



Q&A: Properly Utilize Your Run-Out

Q. What is a run-out period?

A. The run-out period is the timeframe after the Plan Year ends that you have to submit expenses incurred in the previous Plan Year and were not already claimed against the account.

Q. What is my run-out period?

A. Your Plan allows a 1-month run-out period and ends on January 31 each year for the prior Plan Year.

Q. What is a run-out claim?

A. A Run-Out claim is a claim for services incurred in the previous Plan Year that you wish to submit for reimbursement once the Plan Year is over.

Q. How does the run-out period work?

A. You must submit all "run-out" claims manually for reimbursement. You may NOT use your debit card to pay for these expenses. The card does not know when the services incurred. Transactions made with the debit card are applied to the Plan Year in which the card is swiped. Therefore, if you use your debit card for an expense incurred in the previous Plan Year, the expense will be applied to the current Plan Year and be considered ineligible.

Q. How do I submit a run-out claim?

A. Once the Plan Year is over and you still have expenses to submit for reimbursement that you did not previously claim against the account, you must obtain an itemized statement or Explanation of Benefits from your insurance carrier and submit to Medcom through the mobile app or the participant portal at <https://medcom.wealthcareportal.com>. If you do not have access to the portal or the app, you may submit this information via fax or email, along with a completed claim form.

Q. What happens if I accidentally use my card for a run-out claim?

A. When Medcom requests a receipt for the transaction and finds the expense incurred in the previous Plan Year, the expense will be considered ineligible. If this is discovered during the Run-Out Period, you may notify Medcom and request an adjustment to your account. Note: You MUST notify Medcom before the end of the run-out period. No adjustments can be made once the run-out period has ended.

Q. What if the run-out period is over and I have not resolved an expense incurred in the previous plan year that I paid for with my card?

A. If the Run-Out Period is over and your card was used for a Run-Out claim, no adjustment can be made and the expense will be considered ineligible, even if the documentation was submitted during the Run-Out Period. You may either repay the expense by submitting a check payable to Medcom, or you may submit receipts that incurred in the new Plan Year to offset the ineligible expense. Note: When you offset an expense, you may not be reimbursed for that expense later.



Consumer Driven Health Plans

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(800) 523-7542 Option 1
Monday – Friday 8:30am-5pm ET
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