

CONSUMER PORTAL QUICKSTART GUIDE



Welcome to your Advantage Administrators Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA) and Comprehensive Health Reimbursement Account (HRA). It enables you to:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page,
2. Hover over or click on the six tabs at the top.

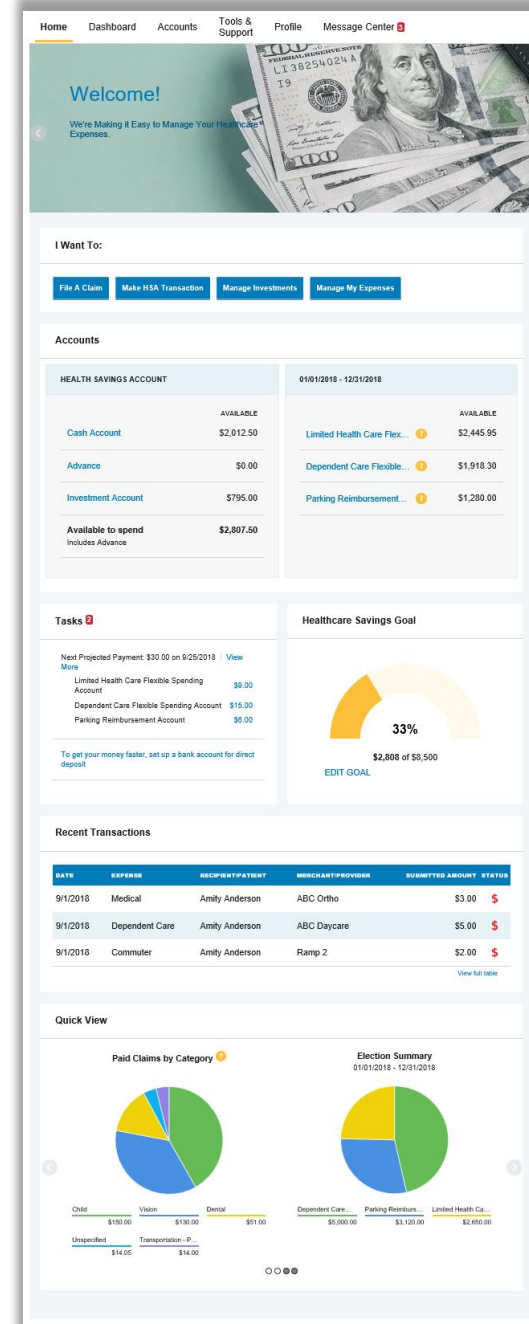
HOW DO I LOG ON TO HOME PAGE?

1. Go to www.advantagadmin.com
2. Click on Employee Login and MyFlex
3. Enter your login ID and password (initially provided by Advantage Administrators)
4. Click **Login**.

The **Home Page** is easy to navigate:

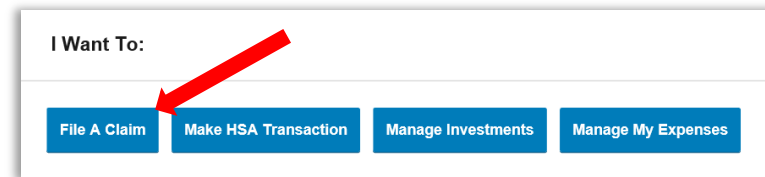
- Easily access the **Available Balance** and **"I Want To"** sections to work with your accounts right away.
- The **I Want To**...section contains the most frequently used features for the Consumer Portal.
- The **Accounts** section links to the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- The **Recent Transaction** section displays the last 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.

You can also hover over the tabs at the top of the page.

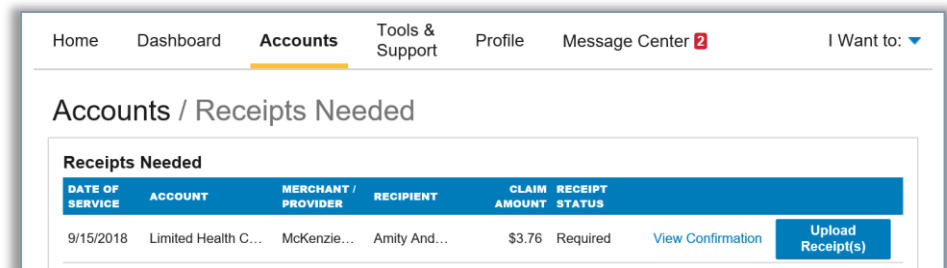


HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

1. On the **Home Page**, you may simply select the “**File a Claim**” under the “I want to...” section, **OR** from any page on the portal, expand the “I want to...” section on the right-hand side of the screen.
2. The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
3. For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions click **Submit** to send the claims for processing.
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.



