

# ALERUS HEALTH BENEFITS CARD

FAST, CONVENIENT, EASY TO USE



ALERUS

The Alerus Health Benefits Visa® card draws funds directly from your health benefits account to pay for eligible expenses. The card can be used for plan eligible expenses at providers that accept Visa.

## Claim Documentation

Retain your explanation of benefits (EOB) from your insurance carrier or an itemized statement from your provider for each transaction.

Recurring transactions of the same amount at the same merchant will only require documentation for the initial purchase each plan year; future transactions are automatically verified. Initial documentation must include:

- Date of service
- Patient, service, or product recipient
- Provider/merchant name
- Description of service or product
- Cost after final insurance adjustments

## Acceptable Documentation

- EOB
- Provider itemized statement (after final insurance adjustments)

## Unacceptable Documentation

- Credit card receipts
- Provider itemized statement before insurance has been finalized
- Statements for prepaid medical services not yet received

## Documentation Submission Process

When documentation is needed for a transaction, Alerus will notify you according to the timeline below. This policy does **not** apply to health savings account (HSA) transactions.

**Day 1:** Transaction is processed. If the claim is auto-substantiated, no action is needed. If not, Alerus will send the first request for documentation.

**Day 30:** If documentation has not been received, a second reminder is sent.

**Day 60:** Final reminder is sent. If documentation is still missing, your card will be deactivated until required information is received.

## Additional Details

Do not use your Alerus Health Benefits card to pay for expenses from a prior plan year. The card is connected to your current plan year balance. To request reimbursement for eligible expenses from a previous plan year, submit a claim directly to Alerus.

*Note: This policy does **not** apply to HSAs.*

Using the Alerus Health Benefits card is optional. You may pay with another methods and submit claims via the mobile app,\* online, mail, or fax.

## Mobile Wallet

Add your Alerus Health Benefits card to your mobile wallet to make fast, secure purchases at providers that accept mobile/tap payments.

## Add to Apple Pay

- Select **Settings** on your device
- Tap **Wallet & Apple Pay > Add Credit or Debit Card**
- Take a photo of the front of your card, enter any remaining information, (e.g., security code), and agree to the terms and conditions

## Add to Samsung Pay

- Launch **Samsung Pay** on your device
- Tap **Add > Add a credit or debit card**
- Take a photo of the front of your card, enter any remaining information, (e.g., security code), and agree to the terms and conditions

## For More Information

### Health Benefits Client Service Center

877.661.4727

healthbenefits@alorus.com

\*Alerus charges no fees to download or use the app. However, your carrier's message and data rates may apply.

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