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Consumer Portal Quick Start Guide
Health Savings Accounts (HSAs)

Welcome to your **Benefit Extras'** Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account.

Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investments, meaning you only need to remember one Username and Password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

I opened my Health Savings Account with Benefit Extras. What should I do now?

Go to the Consumer Portal today at www.benefitextras.com.

1 **Register Online**: Your first-time login instructions are included on your enrollment confirmation statement. The first time you log in, you will be prompted to update your password, complete 3 security questions & sign your Terms & Conditions.

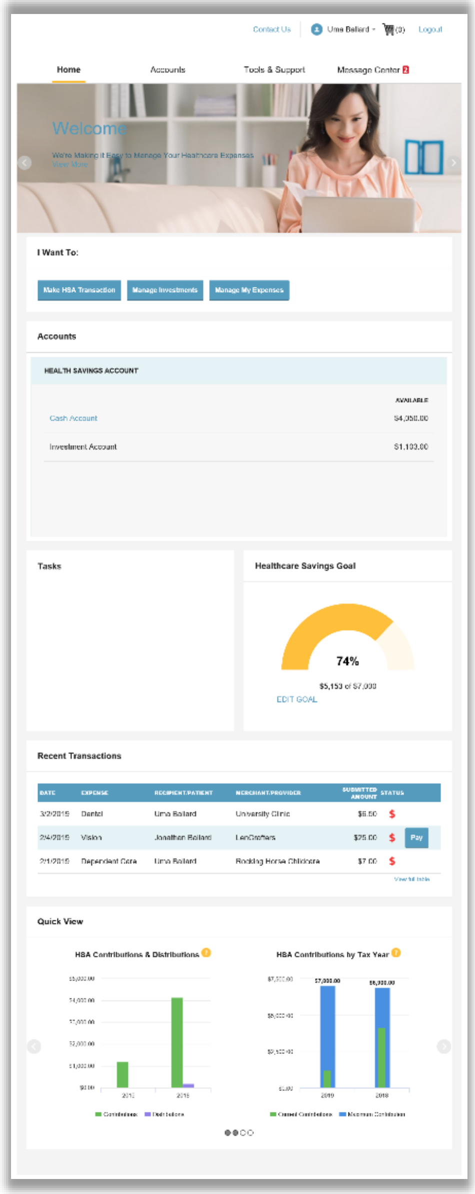
2 **Set up Investment Sweeps**: You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at $2,000 or higher. See "*How do I sign up to Access/Sweep cash to Investments*?" instructions on page 4.

We know from Web usage statistics that you'll most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the **Home** page, or
2. Click on one of the three tabs at top of the **Home** page



HOW DO I LOG ON TO HOME PAGE?

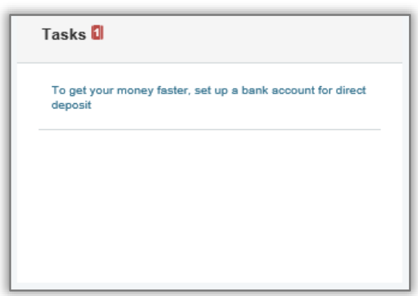
1. Go to www.benefitextras.com
2. Click on the Employee Tab.
3. Scroll down to Tax-Advantaged Plans and click on 'Log In'.
4. Enter your login Username and Password provided by Benefit Extras'.
5. Click **Login**.

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

- Easily access the **I Want To:** and **Accounts** sections to work with your account right away.
- The **I Want To:** section contains the most frequently used options within the Consumer Portal.
- Clicking on the link in the **Accounts** section brings you to the Account Activity page where you can see and manage your account.
- The **Tasks** 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/click on the tabs at the top of the page.

IS THERE ANYTHING ELSE THAT I NEED TO DO?

