About Ameriflex
The Vision, Values & Virtues of Ameriflex

At the heart of everything we do are real people and real families facing the very real challenges associated with finding affordable healthcare solutions. As healthcare consumers ourselves, we certainly understand how important it is for an employee’s benefits to be reliable, simple, and accessible whenever unexpected needs arise. At Ameriflex, we are always hard at work, behind the scenes, to maintain the compliance of our clients’ plans while delivering a seamless and worry-free experience.

Our commitment to healthcare consumers is more than just an idea – it’s our mission. We’re proud to be marching toward our goal of helping millions of American families pay for healthcare.

Why did ICUBA choose Ameriflex?
While making the decision to transition to Ameriflex, ICUBA worked closely with Human Resource Advisory Committee members from each school to interview potential partners. Ameriflex was one of the finalists in the initial Request for Proposal (RFP) process. ICUBA identified three potential candidates, and Ameriflex was the best overall fit for ICUBA’s mission, vision, and values. We believe Ameriflex will be a better partner, allowing ICUBA the flexibility we require to effectively administer Flexible Spending Accounts and employer-sponsored Health Reimbursement Arrangements for ICUBA members.

When will the transition begin?
The transition will begin on March 14, 2022. Once the transition begins, you will not be able to use your ICUBA debit card or submit claims for reimbursement. For COBRA participants and retirees ICUBA’s contract with WEX will end March 31, 2022.

When will I receive my new ICUBA debit card?
Your new card will arrive from Ameriflex by April 1, 2022. You will only receive one card, but can request additional cards for eligible dependents after you add them to your Ameriflex Portal Profile.

Flexible Spending and Health Reimbursement Account Information
I received an email from Ameriflex about my new card, what should I do?
The email from Ameriflex is to let you know they are processing your card; you should receive it within 10 business days of receiving the email. You can also register with Ameriflex and establish your online account using your social security number and the link in the email. Once you register your account, you can confirm your profile, setup direct deposit, add eligible dependents, and request cards for eligible dependents over age 18.
How do I setup my Ameriflex profile to access my FSA, DCA, and HRA balances?

1. Visit the Ameriflex Participant Portal at https://participant.myameriflex.com/#/register
2. Enter your name, date of birth, and SSN
   
   You can also use your Ameriflex card to authenticate by clicking on the link under the Social Security Number field.

3. Click Next to enter your login information
4. Enter your email, choose and confirm your password
5. The page will refresh, and you will be taken to your account home page.

   Watch a short video from Ameriflex about how to get setup online at https://myameriflex-3.wistia.com/medias/gcsapmeun

Are we still required to substantiate card swipes?
Yes! Substantiation is required by the IRS for every transaction made using your ICUBA debit card. Our goal is to remove as many barriers as possible to the substantiation process to make it easier for you to substantiate your card swipes. We are restructuring and streamlining much of the substantiation process.

Will I receive more than one card from Ameriflex?
Initially, you will only receive one card from Ameriflex. You may request additional cards for eligible dependents (over age 18) after adding them to your Ameriflex Portal Profile.

How do I add dependents to my Ameriflex Profile?

1. Log in to your Ameriflex account
2. Click More on the top navigation bar and select Profile
3. Click the Add Dependent button on the top right
4. Enter your dependent’s information, including: first and last Name, social security number, birth date, gender and dependent type
5. Click Add Dependent

Once you add dependents to your account, you can request cards for eligible dependents over the age of 18.

I used personal funds to pay for a claim, how am I reimbursed?
If you use personal funds to pay for a claim and submit for reimbursement, Ameriflex will send you the funds via check to your mailing address on file, or via direct deposit if you have that setup in their portal.

What happens to my Flexible Spending Account balance?
Ameriflex will be administering your Healthcare Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA) beginning April 1, 2022. Once the transition begins and your
ICUBA’s AMERIFLEX TRANSITION

WEX card is deactivated, ICUBA will begin the process of transferring your Flexible Spending Account balances to Ameriflex.

If you still have funds in your HCFSA and DCFSA when the transition begins, you will be able to use your new Ameriflex card or submit claims for reimbursement from April 1, 2022, through June 30, 2022, for any eligible expenses you incur through June 15, 2022.

What happens to my Health Reimbursement Arrangement balance?
Ameriflex will be administering your Health Reimbursement Arrangement (HRA) from April 1, 2022. Once the transition begins and your WEX card is deactivated, ICUBA will begin the process of transferring your HRA balances to Ameriflex.

If you still have funds in your HRA when the transition begins, you will be able to use your new Ameriflex card or submit claims for reimbursement for any eligible expenses you incurred in the previous 12-month period.

PLEASE NOTE: Your Health Reimbursement Arrangement (HRA) deposit for March will be delayed until the transition to Ameriflex is complete on April 1, 2022.

What if I incur claims during the blackout period?
If you incur claims during the blackout period, you will not be able to use your WEX card for payment. You can submit those claims to Ameriflex on April 1, 2022 for reimbursement once the transition is complete. If you have an existing HCFSA or DCFSA, the available balance will be transferred to Ameriflex and you can continue to incur claims through June 15, 2022. The last day to file claims for flexible spending will be June 30, 2022.

I submitted a large claim that is being paid as HRA deposits are made by my employer?
On-hold claims that have been approved and currently being paid will be transferred to Ameriflex for on-going payment. These claims are dependent on ICUBA receiving a full close out file with accurate balance information from WEX and may not be fully integrated by April 1. We are working closely with WEX to get as much data ahead of our close out as possible and will keep all member schools informed during the process.

I have separated from service and have a vested HRA balance, what happens?
Most employees who separated from service were sent a letter via US mail explaining the blackout period and the transition to Ameriflex. A small number of employees who separated service and were re-employed in non-benefits eligible positions did not receive notification of the transition to Ameriflex. If you have a vested balance in your Health Reimbursement Account, the balance will be transferred to Ameriflex before April 1, 2022.

What is an explanation of benefits?
An Explanation of Benefits (EOB) is a breakdown of a claim submitted to your primary insurance carrier for an expense. An EOB will detail whether or not the expense was applied as a copay, coinsurance, or in/out of network expense.

An EOB is not a bill.

An acceptable EOB should include all the following information:
1. The date of service, the provider's account number and/or the provider's name, and claim number and/or the type of service.
2. The amount charged, network savings, and the amount paid by your insurance.
3. The coverage breakdown and the amount you are responsible based on your insurance.

Watch a short YouTube video to learn how to access your ICUBA EOBs at https://www.youtube.com/watch?v=2hP01g1c7Jk