



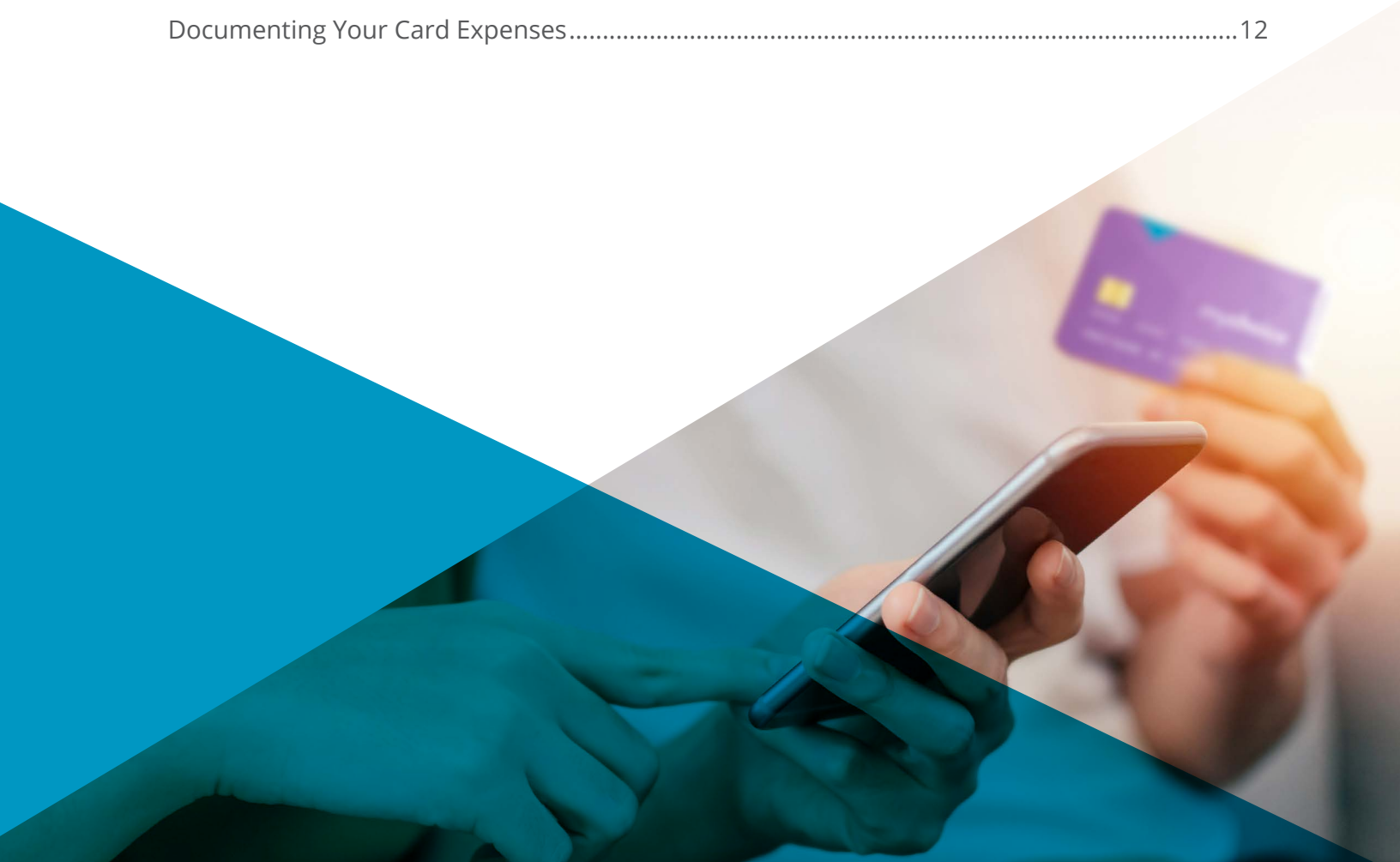
# Your Guide to MyChoice™ Accounts

This is your guide to making the most of your MyChoice Accounts. Inside, you'll find tips for managing your benefit spending accounts and using all the resources available to you to make saving and spending easy.



