How to Set Up the Reference Center for MyChoice Accounts

Reference Center for MyChoice Accounts

Document Summary
MyChoice Accounts clients should be set up with Reference Center documents that are member-facing using this best practice guide.

Primary Audience
MCA Team

Version: 01.01 2024 Gen2 | Last Updated: 5/21/2024 by cstark

Document Contributor(s): sjones | **Document Owner**: sjones

For guidelines and tips for writing SOPs, see **How to Write SOPs at Businessolver** in the Omni Toolbox.

Template version: 2024v01 Last Updated: 1/5/2024 by cstark & syanez

- Updated heading level for Setup Checklist, added examples for Level 1 and Level 2 headings, updated styles in Doc Rev History, removed unused styles.

Template version: 2023v02.02 Last Updated: 10/11/2023 by cstark
- Updated cover page instructions & adjusted header/footer graphic, rewrote descriptions for version control.

Contents

Overview of Reference Center for MyChoice Accounts

Feature Overview

All MyChoice Accounts clients should be set up with Reference Center documents that are member-facing using this best practice guide.

Related Documentation: How to Set Up Reference Center

Important Elements of Feature

Items that Should NOT be Active in the Reference Center:

- **MyChoice Accounts CIP Process PDF** – this is a client-facing document that outlines how we process their members and authorize their HSAs.
- Any PDFs that have **IRS limits** since those change annually. Best practice is to put annual limits in the microsite if needed and create update tasks for October/November.

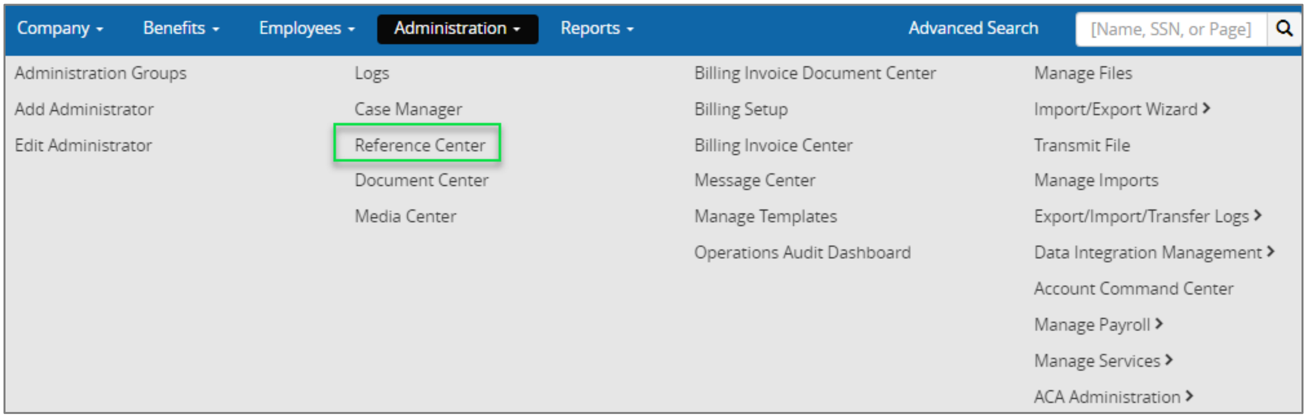
Note	HSA limits for the upcoming year are released in May annually. FSA, Commuter, Adoption limits are released in late October/early November for the following year—sometimes after AE is completed.

- **Most PDFs should be removed from the Reference Center unless updated annually.** Please use URLs/Links as information on the links will be kept up to date.
- Best practice is to use the microsite for information that may change, and to use links for all forms, FAQs, and user guides.

Please use URLs/Links in Appendix A: Reference Center Links for MyChoice Accounts Clients (2024) as information on the links will be kept up to date. Use the setup information in this document to access the links needed.

Work Instructions for MCA Reference Center Setup

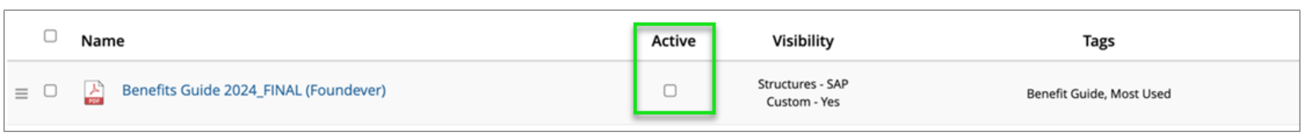
Administration > Reference Center



Review and Prepare Current Client Reference Center

Benefitsolver > Client > Administration > Reference Center

1. Review current folder setup for any consumer accounts from prior vendors. Check access/visibility. Reset as needed.
2. Disable any documents from the prior vendor if the client has fully transitioned to MyChoice Accounts. To disable, deselect the **Active** checkbox.



