

Our Commitment to Extraordinary Customer Service

It is our goal to make your experience using the GetMOR Plan a very positive one. Through a variety of communication tools as well as advanced technology, and a highly responsive customer service team, we are constantly striving to make your life and this plan easier.

As you begin to use the GetMOR Card to pay for medical, dental and health related expenses, there will be times when certain stores do not have the proper coding to approve your item at the point of purchase. The good news is that approximately 92% of all transactions will be approved immediately without any additional paper work required by you or one of your family members. By comparison, the industry average of purchases requiring no additional paperwork outside of the GetMOR Plan is less than 25% - 30%. Though we feel very good about that statistic and are constantly striving to improve that percentage, the fact remains that some purchases may require submitting a Claims Reimbursement Form or Receipt Required Verification Form with an itemized receipt. We appreciate your cooperation in submitting documentation in order to maintain compliance with IRS guidelines.

Update: Our Privacy Practice

In an effort to ensure privacy, information regarding your GetMOR Plan funds will only be provided to persons listed on the account. If you, the employee, wish to allow a spouse or dependent to have access to your account information you will need to complete an "Additional Card Request & Release Form" and send it to our office. The cards will be linked to your GetMOR Plan funds as well as any Flexible Spending Accounts or Dependent Care Accounts if applicable. Thanks for using the GetMOR Plan!



Welcome to the GetMOR Plan!

You are now a participant in this exciting benefit enrichment program! This program was researched, selected, designed and FUNDED by your employer in order to create an enhanced secondary/additional safety net to your existing health plan. We all call that "MOR"!

Through the vision and good will of your employer, you have been given an opportunity to manage your wellness and health care costs more effectively. You now have the power to maximize your resources today and accumulate savings for future health care costs.

Your employer has recognized that the value of this program lies in your individual ability to manage your GetMOR funds toward:

1. The many things that health, dental, vision, prescription plans do not cover.
2. The essential wellness and preventative expenses associated with a specific medical condition, which are often neglected under traditional insurance programs.
3. The unexpected and unpredictable expenses that we cannot safely forecast through our Flex Plans (Section 125).
4. Future health care expenses. This plan allows you to leverage your healthy years by allowing you to rollover and therefore accumulate dollars over the near and long-term.

You now hold a vital key to this ongoing resource through your GetMOR Card. Use it wisely and you'll discover that as time goes by, you will become a smarter and healthier consumer of health care goods/services. GetMOR is not only our name but our promise to each of you. May this enhancement continue to enrich you, your family and your company in the years that follow.

Sincerely,
GetMOR Plan

In Order to Maximize this Benefit:

1. We encourage you to learn first and foremost what your existing health/dental/vision/RX plans do and do not cover. Since those programs often change or have restrictions, you need to maintain a current understanding of the coverage they provide and use them effectively.
2. Always file your initial claim with your insurance carrier(s) first! They will process your claim, apply any discounts and credit your deductible.
3. When your Explanation of Benefits (EOB) Form arrives, it will detail what is and is not covered and will direct you to pay a specified amount.
4. You can pay that amount with your GetMOR Card or through a cash/check payment.
5. You can also arrange a payment plan with your health care provider using your GetMOR Card if they are willing to do so.

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Intro to GetMOR 101

Is the GetMOR Card a Debit or Credit Card?

It is officially a Debit Card however, to make a purchase or use the card, it should be processed as a credit card (**no PIN number is required**).

How do I file a claim?

Since the GetMOR Card is not part of your insurance plan, use your insurance card the same as you have in the past. When a final payment is determined, try to use your GetMOR Card to cover the health care related expense. If you can't use your card and a manual reimbursement is required, file your claim electronically after logging into your GetMOR account at www.ConsociateGetMOR.com. You can also fill out a Claim Reimbursement Form, attach an itemized receipt/supporting documentation and fax it to 217-420-9951 or mail it to:

GetMOR
2828 N Monroe St Decatur, IL 62526.

Upon approval, a check or direct deposit will be issued to you. It is your responsibility to pay the provider.

How do I check my account balance?

You can view your account balances and all activity by simply downloading the free GetMOR app, available for iPhone, iPad, and Android devices. You can also view your accounts online 24 hours a day, 7 days a week by going to www.ConsociateGetMOR.com or by calling Customer Service toll free at 888-900-4MOR(4667).

How do I use the card to cover a co-pay?

