



HSA Participant User Guide

What participants need to know about
using myflexaccount.com

Contents

Registration and Enrollment	2
Registering Online	2
Online Enrollment	5
Website Overview	11
My Accounts	13
Contributions	14
Transactions	15
HSA Bill Pay/Payment request	16
My Info	17
Change Password	18
Report Card Lost/Stolen	19
Add Dependents	20
Beneficiary Designations	21
Update Reimbursement Preference	22
Communications	23
Register Mobile Number	24
HSA Statements / Tax Forms Delivery Preference	25
HSA Investment Feature	26
Resources	28
Contact Us	28

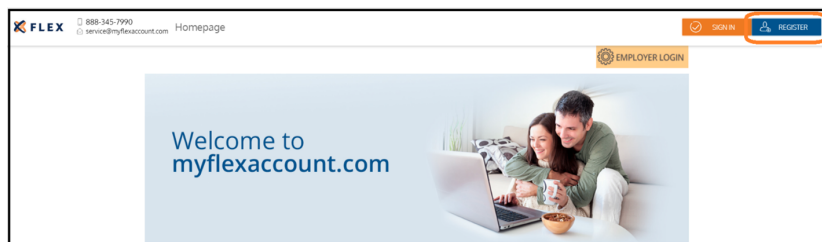
Getting started

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' page for FLEX. At the top, the FLEX logo is on the left, and contact information (888-345-7990 and service@myflexaccount.com) is on the right. A progress bar indicates the user is on Step 3 of 6. Below the progress bar, the text 'You are on step 3 of 6' is displayed. The main heading is 'Create a user name, email and password for your account.' There are four input fields: 'User Name *', 'Email *', 'Password *' (with a help icon), and 'Confirm Password *'. Below the password field is a 'Password Strength' indicator. At the bottom, there are three buttons: 'CANCEL' (orange), 'BACK' (blue), and 'NEXT' (blue).

Step 4. Populate the security questions and responses fields.

The screenshot shows the 'Registration' page for FLEX, now on Step 4 of 6. The progress bar and contact information remain at the top. The text 'You are on step 4 of 6' is displayed. The main heading is 'Populate the security questions and responses fields.' There are four sets of questions, each with a dropdown menu for the question and a text input field for the response. The questions are: 'Select Question 1 *' (In which city was your grandmother born (father's m...)), 'Select Question 2 *' (What was the last name of your favorite teacher in fi...), 'Select Question 3 *' (What is the name of the college you went to?), and 'Select Question 4 *' (What was your high school mascot?). A help icon and text are visible on the right side of the page.

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

The screenshot shows the FLEX Registration page at Step 5 of 6. 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. Below the progress bar, it says "You are on step 5 of 6". The form contains three fields: "First Name" with the value "Trent", "Last Name" with the value "Rendon", and "Confirm Email" with the value "service@myflexaccount.com". To the right of the email field is an information icon and a note: "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) and "NEXT" (blue).

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

The screenshot shows the FLEX Registration page at Step 6 of 6. The header is the same as Step 5. The progress bar highlights Step 6. Below the progress bar, it says "You are on step 6 of 6". A message box with an information icon 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". The "Questions and Answers" section contains four questions, each with a text input field and an "EDIT INFO" link. The questions are: "In which city was your grandmother born (father's mother?)", "What was the last name of your favorite teacher in final year of high school?", "What is the name of the college you went to?", and "What was your high school mascot?". The "Personal Information" section contains three fields: "First Name" (Trent), "Last Name" (Rendon), and "Email" (frendon@myflexaccount.com). At the bottom right, there are two buttons: "CANCEL" (orange) and "SUBMIT" (blue).

Step 7. Registration process complete.

The screenshot shows the FLEX Registration Success screen. The header is the same as the previous steps. The progress bar highlights Step 6. Below the progress bar, it says "You are on step 6 of 6". A large checkmark icon is followed by the word "Success" and the message: "You have successfully completed the registration process". Below this, there are two bullet points: "The next time you sign on to access your account information you will be asked to provide your username and password" and "To protect your personal information you may occasionally be required to complete additional authentication". At the bottom right, there is a "DONE" button (blue).

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

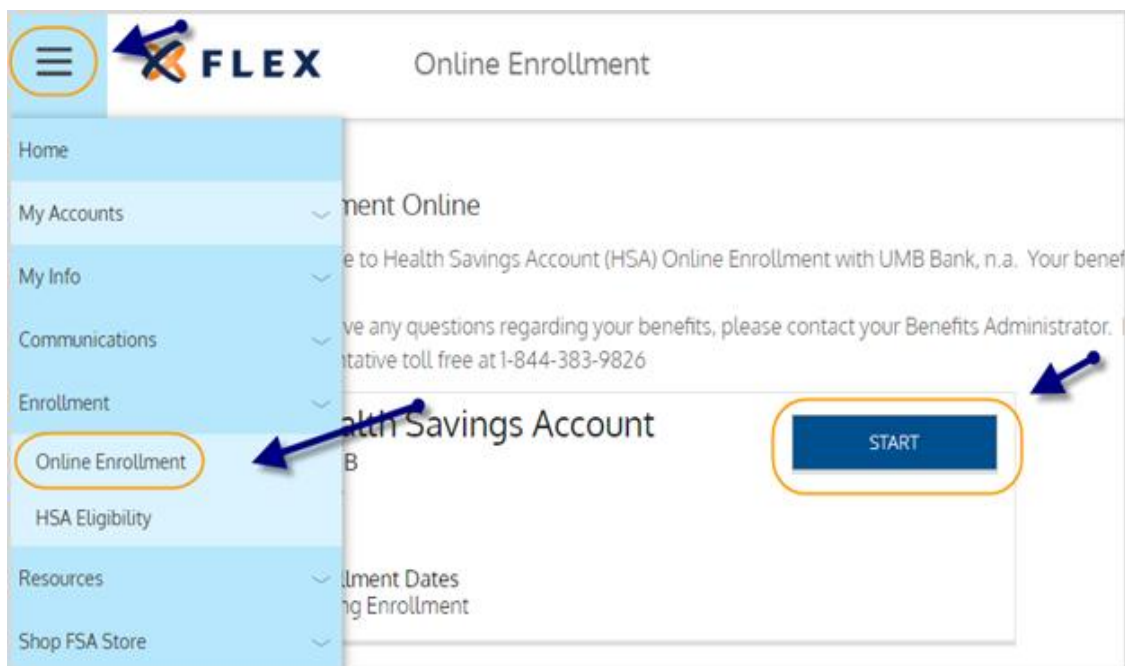
Online Enrollment - Enrolling in a Plan

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 * Michael
Initial
Last Name * Sampson
Date of Birth * Oct 10, 1980
SSN * 000000000
Gender Male
Phone 7731234567
Email *
Re-Enter Re-enter Email *

