



Employee Portal Quickstart Guide

Welcome to your BeneFLEX Employee Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Health Reimbursement Account (HRA), Transportation Management Account (TMA), and Health Care Security Ordinance Account (HCSO).

Employee Portal

Features:

- Submit claims
- Upload receipts
- Track expenses
- View account balance and activity
- View payment and claims history
- Report a Benny Card lost/stolen
- Update profile information
- Access plan information, forms, and notifications



How Do I Log on to the Home Page?

1. Go to www.beneflexhr.com
2. Enter your login ID and password
 - Your username is the first initial of your first name, your last name, the last four digits of your SSN, and your two letter home state abbreviation.

For Example: Judy Smith 000-00-1 234 Missouri

Username: jsmith1 234mo (not case sensitive)

Temporary Password: beneflex (all lower case)

3. Click **Login**

The Home Page is Easy to Navigate

- Easily access the **Available Balance** and **Account Summary** page, where you can view and manage your accounts.
- The **I Want To...** section, located in the left-hand navigation pane, contains the most frequently used features for the Employee Portal.
- The **Message Center** displays alerts and relevant links that enable you to keep current on your accounts. (i.e. Benny Card receipt requests, Benny Card repayments, etc.)
- The **Quick View** graphically displays key account information.

The screenshot shows the home page of the BeneFLEX HR Resources Inc. Employee Portal. At the top, it displays the user's name 'April Clarke' and a 'Logout' link. The navigation menu includes 'Home', 'Accounts', 'Profile', 'Statements & Notifications', 'Tools & Support', and 'Dashboard'. The main content area is divided into several sections:

- I Want To...**: A vertical list of buttons for 'File A Claim', 'Make HSA Distribution', 'Make HSA Contribution', and 'Manage My Expenses'.
- Available Balance**: A table showing account balances for 'Health Savings Ac...' (\$355.00), 'DCFSA' (\$548.33), and 'LPFSA' (\$2,029.40).
- Welcome!**: A greeting message with a photo of a man working on a laptop and the text 'We're Making it Easy to Manage Your Healthcare Expenses'.
- Message Center**: A notification area with a red '4' icon, stating '1 receipt(s) needed to approve your claims' and providing a 'Next projected payment: \$75.00 on 5/13/2014' with a 'View More' link. It also includes a link to 'Download Mobile App' and a note about setting up a bank account for direct deposit.
- Quick View**: A section with two pie charts. The first, 'Paid Claims by Category', shows \$140.75 on Dental and \$72.85 on Vision. The second, 'Election Summary for 01/01/2014 - 12/31/2014', shows \$2,500.00 on LPFSA and \$2,500.00 on DCFSA.

At the bottom, there is a footer with contact information: 'Contact Us - Call Consumer Support at (612) 555-5959, Toll Free at (800) 555-5959 or Email us at nobody@lighthouse1.com'.

Change My Login and/or Password?

- From the **Home Page**, click on the **Profile** tab, then click **Login Information** on the left-hand navigation bar.
- Follow 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.)
- Click **Save**.

Update My Personal Profile

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

Sign-up for Direct Deposit

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

- ❑ From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “**How Do I**” section.
- ❑ Select **Reimburse Method: Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
- ❑ Enter your bank account information, and click **Submit**.
- ❑ The **Payment Method Changed** confirmation displays.

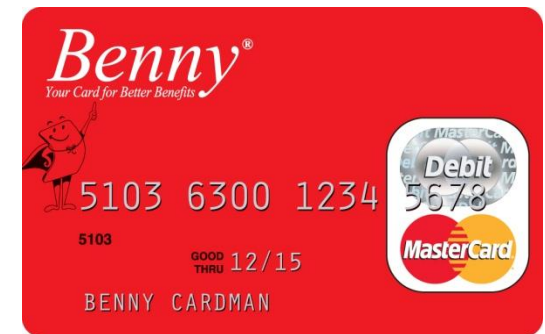


Think Fast Money

BeneFLEX
HR RESOURCES INC.

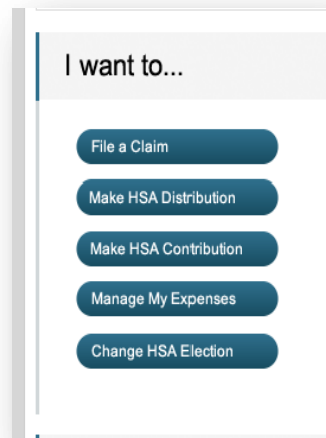
Report My Benny Card Missing and/or Request a New Benny Card

- From the **Home Page**, under the **Profile** tab, click the **Banking/Cards** link on the left-hand side of the screen.
- Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



File a Claim & Upload a Receipt

1. On the **Home Page**, select “**File a Claim**” which is located on the left-hand side of the Home Page **OR** from any page on the portal, you may expand the “I want to...” section on the top right-hand side of the screen.
2. Begin by choosing the account from which you would like to receive reimbursement. Then, upload the receipt and click **Next** to enter the remaining claim information. Once the information has been added, click **Next** and your **claim** will be added to the **Claims Basket**.
3. To add more than one claim, click **Add Another**. Once you have entered all of your claims, click **Submit** to send the claims for processing. Your claim must be submitted prior to logging out of the portal. Once you log out, the claims being held in the **Claims Basket** will be deleted.
4. You may print the **Claim Confirmation Form** as a record of your submission.
5. A listing of claims requiring receipts will appear on the **Home Page** in the **Message Center**. To view receipts, click on the **Receipts Needed** link. You may then upload a copy of the receipt by clicking on the link **Upload Receipt** and then following the instructions. Once the receipt has been successfully upload you will receive a confirmation that states: “Your receipt has been uploaded.”
6. You may also view your confirmation page by clicking on the **View Confirmation** and print the form for your records.



