

BENEFITS PARTICIPANT EXPERIENCE (Low-Tech User)



Low-Tech User

ATTRIBUTES:

- Enrolled in a general-purpose FSA
- Does not use a computer regularly
- Does not own a smartphone
- Has the benefits debit card, but does not use it
- No email address on file



Because The Low-Tech User does not have an email address on file, they won't receive a welcome email. Their first communication from Mercer Marketplace 365 will be their card carrier and benefits debit card, which arrives approximately 10-14 days after they've enrolled.

TIP The card and the envelope the card carrier comes in are shown to the right so you can tell your participants what to watch for!



TIP Due to the participant not having an email address on file, they will need to contact Mercer Marketplace 365+ Participant Services via phone for their login credentials.



If the Low-Tech User's documentation doesn't process, they'll get a denial letter in the mail with an explanation of the denial reason and next steps required.



The Low-Tech User faxes a receipt from their visit to Mercer Marketplace 365 at 855-717-6571, with a completed Out-of-Pocket Reimbursement Request Form.

TIP If the documentation doesn't show A) the name of the provider/merchant, B) the date of service, C) the type of service, D) the expense amount and E) doctor's prescription if it's for OTC medication, it can't be processed. Instead of faxing the documentation, the Low-Tech User could mail it to PO Box 6161, Fargo, ND 58108-6161.



The Low-Tech User goes to the doctor's office and incurs an expense related to an FSA-eligible service.



The Low-Tech User mails in the additional documentation with a copy of the denial letter they received. Because they are not signed up for direct deposit, they'll receive a check in the mail within 10-14 business days.



The plan year is almost over! Because the Low-Tech User's email address is not on file, they won't get an email reminding them to spend down their funds, but they will get a letter from Mercer Marketplace 365 60 days before their plan end date notifying them of the balance that remains in their FSA.