Address

Home Address (Not PO Box) *

Address 1 * 4444 s. state street
Address 2
City * Chicago
State * Illinois
ZIP * 60603
Country * US

Mailing Address

Same as home address ☐
Address 1 *
Address 2
City *
State * Select state
ZIP *
Country * Select country

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. 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 * Jessica
Initial
Last Name * Sanchez
Initial

General Info

Dependent ID * jsanchez7777
Relationship * Child
Date of Birth
SSN
Gender Select
Phone
Full-time student ☐
Address 1 * 5522 n. oriole street
Address 2
City * chicago
State * Illinois
ZIP * 60622
Country * US
Use your primary address ☒

CANCEL SUBMIT

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

HSA Online Enrollment

HSA Online Enrollment

STEP 1 STEP 2 STEP 3

Beneficiary Designation.
The Account Owner has the right to designate one or more persons who are entitled to receive funds in this HSA Account on the Account Owner's death. If no beneficiary is named or all named beneficiaries predecease the Account Owner, the funds become the property of the Account Owner's estate at death.

To name an Account Beneficiary, you must either (1) click on the 'Add Beneficiary' button below and complete the necessary information, or (2) at any time after the Account has been opened, you may call us toll-free Monday through Friday from 8 a.m. to 8 p.m. (EST) at 1-844-383-9826 to obtain the Designation of Beneficiary form. The form must be mailed to us at the address shown on the form, and must be received by us before the Account Owner's death.

[Click here for more important information about designating a beneficiary.](#)

Account Details

Plan Description Health Savings Account

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.

Statements & Forms

Statements

How would you like to receive your statements?

Electronic Only Electronic and Paper

Tax Forms

How would you like to receive your Tax forms?

Electronic Documents Access

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.

Enter PDF PIN Number ✓

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.

Statements & Forms

Statements

How would you like to receive your statements?

Electronic Only Electronic and Paper

Tax Forms

How would you like to receive your Tax forms (1099-SA and 5498-SA)?

Electronic Only Paper

Electronic Documents Access

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.

Enter PDF PIN Number ✓

[Click here to open PDF](#) [Get Adobe Acrobat Reader](#)

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.

Add Primary 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

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

Add 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

8

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 1STEP 2STEP 3

Account Details

Plan DescriptionHealth Savings Account

StatementsBoth

Tax FormsPaper

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 (HRA) 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

Date of BirthOct 10, 1980

SSN*****9874

Phone630-999-1237

Emailmicheal@noreply.com

Address4444 s. state street
Chicago, 60603
US

Shipping Address4444 s. state street
Chicago, 60603
US

EDIT INFO

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 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

click here to read and then agree

UMB Bank HSA Custodial Agreement

click here to read and then agree

UMB Bank HSA Deposit Account Terms and Conditions, Regulatory Disclosure and Fee Schedule

click here to read and then agree

UMB Healthcare Services Privacy Notice

click here to read and then agree

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 5 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 *

Last Name *

Confirm First Name *

Confirm Last Name *

Date SignedOct 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.

9

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
[click here to read again](#)

✓

UMB Bank HSA Custodial Agreement
[click here to read again](#)

✓

UMB Bank HSA Deposit Account Terms and Conditions, Regulatory Disclosure and Fee Schedule
[click here to read again](#)

✓

UMB Healthcare Services Privacy Notice
[click here to read again](#)

✓

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.

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*

Last Name*

Confirm First Name*

Confirm Last Name*

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.
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

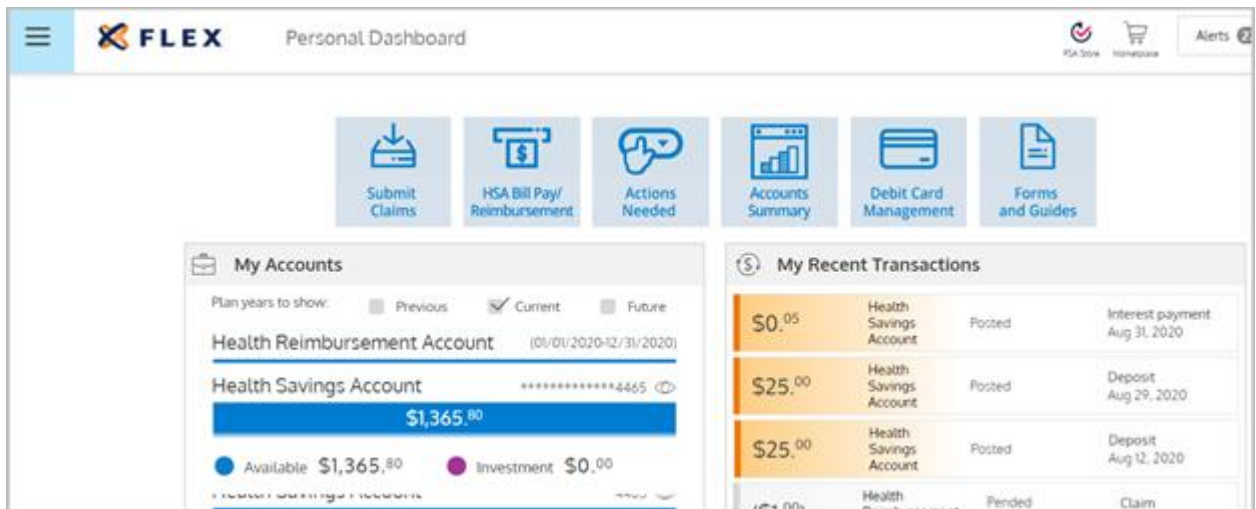
After registering, for all subsequent logins you can click the **Sign in** link in the upper right corner of the home page or by clicking the Account Holder sign in from the home page

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

888-345-7990
service@myflexaccount.com

Personal Dashboard

9 Notifications

Hi, M

Submit Claims

HSA Bill Pay/Reimbursement

Actions Needed

Accounts Summary

Debit Card Management

Forms and Guides

My Accounts

Plan years to show:
☐ Previous
☒ Current
☐ Future

Health Account
(01/01/2023-12/31/2023)

\$4,000.00

Balance \$4,000.00

Spent \$0.00

Health Savings Account *****AA65

My Recent Transactions

\$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
\$0.16	WCS Health Savings Account	Posted	Deposit Jan 1, 2023

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

888-345-7990
service@myflexaccount.com

Personal Dashboard

9 Notifications

Hi, M

Submit Claims

HSA Bill Pay/Reimbursement

Actions Needed

Accounts Summary

Debit Card Management

Forms and Guides

My Accounts

Plan years to show:
☐ Previous
☒ Current
☐ Future

Health Account
(01/01/2023-12/31/2023)