## Contents

Your MyChoice™ Account Resources .....	3
Managing Your Accounts .....	3
Using The Site .....	4
Home Page .....	4
Account Summary Page .....	4
Accounts .....	5
View Details .....	5
Request Payment/Reimbursement .....	6
Paying a Provider .....	6
Manage .....	7
Managing Your Cards .....	7
Bank Accounts .....	7
Using the MyChoice Mobile App .....	11
Managing Your Accounts on the Go .....	11
Using Your MyChoice Visa Card .....	12
Documenting Your Card Expenses .....	12



## Your MyChoice™ Account Resources

It's easy to manage all your benefit spending accounts with these resources:



### **Your MyChoice Accounts Visa® debit card.**

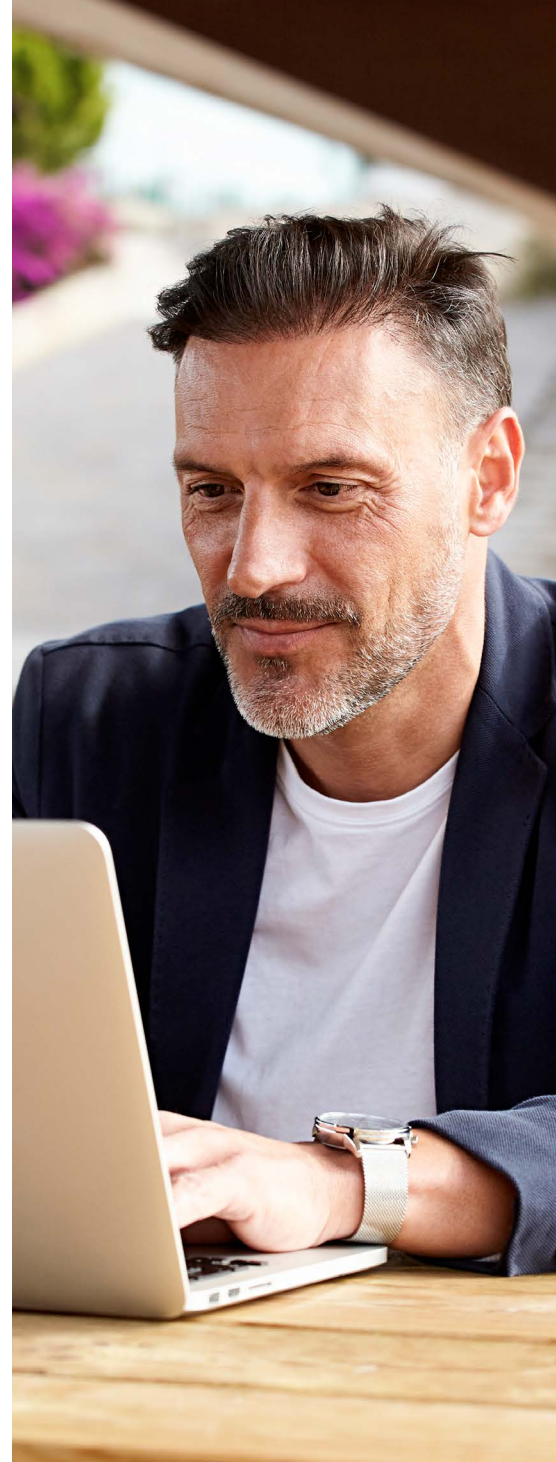
Use it to pay for reimbursable, qualified expenses. The card is linked to the accounts you're participating in, allowing you to manage all your benefit accounts with a single card. Activate your MyChoice debit card and set up your PIN by calling Card Services at **1-800-819-9889**. Be sure to sign the back of your card before using it.



**Your Benefits Website.** Manage your accounts when you visit your benefits portal, the same website you use for your other benefits. Log in with the same username and password you use for your other benefits. Once logged in, select your name in the right-hand corner and choose Consumer Accounts from the drop-down menu.



**Your MyChoice™ Mobile App.** View your MyChoice Accounts on your mobile device. With the MyChoice Mobile App, you can easily manage your accounts whenever you need, and wherever you are. Simply visit your favorite app store and search for MyChoice Mobile App. You can either retrieve the access code from your online benefits portal or use your benefits portal username and password to set up MyChoice Mobile App access.



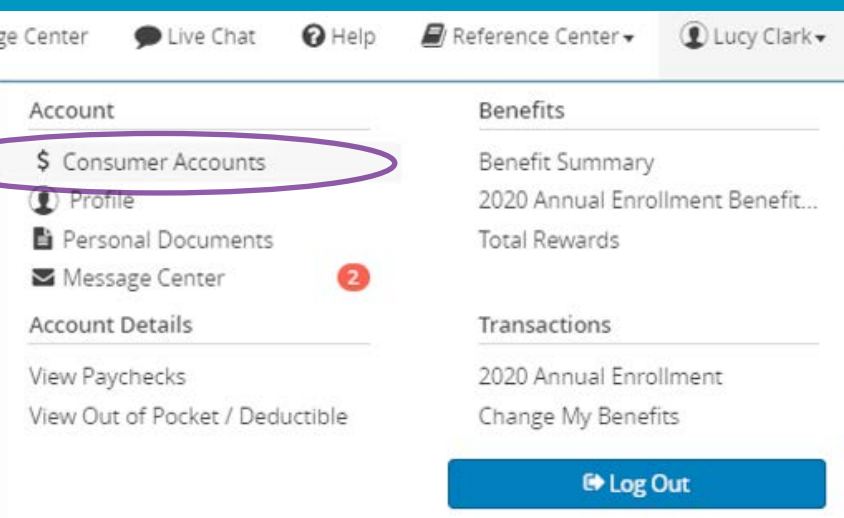
## Managing Your Accounts

No matter which accounts you have, you can manage them all in the same place. Whether you visit your benefits website or the MyChoice Mobile App, you'll be able to:

