# HSA Participant User Guide

## What participants need to know about using myflexaccount.com

## Contents

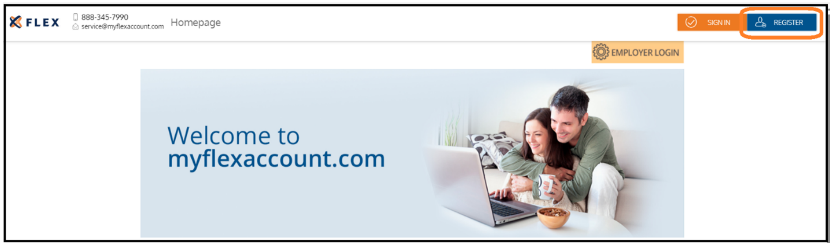
## Getting started

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

## Registration and Enrollment

### Registering Online

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



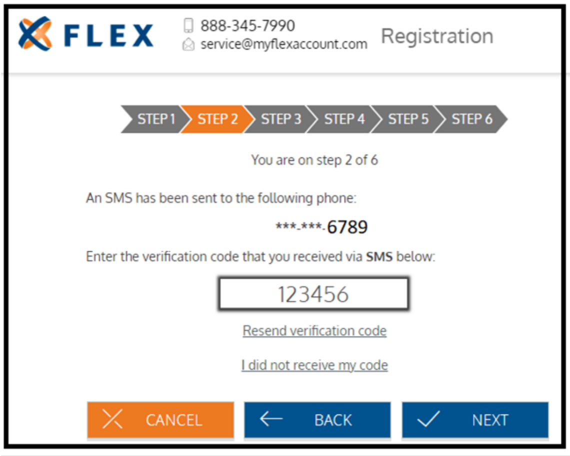


Enter your First Name, Last Name, and Zip Code.

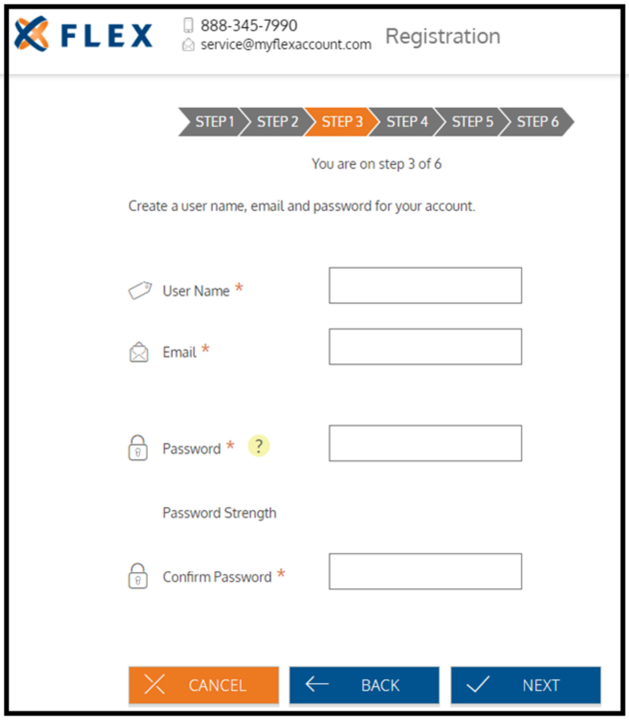
Click **NE**XT when completed.

Please contact Flex at 888-345-7990 if additional assistance is required.

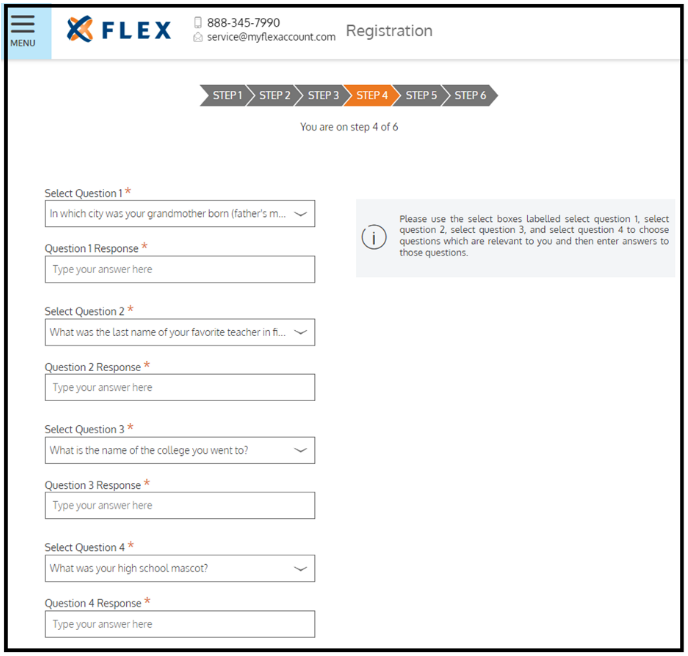
**Step 2.** Select a verification code delivery method and enter the code sent to you. Click **NE**XT when completed. If Flex does not have an email address or mobile phone number on file, users will need their Employer ID and Employee ID in order to register online. These ID numbers can be found in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

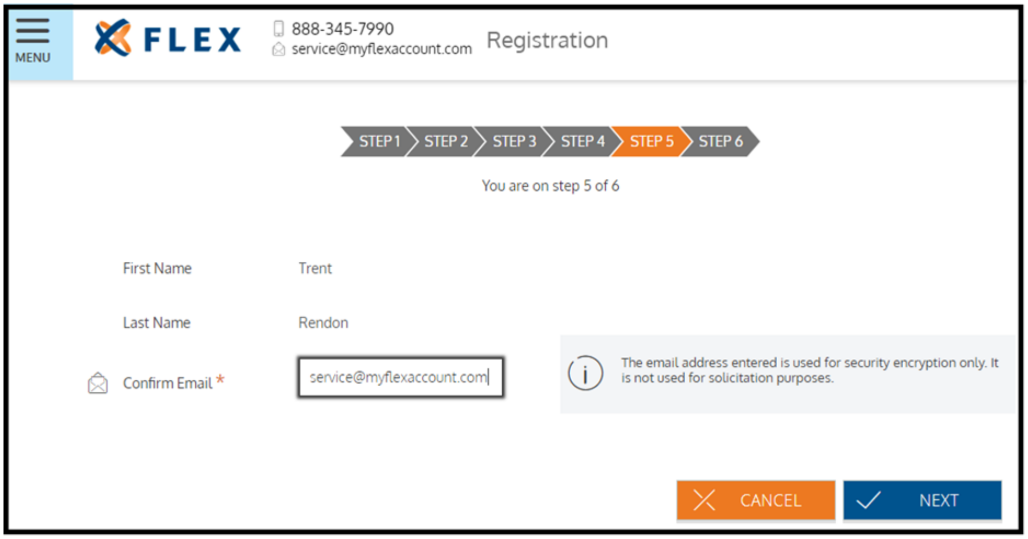
**Step 3.**Create a unique username and password and enter your email address.  Click **NE**XT when completed.



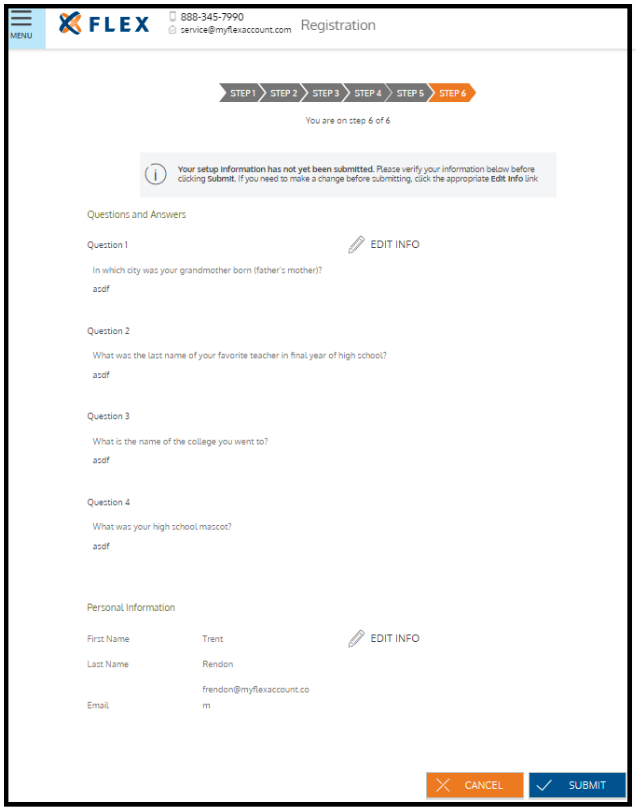

**Step 4.** Populate the security questions and responses fields.



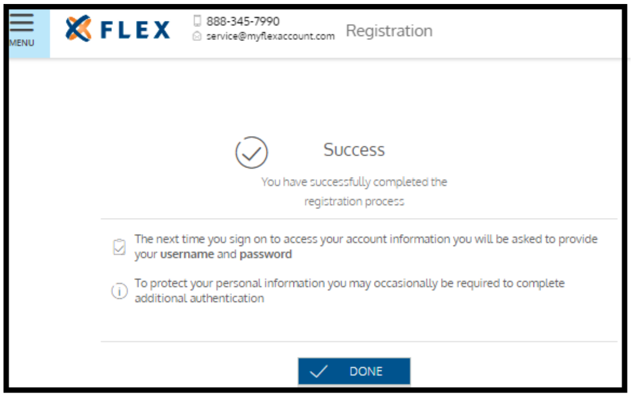
**Step 5.** Confirm your email address. Click NEXT when completed.




