

Benefits Participant Guide

Table of Contents

Refer to the Table of Contents for a full summary of the information contained within this guide. Click the section headings to be brought directly to that section of the guide. If you click a link in this document and would like to return to the section you were at previously, push Alt + Left Arrow. Please note, certain sections of this guide may not apply to your plan type or chosen plan design.

<u>1. GENERAL INFORMATION</u>	<u>3</u>
1.1 Contact Information	3
1.2 Logging In To Your Account	3
1.3 Setting up a Bank Account (Direct Deposits, Repayments, Contributions).....	4
1.4 Ordering Debit Cards.....	5
1.5 Eligible Expenses	6
1.6 Mobile App	6
<u>2. FLEXIBLE SPENDING ACCOUNTS (FSAs)</u>	<u>7</u>
2.1 Documentation Requirements	7
2.2 Debit Card	7
2.2.1 Receipt Reminders	8
2.2.2 When/Why Documentation is Required	8
2.2.3 Submitting Documentation	9
2.2.4 Card on Hold	9
2.2.5 Offsetting Debit Card Transactions.....	9
2.2.6 Repaying Debit Card Transactions.....	10
2.3 Filing Claims.....	11
2.4 Expense Tracker	13
<u>3. HEALTH SAVINGS ACCOUNTS (HSAs)</u>	<u>15</u>
3.1 Debit Card	15
3.2 Distributions (Withdrawals)	15
3.3 Contributions (Deposits)	17
3.4 Investments	18
3.5 Tax Documents	21
3.6 Expense Tracker	21
<u>4. TRANSPORTATION</u>	<u>24</u>
4.1 Mass Transit/Parking/Bicycle	24

1. GENERAL INFORMATION

The information in this guide is general and does not apply to all plans depending on specific plan rules. Please see your Summary Plan Description (SPD) for specific rules related to your plan. A copy of your SPD can be obtained through your Human Resource department.

1.1 Contact Information

Participant Services is available to assist Monday through Friday from 7am to 7pm Central.

Phone: 1-866-451-3399
Fax: 1-866-451-3245
Email: customerservice@discoverybenefits.com
Website: www.discoverybenefits.com
Mail: Discovery Benefits
P.O. Box 2926
Fargo, ND 58108-2926

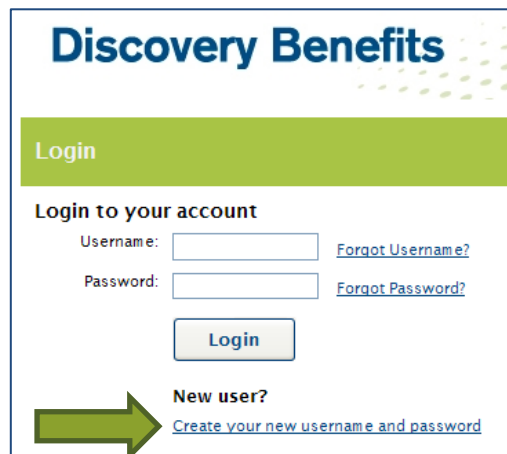
1.2 Logging In To Your Account

To create your account online go to www.discoverybenefits.com. Click the Login button and then select Reimbursement Account.

Participant Login

- > [Reimbursement Account](#)
 - > Flexible Spending Accounts (FSA)
 - > Health Savings Accounts (HSA)
 - > Health Reimbursement Arrangements (HRA)
 - > Transportation

Select Create your new username and password and then complete the **three** step process.



Discovery Benefits

Login

Login to your account

Username: [Forgot Username?](#)

Password: [Forgot Password?](#)

Login

New user?
[Create your new username and password](#)

Step 1: Complete the required fields. **Note:** You can provide either your SSN **OR** Employee ID number. Select Next.

Step 2: Pick the security questions you would like to answer. **Note:** You will be prompted to answer security questions when completing certain functions within the portal. Select Next.

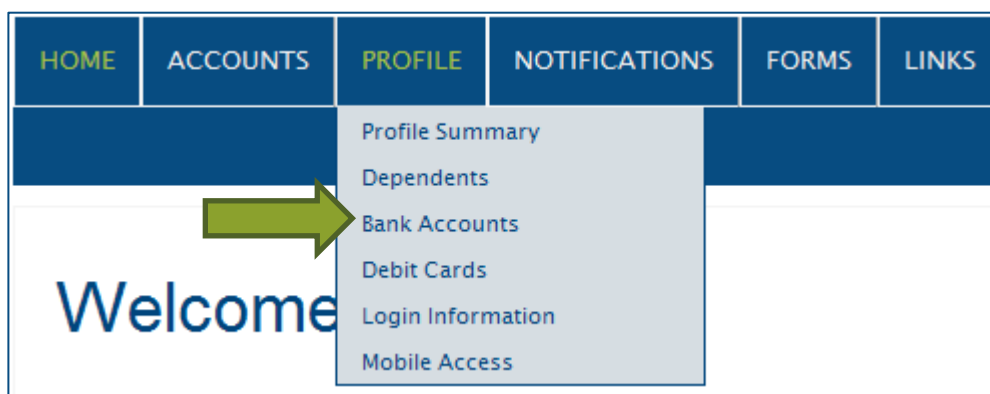
Step 3: A temporary username will auto-populate, double click on the auto-populated username to personalize it. **Note:** Keep record of your personalized username and password as we do not store this information. Select Submit.

1.3 Setting up a Bank Account (Direct Deposits, Repayments, Contributions)

By setting up a bank account (checking or savings) you can be reimbursed for claims via direct deposit, repay claims and contribute to a Health Savings Account. **Note:** No reimbursement limit applies to direct deposit. There is a \$25.00 reimbursement requirement for paper checks that are not issued directly to the provider. For check reimbursement not issued to the provider, claims will be held until they reach \$25.00 or until the end of the month.

Step 1: Log in.

Step 2: Select the PROFILE tab and then select Bank Accounts.



Step 3: Select Add Bank Account.

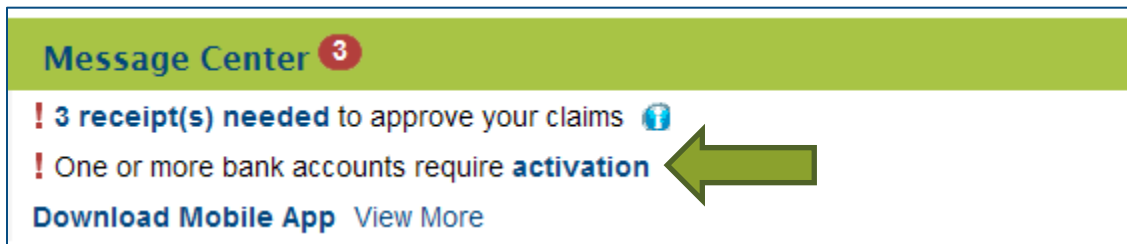
Step 4: Enter bank account (checking or savings) information into the required fields. The Routing Number will auto-populate the Bank Information when you tab to the next field. Select Submit.

Step 5: Answer the security question.

Step 6: Check mark the box for what plan years you would like set up with direct deposit. Then click the Continue button.