NOTE: If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim details and the **upload receipts link**.



HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the **Home Page**, see the **Accounts** section.
2. For all Account Activity, click on the **Accounts** tab from the Home Page to bring you to the Account Summary page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under “Eligible Amount” to view enrollment detail.

NOTE: You can see election details by clicking to expand the line item for each account.

Accounts	
HEALTH SAVINGS ACCOUNT	01/01/2018 - 12/31/2018
Cash Account	AVAILABLE \$2,012.50
Advance	\$0.00
Investment Account	\$795.00
Available to spend Includes Advance	\$2,807.50
Limited Health Care Flex...	AVAILABLE \$2,445.95
Dependent Care Flexible...	\$1,918.30
Parking Reimbursement...	\$1,280.00

Home

Dashboard

Accounts

Tools & Support

Profile

Message Center 3

I Want to: ▼

Account Summary

Account Activity

Investments

Education

Manage Investments

Portfolio Performance

Balance History

Fund Activity

Transaction Details

Claims

Payments

Statements

Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. [View More](#)

Health Savings Account ?

AVAILABLE CASH BALANCE	INVESTMENT BALANCE	TOTAL AVAILABLE BALANCE
\$2,012.50	\$795.00 * Current as of 9/21/2018	\$2,807.50

ADVANCE BALANCE ?	ADVANCE REPAYMENT BALANCE ?
\$0.00	\$0.00

01/01/2018 - 12/31/2018

Estimated Per Pay Period Deduction: \$837.43

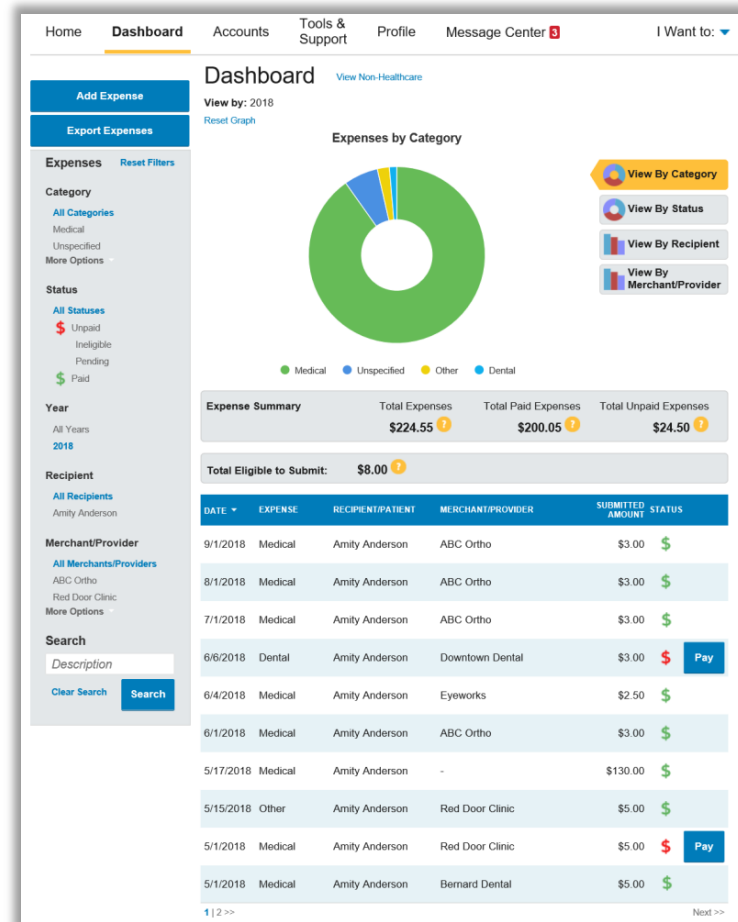
ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
Limited Health Care Flexible Spending Account	\$2,650.00	\$211.55	\$195.05	\$9.00	\$7.50	\$2,445.95
Dependent Care Flexible Spending Account	\$5,000.00	\$165.00	\$150.00	\$15.00	\$0.00	\$1,918.30
Parking Reimbursement Account	\$3,120.00	\$20.00	\$14.00	\$6.00	\$0.00	\$1,280.00

Pay check deductions are based on your election and the number of scheduled pay periods within the plan year.

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

To view and manage ALL healthcare expense activity from EVERY source, use the Dashboard

1. On the **Home Page**, under the **Dashboard** tab. The **Dashboard** provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. 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.
3. You can search for specific expenses using the **search field** on the bottom left side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.