\$4,000.00

Balance \$4,000.00

Spent \$0.00

Health Savings Account *****AA65

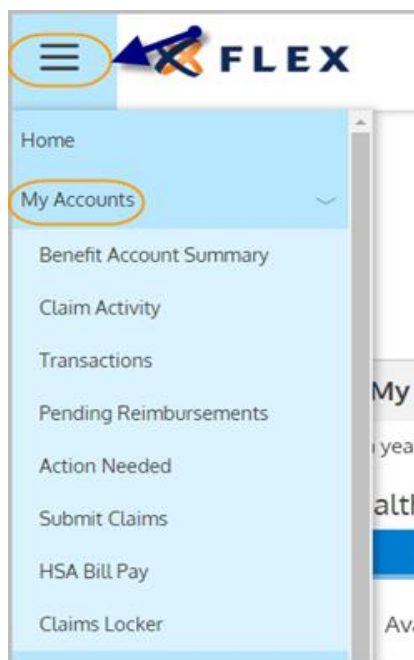
My Recent Transactions

\$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
\$0.16	WCS Health Savings Account	Posted	Deposit Jan 1, 2023

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

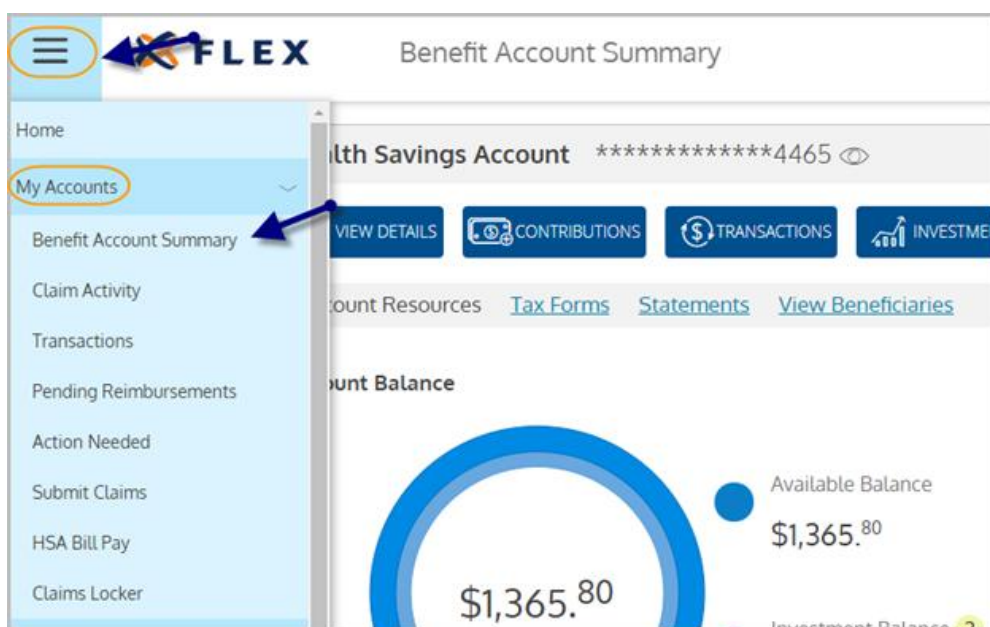
The My Accounts tab is where you access basic account information and manage all of your benefit accounts. You can view your benefit account summary, enter contributions, view transactions, and submit payment request.

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.

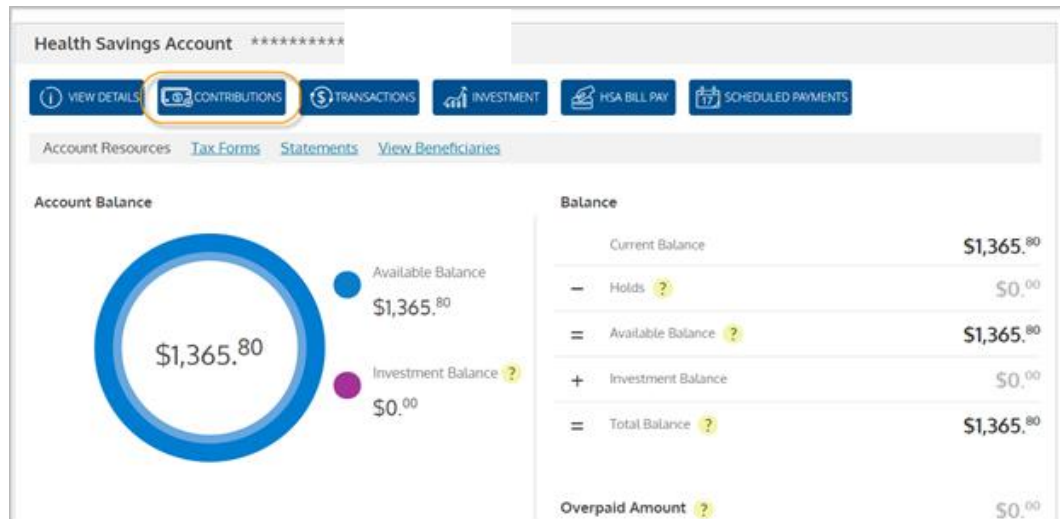
This takes you to the Benefit Account Details page for that account. You can also click the Transactions button to view the most recent transactions or Add Contributions to enter HSA contributions online.



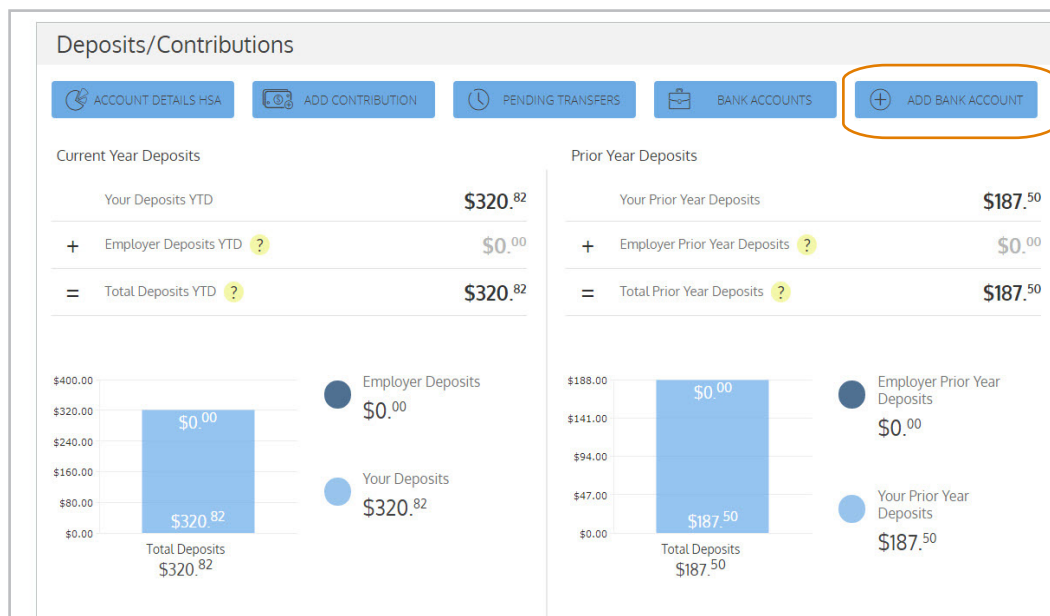
To enter contributions please follow the below steps.