Step 7: Validate the bank account. **The direct deposit process will be in a hold status until the bank account is validated.**

- A deposit between (\$0.01 and \$0.99) followed by an immediate withdrawal will be made to the designated bank account **within 1-3 business days of direct deposit submission.**
- Once you see the deposit in your bank account, log into your Discovery Benefits account at www.discoverybenefits.com, and click on the activation link in the Message Center section on the HOME tab and enter the deposit amount. (Format example: \$0.XX)



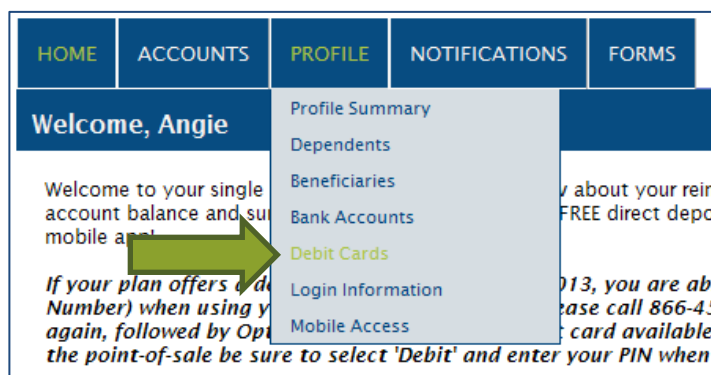
By completing the online steps for establishing direct deposit, you are certifying the information provided is accurate. Further, the completion and submission of this information authorizes Discovery Benefits to issue payment directly to the specified account unless notified to do otherwise. You understand and agree that Discovery Benefits reserves the right to reverse any ACH deposit where an error occurs, in accordance with banking regulations.

1.4 Ordering Debit Cards

If your plan offers the debit card as a reimbursement option, you may be able to order debit cards via your online account.

Step 1: [Log in.](#)

Step 2: Select the PROFILE tab and then select Debit Cards and you will have the option to order additional or replacement cards.



The debit card(s) will arrive to your designated shipping address within 10-14 days of placing the request. **Note:** You can set up a PIN for your debit card by calling 1-866-451-3399, Option 1, Option 1, then Option 3.

1.5 Eligible Expenses

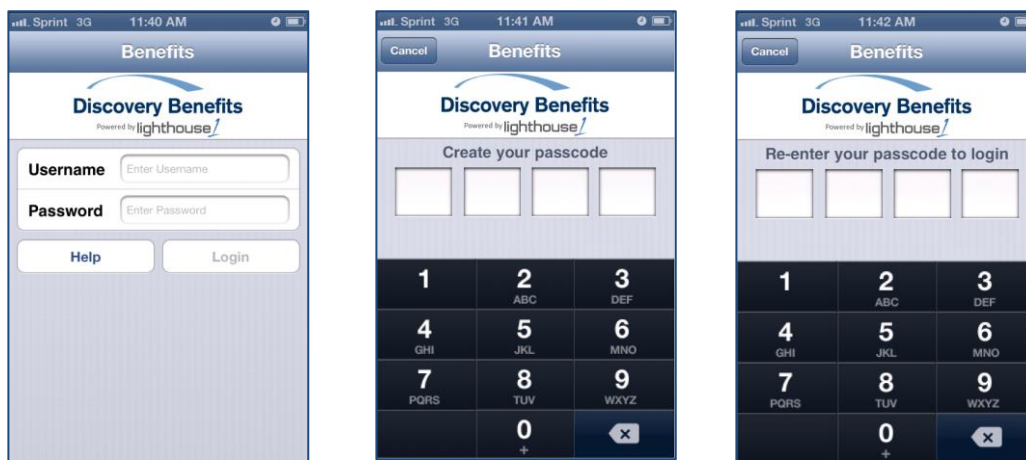
A searchable list of eligible expenses can be found on our website at www.discoverybenefits.com/searcheligibleexpenses. Due to frequent updates to regulations governing FSAs, DCAs and HSAs, this list does not guarantee reimbursement, but instead is to be utilized as a guide. Additional resources can be found at www.discoverybenefits.com/extras.

1.6 Mobile App

A FREE mobile app is available for iOS (Apple) and Android markets for Medical FSAs, HSAs, HRAs and Mass Transit/Parking. The app can be used to view account balances, upload receipts, review plan details, account activity and contact customer service. Medical FSA claims can be filed and HSA investment detail can also be viewed through the mobile app. For more information or to download the app please visit <http://www.discoverybenefits.com/participants/participants-mobile-app>. **Note:** You must first log in to your account online and set up your account before your account can be accessed through the mobile app.

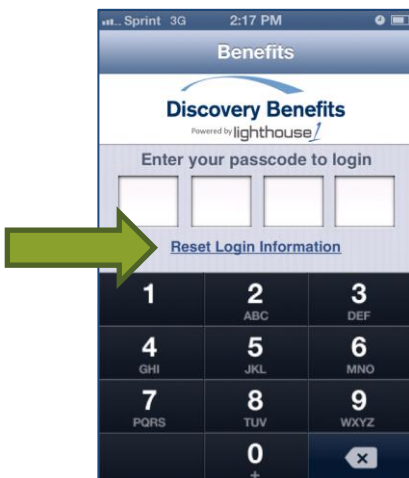
Step 1: Download the Discovery Benefits app on your mobile device.

Step 2: Enter your username and password (same as online account).



***NOTE:** The above example is from an iOS (Apple), Android devices will look slightly different

Step 3: Create a four digit passcode, then confirm the passcode (the passcode will be how you will log in from this point forward with the app). **NOTE:** Discovery Benefits does not have the ability to reset your four digit passcode once created. To do so, you need to click the 'Reset Login Information' link on your mobile device.



2. FLEXIBLE SPENDING ACCOUNTS (FSAs)

A Flexible Spending Account (FSA) falls under one of the following categories: Medical FSA, Dependent Care FSA, Combination FSA, Limited FSA or Health Reimbursement Arrangement (HRA).

Note: A Health Reimbursement Arrangement (HRA) is an employer-funded account that covers designated medical expenses. Please see your Summary Plan Description (SPD) for specific rules related to your plan. A copy of your SPD can be obtained through your Human Resource department.

2.1 Documentation Requirements

Approvable documentation for medical expenses, which is required by the IRS, is a receipt/statement containing, on a single document, all of the following: name of provider, date(s) of service within the plan year, an eligible type of service or product (see [Eligible Expenses](#)) and dollar amount (after insurance, if applicable). **TIP:** An Explanation of Benefits (EOB) from your insurance provider is ideal for substantiating claims.

Approvable documentation for dependent care expenses, which is required by the IRS, is a receipt/statement containing, on a single document, all of the following: name of eligible provider, date(s) of service within the plan year, eligible types of service, and dollar amount. **Note:** To be reimbursed, services must already have been rendered. **Tip:** For Dependent Care Accounts (DCAs), a signature on the Reimbursement Request Form by the daycare provider will take the place of needing to submit supporting documentation for manual claims.

2.2 Debit Card

Advantages:

- Less out-of-pocket expenses at the time of service
- No waiting for a reimbursement
- Merchant is paid directly at the point of sale

2.2.1 Receipt Reminders

If documentation is required for a debit card transaction you will receive an email notification to log into your account to view a Receipt Reminder. The Receipt Reminder will display the documentation required and next steps. If you do not have an email address on file, a Receipt Reminder will be mailed. **Note:** Debit card use will be put on temporary hold if documentation is not received within the designated time period.

2.2.2 When/Why Documentation is Required

Due to IRS regulations, certain debit card transactions need to be substantiated. Substantiating means validating a transaction to ensure the debit card was used for IRS approved items/services within the allowed time frame.