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




**Step 7.** Registration process complete.




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

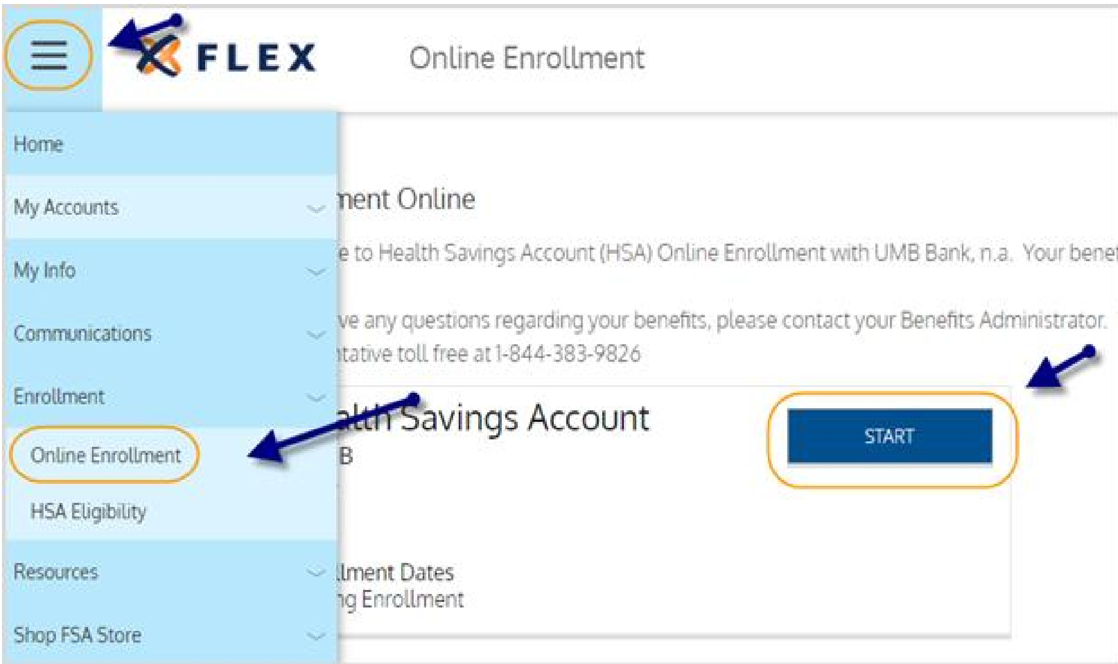
## Online Enrollment - Enrolling in a Plan

Follow the steps below to enroll in the HSA

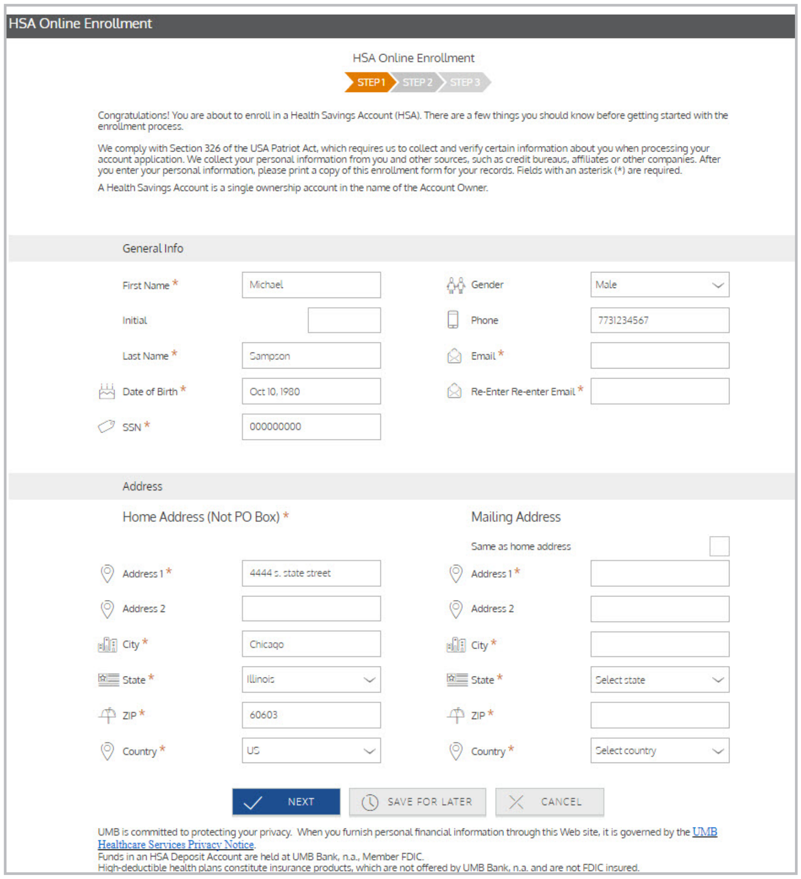
**Step 1.** Click on the **Main Menu**, which is the three bars in the top left corner of your screen.

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

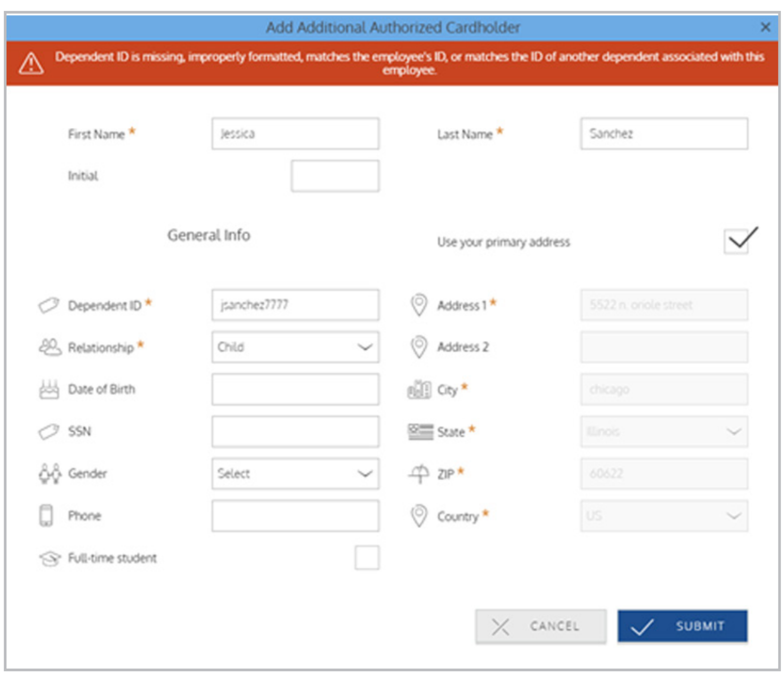
**Step 3.** Click on **Start** on the Health Savings Account enrollment pop up.



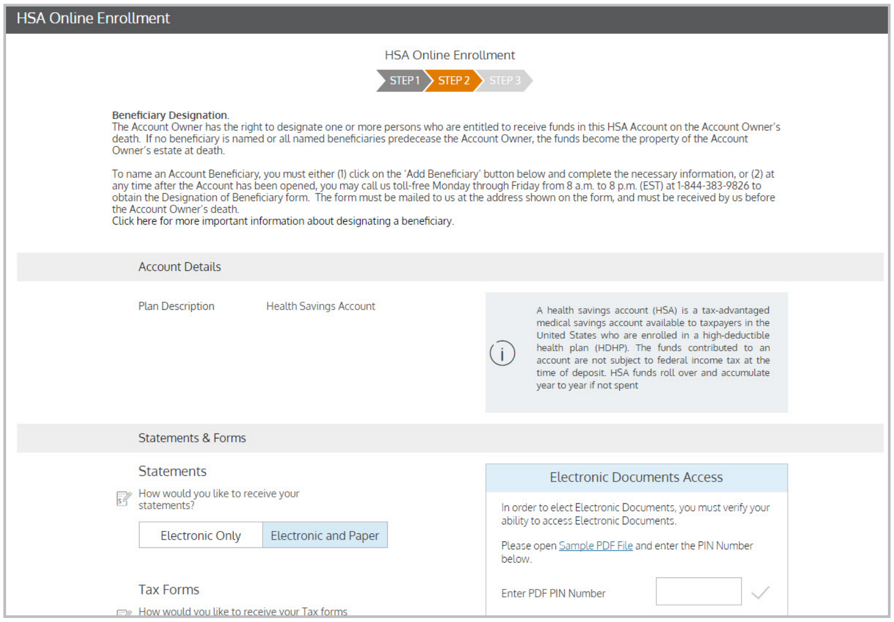
**Step 4.** Verify and/or update your demographic information. Be sure all fields marked with an asterisk (*) are completed, as shown below.



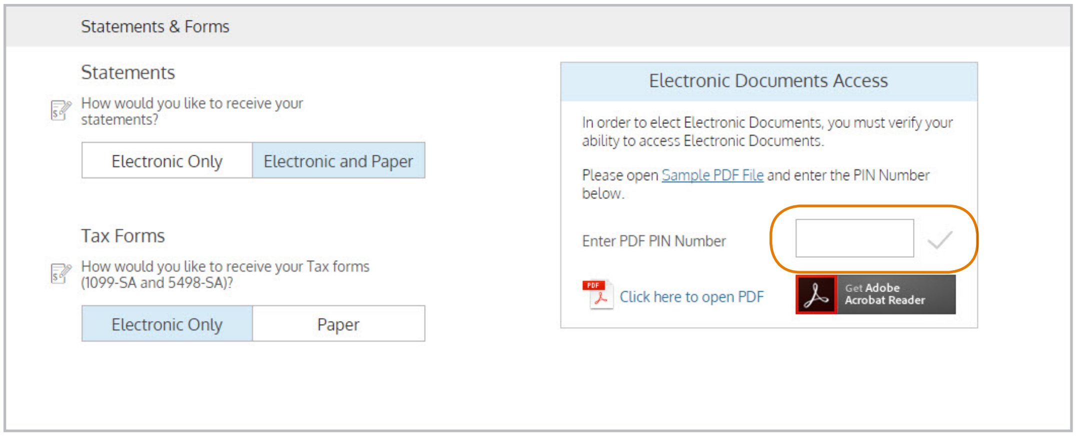

If desired, add an additional authorized cardholder. Click **Submit** when completed.



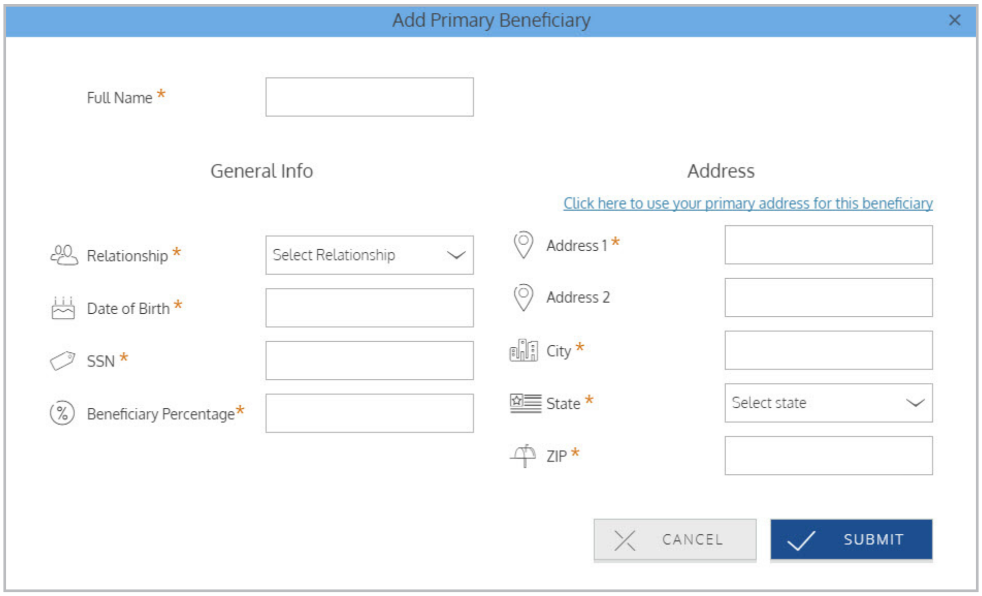
**Step 5.** Choose which delivery method you desire for HSA statements and tax forms.