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

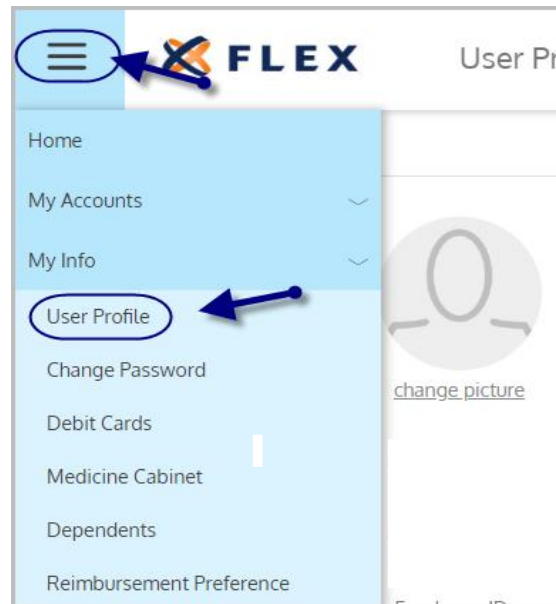
- Preview your contribution details, and click “Submit”

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.

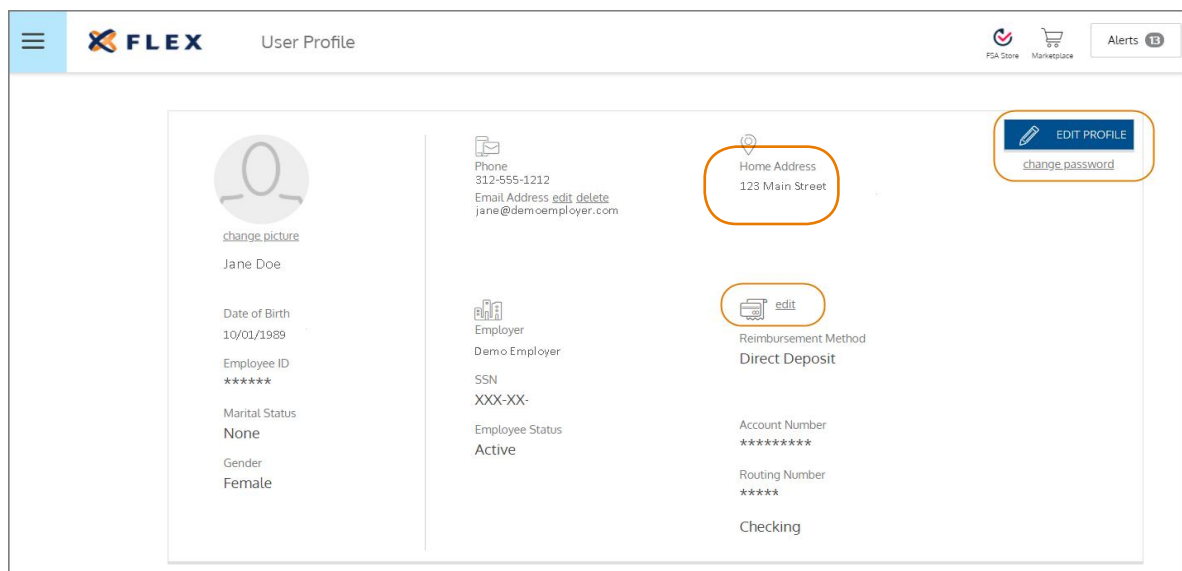
My Info

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 has a blue header bar with the title 'Edit Profile' and a close button. Below the header, there is a 'Phone' field with a phone icon and a text input containing '3125521763'. The 'Address' section includes fields for 'Address 1 *', 'Address 2', 'City *', 'State *', 'ZIP *', and 'Country *', all with location icons. The 'Alternate Address' section has a checkbox labeled 'Same as address' which is checked, and corresponding fields for 'Address 1 *', 'Address 2', 'City *', 'State *', 'ZIP *', and 'Country *'. At the bottom, there is an information icon and a note: 'To edit other profile info (name, marital status, etc.) please contact your admin.' Two buttons are at the bottom right: a blue 'SAVE' button with a checkmark icon and a grey 'CANCEL' button with an 'X' icon. 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 has a dark grey header bar with the title 'Change Password'. Below the header, there is a lock icon and a message: 'We will maintain the confidentiality of your personal information in accordance with our privacy policy.' The section is titled 'Answer Security Questions To Proceed'. There are two security questions, each with a text input field: 'In which city was your grandmother born (mother's mother)?' and 'What was the first name of your first grade teacher?'. At the bottom, there are two buttons: a blue 'NEXT' button with a checkmark icon and a grey 'CANCEL' button with an 'X' icon. The 'NEXT' button is highlighted with an orange circle.

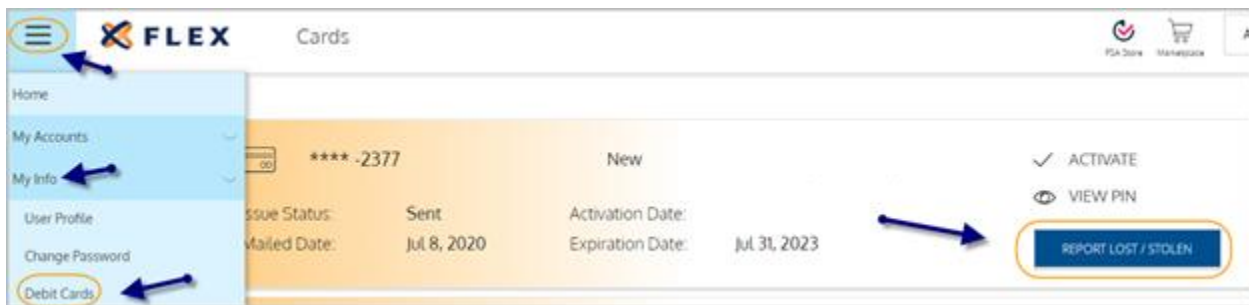
You will be prompted to enter your new password.