HOME	ACCOUNTS	PROFILE	STATEMENTS & NOTIFICATIONS	TOOLS & SUPPORT	DASHBOARD	April Clarke ▾
						Last Login: 5/13/2014 - Online Logout
Receipts Needed						
Receipts Needed						
Plan	Date of Service	Merchant / Provider	Recipient	Claim Amount	Receipt Status	
LPFSA	5/1/2014	Dr. Sickels	April Clarke	\$46.00	Required	Upload Receipt View Confirmation
DCFSA	2/1/2014 - 2/28/2014	Mrs. Smith's Daycare	Cindy Clarke	\$290.00	Overdue	Upload Receipt View Confirmation
Receipts Uploaded and Awaiting Approval						
Plan	Date of Service	Merchant / Provider	Recipient	Claim Amount	Receipt Status	
LPFSA	1/31/2014	Dr. Dental	April Clarke	\$257.00	Uploaded	Upload Receipt View Confirmation

View Account Balance & Activity

- ❑ For current Account Balance only, on the **Home Page**, see the **Available Balance** section.
- ❑ For account activity, click on the **Available Balance** link on the Home Page and this will direct you to the Account Summary Page. From there, you may click on the underlined dollar amounts for more detail.

The screenshot displays the 'Accounts / Account Summary' page. The 'Available Balance' for the Health Savings Account is \$1,206.79, highlighted with an orange circle. The page also shows HSA contributions by tax year and election details.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
My LPFSA	\$1,500.00	\$293.21	\$219.34	\$73.87	\$0.00	\$1,206.79
My DCFSA	\$750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$144.20
My Wellness	-	\$98.65	\$0.00	\$0.00	\$98.65	\$100.00

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
LPFSA	\$2,500.00	\$516.60	\$382.75	\$0.00	\$133.85	\$2,044.40
DCFSA	\$2,500.00	\$365.00	\$290.00	\$75.00	\$0.00	\$2,135.00

Track Expenses

- ❑ On the **Dashboard** tab, you can easily view healthcare and non-health care expenses for ongoing management of medical claims, Benny Card transactions, and dependent care claims.
- ❑ Easily filter expenses by clicking on the **filter options** on the navigation pane on the left side of the screen or by clicking on the **field headers** within the Dashboard.
- ❑ You can search for specific expenses using the **search field** on the bottom left side of the screen.
- ❑ Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.

The screenshot shows the BeneFLEX HR Resources Inc. Dashboard. The navigation menu includes Home, Accounts, Profile, Statements & Notifications, Tools & Support, and Dashboard. The Dashboard tab is active, showing an 'Expense Summary' with the following data:

Expense Summary	Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,222.49	\$215.75	\$1,006.74

Below the summary, there is a section for 'Total Eligible to Submit: \$340.89'. A table lists individual expenses with the following columns: Date, Expense, Recipient/Patient, Merchant/Provider, Submitted Amount, and Status. The table contains 10 rows of data, including entries for Dental, Medical, Laboratory, and Vision services.

At the bottom left, there is a search field with the label 'Description' and buttons for 'Clear Search' and 'Search'.

Add an Expense to the Dashboard

- ❑ From the **Dashboard** click on the **Add Expense** button in the upper left side of the page.
- ❑ Complete the expense detail fields. You can also upload a copy of the receipt and add notes for your records.
- ❑ Once the expense has been added to the dashboard, you will have the option to pay the expense.

The screenshot shows the 'Dashboard' page with the 'Add Expense' button highlighted by an orange arrow. The dashboard includes a navigation menu, a summary section, and a table of expenses.