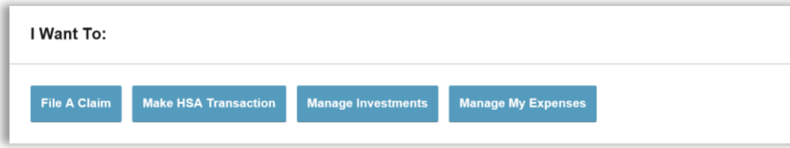


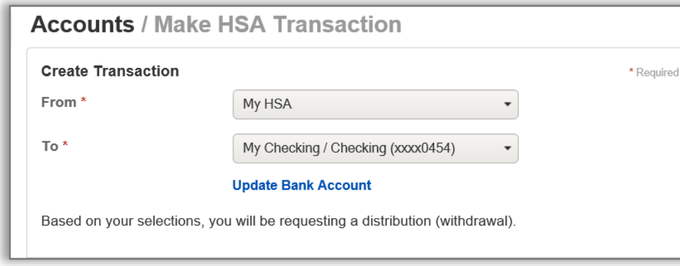
- Check **Tasks**, all messages are unique to each person's profile.
  - Have you set up Direct Deposit to get your money faster?
  - Have you downloaded the Mobile app for quick easy access to your account balance?

- An email notification will be sent alerting you if you have actions you need to complete.

HOW DO I REQUEST A DISTRIBUTION?

1. To request distribution from your HSA, select the link "**Make HSA Transaction**" in the **I Want To:** section.
2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or someone else.

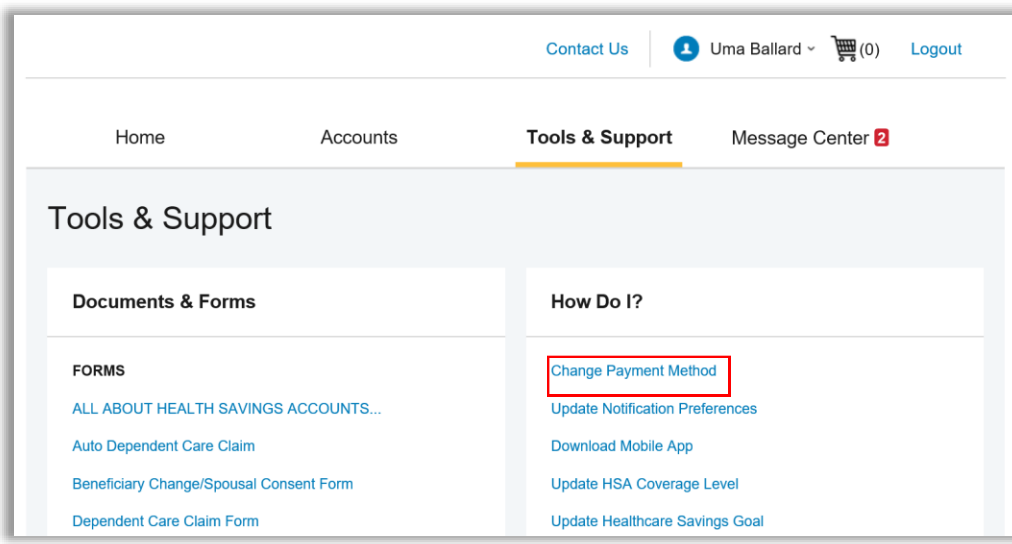




Did you know? For a convenient alternative, you can use your HSA debit card to pay for your medical expenses directly from your HSA.

The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account. <u>Before you begin, make sure your employer offers direct deposit.</u>

1. Click on the **Tools & Support** tab then click **Change Payment Method** under the **"How Do I"** section.
2. You can see the current selections for your Primary and/or Alternate Payment Methods. Click **Update**
3. Select the **Direct Deposit** radio button to change your reimbursement method.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.
6. 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 to enter online, which will validate your account.



CAN I CONTRIBUTE MORE FUNDS TO MY HSA, OTHER THAN PAYROLL DEPOSITS?

Yes! You may contribute to your HSA by transferring funds from your personal bank account and then report that contribution on your tax returns to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, select the link "**Make an HSA Transaction"** in the **I Want To:** section.
2. If you have a bank account on file, you may use that as your contribution account. If you do not then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution as you wish! Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request and the money becomes available in your HSA as soon as it is deposited.

HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. Under the **Accounts** menu, select **Manage Investments**.
2. Click on **Update** next to **Auto-Transfers to or from an Investment Account**.
3. Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
4. Don't forget to set your investment allocation!! See "***How do I change my Investment Elections?***" below.

