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.

mychoice® Accounts

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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 **1-877-315-3483**. 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 **MyChoice Accounts** from the drop-down menu.

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

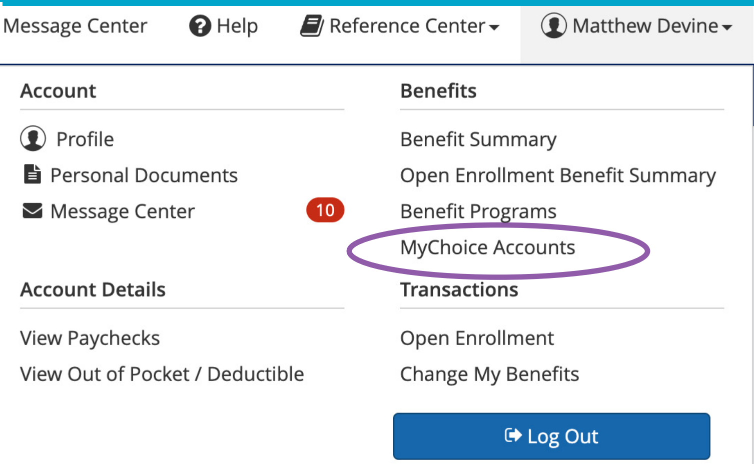
MANAGING YOUR ACCOUNTS

No matter which accounts you have, you can manage them all in the same place. Whether you visit your benefits website or the MyChoice benefits 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 benefits app
  - **Email form + documentation:** claims@mychoiceaccounts.com
  - **Mail form + documentation:**

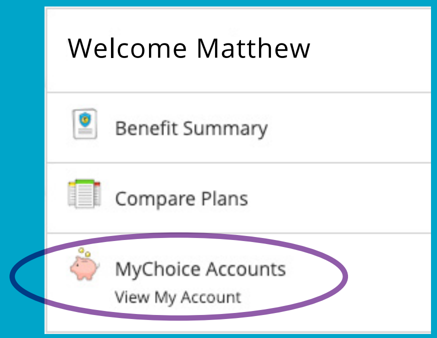
    MyChoice Accounts MSC 345475
    P.O. Box 105168
    Atlanta, GA 30348-5168

USING THE SITE



HOME PAGE

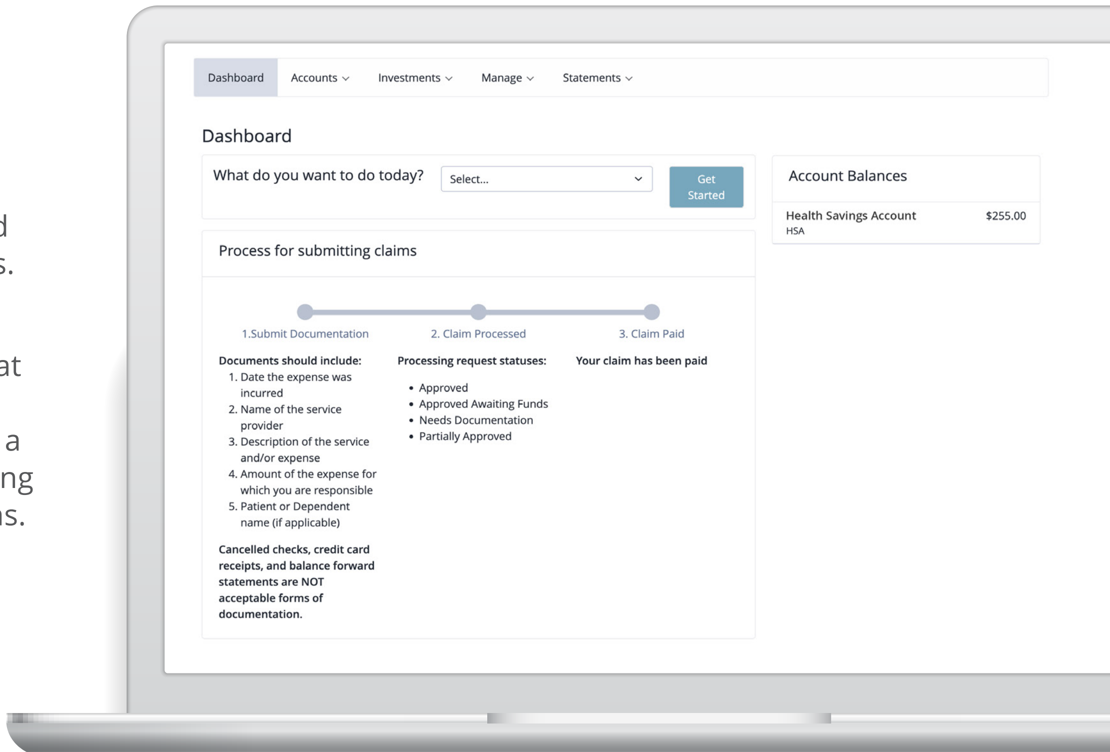
Navigate to your name in the top right corner of the page. Click on your name and select **MyChoice Accounts or look for the piggy bank icon** throughout the site to access the MyChoice Accounts Dashboard.



