



March 24, 2020

Dear Valued Client,

With the ever changing landscape regarding the Coronavirus (COVID-19), we want to provide you with proactive steps you may take to ensure HSA/FSA reimbursements/distributions process timely with no dependence on postal mail.

### **Encourage use of Direct Deposit**

The benefits of direct deposit are many, including immediate availability of funds in the participant's bank account, and of particular importance in times like this, it eliminates dependence on postal mail and other brick and mortar support.

Encourage participants who are not already enrolled in direct deposit to log in and sign up for direct deposit:

- Login at [alerusrb.com](http://alerusrb.com)
- Click on Alerus Health Benefits
- In the **Accounts** menu, under **Profile**, select **Payment Method**
- For the current Plan Year, click **Update**
- Primary Payment Method should always be Debit Card
- In the **Alternate Payment Method** section, select **Direct Deposit** and enter bank account information as prompted

As a reminder, participants may continue to use their debit card to pay expenses where permitted if applicable.

At this time, our offices are open and we will continue to generate reimbursement checks as in the past. However with the rapidly changing environment, we believe it is prudent to be proactive and encourage all payees move to direct deposit, if not already there. We have also posted a message on our website encouraging participants to sign up for direct deposit.

### **High-deductible health plans can cover Coronavirus costs.**

On March 11, the IRS advised high-deductible health plans (HDHPs) can pay for COVID-19 related testing and treatment before plan deductibles have been met, without jeopardizing their status. As in the past, any vaccination costs will continue to count as preventive care and can be paid for by an HDHP.

### **What steps is Alerus taking to ensure continuity of business?**

We sent communication on Friday, March 13 regarding the steps Alerus has taken to continue business and ensure the safety and health of our employees and clients. You can review this and updated information on our website at [alerusrb.com](http://alerusrb.com). It's important for you to know we have activated our pandemic and business continuity policies and are continually monitoring the situation.

### **We're here to help.**

Nothing has changed with how you interact with your account administrator. You can continue to email them directly, call their direct dial number or email [healthbenefits@alerus.com](mailto:healthbenefits@alerus.com) if you need further assistance. We wish you and those close to you all the very best.