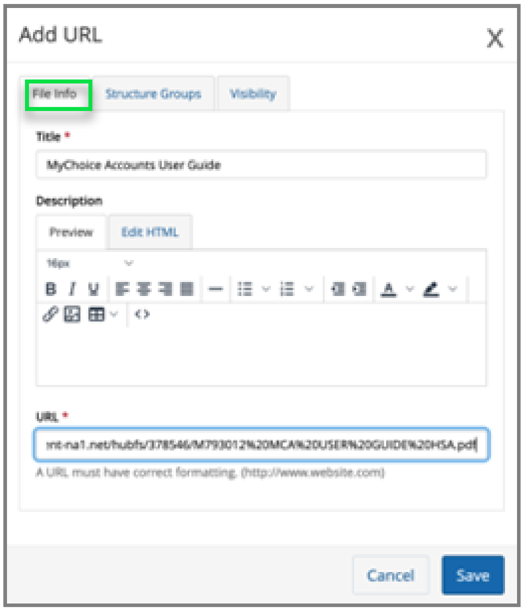
3. For clients who are transitioning from a prior vendor to MyChoice Accounts, clearly relabel the document with a year or date and leave enabled, i.e. "2024 FSA – thru 12/31/24" or "HealthEquity FSA 2024." Some members may need information on how to file a claim from the previous year/prior vendor to exhaust their funds.
4. Review all PDFs. Ideally, other than a client-provided benefits guide or other client-specific information, there should be **NO PDFs** in the MyChoice Accounts folders (see also: FSA, DCFSA, Commuter, HSA, etc.).

Add a Link to the Reference Center

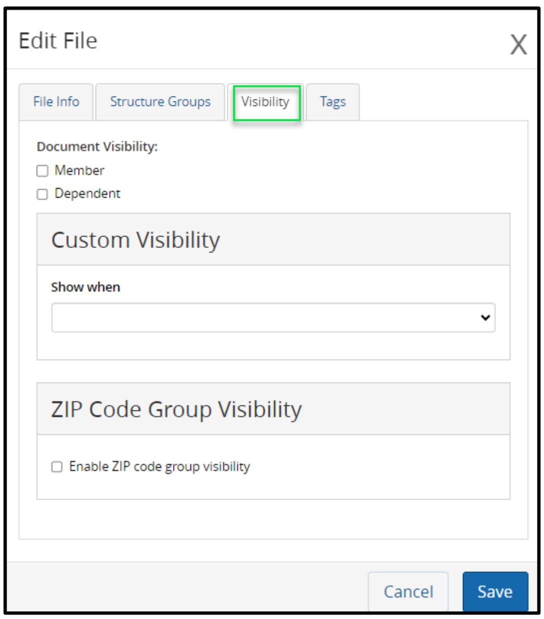
Benefitsolver > Client > Administration > Reference Center

1. Click the **+Link to File** button.

2. Complete the **File Info**. Add the **Title** and copy/paste the link.



3. Under the **Visibility** tab, set visibility.



4. Click **Save**.
5. Mark link as **Active**. If not marked as active, members won't see it!

6. Go to edit and add tags as needed (e.g., HSA, Health Savings Account).

Appendix A: Reference Center Links for MyChoice Accounts Clients (2024)

This guidance is only for clients who use MyChoice Accounts administration, not any other third-party administrator (TPA). If your client has an MCA FSA and another vendor for HSA, please do not put any of the HSA information from MyChoice Accounts in their HSA folder.

> **Note** The general rule is that if the client currently has a PDF form or eligible expense list, they may really want it. Provide them with the linked version as a replacement.

Folder Name

The best practice for the folder name would be to call it **"MyChoice Accounts"** to align with what the member selects online (Unless the client specifically wants a folder called by the account type: ex. "FSA" or "Flex Accounts," "Commuter", etc.).