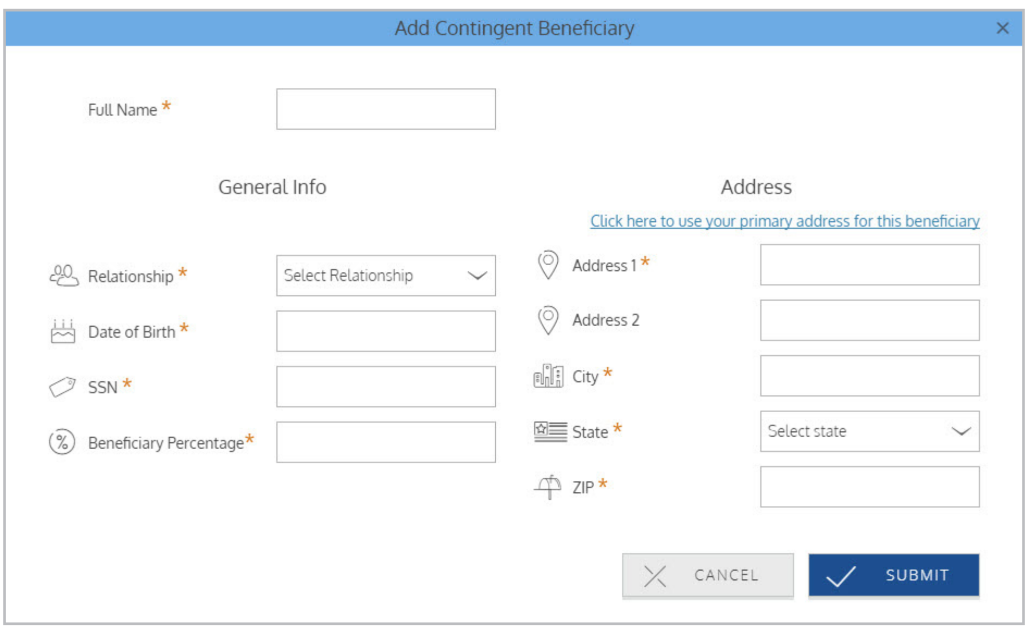

Additionally, click on the Sample PDF File link in the Electronic Documents Access section to verify that you can access electronic documents. Once you open the link, enter the PDF Pin Number you see in the Enter PDF Pin Number box.



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.

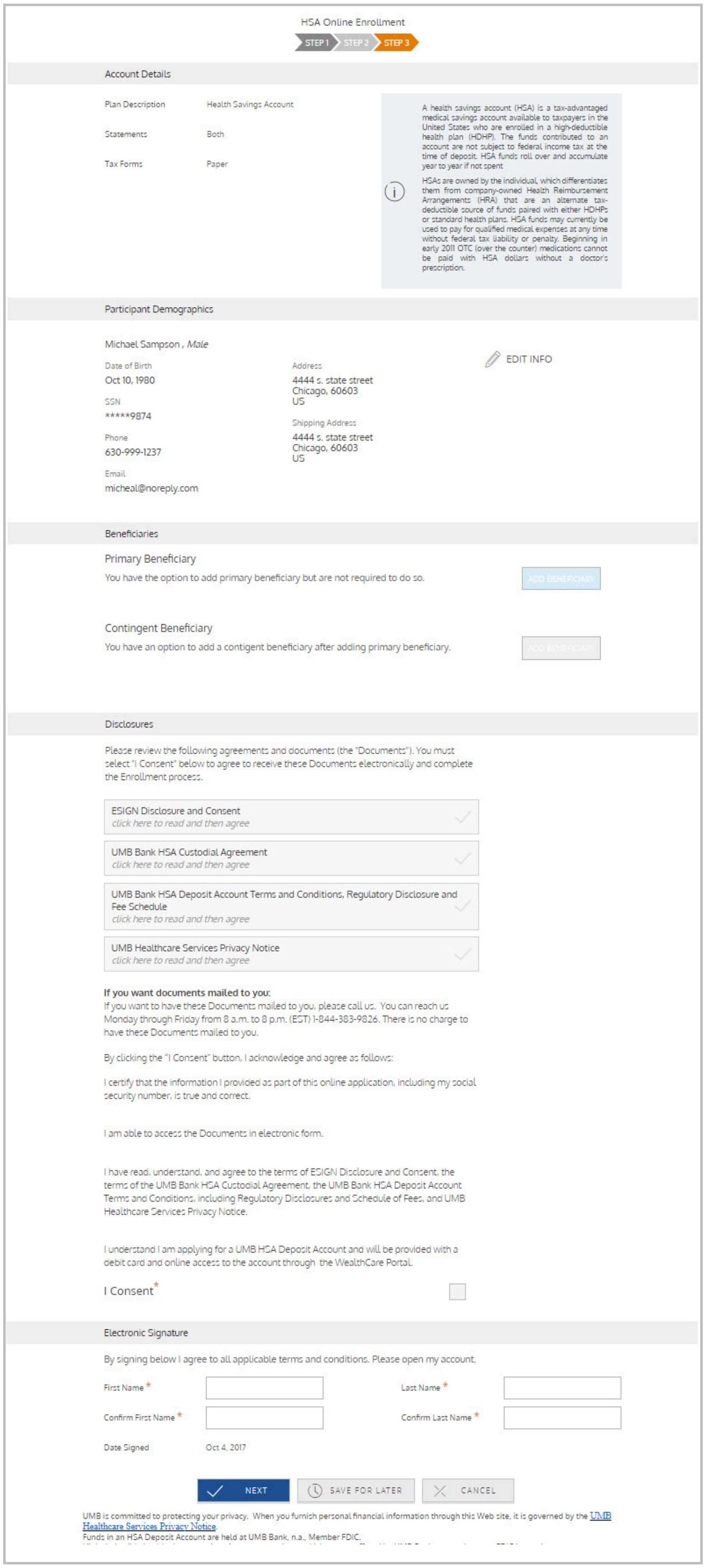



Repeat the process to add a **Contingent Beneficiary**.



**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.



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.

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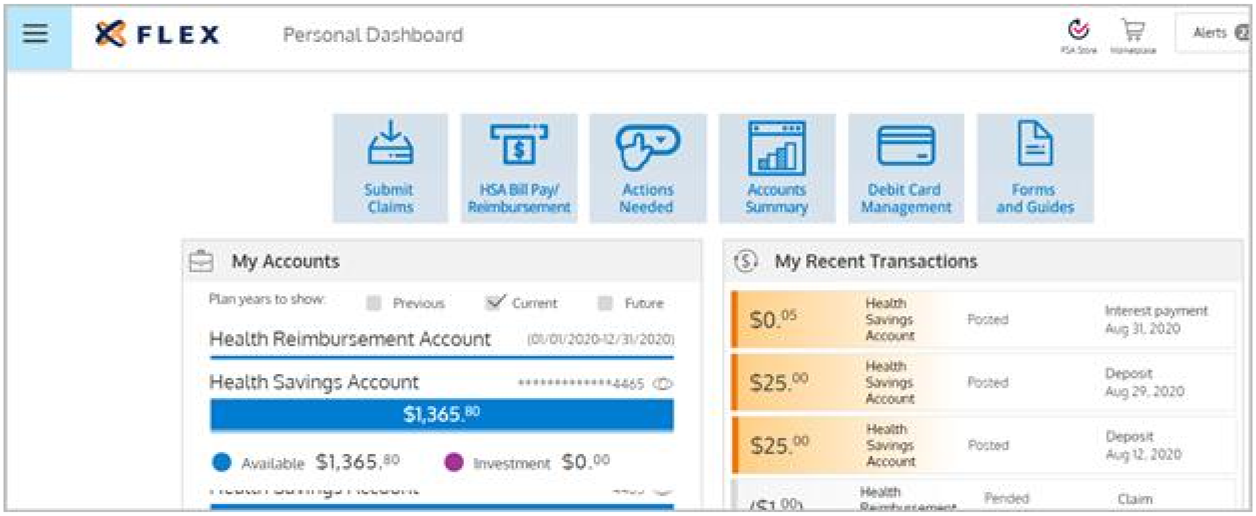
## Your First Sign In

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

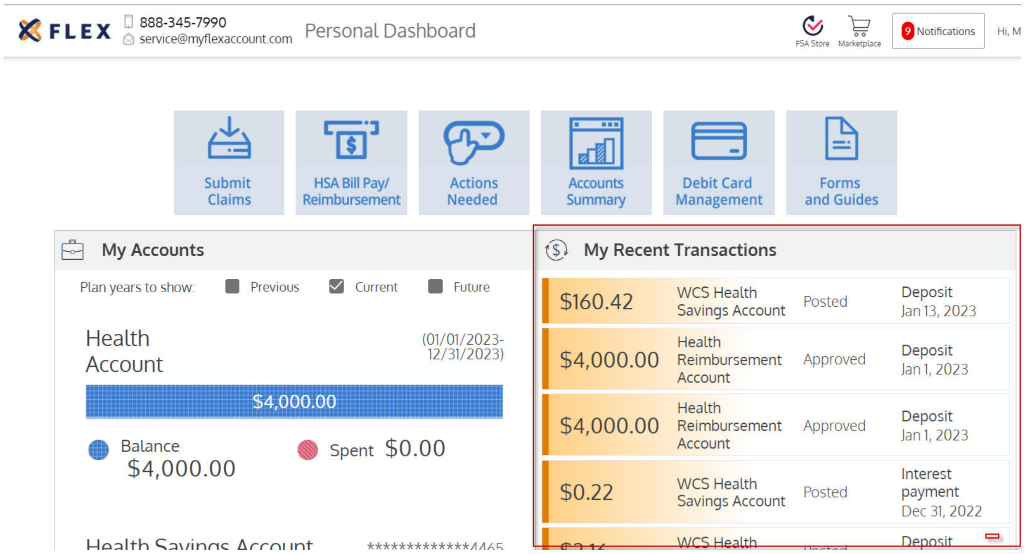
### Personal Dashboard




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.

