

## CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your Benefit Advantage Consumer Portal. This one-stop portal gives you 24/7 access to view your benefit information and manage your account(s). It enables you to:

Our one-stop portal provides you with:

- Anytime, anyplace access to your account(s), including 24/7/365
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

We know from Web usage statistics that you'll most likely use the portal to:

- File claims
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

The portal is designed to be easy to use and convenient.

You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
  2. Hover over the six tabs at top of Home Page to see drop-down menus.
- Just go to our Login Page at [www.benefitadvantage.com](http://www.benefitadvantage.com)
  - Click "Account Access (Employee)" under the Destination dropdown menu
  - Click "Continue"
  - Login to your account
  - If you are a NEW user, use your SSN (no dashes) to login. Use the last 4 digits of your SSN as your password. You will be prompted to change both immediately.



## HOW DO I FILE A CLAIM?

1. To request reimbursement(s) from your account(s), you may select the link in the “I want to...” section, **File a claim**.
2. To create a transaction from your account(s), complete the fields as prompted through the online transaction wizard.

**Did you know?** For a convenient alternative, you can use your debit card to pay for your medical expenses directly from your account.



## HOW DO I GET MY REIMBURSEMENT MONEY FASTER?

The fastest way to get your money is to use your debit card at the point of sale to pay for expenses. If you did not use your debit card the quickest way to receive payment is to sign up online for direct deposit to your personal checking account.

From the **Home Page**, under the **Tools&Support** tab, click **Change Payment Method** under the “How Do I” section.

1. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
2. Enter your bank account information, and click **Submit**.
3. The **Payment Method Changed** confirmation displays.
4. **If there is a bank validation requirement**, you will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.

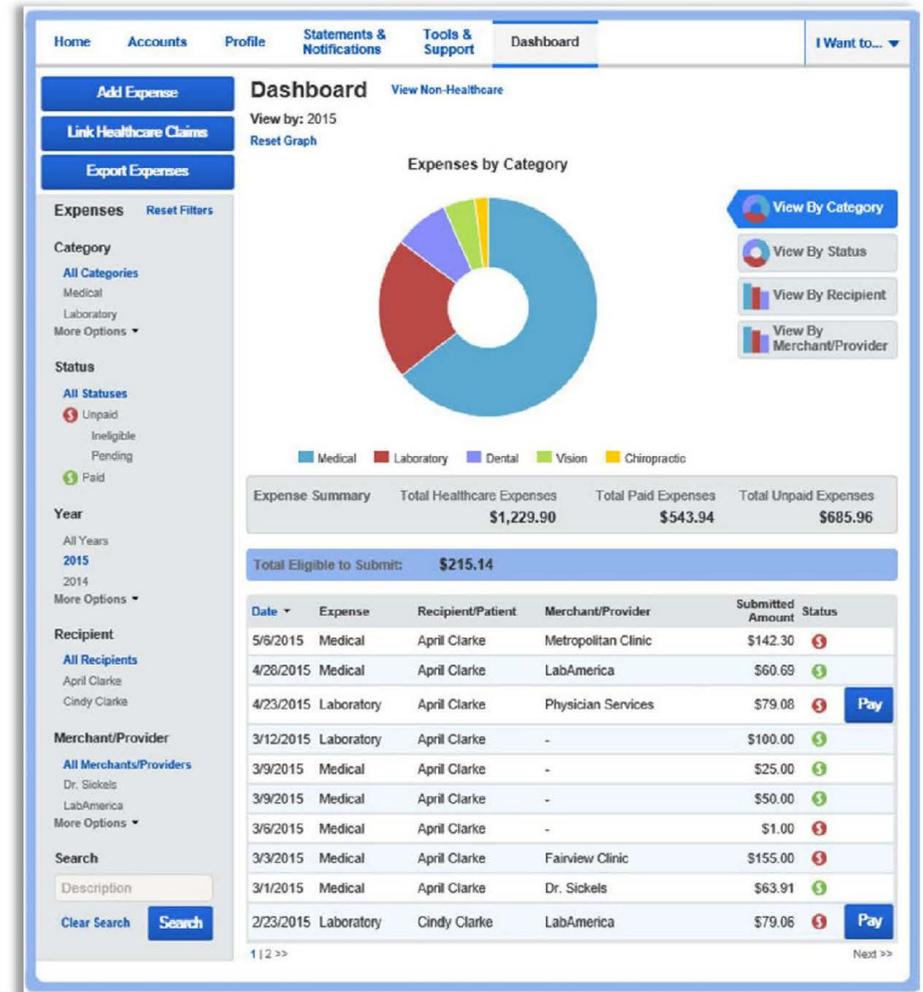
## ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

