

How to navigate our healthcare “tiers” in 2025

HSA = Health Savings Account

HRA = Health Reimbursement Account

EOB = Explanation of Benefits

Ameriflex website: participant.myameriflex.com

HealthPartners website: healthpartners.com

Remember that we have four different tiers of deductibles in our healthcare plan.

As you use the plan more, you’ll move between the tiers:

	Deductible Tiers:	Silver Plan	Bronze Plan
Single Plan Tiers:	1st: Employee HSA (min)	\$1,650	\$3,250
	2nd: Employer HRA	\$2,400	\$2,400
	3rd: Staff Fund	\$275	\$1,350
	4th: Employee	\$775	\$100
Family Plan Tiers:	1st: Employee HSA (min)	\$3,300	\$6,500
	2nd: Employer HRA	\$4,800	\$4,800
	3rd: Staff Fund	\$550	\$2,700
	4th: Employee	\$1,550	\$200

First thing’s first: Pay your bill

No matter what tier you’re currently in, you are responsible for making sure providers are paid.

Don’t use your HSA if you’re in Tier 2 – see details in that section.

Also, no matter how you pay your bill, continue to the tier instructions after this “Pay your bill” section!

Option 1: Pay the bill yourself with a non-HSA account (like a credit/debit card).

Option 2: Pay the bill yourself with a non-HSA account, then get reimbursed from your HSA.

- a. On the Ameriflex website, go to *File a Claim > Pay myself > Health Savings Account*.
- b. Complete the form, including Dates, Claim Amount, Claimant (who services were for) and Provider Name. Additional Notes are optional. Click *Next*.
- c. Check the box to verify that you want to use your HSA account. Click *Submit Claim*.
- d. Money will be transferred from your HSA account and deposited into your bank account.

Option 3: Pay the bill with your Ameriflex HSA debit card. Use it online or at a provider’s office, like you would a credit card.

Note: Not enough money in your HSA account? Most providers will set up an interest-free payment plan if you will eventually be able to cover the amount in the coming months because you’re adding to your HSA through your paychecks.

Option 4: After you get a bill, pay the provider out of your HSA account through the Ameriflex website.

- a. On the Ameriflex website, go to *File a Claim > Pay my provider*.
- b. Fill in the provider's information and click *Next*.
- c. Select *Health Savings Account* and click *Next*.
- d. Complete the form, including Dates, Claim Amount, Claimant (who services were for) and Provider Name. Additional Notes are optional. Click *Next*.
- e. Check the box to verify that you want to use your HSA account. Click *Submit Claim*.
- f. Ameriflex will send the provider payment from your HSA account.

Remember to continue to your current tier instructions! >>>

Second Step (1st Tier) – Employee HSA

In this tier, you are responsible for paying your bills up to the deductible number for your plan on the blue line in the chart below.

	Deductible Tiers:	Silver Plan	Bronze Plan
Single Plan Tiers:	1st: Employee HSA (min)	\$1,650	\$3,250
	2nd: Employer HRA	\$2,400	\$2,400
	3rd: Staff Fund	\$275	\$1,350
	4th: Employee	\$775	\$100
	Deductible Tiers:	Silver Plan	Bronze Plan
Family Plan Tiers:	1st: Employee HSA (min)	\$3,300	\$6,500
	2nd: Employer HRA	\$4,800	\$4,800
	3rd: Staff Fund	\$550	\$2,700
	4th: Employee	\$1,550	\$200

1. Report your *deductible-eligible* expense – after you’ve paid your bill (“First thing’s first: Pay your bill” section above), report the expense with Ameriflex.

This is important! Having expenses in the system is how the deductible is tracked. This is the only way Ameriflex will “turn on” our 2nd Tier.

- Log in to the HealthPartners website and download an EOB (Explanation of Benefits) for the expense. Go to *My Plan > Claims > Claims*. You may need to ask family members to download their EOBs if you can’t see them in your account.
- On the Ameriflex website, go to *File a Claim > Pay Myself > Silver/Bronze Plan* (whichever you have) This is confusing, because you’re not actually going to pay yourself, you’re just tracking the expense.
- Upload the EOB file(s) you got from the HealthPartners website and click *Next*.
- On the next screen, fill out the dates, claim amount, who it was for, and the provider’s name. Add a note if you wish.
- Click *Submit Claim*.

2. Track your Tier 1 progress – once approved, you will start to see your Out-of-Pocket expenses applied toward the 1st Tier:

SILVER PLAN	Out of Pocket: \$142.17 / \$3300.00	\$0.00	More Details
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- Once those two numbers match, you’re ready to move on to Tier 2, where WH pays for your medical bills through our HRA.

3: Verify that the HealthPartners website shows the same total

- Log in to the HealthPartners website and go to *My Plan > Claims > Plan balances*.

b. Check the *In-network deductible*. It will look something like this:



c. Verify that the “Applied amount” in the chart is tracking with the “Out of Pocket” number from the Ameriflex website.

Second Step (2nd Tier) – Employer HRA

In this tier, Woodland Hills will pay your medical bills up to the deductible number for your plan on the blue line in the chart below.

	Deductible Tiers:	Silver Plan	Bronze Plan
Single Plan Tiers:	1st: Employee HSA (min)	\$1,650	\$3,250
	2nd: Employer HRA	\$2,400	\$2,400
	3rd: Staff Fund	\$275	\$1,350
	4th: Employee	\$775	\$100
Family Plan Tiers:	1st: Employee HSA (min)	\$3,300	\$6,500
	2nd: Employer HRA	\$4,800	\$4,800
	3rd: Staff Fund	\$550	\$2,700
	4th: Employee	\$1,550	\$200

1: Verify you've exceeded 1st Tier totals on your Ameriflex account

- On the main page of the Ameriflex website, these two numbers should match. When they do, you're eligible for Tier 2 reimbursement.