When documentation is **not** needed:

- When co-payments are tied to the account holders health plan.
- When purchases are made at merchants using the Inventory Information Approval System (IIAS). These merchants will approve eligible expenses at the point of purchase. When using your debit card at these merchants, swipe your debit card for the entire purchase. The items that are eligible expenses will be approved, and the merchant will ask for a secondary form of payment for ineligible items. To find a full list of merchants utilizing IIAS, visit our website at www.discoverybenefits.com/extras or click the link at the bottom of this page.
- When recurring expenses match the same provider and dollar amount for previously substantiated transactions. **Example:** Jane goes to the doctor to get her allergy shot. Her treatment requires that she continue to receive these shots every two weeks. Because Jane's allergy shots are not provided at an IIAS merchant and it is not a standard co-pay amount, the first visit will need to be substantiated with an itemized receipt/statement or Explanation of Benefits (EOB). Any recurring visits to the same provider, for the same dollar amount, will be recognized as a recurring expense and will be processed without additional substantiation.

Have a Medical FSA balance and want to avoid submitting receipts?
Learn how to easily manage your account, spend down
your balance, and find a full list of merchants
that utilize IIAS at our website:

Visit Our Website



2.2.3 Submitting Documentation

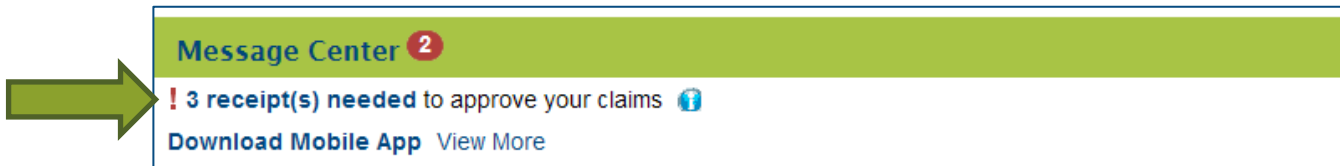
There are several ways to submit documentation.

Online

Uploading is a quick, efficient way to submit documentation and it only takes a few minutes.

Step 1: [Log In](#).

Step 2: A Message Center will appear in the middle of your [HOME](#) tab.



Step 3: Click on the [receipt\(s\) needed](#) option.

Step 4: Click on [Upload Receipt](#) beside the claim to which you would like to upload your documentation.

Step 5: You will be prompted to upload supporting documentation. Browse your documents and select the correct attachment. Once documentation is attached, select [Upload](#).

Step 6: Once uploaded, you will receive confirmation and you will see a receipt status of [Uploaded](#) for that claim. This means your documentation has been submitted and will be processed within two business days. If further documentation is needed, you will be notified via email. If an email address is not on file you will be notified via mail.

Fax or Mail

Submit the Receipt Reminder with documentation to Discovery Benefits via fax or mail.

Fax: 1-866-451-3245

Mail: Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

2.2.4 Card on Hold

If documentation is not received and processed within the timeframe allowed, the debit card will be placed on a temporary hold. When approved documentation or repayment is received, debit card use will be resumed. **Note:** Only the debit card reimbursement option is on a temporary hold. Claims can still be filed for out-of-pocket expenses.

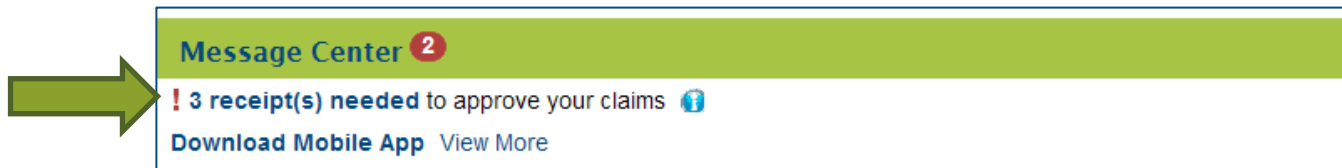
2.2.5 Offsetting Debit Card Transactions

Offsetting is using eligible out-of-pocket expenses to clear up a denied debit card transaction. Offsetting can be done on your online account or by fax or mail. To communicate your intent, simply write 'offset' on the documentation you are submitting.

Online

Step 1: [Log In](#).

Step 2: Click on [Receipt\(s\) Needed](#) under the [HOME](#) tab.



Step 3: Click on the [receipt\(s\) needed](#) option.

Step 4: Click on [Upload Receipt](#) beside the claim to which you would like to upload your documentation.

Step 5: You will be prompted to upload supporting documentation. Browse your documents and select the correct attachment. Once documentation is attached, select [Upload](#).

Step 6: Once uploaded, you will receive confirmation and you will see a receipt status of [Uploaded](#) for that claim. This means your documentation has been submitted and will be processed within two business days. If further documentation is needed, you will be notified via email. If an email address is not on file you will be notified via mail.

Fax or Mail:

Submit the offsetting documentation with the Receipt Reminder or Denial Notification via fax or mail.

Fax: 1-866-451-3245

Mail: Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

2.2.6 Repaying Debit Card Transactions

Repayments for denied debit card claims can be made on your online account or by mailing in a check or money order to Discovery Benefits.

Online

To repay the portion of your claim that was not approved by using the direct deposit account you have on file, you can visit <https://dbi.navigatorsuite.com>. Once you have logged in to your account, select the repayment link in the Message Center on your homepage. Click the [Repay](#) link next to the claim you wish to repay and follow the remaining steps.



NOTE: You need to have a validated bank account on file in order to repay the claim using this method. If you do not have a bank account on file or you have not yet validated your bank account, you must log in to your online account and complete the necessary steps for setting up and validating your bank account information. Please see the [Setting up a Bank Account](#) section of this guide if you do not have a bank account set up.

Mail

Repayments can be made by sending a check or money order via mail. To ensure efficient processing, include the Denial Notification or Receipt Reminder with the check or money order. If this is not available, simply write the claim number in the memo line of your check. Send repayments to:

Mail: Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

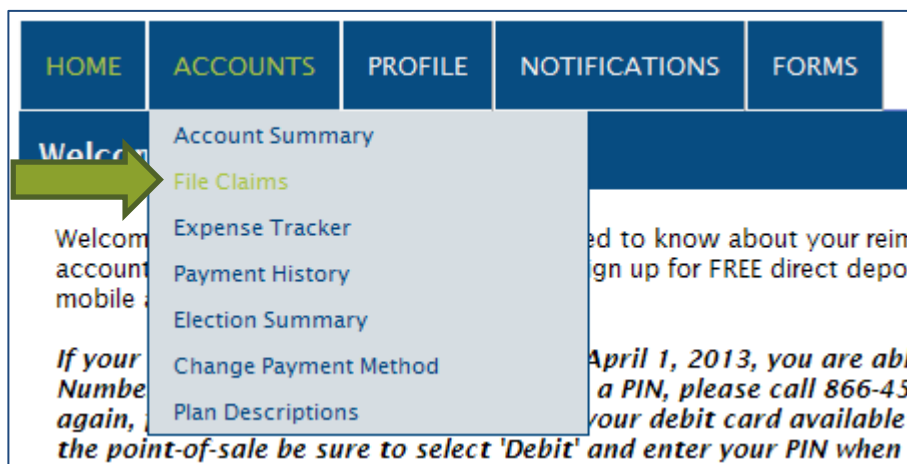
2.3 Filing Claims

Claims for out-of-pocket expenses can be filed online, via mail or fax. **Note:** Don't file a claim if you have already used your Flexible Spending Account debit card. This could result in duplicate claims.


Online

Step 1: [Log In.](#)

Step 2: Select [File Claims](#) in the [ACCOUNTS](#) tab and select the plan for which you would like to file a claim.



Step 3: Select the [File Claim](#) button from the plan you would like to be reimbursed from. Refer to page 11 for screen shot.



