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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 notificationsIntegrated 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.

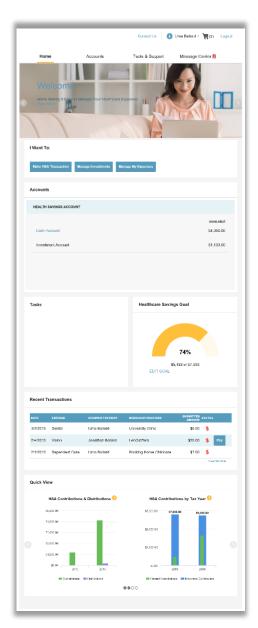
The Home Page is easy to navigate:

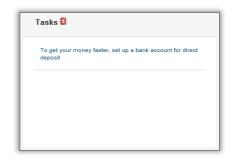
- Easily access the I Want To: and Accounts sections to work with your account right away.
- The I Want To: section contains the most frequently used options within the Consumer Portal.
- Clicking on the link in the **Accounts** section brings you to the Account Activity page where you can see and manage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

- 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.

aim	Make HSA Transaction	Manage Investments	Manage My Expenses	
Acco	ounts / Make H	ISA Transactio	n	
	Dunts / Make H	HSA Transactio	n	* Required
	e Transaction	HSA Transactio	n •	• Required
Creat	e Transaction		•	* Required

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>

- 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.

		Contact Us J Uma Ballard ~ 🕎 (0) Logout
Home	Accounts	Tools & Support Message Center 2
Tools & Support		
Documents & Forms		How Do I?
Documents & Forms		How Do I? Change Payment Method
	ACCOUNTS	
FORMS	ACCOUNTS	Change Payment Method
FORMS ALL ABOUT HEALTH SAVINGS A		Change Payment Method Update Notification Preferences

### 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.
- 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!

Home	Accounts	Tools & Support	Message Center 2
ACCOUNTS	INVESTMENTS	PROFILE	I WANT TO
			Make HSA Transaction
	Manage Investments	Payment Method	Manage Investments
	Portfolio Pert		
	Balance History		
	Fund Activity		
	Transaction Details		

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?

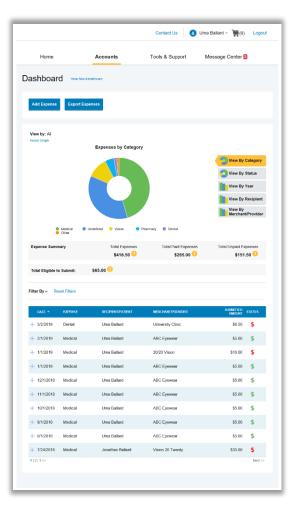
You can find your HSA cash and investment balances directly from the **Home** page under the **Accounts** section on the left-hand side of the screen. For more details click on the appropriate account which will bring you to the **Account Activity** screen. From there, you can view even more detail regarding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

ISA	
	AVAILABLE
Cash Account	\$1,345.42
Advance	\$0.00
Investment Account	\$1,345.42
Available to spend Includes Advance	\$2690.84

### ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

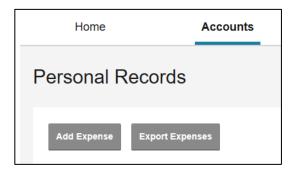
# To view and manage ALL healthcare expense activity from EVERY source, use <u>Personal Records</u>

- 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).

7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ Pay

#### HOW DO I EDIT AN EXISTING EXPENSE IN PERSONAL RECORDS?

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

7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown	Dental \$3.00	\$ Pay
Expense	Descriptio	n: Cavity		Date(s) of Service: 6/6/2018	
Details	Source: O	Inline		Total Billed Amount: 🕜 \$3.00	
	Expense A	Amount: \$3.00		Received Date: 6/18/2018	
	Payable A	mount: \$3.00			
	Upload Rec	ceipt(s)	Add Expense Note	Mark as Paid	
	Remove Ex	pense	Update Expense		
6/4/2018	Medical	Amity Anderson	Eyeworks	\$2.50	\$

#### 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.



+ Recent Activity As of 08/14/2020 \$1,891.41 Rate of Return 05/15/2020 - 08/14/2020 10.02% ▲ View Details

### 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.

Home	Accounts	Tools & Support	Message Center 2
vestments / B	alance History		
Last Quarter: 1.90% A 07/01/2018 - 09/30/2018	YTD: 13.44% A 01/01/2018 - 11/12/2018	One Year: 17.18% ▲ 11/13/2017 - 11/12/2018	All: 16.82%▲ 11/08/2017 - 11/12/2018, Annualized
low is your Personal Rate of	Return calculated?		
Balance History Res	et Filters		
Filter By: All Dates (11/0	8/2017 - 11/12/2018) × All F	unds ~	All Asset Classes v
Click and drag in the plot are	a to zoom in		\$1,200
			\$1,000
	Г		\$800
			\$600
			\$600 \$400
ov 2017 Dec 2017 Jan 2018	Feb 2018 Mar 2018 Apr 2018 May	y 2016 Jun 2016 Jul 2016 Aug 2016	\$400 \$200 ©dash/test \$0
lov 2017 Des 2017 Jan 2018 From <b>1108/2017</b> to <b>11/1</b>	Balan	y 2016 Jun 2016 Jul 2016 Aug 2016 Ince: <b>\$1,097.88</b>	\$400 \$200 ©dash/test \$0

