Benefit Advantage

CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your Benefit Advantage Consumer Portal. This one-stop portal gives you 24/7 access to view your benefit information and manage your Flexible Spending and Health Reimbursement Accounts (FSA/HRA).

One-stop portal provides you with:

- Anytime, anyplace access to your account(s), including 24/7/365
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

Most likely uses for the portal:

- File claims or submit claim documentation/receipts
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

The portal is designed to be easy to use and convenient.

- Work from sections within the home page or select one of the six tabs at the top.

To Setup an Account

- Go to www.benefitadvantage.com
- Click "Member Login"
- Select "Flexible Benefits"
- On the Login page under Existing User, enter the following: Username: Employee first and last name, Zip Code, and Employee ID. All lowercase no spaces
- Password: The full employee ID number.
- You will be prompted to change both immediately. Your default password expires 1 year from original enrollment.
- Call Benefit Advantage at 800-686-6829 with account setup/login issues

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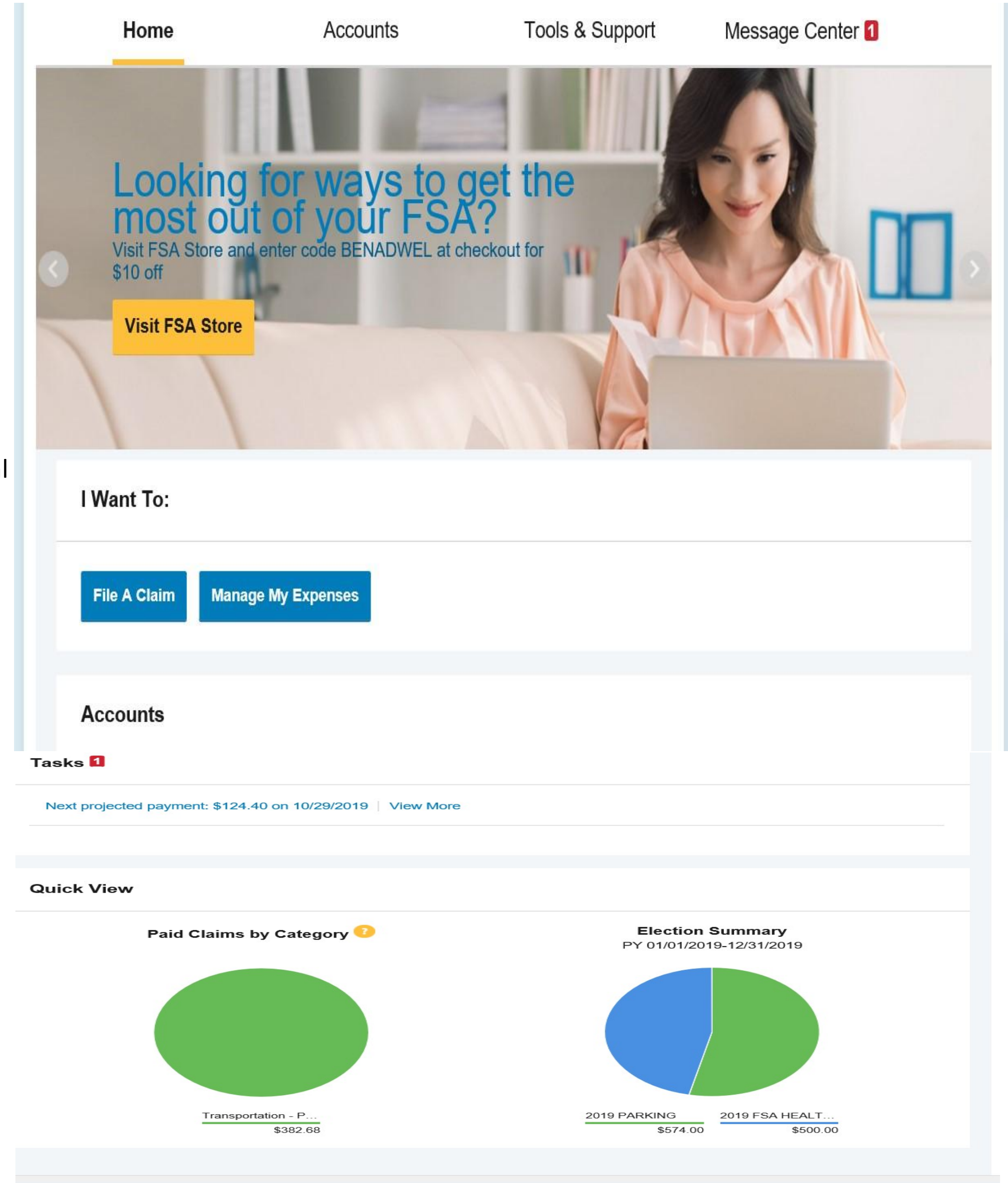
The **Home Page** is easy to navigate:

