



Direct Bill Participant Website Guide

Your guide to getting started at
www.flexiblebenefit.com/direct-bill

Questions?

Call us at 888-345-7990 | Option 3

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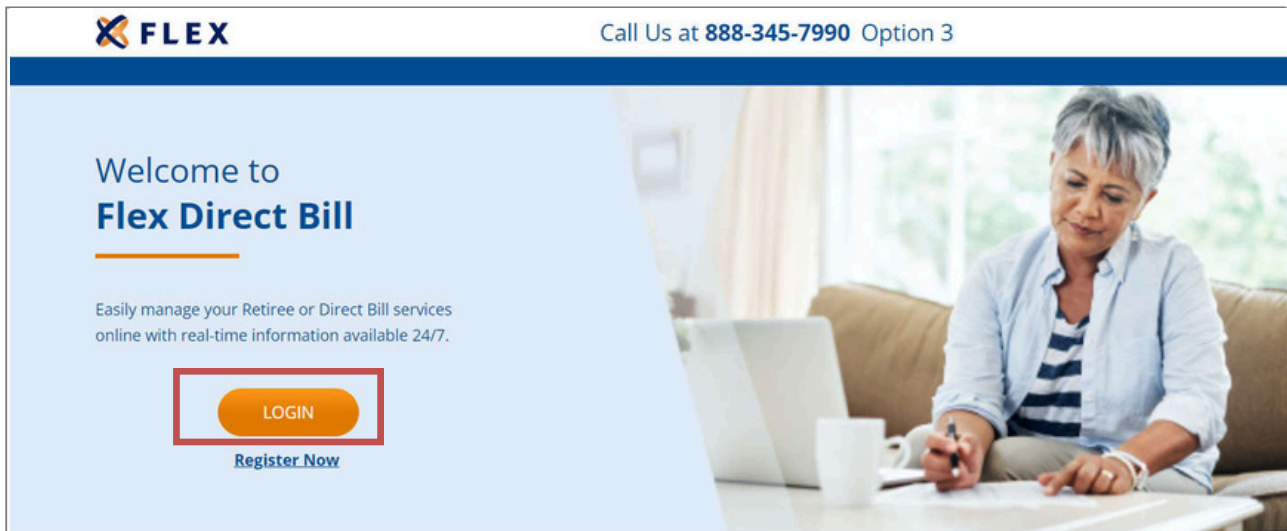
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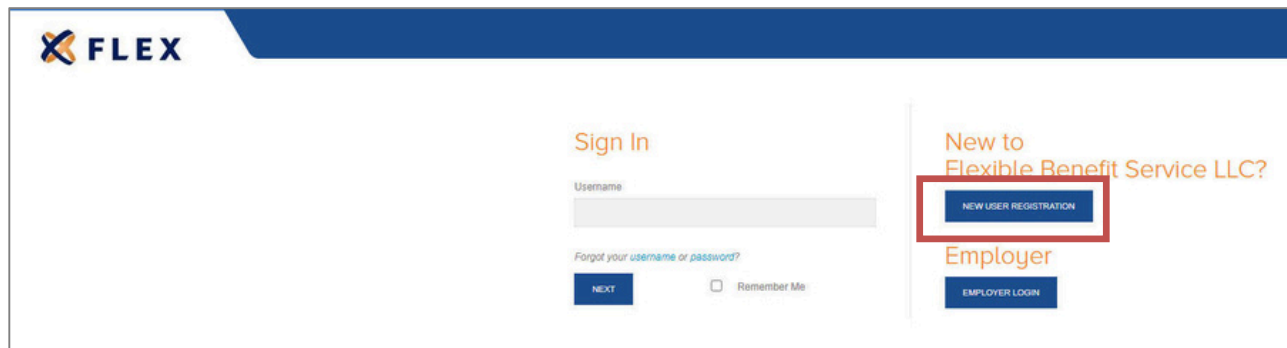
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How to Register on the Flex Direct Bill Participant Portal

1. You will receive a New Member Login Notice containing your registration code. If you have not received a New Member Login Notice, please contact Flex Customer Service at 888-345-7990 Option 3.
2. Go to www.flexiblebenefit.com/direct-bill and click **Log In**.



3. Select **New User Registration**



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4. Enter your Registration Code and SSN, then click **Submit Registration**.

