



HSA Participant User Guide

What participants need to know about using myflexaccount.com

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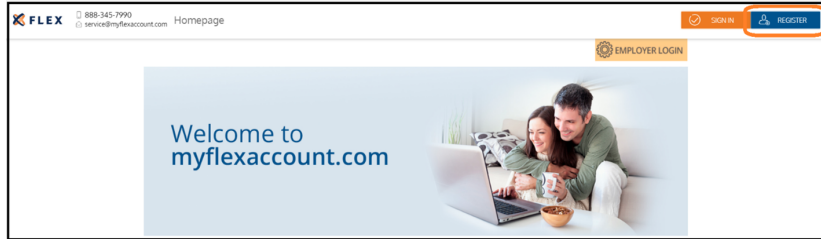
Getting started

The participant web site can be accessed at: www.myflexaccount.com.

Registration and Enrollment

Registering Online

Step 1. If this is your first time accessing myflexaccount.com, simply click the **REGISTER** button atop the right corner of the home screen.



Enter your First Name, Last Name, and Zip Code.
Click **NEXT** when completed.
Please contact Flex at 888-345-7990 if additional assistance is required.

Step 2. Select a verification code delivery method and enter the code sent to you. Click **NEXT** when completed. If Flex does not have an email address or mobile phone number on file, users will need their Employer ID and Employee ID in order to register online. These ID numbers can be found in your Welcome email from Flex. You may also contact Flex at 888-345-7990 for the ID numbers.

Step 3. Create a unique username and password and enter your email address. Click **NEXT** when completed.

The screenshot shows the registration process at Step 3. At the top left is the FLEX logo with contact information: 888-345-7990 and service@myflexaccount.com. The page title is "Registration". A progress bar at the top indicates steps 1 through 6, with Step 3 highlighted in orange. Below the progress bar, it says "You are on step 3 of 6". The main instruction is "Create a user name, email and password for your account." There are four input fields: "User Name *", "Email *", "Password * ?" (with a question mark icon), and "Confirm Password *". Below the password field is a "Password Strength" indicator. At the bottom, there are three buttons: "CANCEL" (orange), "BACK" (blue with a left arrow), and "NEXT" (blue with a right arrow and checkmark).

Step 4. Populate the security questions and responses fields.

The screenshot shows the registration process at Step 4. The header and progress bar are similar to Step 3, but Step 4 is highlighted in orange. It says "You are on step 4 of 6". The main instruction is "Populate the security questions and responses fields." There are four sets of questions, each with a "Select Question" dropdown and a "Question Response" text input field. The questions are: "In which city was your grandmother born (father's m...)", "What was the last name of your favorite teacher in fi...", "What is the name of the college you went to?", and "What was your high school mascot?". An information icon (i) is present next to the first question, with a tooltip that says: "Please use the 'select boxes' labelled select question 1, select question 2, select question 3, and select question 4 to choose questions which are relevant to you and then enter answers to those questions." A "MENU" icon is visible in the top left corner.

Step 5. Confirm your email address. Click **NEXT** when completed.

The screenshot shows the FLEX Registration page at Step 5. The header includes the FLEX logo, contact information (888-345-7990, service@myflexaccount.com), and the word "Registration". A progress bar at the top indicates steps 1 through 6, with Step 5 highlighted in orange. Below the progress bar, it says "You are on step 5 of 6". The form fields are: First Name (Trent), Last Name (Rendon), and Confirm Email (service@myflexaccount.com). An information icon with a text box states: "The email address entered is used for security encryption only. It is not used for solicitation purposes." At the bottom right, there are two buttons: "CANCEL" (orange with a close icon) and "NEXT" (blue with a checkmark icon).

Step 6. Confirm information. Click **SUBMIT** when completed.

The screenshot shows the FLEX Registration page at Step 6. The header is the same as in Step 5. The progress bar highlights Step 6. Below the progress bar, it says "You are on step 6 of 6". An information icon with a text box states: "Your setup information has not yet been submitted. Please verify your information below before clicking Submit. If you need to make a change before submitting, click the appropriate Edit Info link". The form is divided into two sections: "Questions and Answers" and "Personal Information". Under "Questions and Answers", there are four questions, each with an "EDIT INFO" link and the answer "asdf":
Question 1: In which city was your grandmother born (father's mother)?
Question 2: What was the last name of your favorite teacher in final year of high school?
Question 3: What is the name of the college you went to?
Question 4: What was your high school mascot?
Under "Personal Information", there are three fields: First Name (Trent), Last Name (Rendon), and Email (frendon@myflexaccount.com), each with an "EDIT INFO" link. At the bottom right, there are two buttons: "CANCEL" (orange with a close icon) and "SUBMIT" (blue with a checkmark icon).

Step 7. Registration process complete.

The screenshot shows the FLEX Registration page at Step 7. The header is the same as in previous steps. The progress bar highlights Step 7. Below the progress bar, it says "You are on step 7 of 7". A large checkmark icon is followed by the word "Success" and the text: "You have successfully completed the registration process". Below this, there are two informational messages, each with an information icon:
1. The next time you sign on to access your account information you will be asked to provide your username and password.
2. To protect your personal information you may occasionally be required to complete additional authentication.
At the bottom right, there is a "DONE" button (blue with a checkmark icon).

*****Once registered, please follow the guidelines below to enroll online for your HSA Benefit.*****

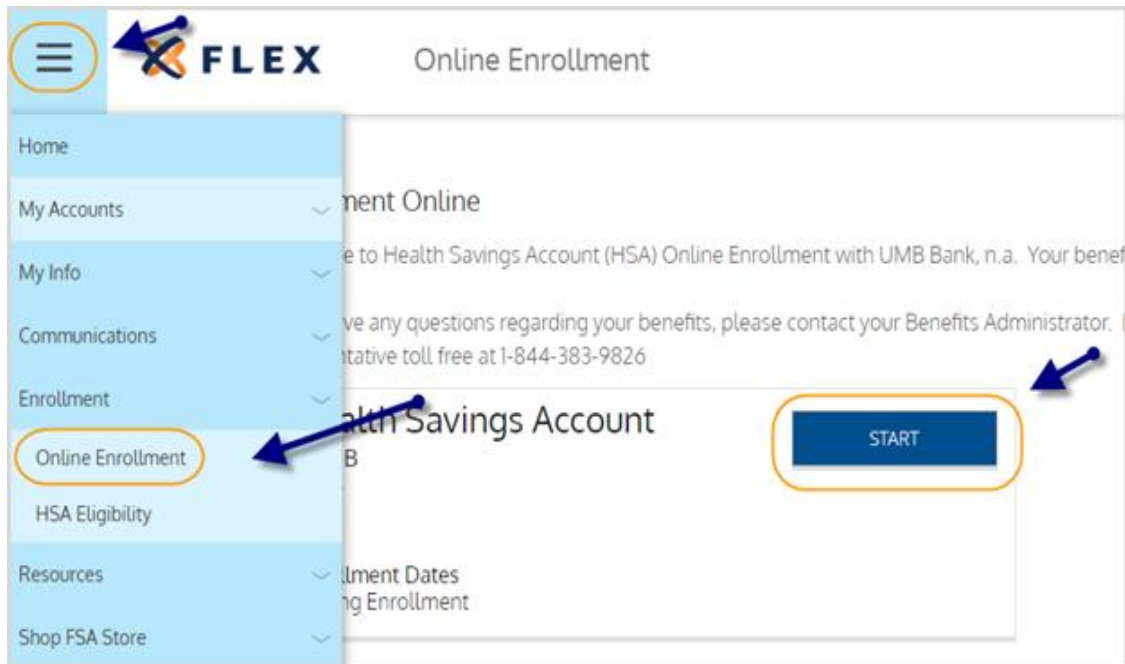
Online Enrollment - Enrolling in a Plan

Follow the steps below to enroll in the HSA

Step 1. Click on the **Main Menu**, which is the three bars in the top left corner of your screen.

Step 2. Click on **Enrollment** and on **Online Enrollment**.

Step 3. Click on **Start** on the Health Savings Account enrollment pop up.



Step 4. Verify and/or update your demographic information. Be sure all fields marked with an asterisk (*) are completed, as shown below.