If you know the amount of the co-pay after the transaction has been filed with your insurance company, you can use your GetMOR Card to cover the co-pay expense. Present the card to the merchant/provider as your form of payment.

What if I only have \$25.00 in my GetMOR account and I have a bill for \$50.00?

You can use your card to pay \$25.00 of the bill, pay the remainder personally and file for reimbursement by submitting a Claims Reimbursement Form and supporting itemized documentation.

What if I don't have a receipt for my card transactions that require a receipt?

Most merchants/providers can print out a duplicate receipt if you give them the date of purchase and your method of payment. If you can't obtain a copy of the receipt you may submit itemized documentation for other eligible items/services that you have paid for out-of-pocket of equal or greater value, along with a completed Receipt Required Verification Form – this will satisfy the requirement. If documentation is not received within 30 days your card will be temporarily deactivated and future manual claims submitted will be reduced by the amounts that required a receipt.

What if I lose my GetMOR Card?

Simply go online to your GetMOR account and after verifying your address, click the "Banking/Cards" link under the Profile tab. Follow the "Report Lost/Stolen" link and click Submit to deactivate your current card(s) and order replacement cards. Please note, a \$10 fee charged by the VISA card issuance company applies – 2 cards are sent with each order (there is only one fee for every 2 cards).

What is the difference between my Flexible Spending Account and my GetMOR HRA?

Though your Flexible Spending Account (FSA) and your GetMOR HRA can be used for payment or reimbursement on the same "qualified" items (except insurance premiums), the FSA uses your dollars and is under a "use it or lose it" stipulation. The GetMOR HRA is funded 100% by your employer. Any unused GetMOR HRA dollars belong to you and will rollover and accumulate over time (as allowed per employer).

What if I have questions?

Contact GetMOR Customer Service Toll Free:
1-888-900-4MOR (4667)
Hours: Monday – Friday
8:00 a.m. – 5:00 p.m. CT

The Best Investment – Your Health

The best utilization of your GetMOR funds will be realized when you take part of your employer's contribution to GetMOR each year and invest in your wellness and that of your family.

GetMOR funds can be used to pay for vitamins/minerals, therapeutic massage, exercise equipment, health club dues; any and all items used for the cure, treatment and prevention of a medical condition/disease. In order for wellness expenses to qualify, you must be incurring these expenses for the prevention of a specific medical condition and not simply for cosmetic or "feel better" rationale.

If you question the eligibility of a specific wellness expense, contact Customer Service for greater detail.

Remember to optimize the routine and wellness features of your current health plan, as well as those wellness resources in your local community. These services are frequently offered by the health care providers in your area free or at a nominal cost.

While there are many diseases that cannot be predicted or altered by preventative strategies, most experts agree that maintaining a healthy/fit lifestyle contributes significantly to the recovery process and a quality of life that cannot be measured by the economics.

We encourage each and every participant, especially new members, to engage in at least one new behavior related to staying healthy each year, such as a brisk 20 minute daily walk; drink eight glasses of water each day; increase your intake of fresh fruits and vegetables.

Just think, after five years in this program, all the changes (big and small) that will add up to a better you, family and workplace.

We wish you all "MOR"!

Card Transactions – Two types of "Receipt Status"

Not Needed

- No documentation required for GetMOR Card transactions with a receipt status of "not needed"
- When purchase/payment is made at a medically coded facility (doctor's office, hospital, dental office, specialists, etc.) the transaction will be listed with a receipt status of "not needed".
- GetMOR Card transactions that are equal to your co-pay amount will typically be listed with a receipt status of "not needed".
- For some recurring purchases, we may be able to recognize the recurring merchant and dollar amount to maintain a receipt status of "not needed" for one year.

Required

- You will need to submit a copy of the itemized receipt along with a completed Receipt Required Verification Form for GetMOR Card transactions with a receipt status of "required".
- GetMOR Card purchases at NON-MEDICALLY CODED facilities will go into a "required" receipt status (supermarkets and pharmacies that sell non-health related items such as candy, magazines, and beauty products).
- You will be notified via email and your Participant Portal of any transitions requiring receipts as they occur. First notification is within 3 days of the transaction. If documentation is not received within 30 days your card will be temporarily deactivated and future manual claims submitted will be reduced by the amounts that required a receipt.
- All transactions must be substantiated in order to comply with IRS guidelines.