non-cosmetic)
- Vaccinations
- Vasectomy Fees/ Cost Sharing



Insurance-Related Costs

- Co-pays
- Deductibles
- Health Insurance Premiums
- Healthy San Francisco Participant Fees

Health and Wellness Products

- Activity Tracker
- Allergy Relief
- Anti-Itch Lotions
- Asthma Medicines
- Birth Control
- Cold and Flu Medicine
- Cold Sore/Fever Blister Treatments
- Cough Medicine
- Decongestants
- Diaper Rash Treatment

- Eye Drops
- Face masks
- Insulin
- Lactose Intolerance Supplements
- Migraine Relief
- Nicotine Patches and Gum
- Prescription Drugs
- Sunburn Relief
- Sunscreen
- Vitamins and Minerals

Medical Equipment

- Abdominal/Back Supports
- Artificial Limbs/Prosthetics
- Bandages
- Blood Pressure Monitors
- Blood Sugar Test Kits/Strips



Eligible Health Care Expenses (continued)

- Crutches
- Diabetic Supplies
- Fiber Supplements
- First Aid Kits
- Heart Monitors
- Heating Pads
- Hot/Cold Packs
- Orthopedic Shoes
- Oxygen Equipment
- Syringes
- Thermometers
- Wheelchairs

Dental Services

- Braces and Other Orthodontics
- Bridges
- Crowns
- Dentist Fees
- Dentures
- Extractions
- Fillings
- Gum treatment
- Oral surgery
- Root canals
- Teeth Cleaning
- X-Rays

Hearing Related

- Hearing Aids and Batteries
- Hearing Exams

Vision Services

- Contact Lenses and Cleaning Solutions
- Eye Surgeries
- Eye Exams
- Eyeglasses
- LASIK/Laser Eye Surgeries
- Optometrist/Optician Fees
- Prescription Sunglasses

Lab Exams/Tests

- Blood Tests
- Body Scans
- COVID Antigen and PCR tests
- Cholesterol Testing
- Mammograms
- MRIs
- Rapid COVID test
- Pap Smears
- Urine/Stool Analysis
- X-Rays

Other

- Ambulance Services
- Hospital Services and Room Fees

Expenses Not Covered

The following expenses are not eligible for reimbursement from your SF MRA

- Babysitting and Child Care
- Bath and Hand Soap
- Cosmetics/Makeup
- Dental Floss
- Deodorants
- Funeral Expenses
- Low-Calorie/Low-Cholesterol Foods
- Maternity Clothes
- Medical Marijuana
- Mouthwash
- Non-Prescription Sunglasses
- Personal Trainers
- Shampoo and Conditioner
- Sleeping Aids
- Sun-Tanning Products
- Tattoo Removal
- Toothpaste and Toothbrushes
- Teeth Whitening File

For the full list of eligible expenses, visit **sfmra.org/eligibleexpenses**. You can also scan the QR code below.

If you have a question about a specific expense and whether you can be reimbursed, call HealthEquity/WageWorks at **1(866) 697-6078** or email **info@sfcityoption.org**.



Scan this QR code to see the full list of covered medical expenses and services.



Online Resources to Help You Make the Most of Your SF MRA

Our website gives you everything you need to use your SF MRA:

- How to get reimbursed
- A full list of eligible expenses
- SF MRA materials to view and download

Visit us at **sfmra.org**

**Sign up online for your HealthEquity/
WageWorks account for added
convenience:**

- Submit reimbursement claims
- View your account balance
- View the status of your claim(s)
- Sign up for direct deposit

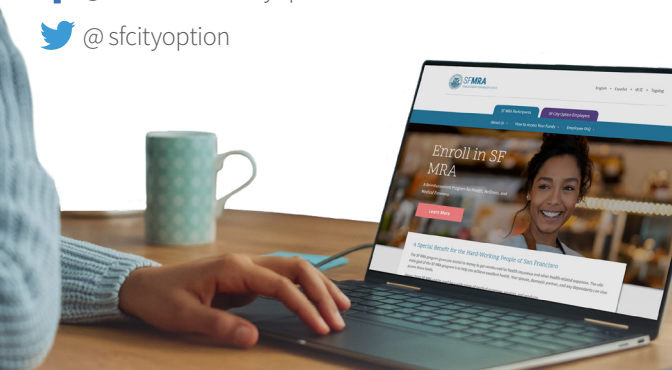
Visit: **sfmra.org/onlineaccount**

Mobile App: **WageWorks EZ Receipts**

We also have a Twitter account and Facebook account where you can stay up to date with the latest information from SF MRA.

f @sanfranciscocityoption

t @sfcityoption





More Facts About Your SF MRA

Effective Date

Your SF MRA effective date is the bank posting date of your employer's first deposit into your SF MRA. After the effective date, you can get reimbursed for eligible health care and wellness services or products.

Your Account Number

Your account number is your Social Security Number (SSN) or a unique ID starting with **777******* given to you by SF City Option. Use your account number on the SF MRA claim form when you submit claims. Call SF City Option Customer Service at **1(877) 772-0415** if you have any questions about your account number.



Admin Fees

Payment processing takes place through our partner, HealthEquity/WageWorks. There is a \$3.15 administrative fee subtracted from your SF MRA each month, whether or not you use your SF MRA that month. The administrative fee is paid to HealthEquity/WageWorks for their services. Administrative fees are not subtracted if your account balance is below \$3.15.

