isolved Benefit Services

Consumer Portal Quick Start Guide

Table of Contents

Overview

Welcome to your isolved Benefit Services Benefits Accounts Consumer Portal. This portal gives you anytime access to view information and manage your account.

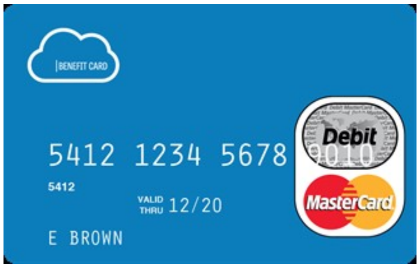
It enables you to:

- File a claim online.
- Upload receipts.
- View up-to-minute account balances.
- View your account activity, claim history and payment (reimbursement) history.
- Update your personal profile information.
- Change your login ID and/or password.
- Download plan information, forms and notifications.

15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com

Consumer Portal Quick Start Guide

Debit Card



Note: If your employer is providing you with the isolved Benefit Services prepaid Benefit Card, please review the following information.

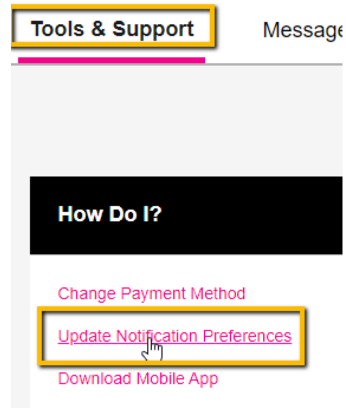
Since you've enrolled in the Flexible Spending Account you may be receiving two prepaid benefit cards at your home address for you and your family members to use. The cards will arrive in a special envelope that looks like this – so please don't throw it out!

With the card, you don't have to pay cash up front, file claims and wait for reimbursement. Accessing your account is …

- Easy – a simple swipe of the card makes it hassle free!
- Automatic – funds are immediately transferred from your FSA at the time you incur the expenses.
- Convenient – there are no manual claim forms to submit.
- Simple to track – your current balance is available 24/7 at www.isolvedbenefitservices.com.

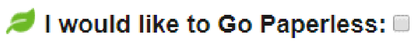
Note: The Benefit Card expires after five years. There is a $5.00 replacement fee if the card is destroyed prior to the expiration date, lost/stolen, additional cards requested or not received.

Debit Card Notification



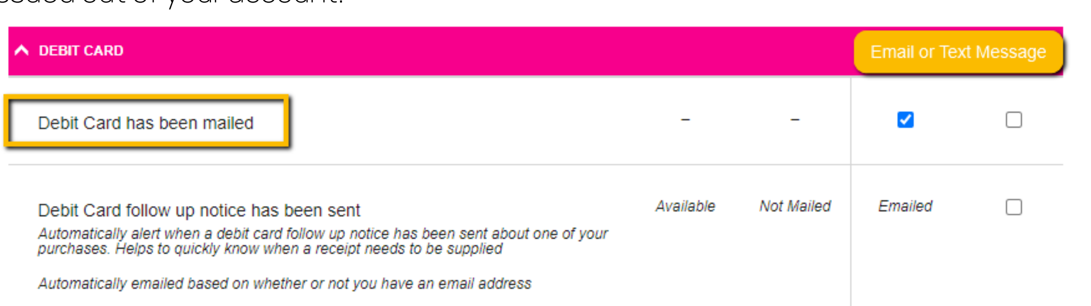
If you would like to know when your card is mailed, access the [Participant Online Portal] (see below for more information for first-time users logging into the site), select Tools & Support, Update Notification Preference.

Here you have the option of setting up how you will receive information regarding your account(s), including checking the box to receive alerts under Debit Card, when Debit Card has been mailed. You select to be notified via either Email or Text message.



You can select to "Go Paperless" with one click.

