

### 2026 Alera Group Spending Accounts Transition

1. What is Alera Group's company code for MyChoice Accounts?
  - a. "aleragroup"
2. How does the FSA rollover work from Alera Pay to MyChoice Accounts?
  - a. After March 31, 2026, Alera Group will transfer your remaining FSA funds—up to the IRS limit—to your MyChoice Accounts FSA. You should expect to see funds in April.
3. If I elected a 2026 FSA or HSA, will I receive a new MyChoice Accounts Debit Card?
  - a. Yes. New MCA participants should have received a MyChoice Accounts Visa® debit card in December 2025 or January 2026. If you did not receive one, please check your address on file; you can always issue a replacement card from the MCA online portal.
4. If I opted in to the HSA bulk transfer, will I lose access to my HSA funds during the transfer from AleraPay to MyChoice Accounts?
  - a. No. While there is a short transition period from **March 13 to April 3** when your *old* AleraPay HSA balance is temporarily unavailable, your new MyChoice Accounts (MCA) HSA will already be active, so you will always have access to HSA funds. Transferred funds will be available in MyChoice Accounts on **April 3, 2026**.
5. I cannot recall if I opted into the HSA bulk transfer during Open Enrollment – how can I confirm?
  - a. Please contact the Alera Group Benefits Center at 888-850-1765.
6. I did not opt-in to the HSA bulk transfer during Open Enrollment – what are my options?
  - a. If you would like to transfer your funds over to AleraPay but are not a part of the bulk transfer, you may complete the [UMB Transfer Form](#) beginning January 1, 2026.
  - b. If you do not transfer your funds individually, your HSA will stay under AleraPay as a retail account, but you will be responsible for the monthly fee of \$4.50 beginning in April 2026.
7. How can I submit proof of my annual physical to Alera Group to receive my \$500 LSA funds?
  - a. If you are enrolled in a BCBSIL, UHC, or Surest medical plan, your data will be sent automatically to MCA through claims data. Kaiser participants must submit proof through a form; please refer to the Alera Group Benefits Center Reference Center to find the form and submission instructions.

# A-Team

## BENEFITS

8. What counts as an annual physical? Do general labs, screenings, mammograms, etc. count?
  - a. Visits must be billed under one of the following preventive medicine CPT codes:
    - i. 99381–99387 (New Patient)
    - ii. 99391–99397 (Established Patient)
  - b. These codes represent comprehensive preventive exams appropriate for the colleague’s age group. They include:
    - i. Review of medical history
    - ii. Physical examination
    - iii. Counseling and risk factor assessment
  - c. Why CPT Codes Matter
    - i. Insurance carriers use these codes to confirm your visit was preventive. If your provider bills a different code (e.g., for illness or injury), it may not qualify for the incentive.
  - d. **Tip:** When scheduling an appointment, ask your provider for a “preventive annual physical” and confirm they will bill using the appropriate CPT code.
  
9. When will I see the \$500 in my LSA account? When can I begin submitting eligible expenses for reimbursement?
  - a. If you received your physical during the initial look-back period (July 2025-December 2025), you should expect to see funds in your LSA account by late-February. For 2026 physicals, please allow 45-60 days from the date of physical completion.
  - b. You may begin submitting receipts for eligible expenses for reimbursement as soon as your funds appear in your LSA account. Any purchases made in 2026 are eligible for reimbursement, even if purchased before your annual physical.
  
10. What can I seek reimbursement for with my \$500 LSA funds?
  - a. You may seek reimbursement for fitness and wellness clothing, shoes, accessories, services, lifestyle products, etc. If you have specific questions, please refer to the complete list of eligible expenses on the Alera Group Benefits Center Reference Center or on the LSA website page. You may also call the Alera Group Benefits Center at 888-850-1765.