X FLEX

Participant User Guide

What participants need to know about using myflexaccount.com

Contents

Getting started

The participant web site can be accessed at:

www.myflexaccount.com

Registration

Step 1. If this is your first time accessing **myflexaccount.com**, simply click the register button atop the right corner of the home screen (as shown to the right).

Step 2. After clicking the register button, complete the registration form (as shown below). Create your own username and password. Enter the required demographic information. You can obtain your employee ID and employer ID from your account administrator.

The standard employee ID provided by the administrator is your first initial +last name+ last 4 digits of SSN

Example: **John Smith= jsmith1234**

If you do not know what your employee or employer ID is, please contact our customer service team at **888-345-7990.**

Before clicking Next, be sure to view and accept the terms of use.

Step 3. Next you will be prompted to choose four security questions to answer. Click **Next** when completed.

Register - Secure Authentication

STEP 1 | STEP 2 | STEP 3 | STEP 4

Select Question 1 *

What is your grandfather's middle name (your father's f ⌄

Type your answer here

Please use the following list to choose four questions which are relevant to you and then enter answers to those questions. These questions may be asked during the sign on process to confirm that an authorized individual can access account information online.

Select Question 2 *

In which city was your mother born? ⌄

Type your answer here

Select Question 3 *

What is the first name of the eldest of your cousins (fror ⌄

Type your answer here

Select Question 4 *

In what city did you honeymoon? ⌄

Type your answer here

✓ NEXT   ✕ CANCEL

Step 4. For this step, confirm your email address. Click **Next.**

First Name   Angela

Last Name   White

Confirm Email *   awhite@noreply.com

The email address entered is used for security encryption only. It is not used for solicitation purposes.

✓ NEXT   ✕ CANCEL

Step 5. Verify your information below and click **Submit.**

Step 6. You will receive a message that your registration process has been completed. Click **Done** to proceed.

Your First Sign In

After registering, for all subsequent logins you can click the **Sign in** link in the upper right corner of the home page or by clicking the Account Holder sign in from the home page

You will be prompted to enter your username, two of your four security questions, and your password.

Website Overview

Personal Dashboard

The **Personal Dashboard** offers easy access to your account information and allows you to manage your benefit accounts. By clicking the quick link, you can submit & track claims, attach receipts to pending claims, view your account summary and claim activity, manage your debit card (if applicable), and view forms & guides.

- · **Your Accounts** - provides at-a-glance account information such as account balance, plan dates, and other important details pertaining to your benefit accounts

· **Recent Transactions** - displays the 10 most recent transactions for the selected account

· **Alerts** - displays of messages, emails, SMS text messages, and other alerts that are specific to you and your benefit accounts. This includes balance alerts, enrollment confirmations, address change verifications, and other such communications listed.

  ◦ Click Sign Up to register your mobile number to receive text alerts

My Accounts

The My Accounts tab is where you access basic account information and manage all of your benefit accounts. You can view your benefit account summary, claim activity, transactions, items that need action, submit claims, or enter claims for future reimbursement.

Benefit Account Summary

The Benefit Account Summary page provides at-a-glance account information such as account balance, plan dates, and other important details pertaining to your benefits accounts.

Use the dropdown menu to select the plan year and accounts displayed on this page.

To view all available information on a specific benefit account, click the View Details button.

This takes you to the Benefit Account Details page for that account. You can also click the Transactions button to view the most recent transactions or the Submit Claim button to submit a claim for reimbursement (as shown at the bottom of the page).

Claim Activity

The Claim Activity page displays your claims that require action, are approved/paid/submitted, and your year to date spending. You can click the Search for Claims button to search for claims by a specified date range or claim amount. You can also Add Expense for future reimbursement or Submit Claim for immediate reimbursement.

Transactions

As shown below, this section displays the 10 most recent transactions for the selected account. The transaction status updates in real time as claims are processed.

Action Needed

In the Action Needed section, the page will display the items that require your attention. You will have the option to directly add receipts to any action items from this page.

To upload a receipt to a pending claim, follow these simple instructions.

Step 1. Click the **Add Receipt** button.