DASHBOARD

View all of your accounts at a glance, review recent claims, initiate a reimbursement, and see any action required items.

In the app, select **Accounts** at the bottom of the dashboard to view all your accounts, get a quick reference of your existing claims, and submit new claims.



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

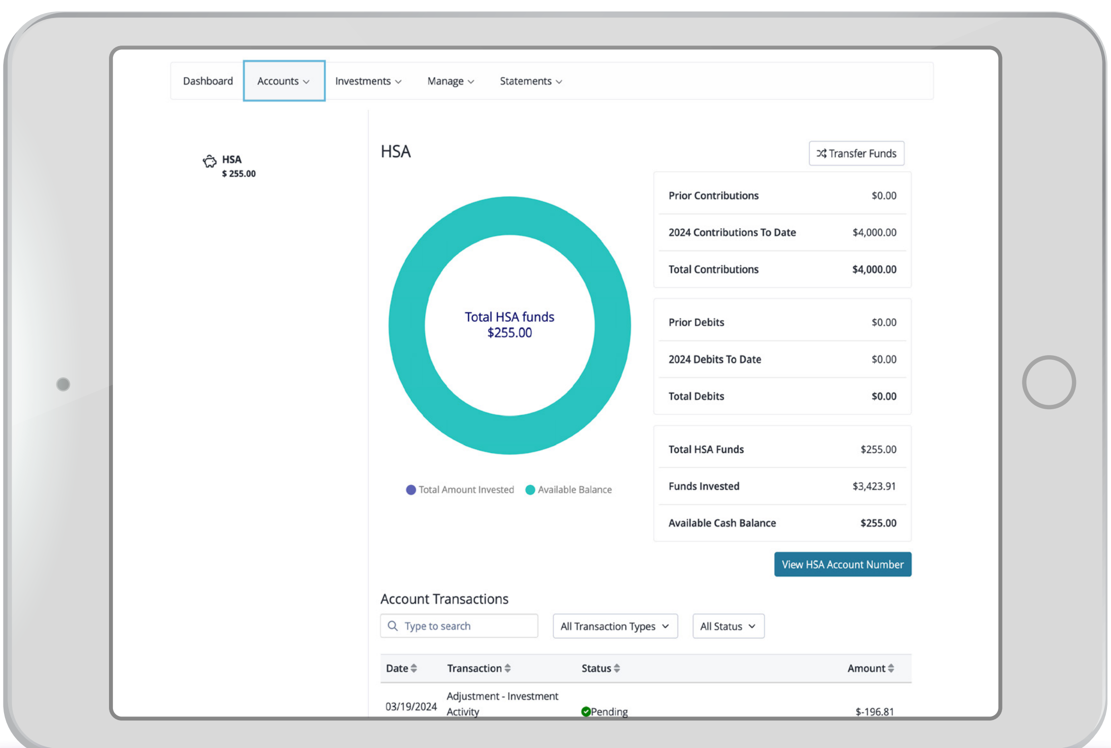
- **Accounts:** This menu gives you a list of all the accounts you're participating in.
- **Investments:** If you have an HSA, you see this menu to help you grow your account.
- **Claims:** Submit a claim for reimbursement or view your claim summary, including your scheduled reimbursements, history, and claims that need additional documentation.
- **Manage:** This menu gives you choices about specific action you may want to take:
  - **Cards:** Manage your debit card, report as lost/stolen, or order additional cards for qualified dependents.
  - **Add bank account** for direct deposit and the fastest reimbursements
  - **Providers:** If your account supports "pay a provider," add providers here for direct payment from your account.
- **Statements:** Find your account and tax statements.