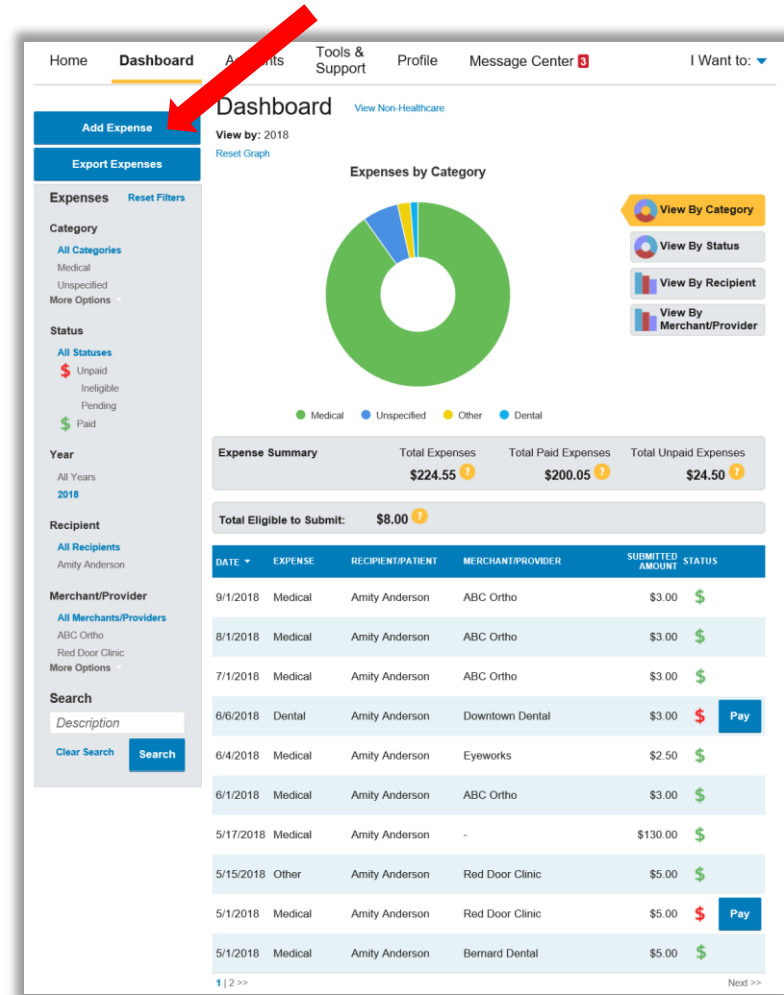


HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** click on the **Add Expense** button in the upper left side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the **Dashboard** you can pay the expense, if desired.

HOW DO I PAY AN EXPENSE?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
4. When you click **Pay**, the claim details from the **Dashboard** will be pre-populated within the claim form. Review & edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.



HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the **Dashboard** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the **Dashboard**.

Total Eligible to Submit:		\$8.00 ?			
DATE ▼	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
9/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
8/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ Pay
Expense Details	Description: Cavity		Date(s) of Service: 6/6/2018		
	Source: Online		Total Billed Amount: ? \$3.00		
	Expense Amount: \$3.00		Received Date: 6/18/2018		
	Payable Amount: \$3.00				
Upload Receipt(s)		Add Expense Note		Mark as Paid	
Remove Expense		Update Expense			

HOW DO I VIEW MY CDH CLAIMS HISTORY AND STATUS?

1. From the **Home Page**, click on the **Accounts Tab**, and then click on the **Claims** link to see your claims history. You can apply filters from the left-hand side of the screen. You can filter by plan year, account type, claim status or receipt status.
2. By clicking on the line of the claim, you can expand the data to display additional claim details.

Did you Know? For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the **Dashboard** page. You can apply filters from the left-hand side of the screen. Filter options on the Dashboard screen include: expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.