Step 2. Click the choose Browse button, and navigate to the receipt file or Drag & Drop a file.
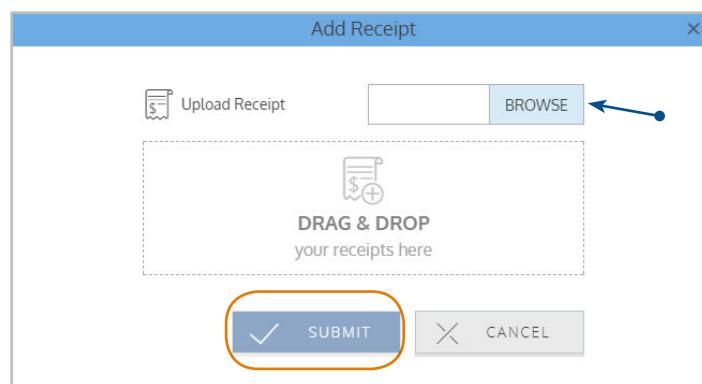
Step 3. Once you have selected the receipt file you wish to upload, click Submit.

Submit Claims

Use this page to submit a request for reimbursement electronically. Complete the claim form. Items with an asterisk (*) are required. Be sure to add a receipt file if you have one. You can also drag and drop receipts into the designated area. When complete, make sure to click on the check box to acknowledge the terms and conditions and click the **Submit** button.

Claims Locker

Adding a claim in this section allows you to enter your claim details, upload supporting documentation and save for reimbursement later. You control when you want to have the claim processed for reimbursement. You can then submit the claim for reimbursement by going to "**Claim Activity**" under the My Accounts menu option.

Complete the claim form. Items with an asterisk (*) are required. Be sure to add a receipt file if you have one. You can also drag and drop receipts into the designated area.

My Info

The **My Info** tab is where you can view and edit your profile summary, update your password, manage your debit card (if applicable), view and add dependents, and update your reimbursement preference.

User Profile

On the User Profile page, you can view or edit your demographic information, update your reimbursement method (if applicable), and add dependent information.

To update your profile, click on the Edit Profile button.

From this page you can edit your phone number, address, or provide an alternate address.

Once your edits are complete, click **Save**.

Change Password

If you would like to change your password at any time, you can do so from this page.

You must answer two of your secure authentication security questions.

Once you do so, click the **Next** button.

You will be prompted to enter your new password.

Once you confirm the new password, click the **Submit** button.

Debit Cards (if applicable)

Use this page to manage your and/or your dependents' benefit debit cards. To report your benefit debit card as lost or stolen, click the **Report Lost/Stolen** as shown below.
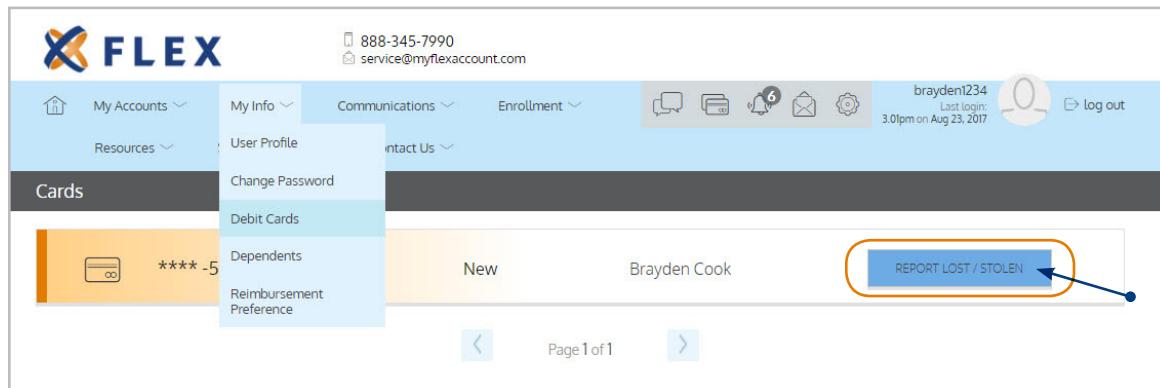
You will be prompted to confirm that you would like a new card issued. Click Yes and click the **Submit** button to complete the process.
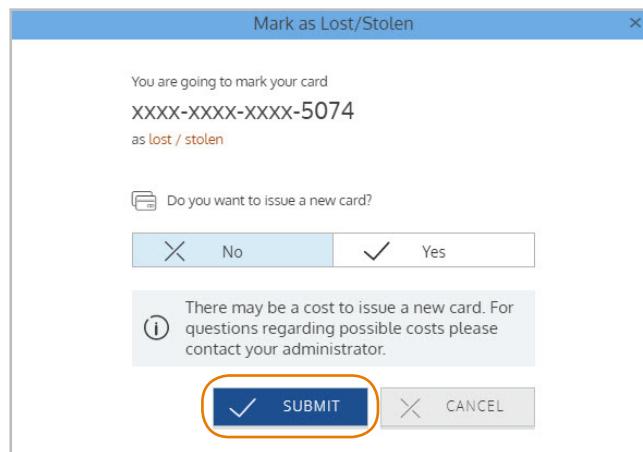
Once complete, the **Cards** page displays the original card in a Terminated status, and the new card (if requested), in a New status.

