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Benefits Participant Guide

The logo for Discovery Benefits, featuring a blue curved line above the text "Discovery Benefits" with a registered trademark symbol.

Discovery Benefits[®]

DiscoveryBenefits.com

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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.

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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

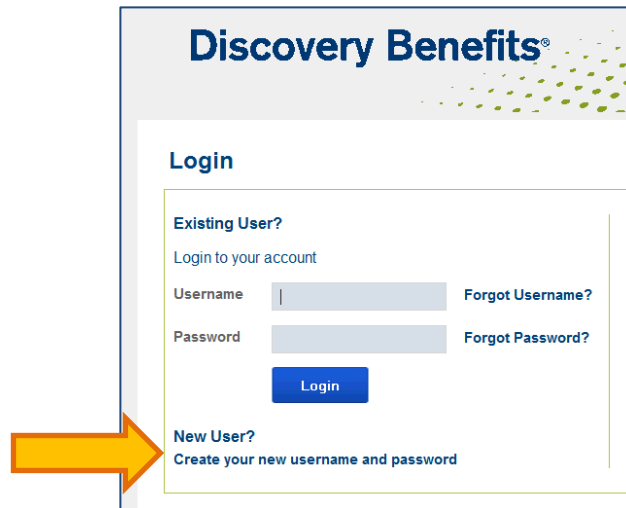
1.2 Logging In To Your Account

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 steps.



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.

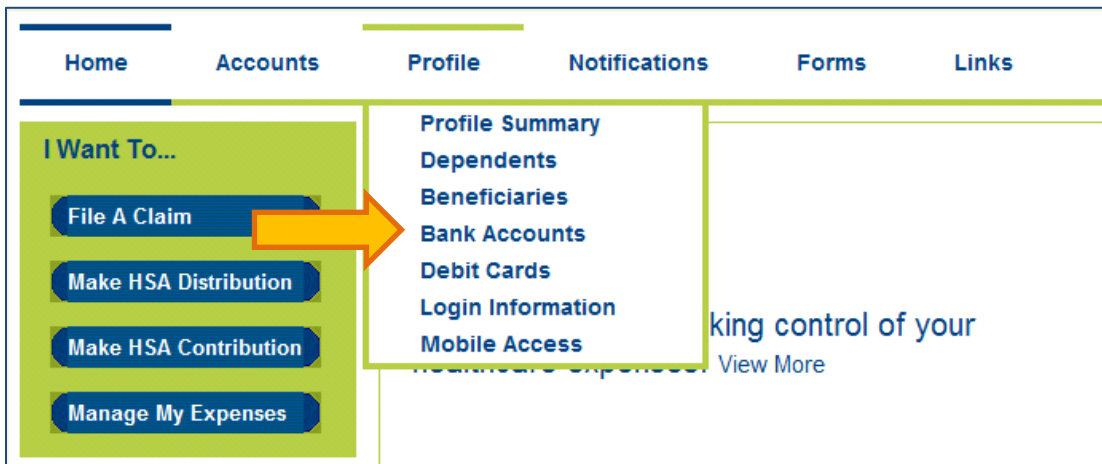
Step 3: A temporary username will auto-populate, double click on the auto-populated username to personalize it. **Note:** Keep record of your personalized username and password as we do not store this information. Select Submit.

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.

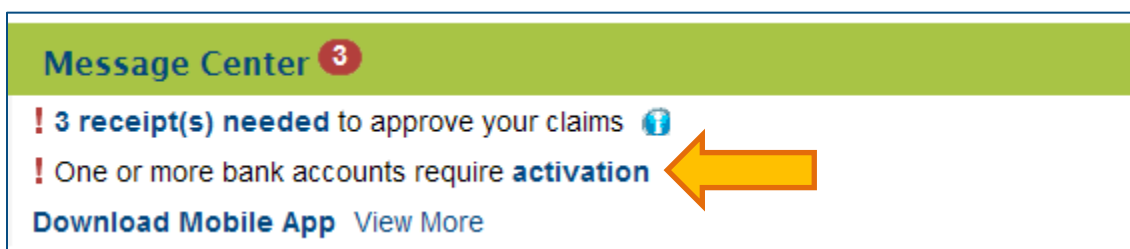
Step 4: Enter bank account (checking or savings) information into the required fields. The Routing Number will auto-populate the Bank Information when you tab to the next field. Select Submit.

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)



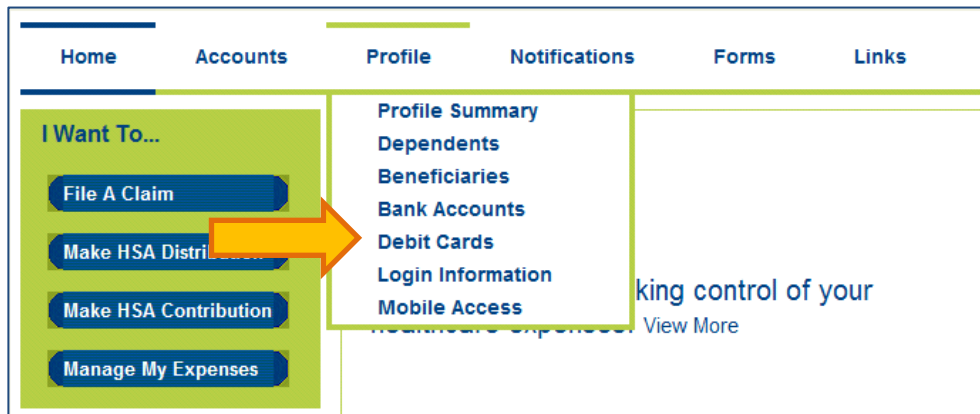
By completing the online steps for establishing direct deposit, you are certifying the information provided is accurate. Further, the completion and submission of this information authorizes Discovery Benefits to issue payment directly to the specified account unless notified to do otherwise. You understand 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