mychoice Accounts

ACCOUNT SUMMARY

Within each account option, you can:

- **View your account at-a-glance:** Your account summary displays your available account balance, contribution amounts, and total year-to-date, or filter by plan year. If there are any notable upcoming deadlines, you may also see an alert at the top of your account page.
- **View account transactions:** Track the status of reimbursement submissions, review contributions, or search for specific claims.
- **Submit claim:** 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 for reimbursement. HSA holders may use this feature to pay a provider.
- **Request transfer:** This option is for Health Savings Account members and allows you to request reimbursement to yourself for any out-of-pocket expense eligible for reimbursement from a HSA. To use this option, you must have a verified bank account on file. For more information, refer to the **Manage** section on page 8.



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 (PDF)**, or review our **online eligible expense list**.

Request Reimbursement

Submit Claim

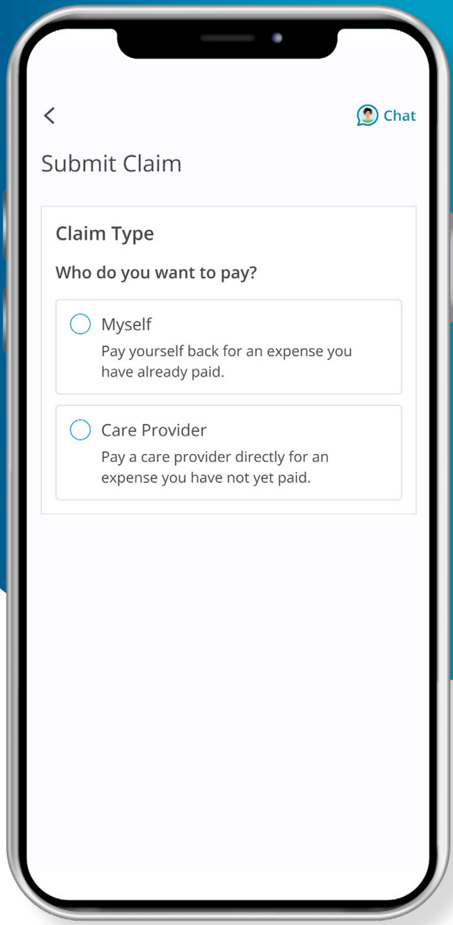
Online: Use the **Submit Claim** button on any screen or navigate to **Claims** > **Submit Claim.** Follow the instructions on the screen and fill in all required fields.

In the app: Select **Accounts** and then tap **Submit Claim** and complete all required fields.

Pay a Provider

Online: If you want to use your account balance to pay a provider directly, select **Claims** > **Submit Claim**, then select **Providers** on the claims submission experience under claim type **Who do you want to pay?**

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.



MANAGE

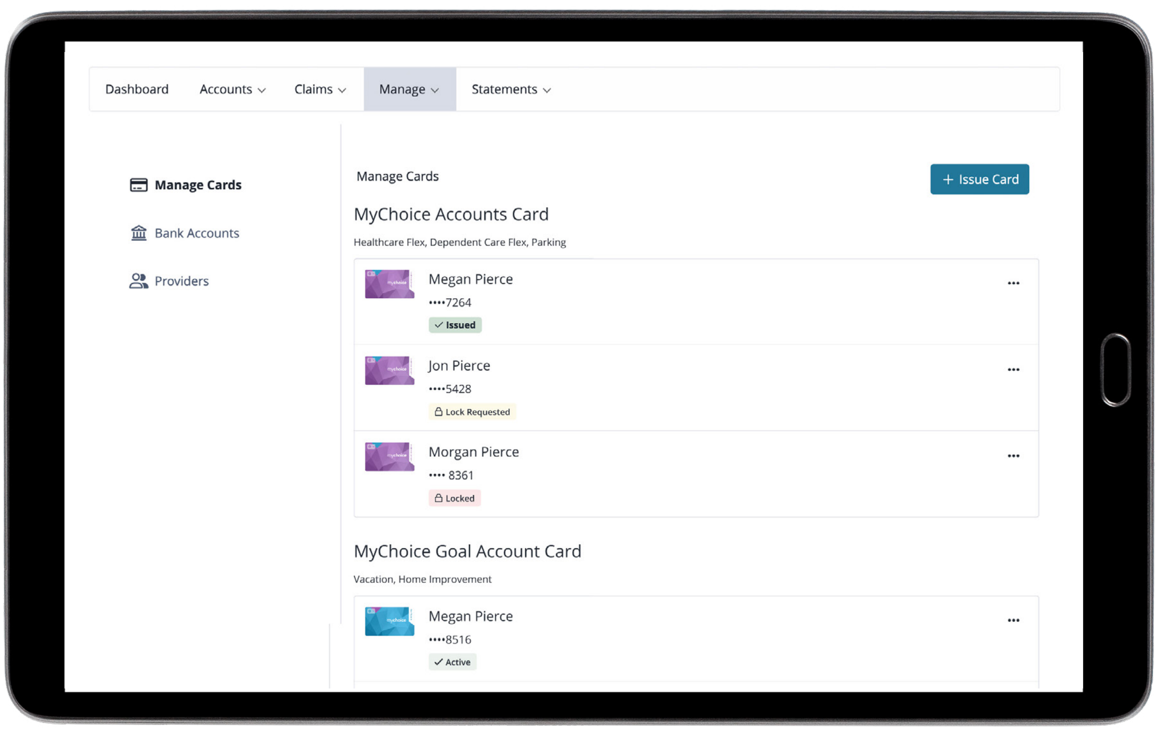
When you select **Manage** from the top navigation, you will have several options:

- **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
- **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.



MANAGE > BANK ACCOUNTS

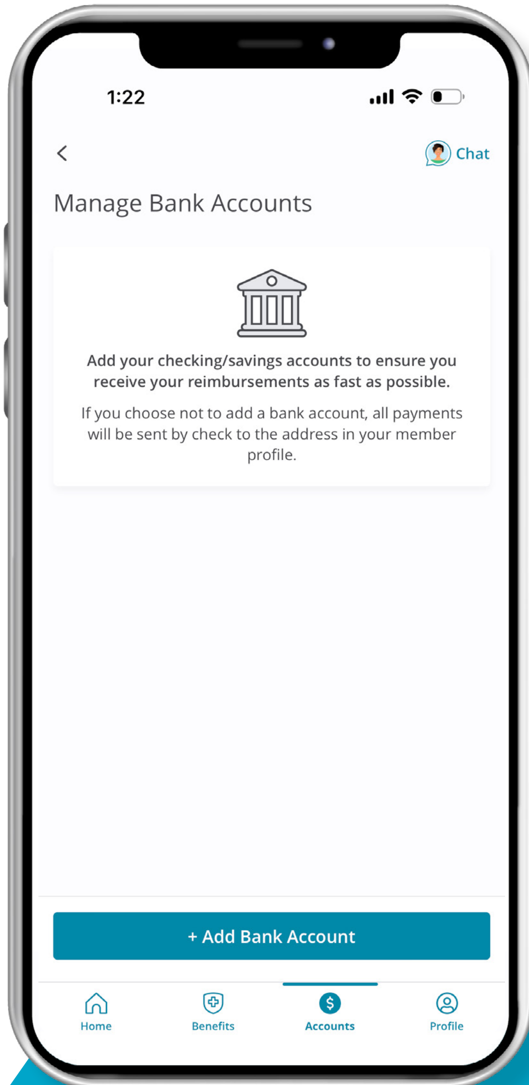
This page will allow you to set up your bank account for reimbursements by direct deposit from any of your MyChoice Accounts. Adding a bank account speeds up your reimbursement, as funds can be directly applied to your bank account.

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. **Online:** Select **Manage** > **Bank Accounts**

   In the app: Select **Add Accounts** > tap the **Manage** tab, and tap the **Bank Accounts** tile

2. **Follow the instructions on screen**



For HSAs only, 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.