The screenshot shows the 'New Registration' page on the FLEX website. The page has a blue header with the FLEX logo. On the left, there is a 'NEW USER' section with a list of steps: 1. REGISTRATION INFO (selected), 2. LICENSE AGREEMENT, and 3. CREATE ACCOUNT. The main content area is titled 'New Registration' and contains a form. The form has fields for 'Registration Code' (with a green checkmark), 'First Name' (Megan), 'Last Name' (Smith), 'Individual ID', and 'Social Security Number' (111-11-1111). There is a 'Company' dropdown menu showing 'Flexible Benefit Service Corporation' and 'Div: Flex'. At the bottom, there are 'SUBMIT REGISTRATION' and 'CANCEL' buttons. A red box highlights the 'SUBMIT REGISTRATION' button.

5. Accept the New User License Agreement and click **Submit**.

The screenshot shows the 'New User License Agreement' page on the FLEX website. The page has a blue header with the FLEX logo. On the left, there is a 'NEW USER' section with a list of steps: 1. REGISTRATION INFO (checked), 2. LICENSE AGREEMENT (selected), and 3. CREATE ACCOUNT. The main content area is titled 'New User License Agreement' and contains a scrollable text area with the 'WEX HEALTH CLOUD USER AGREEMENT'. The text area has a red arrow pointing to the 'I Accept' checkbox. Below the text area, there are 'SUBMIT' and 'CANCEL' buttons. A red box highlights the 'SUBMIT' button.

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6. Set up your username and password. Click **Submit & Create Account**.

The screenshot shows the 'Portal Username and Password' setup page on the FLEX website. On the left, a 'NEW USER' sidebar lists steps: 1. REGISTRATION INFO, 2. LICENSE AGREEMENT, and 3. CREATE ACCOUNT. The main form area has the title 'Portal Username and Password' and a prompt: 'Please choose a Username and Password to access the site.' It contains four input fields: 'Email Address', 'Username', 'New Password', and 'Confirm Password'. Each field has a 'Required' label and a checkmark icon. At the bottom, there are two buttons: 'SUBMIT & CREATE ACCOUNT' (highlighted with a red box) and 'CANCEL'.

7. Check the box to accept the terms and conditions and click **Add Election**.

The screenshot shows the 'AGREE AND SUBMIT' page on the FLEX website. The top navigation bar includes the FLEX logo and a 'CONTACT US' link. Below the navigation bar, a user profile section shows 'Megan Smith' and 'Last Login: Nov 13, 2019 at 03:31 PM CST' with a 'Sign out' link. The main content area has a sidebar with 'ONLINE ELECTION' steps: 1. WELCOME, 2. ELECT PRODUCTS, 3. AGREE AND SUBMIT, and 4. CONFIRMATION. The main form area is titled 'AGREE AND SUBMIT' and contains a 'User Agreement' section. The agreement text states: 'PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE COBRAPoint website and the services and materials provided on the COBRAPoint Website (collectively "COBRAPoint").' and 'BY SELECTING "I ACCEPT" OR BY ACCESSING THE APPLICATION, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THESE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT YOU MUST PROMPTLY CEASE ALL USE OF THE APPLICATION.' Below the text is a checkbox labeled 'I Accept' with a 'Required' label. A red arrow points to this checkbox. At the bottom right, there are two buttons: 'ADD ELECTION' (highlighted with a red box) and 'NOT NOW'.

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How to Enroll for your Direct Bill Benefits Online

Only applicable if plans have not yet been selected

1. After registration, if you have not submitted an enrollment form, you will be directed to enroll online for your Direct Bill benefits.
2. You will be able to choose the benefits you wish to elect as well as the coverage level for each benefit.

| Elect | Product Name | Election End Date | Coverage Level | Dependent Name | Relationship | Prorated Amount | Amount |
|-------------------------------------|----------------------|-------------------|----------------|----------------|--------------|-----------------|----------|
| <input checked="" type="checkbox"/> | MBAV001 Blue ADV HMO | Jan 12, 2020 | CB Only | | | \$435.48 | \$450.49 |
| Total: | | | | | | N/A | N/A |

3. Once you have completed your election you will be directed to your member portal Home Page. ****If you do not complete your election, you are not able to access any additional information online until the enrollment is completed. ****

Welcome Megan Smith!