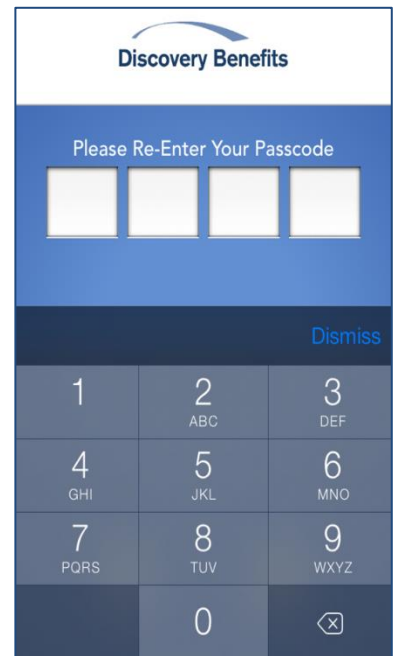
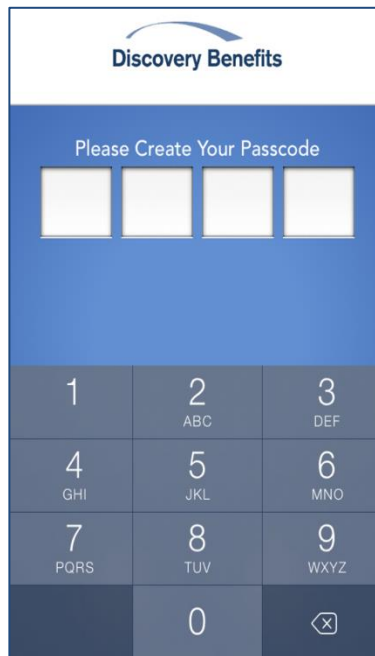
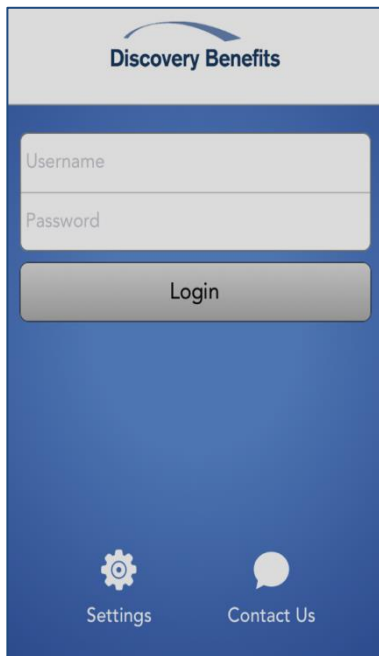
A searchable list of eligible expenses can be found on our website at www.discoverybenefits.com/searcheligibleexpenses. Due to frequent updates to regulations governing FSAs, DCAs and HSAs, this list does not guarantee reimbursement, but instead is to be utilized as a guide. Additional resources can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

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, as well as the other examples in this guide, are from an iOS (Apple) device; 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 will need to choose the 'Settings' option on the home screen. After this has been selected you will see a page where you can select the 'Change Passcode' option. When selected you will be prompted to confirm this is what you would like to do.

