



Medical Reimbursement Plans

INTRODUCTION

Through FlexMRP Medical Reimbursement Plans, Flex offers multiple plan designs that can assist with the stabilization of health insurance premium increases, while managing the administrative tasks to facilitate these efforts. FlexMRP also provides an array of tools and resources that seamlessly integrate the MRP experience for any company.

FLEXMRP ADVANTAGES

- Industry expertise
- Streamlined business processes
- Flexible plan options
- Integrated technology
- Simple tools and resources
- Experienced support staff
- Online access 24/7

PLAN DESIGNS

- Plan 01 - First Dollar Access to MRP
- Plan 02 - Deductible First, then MRP
- Plan 03 - Sandwich Deductible
- Plan 04 - Reversed Sandwich Deductible
- Plan 05 - Stand-Alone MRP

ABOUT FLEX

Founded in 1988, Flexible Benefit Service Corporation (Flex) is a wholesale insurance firm and benefits administrator. Headquartered in Rosemont, Illinois, we work directly with insurance brokers and offer a deep understanding of the consumer and group health insurance markets.

Flex is committed to finding solutions for rising healthcare costs and promoting plans that offer premium relief. Through our innovative technology, strong industry relationships and superior customer service, Flex is at the forefront of the latest trends and key options in health insurance and benefits administration.

FLEXMRP SERVICES

DESIGN EXPERTISE

- Strategic Planning
- Plan Compliance

EDUCATION & ENROLLMENT

- Educational Materials
- Decision Support Tools

FIRST CLASS SERVICE

- Customer Service Team
- Direct Access

WEB ACCESS

- flexiblebenefit.com
- myFlexInfo.com

SIMPLE TRANSACTIONS

- CrossTech™
- Direct Deposits

FLEX PRODUCTS



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MEDICAL REIMBURSEMENT PLANS

Established by IRS Tax Code Section 105, MRPs are employer-sponsored plans used to reimburse employees tax-free for eligible medical expenses. MRPs allow small- and mid-sized businesses to offer the same scope of health benefits that a large business offers its employees.



ELIGIBLE EXPENSE CATEGORIES

There are four FlexMRP eligible expenses categories to choose from, as outlined below:

A – All § 213(d) expenses:

Allows for any expenses incurred to treat a specific medical condition, such as over-the-counter drugs.

B – Expenses applied toward the health plan deductible only:

Used when pairing the MRP with a high-deductible health plan to cover all or some of the deductible.

C – Limited scope expenses:

Used to cover non-health plan related expenses, such as dental, vision, preventive care, etc.

D – Health plan related expenses: This is a hybrid of Categories A and B, however it covers items not solely applicable to the health plan deductible, but still excludes non-health plan related expenses, such as over-the-counter drugs

PLAN DESIGNS