- See your account balances in real time
- **Upload** your documentation of expenses such as Explanation of Benefits, itemized invoices, or any document that contain dates of service, patient, provider name, amount and type of service
- Submit claims for reimbursement:
  - **Online:** Your Benefits Portal
  - **Mobile:** MyChoice Mobile App
  - **Email:** [claims@mychoiceaccounts.com](mailto:claims@mychoiceaccounts.com)
  - **Fax:** 855-883-8542
  - **Mail:** MyChoice Accounts, MSC 163940, PO Box 105168, Atlanta, GA 30348-5168



# Using the Site



## Home Page

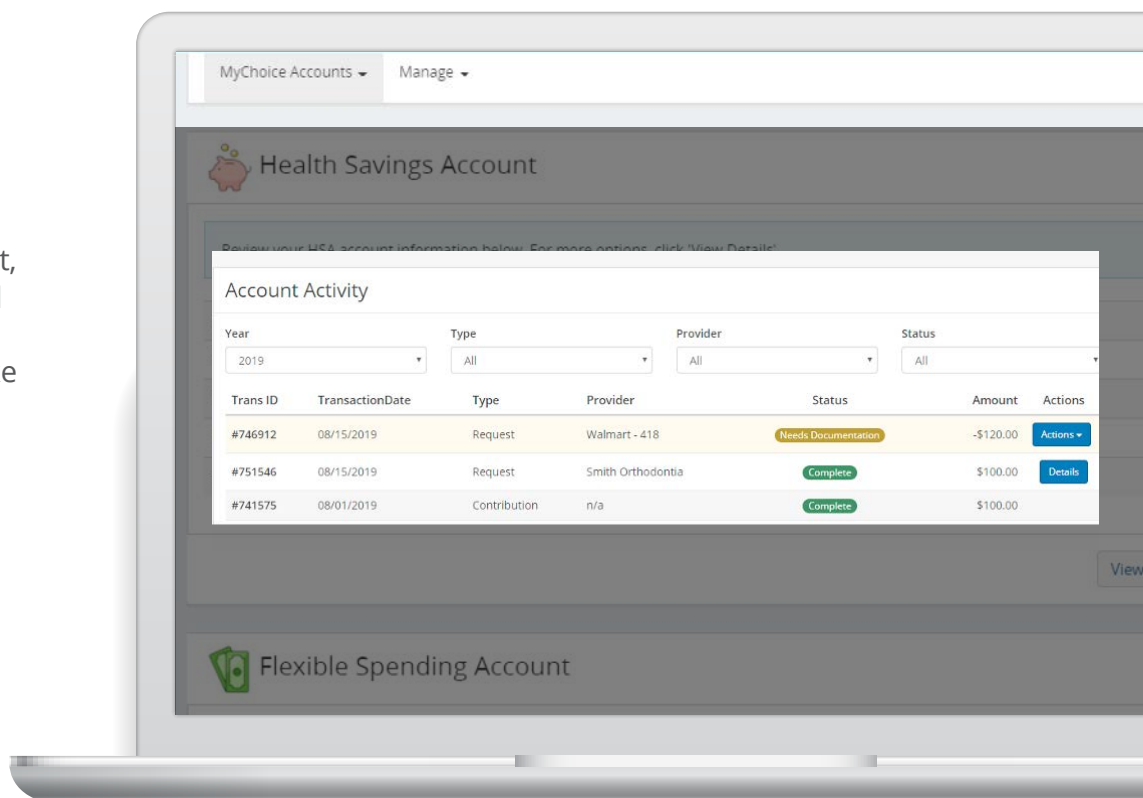
Navigate to your name in the top right corner of the page. Click on your name and select Consumer Accounts. This will take you to the Account Overview page.

## Account Summary Page

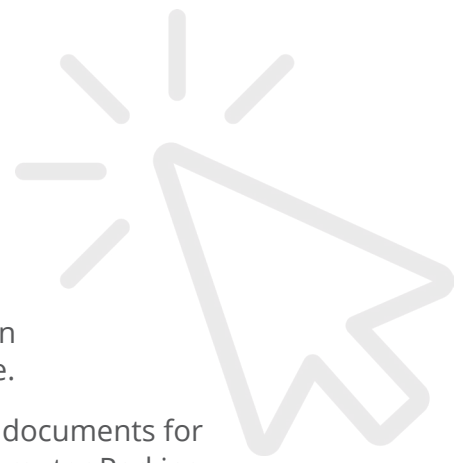
From this page, you can manage your accounts, reimbursements, direct deposits and more! To start, at the top of the page, you'll see messages about any action you may need to take to manage your accounts.