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

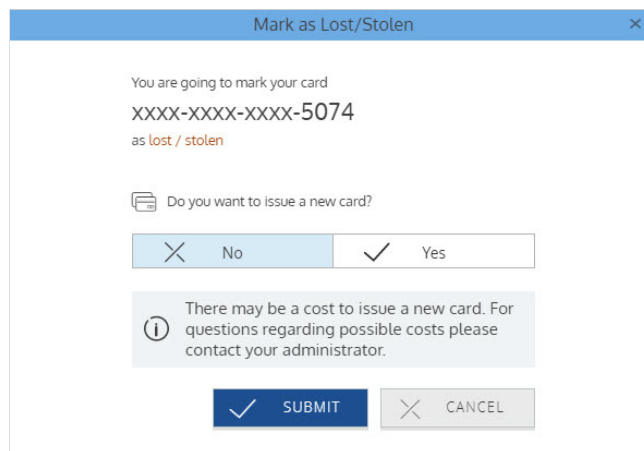
The 'Change Password' form has a dark grey header bar with the title 'Change Password'. Below the header, there is a lock icon and a message: 'We will maintain the confidentiality of your personal information in accordance with our privacy policy.' The section is titled 'Change Password'. There is an information icon and a list of password requirements: 'A valid password must contain between 8 and 16 characters.', 'A password must contain 3 of the following types of characters: AN UPPER CASE LETTER, lower case letter, Special Character (% , ! @, etc.), A number', and 'A password cannot contain: The same character repeating 3 or more times, The word "password", The username, Spaces'. Below the requirements, there are three text input fields: 'New Password', 'Password Strength', and 'Confirm Password'. At the bottom, there are two buttons: a blue 'SUBMIT' button with a checkmark icon and a grey 'ANSWERS' button with an 'X' icon. 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.

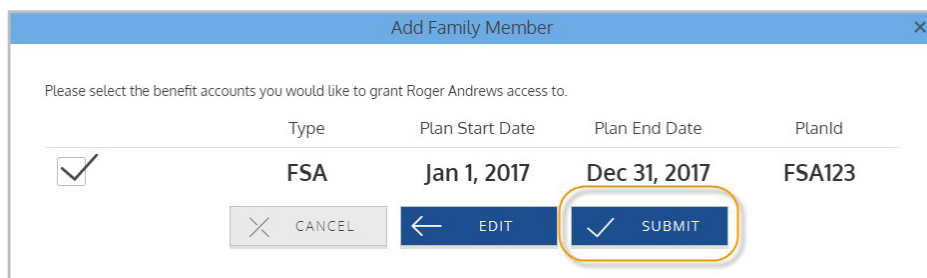
The screenshot shows the FLEX User Profile page. On the left is a navigation menu with options: Home, My Accounts, My Info, User Profile, Change Password, Debit Cards, Medicine Cabinet, Dependents (highlighted with a blue circle and an arrow), Reimbursement Preference, Communications, Enrollment, Resources, Shop FSA Store, and Contact Us. The main content area is titled 'User Profile' and displays information for Jane Doe, including Date of Birth (Oct 1, 1989), Employee ID (*****), Marital Status (None), Gender (Female), Employer (Demo Employer), SSN (XXX-XX), Employee Status (Active), Reimbursement Method (Direct Deposit), Account Number (*****), Routing Number (*****), and Checking. Below this is the 'Family Members' section, which currently lists John Doe as the 'Spouse Or Common Law Spouse'. A blue arrow points from the 'ADD FAMILY MEMBER' button in the Family Members section to the right.

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 screenshot shows the 'Add Family Member' form. It has a blue header with the title 'Add Family Member' and a close button. The form is divided into two main sections: 'General Info' and 'Dependent Info'. The 'General Info' section includes fields for First Name *, Last Name *, Initial, and checkboxes for 'Issue Dependent Card' (checked) and 'Use your primary address' (checked). The 'Dependent Info' section includes fields for Dependent ID *, Relationship (Unknown), Date of Birth *, SSN *, Gender *, Phone, Full-time student (checkbox), Address 1 *, Address 2, City *, State * (Illinois), ZIP * (60634), and Country * (US). At the bottom right are 'CANCEL' and 'NEXT' buttons.

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).***

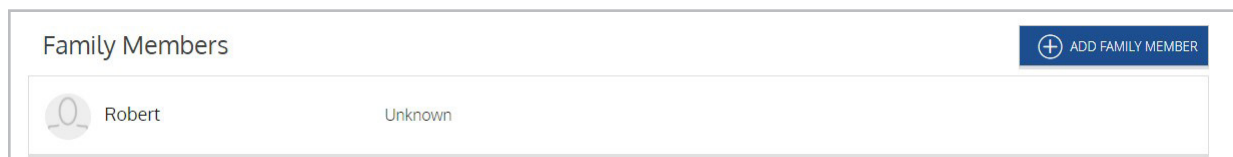


The 'Add Family Member' dialog box contains a table with the following data:

	Type	Plan Start Date	Plan End Date	PlanId
☒	FSA	Jan 1, 2017	Dec 31, 2017	FSA123

Below the table are three buttons: 'CANCEL', 'EDIT', and 'SUBMIT'. The 'SUBMIT' button is highlighted with a yellow circle.

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

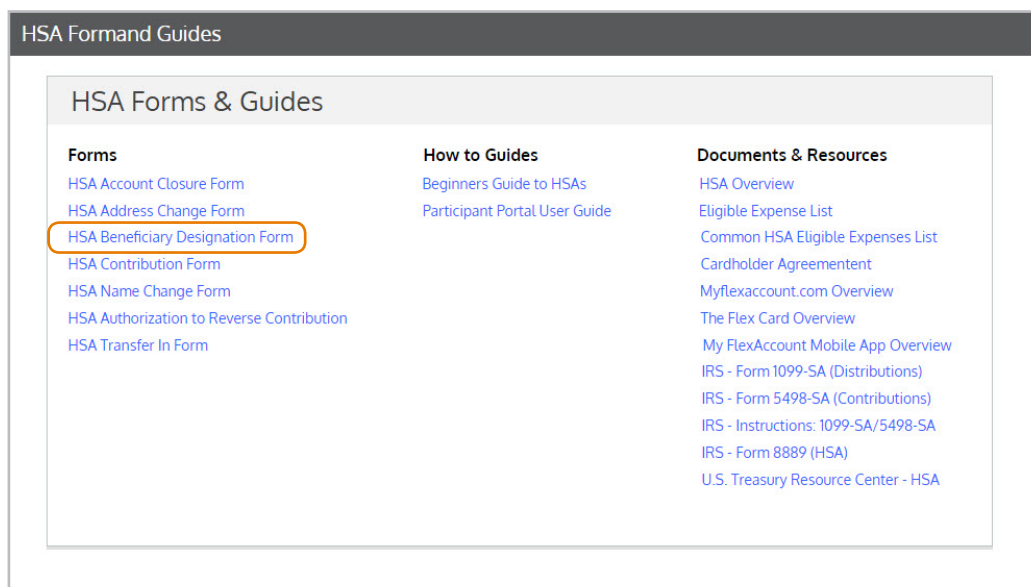


The 'Family Members' section shows a list of family members. The first entry is 'Robert' with a status of 'Unknown'. An 'ADD FAMILY MEMBER' button is located in the top right corner.

