

FLEXIBLE BENEFITS PLAN CLAIM FOR REIMBURSEMENT

Your Employer's Name: _____

Your Full Name: _____

Your Social Security Number: _____

INDIVIDUAL INSURANCE PREMIUM EXPENSES

PLEASE LIST EACH PREMIUM EXPENSE ON A SEPARATE LINE IN THE TABLE BELOW. SIGN THE FORM AND ATTACH APPROPRIATE DOCUMENTATION. USE MULTIPLE FORMS AS NEEDED TO RECORD ADDITIONAL EXPENSE ITEMS.

Dates of Policy Coverage <small>BEGIN DATE – END DATE</small>	Name of the Insurance Company	Person Covered by the Policy	Net Insurance Premium Amount Incurred
			\$
			\$
			\$
			\$

NOTE: YOUR INSURANCE PREMIUM REIMBURSEMENT AMOUNT IS LIMITED TO THE ACCUMULATED FUNDS WITHHELD FROM YOUR PAYCHECK(S) AS OF THE DATE OF PAYMENT.

Attach Documentation For Every Expense – Incomplete Forms Will Be Rejected – See Back Of Form

I certify that: 1) each of the expenses listed above are for insurance coverage provided while I was enrolled in the Individual Insurance Reimbursement Account, 2) all premium expenses listed have not been reimbursed or are not reimbursable from any other source, and 3) the insurance policy is not provided through my employer or the employer of my spouse or dependent. I acknowledge that I am fully responsible for the accuracy and veracity of all information relating to this claim. If an expense for which I am reimbursed is later disallowed by the Internal Revenue Service, I understand that I will be liable for payment of any related income or payroll taxes relating to such improper expense reimbursement.

Employee's Signature Date

YOU SHOULD KEEP A COPY OF ALL DOCUMENTATION SENT TO ADMIN AMERICA

NOTE: Claims often take several days to be processed. Therefore, claims must be received at least two business days before your scheduled processing date. You may contact Admin America or your HR staff to get your processing date.



Fax Claims: 770-992-0723
Mail Claims:
Admin America
P.O. Box 1209
Alpharetta, GA 30009

Phone: 770-992-5959 or 1-800-366-2961
Email: claims@adminamerica.com
24 Hour Account Information Via The Internet: www.adminamerica.com
(click on Flex Plan Participant)

IMPORTANT INFORMATION ABOUT FILING CLAIMS

ELIGIBLE INDIVIDUAL INSURANCE EXPENSES

In general, individual insurance expenses are eligible if ALL of the following conditions are met.

1. Your employer or the employer of your spouse or dependent does not provide the insurance coverage.
2. The insurance is for accident or health coverage only and may include medical, dental, long-term disability or AD&D.
3. The insurance policy does not permit deferred compensation or accumulation of cash value.
4. You are not paying for the individual insurance coverage through payroll deductions.

CLAIM DOCUMENTATION

The IRS requires that all expenses be substantiated. That is, you must provide documentation that proves the individual insurance expenses were incurred during the respective plan year. If you do not attach acceptable documentation, your claim will be returned to you unpaid. Below are some of the ways to document your expenses according to IRS rules. If you have questions regarding documentation requirements, please contact Admin America.

Individual Insurance Expenses:

- Documentation requires a receipt from your insurance provider that includes: 1) the provider's name, 2) address, 3) dates of coverage, 4) name of the insured, and 5) amount you paid for insurance coverage.
- Cancelled checks are not sufficient documentation for an individual insurance expense.

CLAIM RETURN POLICY

If you submit a claim for an ineligible expense, for a time when you were not enrolled in the plan, with insufficient documentation, etc., Admin America will return the claim to you by mail, fax or email. We will include an explanation of what modifications (if any) you must make before your claim can be accepted. If we indicate that an adjustment is necessary to make the claim acceptable then make the modification and mail or fax the claim back to Admin America. When we receive your corrected claim, we will include it with the next scheduled processing (if applicable). Reimbursements (if applicable) for corrected claims cannot be processed separately from the regular processing date for your company.

END OF THE YEAR REIMBURSEMENT AND GRACE PERIOD

The timing of your expenses is very important and determines the plan year period from which your expense is reimbursable. For expenses to be reimbursable from your current year's account, you must incur the expense within the defined plan year period. **An expense is considered "incurred" when coverage is provided, not when you pay for the coverage.**

Most, but not all, flexible benefits plans allow you up to 90 days after the end of the plan year to submit claim paper work for the prior year. Remember that your expense must have been incurred during the prior plan year in order to be eligible for reimbursement from the prior year's account.

Be sure to consult your summary of the plan to clarify the the period of time you have to file claims and to determine the beginning and ending dates for your plan year.

Please feel free to contact Admin America with any questions you may have regarding IRS regulations or how your plan operates.