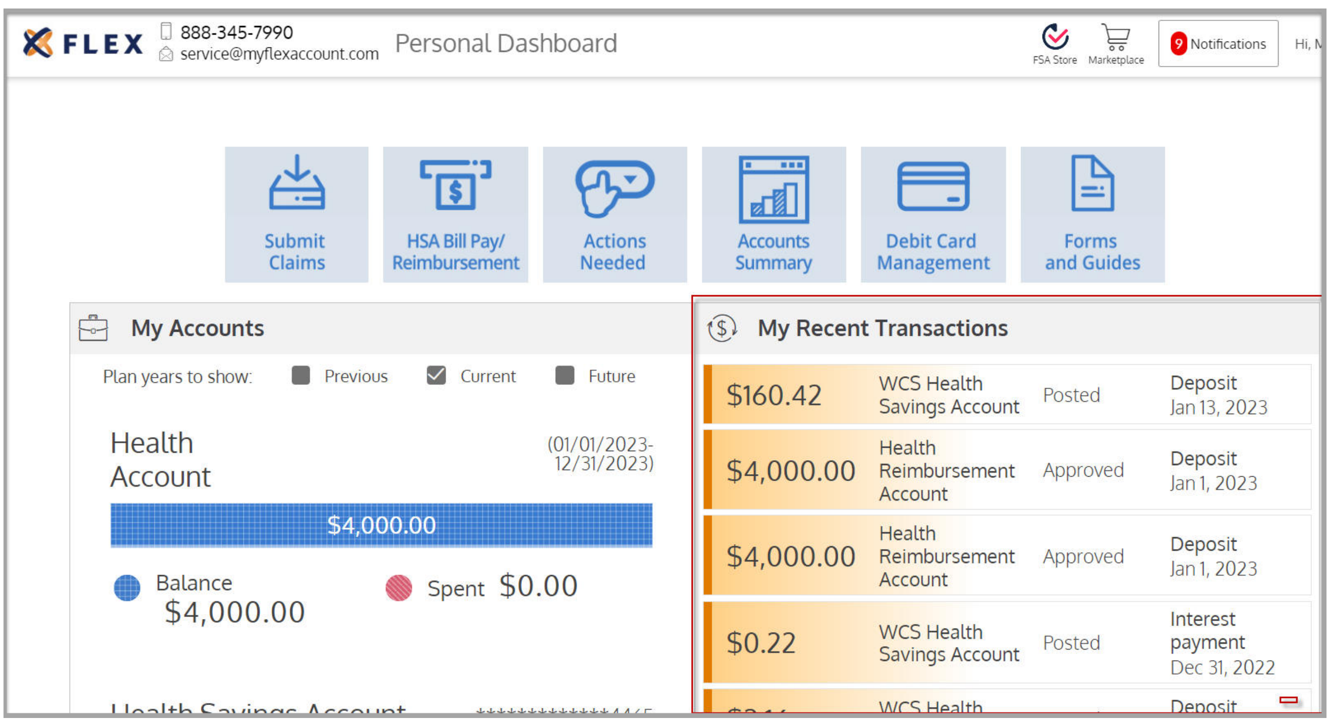
My Accounts - provides at-a-glance account information such as account balance, plan dates, and other important details pertaining to your benefit accounts

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




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

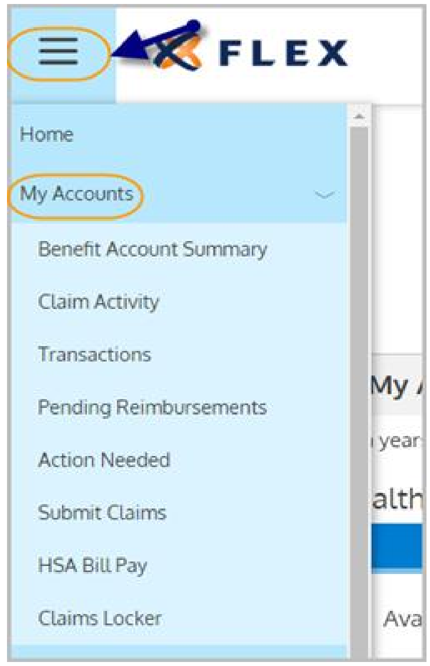
- Click Sign Up to register your mobile number to receive text alerts



## 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

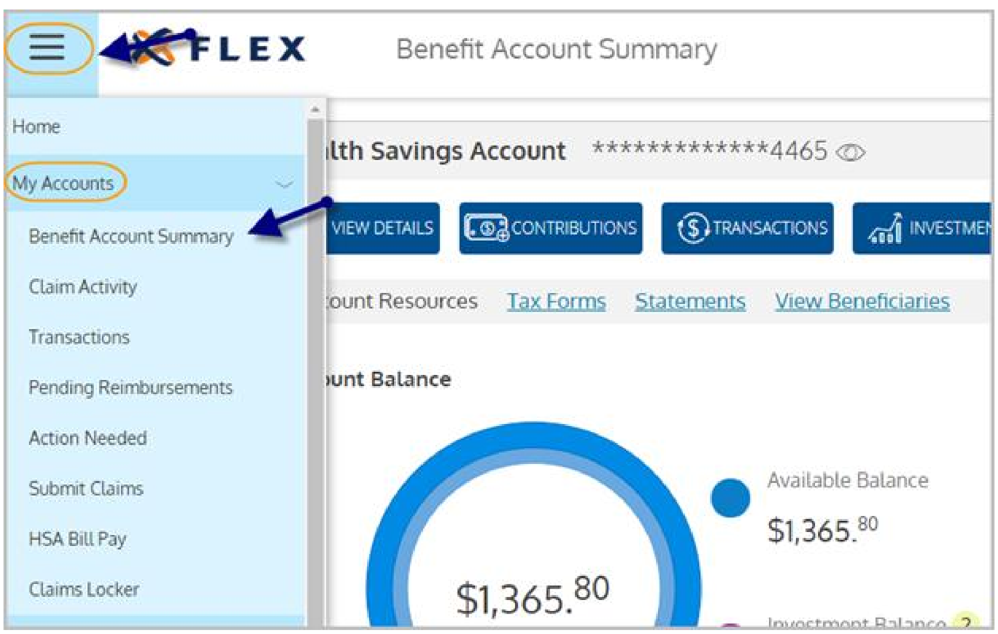
The My Accounts tab is where you access basic account information and manage all of your benefit accounts. You can view your benefit account summary, enter contributions, view transactions, and submit payment request.

## 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.

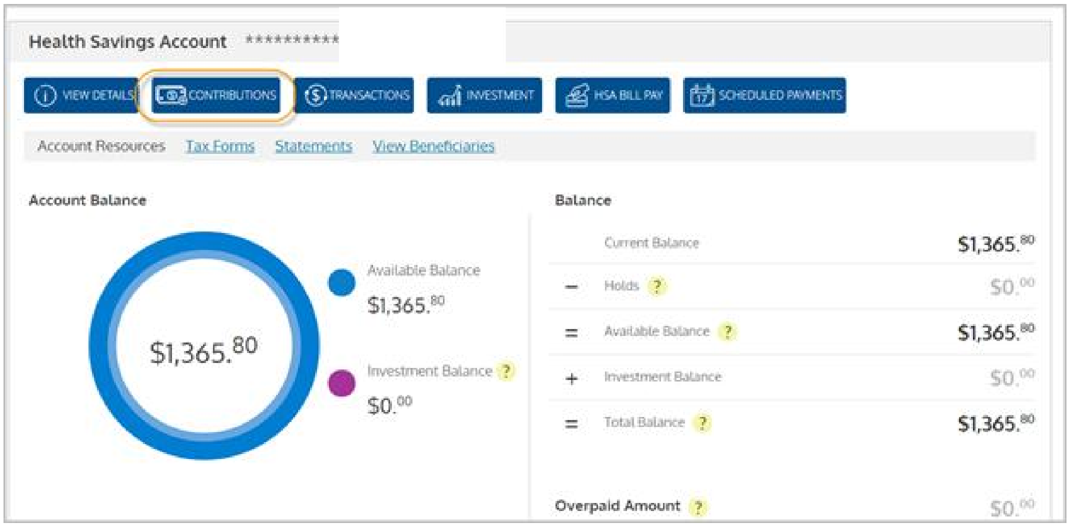
This takes you to the Benefit Account Details page for that account. You can also click the Transactions button to view the most recent transactions or Add Contributions to enter HSA contributions online.



**To enter contributions please follow the below steps.**

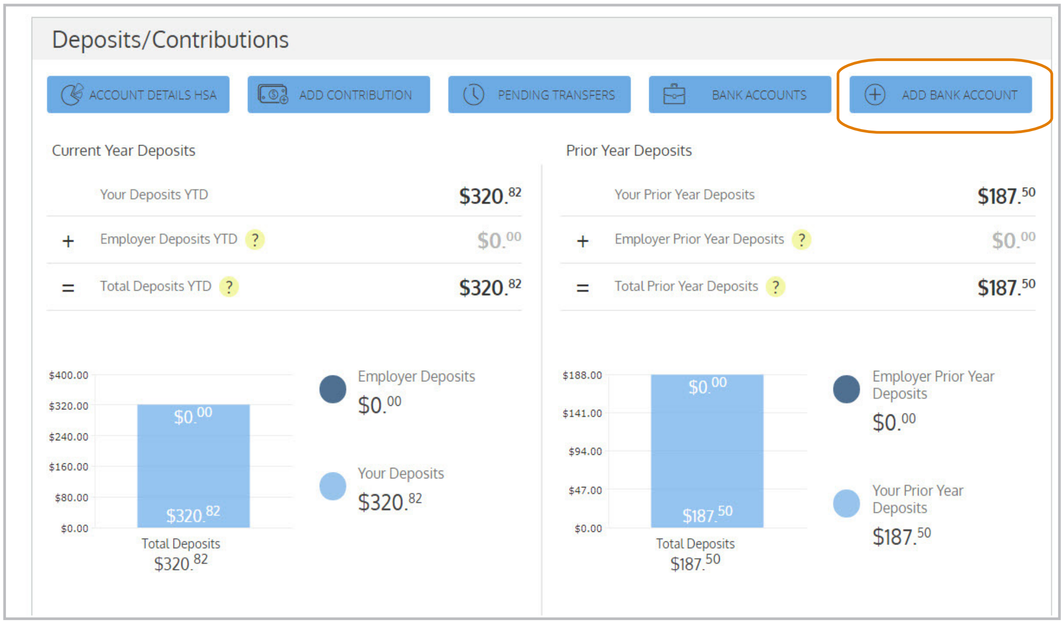
First, you will need to add a bank account online to fund your contributions.

- 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.

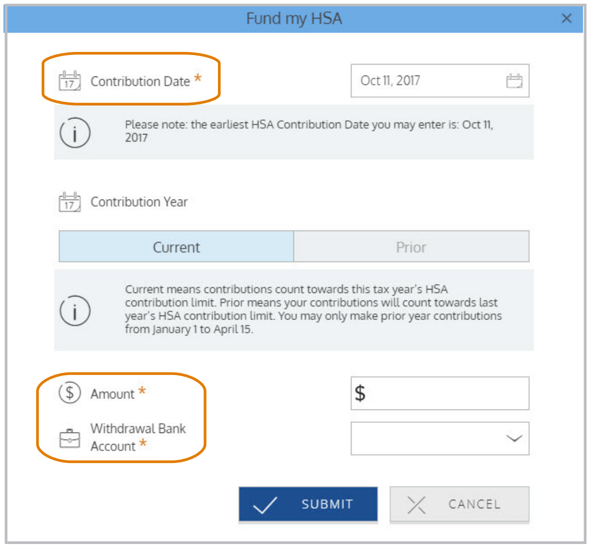



- Click on "Add Bank Account"

- 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**



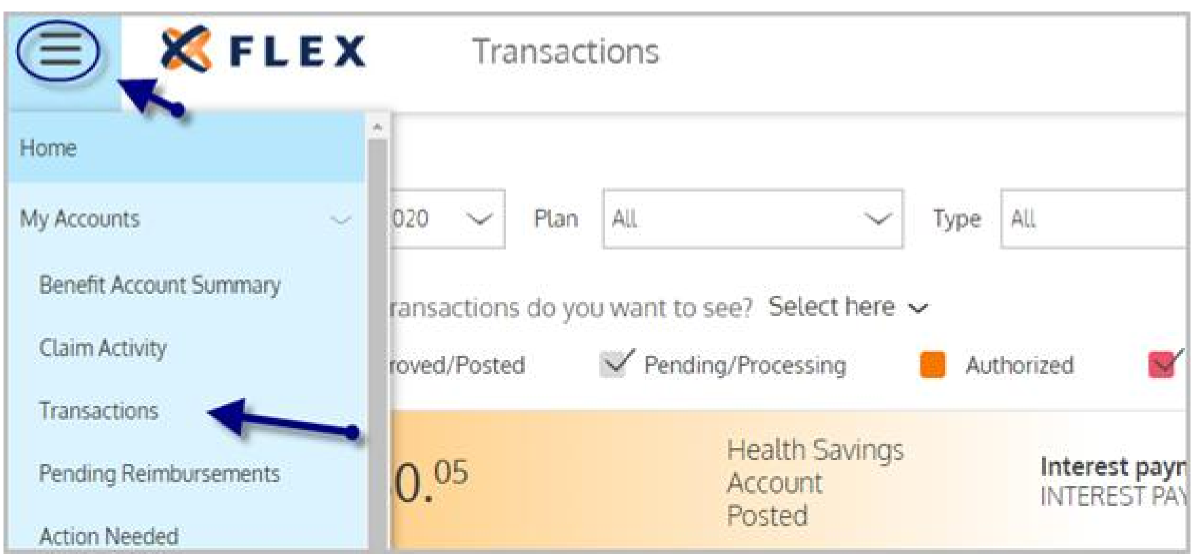
- Once your Bank Account has been added continue with the following steps
- Click on “My Account”, select “Add Contributions” at the bottom of your HSA account summary page.
- Enter in your contribution date, contribution year, and contribution amount




- Preview your contribution details, and click “Submit”

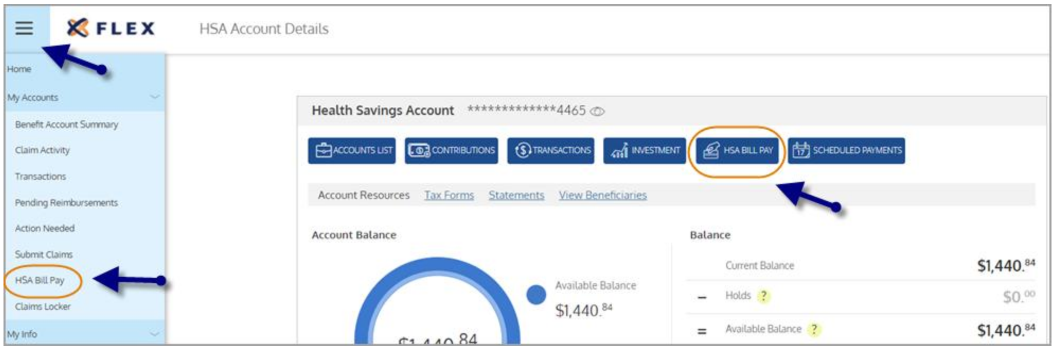
**Transactions**

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.



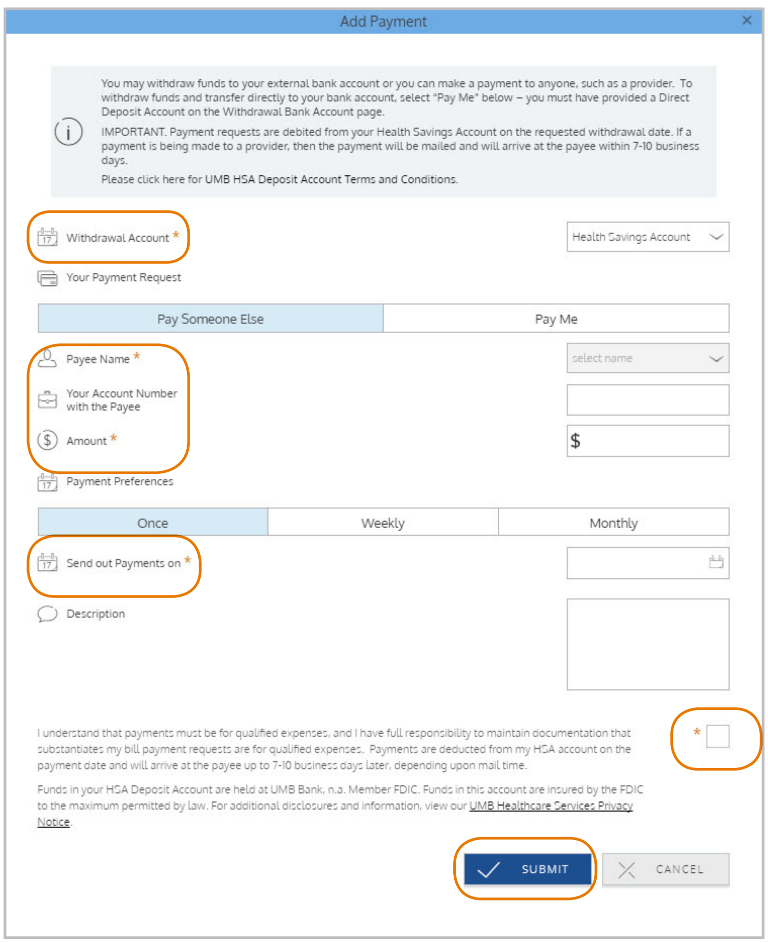
### HSA Payment Request

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.



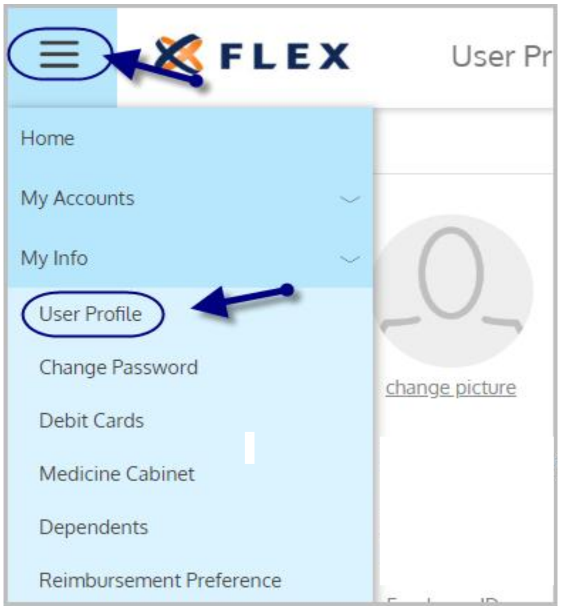

Enter the Payee information and amount you would like to pay.

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.



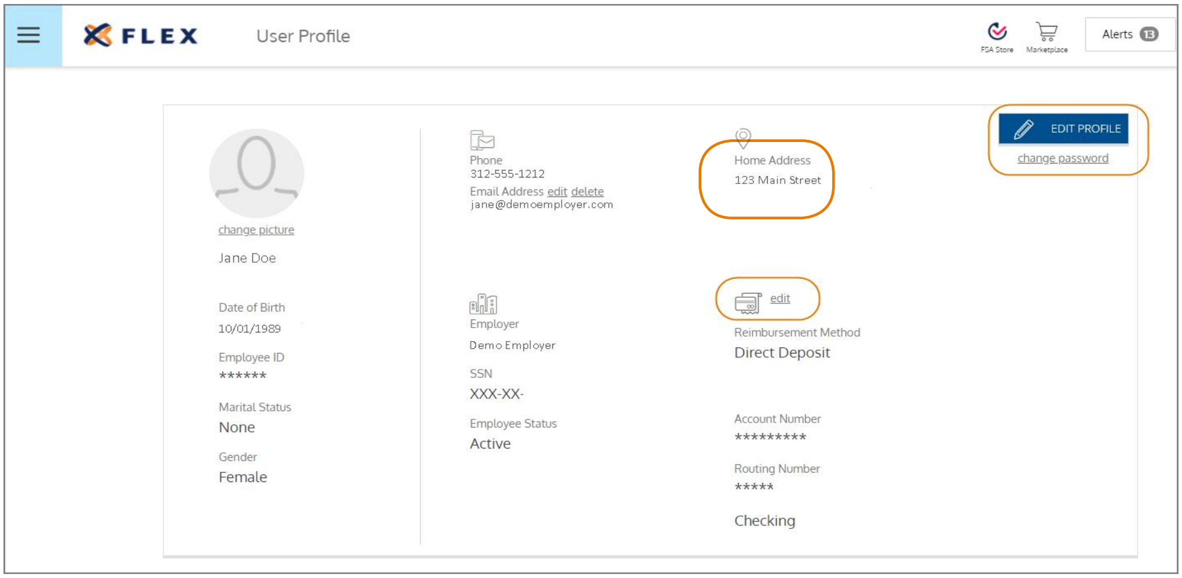
## My Info

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



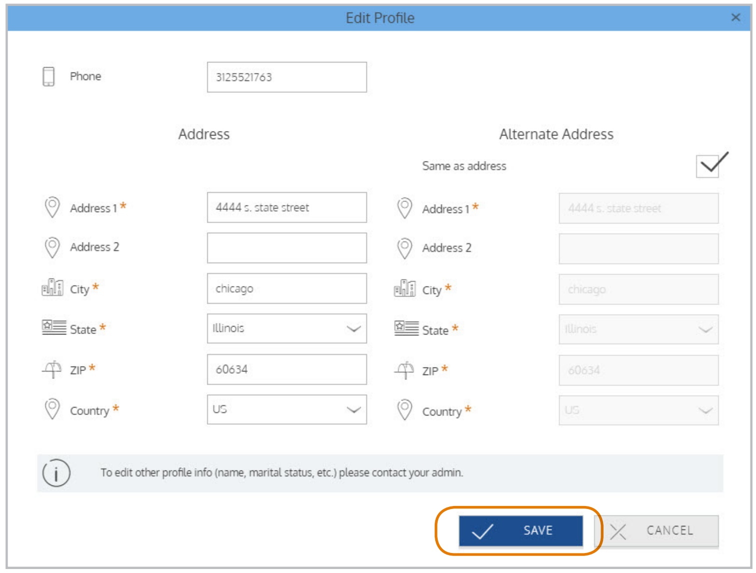

**User Profile**

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



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

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

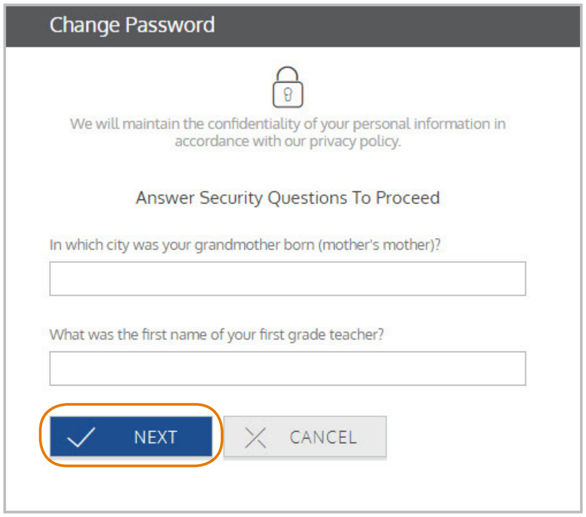



**Change Password**

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

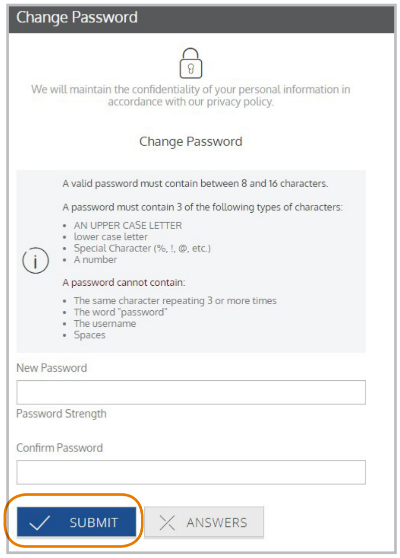
You must answer two of your secure authentication security questions.