At the top of the page you'll see a menu containing:



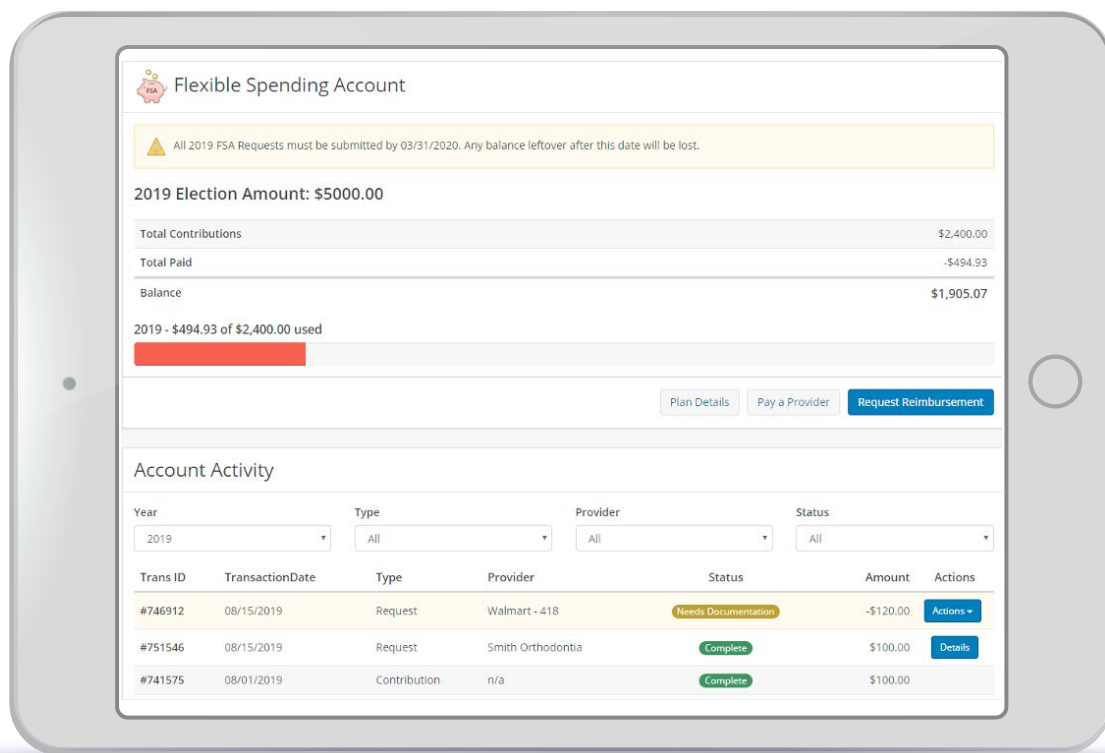
- **Accounts:** This menu gives you a list of all the accounts you're participating in. Just click on the one you want to manage to get to the Account Overview page.
- **Manage:** This menu gives you choices about specific action you may want to take, like managing your MyChoice Visa, or the details for providers connected to your benefit spending account expenses.



Within each account option, you can:

- **View Details:** This will show you the latest transactions that have taken place within your account so you can stay up to date with your balance.
- **Request Payment:** This option allows you to submit receipts or other documents for reimbursement. It's only available for Flexible Spending Accounts, Commuter Parking, and Health Reimbursement Accounts.
- **Request Transfer:** This option allows you to request reimbursement to yourself for any out-of-pocket expense eligible for reimbursement from a Health Savings Account. To use this option, you must have a verified bank account on file. For more information, refer to the **Manage** section beginning on page 7.
- **Pay a Provider:** Allows you to pay a provider directly for your eligible expenses.

See below for more details.



## View Details

Here, you can see an overview of your account (for example, contributions made for the year, claims paid, and available balance). You can also see detailed account activity, including each transaction, what its status is, the amount and actions you can take (like uploading documentation or viewing claim details).

Filtering features at the top of the page make it easy to navigate to the information you need.

## Request Payment

*(Flexible Spending Accounts, Commuter Parking or Health Reimbursement Accounts)*

To request payment/reimbursement, follow the instructions on the screen and fill in all required fields. If you have a question about whether a product or service is eligible for reimbursement, review your Eligible Expense Guide located in the Reference Center, review [IRS Publication 502](#), or review our [online eligible expense list](#).

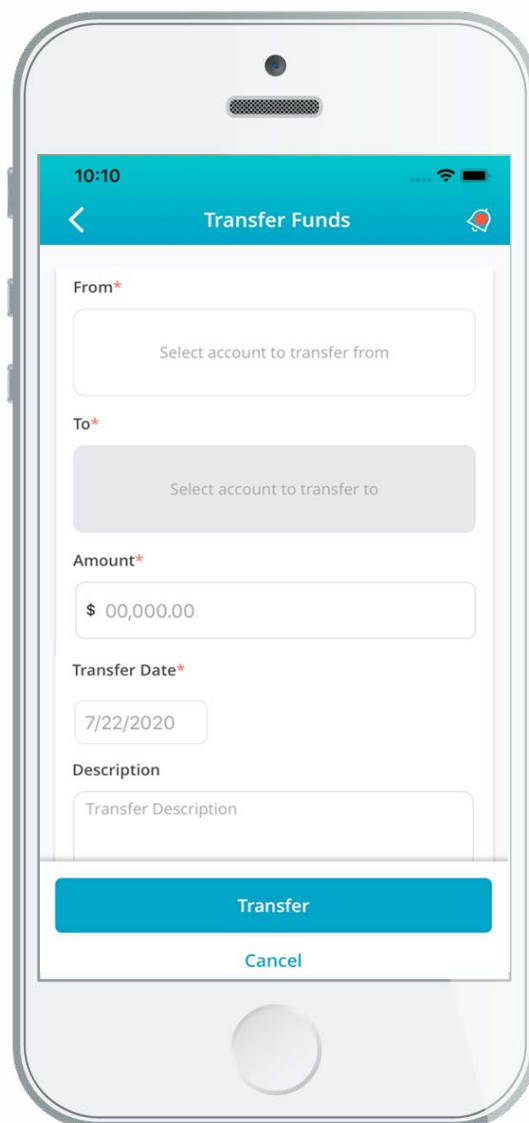
## Request Transfer

*(Health Savings Accounts)*

Follow the instructions on the screen and fill in all required fields.

## Pay a Provider

If you want to use your account balance to pay a provider directly, just click the **Pay a Provider** button on the Account Overview page. You can select the provider name and indicate the date for the payment and additional details of service. Then, you can upload any required documentation and submit the expense for payment. MyChoice Accounts will manage the payment based on your settings.

A smartphone screen displaying the 'Transfer Funds' form. The form has a teal header with a back arrow, the title 'Transfer Funds', and a help icon. The form fields are: 'From\*' with a placeholder 'Select account to transfer from'; 'To\*' with a placeholder 'Select account to transfer to'; 'Amount\*' with a value of '\$ 00,000.00'; 'Transfer Date\*' with a date of '7/22/2020'; and 'Description' with a placeholder 'Transfer Description'. At the bottom are two buttons: a teal 'Transfer' button and a blue 'Cancel' link.

# Manage

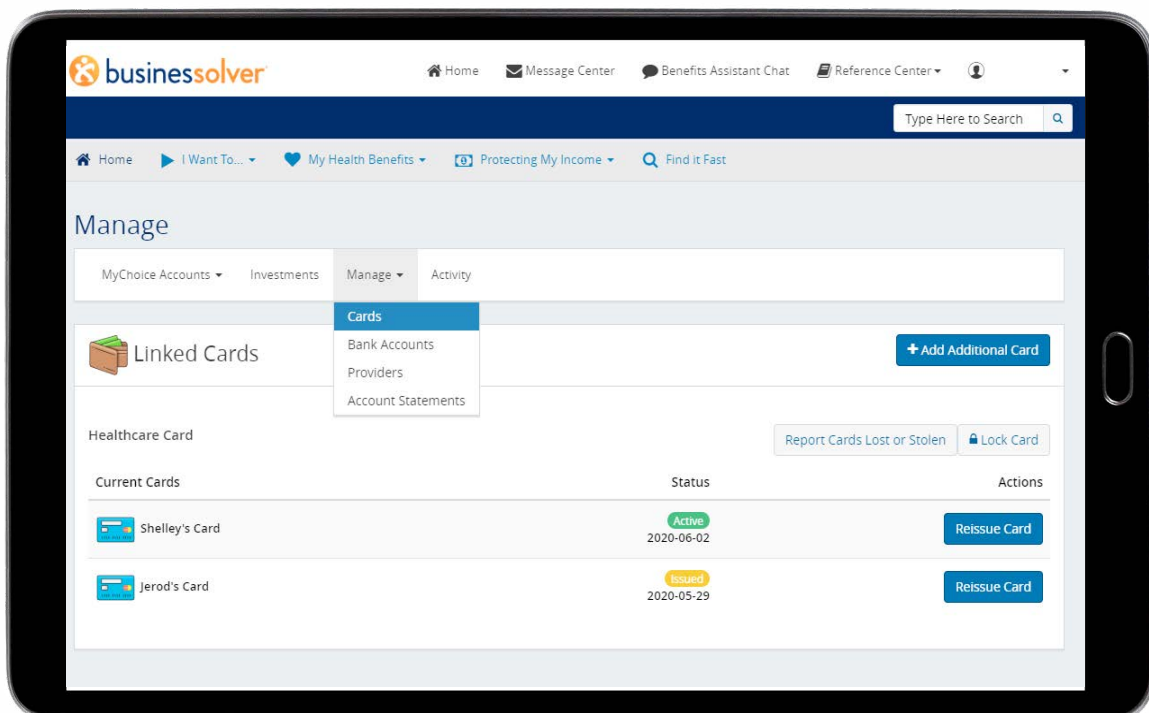
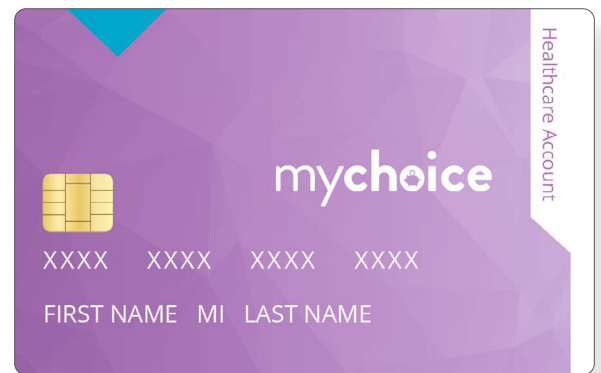
When you select **Manage** at the top of the Account Overview Page, you will have several options:

- **Cards:** Manage your debit cards, report a lost card, lock a card, or a request a new card
- **Bank Accounts:** Set up your bank accounts for direct deposit
- **Pending Transactions:** Review all pending transactions
- **Providers:** Manage your providers stored in the system for Pay a Provider

## Managing Your Cards

If you need to order a new card for yourself or any other eligible dependent, you can do through the **Manage Cards** page. You can also call the toll-free number on the back of your card.

For Health Savings Accounts, if you are ordering a MyChoice Visa debit card for an eligible dependent, that dependent must have a Social Security Number on file to complete your request. Dependent Social Security Numbers are not required for any other MyChoice Account card orders.



This page will allow you to set up your direct deposit for any of your MyChoice Accounts. Follow the instructions below to get started. To receive reimbursement for a Health Savings Account claim, you must add a bank account for verification.

**1** Select **+Add Account**

**2** Follow the instructions on screen to complete the process.

To complete the process, you will need to approve a trial deposit. This can be done by reviewing the deposits made to your bank account and then entering those back in the system by selecting **Verify Account**. The trial deposit process takes three to five business days to complete.


Trial deposits *are not* required for any other MyChoice Accounts.

The image shows a smartphone screen with the 'Add Account' app interface. At the top, the status bar shows the time 10:11 and signal strength. The app header is blue with a back arrow, the title 'Add Account', and a notification icon. Below the header is a dashed box containing an image of a check. The check has a routing number '000001234' and an account number '000001234 1000'. Below the check image are two input fields: 'Routing Number' and 'Account Number', both with red asterisks indicating required fields. The 'Routing Number' field contains 'XXXXXXXX' and the 'Account Number' field contains 'XXXXXXXX'. Below these fields is a toggle switch labeled 'Make Default Account'. At the bottom of the form are two buttons: 'Next' (blue) and 'Cancel' (blue text). The bottom of the screen shows a navigation bar with five icons: a shield, a piggy bank, a plus sign, a person, and a speech bubble.



## Pending Transactions

Pending transactions allows you to see what items are pending and may require further action. This can also be seen on the Account Detail page. If an item requires further action, you'll see a prompt at the top of the screen as well as in the detail. Simply select Attach Documentation and follow the instructions on screen.

**Pending Transaction Needs Your Attention**

You have **(1)** transaction that requires your action to complete.

Look at the **Pending Transactions** table below and complete the action listed.

[Upload Documentation](#)

### Pending Transactions

Provider

Year

Type

All

2019

All

Trans ID	Provider	Transaction Date	Category	Type	Status	Amount	Actions
#852963	Walmart	03/15/2019	Medical	Request	Needs Documentation	\$208.34	<a href="#">Attach Documentation</a>
#851500	Target Optical	03/12/2019	Vision	Payment	Pending	\$38.50	
#846532	Walgreens	03/10/2019	Medical	Payment	Pending	\$25.75	
#834684	Walmart	03/08/2019	Medical	Payment	Pending	\$75.40	

## Manage Your Investments

All HSA investments will be managed directly through UMB Bank. UMB HSA Saver® was designed to provide a simplified approach to your HSA investments. Backed by UMB's experience and insight, HSA Saver is a powerful tool that makes investing a whole lot easier.