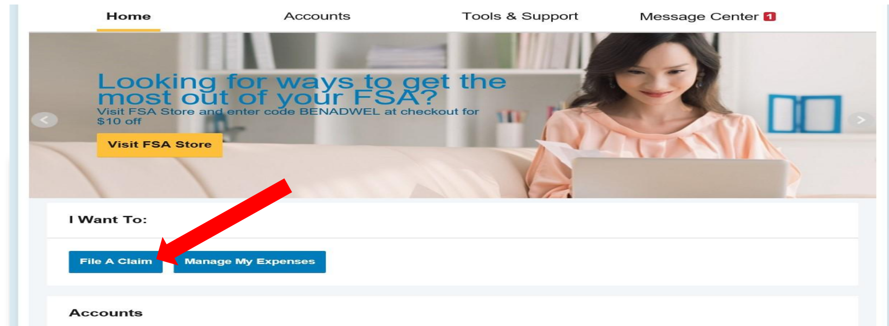
- Easily access the **Available Balance** and **"I Want To"** sections to work with your accounts right away.
- The **I Want To**…section contains the most frequently used features for the Consumer Portal.
- The **Accounts** section links to the Account Summary page, where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Quick View** section graphically displays some of your key account information.

You can also hover over the tabs at the top of the page for additional options and information.

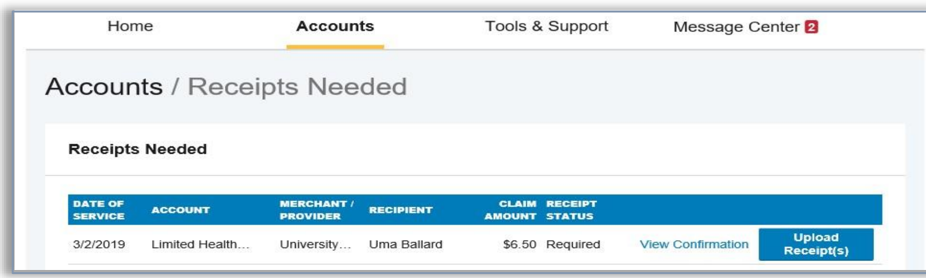


HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

1. On the **Home Page**, select the "**File a Claim"** Tab under the "I want to…" section, **OR** from any page on the portal, expand the **Accounts** tab on the top of the screen.
2. The claim filing wizard will walk you through the request including entry of information and uploading a receipt.
3. For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions and click **Submit** to send the claims for processing.
5. The **Claim Confirmation** page automatically displays. You may print the **Claim Confirmation Form** as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a **Claim Confirmation Form** to submit to the administrator with the required receipts.



NOTE: If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can upload the receipts from this page. Click to expand the line item to view claim details and the **Upload Receipts** link.

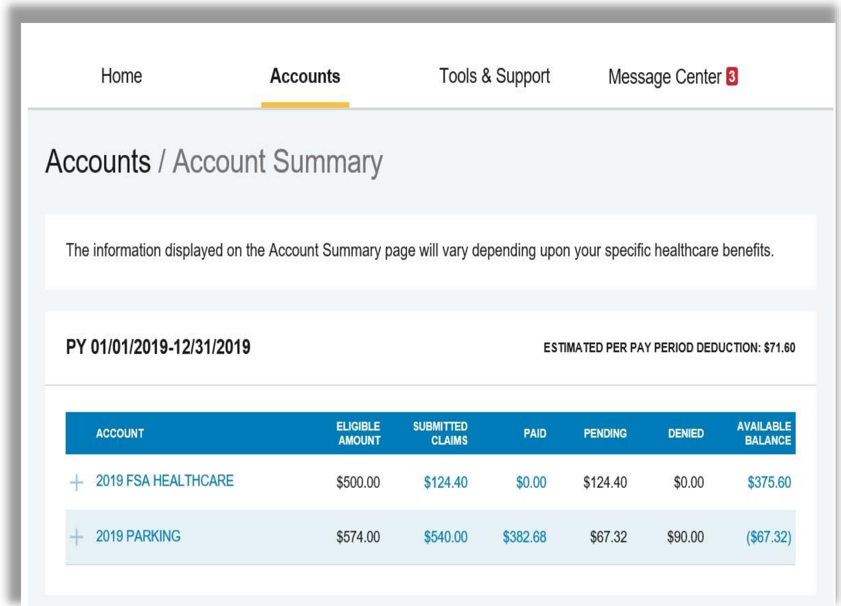


HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the **Home Page**, see the **Accounts** section.