HSA Online Enrollment

STEP 1 > STEP 2 > STEP 3

Congratulations! You are about to enroll in a Health Savings Account (HSA). There are a few things you should know before getting started with the enrollment process.

We comply with Section 326 of the USA Patriot Act, which requires us to collect and verify certain information about you when processing your account application. We collect your personal information from you and other sources, such as credit bureaus, affiliates or other companies. After you enter your personal information, please print a copy of this enrollment form for your records. Fields with an asterisk (*) are required. A Health Savings Account is a single ownership account in the name of the Account Owner.

General Info

First Name * <input type="text" value="Michael"/>	Gender <input type="text" value="Male"/>
Initial <input type="text"/>	Phone <input type="text" value="7731234567"/>
Last Name * <input type="text" value="Sampson"/>	Email * <input type="text"/>
Date of Birth * <input type="text" value="Oct 10, 1980"/>	Re-Enter Re-enter Email * <input type="text"/>
SSN * <input type="text" value="000000000"/>	

Address

Home Address (Not PO Box) *	Mailing Address
Address 1 * <input type="text" value="4444 s. state street"/>	Same as home address <input type="checkbox"/>
Address 2 <input type="text"/>	Address 1 * <input type="text"/>
City * <input type="text" value="Chicago"/>	Address 2 <input type="text"/>
State * <input type="text" value="Illinois"/>	City * <input type="text"/>
ZIP * <input type="text" value="60603"/>	State * <input type="text" value="Select state"/>
Country * <input type="text" value="US"/>	ZIP * <input type="text"/>
	Country * <input type="text" value="Select country"/>

UMB is committed to protecting your privacy. When you furnish personal financial information through this Web site, it is governed by the [UMB Healthcare Services Privacy Notice](#). Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC. High-deductible health plans constitute insurance products, which are not offered by UMB Bank, n.a. and are not FDIC insured.

If desired, add an additional authorized cardholder. Click **Submit** when completed.

Add Additional Authorized Cardholder

⚠️ Dependent ID is missing, improperly formatted, matches the employee's ID, or matches the ID of another dependent associated with this employee.

First Name * <input type="text" value="Jessica"/>	Last Name * <input type="text" value="Sanchez"/>
Initial <input type="text"/>	
<p style="font-weight: bold; font-size: small;">General Info</p>	
Dependent ID * <input type="text" value="jsanchez7777"/>	Address 1 * <input type="text" value="5522 n. oriole street"/>
Relationship * <input type="text" value="Child"/>	Address 2 <input type="text"/>
Date of Birth <input type="text"/>	City * <input type="text" value="chicago"/>
SSN <input type="text"/>	State * <input type="text" value="Illinois"/>
Gender <input type="text" value="Select"/>	ZIP * <input type="text" value="60622"/>
Phone <input type="text"/>	Country * <input type="text" value="US"/>
Full-time student <input type="checkbox"/>	

Step 5. Choose which delivery method you desire for HSA statements and tax forms.

The screenshot shows the 'HSA Online Enrollment' page at Step 2 of 3. The main heading is 'Beneficiary Designation'. Below it, there is explanatory text about the Account Owner's right to designate beneficiaries and instructions on how to name a beneficiary. The page is divided into sections: 'Account Details' showing 'Plan Description' as 'Health Savings Account'; 'Statements & Forms' with 'Statements' options for 'Electronic Only' and 'Electronic and Paper'; and 'Tax Forms' with options for 'Electronic Only' and 'Paper'. A callout box explains that an HSA is a tax-advantaged account. An 'Electronic Documents Access' section requires a PIN number, with a 'Sample PDF File' link and an 'Enter PDF PIN Number' input field.

Additionally, click on the [Sample PDF File](#) link in the Electronic Documents Access section to verify that you can access electronic documents. Once you open the link, enter the PDF Pin Number you see in the Enter PDF Pin Number box.

This close-up screenshot focuses on the 'Electronic Documents Access' section. It contains the instruction: 'In order to elect Electronic Documents, you must verify your ability to access Electronic Documents. Please open [Sample PDF File](#) and enter the PIN Number below.' Below this is an 'Enter PDF PIN Number' input field with a checkmark icon to its right, which is circled in orange. At the bottom, there is a 'Click here to open PDF' link with a PDF icon and a 'Get Adobe Acrobat Reader' button with the Adobe logo.

Next, if desired, you can add a primary and contingent beneficiary. Click on the **Add Beneficiary** box and enter their demographic information. Click **Submit** when completed.

Full Name *

General Info

Relationship * Select Relationship

Date of Birth *

SSN *

Beneficiary Percentage *

Address

[Click here to use your primary address for this beneficiary](#)

Address 1 *

Address 2

City *

State * Select state

ZIP *

CANCEL SUBMIT

Repeat the process to add a **Contingent Beneficiary**.

Full Name *

General Info

Relationship * Select Relationship

Date of Birth *

SSN *

Beneficiary Percentage *

Address

[Click here to use your primary address for this beneficiary](#)

Address 1 *

Address 2

City *

State * Select state

ZIP *

CANCEL SUBMIT

Step 6.

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

HSA Online Enrollment
STEP 1 > STEP 2 > **STEP 3**

Account Details

Plan Description	Health Savings Account
Statements	Both
Tax Forms	Paper

A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit. HSA funds roll over and accumulate year to year if not spent.

HSA's are owned by the individual, which differentiates them from company-owned Health Reimbursement Arrangements (HRAs) that are an alternate tax-deductible source of funds paired with either HDHPs or standard health plans. HSA funds may currently be used to pay for qualified medical expenses at any time without federal tax liability or penalty. Beginning in early 2011 OTC (over the counter) medications cannot be paid with HSA dollars without a doctor's prescription.

Participant Demographics

Michael Sampson, Male		EDIT INFO
Date of Birth	Address	
Oct 10, 1980	4444 s. state street Chicago, 60603 US	
SSN	Shipping Address	
*****9874	4444 s. state street Chicago, 60603 US	
Phone		
630-999-1237		
Email		
micheal@noreply.com		

Beneficiaries

Primary Beneficiary
You have the option to add primary beneficiary but are not required to do so. [ADD BENEFICIARY](#)

Contingent Beneficiary
You have an option to add a contingent beneficiary after adding primary beneficiary. [ADD BENEFICIARY](#)

Disclosures

Please review the following agreement and documents (the "Documents"). You must select "I Consent" below to agree to receive these Documents electronically and complete the Enrollment process.

ESIGN Disclosure and Consent <small>click here to read and then agree</small>	✓
UMB Bank HSA Custodial Agreement <small>click here to read and then agree</small>	✓
UMB Bank HSA Deposit Account Terms and Conditions, Regulatory Disclosure and Fee Schedule <small>click here to read and then agree</small>	✓
UMB Healthcare Services Privacy Notice <small>click here to read and then agree</small>	✓

If you want documents mailed to you:
If you want to have these Documents mailed to you, please call us. You can reach us Monday through Friday from 8 a.m. to 8 p.m. (EST) 1-844-383-9826. There is no charge to have these Documents mailed to you.

By clicking the "I Consent" button, I acknowledge and agree as follows:

I certify that the information I provided as part of this online application, including my social security number, is true and correct.

I am able to access the Documents in electronic form.

I have read, understand, and agree to the terms of ESIGN Disclosure and Consent, the terms of the UMB Bank HSA Custodial Agreement, the UMB Bank HSA Deposit Account Terms and Conditions, including Regulatory Disclosures and Schedule of Fees, and UMB Healthcare Services Privacy Notice.

I understand I am applying for a UMB HSA Deposit Account and will be provided with a debit card and online access to the account through the WealthCare Portal.

I Consent *

Electronic Signature

By signing below I agree to all applicable terms and conditions. Please open my account.

First Name *	<input type="text"/>	Last Name *	<input type="text"/>
Confirm First Name *	<input type="text"/>	Confirm Last Name *	<input type="text"/>
Date Signed	Oct 4, 2017		

✓ NEXT 🕒 SAVE FOR LATER ✗ CANCEL

UMB is committed to protecting your privacy. When you furnish personal financial information through this Web site, it is governed by the [UMB Healthcare Services Privacy Notice](#).
Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC.