## HOW CAN I FIND MY INVESTMENT TRANSACTION DETAIL?

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

Hon	ne	Accounts	Tool	s & Support	Message Cer	nter 🙎	
nvestrr	nents / Trans	action D	etails				
							Export
Transad	ction Details Reset F	ilters					
Filter By:	All Dates (11/08/2017 -	11/12/2018) ~	All Funds	~	All Activity Types		ř
DATE 🔻	FUND NAME		ACTIVITY TYPE	TRANSACTION TYPE	PRICE	UNITS	AMOUNT
10/17/2018	THORNBURG INTL VAL	UE	Purchases	Investment Purcha	ise \$28.06	1.955	\$54.85
10/17/2018	OPPENHEIMER DEVEL	OPING MKT Y	Purchases	Investment Purcha	ase \$42.25	1.298	\$54.85
10/17/2018	PIMCO LOW DURATION	INTSL	Purchases	Investment Purcha	se \$9.90	5.541	\$54.86
10/17/2018	PIMCO COMMODITY RE	AL RETURN	Purchases	Investment Purcha	ise \$6.64	8.261	\$54.85
10/17/2018	OPP MAIN SM CAP		Purchases	Investment Purcha	ise \$29.25	1.876	\$54.86
05/02/2018	THORNBURG INTL VAL	UE	Purchases	Investment Purcha	ase \$25.44	1.652	\$42.03

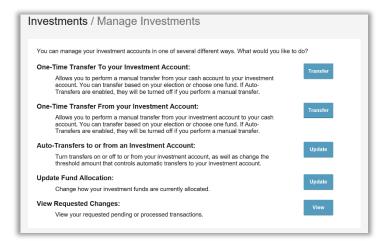
#### HOW DO I CHANGE MY INVESTMENT ELECTIONS?

- 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?

 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



Home	Accounts	Tools & Support	Message Center 💈
vestments /	Vanage Investm	ents	
Update Fund Alloca	tion		
What would you like to page.	update? Based on your selecti	on, the best options for your ne	eeds will be shown on the next
Realign Portfolio &	Update Elections		
I want to change whe investment account.	ere my money is now, and whe	ere new money will be invested	I when it moves into my
Realign Portfolio &	Update Elections with Guid	ance	
I want assistance to my investment acco		w, and where new money will	be invested when it moves into
Realign Portfolio			
I want to move my in	vestments into a different fund	1.	
O Update Elections C	n My Own		
I want to change whe	ere new money will be investe	d when it moves into my invest	ment account.
O Schedule Automati	c-Realignment		
I want to periodically	realign my investment accour	nts with my investment election	s.
Cancel			Next

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.

Home	Accounts	Tools	& Support Message	Center 2
ccounts / F	Payments			
Filter By∽ Reset F	Filters			
DATE -	NUMBER	METHOD	STATUS	AMOUN
+ 10/10/2018	0000000000	Direct Deposit	Paid	\$36.0
+ 07/02/2018	0000027526	Check	Paid to Provider	\$10.0
+ 07/02/2018	0000027525	Check	Paid to Provider	\$10.0
+ 06/28/2018	0000465885	Check	Paid to Provider	\$15.0
+ 06/28/2018	0000465884	Check	Paid to Provider	\$15.0
+ 06/28/2018	0000465883	Check	Paid	\$150.0
+ 06/28/2018	0000465881	Check	Paid to Provider	\$5.0
+ 06/28/2018	0000465879	Check	Paid to Provider	\$7.0
+ 06/28/2018	0000465867	Check	Paid to Provider	\$5.0
+ 06/28/2018	000000000	Direct Deposit	Paid	\$24.0
+ 06/28/2018	000000000	Direct Deposit	Paid	\$3.0

### 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?

- From the Accounts menu, under the Profile column, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
- 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.

		Contact Us	) Uma Ballard ∽ )∰(0) Logout
Home	Accounts	Tools & Support	Message Center 2
anking			
Bank Accounts	Add Bank Account	Debit Cards	
CHECKING USA Bank xxxx3456 Checking View Remove		Debit Cards Justine Davis Card Number: xPEND † Status: Active Expires: 8/30/2018 Effective: 8/11/2015 Report Lost/Stolen Order Replacement	
CHECKS			
Order Checks			

# 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.

		Contact Us	Uma Ballard -> 🕎 (0) Logout
Home	Accounts	Tools & Support	Message Center 2
Login Informatio	on		
Password	Change Password		
Username	Change Username		
Security Questions	Change Security Questions		

#### 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**.

Home	Accounts	Tools & Support Message Center 2
Accounts / Stateme	ents	
Account Statement		HSA Account Summaries
Account Statement (1/31/2019-2/27/7 Account Statement (1/31/2019-2/27/7 Account Statement (1/2/31/2018-1/30 View All	2019)	HSA Account Summary (2/1/2019 - 2/28/2019) HSA Account Summary (1/1/2019 - 1/31/2019) HSA Account Summary (12/1/2018 - 12/31/2018) View All
HSA Tax Statements		
1099-SA (2018)		

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

					C
ustine Davis					
HRA (1/1/2017 - 12/31/2017)					
Filing Rules: You must file claims be	efore the final filing date v	with a service date no la	ter than the final service	date determined based	on your current status.
Final Service Date: 12/31/2017		Fir	al Filing Date:	1/30/2018	
Current Status: 😰 Active		St	atus Effective Date: 👔	1/1/2013	
Debit Card Rules: Your debit card	may be used for this plan Maximum per Tra		naximum		
		as follows: ansaction Amount: No r	naximum		
Debit Card Transactions Allowed: Yes			naximum Pending	Denied	Total Expenses
Debit Card Transactions Allowed: Yes	Maximum per Tra	ansaction Amount: No r		Denied \$0.00	Total Expenses \$728.47
Debit Card Transactions Allowed: Yes Claim Summary Individual	Maximum per Tra Submitted	nnsaction Amount: No n Paid	Pending		

### **MORE HELPFUL INFORMATION**

Visit our website at <u>www.benefitextras.com</u> 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.