Account	Available Balance
File Claim Medical FSA 01/01/2013-12/31/2013	\$823.69 View History View Plan Rules
File Claim Dependent Care FSA 01/01/2013-12/31/2013	\$1,458.31 View History View Plan Rules

Step 4: Enter the claim information.

Please enter your claim information below. If all or part of your claim is not reimbursable due to auditing factors (i.e. claim exceeds available balance in your account), then you will only be reimbursed the approved amount. You will be notified of any pending or denied claim amounts.

* Do You Have a Valid Receipt?	<input checked="" type="radio"/> No <input type="radio"/> Yes	What is a valid receipt?
* Receipt:	Upload Receipt You may submit receipts electronically after you successfully submit your claims.	A receipt must be uploaded to file a claim.
* Date of Service:	<input type="text"/> Format date as mm/dd/yyyy.	
* Claim Amount:	\$ <input type="text"/>	
* Provider:	<input type="text"/>	
* Category:	Choose from list... <input type="text"/>	What expenses are eligible?
* Type:	Choose from list... <input type="text"/>	
Description:	<input type="text"/> If the category is "Other" or "Over-the-Counter Drugs", you must provide a description.	
* Recipient:	<input type="radio"/> Sally Sample <input type="radio"/> Joe Sample Add Dependent	You have the option to send payment to yourself or someone else. If you choose 'Someone Else' a paper check will be mailed to the designated payee. Please allow 10-14 days mailing time in addition to the two business day claim processing time.
* Make Payment to:	<input checked="" type="radio"/> Me <input type="radio"/> Someone Else When making payment to someone else, a check will be sent to the address you specify below.	
* Required field	Add Claim Cancel	

Step 5: Select Add Claim, agree to the Terms and Conditions, and select Submit.

Step 6: You will receive a confirmation that your claim was submitted. It will be processed within two business days. If further documentation is needed, you will be notified via email if you have an email address on file or via mail if you do not.

Fax or Mail

Submit the [Out-of-Pocket Reimbursement Request Form](#) with documentation via fax or mail.

Fax: 1-866-451-3245

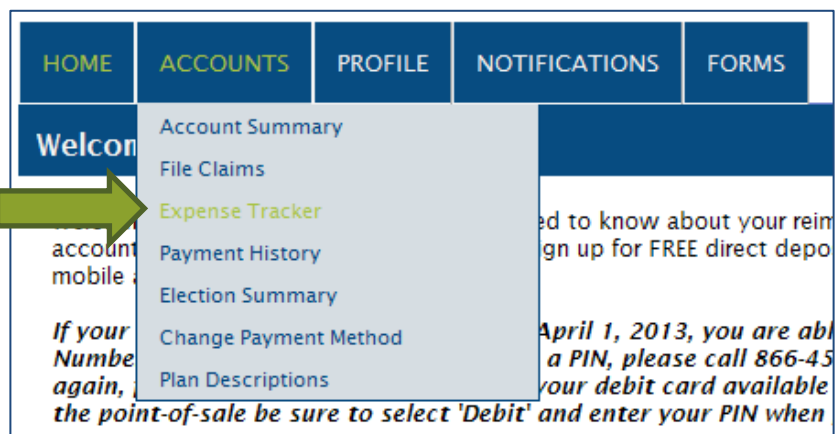
Mail: Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

2.4 Expense Tracker

The Expense Tracker feature serves as organizational tool to keep track of all expenses and documentation relating to those expenses. It can also tie to the process of filing an online claim to be reimbursed for out-of-pocket expenses.

Storing Documentation

Step 1: From your homepage, select the Accounts tab, then Expense Tracker.



Step 2: Select Add New Expense.

A screenshot of the 'Expense Tracker' page. The page has a blue header with the title 'Expense Tracker'. Below the header, there is a search section titled 'Search for an Expense'. This section contains several dropdown menus: 'Expense Description' (with a text input field), 'Expense' (set to 'All Expenses'), 'Dates of Service' (set to 'Past 3 month'), 'Provider' (set to 'All Providers'), and 'Recipient/Patient' (set to 'All Recipients'). There is a 'Search' button and a 'Reset' link. Below the search section, there are two buttons: 'Add New Expense' (highlighted with a green arrow) and 'Export Expenses'. To the right of these buttons, there is a 'Status' dropdown menu set to 'All active'.

Step 3: Complete the fields and select Add Expense.

Expense Details

Expense Information

Status:

Unpaid **Pay** | [Mark as Paid](#)

* Expense Description:

Contact

Date of Service:

06/04/2013

Format date as mm/dd/yyyy.

Billed Amount:

\$11.11

[What is Billed Amount?](#)

*Expense Amount:

\$11.11

Amount You Owe:

\$99.99

Provider:

Sterling Optical

[Add Provider Address](#)

Expense:

Vision

Recipient/Patient:

☒ Angie
☐ Jason
☐ Gage

Receipt:

flex-%20authorized%20representative%20hipaa%20.pdf [Remove](#)

Upload Receipt

[View Receipt\(s\)](#)

Source:

Online

Date Received:

06/17/2013

Notes:

* Required field

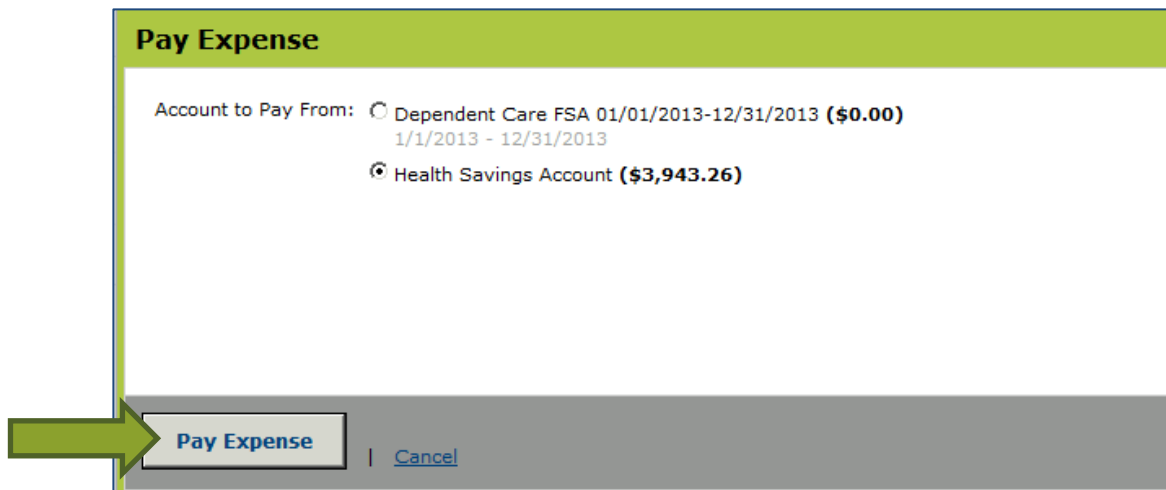
Save | [Cancel](#) | [Remove](#)

Submitting a Claim from the Expense Tracker

Step 1: Locate the filed expense in the Expense Tracker and select the Pay option.

Date of Service	Expense Description	Expense	Recipient/Patient	Source	Expense Amount	Status		Actions
6/4/2013	Contact Sterling Optical Received on 6/17/2013	Vision	Angie	Online	\$11.11	Unpaid		Pay

Step 2: Next, choose the plan to pay from and select Pay Expense.



Step 3: The system will populate the claim information based off the information entered from the Expense Tracker feature (in addition to attaching the documentation), complete any additional required fields and select Add Claim.