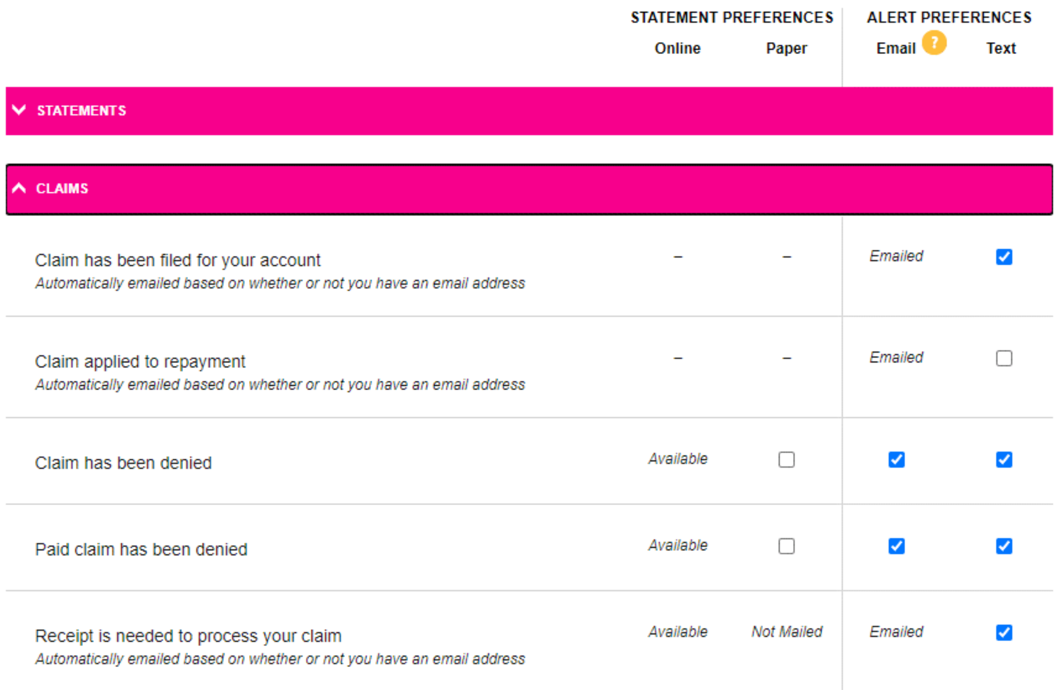
Additionally on this page, participants can also set up to receive an Email or text message for claim information including when it has been filed, processed or denied along with when payments have been issued out of your account.



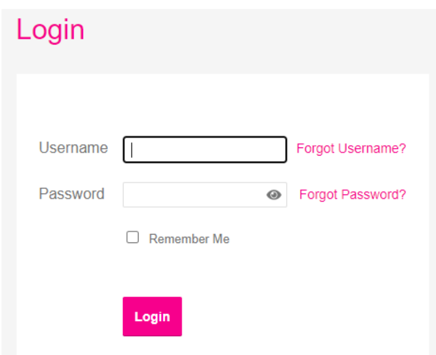
15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com

isolved Benefit Services

Consumer Portal Quick Start Guide



	STATEMENT PREFERENCES		ALERT PREFERENCES	
	Online	Paper	Email	Text
STATEMENTS				
CLAIMS				
Claim has been filed for your account *Automatically emailed based on whether or not you have an email address*	–	–	*Emailed*	☑
Claim applied to repayment *Automatically emailed based on whether or not you have an email address*	–	–	*Emailed*	☐
Claim has been denied	*Available*	☐	☑	☑
Paid claim has been denied	*Available*	☐	☑	☑
Receipt is needed to process your claim *Automatically emailed based on whether or not you have an email address*	*Available*	*Not Mailed*	*Emailed*	☑



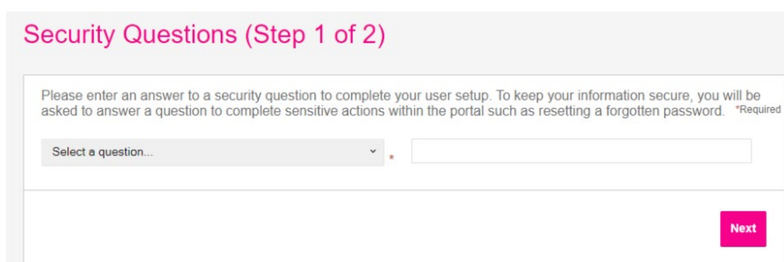
How to login to the Home Page

To login to your home page, follow these steps:

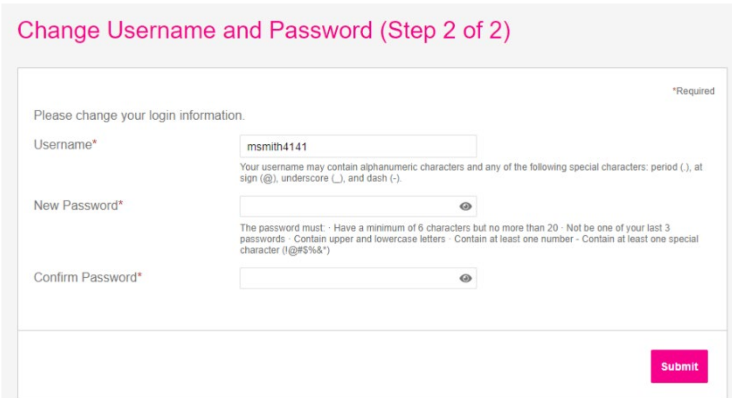
1. Navigate to the isolved Benefit Services login page.

For security purposes, it is important for you to login to setup your Username and Password. isolved Benefit Services provides you with a 120-day timeframe to access your account to assist with the security of your account. If you access your account after the 120-day timeframe, you will need to contact isolved Benefit Services to receive a temporary password.

2. Enter your Username and Password. First time users will login using lower case first initial, last name and last four digits of your Social Security Number as both Username and Password.
3. You will be prompted to answer security questions when you login and change your username and password. (You will only be asked these questions upon logging in to the website the first time.) Answers to security questions are case sensitive.