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.



The 'HSA Form and Guides' page is organized into three columns:

- Forms**
 - [HSA Account Closure Form](#)
 - [HSA Address Change Form](#)
 - [HSA Beneficiary Designation Form](#) (highlighted with a yellow circle)
 - [HSA Contribution Form](#)
 - [HSA Name Change Form](#)
 - [HSA Authorization to Reverse Contribution](#)
 - [HSA Transfer In Form](#)
- How to Guides**
 - [Beginners Guide to HSAs](#)
 - [Participant Portal User Guide](#)
- Documents & Resources**
 - [HSA Overview](#)
 - [Eligible Expense List](#)
 - [Common HSA Eligible Expenses List](#)
 - [Cardholder Agreement](#)
 - [Myflexaccount.com Overview](#)
 - [The Flex Card Overview](#)
 - [My FlexAccount Mobile App Overview](#)
 - [IRS - Form 1099-SA \(Distributions\)](#)
 - [IRS - Form 5498-SA \(Contributions\)](#)
 - [IRS - Instructions: 1099-SA/5498-SA](#)
 - [IRS - Form 8889 \(HSA\)](#)
 - [U.S. Treasury Resource Center - HSA](#)

Reimbursement Preference

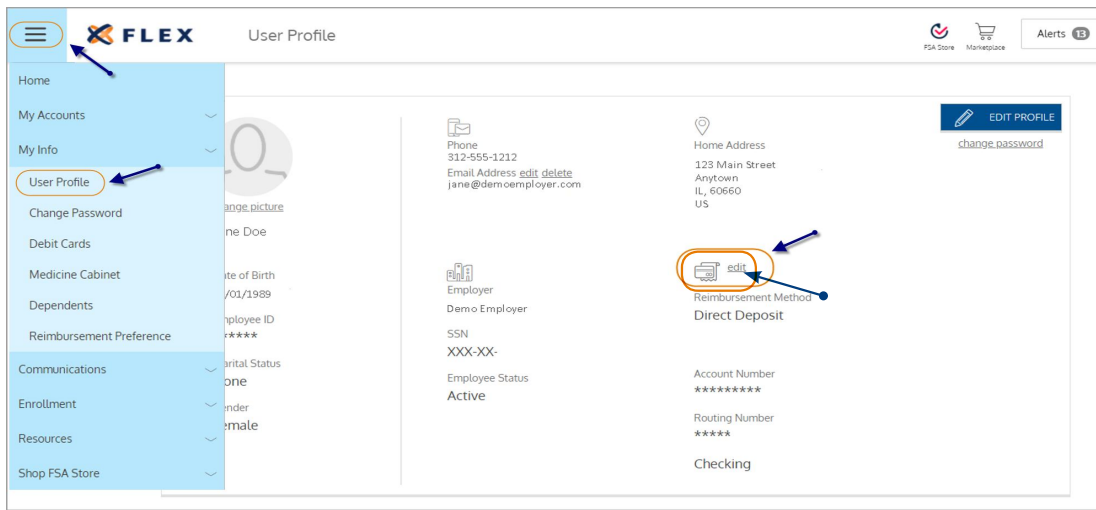
*Reimbursement preference options may vary by employer and all below options may not be available to your group.

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.



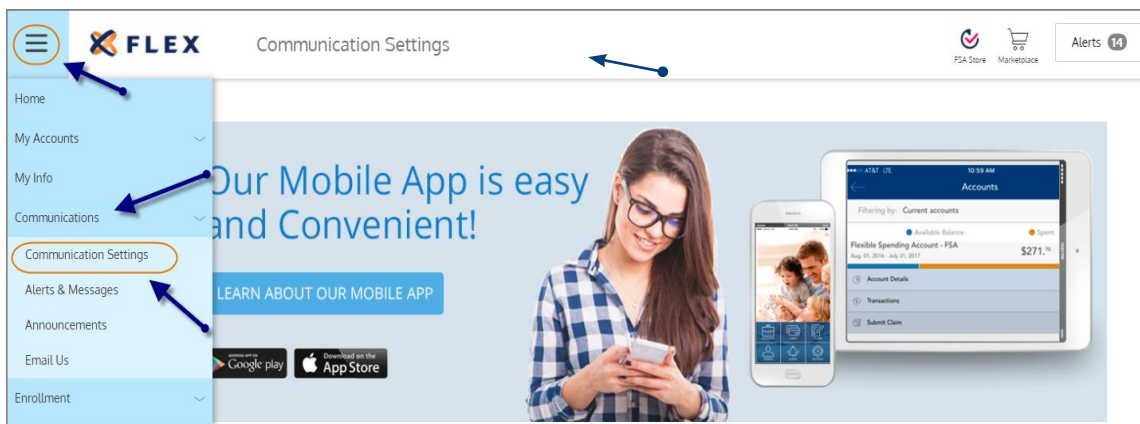
Step 2. Enter the information for the bank account where you would like your reimbursements to be deposited, as shown below.

The screenshot shows the 'Reimbursement Preference' form with the 'Direct Deposit' tab selected. The form contains several input fields: Bank Name, Account, Re-enter Account, Account Routing, Re-enter Routing, and Bank Account Type (set to 'Savings'). A checkbox is checked, indicating agreement to the terms. To the right, there is a 'Check example' section showing a sample check with fields for Name, Address, Date, Pay to the order of, and Your bank. Below this, there are fields for Routing Number, Check #, and Account Number. A note 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.' At the bottom, there are 'SAVE' and 'CANCEL' buttons, with the 'SAVE' button circled in orange.

Step 3. Click Save.

