



Connected Claims solution, with the Inspira Card

Health claims made easy

Managing what you owe your health care providers has never been easier. Just connect your health care claims data with your Inspira Financial account(s).

With our connected claims solution, you can:

- View your claims data and account transactions all in one place.
- Set up account alerts to let you know when claims data is received by Inspira and waiting for you to take action.
- Choose how you want to handle the claim, without submitting documentation*.
- Pay yourself back for what you already paid out of pocket.
- Archive your transaction so you can take action later.
- Pay your provider: Use the Inspira online feature to pay your provider directly from your account.

Note: If you have a Inspira reimbursement account, your employer may offer Auto pay**. If this feature is turned on, funds are automatically taken out of your Inspira Account and sent to you. If Auto Pay is turned off, you can choose how to pay your out-of-pocket expenses.

Set up account notifications

- Go to “Account Settings” then click “Account notifications” and choose the notifications you want to receive and how you get them.
- Click “SAVE.”

Archive Claims paid with your Inspira Card



If you used the Inspira Card, your account debit card, to pay for an eligible out-of-pocket expense, select “Archive” when it comes through connected claims.

*For record keeping purposes or in case of Internal Revenue Service audit, save all of your receipts, invoices, Explanation of Benefits (EOB) statements, etc. that are related to your qualified medical expenses.

**If your employer offers the Inspira card and Auto pay, be sure that auto pay is turned off before you use your card.

Here is how it works

1. Visit your health care provider. Your provider submits a claim to your insurance company to determine the amount you owe.
2. Your claim is processed by your insurance company and sent to Inspira.
 - Inspira alerts you when your claims data is received and waiting for you to take action.
 - You can view your claims data on your dashboard - see "Health Plan Claims."
3. Choose how you want to handle the amount due*
You can:
 - Pay your provider directly from your Inspira account.
 - Pay yourself back for an out-of-pocket expense.
 - Archive the expense so you can take action later.

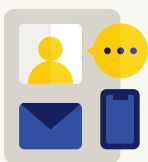
*The amount due shown in your account is reported to us by the insurance company. Any adjustments to this amount may result in overpayments or underpayments. You may have to work directly with your provider or insurance company to make any necessary adjustments. If a refund check is sent to you by your provider, you should find out whether those funds have tax consequences.

Verifying card purchases with connected claims

If you have a Inspira Reimbursement account, you'll get a Request for Documentation letter. This means you need to verify that a card purchase is eligible. If you have unreimbursed health care claims showing in the Health plan Activity tool, you can apply them to an unverified card purchase. And you won't have to send Inspira documentation for that purchase. Just:

1. Log in to inspirafinancial.com and select your account.
2. Select "Verify card purchases."
3. Select the "Unverified Card Purchases tab." If you have unreimbursed health care claims linked through connected claims, you can choose to upload, fax, or apply to "My Health Plan Claims."
4. Select your card purchase and select "Apply My Health Plan Claims."
5. Complete the required fields. If you don't see a claim amount that matches your card purchase, you can select more than one claim.
6. Inspira will apply your claim(s) to the card purchase. This means that your card purchase has been verified**.

**Inspira can only consider your card purchase "verified" if you apply health care claims equal to or greater than your card purchase.



Questions?

Log in to inspirafinancial.com and click Contact us under Help & Support. Here you can also Live chat with us.



Inspira Financial is the brand name used for products and services provided by one or more of the Inspira Financial group of companies, including Inspira Financial Trust, LLC (formerly known as Millennium Trust Company, LLC) and Inspira Financial Health, Inc. (formerly known as PayFlex Systems USA, Inc.). Retirement and custody services are provided by Inspira Financial Trust, LLC and consumer directed benefits are administered by Inspira Financial Health, Inc. Inspira Financial Trust, LLC and Inspira Financial Health, Inc. are affiliates. Inspira Financial Trust, LLC and its affiliates perform the duties of a directed custodian and/or an administrator of consumer directed benefits and, as such, do not provide due diligence to third parties on prospective investments, platforms, sponsors, or service providers, and do not offer or sell investments or provide investment, tax, or legal advice. Inspira and Inspira Financial are trademarks of Inspira Financial Trust, LLC.