MyChoice Accounts User Guide

All MCA clients should have a ***LINKED (not a pdf)*** user guide. Choose from the two URL options below. Depending on your MyChoice Accounts folder structure, put a link in each of the FSA and HSA folders.

For Clients who Have MCA HSA in their Account Mix

For any MCA client who has HSA as part of their MyChoice Accounts offering. (*Not* if they have HSA with another vendor. If their only MCAs are non-HSA, then use the non-HSA guide below.)

ADD LINK:

https://378546.fs1.hubspotusercontent-

na1.net/hubfs/378546/M793012%20MCA%20USER%20GDE%20HSA.pdf

For Clients who do NOT Have MCA HSA

For any MCA client, any accounts, who does not have MCA HSA.

ADD LINK:

https://378546.fs1.hubspotusercontent-na1.net/hubfs/378546/M773406%20MCA%20USER%20GDE%20NON-HSA.pdf

Tags: Most Used, applicable accounts – HSA, FSA, DCFSA, Commuter, HRA

Forms (All Clients)

Do not use PDF forms EVER, unless the client has a custom form. Forms are updated from time to time, and the member would then be using an outdated form, or you'll need to monitor the form for updates and replace it. For instance, in 2022, we added a barcode to all forms to decrease processing time. Most clients who have PDFs do not have these updated forms.

UMB changes their forms and disclosures as well, and we are unable to go into 150 clients and update each instance of a PDF.

- Use the link to the forms webpage: **https://www.businessolver.com/mychoice-accounts/forms/**
- **Or** on the webpage, open the exact form you need and provide **that named URL**:

FSA Forms

See the descriptions below to determine which form best suits your needs.

Health care or limited purpose flexible spending account claim form (HCFSA or LPFSA): If you have paid for eligible services or items out of pocket and need to get a reimbursement, you may file the claim directly in your benefits portal, in the MyChoice Mobile App or use this form.

Dependent care flexible spending account claim form (DCFSA, DCAP): If you have paid for eligible services or items out of pocket and need to get a reimbursement, you may file the claim directly in your benefits portal, in the MyChoice Mobile App or use this form.

Letter of Medical Necessity Form: Some items on the eligible expenses list require a doctor's sign-off to verify that the medication or treatment that you are purchasing is medically necessary and thus, eligible to purchase with your FSA. Review the eligible expenses list to validate your expense. If it is listed as "LMN," you will need your doctor to complete this form as part of your documentation.

LPFSA MyChoice Accounts HDHP Deductible Met Form: For Limited Purpose (dental + vision) FSAs, use this form to attest that you have met your health plan deductible and that your limited purpose FSA should be transitioned to a healthcare FSA for the remainder of the plan year.

- Click on the form you need and copy the URL (example – as highlighted)
    - **https://f.hubspotusercontent40.net/hubfs/378546/Solution%20Sheets/Mychoice%20Accounts/Forms/MyChoiceAccounts%20HDHP%20Deductible%20Met%20Form.pdf**
- Often used: UMB Trustee to Trustee Transfer Form Link:
    - **https://f.hubspotusercontent40.net/hubfs/378546/Solution%20Sheets/Mychoice%20Accounts/Forms/MyChoiceAccounts%20Trustee-To-Trustee%20Transfer%20of%20Assets%20Form.pdf**

Debit Card Info (All Clients with Debit Cards)

- Add link:
    - MyChoice Accounts Debit Card FAQ: **https://www.businessolver.com/mychoice-accounts/debit-card/**

Additional Reference Center Links (All MCA HSA Clients)

1. Disclosure form links: in the HSA or MyChoice Accounts folder

UMB HCS eSign Disclosure
https://p1.aprimocdn.net/umb/0663262d-a553-4473-b202-b069016c3604/T-C03_UMB_HCS_eSign_Disclosure_Original_file.pdf
UMB HSA Account Opening Disclosure
https://p1.aprimocdn.net/umb/8e184f38-2eeb-4ee3-98c0-b06c015bbac8/TC012_HSA_New_Account_Packet_012_Original_file.pdf

- **Tag:** *Health Savings Account or HSA*

2. HSA Investment Information: **https://www.businessolver.com/mychoice-accounts/participants/hsa-investments/**

3. MyChoice Accounts HSA Investments Guide: **https://378546.fs1.hubspotusercontent-na1.net/hubfs/378546/MCA%20Forms/MCA%20HSA%20Investment%20Guide.pdf**