15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com



4. Set up your **Username** and new **Password**.

A few reminders: strong passwords are very important part of your account remaining secure; use a different password for each of your online accounts; do not use people's names or special dates as passwords; mis it up with upper- and lower-case letters, numbers and special symbols.

Your username may contain alphanumeric characters and any of these special characters: period (.), at sign (@), underscore (_) and dash (-).

Your password must have a minimum of six characters, not be one of your last three passwords, contain at least one upper and lowercase letter, contain at least one number and at least one special symbol (-+=!@#$%^&*_).

Home Page

The Home Page is easy to navigate:

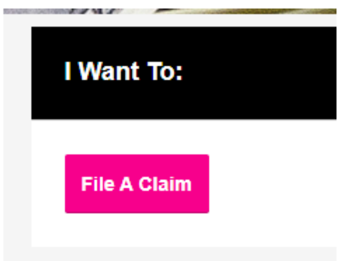
- The top menu items include the following:
  - **Home Page**: Here you can quickly **File a Claim,** view your **Accounts**, review any **Tasks**, review your **Recent Transactions** and have a **Quick View** of your paid claims by category and election summary.
  - **Accounts:** This tab has your Account Summary, Account Activity, Expenses, Claims, Payments and Statements. It will also allow you to view your Profile, Banking Cards, Payment Method and Login Information. You can also click on File a Claim under this tab.
  - **Tools & Support:** Your documents and forms are located within this tab. You have Quick Links to resources and Plan Summary resources located here.

15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com

- The **Message Center** tab displays alerts and relevant links to keep current on your accounts.

How do I file a claim and upload documentation?

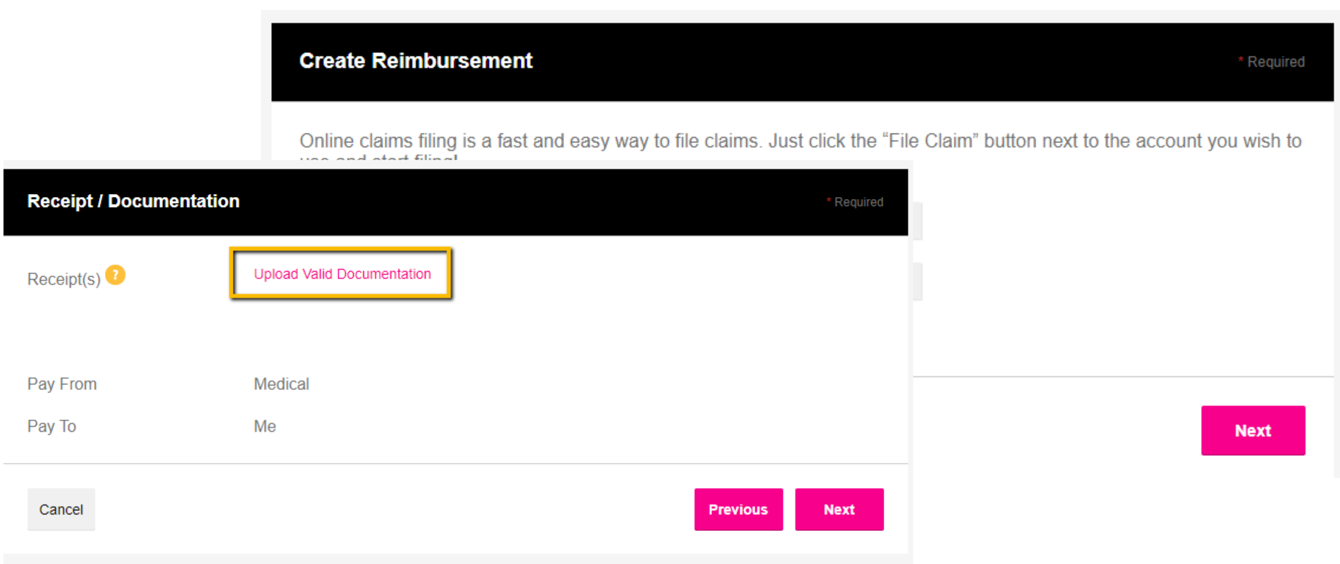
- Important: Itemized receipts or an Explanation of Benefits (EOB) is required. Charge slips or check copies are not eligible documentation.
- Claims can be submitted online or via the Mobile App for iPhone and Androids.