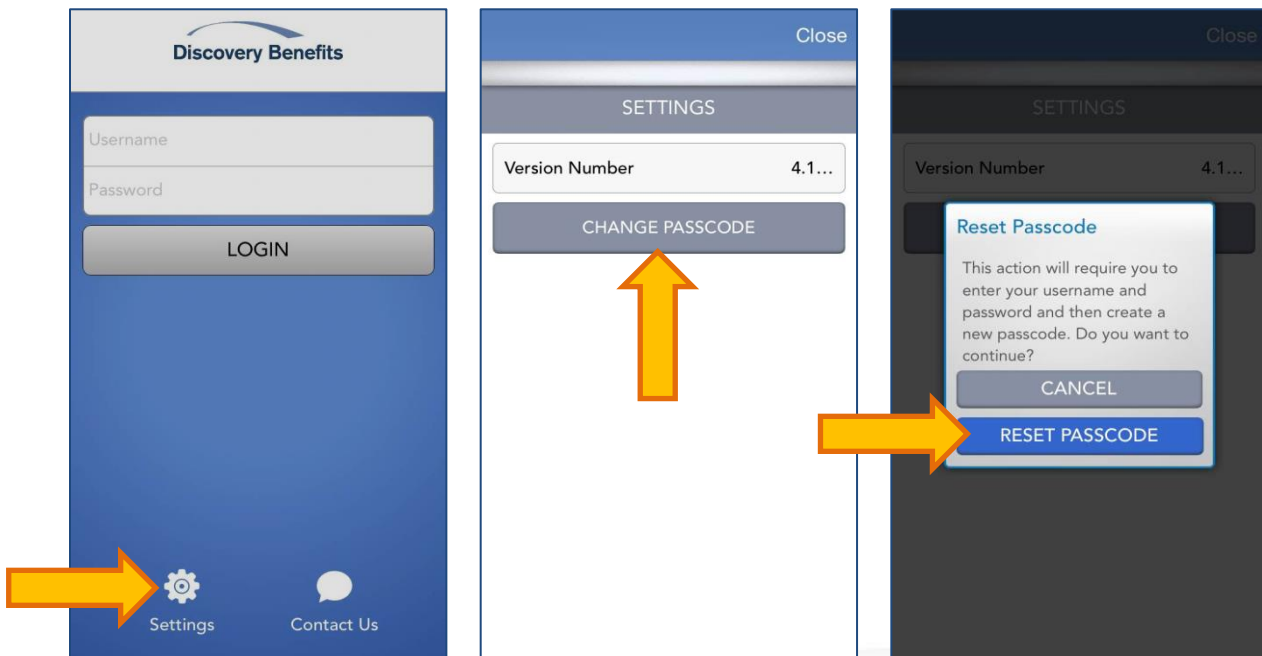


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2. FLEXIBLE SPENDING ACCOUNTS (FSAs)

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, 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, 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 in to 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 Visit Our Website below.

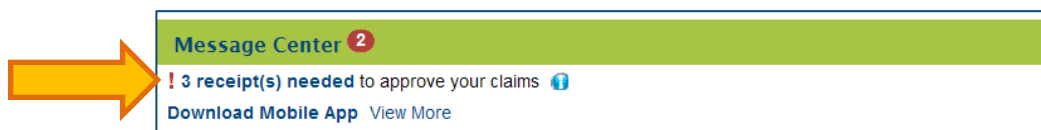
- When recurring expenses match the same provider and dollar amount for previously substantiated transactions. **Example:** Jane goes to the doctor to get her allergy shot. Her treatment requires that she continue to receive these shots every two weeks. Because Jane's allergy shots are not provided at 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



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.

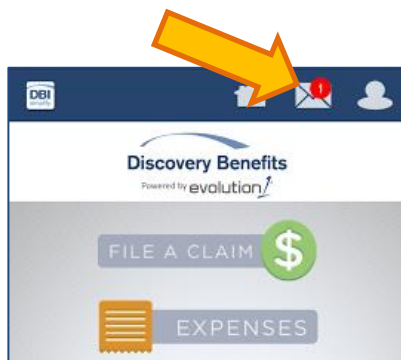
Step 6: Once uploaded, you will receive confirmation and you will see a receipt status of Uploaded for that claim. This means your documentation has been submitted and will be

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.

Mobile App

Step 1: [Log In.](#)

Step 2: Access the Message Center by selecting the envelope icon on the top of the mobile application.



Step 3: Click on the Claim.

Step 4: On the Claim screen, scroll to the bottom and select [New Receipt](#). Your mobile device will then prompt you to take a picture with your camera.

Step 5: Take a picture of your receipt. Make sure you can clearly read the name of the provider, date(s) of service, the type of service or product, and dollar amount (after insurance, if applicable). Once you have a clear picture save your image to submit the new receipt.

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 is on a temporary hold. Claims can still be filed for out-of-pocket expenses.

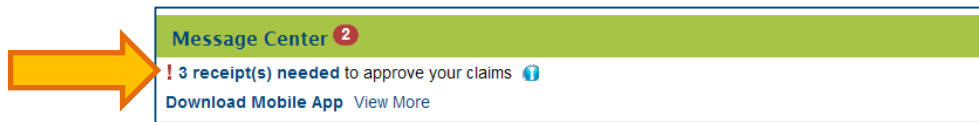
2.2.5 Offsetting Debit Card Transactions

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 and include the Receipt Reminder or Denial Notification.

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.

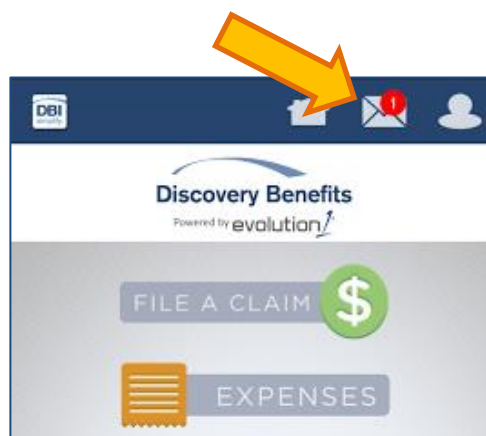
Step 5: You will be prompted to upload supporting documentation. Browse your documents and select the correct attachment. Once documentation is attached, select [Upload](#).

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.

Mobile App

Step 1: [Log In](#).

Step 2: Access the Message Center by selecting the envelope icon on the top of the mobile application.



Step 3: Click on the Claim you would like to offset.

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Step 4: On the Claim screen, scroll to the bottom and select New Receipt. Your mobile device will then prompt you to take a picture with your camera.