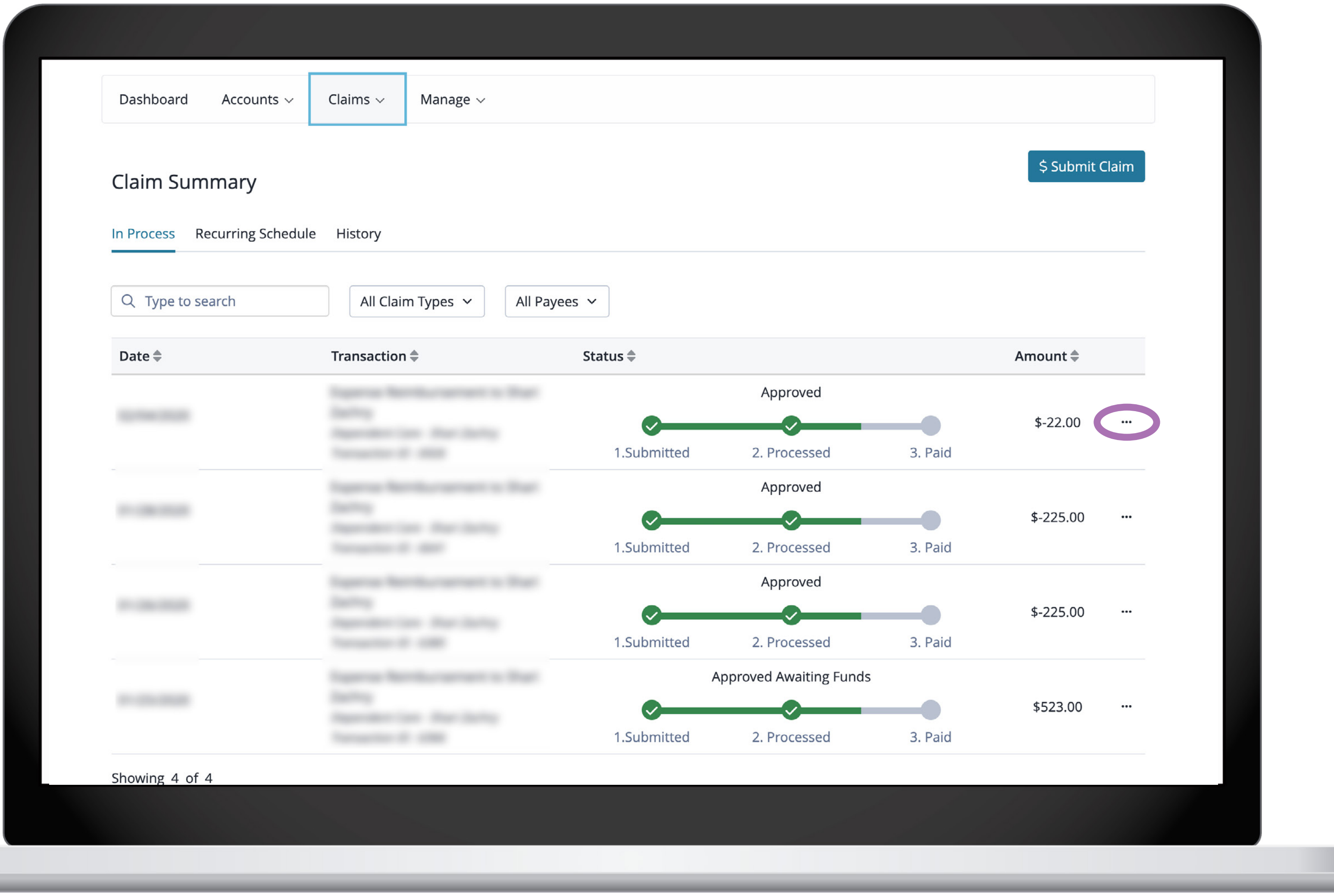
Trial deposits *are not* required for any other MyChoice Accounts.

CLAIMS > CLAIM SUMMARY

Your **Claim Summary** allows you to see which items are pending and may require further action. This can also be seen on the individual account detail page. Here, you can view scheduled claims and progress, recurring claims, FSA or HRA claims that require documentation (note red alert notification), and claims history.

Online: Beside each claim, you may view or edit a claim by selecting the three dots beside the amount on the far right. If documentation is required, you will have the option to **upload documentation** immediately below the claim.

In the app: Select **Accounts**, scroll down and tap **View All** to access your **Claim Summary**. Tapping a **Claim** tile will provide options to edit or cancel your claim when allowed.



HSA INVESTMENTS (HSA ONLY)

All HSA investments will be managed directly through DriveWealth. Our investment platform is designed to provide a simplified approach to your HSA investments. You may choose from multiple mutual funds designed to help you grow your funds.

