At Meritain Health, we believe in the potential of a single person to bring about life long personal change. With the right tools, resources and support, each person can achieve health and well-being. At Meritain Health, we believe in the power of one—we believe in you!

Accurate and efficient service is our goal for you as a valued Meritain Health member. To continue to meet—and exceed—the healthcare needs of you and your family, we are upgrading our benefits systems and adding new and enhanced features to your Meritain Health experience. Over the coming weeks, you will notice some important enhancements that will help improve the way you access your healthcare benefits.

With upcoming system changes, you can:

- Access plan information on-the-go with the new Meritain Health Flex app.
- Avoid the fax machine or paperwork through online claims submission.
- Stay up-to-date with real-time online account information, such as claims and payment status.
- Save a stamp with the ability to reimburse account overpayments online.
- And more!

To better route your inquiries to our specialists, the Flex Customer Service number has changed to 1.800.566.9305.

Please note: While we upgrade our systems, claims will not be processed from October 10–October 23, 2016.

As a guide, enclosed you will find information regarding:

- Online claim submission.
- How to read your claim reimbursement.
You can simplify your claims management and healthcare spending using Meritain Health’s online member portal. You’ll be able to save yourself time with one easy, convenient online information source. Using the Meritain Health member portal, you can:

- Eliminate paper forms.
- Conveniently request reimbursement.
- Reduce manual receipt submission.
- Wisely manage your healthcare spending.

You’ll be able to log in, view detailed healthcare data and budget for your future healthcare expenditures. Your Meritain Health member portal provides a consolidated financial view of your healthcare spending, with self-service convenience. This way, it’s easier to understand what’s going on with your Flexible Spending Account (FSA) or Dependent Care Account (DCA), and make decisions about how you’ll spend your account funds.

How does it work?

If you haven’t already, you’ll need to register for your online account at https://www.meritain.com. Simply open your Web browser and click Register. Then select Member under I am a and enter your group ID number. Last, you’ll need to enter the requested information and click Submit. Your username will be provided to you, and you’ll need to create a password and confirm your email address.

Then, you can log in to your dashboard by selecting Click here for your Flex account information, where you can:

- **Manage expenses.**
  - View claims, Explanations of Benefits or premiums
  - Submit expenses manually

- **Make payments.**
  - Control which healthcare expenses are reimbursed
  - Payments go directly to you when using online claims filing
  - Receive reimbursements from your FSA/DCA

- **Plan and budget.**
  - View healthcare expense and reimbursements in a single location
  - Gain insight to plan for future healthcare costs and out-of-pocket spending
  - Export data to Excel for an alternate view

If you have any questions about your member portal or need help registering for an online account, we can help. Just call Meritain Health Customer Service by calling 1.800.566.9305.
How Your FSA Benefits are Paid

It’s important for you to know how your benefits are paid. Depending on how you receive your funds, you'll be provided either an Advice of Deposit (AOD) for direct deposit or a check with an Explanation of Payment (EOP).

How to read your explanation

1. Patient name and address
2. Customer service information
3. Patient identification
4. Employer/group identification
5. Any additional information
6. Date(s) of service
7. Claim number
8. Service rendered
9. Explanation or detail of claim processing
10. Total amount being submitted
11. Pended amount
12. Denied amount
13. Prior amount paid (if any)
14. Amount paid to provider or covered individual
15. Year-to-date status of all FSA accounts
16. Total payment made
17. Appeal procedures

If you have any questions about your payment or claims, just call Meritain Health Customer Service at 1.800.566.9305.

Frequently asked questions

Q: Is this a bill?
A: No. This is an informational piece produced to help you better understand how your benefits have been applied.

Q: Will I receive a bill for payment?
A: If you owe money, you'll receive a bill directly from your provider's office. Just make your check payable to your provider.