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



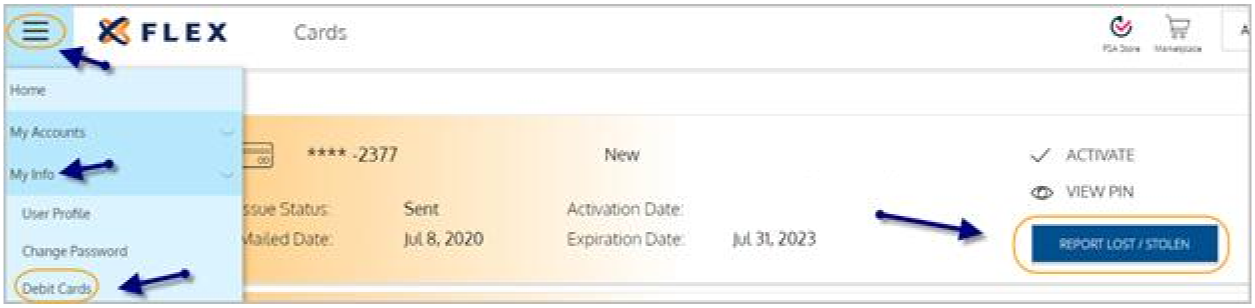

You will be prompted to enter your new password.

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

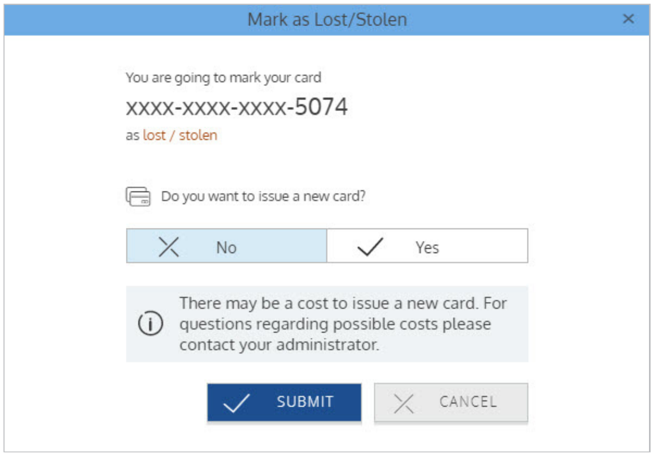


**Debit Cards**

Use this page to manage your and/or your dependents' benefit debit cards. To report your benefit debit card as lost or stolen, click the **Report Lost/Stolen** as shown below.



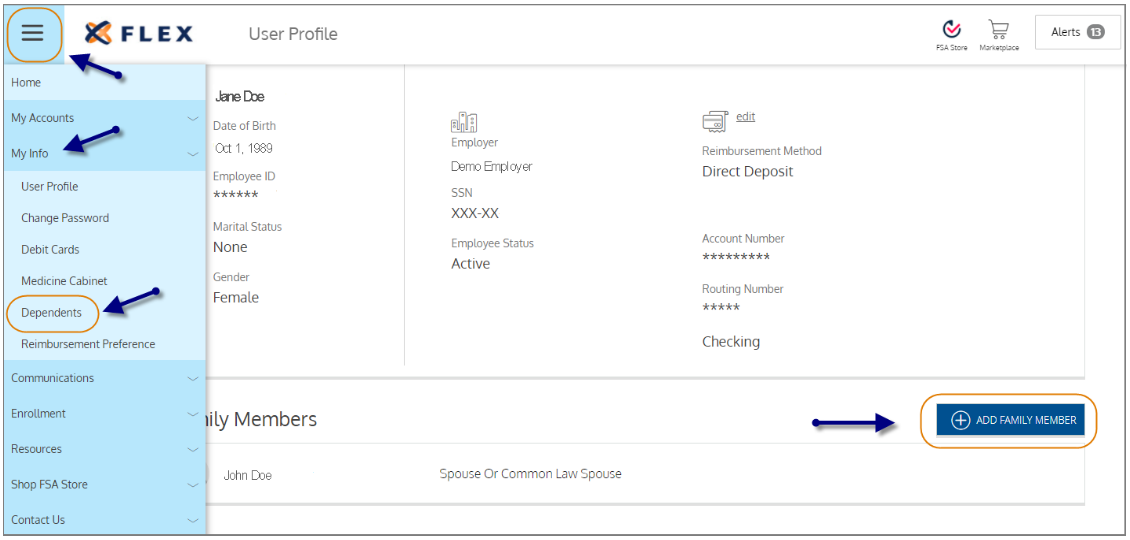

You will be prompted to confirm that you would like a new card issued. Click Yes and click the **Submit** button to complete the process.



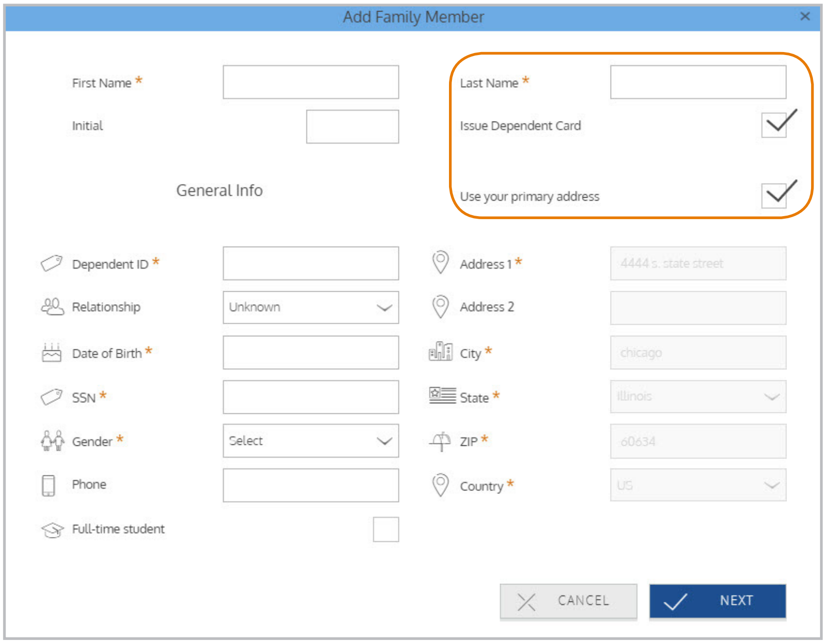

Once complete, the **Cards** page displays the original card in a Terminated status, and the new card (if requested), in a New status.

### Dependents

From the **Dependents tab**, you will find demographic information for yourself and your dependents. To add a dependent, click Add Family Member in the Family Members section.

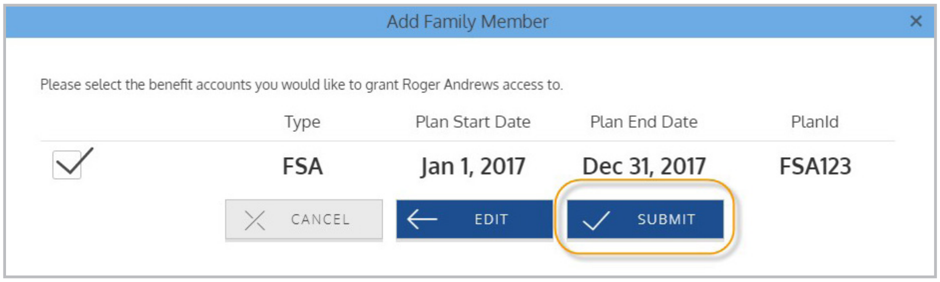



Items with an asterisk (*) are required. Be sure to check **Issue Dependent Card** (if applicable) and if a dependent card is desired. Check Use Primary Address if the dependent address is the same as yours. Once the section is completed, click **Next**.




Select the benefit accounts to link to your dependent by checking the appropriate checkboxes, then click **Submit**.

***Please note, a benefit account must be selected for that dependent to be able to utilize their debit card (if applicable).***

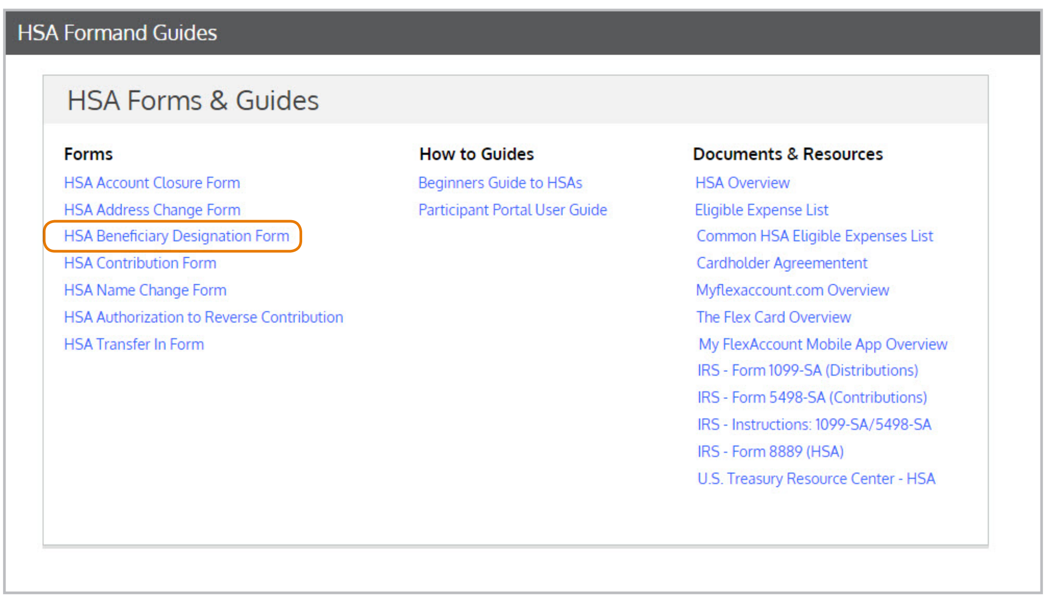



The added dependent will now be displayed in the **Family Members** section.