Dependents

From the **Dependents tab**, you will find demographic information for yourself and your dependents. To add a dependent, click Add Family Member in the Family Members section.
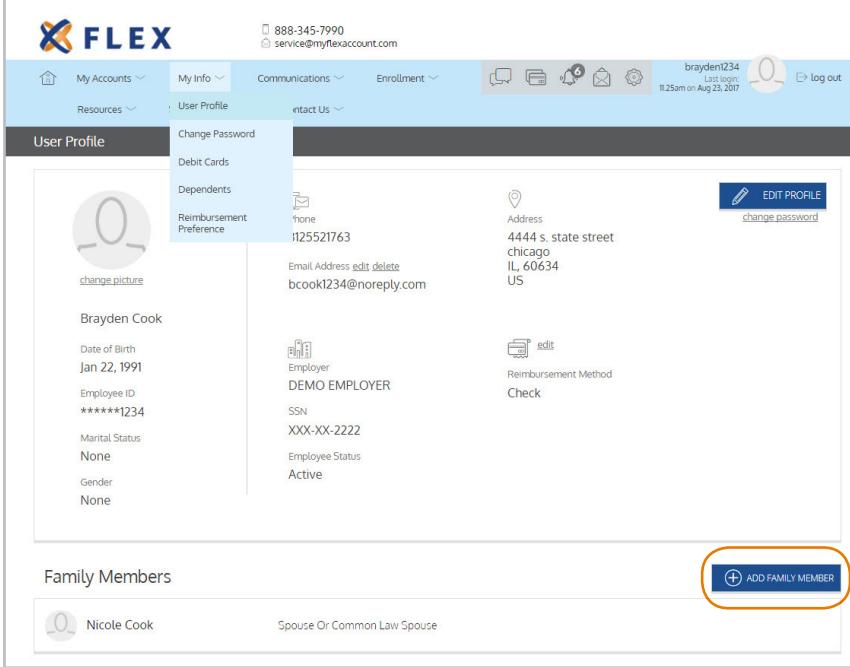
Items with an asterisk (*) are required. Be sure to check **Issue Dependent Card** (if applicable) and if a dependent card is desired. Check Use Primary Address if the dependent address is the same as yours. Once the section is completed, click **Next**.
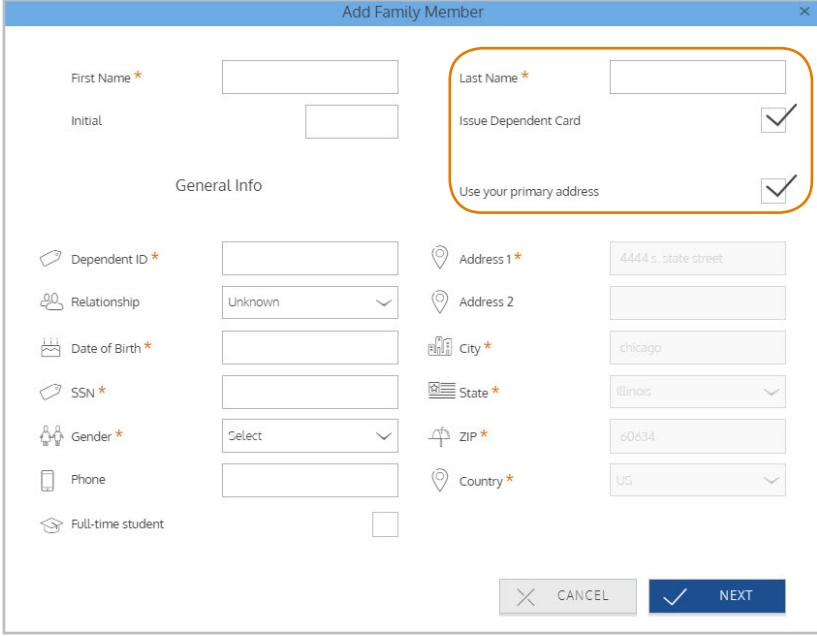
Select the benefit accounts to link to your dependent by checking the appropriate checkboxes, then click **Submit**.

