

# YOUR NEW MERCER MARKETPLACE BENEFITS CARD



**There is a new reimbursement option available to you starting in 2024!** A debit card will be provided, which you can use for your out-of-pocket expenses. The card will allow you to use your subsidy account for eligible expenses without coming out-of-pocket or submitting a claim. The 2024 Reimbursement Instructional Guide includes additional information and guidance on using all the reimbursement options Mercer offers. As you review the guide, think carefully about your healthcare expenses and subsidy allocation and what reimbursement options best meet your needs.

## How to Use Your Benefits Card

Use your Benefits Card instead of paying for services out-of-pocket for eligible expenses under your Reimbursement account(s) administered by Mercer Marketplace.

1. You will receive your card within 10 business days in an unmarked white envelope (for security purposes).
2. Your card is activated upon the first swipe. You do not need to call to activate it.
3. You can use your card upon receipt *if you have an account balance*.
4. **Always check to ensure your account balance is sufficient.**
5. The mobile app is the easiest and most efficient way to manage your account. Download the “Your Flex Benefits” app available in the Apple App Store and Google Play. A one-time registration is required to use the app. The easiest option is to use your Benefits Card number to register. If you do not have a Benefits Card number available, you will be prompted to enter your Employee ID and Employer ID. Your ID information may be found by logging into the online portal. Once you are in the online portal, under Main Navigation on the top left side of the page, click on User Profile > Mobile App Registration. The next screen will provide your Employee

and Employer ID required for mobile app registration.

6. When paying with your Benefits Card, select “CREDIT” and sign your purchase receipt. Keep receipts and the necessary documentation to support your transactions. In most cases, providing additional documentation is not necessary. However, Mercer Marketplace is required by the IRS to request documentation if the transaction cannot be recognized as an eligible expense.
7. If documentation is required, you will receive a request from Mercer Marketplace.

## How the Benefits Card Works

Your Benefits Card is connected to your subsidy account and functions just like your debit or credit card that is provided by your bank. The Mercer Marketplace Benefits Card provides a reimbursement option that is easy to use and allows you to use your subsidy without coming out of pocket or submitting a claim. This helps reduce paperwork by approving many transactions automatically for plan-eligible out-of-pocket medical expenses. HRA plan rules vary in terms of what expenses can be reimbursed. A list of eligible expenses per your HRA plan rules can be found under the Reimbursement Account section of your Mercer Marketplace website, referenced in the open

enrollment materials you received in September.

Your Mercer Marketplace Benefits Card is designed to:

## Connect to many stores’ inventory systems.

Your Benefits Card is designed to work at merchants identified as eligible under your plan – such as a doctor’s office. It is also available for use at non-healthcare merchants, like pharmacies, with a healthcare inventory approval system (IIAS) that allows them to determine if purchased items are eligible at the point of sale. Always check your balance before using your card.

## Keep your transaction receipts!

You may be asked to provide documentation to substantiate your claim.

## Acceptable documentation

**examples:** Insurance carrier Explanation of Benefit forms (EOBs), receipts, or “bag tags” for prescriptions.

## Unacceptable documentation

**examples:** Bank card statements, canceled checks, insurance claim forms, credit card receipts, estimates of expenses, and balance forward statements.

## Be sure your account is in good

**standing.** If you have not provided the requested documentation promptly, your Benefits Card may be disabled.