

GETTING STARTED

Employee Portal Guide

Use your Consumer Portal to view balances, manage claims and documents, and keep your account information up to date.

Sign in to your account

- 1 Open the Employee page**
Go to benefitextras.com/employees. Under Tax-Advantaged Plans, select **Participant Login**.
- 2 Enter your credentials**
Use your Consumer Portal username and password. First-time users should follow the login instructions in their Benefit Extras enrollment confirmation.
- 3 Complete any prompts**
Follow the on-screen instructions to change an initial password or complete identity verification, if requested. Review account alerts after signing in.

Need help signing in?

Use the username or password recovery option on the login screen. If you have not received your initial instructions or cannot regain access, call **952.435.6858**.

Find your way around

Portal area	What you can do
Home	Check balances, recent transactions and tasks. Look for I Want To shortcuts and receipt requests.
Accounts	Review account details, claims and payments. Find profile, banking, card and login settings.
Tools & Support	Find forms, plan summaries, payment settings and helpful resources.
Message Center	Read available letters, statements and requests for documentation. Manage notification preferences.

Menu names and available features can vary by account and plan. Follow the options shown in your portal. This guide covers tax-advantaged accounts administered by Benefit Extras.

CLAIMS AND DOCUMENTS

Submit and track a claim

Online claim filing is available for supported plans. Have your itemized documentation ready before you begin.

File a new reimbursement request

- 1 Start the request**
On Home, select **Reimburse Myself** in the **I Want To** area, or open the claim-filing option under **Accounts**.
- 2 Enter the expense and attach documentation**
Follow the prompts for the account, expense and payee details. Upload a clear, complete itemized bill or other documentation requested for your plan.
- 3 Review every entry**
Confirm the account, dates, amounts and attachments. Use **Add Another** on the Transaction Summary if you have another claim to enter.
- 4 Submit and keep the confirmation**
Agree to the terms and select **Submit**. Save or print the confirmation for your records. If you did not attach documentation, use the upload option on the confirmation screen.

A submission is not an approval

Your request may need review or more documentation. Check its status and respond to any portal messages. Avoid submitting the same expense again while the original request is being reviewed.

Respond to a receipt request

Select **Receipts Needed** in Home tasks, or go to **Accounts > Claims**. Open the existing claim or transaction, select **Upload**, and attach the requested documentation. Follow the prompts to finish.

For an existing debit card transaction, attach documentation to that transaction rather than creating another reimbursement request for the same expense.

Check progress

Go to **Accounts > Claims**. Filter by plan year, account type, claim status or receipt status. Expand the claim using the + or detail link to review information and available letters.

Before uploading, make sure the entire document is readable and relates to the selected expense. Follow your plan materials and any specific documentation request from Benefit Extras.

ACCOUNT ACTIVITY

Balances payments and cards

Use the detail screens to understand account activity and review transactions that need your attention.

Check balances and account details

For a quick view, check **Accounts** on the Home page. For more detail, open **Accounts > Account Summary** and select the account or an underlined amount.

To review	Where to look
Election or account detail	Select an amount such as Eligible Amount , when shown, to open the associated detail.
Submitted claims	Select the Submitted Claims amount or open Accounts > Claims .
Payment history	Open Accounts > Payments . Filter by method, status or date, then expand a transaction.
Plan information	Select the account name in Account Summary , or find the applicable plan summary under Tools & Support .

Review the details behind the balance

If an amount looks different than expected, confirm the account and plan year, then review recent claims and payments. Contact Benefit Extras if you still need help understanding the activity.

Report a lost or stolen debit card

- 1 Open card settings**
Go to **Accounts > Banking/Cards**, if your plan includes a debit card.
- 2 Choose the appropriate action**
Select **Report Lost/Stolen** or **Order Replacement** and follow the instructions. Report a missing card promptly.
- 3 Contact us if you need assistance**
Call **952.435.6858** if you cannot find the option, cannot sign in, or have a question about a card transaction.

A card purchase may still require documentation. Watch Home tasks and the Message Center for requests, and keep your itemized documents.

SETTINGS AND SUPPORT

Keep your account up to date

Review your payment method, contact information and messages so you can receive reimbursements and respond to requests.

Set up direct deposit when available

If direct deposit is offered, complete both steps: add your bank account and select your payment method.

- 1 Add your bank account**
Open **Accounts > Banking** or **Banking/Cards**. Select **Add Bank Account**, enter your information and submit. To edit an existing account, use **Update Bank Account**.
- 2 Select direct deposit**
Open **Tools & Support > Change Payment Method**. Select **Update**, choose **Direct Deposit** and complete the prompts.
- 3 Complete bank verification if requested**
If the portal requests verification of a small bank deposit, follow its instructions and return to complete verification when the deposit arrives.

Manage your profile and preferences

Task	Steps
Profile and dependents	Open Accounts > Profile Summary , then Update Profile or Add/Update Dependent . Follow the prompts and submit.
Username or password	Open Accounts > Login Information . Select the change you need, follow the prompts and submit.
Forms and plan summaries	Open Tools & Support , then select the document for your account or plan.
Letters and notifications	Open Message Center for notices and statements. Select Update Notification Preferences to review settings.

Real people. Real support.

Call **952.435.6858** or **866.435.6858**, or email flex@benefitextras.com for assistance. Upload claim documents through your account; never send your password by email.