4. Set visibility to member, then **Save**.
   Go back in to Edit, and tag as Health Savings Account or HSA

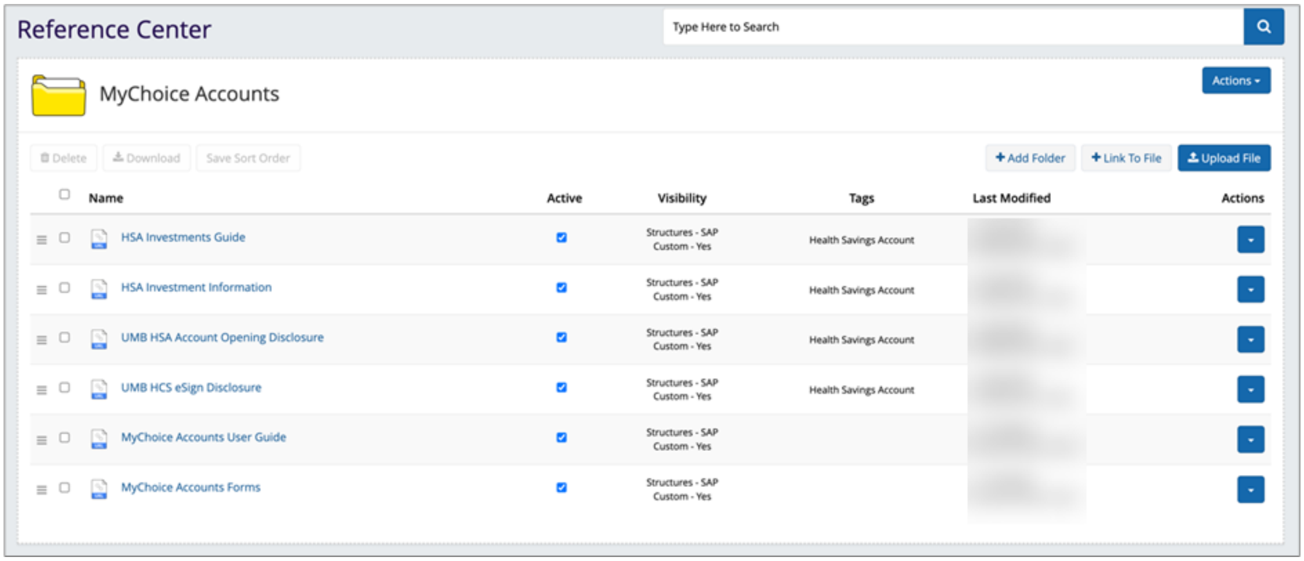
Overall Guidance (Optional)

- You can add any link from **mychoiceaccounts.com** that relates to the employee populations. These pages are updated regularly.
- Member Accounts Information: **https://www.businessolver.com/mychoice-accounts/**
- The **eligible expenses** pages are good to add:
  - FSA or HRA (medical) eligible expenses: **https://www.businessolver.com/mychoice-accounts/participants/fsa-hra-eligible-expense/**
  - HSA eligible expenses: **https://www.businessolver.com/mychoice-accounts/participants/hsa-eligible-expense/**
  - Commuter benefits info: **https://www.businessolver.com/mychoice-accounts/participants/commuter-benefits/**
  - Dependent care info: **https://www.businessolver.com/mychoice-accounts/participants/dependent-care-fsa-eligible-expense/**
    - INCLUDES details on how to submit dep care and ongoing dep care claims.
  - Limited purpose eligible expenses: **https://www.businessolver.com/mychoice-accounts/participants/limited-purpose-eligible-expense/**