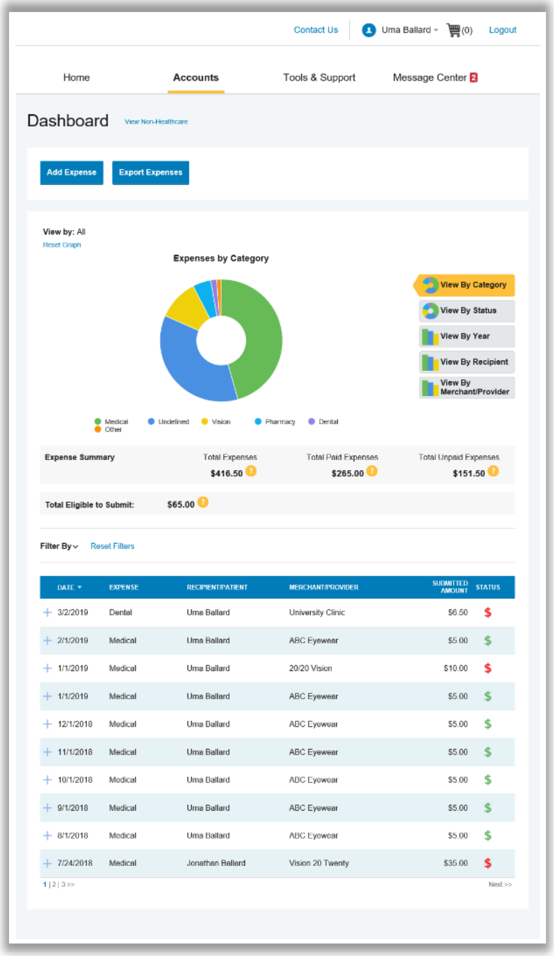
HOW DO I FIND MY INVESTMENT BALANCE?

You can find your HSA cash and investment balances directly from the **Home** page under the **Accounts** section on the left-hand side of the screen. For more details click on the appropriate account which will bring you to the **Account Activity** screen. From there, you can view even more detail regarding your account.

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

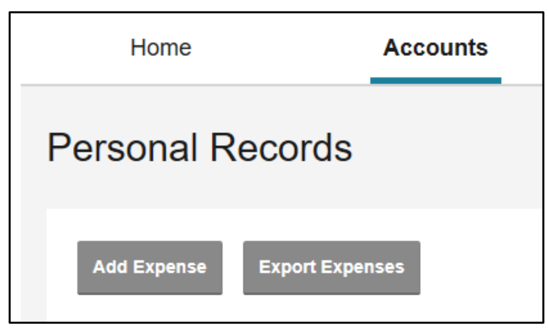
To view and manage ALL healthcare expense activity from EVERY source, use Personal Records

1. Under the **Accounts** menu is **Personal Records** which provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **Filter By** in the middle of the page, or by clicking on the **field headers** within Personal Records.
3. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left-hand side of the page.



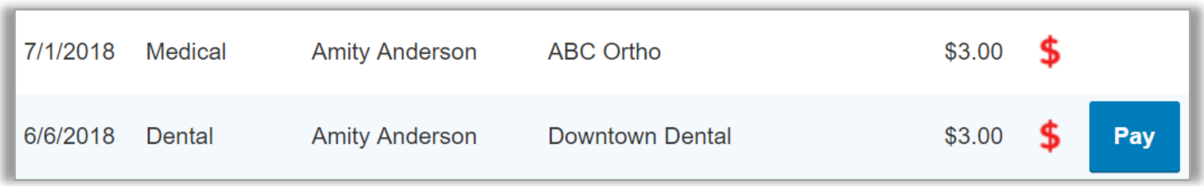
HOW DO I ADD AN EXPENSE TO PERSONAL RECORDS?

1. From **Personal Records** click on the **Add Expense** button in the upper left-hand side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to **Personal Records** you can pay the expense, if desired.