Please note, a benefit account must be selected for that dependent to be able to utilize their debit card (if applicable).
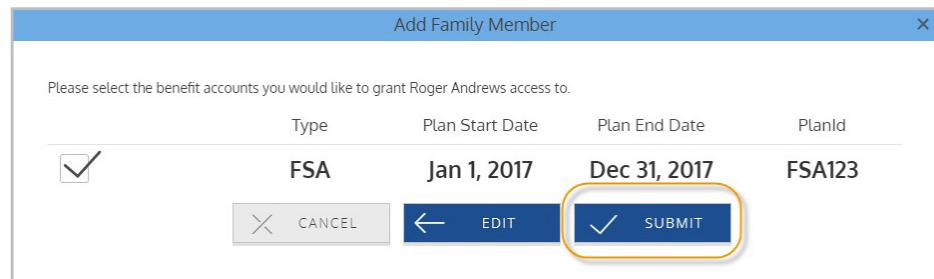
The added dependent will now be displayed in the **Family Members** section.

Reimbursement Preference

*Reimbursement preference options may vary by employer and all below options may not be available to your group.

On this page, you can edit your reimbursement preferences (if applicable):

Check – Reimbursements are mailed to you in paper check form (default)

Direct Deposit – Reimbursements are deposited directly into your bank account

Step 1. Click the Edit button in the Reimbursement Method section.

Step 2. Enter the information for the bank account where you would like your reimbursements to be deposited, as shown below.

Step 3. Click **Save**.

Communications

The Communications tab is where announcements, alerts, and other communications are displayed.

Communications Settings

From this page, you can add or update your email address and register your mobile number to receive text alerts.

To add or update your email address, click on the Pencil icon.

Once you click on the Pencil icon, enter your new email address and click **Save**.
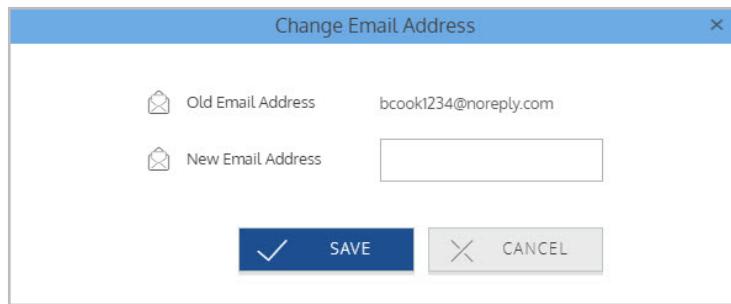
To register your mobile number to receive text alerts, click **Add Number**.