Welcome to the Flexible Benefit Service Corporation self-service portal. Through this portal, you have access to make payments, set up recurring payments, access your demographic and plan information, view messages, and set up your preferences for payment, billing, and communications. You can also change information, send an inquiry, or request assistance.

Your next payment of \$435.48 is due Nov 01, 2019

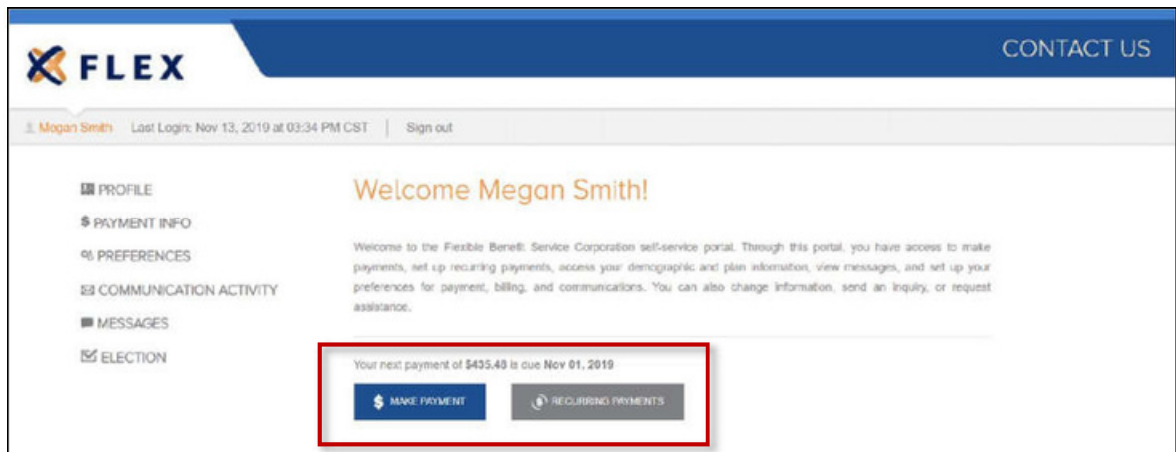
[MAKE PAYMENT](#) [RECURRING PAYMENTS](#)

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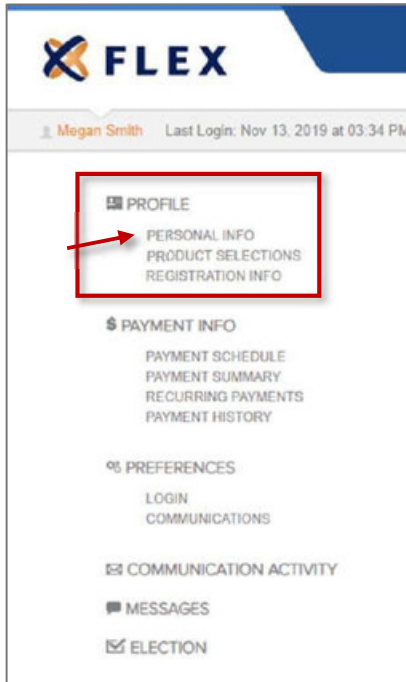
How to Navigate the Home Page

1. Refer to the Main Menu on the left to access your personal information, view or update payment information, update communication preferences, view communications and election information.
2. You can also view your balance and make a payment directly from your home screen.



How to View and Update your Personal Information

1. Refer to the Profile drop down in the main menu and select Personal Info

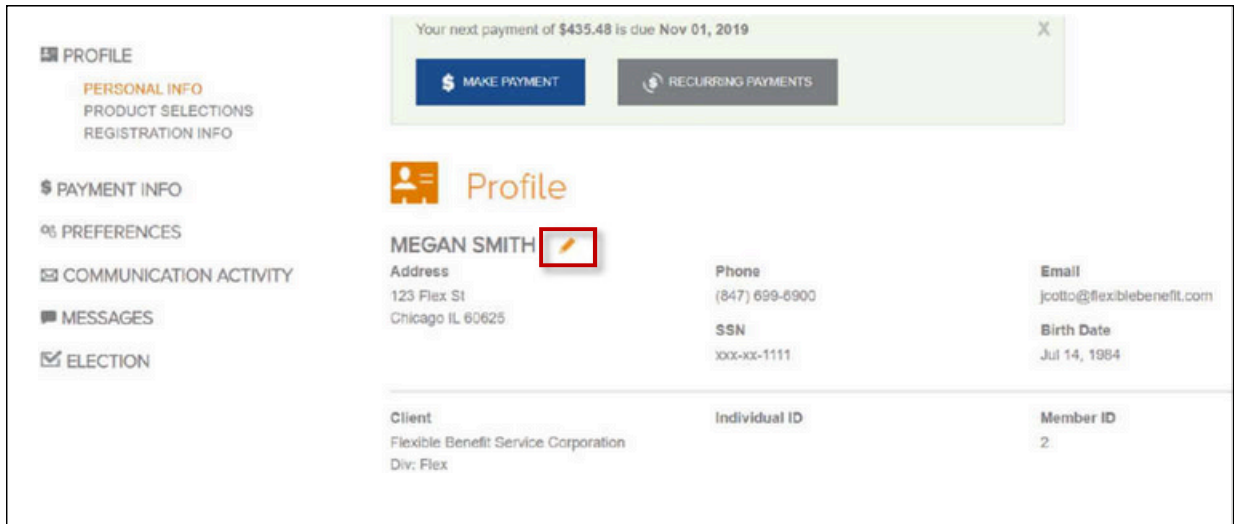


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2. Click on the yellow pencil to make updates to your demographic information.



Profile

MEGAN SMITH

Address
123 Flex St
Chicago IL 60625

Phone
(847) 699-6900

SSN
xxx-xx-1111

Email
jcoito@flexiblebenefit.com

Birth Date
Jul 14, 1984

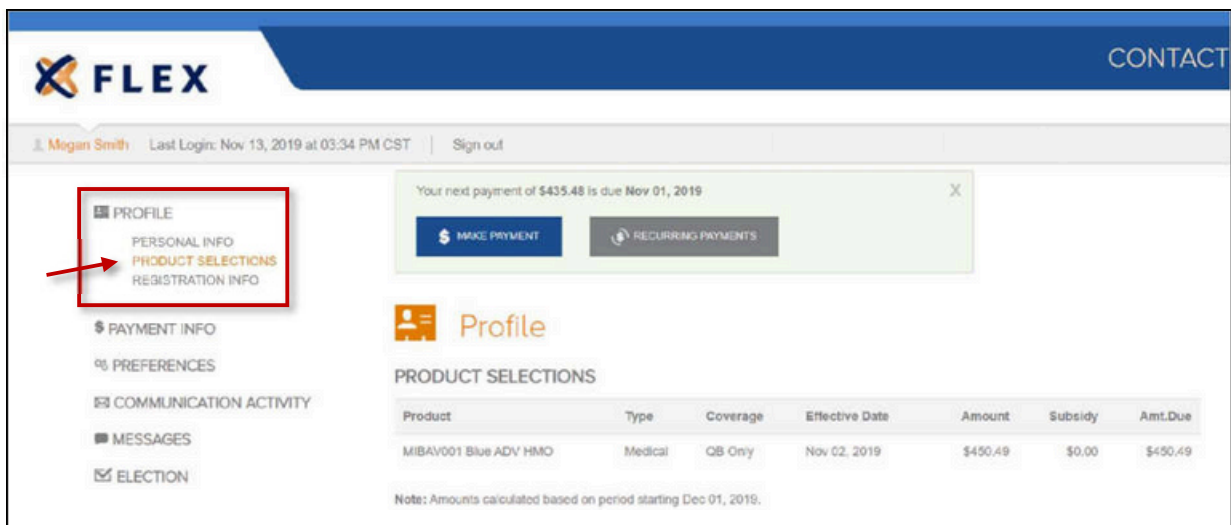
Client
Flexible Benefit Service Corporation
Div: Flex

Individual ID

Member ID
2

3. To View your benefit options, refer to the **Profile** drop down in the main menu and select **Product Selections**.

4. Here you can view your benefit selections, coverage dates, and balances.



PRODUCT SELECTIONS

| Product | Type | Coverage | Effective Date | Amount | Subsidy | Amt.Due |
|-----------------------|---------|----------|----------------|----------|---------|----------|
| MIBAV001 Blue ADV HMO | Medical | OB Only | Nov 02, 2019 | \$450.49 | \$0.00 | \$450.49 |

Note: Amounts calculated based on period starting Dec 01, 2019.