2. For all Account Activity, click on the **Accounts** tab from the **Home Page** to bring you to the **Account Summary** page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under “Eligible Amount” to view enrollment detail.

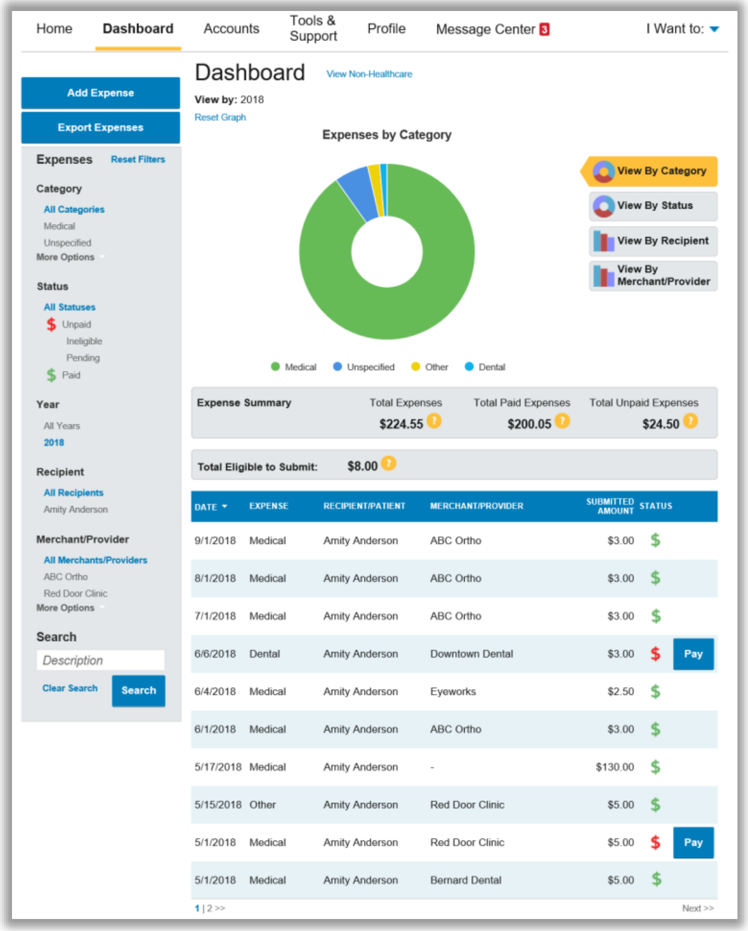
NOTE: You can see election details by clicking to expand the line item for each account.



ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

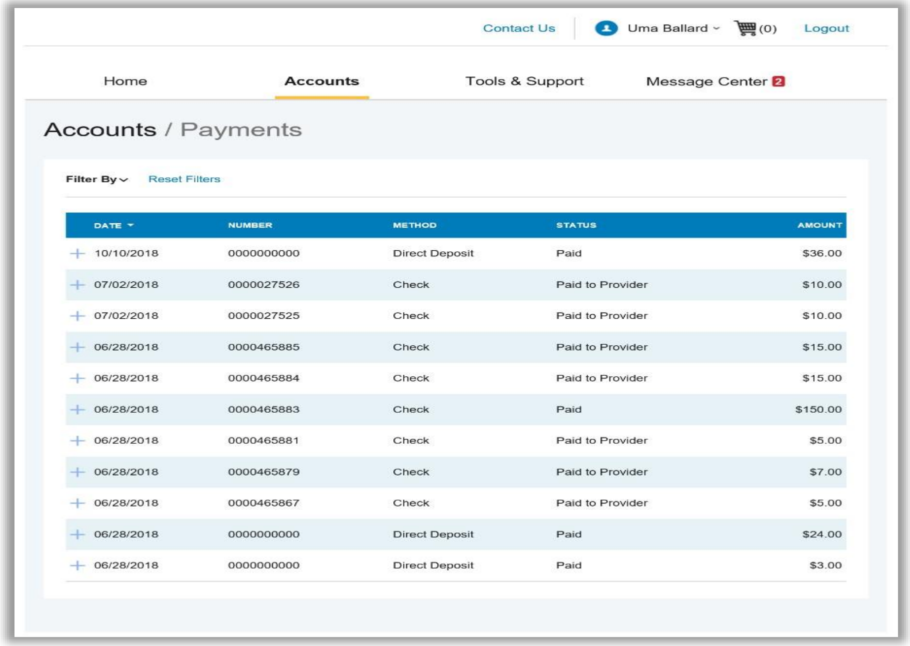
To view and manage ALL healthcare expense activity from EVERY source, use the Dashboard

1. On the **Home Page**, under the tab. The **Dashboard** provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of claims, expenses, and card transactions.
2. Filter expenses by clicking on the **filter options** on the navigation pane on the left side of the screen or, by clicking on the **field headers** within the **Dashboard**.
3. You can search for specific expenses using the **search field** on the bottom left side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.



HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

1. From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

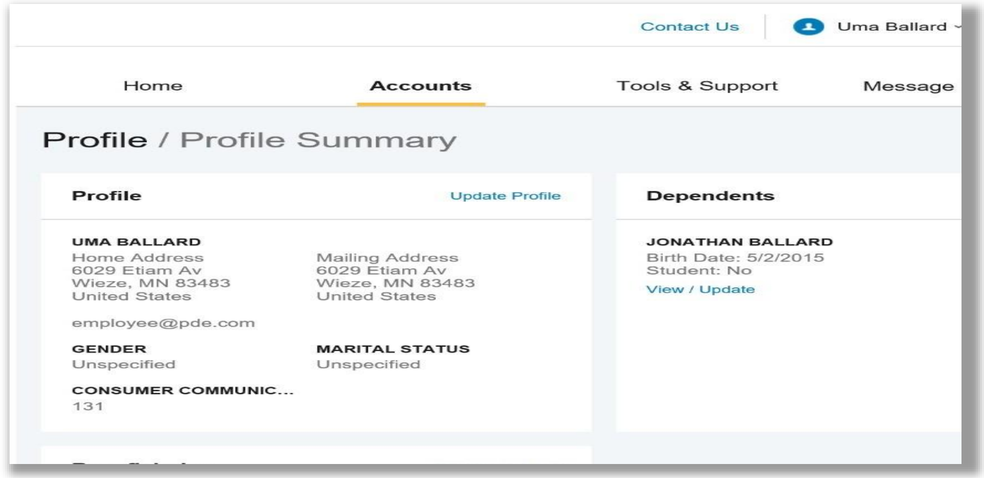


HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. Call Benefit Advantage at 800-686-6829 for assistance.

HOW DO I UPDATE MY PERSONAL PROFILE?

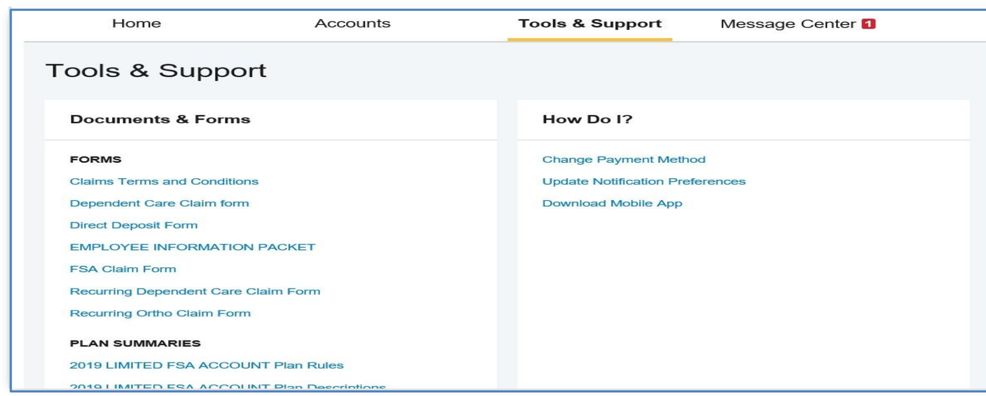
1. From the **Home Page**, under the **Accounts Tab,** you will find links to update profile information including profile summary details and dependents.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent.**
3. Complete your changes in the form.
4. Click **Submit**



HOW DO I GET MY REIMBURSEMENT FASTER?

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How DO I"** section
2. Select the **Update. The Update Payment Method** click **Submit**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days. You need to enter the monetary amount online, which will validate your account.



HOW DO I VIEW OR ACCESS:

…DOCUMENTS & FORMS?

1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

…NOTIFICATIONS?

1. From the **Home Page**, click the **Message Center** tab.
2. Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
3. In addition, you can **Update Notification Preferences** by clicking on the link next to Notifications.

…PLAN INFORMATION?

1. On the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
2. Click onto the applicable account name and the **Plan Rules** will open in a pop-up window.
   <u>**OR**</u> from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.