**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.



**Reimbursement Preference**

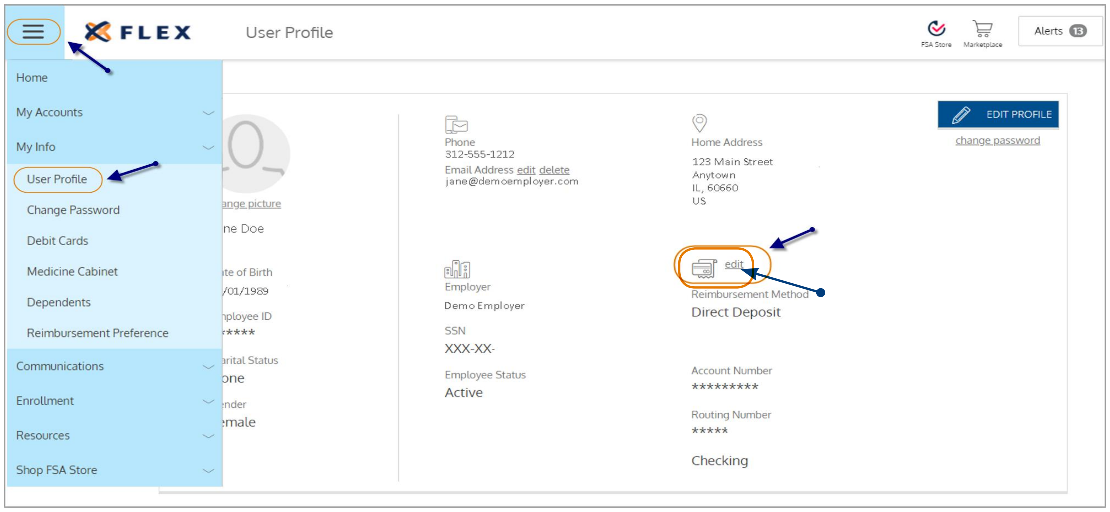
*Reimbursement preference options may vary by employer and all below options may not be available to your group.

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

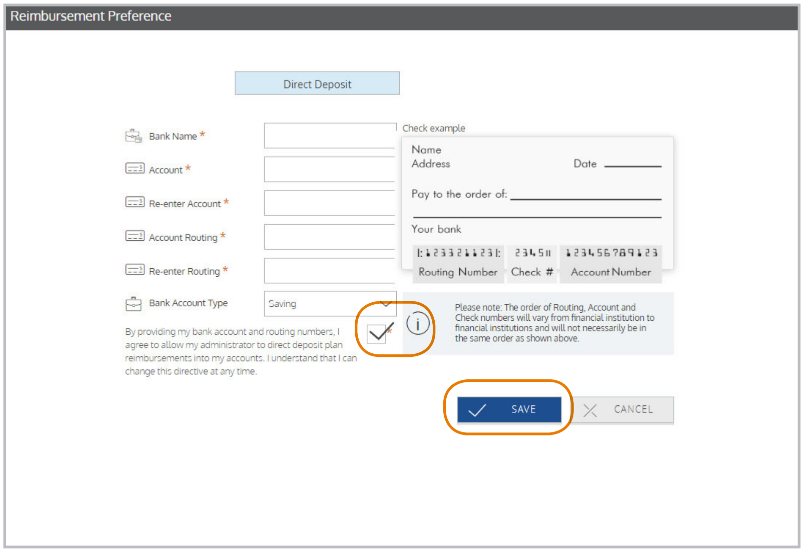
**Check** – Reimbursements are mailed to you in paper check form (default)

**Direct Deposit** – Reimbursements are deposited directly into your bank account

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



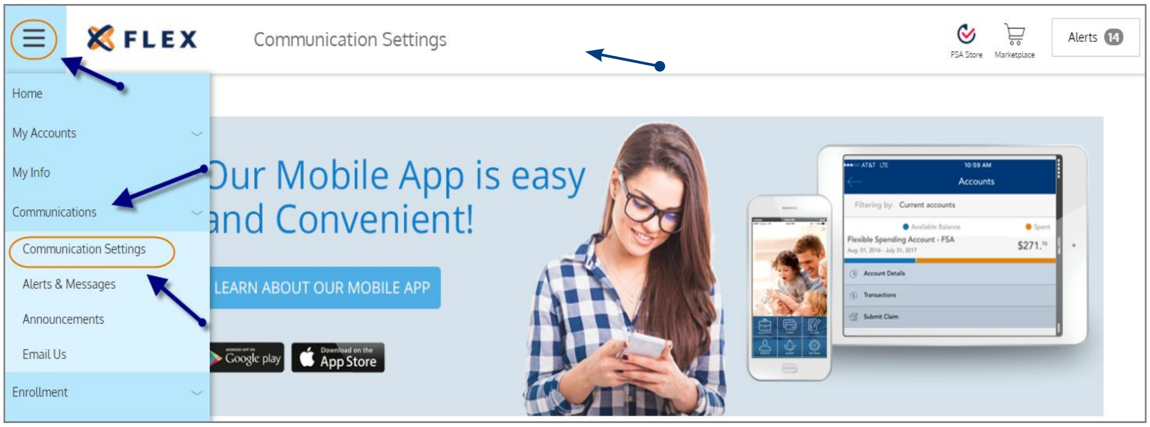

**Step 2.** Enter the information for the bank account where you would like your reimbursements to be deposited, as shown below.




**Step 3.** Click **Save**.

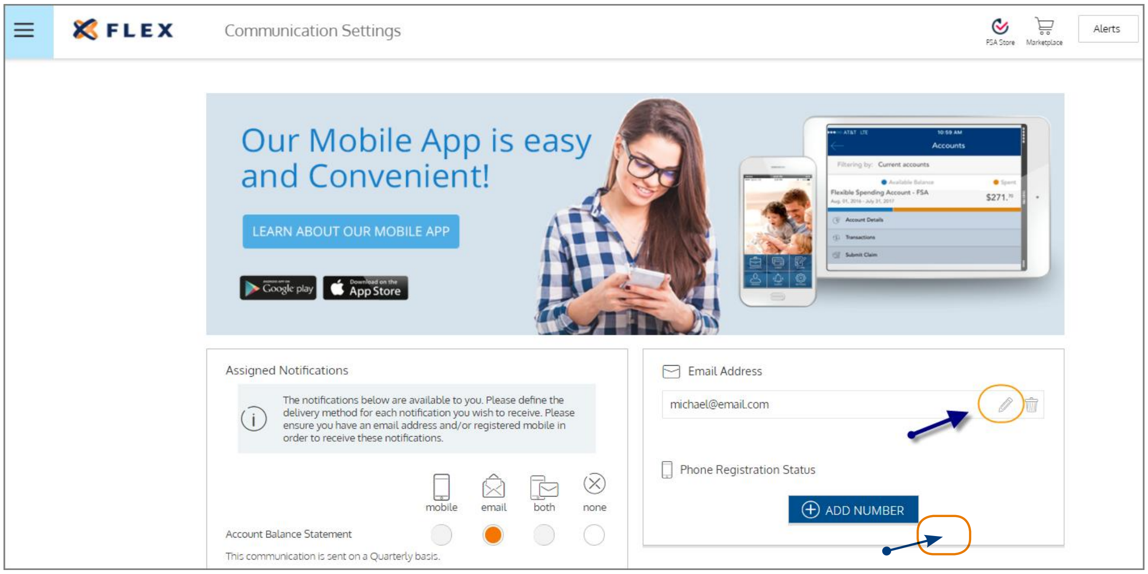
## Communications

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

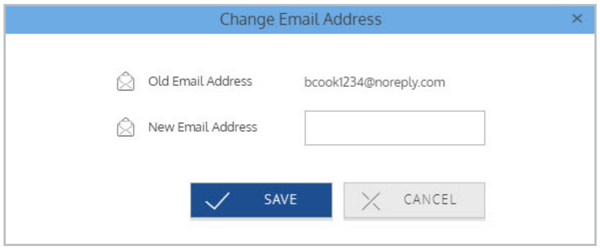



### Communications Settings

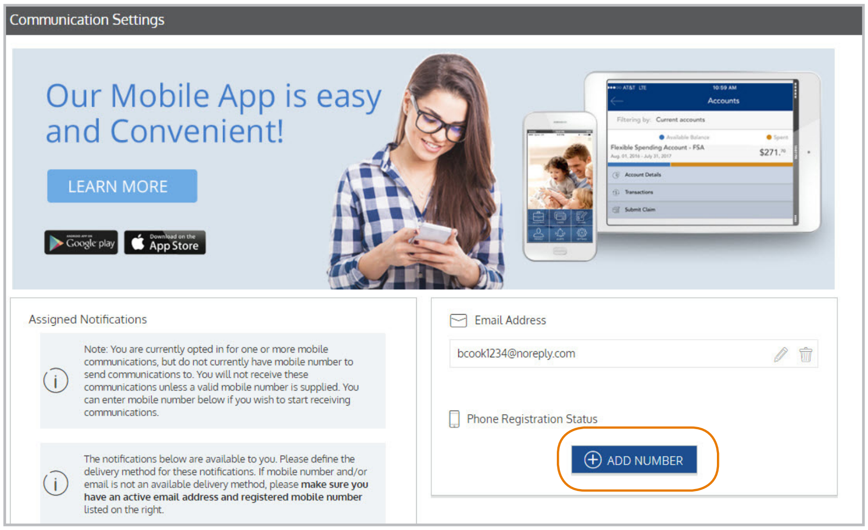
From this page, you can add or update your email address and register your mobile number to receive text alerts. To add or update your email address, click on the Pencil icon.



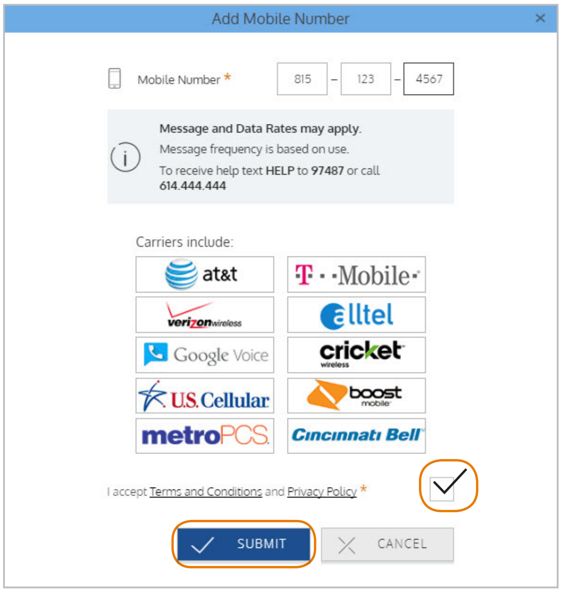
Once you click on the Pencil icon, enter your new email address and click **Save**.




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

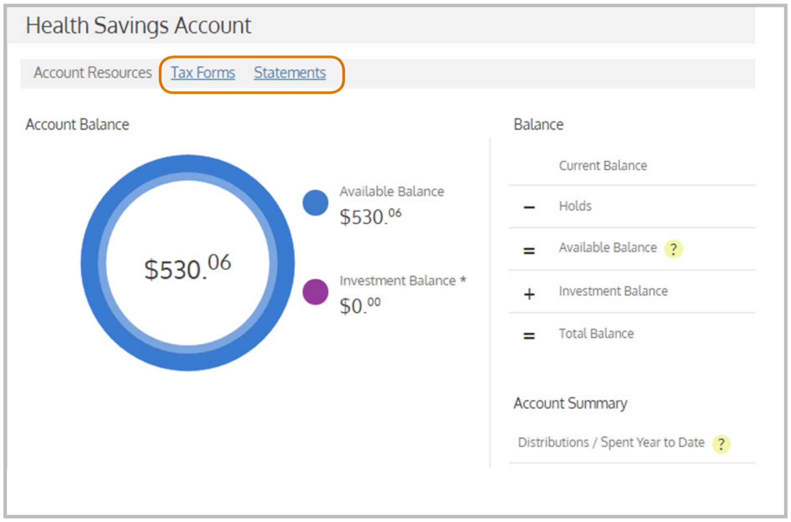



Enter your mobile number, check the terms and conditions box and click **Submit**.