Questions?

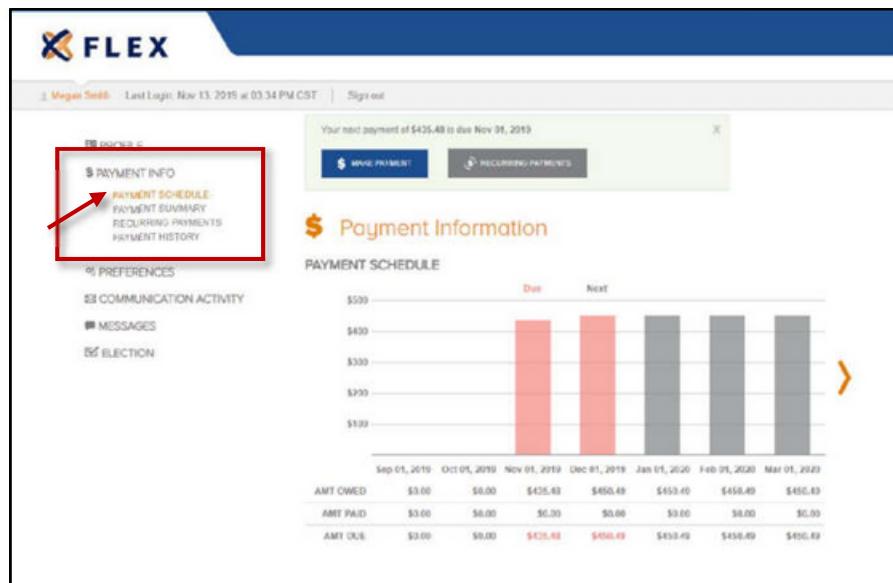
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How to View Payments and Balances

1. Click on the Payment Info drop down in the main menu to view your payment schedule, payment summary, recurring payments or payment history.

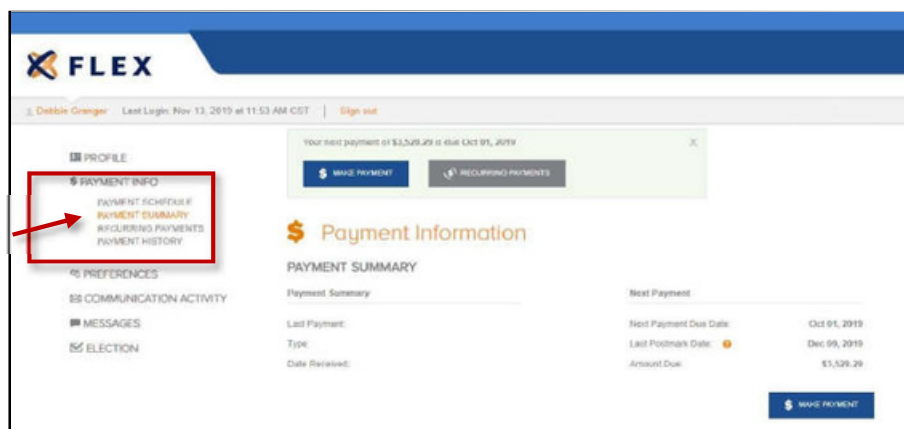
Payment Schedule

The payment schedule provides a chart of your monthly amounts that have been paid and balances for future months of coverage.



Payment Summary

1. The payment summary provides your most recent and upcoming payment information.



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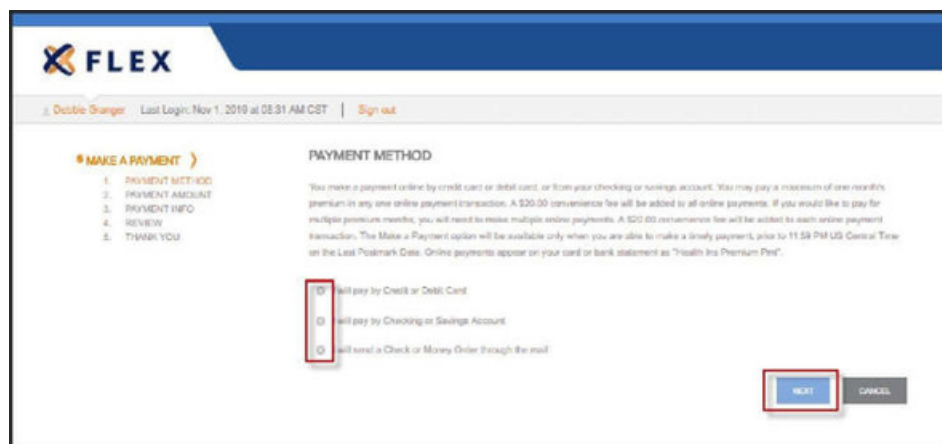
Payment History