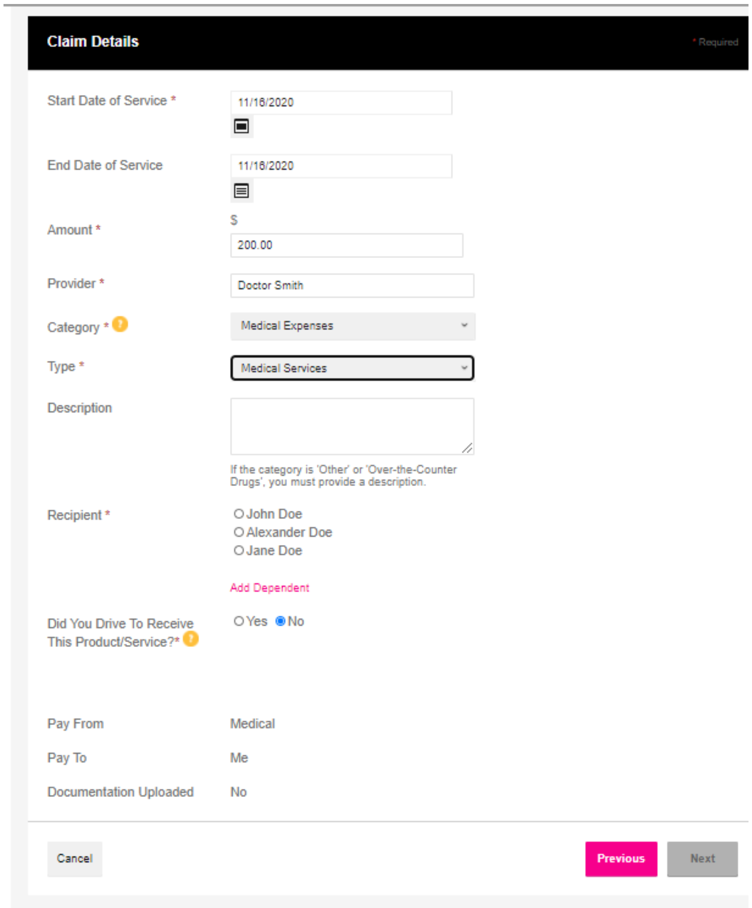
1. On the Home page, click **File a Claim**.

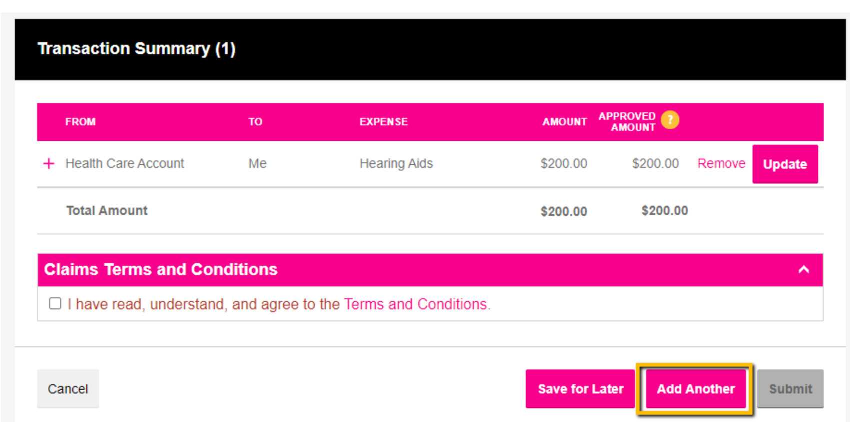
2. Chose the **Pay From and Pay To,** from the drop down box in which you are filing a claim. Select **Next.**

3. Upload your valid documentation, such as receipt, EOB or bill from a provider. (When uploading a receipt it must be in .doc, PDF, bmp or gif format.).



4. Enter your claim information on the form that appears and click **Next**.





For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.

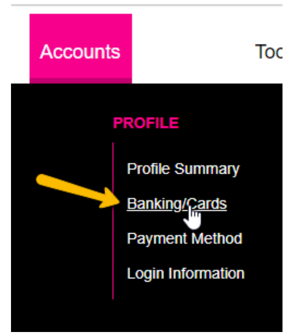
When all claims are entered in the **Transaction Summary**, click **Submit** to send the claims for processing.

15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com

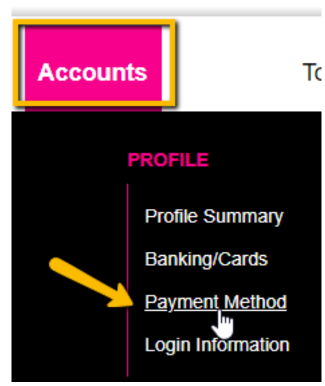
5. The Claim Confirmation page displays. You may print the Claim Confirmation Form as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a Claim Confirmation Form to submit to the administrator with the required receipts.

How do I get my reimbursement faster?

The fastest way to get your money is to sign up online for direct deposit to your personal bank account. Before you begin, make sure that your employer is offering direct deposit setup online.



1. From the top menu tabs select the Accounts tab, click on Banking/Cards, then select Add Bank Account to add your banking information for Direct Deposit. *(Note: If you are not provided with a Debit Card, this link will just have "Banking" as the link name.)*
2. You will enter in your banking information. If you have already added your bank account and you need to change it or update your information, select the Update. This will provide you with the page to update your current banking information. Once you have made your changes, click Submit.
3. Once you have your banking information entered, you can select your Payment Method. Select Payment Method under the link where you added your banking information. You will then be able to select the preferred method for reimbursement, Direct Deposit – fastest option available (must complete the steps above first to set up your bank account), or Check – where a check will be mailed to your home and will take 3-5 days after your request for reimbursement.