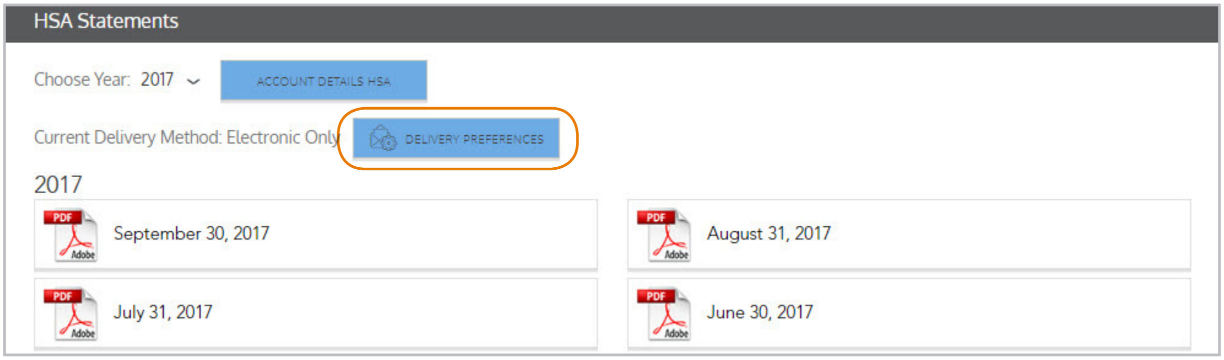


### HSA Statements/Tax Forms Delivery Preference

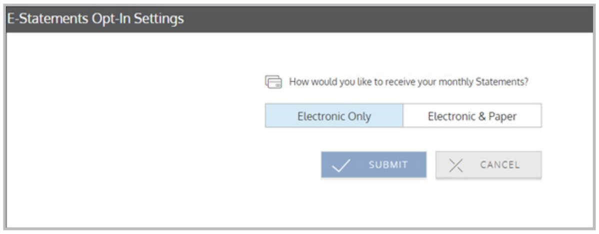
***Please Note*** To update your communication method for HSA Statements and Tax forms you will need to Click on "My Accounts" and select "Benefit Account Summary" from the drop down.




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

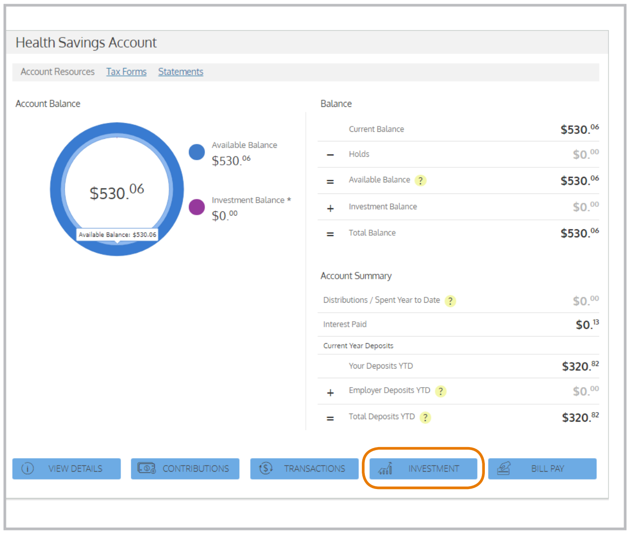



You can also click on "Tax Forms" and then click on "Delivery Preferences" to update to Electronic Only. There is a $1.25 monthly fee for paper statements. There is no fee for electronic statements.



### 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.

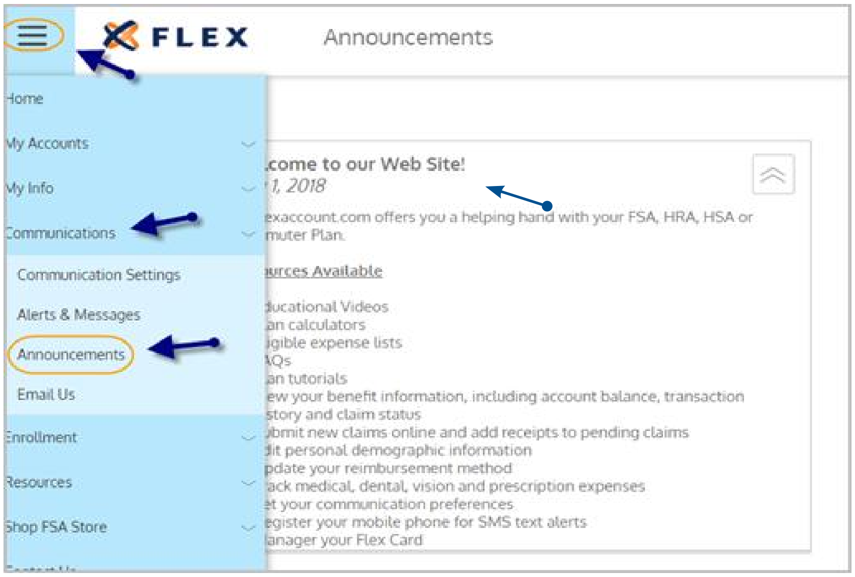
### Alerts & Messages

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.

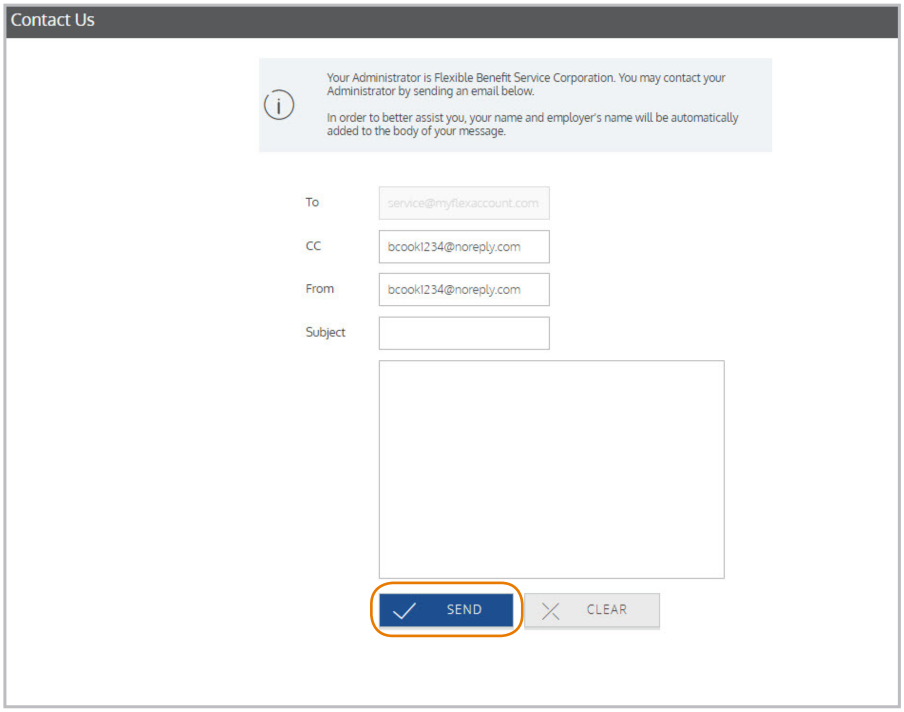
### Announcements

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.



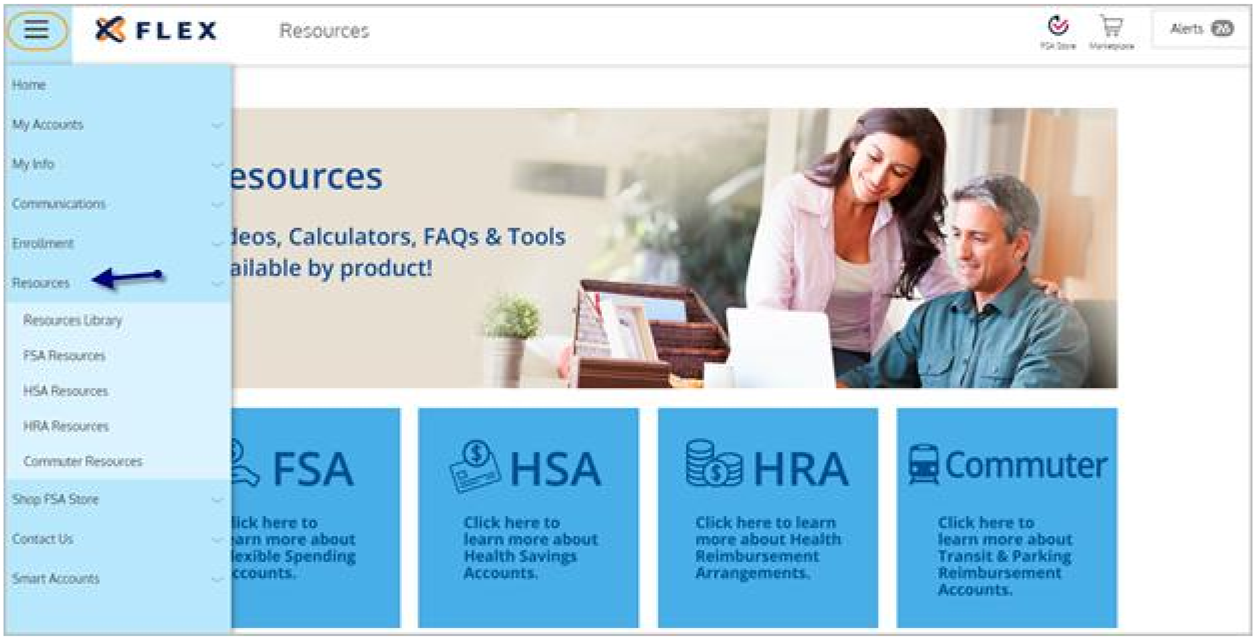

### Email Us

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.



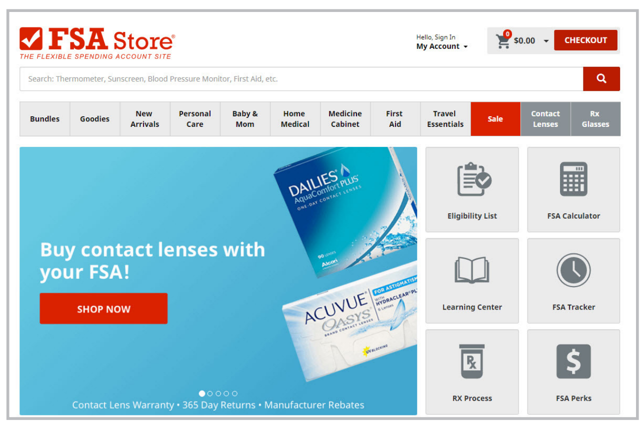
## Resources

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