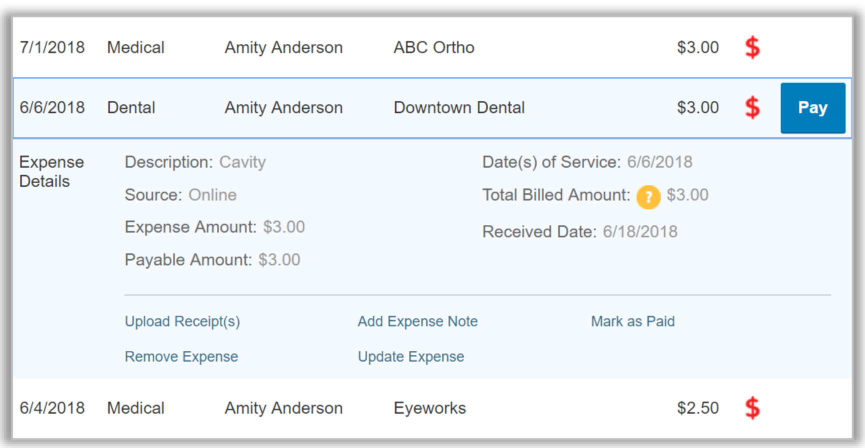
HOW DO I PAY AN EXPENSE? (when Debit card was not used)

1. You may process payments/reimbursements for unpaid expenses directly from the **Personal Records** page.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. You can filter **Personal Records** to only view unpaid expenses by clicking on the **unpaid** status from the **Filter By** menu.
4. Simply choose which expenses you would like paid and you will be presented with the eligible accounts to select where the claim should be paid.
5. When you click **Pay**, the claim details from **Personal Records** will be pre-populated within the claim form. Review & edit the claim details by completing any required fields that remain blank.
6. You will have the option to either request a reimbursement/distribution to yourself or pay the provider (a fee of $5.00 will apply for issuance of a physical check).



HOW DO I EDIT AN EXISTING EXPENSE IN PERSONAL RECORDS?

1. You can edit expense details for all claim statuses directly from the **Personal Records** page.
2. Expand the expense details visible by clicking + in front of the expense.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or remove the expense.

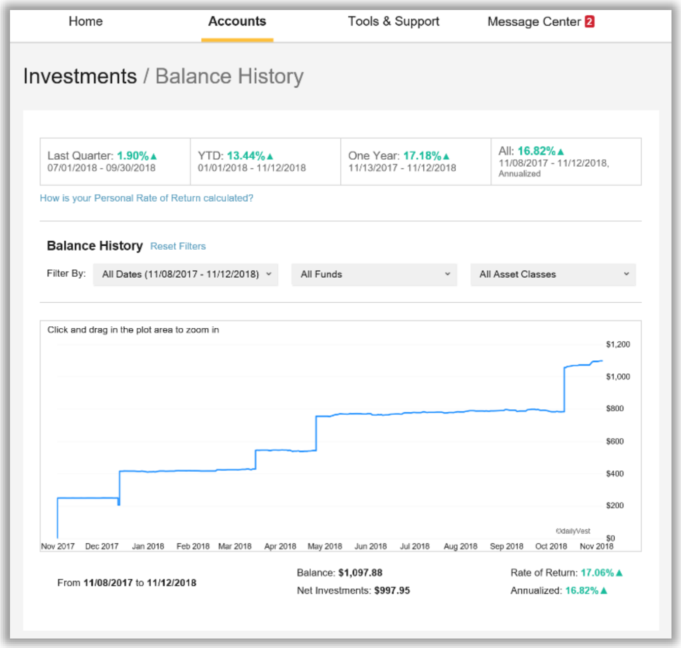


WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Home** page, click on the **Manage Investments** button under the **I Want To:** section. The Investment Summary page provides you with a dynamic snap shot view of your investment account. You can click on the boxes above the graph to drill down into specific details regarding your investment account.

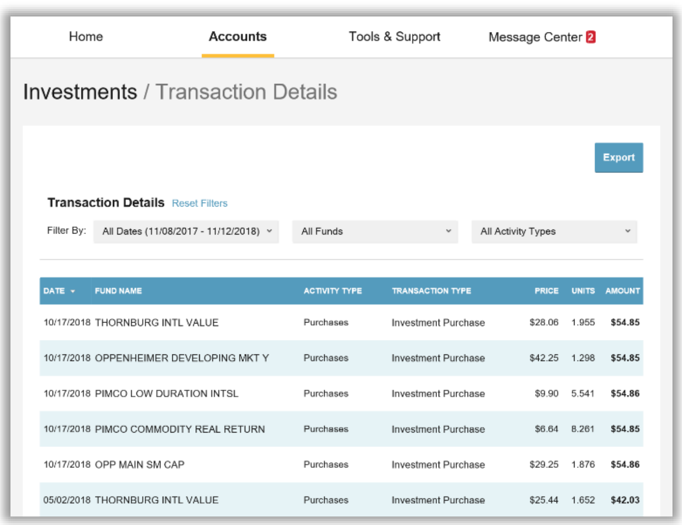
WHERE DO I FIND MY INVESTMENT BALANCES?