1. Past payments can be reviewed from the Payment Info selection.
2. The payment schedule shows payments that have been made, what your next payment is, and your payment schedule after that.
3. The payment summary shows, in brief, the last payment made and the next payment to be made, as well as providing the option to make a payment.
4. The payment history shows each payment that has been made as separate line items.



How to Make a Payment

1. The option to make a payment is available from the **Make Payment** button on both the home page as well as the **Payment Summary** page under the **Payment Info** selection.
2. Select your preferred method from the following payment option
 - a. Credit or Debit
 - b. Checking or Savings account
 - c. Check or Money Order through the mail

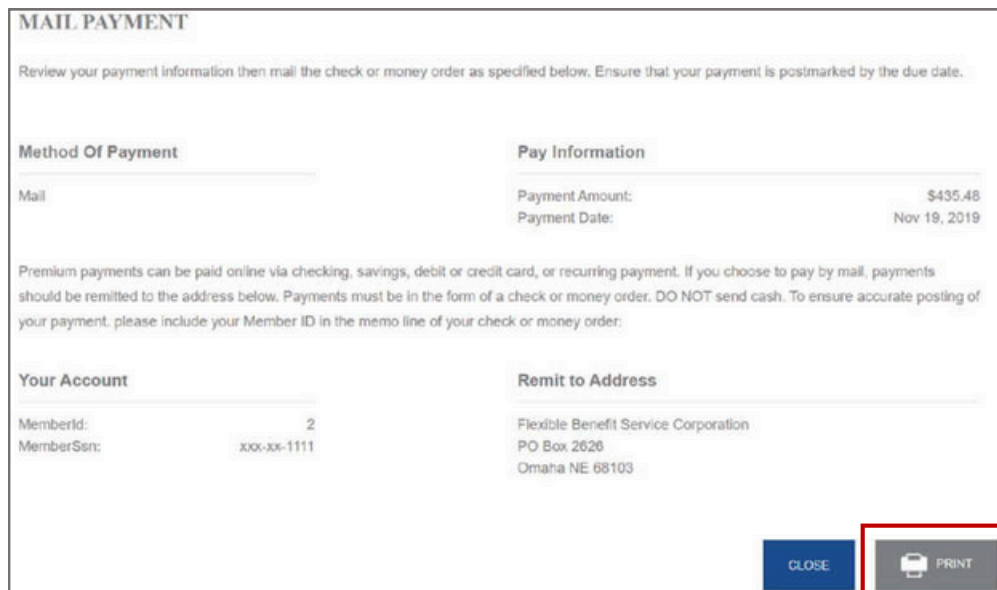


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3. When selecting the check or money order through mail payment method, you will be directed to a form that can be printed and mailed along with your check to the address provided on the form.



MAIL PAYMENT

Review your payment information then mail the check or money order as specified below. Ensure that your payment is postmarked by the due date.

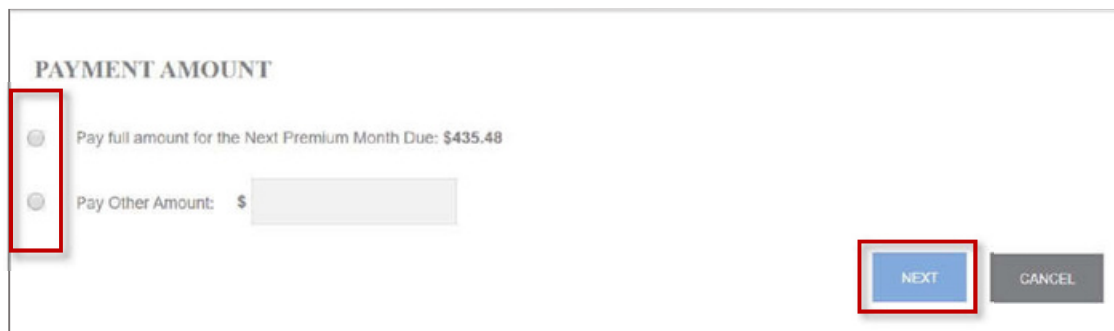
| | |
|--------------------------|--------------------------------------------------------|
| Method Of Payment | Pay Information |
| Mail | Payment Amount: \$435.48 Payment Date: Nov 19, 2019 |