3. HEALTH SAVINGS ACCOUNTS (HSAs)

3.1 Debit Card

Advantages:

- Less out-of-pocket expenses at the time of service
- No waiting for a distribution
- Merchant is paid directly at the point of sale
- Keep receipts for your own records. You aren't required to submit documentation of HSA transactions to Discovery Benefits.

3.2 Distributions (Withdrawals)

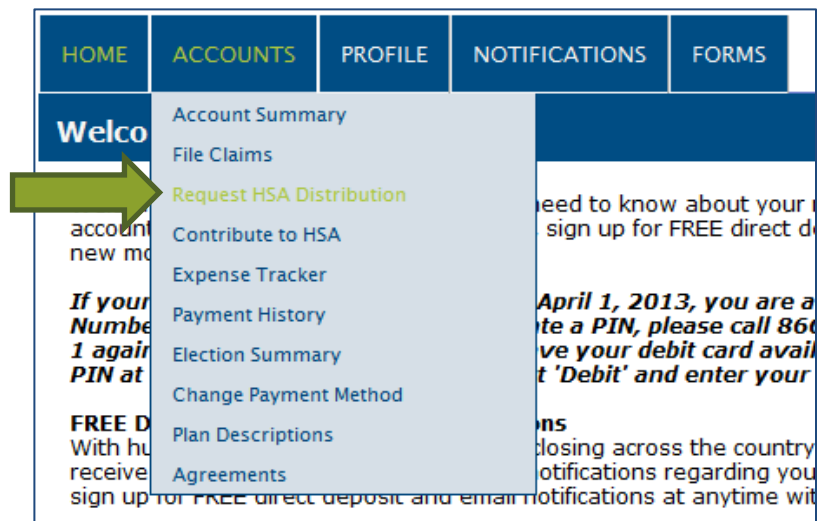
A distribution is requesting funds from your HSA. You can request a distribution via your online account. If you need to request a distribution due to an excess contribution removal, prohibited transactions, rollover, transfer, divorce or disability please use the HSA Distribution Form. If you need to request a distribution due to death of the HSA account holder, please use the HSA Death Distribution Form. Both of these forms are located on our website at:

<http://www.discoverybenefits.com/participants/participants-forms>.

Online

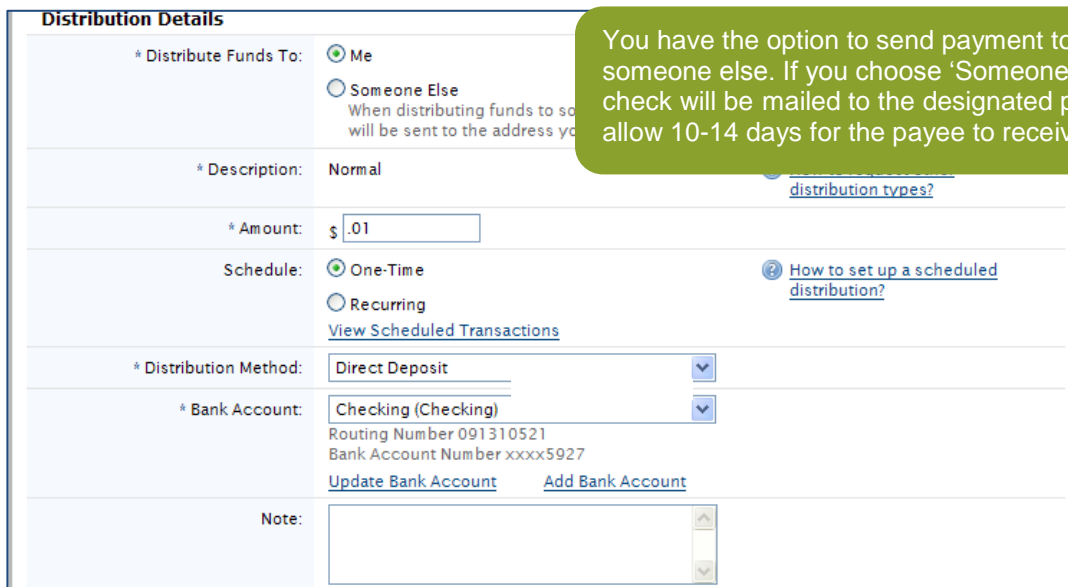
Step 1: Log In.

Step 2: Select Request HSA Distribution in the ACCOUNTS tab.



The screenshot shows a navigation menu with tabs: HOME, ACCOUNTS, PROFILE, NOTIFICATIONS, and FORMS. The ACCOUNTS tab is selected, and a dropdown menu is visible. A green arrow points to the 'Request HSA Distribution' option in the dropdown. Other options in the dropdown include Account Summary, File Claims, Contribute to HSA, Expense Tracker, Payment History, Election Summary, Change Payment Method, Plan Descriptions, and Agreements. To the right of the menu, there is a 'Welcome' message and a list of links: 'Need to know about your...', 'sign up for FREE direct d...', 'April 1, 2013, you are a...', 'te a PIN, please call 866...', 've your debit card avail...', 't 'Debit' and enter your...', 'ns', 'closing across the country', 'otifications regarding you', and 'sign up for FREE direct deposit and email notifications at anytime wit'.

Step 3: Complete the required (*) fields under Distribution Details.



The screenshot shows the 'Distribution Details' form. The 'Distribute Funds To:' field has two options: 'Me' (selected) and 'Someone Else'. A green callout box explains: 'You have the option to send payment to yourself or someone else. If you choose 'Someone Else' a paper check will be mailed to the designated payee. Please allow 10-14 days for the payee to receive the check.' The 'Description:' field is 'Normal'. The 'Amount:' field is '\$.01'. The 'Schedule:' field has two options: 'One-Time' (selected) and 'Recurring'. There are links for 'distribution types?' and 'How to set up a scheduled distribution?'. The 'Distribution Method:' field is 'Direct Deposit'. The 'Bank Account:' field is 'Checking (Checking)'. There are links for 'Update Bank Account' and 'Add Bank Account'. The 'Note:' field is empty.

Step 4: Read the terms and information then check the box in front of 'I have read, understand and agree to the information and terms above'.

Fax or Mail

Submit the applicable HSA distribution form via fax or mail.

Fax: 1-866-451-3245

Mail: Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

3.3 Contributions (Deposits)

You can contribute funds into your HSA electronically through your online account or via mailing the HSA Contribution Form with a paper check or money order. Electronic contributions processing is the quickest way to deposit funds. Use the [IRS Maximum Contribution Detail](#) to determine how much you can contribute for the applicable tax year. **Note:** Any contributions received will be deposited in a cash account. To have funds transfer from the cash account to investments you must log into your online account and 'opt in' to establish a specified threshold amount. See the [Investment](#) section on how to 'opt in'.

Online

Step 1: [Log in](#).

Step 2: Select [Contribute to HSA](#) in the [ACCOUNTS](#) tab.



Step 3: Complete the fields under Contribution Details.

Contribution Details	
Bank Account:	Checking (Checking) Routing Number: Bank Account Number: Update Bank Account
Apply Contribution to Tax Year:	<input checked="" type="radio"/> 2013 <input type="radio"/> 2012
* Contribution Amount:	\$ <input type="text"/>
Schedule:	<input checked="" type="radio"/> One-Time <input type="radio"/> Recurring View Scheduled Transactions
Note:	<input type="text"/> <small>Note will display in the details of this contribution on your HSA activity page.</small>

Step 4: Read the terms and information then check the box in front of 'I have read, understand and agree to the information and terms above.'