Review the agreements and documents by clicking on each attachment.

Disclosures

Please review the following agreements and documents (the "Documents"). You must select "I Consent" below to agree to receive these Documents electronically and complete the Enrollment process.

ESIGN Disclosure and Consent <i>click here to read again</i>	✓
UMB Bank HSA Custodial Agreement <i>click here to read again</i>	✓
UMB Bank HSA Deposit Account Terms and Conditions, Regulatory Disclosure and Fee Schedule <i>click here to read again</i>	✓
UMB Healthcare Services Privacy Notice <i>click here to read again</i>	✓

If you want documents mailed to you:
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By clicking the "I Consent" button, I acknowledge and agree as follows:

I certify that the information I provided as part of this online application, including my social security number, is true and correct.

Click the **"I Consent"** box to agree to complete the Enrollment Process. Sign your name to provide your electronic signature to open your HSA account. Click **Next**.

I understand I am applying for a UMB HSA Deposit Account and will be provided with a debit card and online access to the account through the WealthCare Portal.

I Consent*

Electronic Signature

By signing below I agree to all applicable terms and conditions. Please open my account.

First Name *	<input type="text"/>	Last Name *	<input type="text"/>
Confirm First Name *	<input type="text"/>	Confirm Last Name *	<input type="text"/>


Date Signed Oct 4, 2017

UMB is committed to protecting your privacy. When you furnish personal financial information through this Web site, it is governed by the [UMB Healthcare Services Privacy Notice](#).
Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC.
High-deductible health plans constitute insurance products, which are not offered by UMB Bank, n.a. and are not FDIC insured.

Step 7.

You will receive a message notifying you that your application has been submitted. Click **Done**.

HSA Online Enrollment

 **Thank you!**
Your application has been submitted.

Your First Sign In

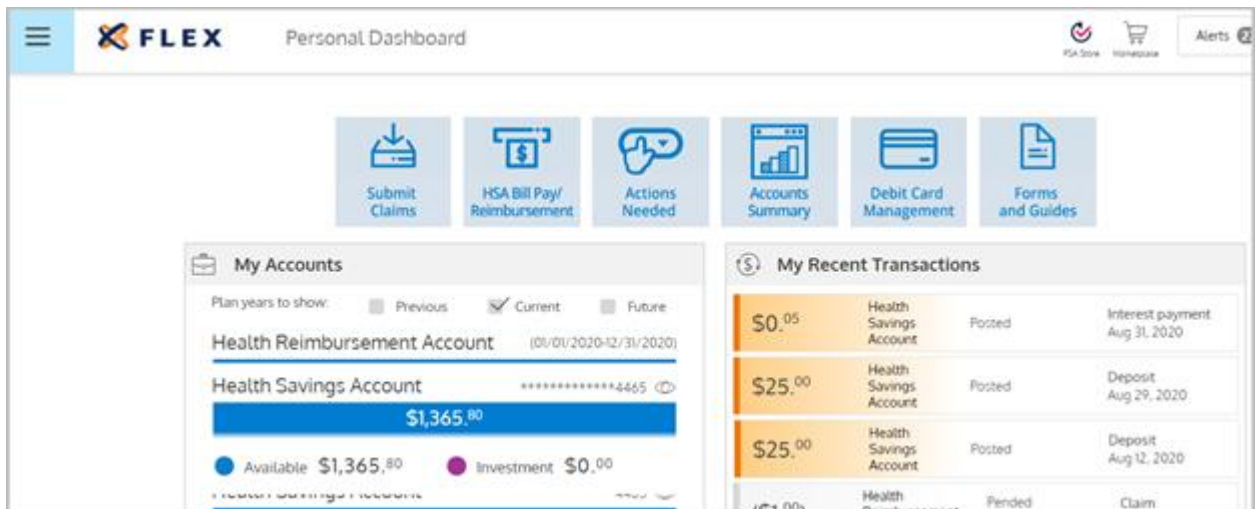
After registering, for all subsequent logins you can click the **Sign in** link in the upper right corner of the home page or by clicking the Account Holder sign in from the home page

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 links, 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.

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

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

The screenshot shows the FLEX Personal Dashboard. At the top, there is a header with the FLEX logo, contact information (888-345-7990, service@myflexaccount.com), and the text 'Personal Dashboard'. On the right, there are icons for FSA Store, Marketplace, and Notifications (9), along with a user greeting 'Hi, M'. Below the header is a row of six navigation buttons: 'Submit Claims', 'HSA Bill Pay/ Reimbursement', 'Actions Needed', 'Accounts Summary', 'Debit Card Management', and 'Forms and Guides'. The main content area is divided into two sections. The left section, titled 'My Accounts', shows the 'Health Account' for the period (01/01/2023-12/31/2023) with a balance of \$4,000.00 and a spent amount of \$0.00. The right section, titled 'My Recent Transactions', is highlighted with a red border and contains a table of transactions:

Amount	Account Name	Status	Transaction Type	Date
\$160.42	WCS Health Savings Account	Posted	Deposit	Jan 13, 2023
\$4,000.00	Health Reimbursement Account	Approved	Deposit	Jan 1, 2023
\$4,000.00	Health Reimbursement Account	Approved	Deposit	Jan 1, 2023
\$0.22	WCS Health Savings Account	Posted	Interest payment	Dec 31, 2022

My 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.

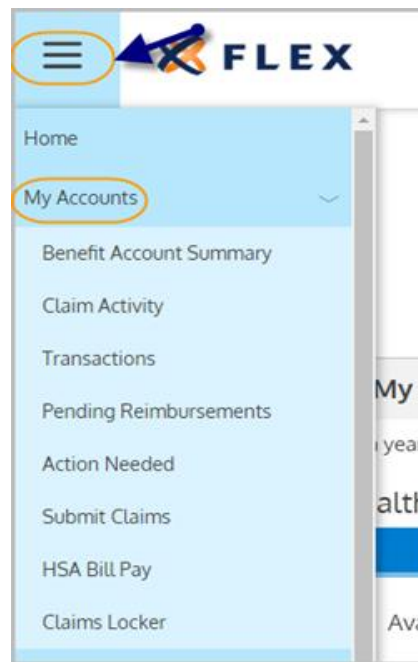
- Click Sign Up to register your mobile number to receive text alerts

This screenshot is identical to the one above, showing the FLEX Personal Dashboard with the 'My Recent Transactions' section highlighted by a red border. The dashboard includes the FLEX logo, contact information, 'Personal Dashboard' title, navigation buttons, and account details for the 'Health Account' (Balance: \$4,000.00, Spent: \$0.00). The 'My Recent Transactions' table lists five transactions: a deposit of \$160.42, two deposits of \$4,000.00, and an interest payment of \$0.22.

Main Menu

To access the Main Menu, Click on the three bars in the top left corner of the home page.

Here you will find a menu drop down where you can access important details pertaining to your benefit accounts



My Accounts

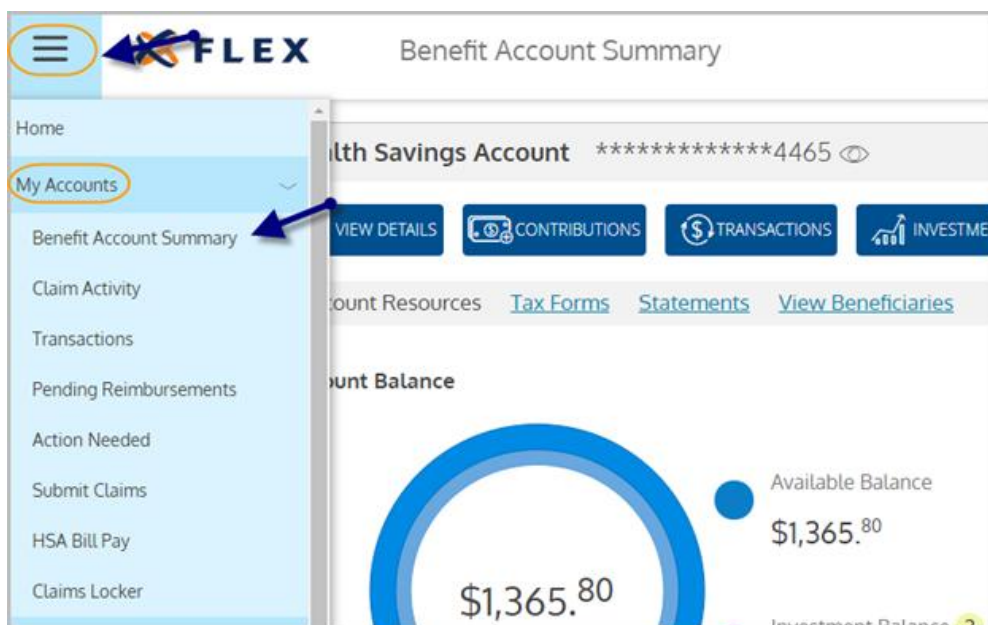
The My Accounts tab is where you access basic account information and manage all of your benefit accounts. You can view your benefit account summary, enter contributions, view transactions, and submit payment request.