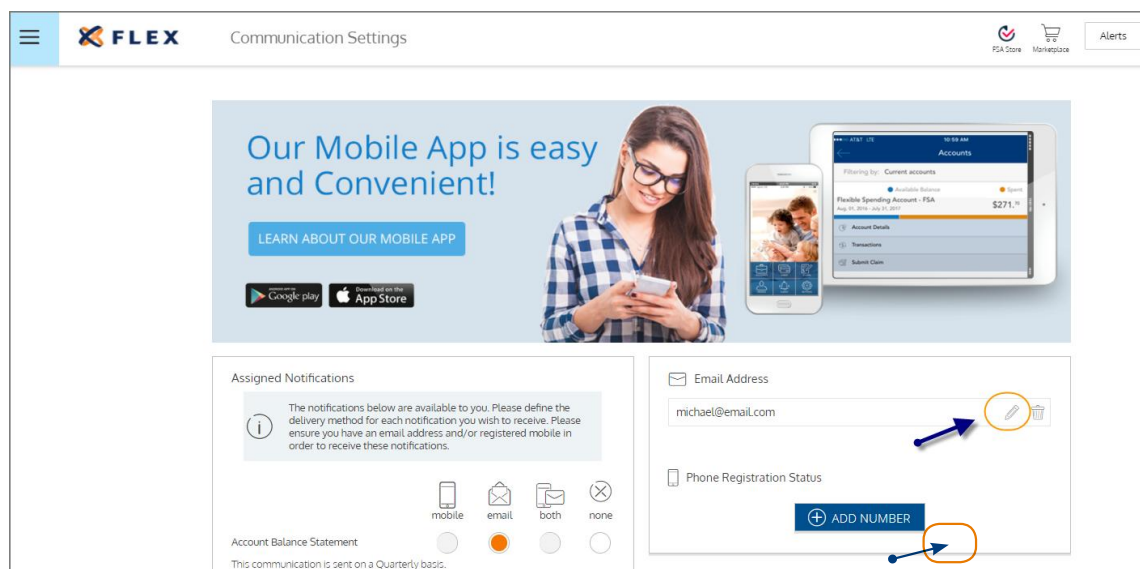
Communications

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

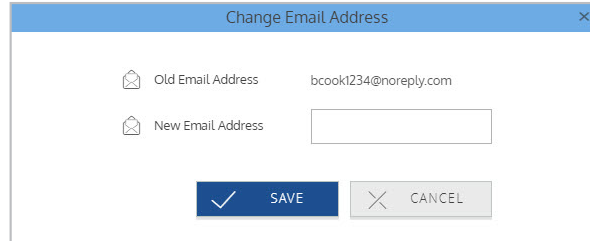


Communications Settings

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.

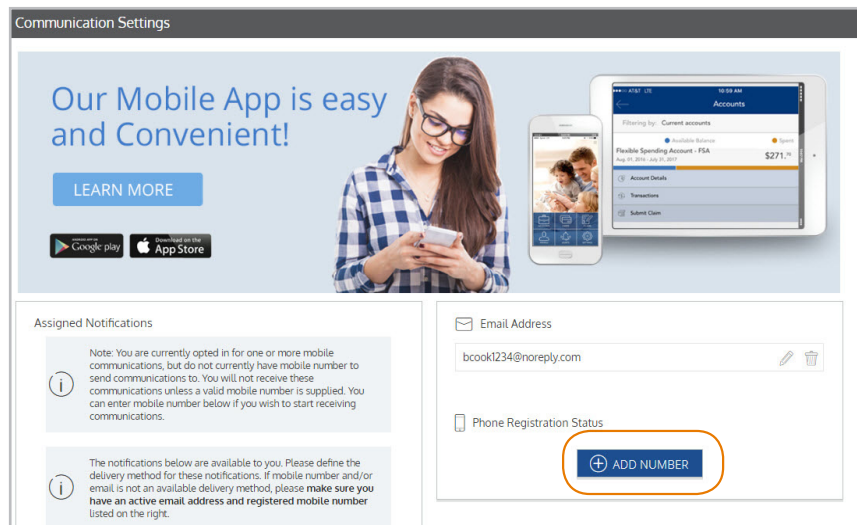


Once you click on the Pencil icon, enter your new email address and click **Save**.



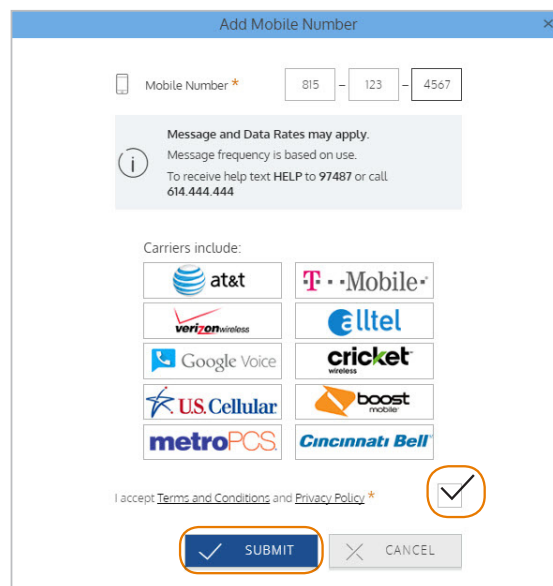
A dialog box titled "Change Email Address" with a close button (X) in the top right corner. It contains two input fields: "Old Email Address" with the value "bcook1234@noreply.com" and "New Email Address" which is empty. At the bottom, there are two buttons: "SAVE" with a checkmark icon and "CANCEL"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

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



The "Communication Settings" page features a banner for the mobile app with the text "Our Mobile App is easy and Convenient!" and a "LEARN MORE" button. Below the banner, there are two sections. The "Assigned Notifications" section contains two informational boxes. The "Email Address" section shows the current email "bcook1234@noreply.com" with a pencil icon for editing. The "Phone Registration Status" section has a blue "ADD NUMBER" button highlighted with an orange circle.

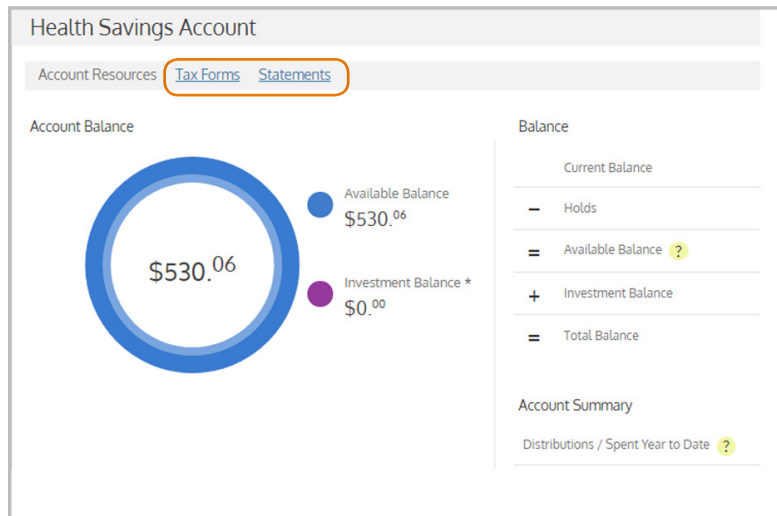
Enter your mobile number, check the terms and conditions box and click **Submit**.