Step 5: Select Add Contribution. You will receive a confirmation alert that your contribution is being processed.

Mail

Submit the [Health Savings Account \(HSA\) Contribution Form](#) with a check or money order via mail.

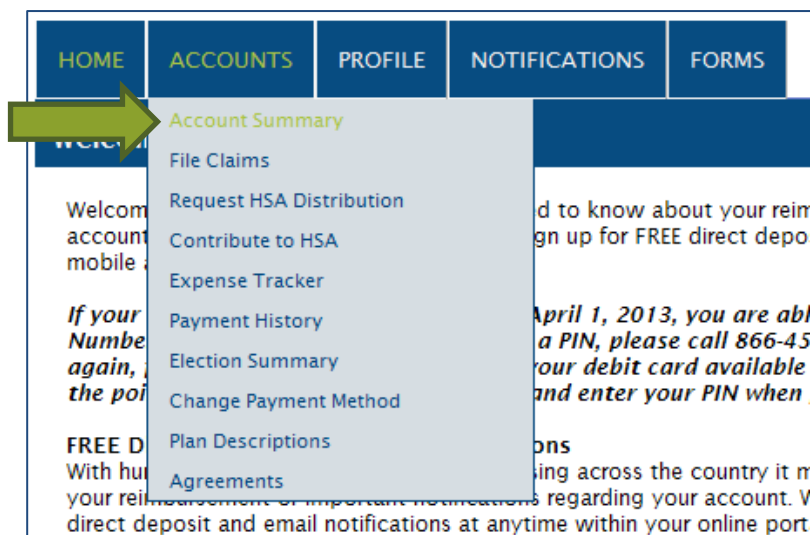
Mail: Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

3.4 Investments

You have the ability to invest your HSA funds once you hit a minimum threshold. To set your threshold you must opt into Manage Investment Transfers.

Step 1: [Log in](#).

Step 2: Choose Account Summary under the ACCOUNTS tab.



Step 3: Select View HSA Summary.

Account Summary	
The "Eligible Amount" shown is the sum of your Annual Election amount, plus certain credits that have been applied to your account. The "Available Balance" reflects your available funds at this time. If you have questions regarding these balances or credits applied, please contact Customer Service.	
Health Savings Account	
HSA Cash Account:	\$1,845.97
HSA Investment Account:	\$0.00
Total Available Balance:	\$1,845.97
<div>01/01/2013-12/31/2013</div>	

A green arrow points from the 'Total Available Balance' row to the [View HSA Summary](#) link.

Step 4: Select Manage Investment Transfers.

HSA Summary		
Total Available Balance		
Actual Balance:	\$1,845.97	View HSA Cash Account Activity
Pending distributions (withdrawals):	\$0.00	
Available Cash Balance:	\$1,845.97	
Pending Cash to Investments:	\$0.00	
Investment Account Fair Market Value:	\$0.00 Balance current as of 2/26	View Investment Detail Manage Investment Transfers
TOTAL BALANCE:	\$1,845.97	Request Distribution (Withdrawal) Make Contribution (Deposit) View HSA Tax Documents View HSA Account Summary Reports

Step 5: Check the box next to 'Define Investment Sweep Amount'. Set your threshold amount, then select the Submit button.

Manage Investment Transfers

The consumer may setup and update their investment threshold through the consumer portal. Below is the information the consumer views. You may update the setting on their behalf.

You are eligible to invest a portion of the funds from your health saving account into an investment account. By setting your investment transfer threshold below, we will automatically sweep funds into the investment account once your available cash balance exceeds the sweep threshold amount by \$100 or more. Likewise when your available cash account balance falls below the sweep threshold by \$100 or more, funds will be automatically swept back to your cash account from your investment account.

Your investment transfer threshold may be set equal to or above \$1500. Please enter a value that is an increment of 100.

Define Investment Sweep Amount: ☒

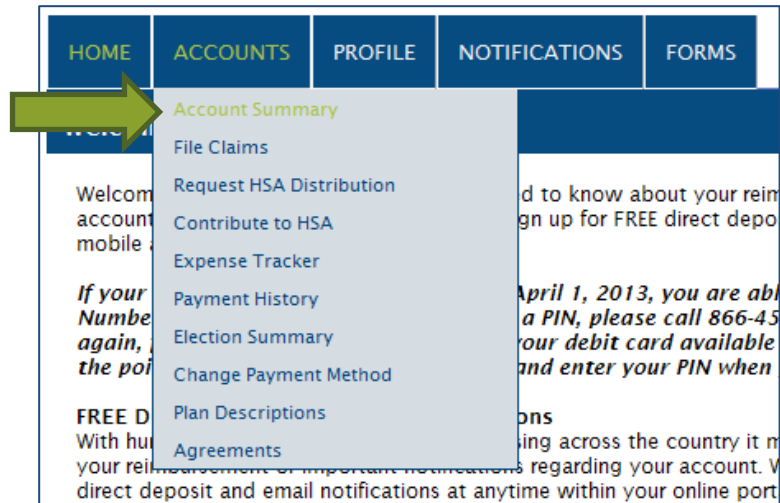
Transfer Funds to Investment When My Cash Balance Exceeds: \$1500

Investment Services: Not FDIC Insured • No Bank Guarantee • May Lose Value

Your fund balances will be automatically reallocated, consistent with your investment elections, at the frequency you select. Even as market conditions change, your overall investment mix will stay on target with your diversification strategy. The investment sweeps will automatically replenish your cash account when it goes below your investment threshold.

Step 1: [Log in.](#)

Step 2: Choose Account Summary under the ACCOUNTS tab.



Step 3: Select View HSA Summary.

Account Summary	
The "Eligible Amount" shown is the sum of your Annual Election amount, plus certain credits that have been applied to your account. The "Available Balance" reflects your available funds at this time. If you have questions regarding these balances or credits applied, please contact Customer Service.	
Health Savings Account	
HSA Cash Account:	\$1,845.97
HSA Investment Account:	\$0.00
Total Available Balance:	\$1,845.97
View HSA Summary	
01/01/2013-12/31/2013	

Step 4: Select View Investment Detail.

HSA Summary	
Total Available Balance	
Actual Balance:	\$1,845.97 View HSA Cash Account Activity
Pending distributions (withdrawals):	\$0.00
Available Cash Balance:	\$1,845.97
Pending Cash to Investments:	\$0.00
Investment Account Fair Market Value:	\$0.00 View Investment Detail Balance current as of 2/20/2013 Manage Investment Transfers
TOTAL BALANCE:	\$1,845.97 Request Distribution (Withdrawal) Make Contribution (Deposit) View HSA Tax Documents View HSA Account Summary Reports

Step 5: You will be prompted to answer a security question, input the applicable answer and select Submit. Once you have answered the security question, you will be in the investment site. The toolbar on the left side of the investment site includes a FAQ section that will assist you through navigation.

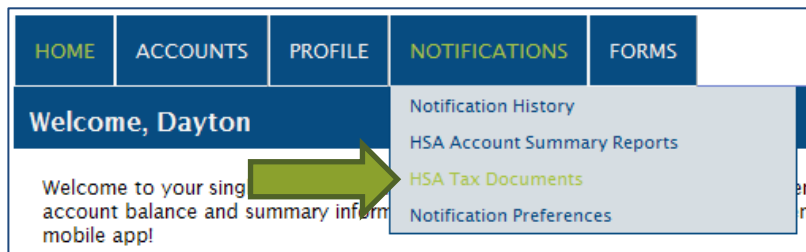
Note: Trades initiated after 1:30 p.m. Central will be processed the next business day. Trades can take 3-6 business days to process.