Home	Dashboard	Accounts	Tools & Support	Profile	Message Center 3	I Want to: ▼
Accounts / Claims						
DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT		
09/01/2018	Dependent Care Flexible Spending Account	ABC Daycare	Pending Reimbursement	\$5.00		
09/01/2018	Limited Health Care Flexible Spending Account	ABC Ortho	Pending Reimbursement	\$3.00		
09/01/2018	Parking Reimbursement Account	Ramp 2	Pending Reimbursement	\$2.00		
08/01/2018	Dependent Care Flexible Spending Account	ABC Daycare	Pending Reimbursement	\$5.00		
08/01/2018	Limited Health Care Flexible Spending Account	ABC Ortho	Pending Reimbursement	\$3.00		
08/01/2018	Parking Reimbursement Account	Ramp 2	Pending Reimbursement	\$2.00		
07/01/2018	Dependent Care Flexible Spending Account	ABC Daycare	Pending Reimbursement	\$5.00		
07/01/2018	Limited Health Care Flexible Spending Account	ABC Ortho	Pending Reimbursement	\$3.00		
07/01/2018	Parking Reimbursement Account	Ramp 2	Pending Reimbursement	\$2.00		
06/04/2018	Limited Health Care Flexible Spending Account	Eyeworks	Denied	\$2.50		
06/01/2018	Dependent Care Flexible Spending Account	ABC Daycare	Paid	\$5.00		
06/01/2018	Limited Health Care Flexible Spending Account	ABC Ortho	Paid	\$3.00		
06/01/2018	Parking Reimbursement Account	Ramp 2	Paid	\$2.00		
05/17/2018	Limited Health Care Flexible Spending Account	-	Paid	\$130.00		
05/01/2018	Parking Reimbursement Account	-	Paid	\$5.00		
05/01/2018	Dependent Care Flexible Spending Account	ABC Daycare	Paid	\$5.00		
05/01/2018	Limited Health Care Flexible Spending Account	ABC Ortho	Paid	\$3.00		
05/01/2018	Parking Reimbursement Account	Ramp 2	Paid	\$2.00		
05/01/2018	Limited Health Care Flexible Spending Account	Bernard Dental	Denied	\$5.00		
04/20/2018	Dependent Care Flexible Spending Account	-	Paid	\$120.00		

HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

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

DATE	NUMBER	METHOD	STATUS	AMOUNT
07/02/2018	0000027526	Check	Paid to Provider	\$10.00
07/02/2018	0000027525	Check	Paid to Provider	\$10.00
06/28/2018	0000465885	Check	Paid to Provider	\$15.00
06/28/2018	0000465884	Check	Paid to Provider	\$15.00
06/28/2018	0000465883	Check	Paid	\$150.00
06/28/2018	0000465881	Check	Paid to Provider	\$5.00
06/28/2018	0000465879	Check	Paid to Provider	\$7.00
06/28/2018	0000465867	Check	Paid to Provider	\$5.00
06/28/2018	0000000000	Direct Deposit	Paid	\$24.00
06/28/2018	0000000000	Direct Deposit	Paid	\$3.00

HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

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

Bank Accounts
[Add Bank Account](#)

Debit Cards

My Checking
 BELL STATE BANK & TRUST
 xxxx0454
 Checking

Justine Davis
 Card Number: xPEND †
 Status: Active
 Expires: 6/30/2018
 Effective: 6/11/2015
[Report Lost/Stolen](#)
[Order Replacement](#)

* If you need to report your card lost/stolen and the option is not available, please contact your administrator.

HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Profile**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. 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.
3. Complete your changes in the form.
4. Click **Submit**.

The screenshot shows the 'Profile / Profile Summary' page. The navigation bar includes Home, Dashboard, Accounts, Tools & Support, Profile (highlighted), Message Center (3), and I Want to: (dropdown). The left sidebar has Profile (highlighted), Banking, Payment Method, and Login Information. The main content area is divided into three sections: Profile, Dependents, and Beneficiaries. The Profile section shows personal information for Amity Anderson, including home and mailing addresses, email, gender, marital status, and consumer communication ID. The Dependents and Beneficiaries sections both show 'No dependents' and 'No beneficiaries' respectively, with links to 'Add Dependent' and 'Add Beneficiary'.

Profile	Update Profile	Dependents	Add Dependent	Beneficiaries	Add Beneficiary
Amity Anderson Home Address 670-2992 Orci Rd Los Vilos, MN 82588 United States Mailing Address 670-2992 Orci Rd Los Vilos, MN 82588 United States employee@pde.com Gender Unspecified Marital Status Unspecified Consumer Communication ID 135		No dependents		No beneficiaries	

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 checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “How DO I” section
2. Select the **Primary Payment Method** and/or **Alternate Payment Method** click **Submit**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.
4. The **Payment Method Changed** confirmation displays.