What Happens When You Leave an Employer

If you leave your current employer for any reason, money will be available to you and not returned to your employer.

Your SF MRA Statement

You'll receive an SF MRA statement up to 4 times per year to let you know your account balance.

Important Notifications Through Email

If you provide an email address when you open your online account, you'll receive notifications by email.

These notifications include:

- Confirmation you successfully sent your claim
- Explanation of benefits when your claim is approved or denied
- Confirmation that SF MRA sent a reimbursement payment was issued by direct deposit or check
- SF MRA balance statements, sent up to four times per year by email

How to Keep Your Account Active

SF MRA funds are available to spend as long as your account is active. Keep your account active by filing at least one SF MRA claim every 24 months. Our program will close the account and you will not be able to spend the SF MRA funds if there have been no claims or deposits in over 24 months. If your SF MRA is closed and you want it reopened, call SF City Option at **1(877) 772-0415**.

Update Your Contact Information

To make sure you always have access to funds, we recommend you keep us updated with your current address, phone number, and email address. This step is also important for program updates and other important communication. You can manage this information online or you can call SF City Option Customer Service at **1(877) 772-0415**.

SF MRA Funds May Be Available Even After You Die

An executor or other legal representative can submit claims for eligible health care services you received or health care items you purchased up to your date of death. SF MRA funds are also available for your spouse or domestic partner and dependents for their eligible expenses up to 24 months after your date of death.



Frequently Asked Questions

My employer made a deposit. When will I see the funds in my SF MRA?

Funds will be available in your SF MRA 1 to 3 weeks after each employer payment to the program.

What is my account number?

Your SF MRA account number is your Social Security Number (SSN) or a unique ID starting with **777******* given to you by SF City Option. Use the account number when you submit claims. Call SF City Option Customer Service at **1(877) 772-0415** if you have any questions about your account number.

What is my SF MRA effective date?

Call SF City Option Customer Service at **1(877) 772-0415** for your exact date. Your SF MRA effective date is the bank posting date of your employer's first deposit into your SF MRA.

How far back can I submit a claim for reimbursement?

You can get reimbursed for eligible health care services received or health care items purchased on or after your SF MRA effective date. If you need to find out your effective date, call SF City Option Customer Service at **1(877) 772-0415**.



How long will my SF MRA be available?

SF MRA funds are available to spend provided your account is active. Keep your account active by filing at least one SF MRA claim every 24 months. Our program will close the account and you will not be able to spend the SF MRA funds if there have been no claims or deposits in over 24 months. If this happens, you can reactivate your account by calling SF City Option Customer Service at **1(877) 772-0415**.

Are there fees with an SF MRA?

Yes. A \$3.15 administrative fee is subtracted from the funds in the SF MRA each month. Administrative fees are not subtracted if the account balance is below \$3.15. You will receive online statements when you open an account online.

Can I use my SF MRA to get reimbursed for health insurance premiums?

Yes, health insurance premiums are eligible for reimbursement from an SF MRA. This includes health insurance purchased through Covered California or other health insurance marketplaces.



Can I send a claim where the amount is greater than the available funds in my SF MRA?

Yes the claim is paid up to the available account balance.

Is there a minimum claim amount?

No, you can send a claim for as little as \$0.01 and get reimbursed if the claim is approved.

Is there a minimum amount for a reimbursement check or direct deposit?

No, you can get reimbursed by check or direct deposit for as little as \$0.01.

Is there a maximum number or amount of claims I can request per year?

No, you can send as many claims as you need. You receive reimbursement up to the available account balance.

How long does it take to get reimbursed for eligible health care expenses?

Claims are usually processed within 3 to 5 business days.

Can I cash out my SF MRA?

No, you can only use your SF MRA funds by sending claims for reimbursement of eligible health care expenses.

Can I still use my SF MRA after I no longer work for my employer?

Yes, you can still use the funds in your SF MRA after you no longer work for the employer who made the SF MRA deposits.

What is my current SF MRA balance?

Call WageWorks/HealthEquity at **1(866) 697-6078**. You can also check your account balance online at **sfmra.org/onlineaccount**.

How do I change my address, phone number, or email address?

Call SF City Option Customer Service at **1(877) 772-0415**.





Summary

This handbook provides an introduction to a resource created to help you achieve and maintain your best health and wellness.

Once you start using your SF MRA, you'll discover it will help you with reimbursement for important health-related expenses. But it's important you use your SF MRA regularly. Remember that your SF MRA covers a wide range of expenses. Reimbursement is fast and easy.

At any time, if you have any questions about your SF MRA, call HealthEquity/WageWorks at **1(866) 697-6078**.

Notes

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YOUR ACCOUNT FOR HEALTH COSTS

Resources and Important Contacts

HealthEquity/WageWorks Customer Service

1(866) 697-6078

Submit SF MRA Claims

MAIL: Claims Administrator
P.O. Box 14857
Lexington, KY 40512

FAX: 1(866) 599-3058

ONLINE: sfmra.org/onlineaccount

MOBILE APP: WageWorks EZ Receipts
sfmra.org/mobileapp

Online Account

sfmra.org/onlineaccount

Program Information

sfmra.org