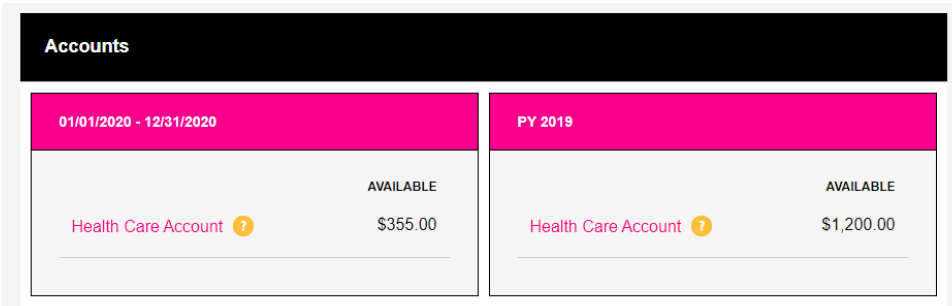


4. The Payment Method Changed a confirmation displays.
5. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days to enter online, which will validate your account.

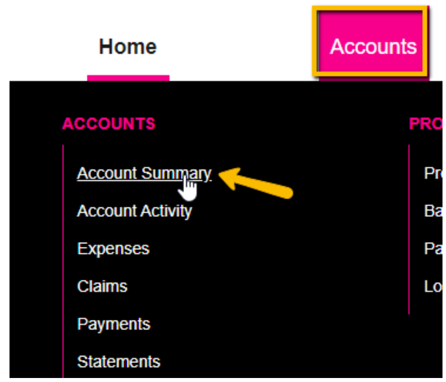
How do I view current account balance and activity?

1. For the current Account Balance only, you can view this on the Home Page, under Accounts. This shows the available amount next to the applicable account.

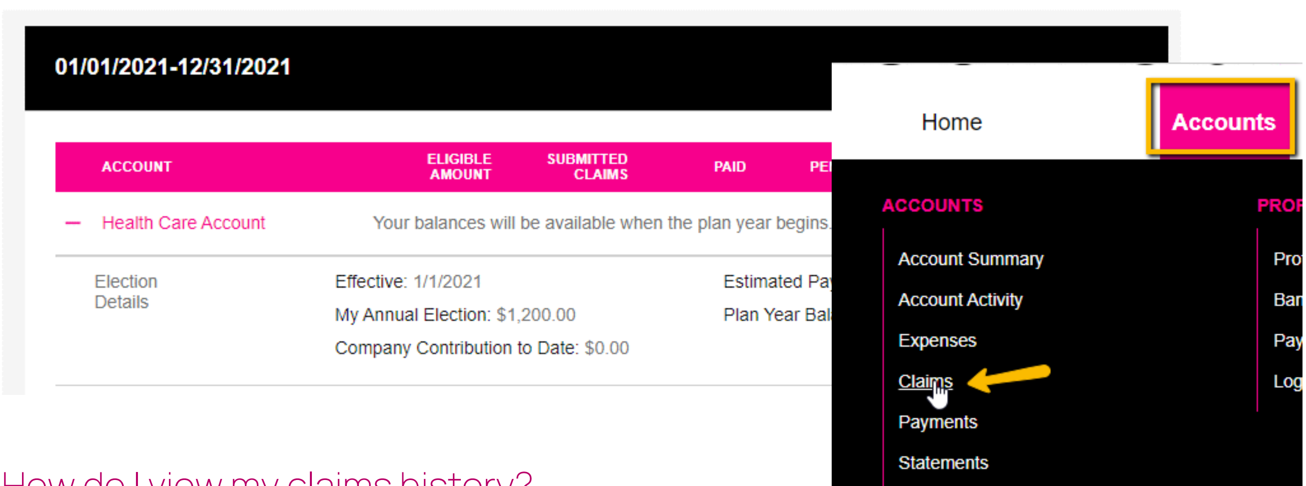
15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com



2. For an Account Summary of your account(s) that includes current Account Balance(s), click on **Accounts, Account Summary** from the top menu. You may select the dollar amounts for more detail on the account, such as submitted claims or claims paid. For example, click on the amount under "Submitted Claims" to view details on any claims you have submitted.