From the **Accounts** menu, click on **Balance History** under the **Investment** column. Use the filters to provide you with specific balance information related to your investments.



HOW CAN I FIND MY INVESTMENT TRANSACTION DETAIL?

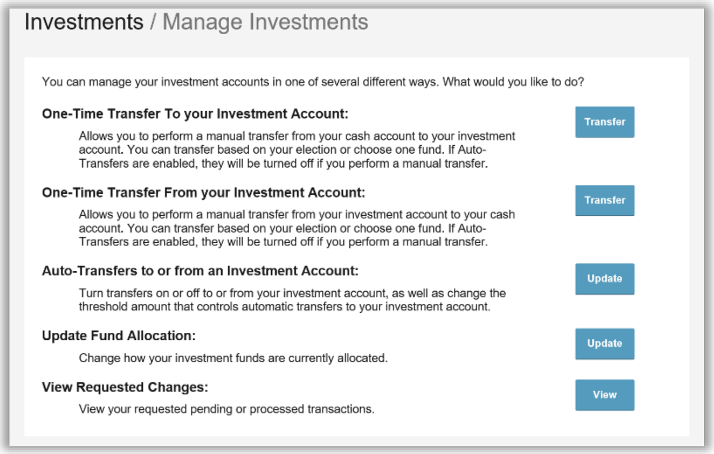
From the **Accounts** menu, click on **Transaction Details** under the **Investments** column.



HOW DO I CHANGE MY INVESTMENT ELECTIONS?

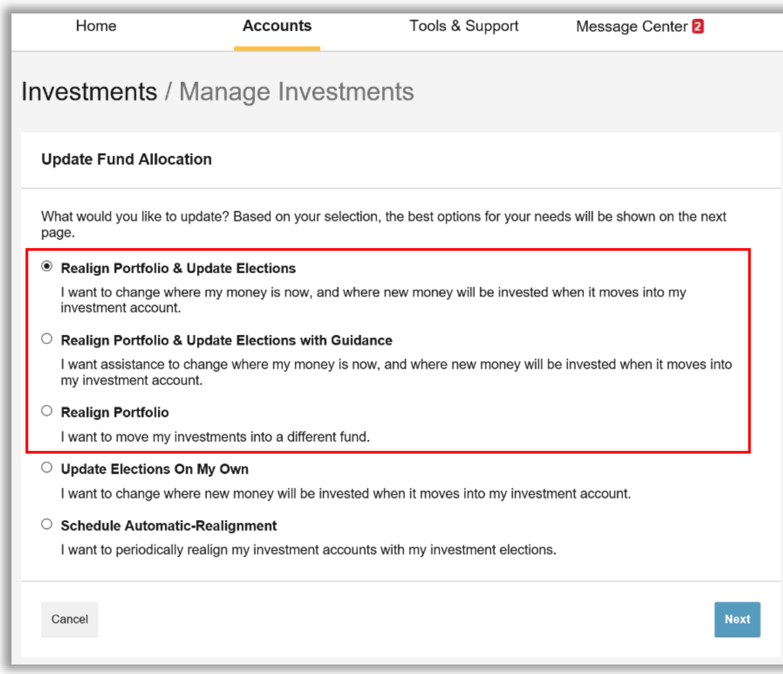
1. To setup or change your investment elections for future contributions to your investment account, click on **Manage Investments** under the **Accounts** menu.

2. Click on the **Update** button next to **Update Fund Allocation**. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note any changes you make will affect your investment elections for future contributions, but will not change how the current balance in your HSA is invested.



HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

1. To make changes to *existing* investment balances, you can use either the **Realign Portfolio & Update Elections** or **Realign Portfolio** options by selecting **Manage Investments** under the **Accounts** menu then clicking on ‘Update’ for **Update Fund Allocation**.



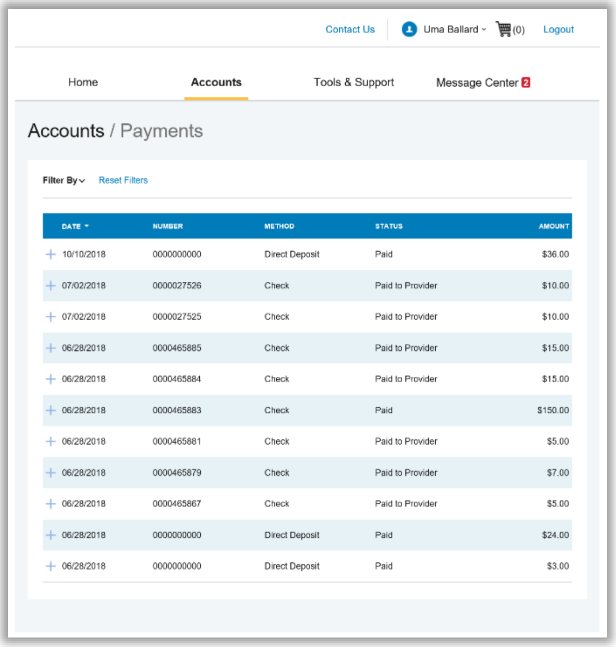
Realign Portfolio & Update Elections affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Realign Portfolio initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Note: Realign Portfolio will not change your investment elections for future contributions to your investment account. See the question **“How do I change my investment elections”** for steps to change elections for future contributions.

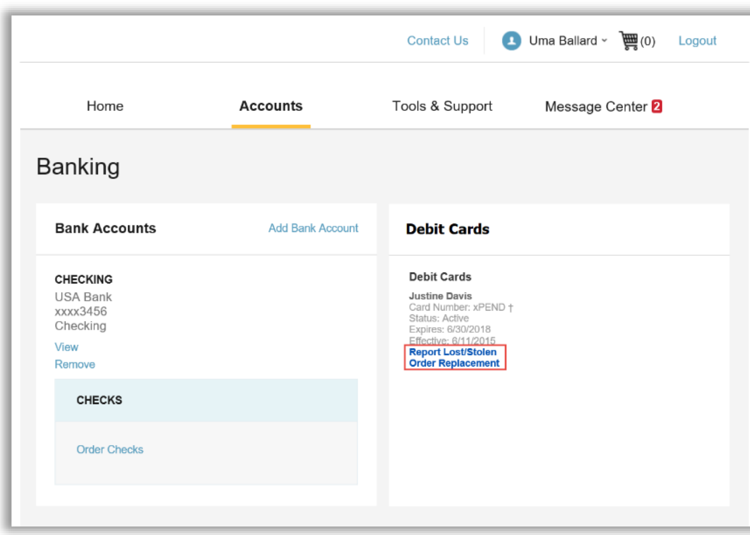
HOW DO I VIEW MY PAYMENT HISTORY?

1. From the **Accounts** menu, click on **Payments** under the **Accounts** column**.**
2. You will see payments made to date, including debit card transactions.



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

1. From the **Accounts** menu, under the **Profile** column, click the **Banking/Cards** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

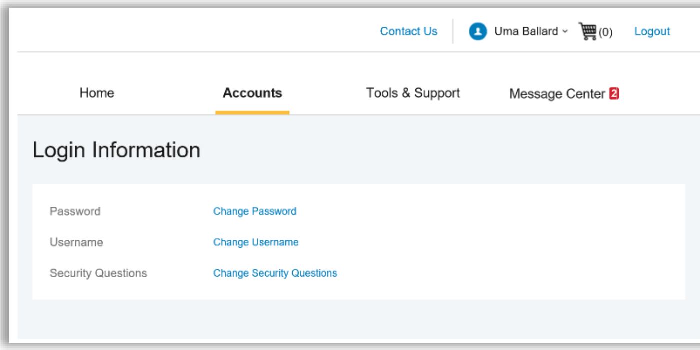


HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Accounts** menu, under the **Profile** column, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary.** Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