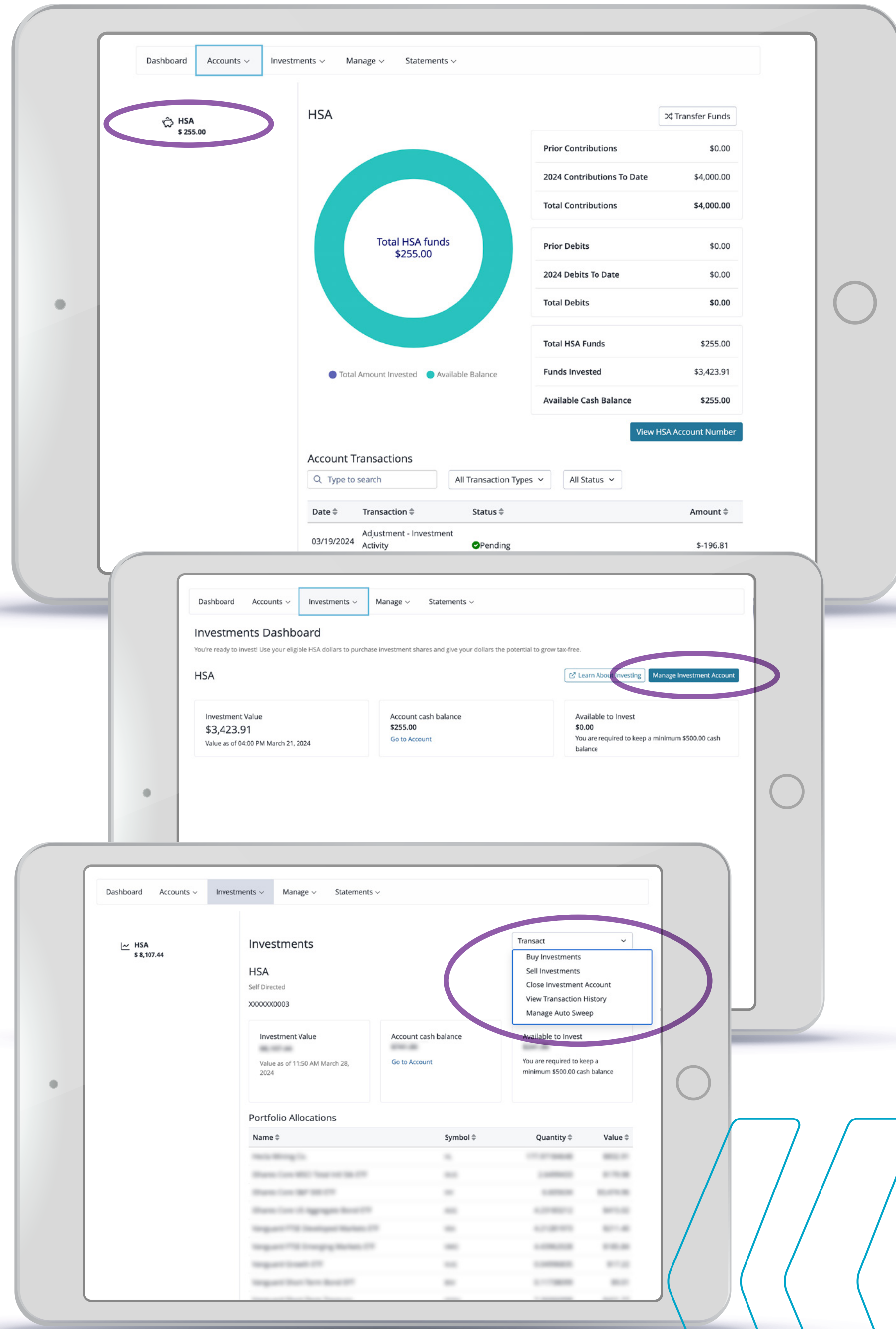
1 From your online portal home page, select the **MyChoice Accounts** icon.

2 Under **Accounts**, select **HSA** to view your current HSA contributions and investment amounts.

3 To access your investment dashboard, select **Investment > Investments Dashboard** from the top menu.

On the dashboard, you will be able to see how much you have earned from your investments, your total HSA balance, and the amount that you can invest. From this page, you can also manage your investment account by clicking **Manage Investment Account**.

For additional instructions on how to set up and manage your HSA investments, review the **HSA Investment Guide (PDF)**.