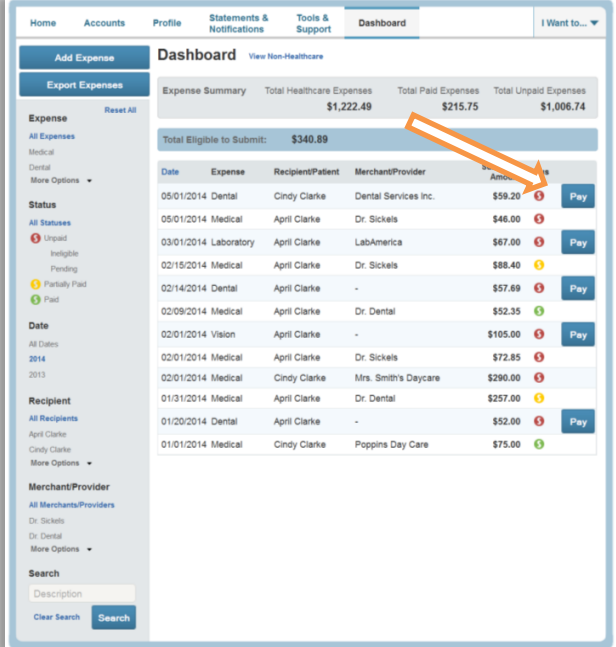
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
05/01/2014	Dental	Cindy Clarke	Dental Services Inc.	\$59.20	Pay
05/01/2014	Medical	April Clarke	Dr. Sickels	\$46.00	Pay
03/01/2014	Laboratory	April Clarke	LabAmerica	\$67.00	Pay
02/15/2014	Medical	April Clarke	Dr. Sickels	\$88.40	Pay
02/14/2014	Dental	April Clarke	-	\$57.69	Pay
02/09/2014	Medical	April Clarke	Dr. Dental	\$52.35	Pay
02/01/2014	Vision	April Clarke	-	\$105.00	Pay
02/01/2014	Medical	April Clarke	Dr. Sickels	\$72.85	Pay
02/01/2014	Medical	Cindy Clarke	Mrs. Smith's Daycare	\$290.00	Pay
01/31/2014	Medical	April Clarke	Dr. Dental	\$257.00	Pay
01/20/2014	Dental	April Clarke	-	\$52.00	Pay
01/01/2014	Medical	Cindy Clarke	Poppins Day Care	\$75.00	Pay

This close-up view shows a single row from the expense table. The 'Pay' button for the entry dated 05/01/2014 is circled in red.

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
05/01/2014	Dental	Cindy Clarke	Dental Services Inc.	\$59.20	Pay

Pay an Expense from the Dashboard

1. You may process payments/reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized and payments can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Choose the expenses you would like pay and select the appropriate account to pay the expense.
4. When you click **Pay**, the claim details from the **Dashboard** will be pre-populated within the claim form. Review and edit the claim details as needed and then submit for processing.



The screenshot shows the 'Dashboard' page for a user named 'View Non-Healthcare'. The page displays an 'Expense Summary' with the following values: Total Healthcare Expenses: \$1,222.49; Total Paid Expenses: \$215.75; Total Unpaid Expenses: \$1,006.74. Below this, a table lists expenses with columns for Date, Expense, Recipient/Patient, Merchant/Provider, and Amount. A total of \$340.89 is eligible for submission. An orange arrow points to the 'Pay' button next to the first expense entry.

Date	Expense	Recipient/Patient	Merchant/Provider	Amount	Status	Action
05/01/2014	Dental	Cindy Clarke	Dental Services Inc.	\$59.20	Unpaid	Pay
05/01/2014	Medical	April Clarke	Dr. Sickels	\$46.00	Unpaid	
03/01/2014	Laboratory	April Clarke	LabAmerica	\$67.00	Unpaid	Pay
02/15/2014	Medical	April Clarke	Dr. Sickels	\$88.40	Unpaid	
02/14/2014	Dental	April Clarke	-	\$57.69	Unpaid	Pay
02/09/2014	Medical	April Clarke	Dr. Dental	\$52.35	Unpaid	
02/01/2014	Vision	April Clarke	-	\$105.00	Unpaid	Pay
02/01/2014	Medical	April Clarke	Dr. Sickels	\$72.85	Unpaid	
02/01/2014	Medical	Cindy Clarke	Mrs. Smith's Daycare	\$290.00	Unpaid	
01/31/2014	Medical	April Clarke	Dr. Dental	\$257.00	Unpaid	
01/20/2014	Dental	April Clarke	-	\$52.00	Unpaid	Pay
01/01/2014	Medical	Cindy Clarke	Poppins Day Care	\$75.00	Unpaid	

View My Payment History

- From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
- By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

Access Plan Information

- ❑ On the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page.
- ❑ Click the applicable account name and the **Plan Rules** will open in a pop-up window.
- ❑ **OR** from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Click each applicable plan to see the plan details.
- ❑ The **Statements & Notifications** tab allows you to access your **Receipt Reminders, Account Statements, Advice of Deposits, Denial Letters, and Repayment Letters.**

BeneFLEX HR Mobile

BeneFlexHR Mobile App

Available for all iPhones, iPads, and Android devices. Download at iTunes or Google Play.

- Submit claims
- Check account balances
- Track healthcare expenses
- Upload pictures of receipts
- Receive text alerts.



Customer Service

- ❑ **Office Hours**
7:00 a.m. to 6:00 p.m. CST
- ❑ **Phone**
314-909-6979
800-631-3539 (toll free)
- ❑ **Email**
info@beneflexhr.com



Questions

10805 Sunset Office Drive, Ste. 401

St. Louis, MO 63127

Phone: 314.909.6979

Toll Free: 800.631.3539

Email: info@beneflexhr.com

Website: www.beneflexhr.com