1

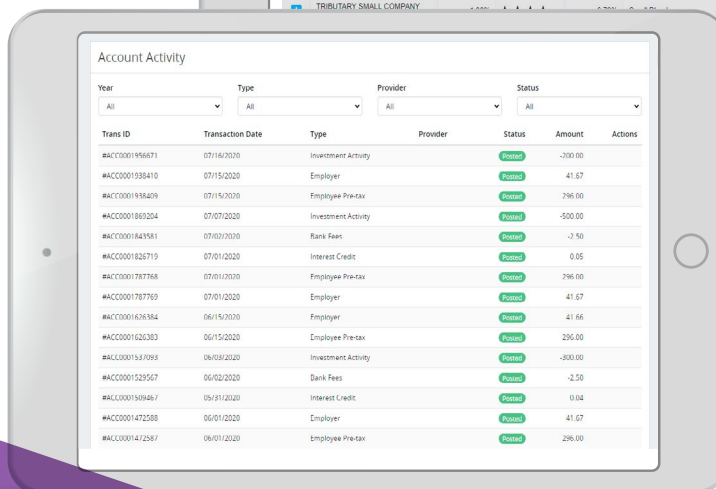
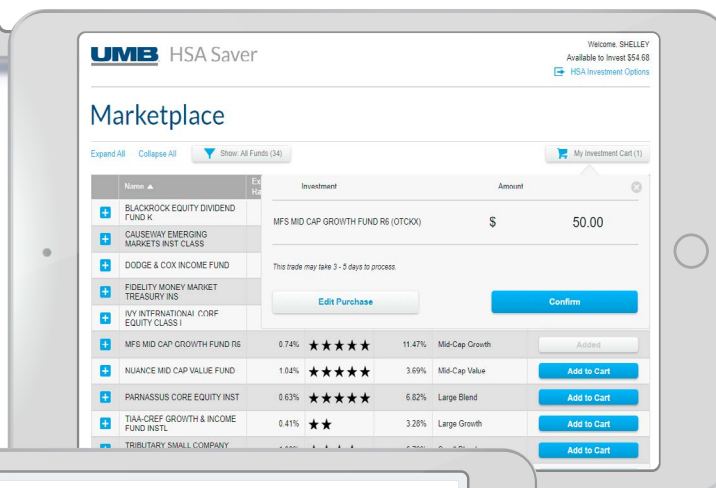
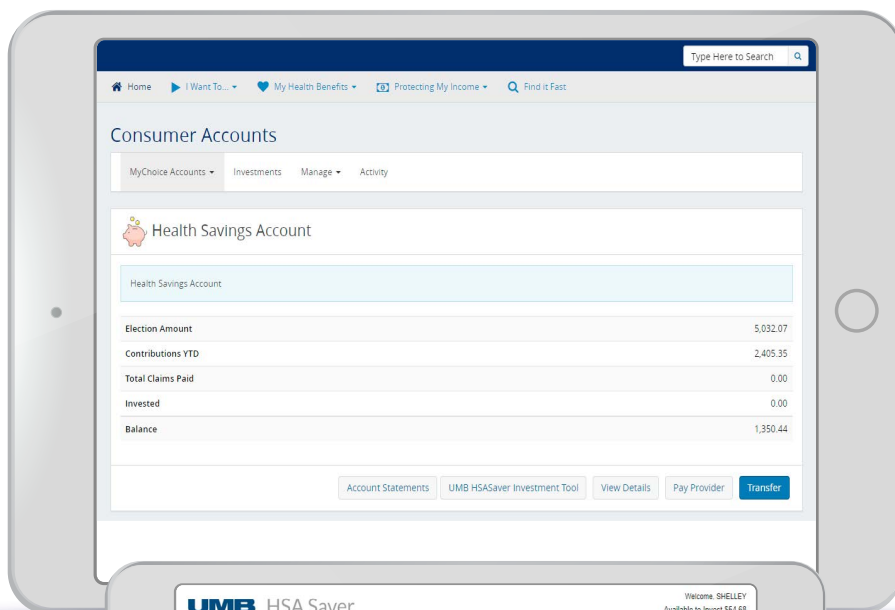
From your online portal home page, select the **Consumer Accounts** page.

2

Here you can review your HSA balance. You can invest any portion of your balance over \$1,000 by selecting the **UMB HSASaver Investment Tool**.

3

By selecting this option, you will be signed into the HSA Saver site where you can begin to manage your investments directly. Review this **quick video** to learn more.