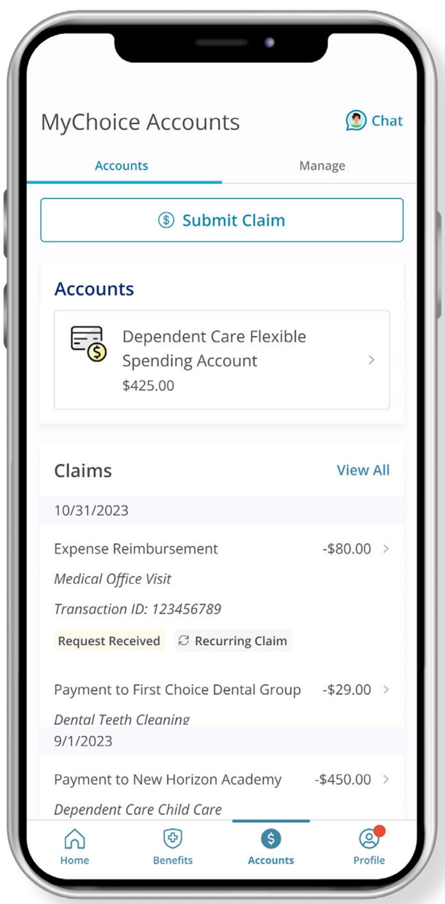


USING THE MYCHOICE BENEFITS APP

It's easy to manage your benefit spending accounts wherever you are with the MyChoice benefits app. From the **Home** page, you'll be able to see which accounts you're participating in and your current balance.

Tap **Accounts** at the bottom of the home screen to see all your accounts, submit claims, or review transactions.

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.



MANAGE ACCOUNTS ON THE GO

With the MyChoice benefits app, you can submit claims for reimbursement and upload any required documentation to substantiate your claims.

Select **Accounts**, tap the **Submit Claim** button, and complete the required fields and browse or use your camera to upload your documentation. Review your claim, edit as needed, and tap the **Submit** button when ready.

For HSA holders, transfers can be requested by tapping the tile for your account and tapping the **Transfer Funds** button. Complete the required fields and click **Transfer**. You must have a bank account setup in the app before requesting a transfer.

Scan the code to download the MyChoice benefits app

USING YOUR MYCHOICE VISA DEBIT CARD

Your MyChoice Visa debit card makes it easy to pay for eligible expenses with your spending account funds.

You'll need to activate your MyChoice Visa debit card before you use 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 **1-877-315-3483**. Be sure to sign the back of your card before using it.

Once you activate, 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. For more information, visit the **debit card FAQ**.

DOCUMENTING YOUR CARD EXPENSES

Be sure to save your Explanation of Benefits & itemized documents

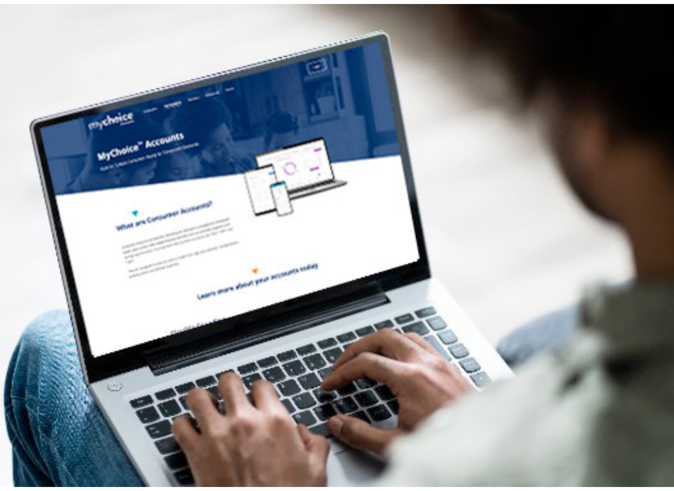
The IRS requires you to verify you're using your MyChoice Visa card for certain eligible purchases. In some cases, you will be asked to provide documentation. *HSA holders* ***do not*** *have to provide documentation for eligible expenses*; however, they should retain receipts for their personal records.

For FSA and HRA expenses requiring documentation, your documents must have the following information:

- Date of purchase or service
- Payment amount
- Description of product or service
- Provider name
- Patient name (If applicable)

Learn more about your MyChoice Accounts with videos, FAQ, savings calculators, and more at

mychoiceaccounts.com



mychoice® Accounts by businessolver

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

Sentinel Benefits & Financial Group selects exchange traded funds (ETF) for inclusion in the MyChoice Accounts Investment Program. DriveWealth provides safekeeping and settlement of the fund investments in the MyChoice Accounts Investment Program. Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC