

Who We Are

Ameriflex helps individuals and employers navigate the challenges of healthcare with tax-advantaged benefits solutions and industry-leading technology. We are the benefits administrator that keeps your world quiet and your clients happy.

What We Do

At Ameriflex, we offer a comprehensive suite of flexible benefits solutions designed to simplify and optimize benefits administration. Our goal is to help businesses reduce the administrative burden, ensure compliance, and enhance employee satisfaction with seamless, cost-effective solutions. We provide a range of benefits programs tailored to meet the diverse needs of your workforce which include:

Flexible Spending Accounts (FSA): Tax-advantaged accounts for copays, deductibles, prescriptions, over-the-counter medicine, and other eligible expenses.

Health Savings Accounts (HSA): Tax-free savings for medical expenses, designed for high-deductible health plans.

Health Reimbursement Accounts (HRA): Employer-funded accounts to reimburse employees for eligible medical expenses.

Individual Coverage Health Reimbursement Accounts (ICHRA): Tax-free reimbursements for health insurance premiums and medical expenses.

Dependent Care Accounts (DCA): Tax-advantaged savings account that allows employees to set aside pre-tax dollars to pay for eligible child and eldercare expenses.

Commuter Benefits (CRA): Tax-saving programs for employees' commuting expenses.

COBRA Administration: Ensures compliance with COBRA, maintaining benefits after employment ends.

Lifestyle Spending Accounts (LSA): Tax-free account that employees can use for wellness and lifestyle-related expenses, with funds becoming taxable after they are spent.

Tuition Reimbursement Accounts: Supports educational and professional development.

Compliance Services: ERISA support, WRAP documents, POP plan documents, ACA Compliance Reporting and more to maintain regulatory compliance.

Build Your Own Plan: Employers can uniquely tailor their benefits package by selecting from a range of spending accounts, Concierge Care and well-being benefits to create a plan that fits their organization's needs.

The Ameriflex Alternative Plan: Bundles our ICHRA with virtual care and concierge care navigation along with compliance for a compliant and personalized plan for employers and employees.

Differentiators

Client Satisfaction: We ensure that each client is supported by a dedicated team with deep knowledge of their needs, offering fast responses and proactive service.

Regulatory Compliance: Our in-house compliance team and ERISA attorney provide ongoing support and guidance, ensuring that your clients remain compliant and avoid costly fines.

Smart Technology: Our robust self-service tools, mobile apps, and integrations streamline the administration process for both employers and employees.

Security and Protection: Our **SOC 2 Compliant** certification and ID theft protection set a new standard in protecting client data.

Card Swipe Guarantee: Available to all Ameriflex FSA and HRA customers, our Card Swipe Guarantee allows us to ensure that participants' FSA and HRA-eligible card transactions will go through without requiring them to submit further documentation. Ameriflex assumes compliance liability, using cutting-edge technology to ensure seamless FSA and HRA-eligible card transactions.

Risk Mitigation: Our comprehensive COBRA Terms and Conditions provide clear guidelines and protections, minimizing risk and ensuring compliance in every aspect of the COBRA administration process.

What Makes Us Great

Client Satisfaction:

- 90% client retention rate*
- 93 Net Promoter Score (4x the industry average)*
- A dedicated Client Relationship Team led by a Client Relationship Manager, ensuring personalized service.

Protection:

- **SOC 2 Compliant** for enhanced security.
- In-house compliance team and **ERISA attorney** providing regulatory updates and industry guidance.
- **FSA Guarantee** to mitigate financial risk for groups of all sizes. If participants spend more than they contribute, resulting in a net aggregate loss in the employer's plan, Ameriflex will refund the difference back to the employer.
- Complete **COBRA** regulatory compliance, including notices, premium collections, and reporting.
- Complimentary **ID Theft Protection** for all Ameriflex cardholders and protection against medical fraud and medical claims overbilling with **HealthLock for Mastercard®**.

Fast Responses:

- Client emails responded to in under six hours.
- Client calls returned in 59 minutes or less.
- 90% of calls do not go to voicemail.*

Technology:

- In-house Self-service portal, mobile app, and live chat for participants.
- 60+ benefit administration and 60+ carrier integrations.
- **Stackable debit card technology** and **Card Swipe Guarantee** to reduce compliance risk.
- **MyPlanConnect** simplifies claims submission and reduces substantiation requests.

Ask The Right Questions

To ensure that Ameriflex's solutions meet your client's needs, consider these key questions:

1. General Information:

- Which administrator are you using for FSA, HSA and COBRA?
- In how many states do your employees reside?
- What systems are you currently using to manage benefits, and are they meeting your needs?

2. Compliance & Risk Management:

- Are you concerned about staying compliant with current benefits regulations (e.g., COBRA, ERISA)?
- Do you currently have an in-house compliance team, or would you benefit from compliance support?
- Are you looking to minimize risk in your benefits administration process (e.g., through Card Swipe Guarantee or COBRA services)?

3. Additional Considerations:

- Are your groups experiencing significant increases in group health premiums? Have you thought about an ICHRA?
- Are you planning to implement a new benefits offering in the near future, such as a Health Reimbursement Account or Tuition Reimbursement Account?
- Are there any service or technology challenges you're experiencing in administering benefits that you would like to address?

What Our Clients Say:

"Steps were easy to follow, and the process was quick. Easy to use and information is readily available."

"Easy to use, great customer service and economical pricing!"

"The enrollment process went smoothly. We are happy with the whole process; from enrollment to getting reimbursements."

"Always had my question answered and a real person to speak to. Keep up the good work."

What Our Brokers Say:

"User friendly systems and excellent customer service."

"Very user friendly! Great team experience."

"The setup was fairly easy and anything I got stuck on the client support team in chat was very helpful. Ameriflex is easy to work with, whether implementing or troubleshooting, while being extremely affordable for services."

Need to Connect with Your Ameriflex Sales Representative?

Visit [Contact Us - Ameriflex](#) to find their contact information.

Our Sister Companies

Accresa

A platform created for employers, physicians, and individuals seeking alternatives to the traditional healthcare model. Accresa provides direct primary care and subscription-based services that improve patient care, lower costs, and streamline payment solutions.

Workforce Go

A comprehensive platform that simplifies payroll, human resources, time and labor management, and Affordable Care Act tracking, making it easier for HR teams to manage complex and time-consuming tasks.

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- Additional state restrictions may apply. Benefits/services may vary by state

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