3.5 Tax Documents

You will be provided with two HSA tax documents, the 1099-SA and 5498-SA. The 1099-SA is provided in January and reports distributions. The 5498-SA is provided in May and reports contributions. **Note:** You will only receive these documents if you had a distribution or contribution within the applicable tax year. These documents can be found in your online account.

Step 1: Log in.

Step 2: Select HSA Tax Documents in the Notifications tab.



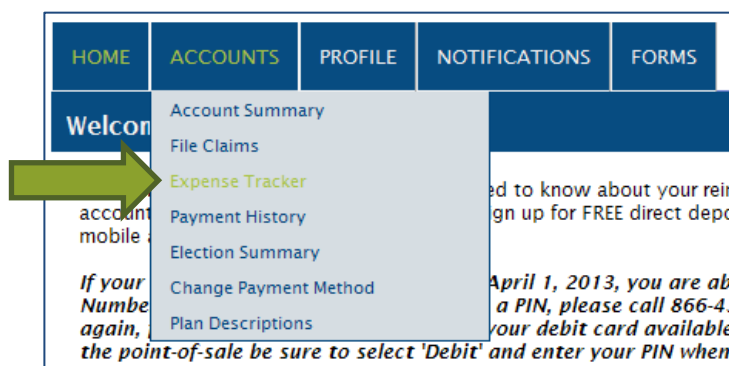
Step 3: Choose View Document next to the document you need.

3.6 Expense Tracker

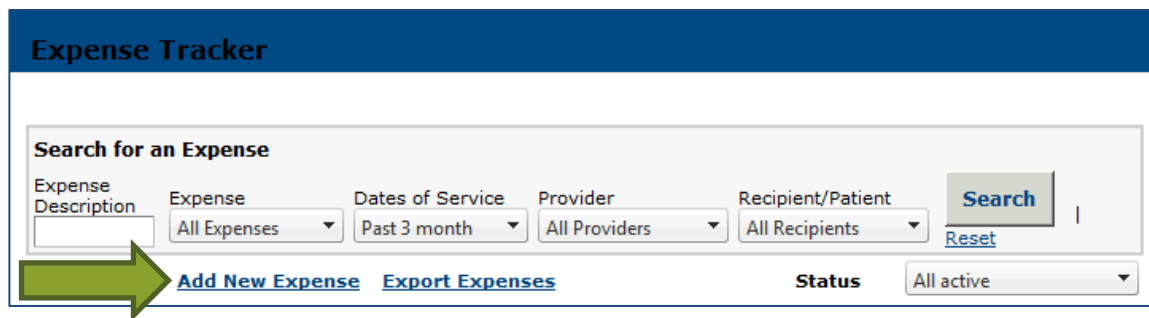
The Expense Tracker feature serves as an electronic storage feature. It can also tie to the process of requesting a distribution.

Storing Documentation

Step 1: From your homepage, select the Accounts tab, then Expense Tracker.




Step 2: Select Add New Expense.



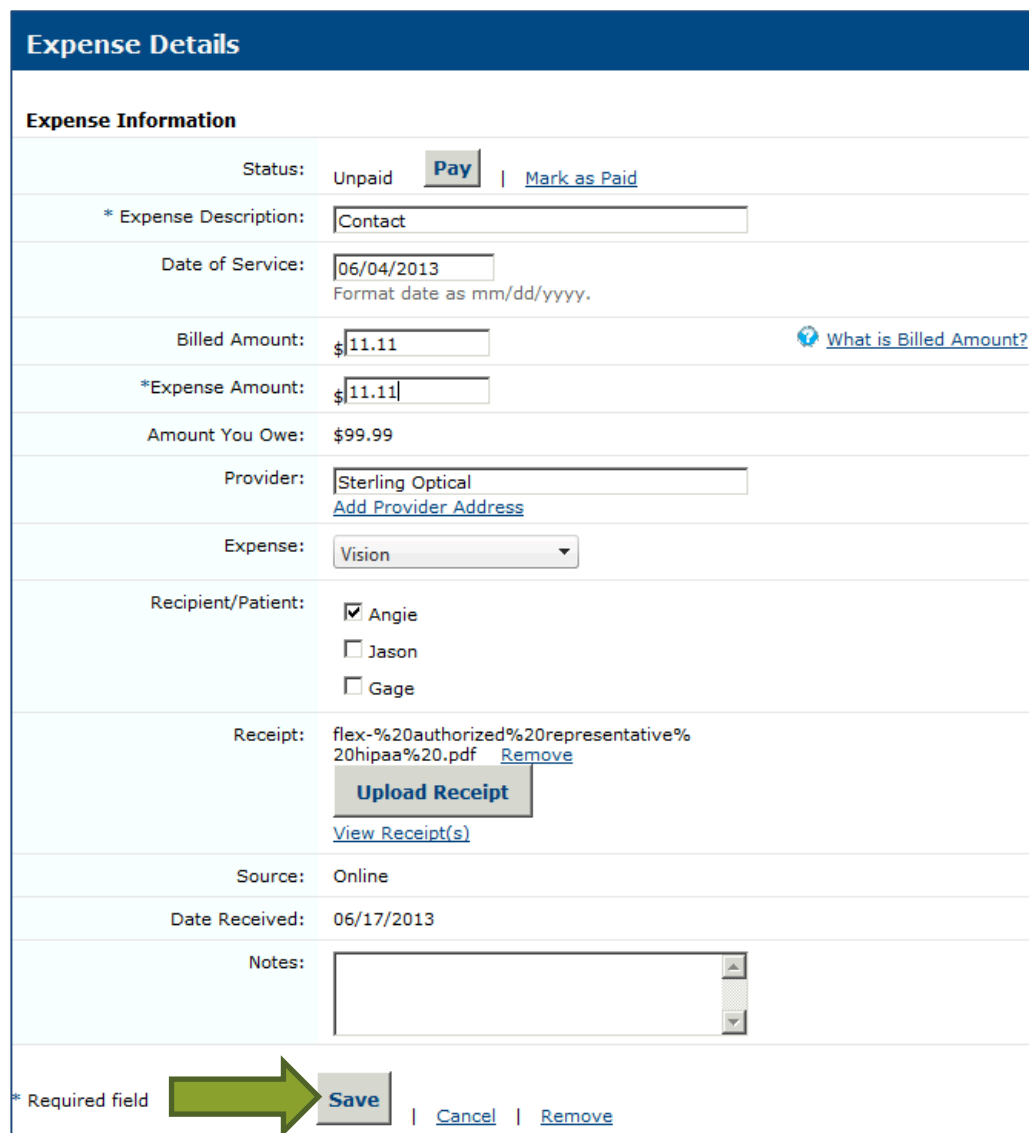
Expense Tracker

Search for an Expense

Expense Description: Expense: Dates of Service: Provider: Recipient/Patient: [Reset](#)

 [Add New Expense](#) [Export Expenses](#) Status:

Step 3: Complete the fields and select Add Expense.



Expense Details

Expense Information

Status: Unpaid | [Mark as Paid](#)

* Expense Description:

Date of Service:
Format date as mm/dd/yyyy.

Billed Amount: [What is Billed Amount?](#)

*Expense Amount:

Amount You Owe: \$99.99

Provider:
[Add Provider Address](#)

Expense:

Recipient/Patient: ☒ Angie
☐ Jason
☐ Gage


Receipt: flex-%20authorized%20representative%20hipaa%20.pdf [Remove](#)

[View Receipt\(s\)](#)

Source: Online


Date Received: 06/17/2013

Notes:

* Required field  | [Cancel](#) | [Remove](#)

Requesting a distribution from documentation already saved in the Expense Tracker

Step 1: Locate the desired documentation in the the Expense Tracker claim and select the Pay button.


Date of Service	Expense Description	Expense	Recipient/Patient	Source	Expense Amount	Status		Actions
6/4/2013	Contact Sterling Optical Received on 6/17/2013	Vision	Angie	Online	\$11.11	Unpaid		

Step 2: Next, choose the plan to pay from and select Pay Expense.

Pay Expense

Account to Pay From: ☐ Dependent Care FSA 01/01/2013-12/31/2013 **(\$0.00)**
1/1/2013 - 12/31/2013

☒ Health Savings Account **(\$3,943.26)**

 [Cancel](#)

Step 3: Check the box in front of “I have read, understand and agree to the information and terms above.”

Step 4: Select Request Distribution.

4. TRANSPORTATION

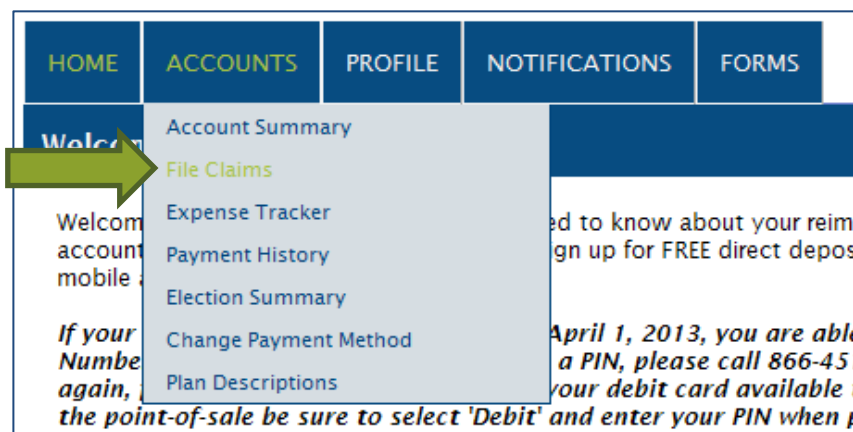
4.1 Mass Transit/Parking/Bicycle

You can file online for parking, vanpooling and bicycle. Mass transit products should only be purchased with your Discovery Benefits debit card. If you tried your debit card and it was unable to be utilized, an online claim can be filed.

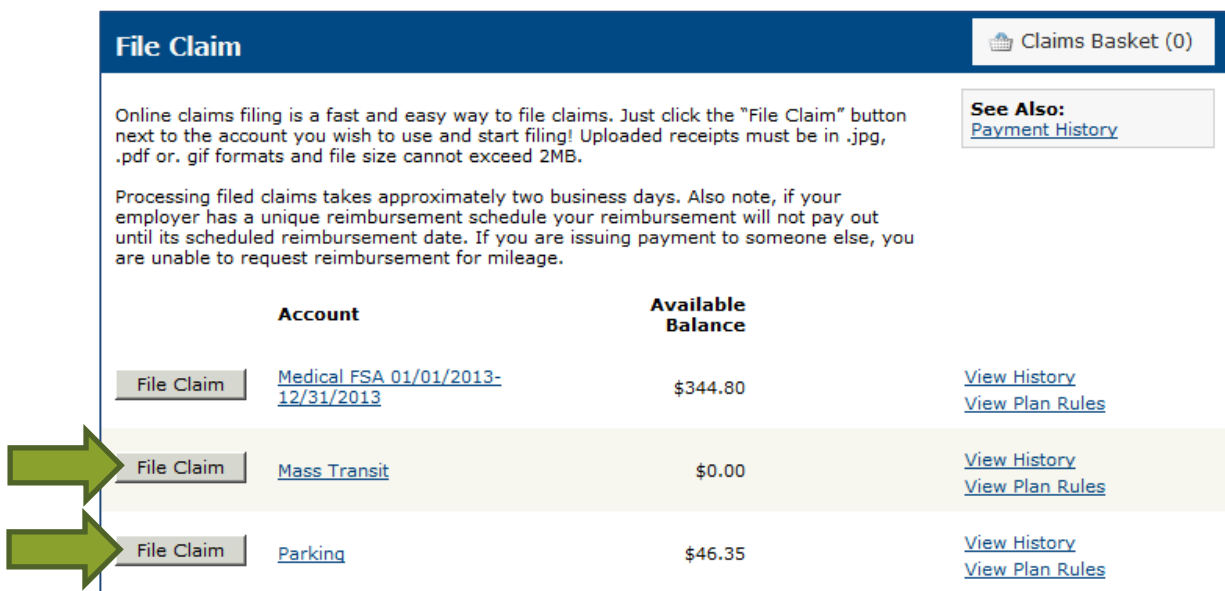
Online

Step 1: [Log in](#).

Step 2: Select the ACCOUNTS tab, then File Claims. Choose File Claim next to the appropriate account type.



Step 3: Select File Claim next to the account you would like to be reimbursed from.



Step 4: Complete the required (*) information. **NOTE:** You have the ability to reimburse yourself or the provider directly.

File Claim: Parking

Claims Basket (0)

Please enter your claim amount information below. If all or part of your claim is unreimbursable due to auditing factors (i.e. claim exceeds available balance in your account), then you will only be reimbursed the approved amount. If this occurs, you will receive notification in the mail.

Transportation plans are reimbursed based on a monthly election, so dates of service on your claim must start and end within the same month. If your transportation dates of service span across multiple months, please submit a separate claim for each month.

* Start Date of Service:

Format date as mm/dd/yyyy

* End Date of Service:

Format date as mm/dd/yyyy

* Claim Amount:

\$

* Provider:

* Category:

Transportation - Parking

* Type:

Choose from list...

* Make Payment to:

☐ Me
 ☒ Someone Else
When making payment to someone else, check will be sent to the below.

* Payee:

☐ Add a New Payee
 ☐ Select a Saved Payee

* Required field

Add Claim

Cancel

Add a New Payee

To add a new payee, select the 'Add a New Payee' option and fill in the displayed fields. To save this payee for future use, check the 'Save a new payee' checkbox at the bottom. After you submit the distribution request, the newly added payee will be available in the saved payees list. If you don't want to save this payee, uncheck the 'Save a new payee' checkbox.

Select a Saved Payee

To use a previously saved payee, choose the 'Select a Saved Payee' option. Select a payee from the list under 'Payee Name'. The system will automatically populate the payee information with the saved payee information.

Step 5 (If applicable): Upload an itemized receipt if you are requesting reimbursement for bicycle expenses.

Step 6: Once completed, select Add Claim. You will be able to add additional claims if needed.

Step 7: Once all claims have been added, agree to the Terms and Conditions and click Submit Claim(s).

Claims Basket

Claims Basket (1)

Claims [Add Another Claim](#)

Plan	Expense Details	Claim Amount	Approved Amount*	Actions
Parking	\$5.00 for 1/1/2013 - 1/31/2013 From Bill's Parking Garage for John Miller Parking Payable to Bill's Parking Garage	\$5.00	\$5.00	Update Remove
		\$5.00	\$5.00	

* The approved claim amount will be reimbursed based on your available balance. If a plan requires funds to be contributed prior to the reimbursement of claims, you will be reimbursed as funds become available in your plan account.

Terms and Conditions

☒ I have read and agree to the [Terms and Conditions](#).

Submit Claim(s)

[Add Another Claim](#)
[Cancel](#)