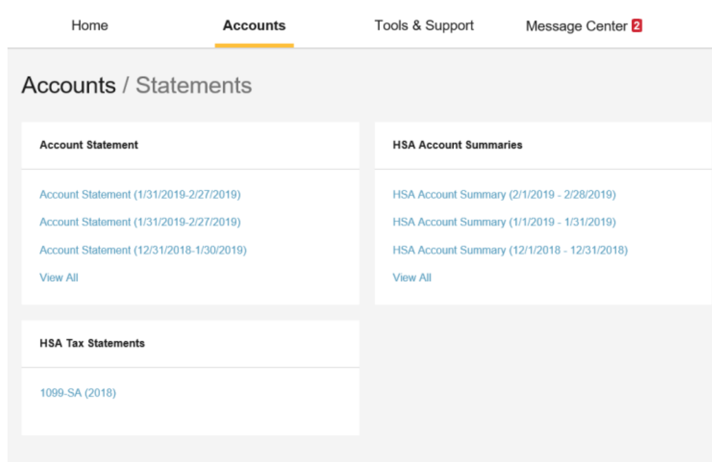
1. From the **Accounts** menu, under the **Profile** column, click **Login Information**.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by Benefit Extras'. Follow the instructions.)
3. Click **Submit**.



ARE HSA STATEMENTS AVAILABLE ONLINE?

Your HSA Account Summary report can be found by clicking the **Statements** link under the **Accounts** menu. The three most recent summaries will be displayed or you can click on 'view all' to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing **Fund Activity Summary**.



ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

Your HSA Tax Documents can be found by clicking on the **Tools & Support** tab and choosing **HSA Tax Documents.** All tax documents will be accessible here, including corrections or updates.

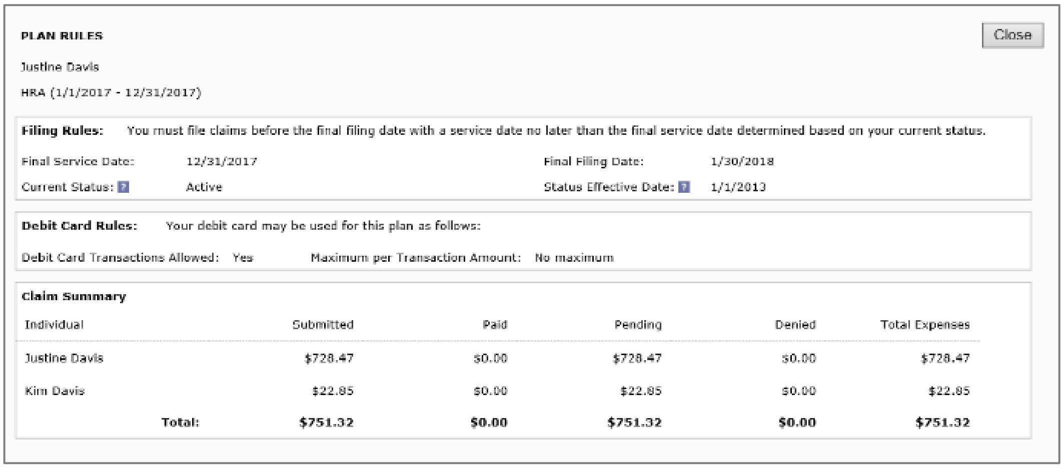
WHERE CAN I FIND HSA FORMS AND RESOURCES?

Forms, such those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQ's and information about interest rates and how to invest funds can also be found under the **Tools & Support** tab.

HOW DO I VIEW OR ACCESS PLAN INFORMATION?

1. Under the **Accounts** menu, click on **Account Summary**.

2. Click the applicable account name and the **Plan Rules** will open in a pop-up window.
   OR under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.



PLAN RULES

Close

Justine Davis

HRA (1/1/2017 - 12/31/2017)

Filing Rules: You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.

Final Service Date: 12/31/2017 Final Filing Date: 1/30/2018

Current Status: Active Status Effective Date: 1/1/2013

Debit Card Rules: Your debit card may be used for this plan as follows:

Debit Card Transactions Allowed: Yes Maximum per Transaction Amount: No maximum

Claim Summary

Individual	Submitted	Paid	Pending	Denied	Total Expenses
Justine Davis	$728.47	$0.00	$728.47	$0.00	$728.47
Kim Davis	$22.85	$0.00	$22.85	$0.00	$22.85
Total:	**$751.32**	**$0.00**	**$751.32**	**$0.00**	**$751.32**

MORE HELPFUL INFORMATION

Visit our website at www.benefitextras.com for a list of eligible health care expenses (access code bei518), financial calculators, educational videos and other valuable resources that enable you to manage your healthcare more effectively.