Step 5: Take a picture of your receipt. Make sure you can clearly read the name of the provider, date(s) of service, the type of service or product, and dollar amount (after insurance, if applicable). Once you have a clear picture save your image to submit the new offset receipt.

Fax or Mail

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

Fax: 1-866-451-3245

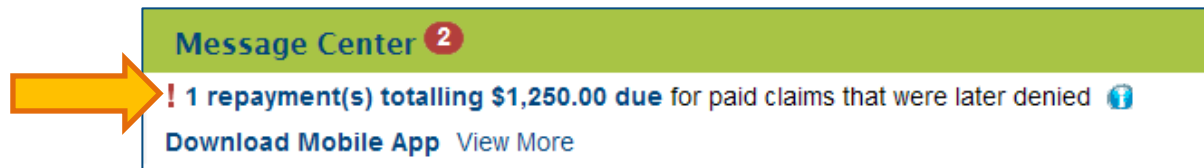
Mail: Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

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. To ensure efficient processing, include the Denial Notification.

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

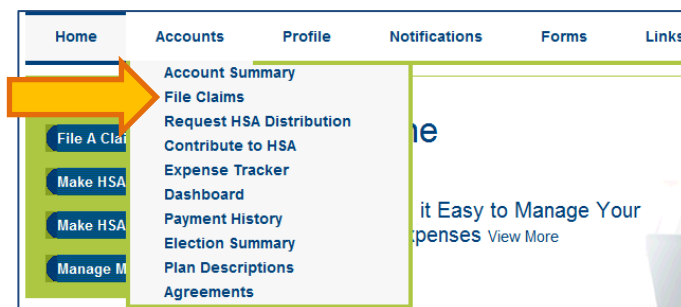
2.3 Filing Claims

Claims for out-of-pocket expenses can be filed via mail, fax, online, or by using the mobile app. **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.



	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.

* Do You Have a Valid Receipt? No [What is a valid receipt?](#)
 Yes

* Receipt: [Upload Receipt](#)
 You are required to upload receipts in order to successfully submit your claim.

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

* Claim Amount: \$

* Provider:

* Category: [What expenses are eligible?](#)

* Type:

Description:
 If the category is "Other" or "Over-the-Counter Drugs", you must provide a description.

* Recipient: Melissa Gray [Add Dependent](#)

* Make Payment to: Me [What if funds are not available to pay the payee in full?](#)
 Someone Else
 When making payment to someone else, a check will be sent to the address you specify below.

* Did You Drive To Receive This Product/Service? No
 Yes: miles

[Calculate Total](#)

Mileage Reimbursement:
Total Claim Amount:

* Required field [Add Claim](#) | [Cancel](#)

Note: A receipt must be uploaded to file a claim.

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.

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.

Mobile App

Step 1: [Log In.](#)

Step 2: Select [File A Claim](#) on the home screen.



Step 3: Select the plan you would like to file a claim for.

Step 4: Input your claim information on the New Claim screen. Scroll to the bottom of the screen and select [Upload Receipt](#). Your mobile device should then prompt you to take a picture with your camera.

Step 5: Take a picture of your receipt. Make sure you can clearly read the name of the provider, date(s) of service within the plan year, the type of service or product, and dollar amount (after insurance, if applicable). Once you have a clear picture save your image and select [Add Claim](#) to submit your claim.

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 an 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.

Adding an Expense

Mobile App

Step 1: [Log In.](#)

Step 2: Select [Expenses](#) on the home screen.



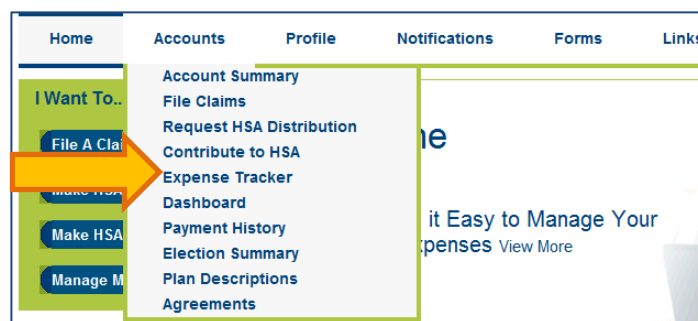
Step 3: Select create new expense at the top of the Expense tracker screen.

Step 4: Input your claim information under the Details section. Scroll to the bottom of the screen and select [Upload Receipt](#). Your mobile device will then prompt you to take a picture with your camera.

Step 5: Take a picture of your receipt. Make sure you can clearly read the name of the provider, date(s) of service, the type of service or product, and dollar amount (after insurance, if applicable). Once you have a clear picture save your image and select [Add Expense](#) to store your information. **NOTE:** You will be unable to submit your expense as a claim from the Mobile App Expense Tracker. You will need to submit your expense through the online Expense Tracker if you wish to be reimbursed.

Online

Step 1: From your homepage, select the [Accounts](#) tab, then [Expense Tracker](#).