Premium payments can be paid online via checking, savings, debit or credit card, or recurring payment. If you choose to pay by mail, payments should be remitted to the address below. Payments must be in the form of a check or money order. DO NOT send cash. To ensure accurate posting of your payment, please include your Member ID in the memo line of your check or money order.

| | |
|---------------------------------------|-----------------------------------------------------------------------|
| Your Account | Remit to Address |
| MemberId: 2 MemberSsn: xxx-xx-1111 | Flexible Benefit Service Corporation PO Box 2626 Omaha NE 68103 |

Buttons: CLOSE, PRINT (highlighted with a red box)

4. When selecting the Credit or Debit Card or Checking or Savings payment methods, you will need to select to pay the full amount or pay another amount and click **Next**.



PAYMENT AMOUNT

☒ Pay full amount for the Next Premium Month Due: \$435.48

☐ Pay Other Amount: \$

Buttons: NEXT (highlighted with a red box), CANCEL

5. You will be notified of any applicable fees for the payment method selected. ****There is a \$20 additional fee for one-time credit, debit, or ACH payments**** There is no Fee for recurring ACH payments.

FLEX

Dottie Granger Last Login: Nov 26, 2019 at 01:41 PM CST Sign out

MAKE A PAYMENT

- 1. PAYMENT METHOD
- 2. **PAYMENT AMOUNT**
- 3. PAYMENT INFO
- 4. REVIEW
- 5. THANK YOU

PAYMENT AMOUNT

☒ Pay full amount for the Next Premium Month Due: \$3,529.29

☐ Pay Other Amount: \$

NOTE
 Selected Amount = \$3529.29
 Convenience Fee = \$20.00
 Your Total = \$3549.29

NEXT **CANCEL**

- Next you will need to enter in your payment information as requested and click **Next**.

FLEX

Dottie Granger Last Login: Nov 1, 2019 at 08:31 AM CST Sign out

MAKE A PAYMENT

- 1. PAYMENT METHOD
- 2. PAYMENT AMOUNT
- 3. **PAYMENT INFO**
- 4. REVIEW
- 5. THANK YOU

PAYMENT INFO

Enter your credit or check card information and bill "To":

Card Information

Card Type: -- Select --

Card Number: [Field]

CV2/CV2E: [Field]

Expiration Date: -- Select Month -- / -- Select Year --

Billing Details

Name: [Field]

Address: [Field]

City: [Field]

State: -- Select -- Zip Code: [Field]

NEXT **CANCEL**

- Finally, review your payment information and submit your payment.

How to Make a Recurring Payment

- The Recurring Payments option is available from the home page and under the payment info options.
- Select I will pay by Checking or Savings Account to set up electronic payments.
- Selecting electronic payments will bring you to a screen to fill in your bank account information.
- After completing the payment info fields click **NEXT** to submit your recurring payment.