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.

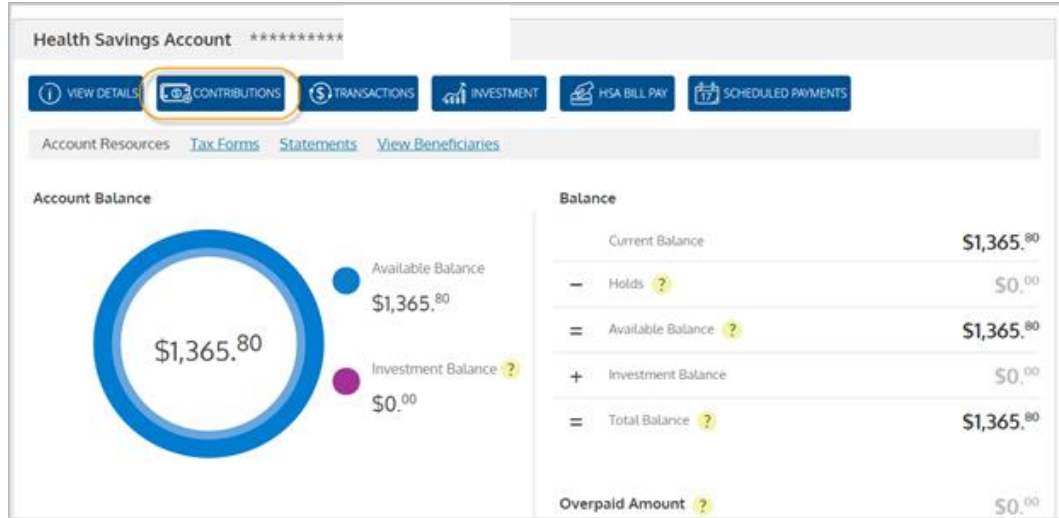
This takes you to the Benefit Account Details page for that account. You can also click the Transactions button to view the most recent transactions or Add Contributions to enter HSA contributions online.



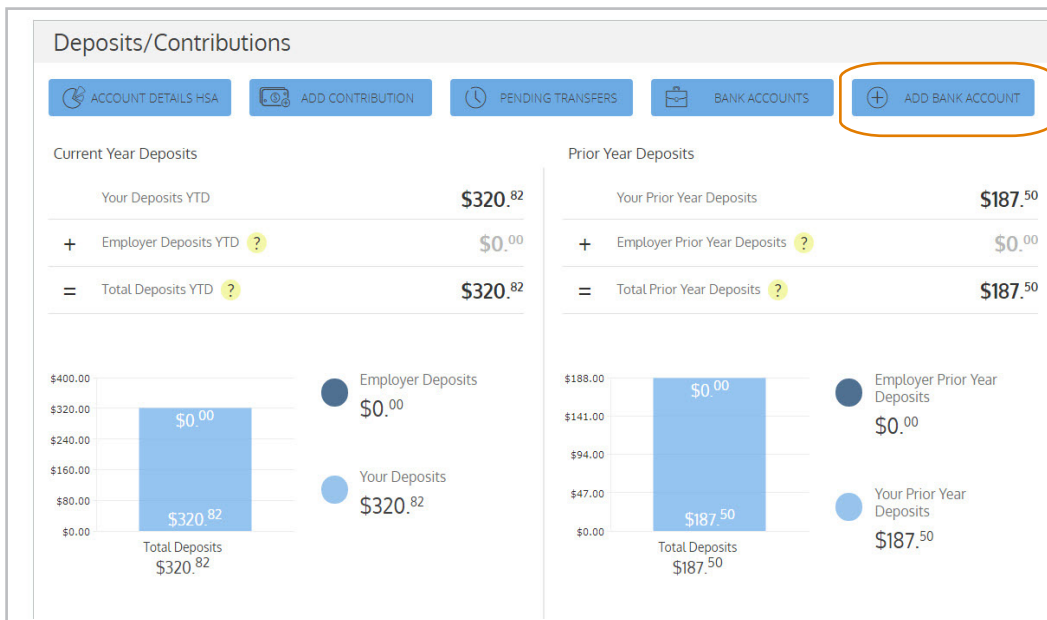
To enter contributions please follow the below steps.

First, you will need to add a bank account online to fund your contributions.

- Click on “My Account” in the navigation bar, select “Benefit Account Summary” and then select “Contributions” at the bottom of your HSA account summary page.



- Click on "Add Bank Account"
- Enter your banking information as requested and click "Submit" **Please note that your bank account may require validation. If your status is updated to "Pending Validation", you will need to wait until the validation is completed before you can move forward to contribute to your HSA**



- Once your Bank Account has been added continue with the following steps
- Click on “My Account”, select “Add Contributions” at the bottom of your HSA account summary page.
- Enter in your contribution date, contribution year, and contribution amount

The screenshot shows a web form titled "Fund my HSA". It contains the following elements:

- Contribution Date ***: A date picker field showing "Oct 11, 2017".
- Information Note**: "Please note: the earliest HSA Contribution Date you may enter is: Oct 11, 2017".
- Contribution Year**: Two radio buttons, "Current" (selected) and "Prior".
- Information Note**: "Current means contributions count towards this tax year's HSA contribution limit. Prior means your contributions will count towards last year's HSA contribution limit. You may only make prior year contributions from January 1 to April 15.".
- Amount ***: A text input field with a dollar sign icon.
- Withdrawal Bank Account ***: A dropdown menu.
- Buttons**: "SUBMIT" and "CANCEL".

- Preview your contribution details, and click “Submit”

Transactions

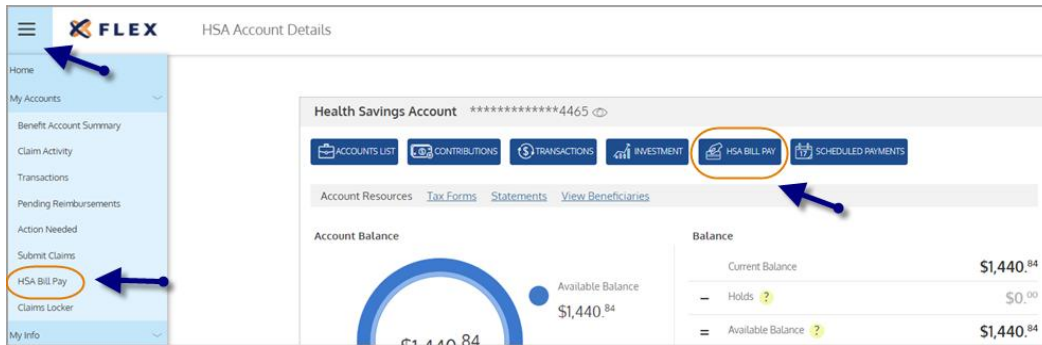
As shown below, this section displays the 10 most recent transactions for the selected account. The transaction status updates in real time as claims are processed.

The screenshot displays the "FLEX Transactions" interface. On the left is a navigation menu with "Transactions" highlighted. The main area shows filters for Plan (020), Type (All), and Transaction status (Approved/Posted, Pending/Processing, Authorized). Below the filters is a table of transactions:

Amount	Description	Status
0.05	Health Savings Account Posted	Interest payn INTEREST PAY

HSA Payment Request

On the HSA Payment Request page you can withdraw funds from your external bank account or you can make a payment to anyone, such as a provider.