- The "Out of Pocket" amount will be the same as your deductible for Tier 1:

	Silver Plan	Bronze Plan
Single Plan Tiers:	\$1,650	\$3,250
Family Plan Tiers:	\$3,300	\$6,500

2: Verify that the HealthPartners website shows the same total

- Log in to the HealthPartners website and go to *My Plan > Claims > Plan balances*.
- Check the *In-network deductible*. It will look something like this:



- Verify that the "Applied amount" in the chart is at least as high as the "Out of Pocket" number from the Ameriflex website.

You have two payment options:

3a: Pay the bill yourself with a non-HSA account (like a credit/debit card) and get reimbursed.

Do not pay the provider with your HSA card. You will be reimbursed, and your HSA can get screwed up if you redeposit the reimbursement money into it.

- a. Log in to the HealthPartners website and download an EOB (Explanation of Benefits) for any expense over your “Out of Pocket” amount. Go to *My Plan > Claims > Claims*. You may need to ask family members to download their EOBs if you can’t see them in your account.
- b. On the Ameriflex website, go to *File a Claim > Pay Myself > Silver/Bronze Plan* (whichever you have) for reimbursement on bills over the “Out of Pocket” amount.
- c. Upload the EOB file(s) you got from the HealthPartners website and click *Next*.
- d. On the next screen, fill out the dates, claim amount, who it was for, and the provider’s name.
- e. **Important:** Add a note stating you are requesting reimbursement from the HRA since you have met the 1st Tier of the deductible. You should request what you have spent OVER your “Out of Pocket” amount.
Example: if all your EOBs for the year total \$5,522.19 and you’re on the Family Silver plan, you should request reimbursement for \$2,222.19 (\$5,522.19 minus \$3,300). Click Next.
- f. Click *Submit Claim*.

OR

3b: After you get a bill, pay the provider from your Silver or Bronze plan through the Ameriflex website.

- a. Log in to the HealthPartners website and download an EOB (Explanation of Benefits) for any expense over your “Out of Pocket” amount. Go to *My Plan > Claims > Claims*. You may need to ask family members to download their EOBs if you can’t see them in your account.
- b. On the Ameriflex website, go to *File a Claim > Pay my provider*.
- c. Fill in the provider’s information and click *Next*.
- d. Select *Silver/Bronze Plan* (whichever you have) and click *Next*.
- e. Upload the EOB file you got from the HealthPartners website.
- f. On the next screen, fill out the dates, claim amount, and who it was for.
Important: Add a note stating you are requesting payment from the HRA since you have met the 1st Tier of the deductible.
- g. On the next screen, click *Submit Claim*.
- h. Ameriflex will send payment to the provider.

Second Step (3rd Tier) – Staff Benevolence Fund

In this tier, you can be reimbursed for medical bills up to the deductible number for your plan on the blue line in the chart below.

	Deductible Tiers:	Silver Plan	Bronze Plan
Single Plan Tiers:	1st: Employee HSA (min)	\$1,650	\$3,250
	2nd: Employer HRA	\$2,400	\$2,400
	3rd: Staff Benev. Fund	\$275	\$1,350
	4th: Employee	\$775	\$100
	Deductible Tiers:	Silver Plan	Bronze Plan
Family Plan Tiers:	1st: Employee HSA (min)	\$3,300	\$6,500
	2nd: Employer HRA	\$4,800	\$4,800
	3rd: Staff Benev. Fund	\$550	\$2,700
	4th: Employee	\$1,550	\$200

1: Pay your bill in any of the ways outlined in the “First thing’s first: Pay your bill” section above.

2: Verify you’ve exceeded 3rd Tier totals

- Log in to the HealthPartners website and go to *My Plan > Claims > Plan balances*.
- Check the *In-network deductible*. It will look something like this:



- Verify that the “Applied amount” in the chart is at least the following for your plan. These are the totals from the first three tiers:

	Silver Plan	Bronze Plan
Single Plan Tiers:	\$4,325	\$7,000
Family Plan Tiers:	\$8,650	\$14,000

- Send Jodi/HR a screenshot of the chart from the HealthPartners website.

3: HR will reimburse for Tier 3 through payroll. This is taxable income that will show on your W-2.

Second Step (4th Tier) – Employee

In this tier, you are responsible for paying your bills up to the deductible number for your plan on the blue line in the chart below.

	Deductible Tiers:	Silver Plan	Bronze Plan
Single Plan Tiers:	1st: Employee HSA (min)	\$1,650	\$3,250
	2nd: Employer HRA	\$2,400	\$2,400
	3rd: Staff Fund	\$275	\$1,350
	4th: Employee	\$775	\$100
	Deductible Tiers:	Silver Plan	Bronze Plan
Family Plan Tiers:	1st: Employee HSA (min)	\$3,300	\$6,500
	2nd: Employer HRA	\$4,800	\$4,800
	3rd: Staff Fund	\$550	\$2,700
	4th: Employee	\$1,550	\$200

1: Pay your bill in any of the ways outlined in the “First thing’s first: Pay your bill” section above.

2: After you’ve met the total deductible amount for all four tiers of your plan, HealthPartners will cover in-network expenses.

- a. Log in to the HealthPartners website and go to *My Plan > Claims > Plan balances*.
- b. Check the *In-network deductible*. It will look something like this:

Family deductible

This is the amount your family pays before your insurance plan pays for your care. Anything you pay for your individual deductibles counts toward your family deductible.

Why can't I see all the claim info for my dependents? [?](#)

In-network

✔ Deductible of \$10,200.00 was met.



- c. The overall in-network deductible has been met, and you shouldn’t receive any more bills.