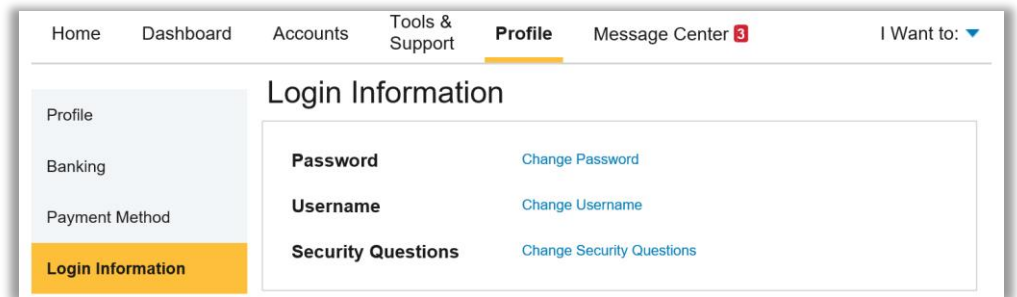
The screenshot shows the 'Tools & Support' page. The navigation bar is the same as the previous screenshot. The left sidebar has Resources and Tools & Support (highlighted). The main content area is titled 'Tools & Support' and is divided into two columns. The left column is 'Documents & Forms' and lists various forms for download. The right column is 'How Do I?' and lists links for common tasks, including 'Change Payment Method'.

Documents & Forms	How Do I?
Forms ALL ABOUT HEALTH SAVINGS ACCOUNTS... Auto Dependent Care Claim Beneficiary Change/Spousal Consent Form Dependent Care Claim Form Direct Deposit Authorization Form Enrollment Form Fee Schedule	Change Payment Method Update Notification Preferences Download Mobile App Update HSA Coverage Level Update Healthcare Savings Goal

Quick Links

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the **Home Page**, click on the **Profile** tab, and click **Login Information** on the left-hand navigation bar.
2. 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.)
3. Click **Save**.



The screenshot shows the WEX Health user interface. At the top is a navigation bar with links: Home, Dashboard, Accounts, Tools & Support, Profile (highlighted with an orange underline), and Message Center (with a red notification badge showing '3'). On the far right of the navigation bar is a dropdown menu labeled 'I Want to:'. Below the navigation bar is a left-hand navigation menu with four items: Profile, Banking, Payment Method, and Login Information (highlighted with an orange background). The main content area is titled 'Login Information' and contains three rows of settings, each with a label and a 'Change' link: 'Password' with a 'Change Password' link, 'Username' with a 'Change Username' link, and 'Security Questions' with a 'Change Security Questions' link.

Login Information	
Password	Change Password
Username	Change Username
Security Questions	Change Security Questions

HOW DO I VIEW OR ACCESS:

...DOCUMENTS & FORMS?

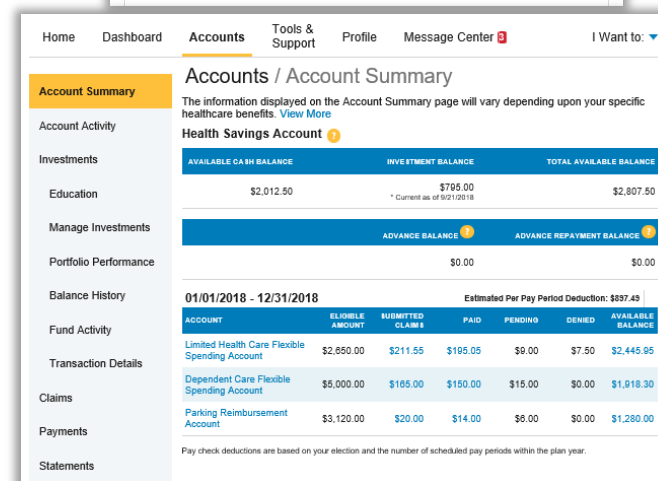
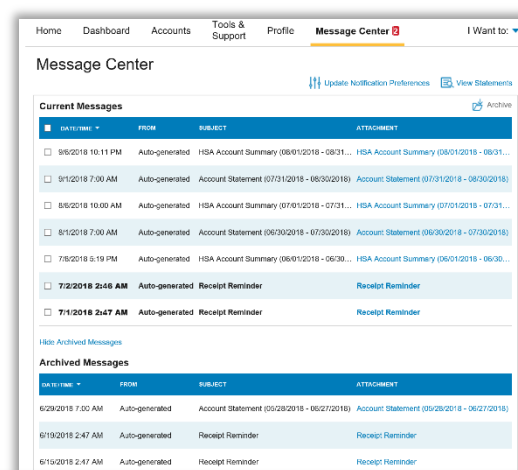
1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

...NOTIFICATIONS?

1. From the **Home Page**, click the **Message Center** tab.
2. Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
3. In addition, you can **Update Notification Preferences** by clicking on the link next to Notifications.

...PLAN INFORMATION?

1. On the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
2. Click onto 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. Then click each applicable plan to see the plan details.



MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by Advantage Administrators. These may be links to websites or to other valuable resources that enable you to manage your healthcare more effectively.