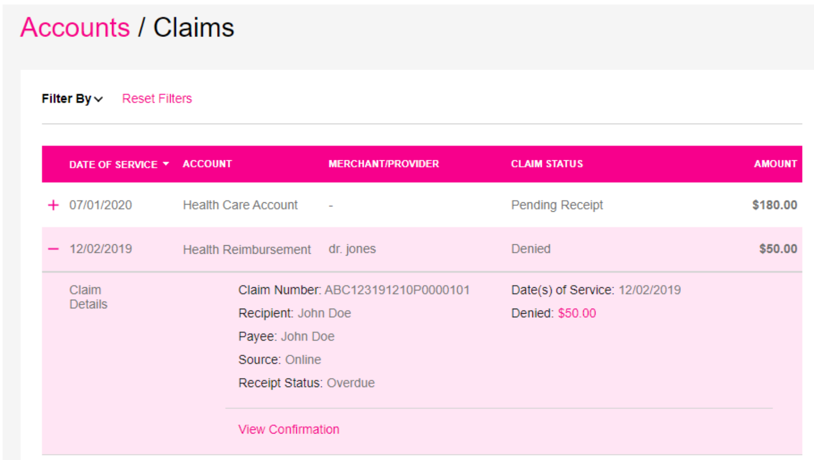
If you click on the "Plus" next to the Account, you will be able to view your Account information including your effective date and annual election.



How do I view my claims history?

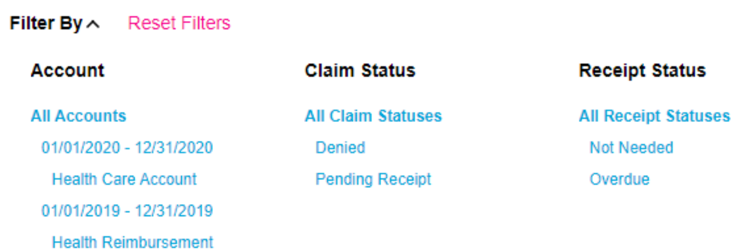
1. On the menu, click on **Accounts**, drop down to the link **Claims.**
2. This will show you claims you have submitted. Click on the "Plus" to view details on a claim.

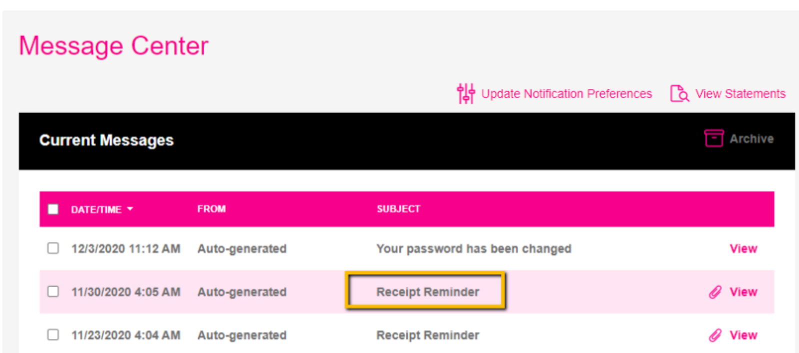
Detail view of a claim



You can also filter your claims by:

- Account
- Claim Status
- Receipt Status

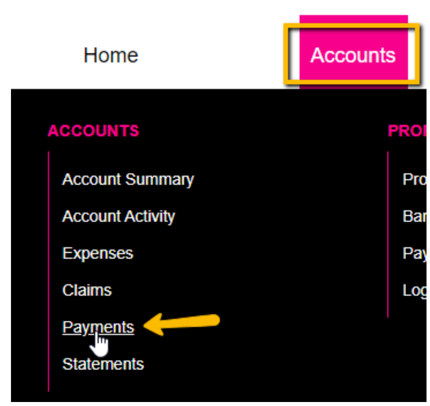




Note: Click on the "Receipt Reminder" link from the Message Center tab in the top menu. The Claims page and filters by Needed Receipt Status claims.

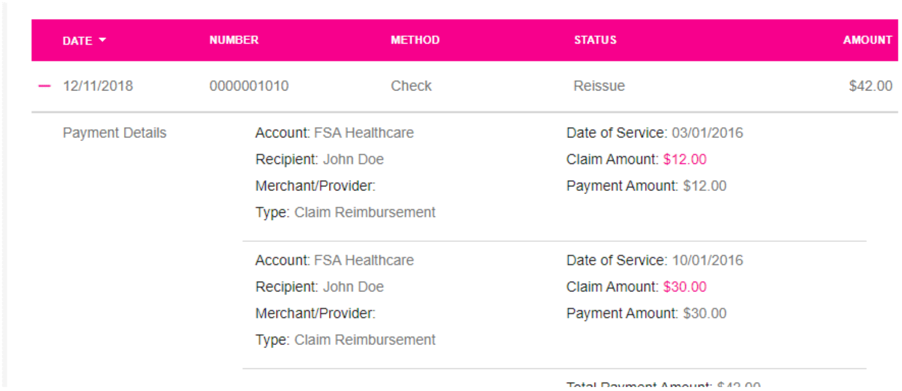
How do I view my payment (reimbursement) history?

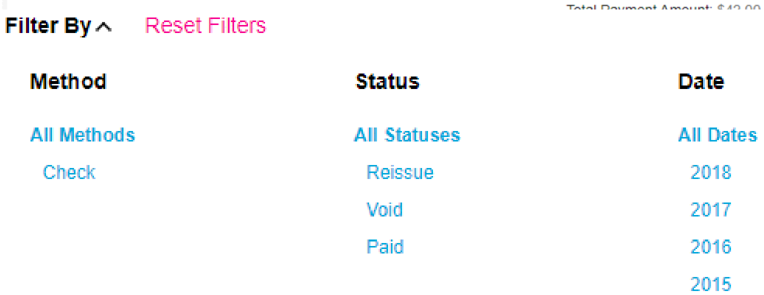
1. Click on **Accounts** from the top menu, then on **Payments** from the links below. You will see reimbursement payments made to date, including debit card transactions.



15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com

2. Click on any "Plus" next to a claim to see claim details.

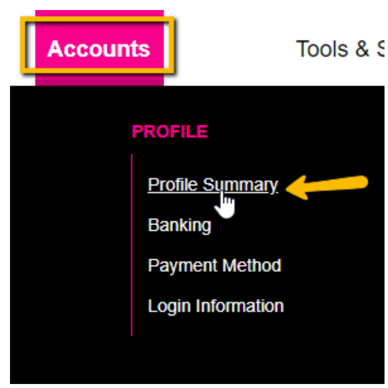




You can also filter your **Payments** by

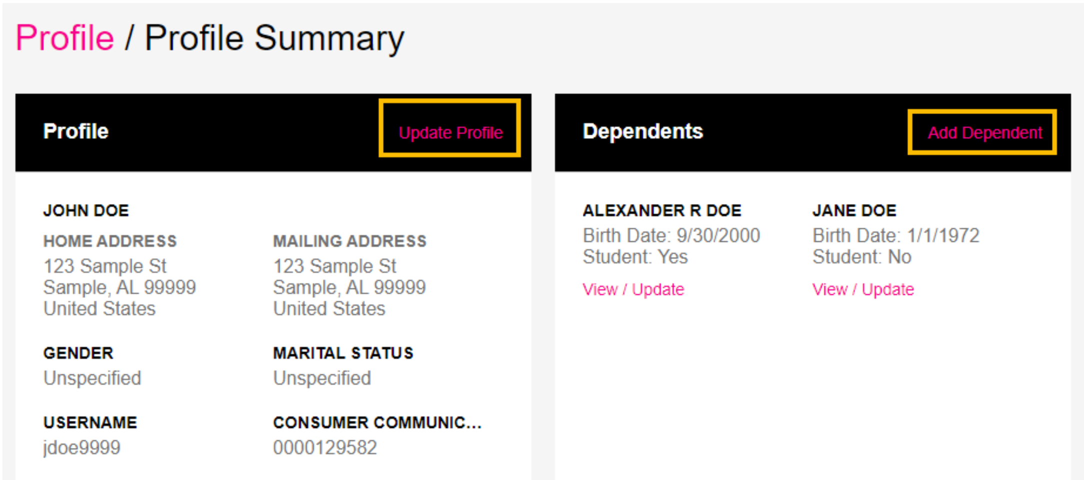
- Method
- Status
- Date

How do I update my personal profile?



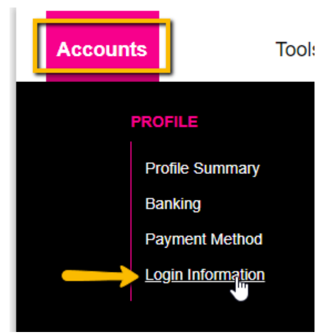
1. Click on **Accounts** tab from top menu, click on the link for **Profile Summary** from the links below.
2. Under **Profile Summary** you can update your contact information or **Add Dependents.**
3. Some profile changes will require you to answer an additional security question.
4. Complete your changes in the form.
5. Click **Submit.**

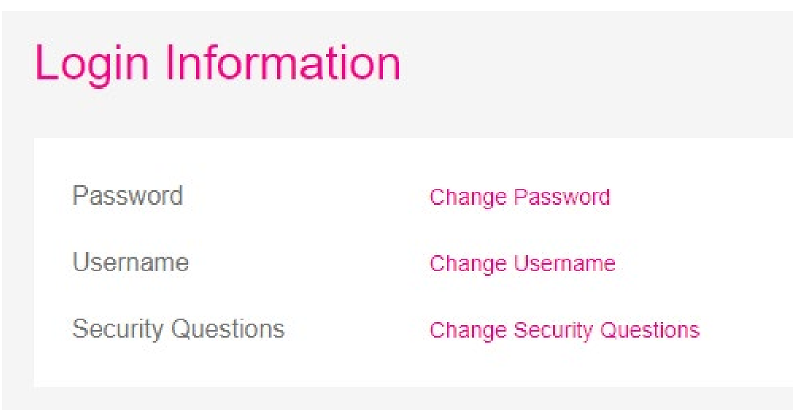
15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com



How do I change my login and/or password?