Enter the Payee information and amount you would like to pay.

If you select Pay Me, you must have a direct deposit account on file. You can also choose to schedule recurring payments by choosing the pay frequency and date you would like to send out payments on.

Add Payment

You may withdraw funds to your external bank account or you can make a payment to anyone, such as a provider. To withdraw funds and transfer directly to your bank account, select "Pay Me" below – you must have provided a Direct Deposit Account on the Withdrawal, Bank Account page.

IMPORTANT. Payment requests are debited from your Health Savings Account on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive at the payee within 7-10 business days.

Please click here for [UMB HSA Deposit Account Terms and Conditions](#).

Withdrawal Account * Health Savings Account

Your Payment Request

Pay Someone Else | **Pay Me**

Payee Name * select name

Your Account Number with the Payee

Amount * \$

Payment Preferences

Once | Weekly | Monthly

Send out Payments on *

Description

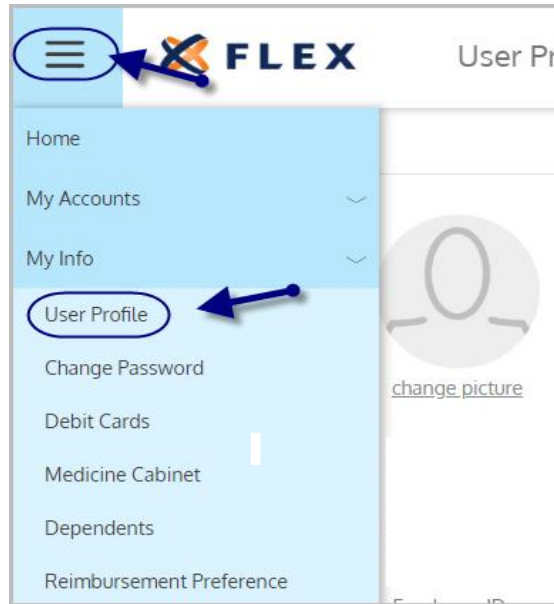
I understand that payments must be for qualified expenses, and I have full responsibility to maintain documentation that substantiates my bill payment requests are for qualified expenses. Payments are deducted from my HSA account on the payment date and will arrive at the payee up to 7-10 business days later, depending upon mail time.

Funds in your HSA Deposit Account are held at UMB Bank, n.a. Member FDIC. Funds in this account are insured by the FDIC to the maximum permitted by law. For additional disclosures and information, view our [UMB Healthcare Services Privacy Notice](#).

SUBMIT CANCEL

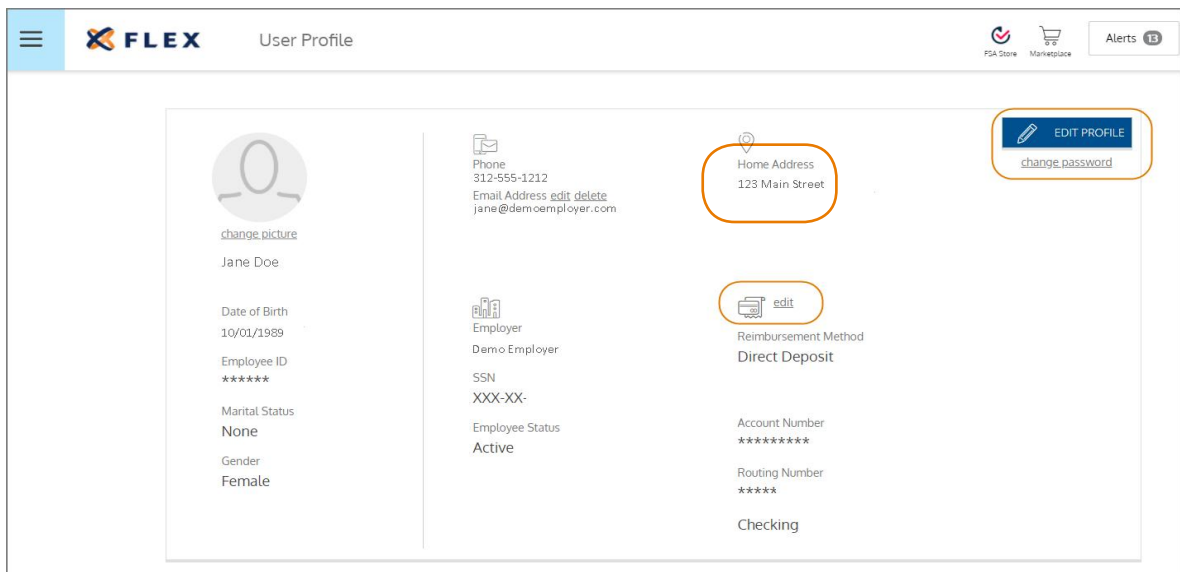
My Info

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**.

The 'Edit Profile' form includes a 'Phone' field with the value '3125521763'. Below it are two columns for 'Address' and 'Alternate Address'. The 'Address' column has fields for Address 1 (4444 e. state street), Address 2, City (chicago), State (Illinois), ZIP (00634), and Country (US). The 'Alternate Address' column has a 'Same as address' checkbox checked and corresponding fields for Address 1 (4444 e. state street), Address 2, City (chicago), State (Illinois), ZIP (00634), and Country (US). At the bottom, there is an information icon and a note: 'To edit other profile info (name, marital status, etc.) please contact your admin.' The 'SAVE' button is highlighted with an orange circle.

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.

The 'Change Password' form features a lock icon and a confidentiality statement: 'We will maintain the confidentiality of your personal information in accordance with our privacy policy.' Below this is the heading 'Answer Security Questions To Proceed'. Two security questions are listed: 'In which city was your grandmother born (mother's mother)?' and 'What was the first name of your first grade teacher?'. Each question has an empty text input field. At the bottom, the 'NEXT' button is highlighted with an orange circle.

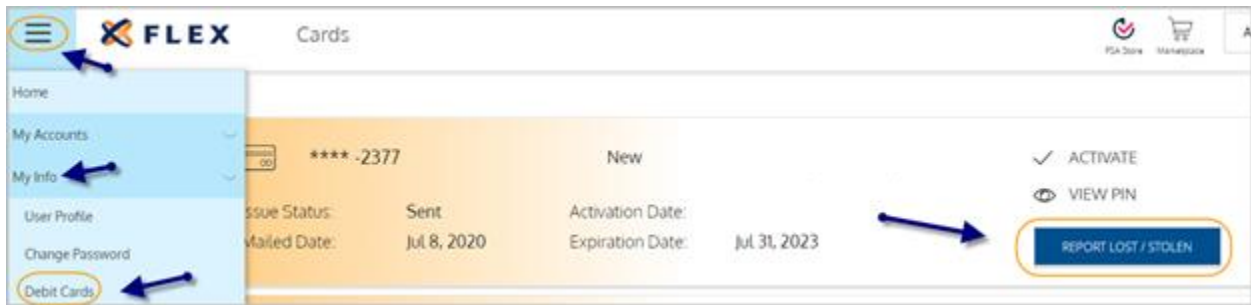
You will be prompted to enter your new password.

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

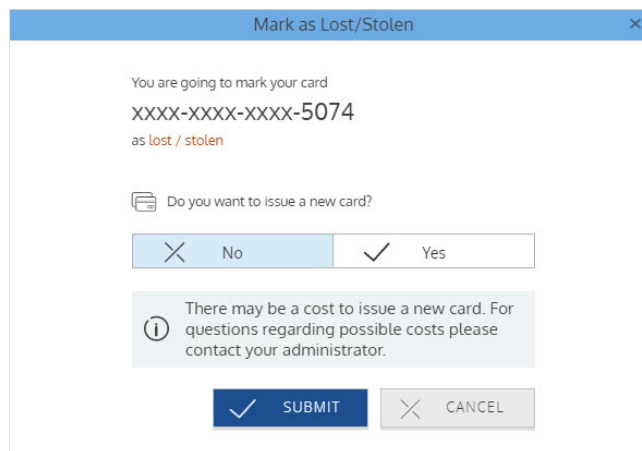
The 'Change Password' form displays password requirements: 'A valid password must contain between 8 and 16 characters.' and 'A password must contain 3 of the following types of characters: AN UPPER CASE LETTER, lower case letter, Special Character (% , ! @, etc.), A number'. It also lists what a password cannot contain: 'The same character repeating 3 or more times', 'The word "password"', 'The username', and 'Spaces'. Below the requirements are three input fields: 'New Password', 'Password Strength', and 'Confirm Password'. At the bottom, the 'SUBMIT' button is highlighted with an orange circle.