Enter your mobile number, check the terms and conditions box and click **Submit**.
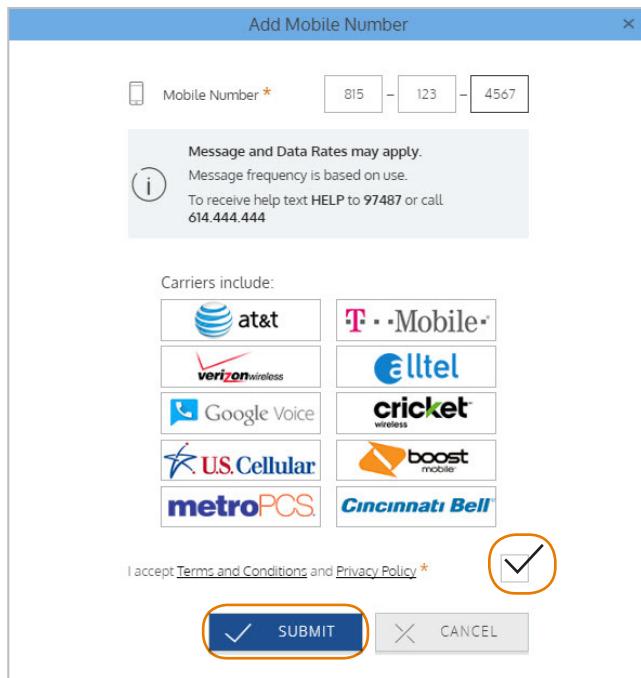
Alerts & Messages

This page contains copies of messages, emails, SMS text messages, and other alerts that are specific to you and your benefit accounts including balance alerts, enrollment confirmations, address change verifications, and others.

You can also register your mobile number from this page by clicking on the **Sign Up** button.

Announcements

Any announcement communications from Flexible Benefit Service Corporation appear here. You might find announcements displaying information on special programs, incentive opportunities, enrollment, instructions, policies, reminders, and more.

Email Us

You can email Flex customer service directly by clicking on the Email Us tab. Enter a subject and message and click Send once your email has been completed.

Enrollment

If a plan assigned to your employer is available for online enrollment, this tab is where the enrollment process occurs.
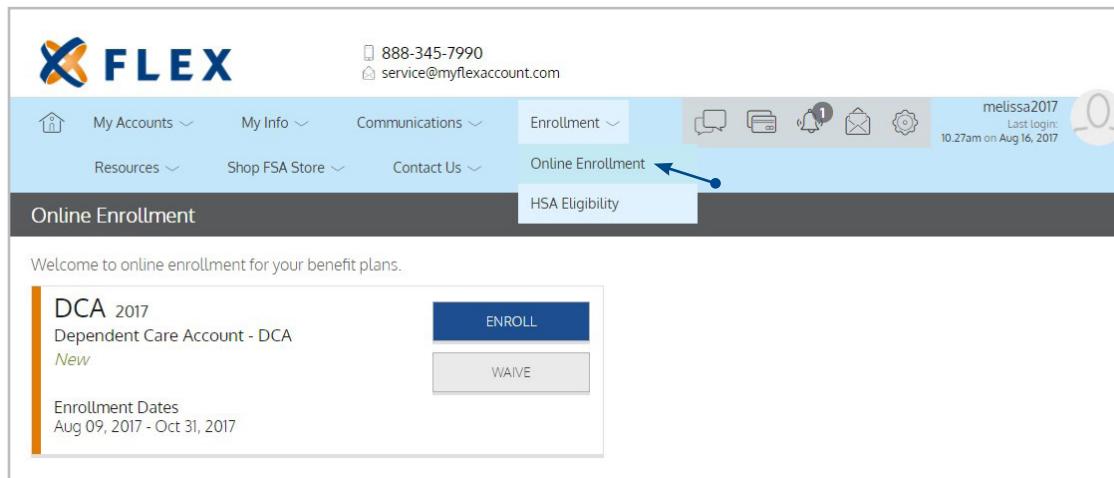