The "Add Mobile Number" dialog box has a close button (X) in the top right. It features a "Mobile Number" input field with a star icon and a placeholder "815 - 123 - 4567". Below this is an informational box with a note about message and data rates. A section titled "Carriers include:" displays a grid of carrier logos: at&t, T-Mobile, Verizon Wireless, Alltel, Google Voice, cricket, U.S. Cellular, boost, metroPCS, and Cincinnati Bell. At the bottom, there is a checkbox for "I accept Terms and Conditions and Privacy Policy" which is checked, and two buttons: "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.

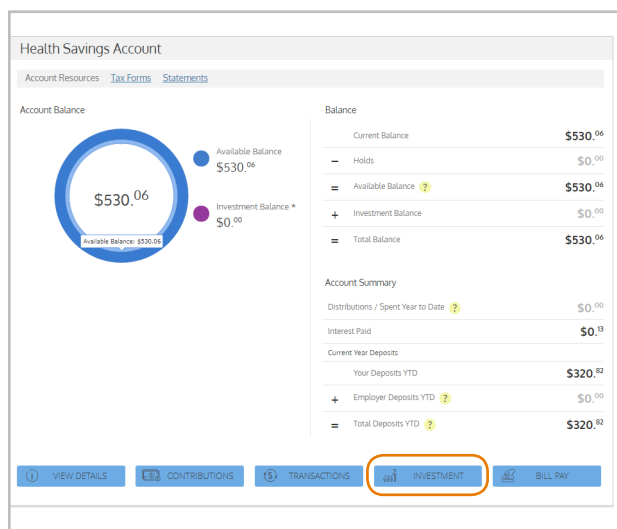
The screenshot shows the 'HSA Statements' page. At the top, there is a 'Choose Year: 2017' dropdown and a blue button labeled 'ACCOUNT DETAILS HSA'. Below this, the 'Current Delivery Method: Electronic Only' is displayed next to a blue button labeled 'DELIVERY PREFERENCES', which is highlighted with an orange box. 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 with a PDF icon.

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 the 'E-Statements Opt-In Settings' dialog box. It asks '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, 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'. At the top, there is a navigation bar with the FLEX logo and the text 'Personal Dashboard'. Below the navigation bar, there is a section titled 'Try our Mobile App' with a 'LEARN ABOUT OUR MOBILE APP' button and links to the Google Play and App Store. To the right of this section, there are three orange boxes showing account balances: \$25.00, \$25.00, and (\$1.00). Below the 'Try our Mobile App' section, there is a 'My Alerts' section with a warning icon and a message: 'Right now you're only receiving email alerts. Click below to maximize the value of your account. Link your mobile phone and get real-time balance updates!'. Below this message is a 'SIGN UP' button with a checkmark icon. At the bottom, there is a table of alerts:

Icon	Date/Time	Alert Type	Description
Envelope	Aug 29, 2020 12:48 am	DepositReceivedPartnerAlert	An HSA deposit was received and will be available soon
Envelope	Aug 24, 2020 3:48 am	Manual Claim Entered	Your Claim has been Received

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.



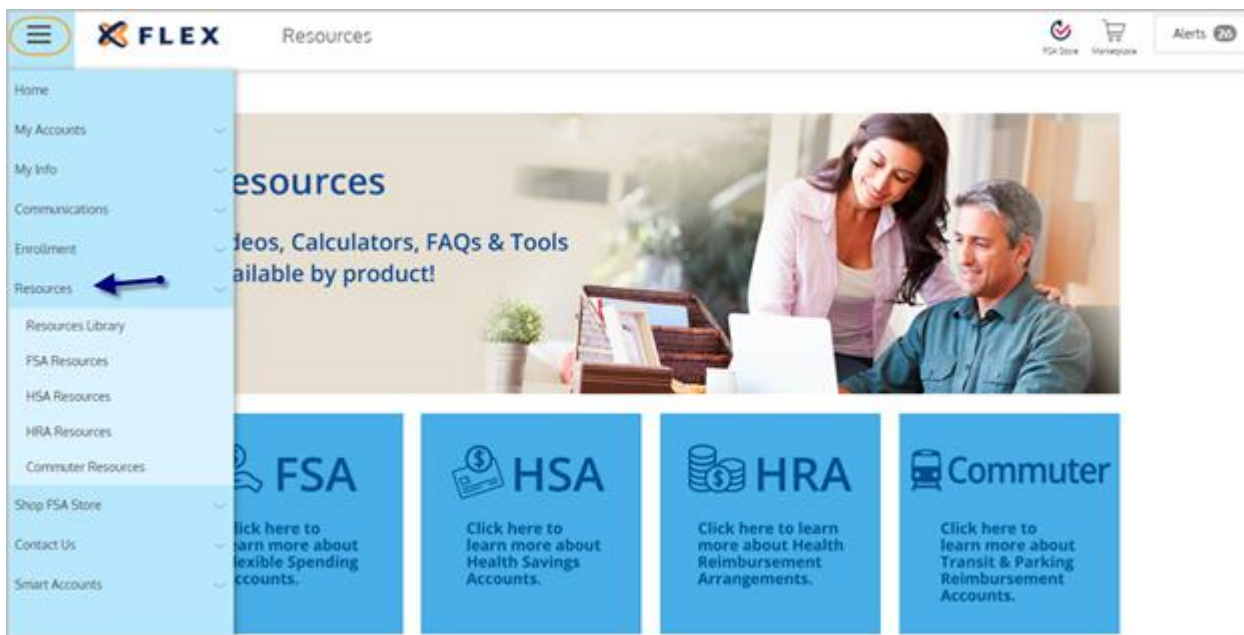
Email Us

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.

A screenshot of the 'Contact Us' form. At the top, a dark grey header bar contains the text 'Contact Us'. Below the header, an information box with an 'i' icon states: '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.' The form fields are: 'To' (service@myflexaccount.com), 'CC' (bcook1234@noreply.com), 'From' (bcook1234@noreply.com), and 'Subject' (empty). Below these is a large text area for the message. At the bottom right, there are two buttons: a blue 'SEND' button with a checkmark icon (highlighted with a yellow circle) and a grey 'CLEAR' button with an 'X' icon.

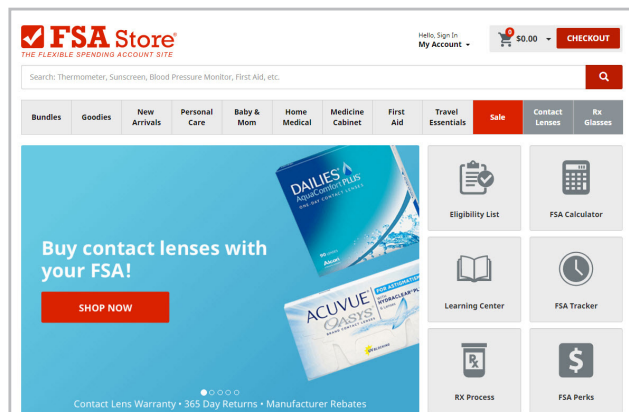
Resources

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