

Welcome to Ameriflex

We're excited to be your partner in health savings. We designed this guide to help you get the most of your benefits and show you where to go if you need help or have questions. From tracking your account balance and spending, to using your card and understanding eligible expenses, you'll find everything you need to manage your account with ease.

Register Your Account

If you haven't registered your account, go to myameriflex.com/login, select New User Registration, and provide the required information. After registering, you can log into your account to:

- Check your balance
- Order replacement cards
- Submit claims for reimbursement
- Update your reimbursement method
- Locate your routing and account numbers to pay your insurance premiums directly from your account
- And more...



Mobile App

If you have an Apple or Android device, be sure to download the Ameriflex mobile app. This is the quickest and easiest way to access your account on the go. The mobile app offers the same functionality as your online account.



Using your ICHRA Funds

Before you begin using your funds, be sure to connect with your employer to confirm how much they are allotting to your ICHRA.

You'll receive an Ameriflex debit Mastercard® linked to your account that can be used to pay for eligible expenses and individual insurance premiums. If you have more than one account, such as an individual coverage health reimbursement arrangement (ICHRA) and a flexible spending account (FSA) or dependent care account (DCA), your card is automatically linked to both accounts and knows which funds to pull from when you make a purchase. If you lose your card, you can request a complimentary replacement by logging into your [Ameri flex account](#) or the Ameriflex mobile app.

You may also use the ICHRA Virtual Pay Feature to pay your insurance premiums. This feature enables recurring payments to be pulled directly from available ICHRA funds by your carrier and eliminates the need to manually enter your Ameriflex card information each month to pay your premiums. You can log into the participant portal to [locate your account and routing numbers](#) to provide to your carrier.

Eligible Expenses

Before you make a purchase, it's important to verify that the expense is eligible under the rules of your plan. Health reimbursement arrangements reimburse specific expenses unique to those accounts. An ICHRA can be used to pay for individual coverage premiums but cannot be used to pay for group health insurance **(including COBRA Premiums)** for yourself or family members. Before you purchase your own health insurance from the Health Insurance Marketplace, be sure to check with your employer, as they might assist you with your shopping and enrolling experience.

Depending on your employer's plan setup, your ICHRA funds may also be used for qualified medical, dental, vision, prescription, and OTC expenses. Please check with your employer or our Participant Services Team to verify if your ICHRA covers insurance premiums only or insurance premiums plus 213(d) expenses.

Help Center and Support

Your satisfaction is our top priority, and our team of experts are ready to help whenever you need it. The Help Center is the best place to go for quick answers to your questions and more information about your account.

You can access the Help Center at myameriflex.com/HelpCenter.

The Ameriflex Participant Services team is available
Monday - Friday: 7:00 AM to 8:00 PM CST and Saturday: 9:00 to 1:00 PM CST.

Call: 888.868.3539

Email: service@myameriflex.com

Live Chat: myameriflex.com