Debit Cards

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.

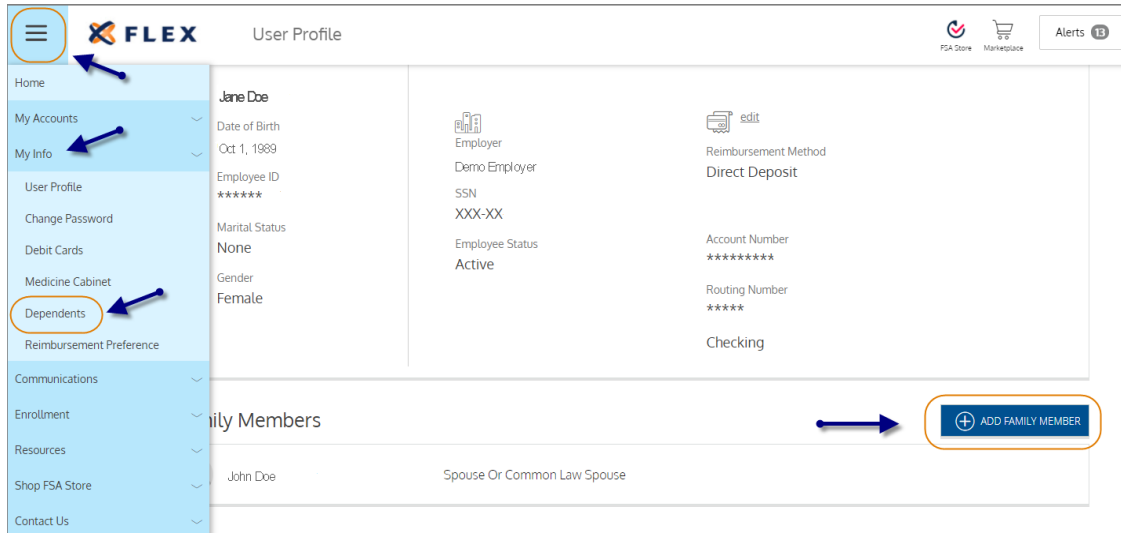


Once complete, the **Cards** page displays the original card in a Terminated status, and the new card (if requested), in a New status.

Cards				
	****-3471	New	Jamie Decker	REPORT LOST / STOLEN
	****-9933	Terminated	Jamie Decker	

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**.

The 'Add Family Member' form contains the following fields and options:

- First Name *
- Last Name *
- Initial
- Issue Dependent Card
- Use your primary address
- General Info
- Dependent ID *
- Relationship (Unknown)
- Date of Birth *
- SSN *
- Gender * (Select)
- Phone
- Full-time student
- Address 1 * (4444 s. state street)
- Address 2
- City * (chicago)
- State * (illinois)
- ZIP * (60634)
- Country * (US)

Buttons: CANCEL, 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).**

	Type	Plan Start Date	Plan End Date	PlanId
<input checked="" type="checkbox"/>	FSA	Jan 1, 2017	Dec 31, 2017	FSA123

The added dependent will now be displayed in the **Family Members** section.

Family Members + ADD FAMILY MEMBER

Robert Unknown

Beneficiary Designations

A beneficiary can be designated by completing the Beneficiary Designation Form. The form can be found in the forms section of our website.

The form can be found by clicking on the Resources tab and selecting HSA Resources. Click on the HSA Beneficiary Designation Form to access the form.

HSA Form and Guides

HSA Forms & Guides

Forms <ul style="list-style-type: none">HSA Account Closure FormHSA Address Change FormHSA Beneficiary Designation FormHSA Contribution FormHSA Name Change FormHSA Authorization to Reverse ContributionHSA Transfer In Form	How to Guides <ul style="list-style-type: none">Beginners Guide to HSAsParticipant Portal User Guide	Documents & Resources <ul style="list-style-type: none">HSA OverviewEligible Expense ListCommon HSA Eligible Expenses ListCardholder AgreementMyflexaccount.com OverviewThe Flex Card OverviewMy FlexAccount Mobile App OverviewIRS - Form 1099-SA (Distributions)IRS - Form 5498-SA (Contributions)IRS - Instructions: 1099-SA/5498-SAIRS - Form 8889 (HSA)U.S. Treasury Resource Center - HSA
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Reimbursement Preference

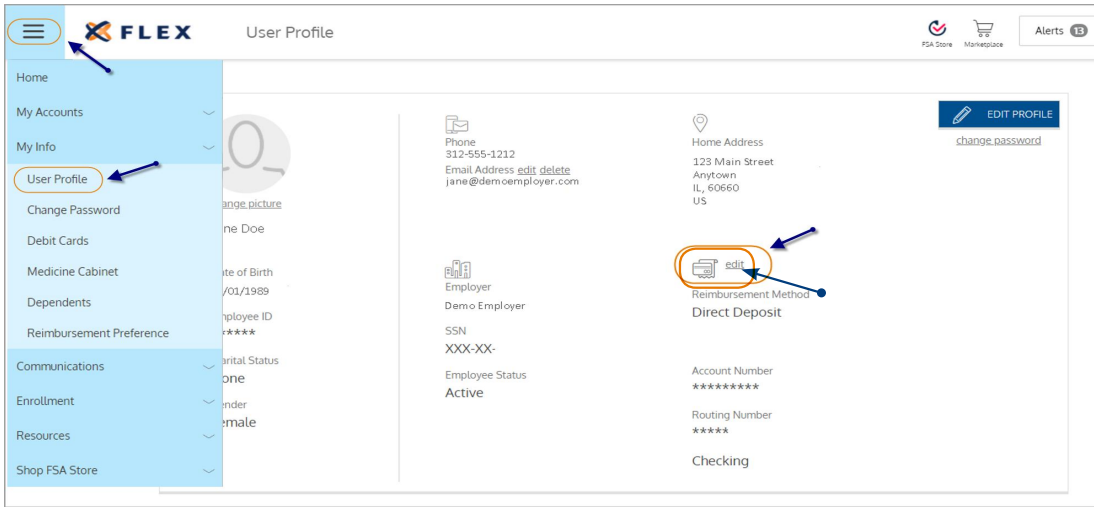
*Reimbursement preference options may vary by employer and all below options may not be available to your group.

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.



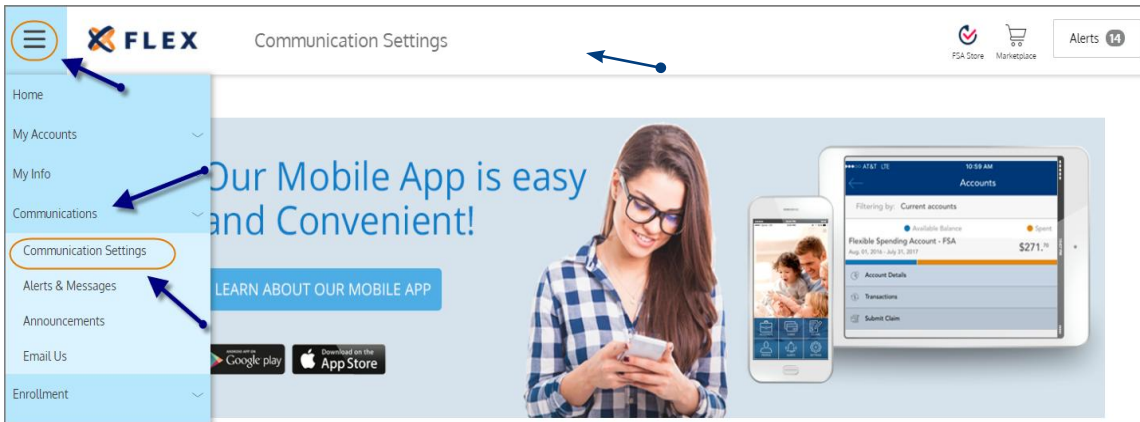
Step 2. Enter the information for the bank account where you would like your reimbursements to be deposited, as shown below.