Online Enrollment

This tab is where you can start the process of enrolling in available plans. Any plans scheduled for open enrollment appear in the Online Enrollment section with the applicable open enrollment dates, as shown below. Click to either enroll or waive the offered coverage.
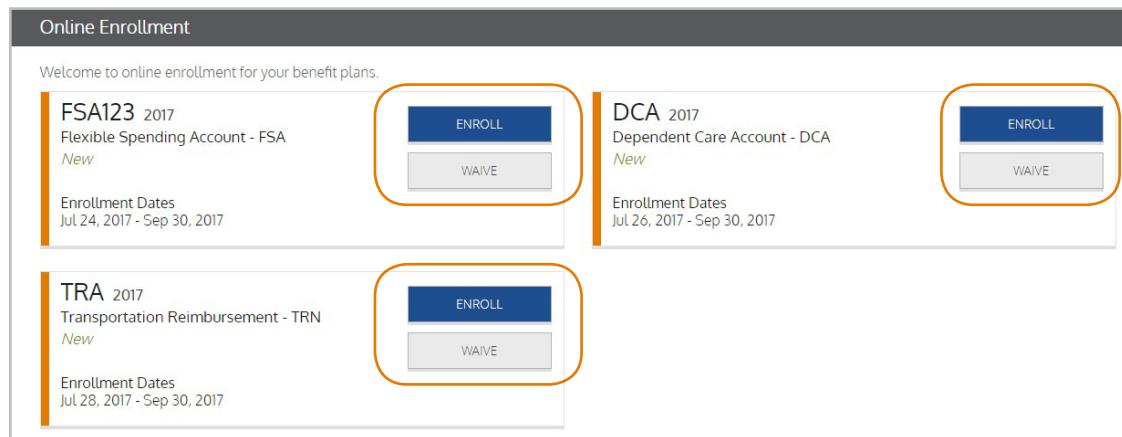
Enrolling In A Plan

**Step 1.** Click Enroll for the plan you want to elect.

Step 2. Verify and/or update your demographic information. Be sure all fields marked with an asterisk (*) are completed, as shown below.

If applicable, add any dependents by clicking the Add Dependent button and provide the required demographic information. Click Submit when completed.

Step 3. Provide your coverage election choices. Depending on the plan you are electing, you may be asked to choose a coverage tier or provide an annual election.

Once your selections have been made, read and check the certification acknowledgement checkbox and click **Next**.

Step 4. A summary page lists all of your entered demographic information and coverage selections. Verify that all information is correct and use the Edit Info button to change anything, as needed. Click **Next**.

You will receive a message stating that your application has been submitted, click **Done**.

Thank you!
Your application has been submitted.

Congratulations. You have completed the enrollment application for your Flex benefit plan(s). Now you can check out all of the great tools and resources to help you manage your account.

DONE
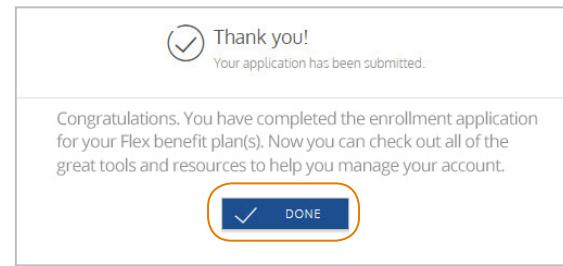
Resources

The resources tab contains a robust repository of helpful videos, calculators, and FAQs, designed to assist you in learning more about your benefit options. Any important forms and/or documents you might need are also available for download from this tab.


Shop FSA Store

It's now easier to save on eligible FSA and HSA expenses. Learn what's eligible and get the greatest value from your account when you purchase over-the-counter items from FSA Store!
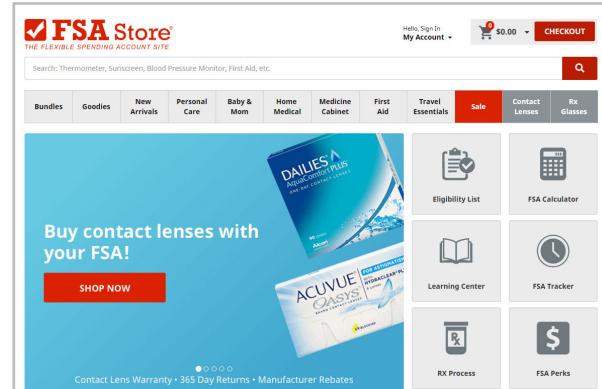
Contact Us

We're here to help you! Please feel free to contact us with any questions.

Monday through Friday 7:00 am to 7:00 pm CST.

Phone: 888-345-7990

Email: service@myflexaccount.com