To view and manage ALL healthcare expense activity from EVERY source, use the [DASHBOARD](#)

1. On the **Home Page**, under the **Dashboard** tab. The 1View Dashboard provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **filter options** on the left hand navigation pane or, by clicking on the **field headers** within the Dashboard.
3. You can search for specific expenses using the **search field** on the bottom left hand side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left hand side of the page.

## HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** click on the **Add Expense** button in the upper left hand side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the **dashboard** you can pay the expense, if desired.



## HOW DO I PAY AN EXPENSE?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. You can filter the **Dashboard** to only view unpaid expenses by clicking on the **unpaid** status from the navigation bar on the left hand side of the screen.
4. Simply choose which expenses you would like paid and you will be presented with the eligible accounts to select where the claim should be paid.
5. When you click **Pay** the claim details from the dashboard will be pre-populated within the claim form. Review & edit the claim details by completing any required fields that remain blank.
4. You will have the option to either request a reimbursement/distribution to yourself or, pay the provider.

All Expenses					
Total Eligible to Submit: \$340.89					
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
05/01/2014	Dental	Cindy Clarke	Dental Services Inc.	\$59.20	<a href="#">Pay</a>

## HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the **Dashboard** page.
2. Expand the expense details visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the Dashboard.

Total Eligible to Submit: \$215.14					
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
5/20/2015	Medical	Cindy Clarke	Metropolitan DentalCare	\$100.00	
5/6/2015	Medical	April Clarke	Metropolitan Clinic	\$142.30	
4/28/2015	Medical	April Clarke	LabAmerica	\$60.69	
4/23/2015	Laboratory	April Clarke	Physician Services	\$79.08	<a href="#">Pay</a>

Expense Details	
Description: X-rays	Date(s) of Service: 4/23/2015
Source: Online	Expense Amount: \$79.08
Received Date: 5/12/2015	Payable Amount: \$79.08
<a href="#">Upload Receipt(s)</a>	<a href="#">View Receipt(s)</a>
<a href="#">Mark as Paid</a>	<a href="#">Remove Expense</a>
<a href="#">Add Expense Note</a>	<a href="#">Update Expense</a>

## HOW DO I VIEW MY PAYMENT HISTORY?

1. On the **Home Page**, under the **Accounts** tab, click **Payments** from the Left-hand menu.
2. You will see payments made to date, including debit card transactions.

The screenshot shows the 'Accounts / Payments' page. The left-hand menu is expanded to 'Payments', with sub-options for 'Method' (All Methods, Direct Deposit), 'Status' (All Statuses, Paid), and 'Date' (All Dates, 2015). The main content area displays a table of payment transactions:

Date	Number	Method	Status	Amount
12/23/2015	E00173896	Direct Deposit	Paid	\$130.00
09/24/2015	E00163976	Direct Deposit	Paid	\$62.96
09/16/2015	E00162943	Direct Deposit	Paid	\$175.48

## HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Profile**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

The screenshot shows the 'Profile / Update Profile' page. A yellow warning banner at the top states: 'Your Profile Needs Attention. We do not have an email address on file for you. Please enter your email address to receive your communications about your account electronically.' The form is divided into two sections:

**Contact Information**

- Name: DAISY (with a dropdown for MI) and DUCK
- Birth Date: 1/1/1981 (with a calendar icon)
- Address: United States (dropdown), 26 DUCK LANE, Address Line 2, DE PERE, Wisconsin (dropdown), 54115
- Home Phone: [ ] - [ ] - [ ]
- Email Address: [ ]
- Confirm Email Address: [ ]

By providing an email address, you will receive communications electronically about your benefits in lieu of paper documents. Your email address will not be shared or used for any other purpose.

**Demographic Information**

- Gender:  Male  Female
- Marital Status:  Married  Single