1. Click on **Accounts** tab on the top menu, then click on the link for **Login Information** from menu below.
2. You can change your password, username or security questions from this area.
3. Follow the instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions).





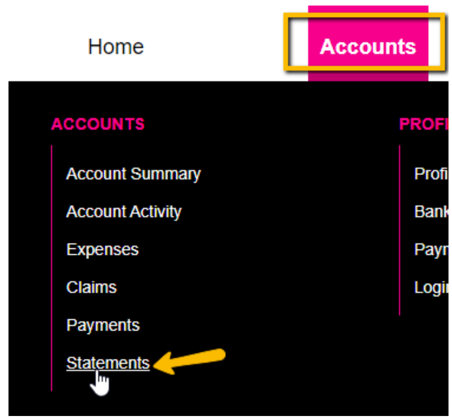
15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com

How do I view or access…

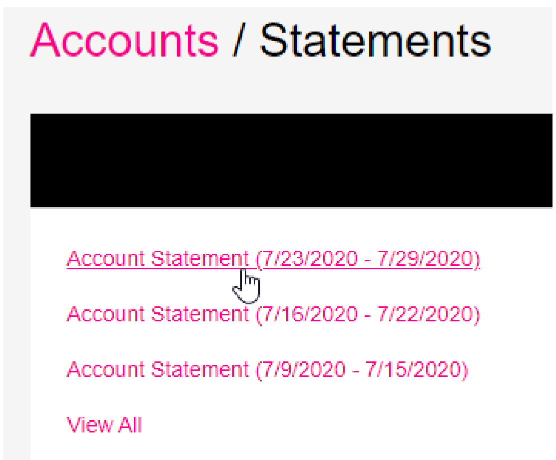
Documents and Forms?

1. Click the **Tools & Support** tab.
2. Click any form or document of your choice.

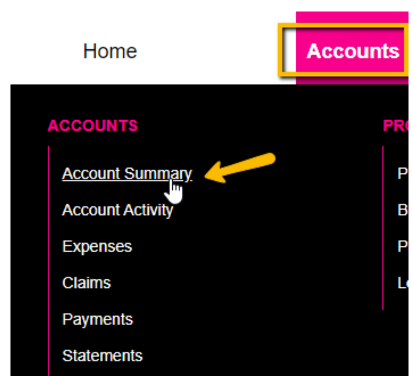
Statements and Notifications



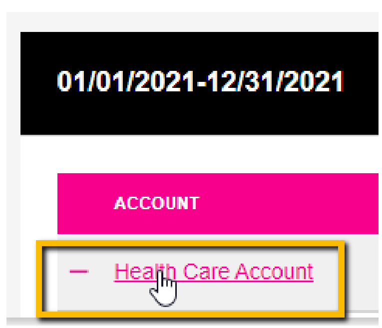
1. Click on **Accounts** tab from top menu, then click on the link from below for **Statements.**
2. Click your Account Statement link to view it.



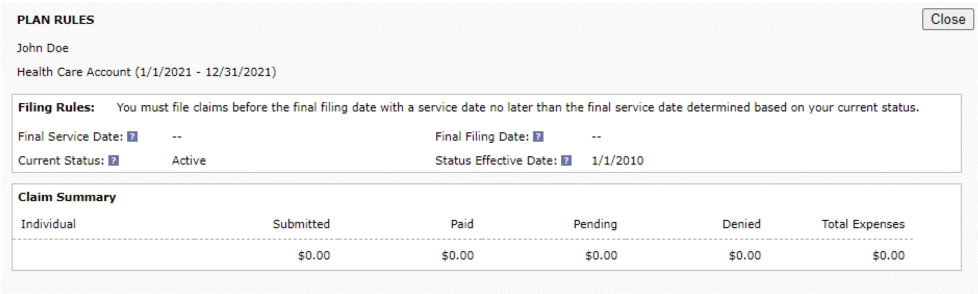
Plan information



1. From the top menu tabs, click on **Accounts** from top menu then **Account Summary** from links below.
2. Click on the applicable account. **Plan Rules** open in another browser window.



15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com



PLAN RULES

John Doe

Health Care Account (1/1/2021 - 12/31/2021)

Close

Filing Rules: You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.

Final Service Date:	--	Final Filing Date:	--
Current Status:	Active	Status Effective Date:	1/1/2010

Claim Summary

Individual	Submitted	Paid	Pending	Denied	Total Expenses
	$0.00	$0.00	$0.00	$0.00	$0.00

What happens if my employment is terminated?

Please review our FAQ for Terminated FSA Participants located on the FSA Resource Center website page.

Questions?

Contact isolved Benefit Services Customer Service Representatives at 866-370-3040 or email at fsa@isolvedhcm.com.

15 E. Washington St. • PO Box 889 • Coldwater, MI 49036-0889 • 800-300-3838 • E-mail:fsa@isolvedhcm.com