

Helpful Telephone Numbers

Carrier		Customer Service Number	Policy/Group ID
	Medical	716-637-8701 www.independenthealth.com	21650
BENEFLEX, INC.	HRA & FSA	1-800-454-3107 www.myhealthcareonline.com/beneflexerie	
	Voluntary Disability	1-866-679-3054 www.unum.com	E7226541
	Voluntary Life	1-800-423-2765 www.lfg.com	40-0141943
	Broker	1-800-913-1615	



HRA / FSA—Family Policy

HRA—STEL reimburses the first \$2,500 of medical deductible expenses. You may use your debit card or submit paper claims.

FSA—If you elected FSA dollars—You may use your FSA or your own money to pay for the next \$2,500 worth of medical deductible claims.

HRA—If you reach \$5,000 of the medical deductible, STEL will reimburse your deductible claims from \$5,000 to the \$10,000 out of pocket maximum. You will need to submit a paper claim along with an Independent Health statement showing the claims exceeding the \$5,000 deductible level.