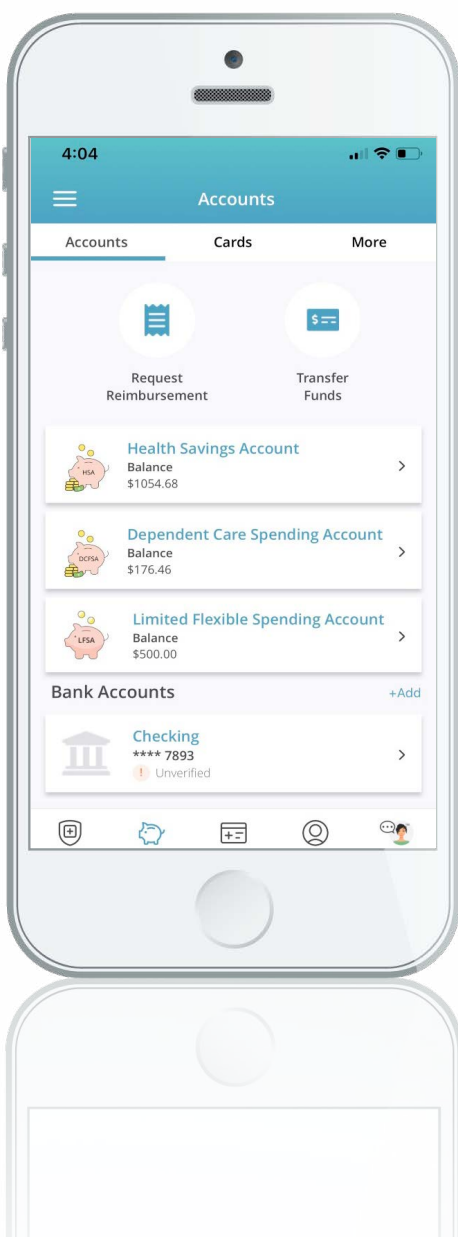


## Using the MyChoice Mobile App

It's easy to manage your benefit spending accounts wherever you are with the MyChoice Mobile App. From the Home Page, you'll be able to see which accounts you're participating in and how much you're contributing for the year.

Tap on the piggy bank icon at the bottom of the home screen to see all your accounts and their current balances.

For more details, tap on an account name to see your annual election and how much of it you've spent, along with your current balance.



### Managing Your Accounts on the Go

With the MyChoice Mobile App, you can upload images of receipts for eligible benefit spending account receipts and submit claims for reimbursement, just like you can when using your desktop benefits portal.

To pay a provider or reimburse yourself, select **request reimbursement**. For HSAs, use the **transfer funds** option. Use your device's camera to take a photo of your documentation and immediately upload to your claim for faster claim approvals (FSA/HRA) or for your records (HSA). You can also take a photo of your documentation on the go and access it later when you file your claim. Simply attach the photo on the claim, fill in the details and select **save**.

## Using Your MyChoice Visa debit Card

Whenever you want to use your benefit spending account to pay for an eligible expense, your MyChoice Visa debit card makes it easy.

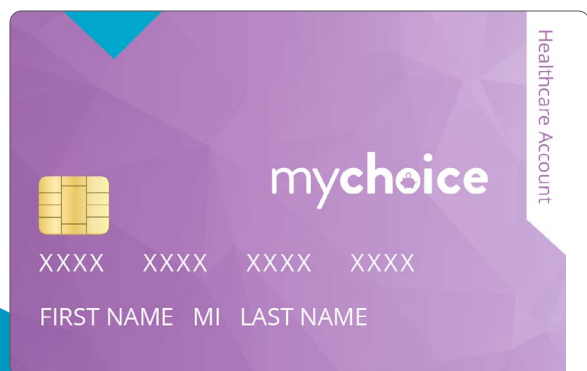
Before using your MyChoice Visa debit card, you'll need to activate it. For added security, you can choose a PIN at the same time you activate your debit card. To do that, call Card Services at **1-800-819-9889**. Be sure to sign the back of your card before using it.

Once you activate and establish your PIN, you simply provide your card for payment. For your card to work, the merchant or provider must accept Visa. Your transaction will process like any other credit or debit card purchase. Always save your receipts. Your card is valid for three years, as long as you remain enrolled in a MyChoice Account.

## Documenting Your Card Expenses

### Be sure to save your Explanation of Benefits & itemized documents

The IRS requires you to verify you're using your MyChoice Visa card for certain eligible purchases. In some cases, you will be asked to provide documentation. For expenses requiring documentation, your documents must have the following information:



- Date of purchase or service
- Patient responsibility to pay
- Description of product or service
- Provider name
- Patient name (If applicable)



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Investments in securities through UMB HSA Saver are: **Not FDIC Insured • May Lose Value • No Bank Guarantee**

<sup>1</sup>UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver® investment program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation. Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC