



Reimbursement Procedure – Flexible Spending Accounts

In order to be reimbursed from your Spending Account(s), you must submit a Claim Form requesting reimbursement of your eligible expenses to Midwest Group Benefits, Inc. **Required supporting documentation must be attached to the Claim Form.** You may use our personalized forms or go to the website www.myflexonline.com and download the claim form online. Forms are also available on our website at www.midwestbenefits.com. Please forward the forms to:

Midwest Group Benefits, Inc.
P.O. Box 408
Decorah, IA 52101

Healthcare expenses covered by your health insurance plan must be submitted under that plan first. Then attach a copy of the Explanation of Benefits (EOB) Statement to the Claim Form to claim amounts not paid by your health insurance plan. For all other healthcare expenses, all you need to do is submit a claim with your bill or receipt attached. The bill or receipt must clearly state the name of the person receiving the service, the nature of the service or supplies, the name and address of the provider of the services, the amount charged, and the date of the service. Midwest Group Benefits, Inc. will not accept any bill with a “balance forward” or a “previous balance.”

For dependent care expenses, your dependent caregiver can sign the Claim Form, or you can attach a bill from the caregiver.

You can submit a request for reimbursement as often as you like. However, claims are processed once a week.

- You may withdraw the total amount of your **Medical Spending** account election at any time during the plan year once you have incurred reimbursable expenses
- For the **Dependent Care Account** you can only be reimbursed for amount that you have contributed to date.

Claims will be processed every Wednesday. **Midwest Group Benefits** must receive the claims by Tuesday in order to have the claims processed.

After you submit a claim, Midwest Group Benefits will reimburse you with before-tax dollars from your account. Because the money you receive comes out of your Spending Account(s), it isn't considered part of your taxable income.

Expenses claimed for reimbursement from either of the Spending Accounts must be for actual charges incurred during the plan year for which you are making the request.

At the end of the plan year, you will have up to 90 days to submit eligible expenses. These expenses must have been incurred during the plan year.

If you have any questions regarding this procedure, please give us a call at 800-344-3766.

Claim for reimbursement may be faxed to: 563-382-9613
Emailed to Nancy Hager at nhager@midwestbenefits.com
Mailed to the address above