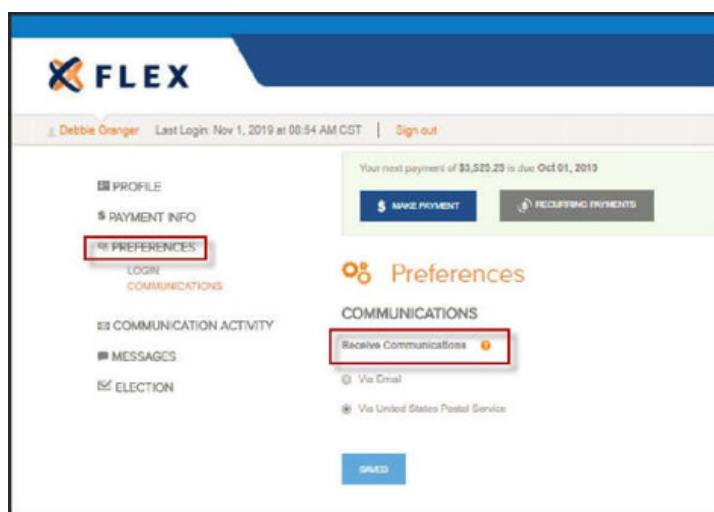
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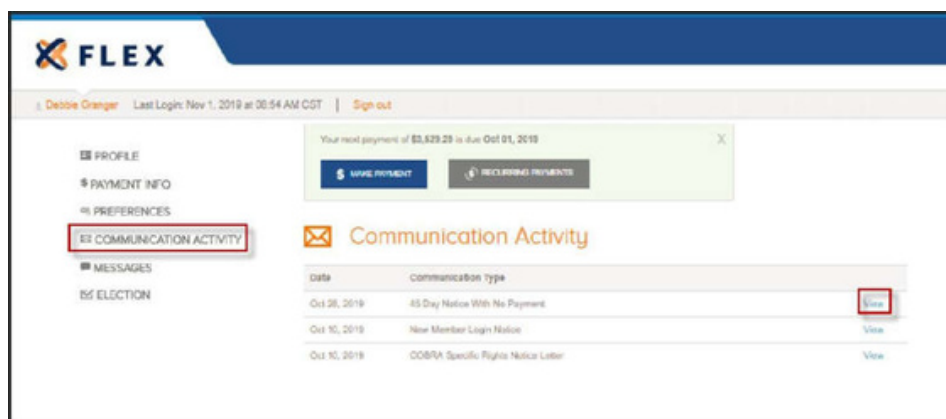
How to Update Log In Information or Communications Preferences

1. Refer to the Preferences section of the main menu and click on **LOGIN** to update your email address or Flex Direct Bill password
2. Refer to the Preferences section of the main menu and click on **Communications** to update your communication preference.
3. Here you can select to receive communications Via Email or Via United States Postal Service (Please note that select Direct Bill communications require mailing through United States Postal Service.)



How to View Direct Bill Communications

1. Refer to **Communication Activity** in the Main menu to view the dates and copies of all your Flex Direct Bill communications.

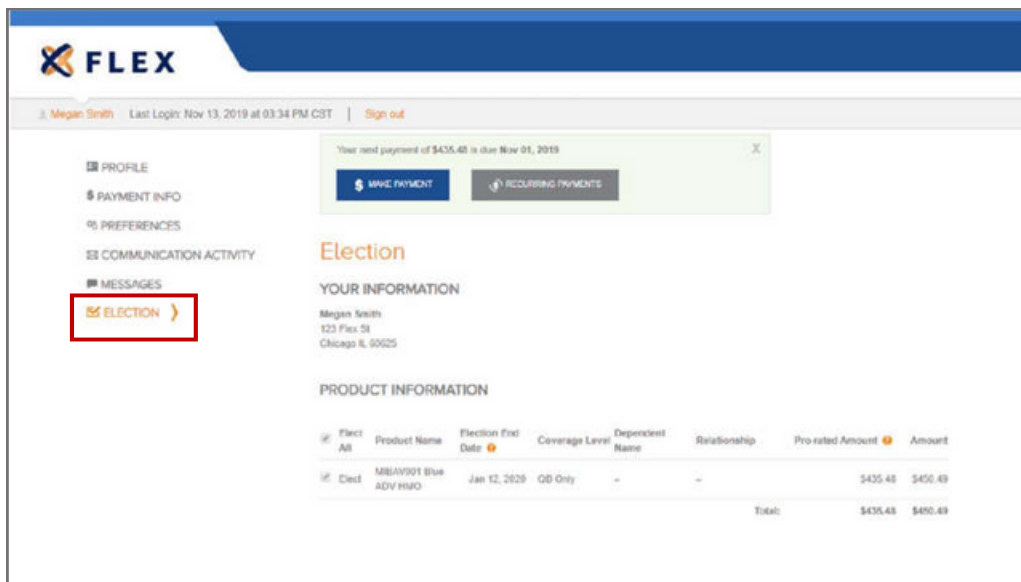


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How to View your Direct Bill Election

1. Click on the **Election** section of the main menu for an overview of your Direct Bill plan elections, including coverage level and amount in the election selection.



Flex Contact Information

Questions? Contact Us!

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

Monday through Friday 8:00 am to 5:00 pm CST.

Phone: 888-345-7990 Option 3

Email: service@myflexaccount.com

Questions?

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