The screenshot shows the 'Reimbursement Preference' form with the 'Direct Deposit' tab selected. It contains several input fields: Bank Name, Account, Re-enter Account, Account Routing, and Re-enter Routing. A 'Bank Account Type' dropdown is set to 'Savings'. A 'Check example' box shows a check with fields for Name, Address, Date, and Pay to the order of. Below the fields is a checkbox for agreement and a 'SAVE' button circled in red. A note at the bottom right states: 'Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.'

Step 3. Click Save.

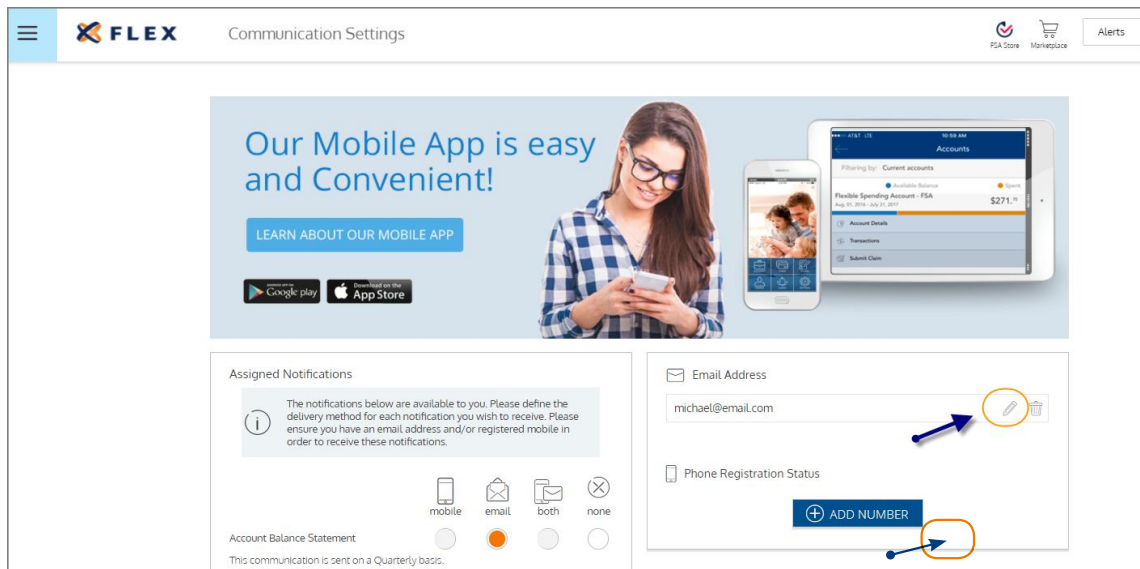
Communications

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

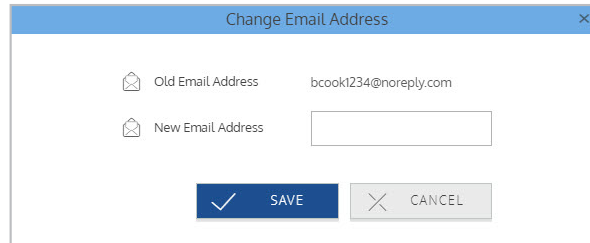


Communications Settings

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.

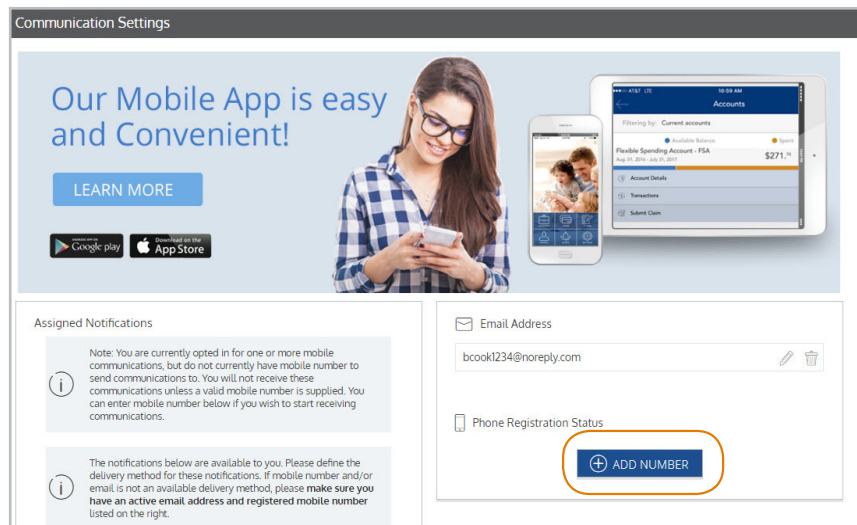


Once you click on the Pencil icon, enter your new email address and click **Save**.



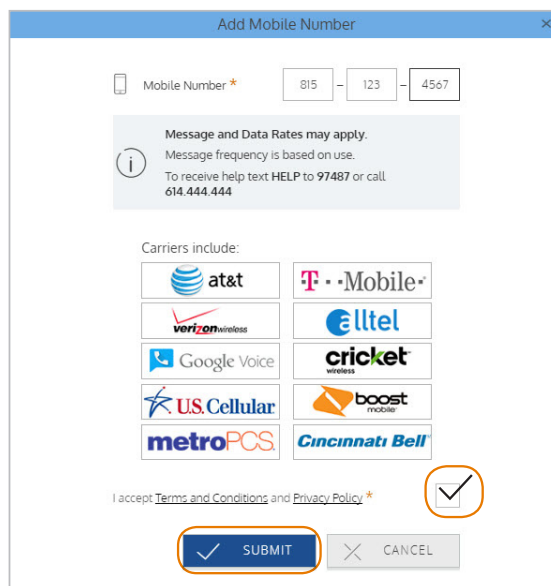
A dialog box titled "Change Email Address" with a close button (X) in the top right corner. It contains two input fields: "Old Email Address" with the value "bcook1234@noreply.com" and "New Email Address" which is empty. At the bottom, there are two buttons: "SAVE" with a checkmark icon and "CANCEL" with an X icon.

To register your mobile number to receive text alerts, click **Add Number**.



A screenshot of the "Communication Settings" page. At the top, there is a banner for the mobile app with the text "Our Mobile App is easy and Convenient!" and a "LEARN MORE" button. Below the banner are icons for Google Play and the App Store. The main content area is divided into two sections. The left section, "Assigned Notifications", contains two informational messages. The right section, "Email Address", shows the current email address "bcook1234@noreply.com" and a "Phone Registration Status" section with a blue "ADD NUMBER" button circled in orange.

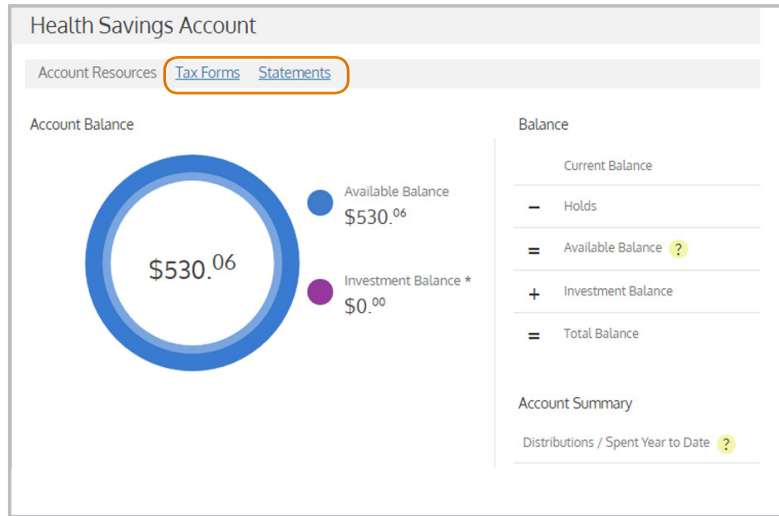
Enter your mobile number, check the terms and conditions box and click **Submit**.



