

BeniComp Select

Executive Medical Reimbursement

Benefits of BeniComp Select

1

\$0 out-of-pocket medical expenses
Submit your & your family's medical claims online for full reimbursement.

2

Fill the gaps of your base health plan
We reimburse most of the services that your base plan won't cover.

3

Reimbursements are tax-free
No taxes on your reimbursements means more money in your pocket.

4

Quick and easy reimbursements
Receive your money within 7-10 business days with direct deposit.*

*When your employer is enrolled in autopay.

5

A plan that adapts to your needs
You know what your health priorities are. You have flexibility to use the policy for medical, dental, vision, pharmacy, and any other eligible expenses that pop up.

6

Dedicated client concierge
Call us during office hours or send an email anytime. We are always ready to help.

7

Empowerment through preventive health
Access functional medicine practitioners and proactive care to sustain your health long-term.

8

Online plan management
Manage your policy and track your claims online through your BeniComp portal.

Eligible Expenses

You can be reimbursed for anything considered medically necessary outlined in [IRS publication 502](#) provided that you are under the care of a legally qualified physician.

- Medical/dental/vision premiums*
- Dental
- Orthodontics
- Vision care & frames
- Contacts
- Chiropractor
- Prescription Medications
- Deductibles
- Hearing aids and otologic examinations
- Lasik eye surgery
- Smoking cessation clinics
- Expenses associated with infertility
- Medical supplies & equipment
- Psychiatric care
- Hospital expenses
- Medical transportation
- Alcoholism & drug-abuse treatments
- Private-duty nursing
- Speech therapy
- Acupuncture
- Women's health
- Reconstructive surgery
- Medically related travel expenses*
- Service animal
- Preventive screenings
- Functional medicine blood panels
- Health & nutrition coaching
- Reflexive testing
- Continuous glucose monitors
- Apple watch*
- Cold & Flu medications
- Over the counter pain relievers
- Executive Physicals
- Galleri multi-cancer screening test
- And more

* Limitations may apply

Ineligible expenses

- Fitness membership
- Advanced payments
- Auto insurance premium allocated to medical coverage
- Concierge cost
- Boarding school, tuition, or travel fees
- Non-medically necessary child care
- Bottled water
- Non-medically necessary cosmetic procedures
- Cosmetics or hygiene products
- Funeral, cremation, or burial expenses
- Health programs offered by resorts, clubs, or gyms
- Illegal operations and treatments
- Illegally procured drugs
- Non-medically necessary weight loss programs
- Maternity clothes
- Scientology counseling
- Social activities
- Special foods and beverages
- Swimming pool
- Travel for general health improvement

What's next?

Watch our [Welcome to BeniComp Video here](#), which introduces the benefit, how to login and how to submit claims.

Step 1: Create your BeniComp account

[Click here](#) to get started. Here you will also be able to:

- Update your basic information
- Add/edit/remove dependents

Step 2: Sign up for Direct Deposit

[Click here](#) to sign up for direct deposit if you haven't already

Step 3: Submit and track your claims all inside of your portal

[LOG INTO BENICOMP PORTAL](#)

How to sign up for Direct Deposit

[Click here](#) to sign up for Direct Deposit (also called Electronic Funds Transfer or EFT)

Direct Deposit allows you to quickly and electronically receive your claims reimbursement straight to your bank account within 1-2 business days of BeniComp's receipt of funding from your company

Be sure to have your

- Account number
- Routing number

*After signing up for Direct Deposit, you can access the eBeniComp dashboard. Please keep an eye out for an email from us containing instructions, your Certificate ID, and your first-time login credentials. eBeniComp is where you obtain your Explanation of Benefits (EOB), if needed, for your records after your claim has been processed. Please note it is not necessary to retrieve your EOB when you use your [BeniComp Portal](#) to submit your claims. The status of claims submitted inside of your BeniComp portal can be tracked inside of your portal.

How to submit your claims

Log into your [BeniComp Portal](#) to submit your claims as they are incurred-- it is quick, easy, and puts money back into your pocket.

You will be asked to enter the following information when submitting your claims:

- Name of service provider
- Date incurred
- Total dollar amount & amount for reimbursement
- Supporting documentation based on claim type (please see below for details)



Medical Claims

Explanation of Benefits
or Summary Plan
Description from your
primary plan



Vision & Dental Claims

Itemized
statements



Preventive Health & Executive Physicals

Explanation of Benefits
or Summary Plan
Description from your
primary plan



Prescription Medications

Itemized receipt
(Attached to your
prescription upon
pickup)

Tips and Tricks for you

Watch our [How to Submit Claims Video here](#)

An individual claim submission is required for each family member.

You can submit up to 50 claims per form, but make sure each individual submits a separate form. You can submit your claims up to 90 days after the close of your plan year!

Claims cannot be processed from the following:

- Balance forward/due statements
- Credit/debit card receipts
- Cancelled checks
- Pharmacy receipts (cash register)

All supporting documentation must include:

- Patient name
- Date of services
- Type of service
- Provider of service
- Dollar amount

How to track your claims

You can view the progress of your electronically submitted claims by logging into your [BeniComp Portal](#).

Once your claims status reflects “Completed” you can view exactly what has been approved and reimbursed.

[Click here](#) to access eBeniComp to:

- View your Explanation of Benefits (EOB)
- See full claims history
- Track claims outside of your BeniComp portal

How to update your information

Updating your information is simple. [Click here](#) to log into your portal and navigate to “My Profile” in the top right-hand corner.

Here you will have the following options:

- Name change (marriage or divorce)
- Add a dependent (spouse or kids)
- Term dependents (spouse or kids)
- Change your personal contact information (address, phone, email)
- Change your marital status

How to get help

The answers are at your fingertips. Visit the Help Center to get answers instantly.

[Click here](#) to visit our Help Center.

Are you in a pickle? Need an update on your claim? BeniComp has a dedicated concierge team ready to help.

[SUBMIT A TICKET](#)

Our team is available
Monday - Friday 8:00 am - 5:00 pm EST
866-797-3343

We look forward to helping in any way that we can!

