



To our valued customers and partners

As we monitor the spread of COVID-19, we want to assure you that Ameriflex will continue to deliver the excellent service you expect from us. Our service teams are operating at full capacity and are equipped to handle increased inquiries over the coming weeks and months.

Frequently Asked Questions

Employer Questions:

Q: Due to the coronavirus, most of my staff will be driving instead of taking public transportation and we were wondering if they can use the Transit funds to pay for the parking by submitting claims with parking receipts.

A: At this time, the IRS has not issued guidance on if this is possible. We are closely monitoring any changes the IRS may make and will be sure to communicate it to you as soon as we know. For the time being, employees can enroll in a parking plan and start to make contributions.

Q: If an employee has already purchased a Transit Reimbursement Account (TRN) pass for the month of March but is now working remotely and wishes to file for reimbursement (since no longer needing it) how do we proceed?

A: If an employee has already purchased a TRN pass, they will need to contact the merchant to request a refund.

Q: Can we temporarily suspend Commuter Reimbursement Account (CRA) accounts, contributions, and claims?

A: While the CRA accounts cannot be suspended, participants can change their election so that no additional funds are added to the plan.

Q: With so many schools and daycares shutting down we have received a number of questions regarding if an employee's dependent care facility closes, is that a qualified life event and can an employee stop their contributions to the Dependent Care Flexible Spending Account (DCA)? Also when the daycare reopens, would that be considered a qualified event and then employees can elect and make a new contribution to the DCA?

A: Yes, this is considered a qualifying event. Even if the employee is working from home and keeping their child at home, since they are no longer making payments to the daycare, that is a change in the amount owed to the DCA (which is a qualifying event).

Q: Can an employee open a DCA now that school is closed and they are in need of childcare?

A: Yes. If an employee doesn't have a DCA but now needs to pay for childcare, they can open a DCA to cover IRS-approved DCA expenses.

Q: Due to school closings has the IRS issued anything regarding employee's being granted an extension to use DCA funds?

A: At this time, the IRS has not issued guidance regarding extensions for the use of DCA funds. We are closely monitoring any changes the IRS may make and will be sure to communicate updates to employers as soon as possible. Employees can stop their DCA deductions if their daycare closes, as this is considered a qualifying event.

Q: Due to restaurants shutting down, no paychecks will be issued during this time period. Therefore, contributions for all flex plans will not be able to be made - should they all just do catch-up contributions once they return to work?

A: Yes, catch up contributions can be made once the participants return to work.

Q: If State Governors/The President orders a stop on all non-essential medical procedures are we compliant if we allow our population to decline/decrease general purpose health care enrollment mid-year? Also, if they order a stop on all dental/vision procedures are we compliant if we allow our population to decline/decrease limited purpose health care enrollment mid-year?

A: There has been no update about this being able to happen. We are closely monitoring any changes the IRS may make and will be sure to communicate to employers as soon as we receive guidance.

Q: Are Health Reimbursement Accounts (HRA) (therefore the employers directly) being required to cover the COVID-19 testing and treatment prior to a member meeting their deductible?

A: The major health plans have waived member cost sharing. This includes copays, coinsurance and deductibles for COVID-19 diagnostic testing for all commercial insured, Medicare, and Medicaid members. Many self-insured customers are choosing to follow similar actions. Therefore, HRA and Health Saving Account (HSA) funds are not required for COVID-19 diagnostic testing which is provided at approved locations according to CDC guidelines. The medical carrier should be contacted for further guidance.

Q: Will there be any penalties for companies that have chosen to postpone their open enrollments due to the required COVID-19 virus procedures?

A: Companies with active employees who are working remotely should try to look into electronic enrollment methods. For groups that have to shut down for the time being, they could use some version of the FMLA options. Please refer to the Plan Document to see that list.

Participant Questions:

Q: If my daycare closes or I'm working remotely and no longer need my transit account, do you consider these life events and issue refunds?

A: We understand that many Americans are facing daycare closures and the need to work remotely. We are awaiting guidance from the federal government and employers on how to proceed with these scenarios and will update you as soon as possible. In the meantime, contributions to the account can be stopped.

Q: Will there be a claims extension beyond the standard March 31 deadline?

A: At this time, there is no change to the March 31 deadline. This only applies to plans that have a claim run-out deadline of March 31. If there are any changes issued by the federal government, we will communicate them with you and make the recommended updates accordingly.

Q: My card is on hold due to outstanding substantiation. Can you release my card for use?

A: We are currently processing substantiations based on your employer's policy. If there is further guidance from your employer or the federal government, we will modify our policies accordingly.

To clear an outstanding substantiation request, log into your Ameriflex account and upload an itemized receipt or insurance Explanation of Benefits. You can also email this information to claims@myameriflex.com. Please allow 3-5 business days for processing.

Ameriflex Action Plan

Ameriflex has been closely monitoring the spread of COVID-19 (coronavirus) and we want to assure you that we are prepared for a wide range of possible scenarios – focusing on the health and safety of our employees, while continuing to deliver excellent service to our clients, partners and participants.

Our Risk Management Board guides how we handle everything from flu season to pandemics. Under their guidance, we are taking immediate steps to contend with the potential effects and prepare for further actions.

What You Can Do

- As you know, Ameriflex is a health care company, and incoming inquiries are increasing. We are a paperless company with a hardened, cloud-based technology stack. This allows us more flexibility to work remotely than many in our space. We do not expect any degradation in service, but as more COVID-19 testing becomes available in the US, we expect our volumes will continue to increase. Please be patient with us. We are here for you and will continue to deliver the exceptional service you expect.
- The best way to prevent illness is to avoid being exposed to this virus. However, as a reminder, CDC always recommends everyday preventive actions to help prevent the spread of respiratory diseases.
- Visit the Centers for Disease Control and Prevention (CDC) website for the latest information on COVID-19.

What We're Doing

We're taking the following proactive steps to ensure the continued health and safety of our employees so that we can continue to serve our customers. We will continue to evaluate additional measures as needed.

- **Business continuity planning:** We are testing our disaster recovery plan. This includes continuing business operations if our primary physical spaces become unavailable – including enabling staff to work from home, and shifting workload between our redundant physical locations.
- **Operational preparedness:** We have tested our mass communication tools to ensure we can quickly and efficiently engage with internal and external stakeholders in the event we need to reach out with important updates.
- **Proactive risk mitigation:** We continuously test our (SOC 1 Type II and HIPAA audited) control environment, including operational controls, financial controls and data security controls.
- **Employee awareness & prevention:** We communicate regularly with our employees to understand risks and take proper precautions – from using hand sanitizer, to washing hands frequently, to proper cough/sneezing etiquette, to sending sick employees home. We also increased our cleaning measures in all facilities.
- **Employee travel:** We are conducting business with travel, and face-to-face meetings severely restricted.
- **Management oversight and governance:** Ameriflex executive and management teams, as well as our Risk Management Board are actively involved to ensure we're ready as this situation unfolds.
- We will continue to monitor this situation and take action based on World Health Organization (WHO) and Center for Disease Control (CDC) guidance as needed. In the meantime, it is business as usual – while practicing recommended precautions and continuing to prepare for scenarios that may arise.