A dialog box titled "Add Mobile Number" with a close button (X) in the top right corner. It features a "Mobile Number" input field with the value "815 - 123 - 4567". Below this is an informational message: "Message and Data Rates may apply. Message frequency is based on use. To receive help text HELP to 97487 or call 614.444.444". A section titled "Carriers include:" lists various carriers with their logos: at&t, T-Mobile, Verizon Wireless, Alltel, Google Voice, cricket wireless, U.S. Cellular, boost mobile, metroPCS, and Cincinnati Bell. At the bottom, there is a checkbox labeled "I accept Terms and Conditions and Privacy Policy *" which is checked. Two buttons are at the bottom: "SUBMIT" with a checkmark icon and "CANCEL" with an X icon.

HSA Statements/Tax Forms Delivery Preference

Please Note To update your communication method for HSA Statements and Tax forms you will need to Click on “My Accounts” and select “Benefit Account Summary” from the drop down.



Under the HSA benefit section, click on “Statements” and then click on “Delivery Preferences” and update to Electronic Only.

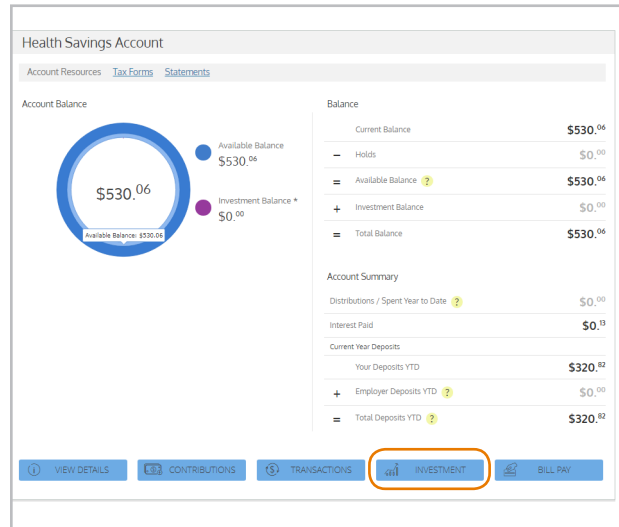
The screenshot shows the "HSA Statements" page. At the top, there is a "Choose Year: 2017" dropdown and a blue button labeled "ACCOUNT DETAILS HSA". Below this, the "Current Delivery Method: Electronic Only" is displayed, with a blue button labeled "DELIVERY PREFERENCES" circled in orange. The page shows a list of statements for the year 2017, including: September 30, 2017; August 31, 2017; July 31, 2017; and June 30, 2017. Each statement entry includes a PDF icon and the Adobe logo.

You can also click on “Tax Forms” and then click on “Delivery Preferences” to update to Electronic Only. There is a \$1.25 monthly fee for paper statements. There is no fee for electronic statements.

The screenshot shows a dialog box titled "E-Statements Opt-In Settings". It asks the user, "How would you like to receive your monthly Statements?". There are two radio button options: "Electronic Only" (which is selected) and "Electronic & Paper". At the bottom of the dialog, there are two buttons: "SUBMIT" (with a checkmark icon) and "CANCEL" (with an X icon).

HSA Investment Feature

You can enable the investment feature once you have accumulated over \$1,000 in your HSA account. Click “My Account” in the navigation bar and click on “Benefit Account Summary” Select “Investment” at the bottom of your HSA benefit summary.



Click on the “Transfer to Investment” link for detailed instructions on how to apply for and set up your Investment Account.

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.

The screenshot shows the 'FLEX Personal Dashboard'. It features a 'Try our Mobile App' banner with a 'SIGN UP' button. Below this is a 'My Alerts' section with a message about receiving real-time balance updates and a 'SIGN UP' button. A list of alerts is shown below, including a deposit received alert and a manual claim entered alert. On the right side, there are three account balance boxes showing \$25.00, \$25.00, and (\$1.00), and a 'Direct De' section with a 'Direct De' button and a note about adding bank reimbursement.

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.



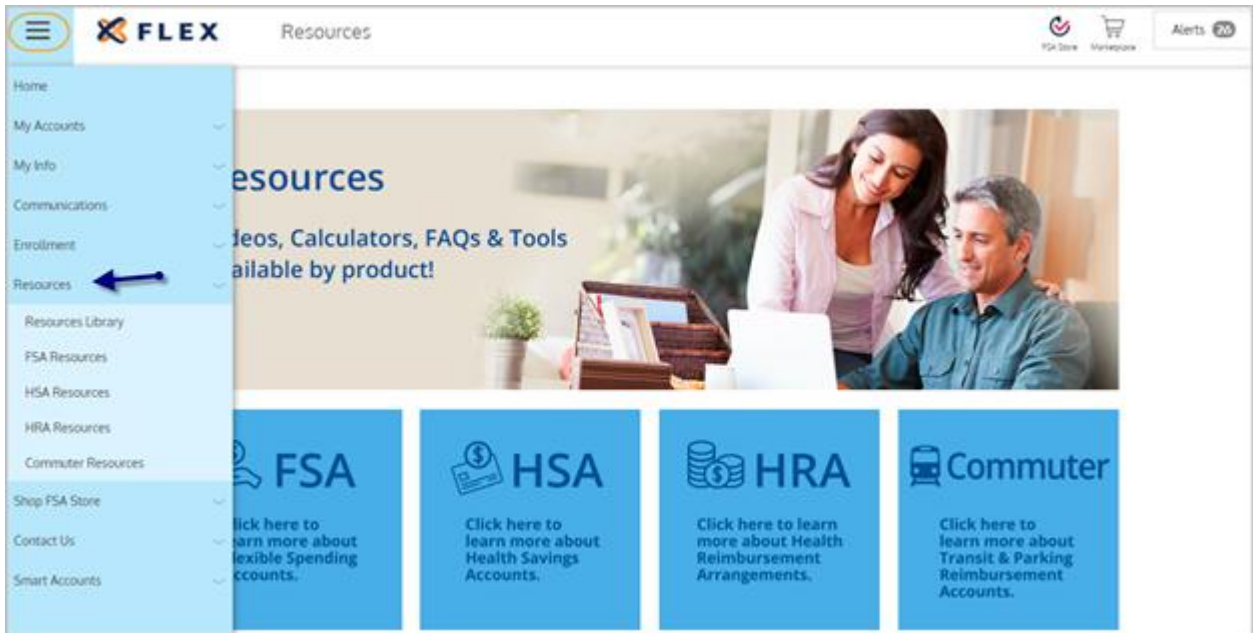
Email Us

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.

The screenshot shows the 'Contact Us' form. At the top, there is an information icon and a message: 'Your Administrator is Flexible Benefit Service Corporation. You may contact your Administrator by sending an email below. In order to better assist you, your name and employer's name will be automatically added to the body of your message.' Below this is a form with fields for 'To' (service@myflexaccount.com), 'CC' (bcook1234@noreply.com), 'From' (bcook1234@noreply.com), and 'Subject'. A large text area is provided for the message body. At the bottom, there are two buttons: 'SEND' (highlighted with a blue circle and a checkmark icon) and 'CLEAR' (with an 'X' icon).

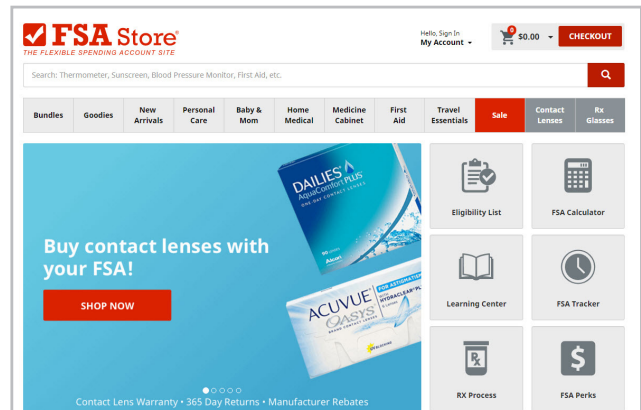
Resources

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