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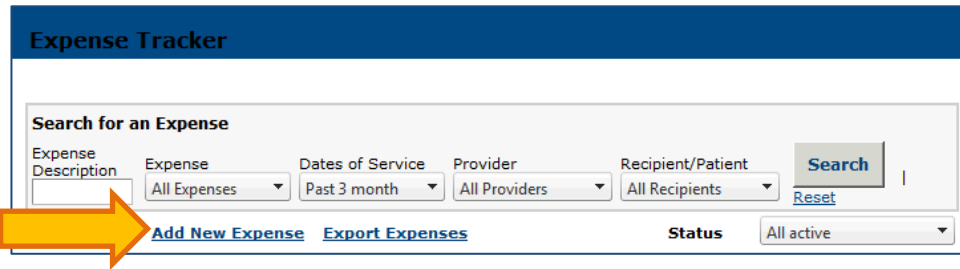
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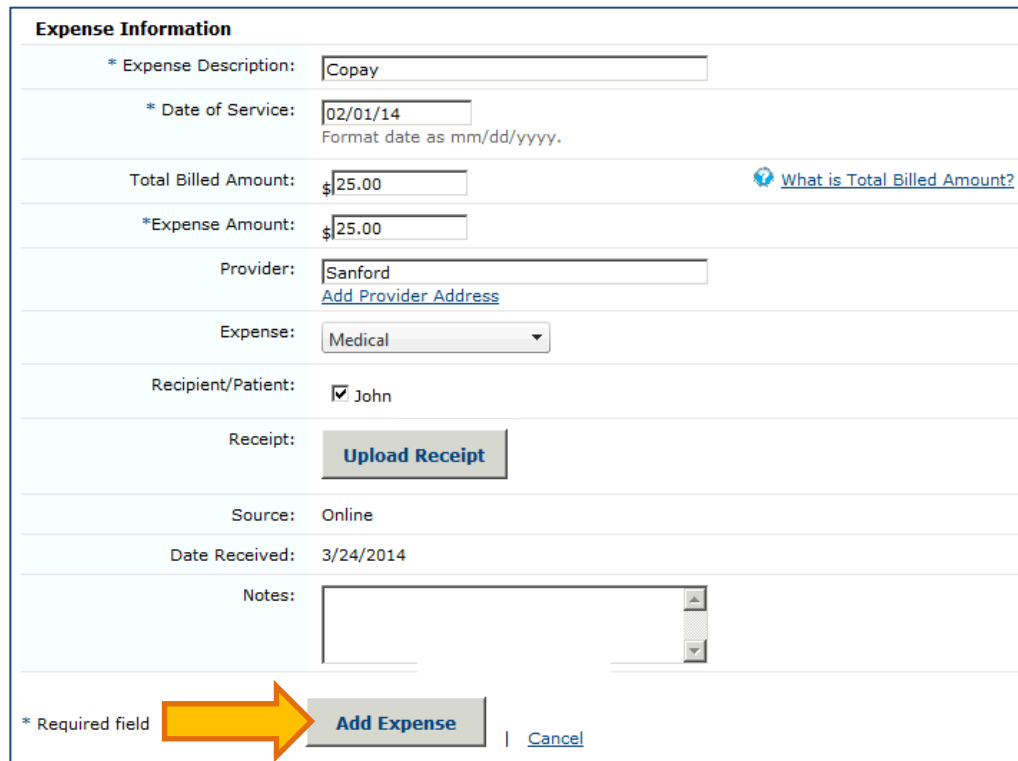
[4. TRANSPORTATION](#)

Step 2: Select Add New Expense.



The image shows the 'Expense Tracker' search interface. It includes a search bar with fields for 'Expense Description', '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 bar are two links: 'Add New Expense' and 'Export Expenses'. An orange arrow points to the 'Add New Expense' link. A 'Status' dropdown menu is set to 'All active'.

Step 3: Complete the fields and select Add Expense.




The image shows the 'Expense Information' form. Fields include: '* Expense Description: Copay', '* Date of Service: 02/01/14 (Format date as mm/dd/yyyy)', 'Total Billed Amount: \$25.00 (with a link 'What is Total Billed Amount?')', '*Expense Amount: \$25.00', 'Provider: Sanford (with a link 'Add Provider Address')', 'Expense: Medical', 'Recipient/Patient: John', 'Receipt: Upload Receipt', 'Source: Online', 'Date Received: 3/24/2014', and 'Notes:'. At the bottom, there is a '* Required field' label, an orange arrow pointing to the 'Add Expense' button, and a 'Cancel' link.

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
2/1/2014	Copay Sanford Received on 3/24/2014	Medical	John	Online	\$25.00	Unpaid		Pay



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

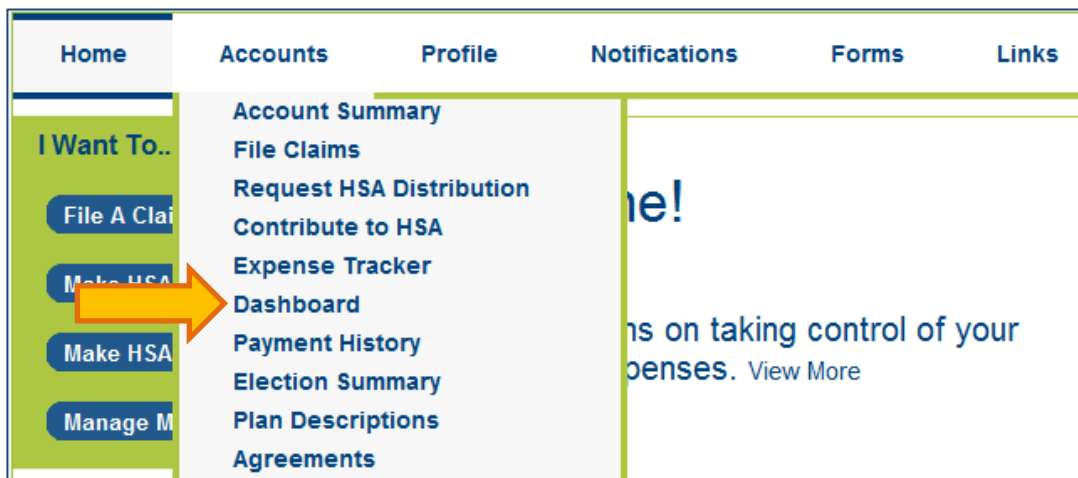
Health Savings Account (\$3,943.26)

Pay Expense | [Cancel](#)

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.

2.5 Dashboard

The Dashboard feature will provide a cumulative view of all claims, debit card transactions, distributions and submitted healthcare expenses. You can access this from the Home page under the Accounts tab.



Once you have selected the Dashboard option, the following page will appear. You will be able to hover over each one of the dollar amounts to see the explanation of each field or item as listed in the below image. You can also click on each individual claim too see the detail of each expense.

The screenshot shows the 'Accounts' section of the Expense Tracker. The dashboard includes an 'Expense Summary' table and a list of individual expenses. Callouts provide context for the data:

- Expense Summary:**
 - Total Healthcare Expenses: \$5,906.28
 - Total Paid Expenses: \$5,139.28
 - Total Unpaid Expenses: \$767.00
- Total Eligible to Submit:** \$712.05
- Individual Expenses Table:**

Date	Expense	Recipient	Merchant/Provider	Submitted Amount	Status
04/02/2014	Other	Undefined	-	\$11.11	Unpaid
03/04/2014	Other	Undefined	-	\$11.11	Ineligible
01/01/2014	Other	Angela	Test	\$99.99	Paid

You may also click on each individual expense to view more detail in regards to that specific claim or charge.

This screenshot is identical to the one above, but with a red arrow pointing to the first row of the individual expenses table (04/02/2014, Other, Undefined, -, \$11.11, Unpaid).

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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)

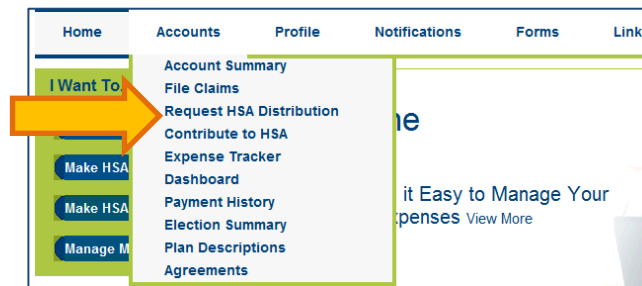
A distribution is requesting funds from your HSA. You can request a distribution via your online account. If you need to request a distribution due to an excess contribution removal, prohibited transactions, rollover, transfer, divorce or disability please use the HSA Distribution Form. If you need to 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.



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

Distribution Details

* Distribute Funds To: Me
 Someone Else
When distributing funds to someone else, the check will be sent to the address you provide.

* Description: Normal [distribution types?](#)

* Amount: \$.01

Schedule: One-Time [How to set up a scheduled distribution?](#)
 Recurring
[View Scheduled Transactions](#)

* Distribution Method: Direct Deposit

* Bank Account: Checking (Checking)
Routing Number
Bank Account Number xxx5927
[Update Bank Account](#) [Add Bank Account](#)

Note:

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.

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

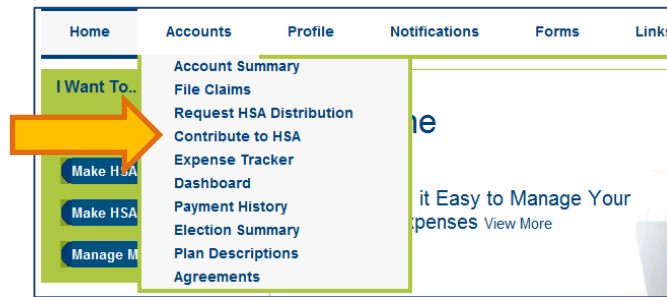
3.3 Contributions (Deposits)

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 in to 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 091310521 Bank Account Number xxxxx5927 Update Bank Account Add 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>	

You will need to have a bank account established in order to make an electronic contribution.

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

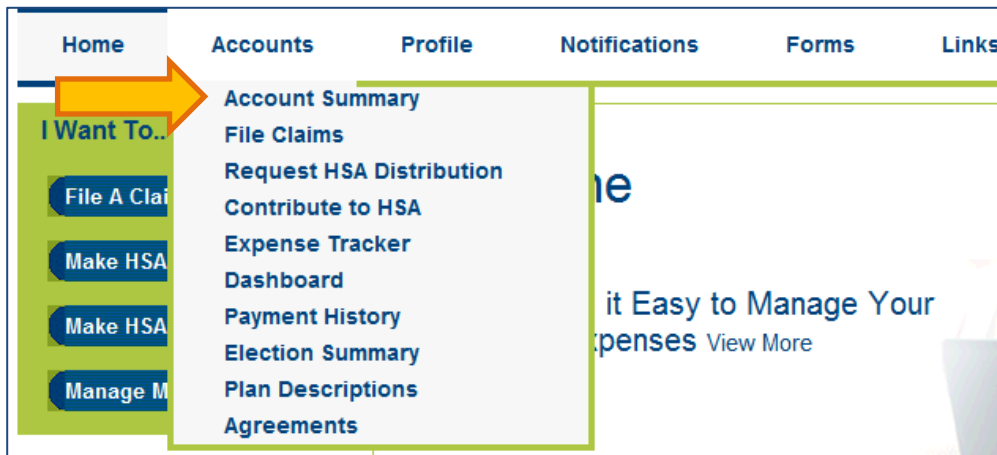
Submit the [Health Savings Account \(HSA\) Contribution Form](#) with a check or money order to:
 Discovery Benefits, PO Box 2926, Fargo ND 58108-2926

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
	View HSA Summary
01/01/2013-12/31/2013	

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 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 Save button.

Manage Investment Transfers

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 \$1000. Please enter a value that is an increment of 100.

* Transfer Funds to Investment When My Cash Balance Exceeds: \$1000

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

Save | [Cancel](#)

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.

Home Accounts Profile Notifications Forms Links

I Want To...

File A Claim

Make HSA

Make HSA

Manage My Account

Account Summary

File Claims

Request HSA Distribution

Contribute to HSA

Expense Tracker

Dashboard

Payment History

Election Summary

Plan Descriptions

Agreements

it Easy to Manage Your Expenses [View More](#)

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
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 2/26/2015	
TOTAL BALANCE:	\$1,845.97
View HSA Cash Account Activity	
View Investment Detail	
Manage Investment Transfers	
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

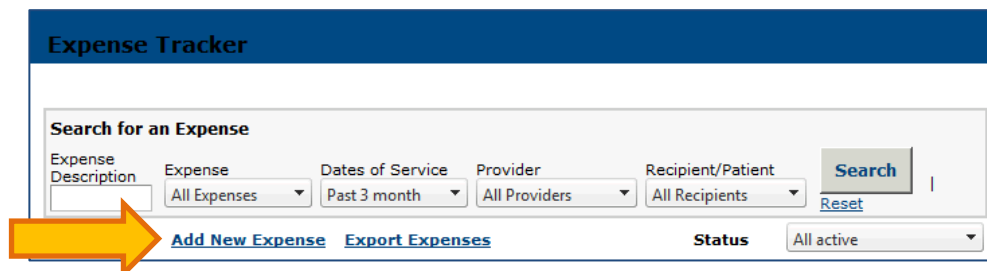
The Expense Tracker feature serves as an electronic storage feature. It can also tie to the process of requesting a distribution.

Storing Documentation

Step 1: From your homepage, select the [Accounts](#) tab, then [Expense Tracker](#).



Step 2: Select [Add New Expense](#).



Step 3: Complete the fields and select Add Expense.

Expense Information	
* Expense Description:	<input type="text" value="Copay"/>
* Date of Service:	<input type="text" value="02/01/14"/> <small>Format date as mm/dd/yyyy.</small>
Total Billed Amount:	\$ <input type="text" value="25.00"/> What is Total Billed Amount?
*Expense Amount:	\$ <input type="text" value="25.00"/>
Provider:	<input type="text" value="Sanford"/> Add Provider Address
Expense:	<input type="text" value="Medical"/>
Recipient/Patient:	<input checked="" type="checkbox"/> John
Receipt:	<input type="button" value="Upload Receipt"/>
Source:	Online
Date Received:	3/24/2014
Notes:	<input type="text"/>
* Required field	<input type="button" value="Add Expense"/> Cancel

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
2/1/2014	Copay Sanford Received on 3/24/2014	Medical	John T	Online	\$25.00	Unpaid	<input type="button" value="Pay"/>	<input type="button" value="Pay"/>

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)

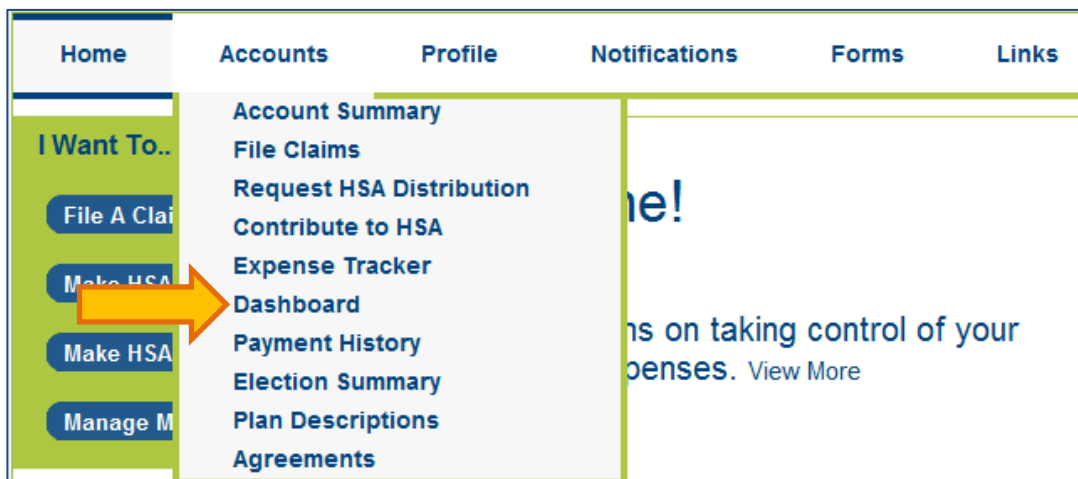
Pay Expense | [Cancel](#)

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.

3.7 Dashboard

The Dashboard feature will provide a cumulative view of all claims, debit card transactions, distributions and submitted healthcare expenses. You can access this from the Home page under the Accounts tab.



Once you have selected the 'Dashboard' option, the following page will appear. You will be able to hover over each one of the dollar amounts to see the explanation of each field or item as listed in the below image. You can also click on each individual claim too see the detail of each expense.

The screenshot shows the 'Expense Dashboard' with a sidebar on the left and a main content area. The sidebar includes sections for 'Expense' (All Expenses, Medical, Dental, More Options), 'Status' (All Statuses: Unpaid, Ineligible, Partially Paid, Paid), and 'Date' (All Dates: 2014, 2013, More Options). The main content area has a navigation bar (Home, Accounts, Profile, Notifications, Forms, Links) and a 'Dashboard' title with a 'Go to Expense Tracker' link. Below the title is an 'Expense Summary' table with columns for Total Healthcare Expenses (\$5,906.28), Total Paid Expenses (\$5,139.28), and Total Unpaid Expenses (\$767.00). A 'Total Eligible to Submit' box shows \$712.05. Below this is a table of expenses with columns for Date, Expense, Recipient, Merchant/Provider, Submitted Amount, and Status. Callouts point to these elements: 'Includes all claims, debit card transactions, etc.' points to the Expense Summary; 'Includes paid claims, paid debit card transactions, etc.' points to Total Paid Expenses; 'Includes unpaid expenses' points to Total Eligible to Submit; and 'Includes pending claims, denied claims, denied debit card transactions, etc.' points to Total Unpaid Expenses.

Expense Summary			Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
			\$5,906.28	\$5,139.28	\$767.00

Total Eligible to Submit:		\$712.05
---------------------------	--	----------

Date	Expense	Recipient	Merchant/Provider	Submitted Amount	Status
04/02/2014	Other	Undefined	-	\$11.11	Unpaid
03/04/2014	Other	Undefined	-	\$11.11	Unpaid
01/01/2014	Other	Angela	Test	\$99.99	Unpaid

You may also click on each individual expense to view more detail in regards to that specific distribution or charge.

This screenshot is identical to the one above, but with a red arrow pointing to the first row of the expense table (04/02/2014, Other, Undefined, -, \$11.11, Unpaid).

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[2. FLEXIBLE SPENDING ACCOUNTS \(FSAs\)](#)

[3. HEALTH SAVING ACCOUNTS \(HSAs\)](#)

[4. TRANSPORTATION](#)

4. TRANSPORTATION

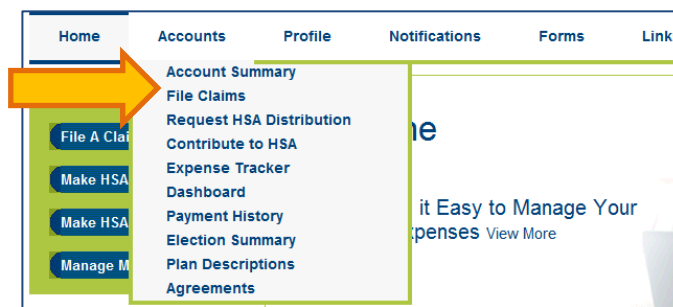
4.1 Mass Transit/Parking/Bicycle

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. **NOTE:** You cannot file mass transit or parking expenses by fax, mail, or with the mobile app.



Online

Step 1: [Log In](#).

Step 2: Select the [Accounts](#) tab, then [File Claims](#).



Step 3: Select [File Claim](#) next to the account you would like to be reimbursed from.

	Account	Available Balance	
	File Claim Mass Transit	\$590.00	View History View Plan Rules
	File Claim Parking	\$20.00	View History View Plan Rules

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.

i Transportation plans are reimbursed based on a monthly election within the same month. If your transportation dates of service are different for each month, you will need to file a separate claim for each month.

* Start Date of Service:	<input type="text"/>
	Format date as mm/dd/yy
* End Date of Service:	<input type="text"/>
	Format date as mm/dd/yy
* Claim Amount:	\$ <input type="text"/>
* Provider:	<input type="text"/>
* Category:	Transportation - Parking
* Type:	Choose from list...
* Make Payment to:	<input type="radio"/> Me <input checked="" type="radio"/> Someone Else <small>When making payment check will be sent to the below.</small>
*Payee:	<input type="radio"/> Add a New Payee <input type="radio"/> Select a Saved Payee

* Required field

| [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	\$5.00	\$5.00	Update Remove
	Parking Payable to Bill's Parking Garage	\$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](#).

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