Appendix B: Examples of Good Reference Centers

HSA

- User Guide
- Forms
- Investments
- Disclosures



Reference Center

Type Here to Search

MyChoice Accounts

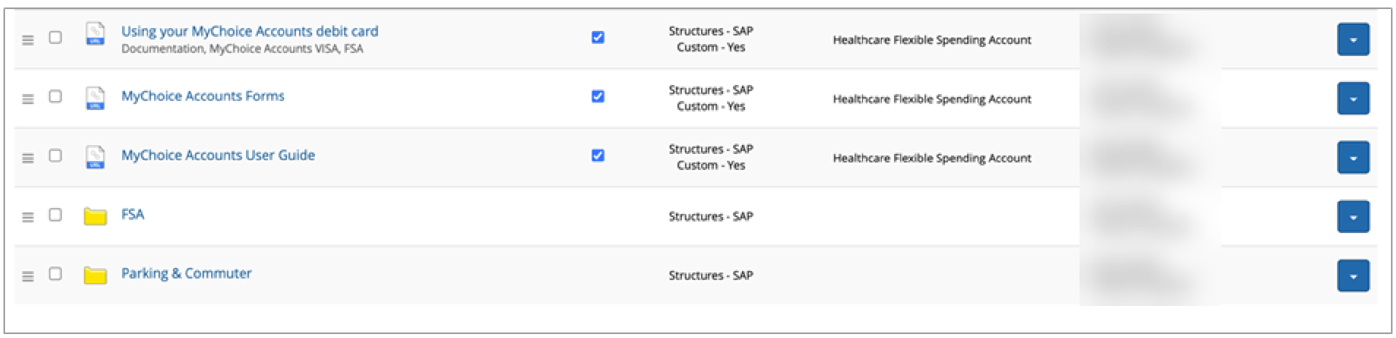
Actions

Delete | Download | Save Sort Order | Add Folder | Link To File | Upload File

Name	Active	Visibility	Tags	Last Modified	Actions
HSA Investments Guide	☑	Structures - SAP Custom - Yes	Health Savings Account		
HSA Investment Information	☑	Structures - SAP Custom - Yes	Health Savings Account		
UMB HSA Account Opening Disclosure	☑	Structures - SAP Custom - Yes	Health Savings Account		
UMB HCS eSign Disclosure	☑	Structures - SAP Custom - Yes	Health Savings Account		
MyChoice Accounts User Guide	☑	Structures - SAP Custom - Yes			
MyChoice Accounts Forms	☑	Structures - SAP Custom - Yes			

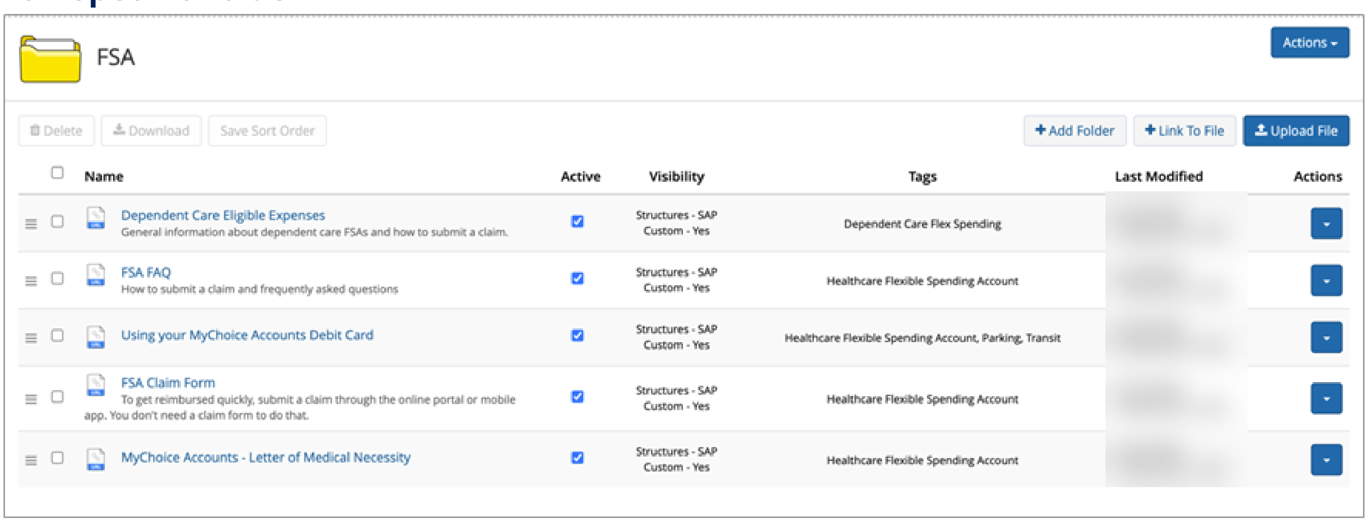
FSA

General MCA Folder



Using your MyChoice Accounts debit card Documentation, MyChoice Accounts VISA, FSA	☑	Structures - SAP Custom - Yes	Healthcare Flexible Spending Account		
MyChoice Accounts Forms	☑	Structures - SAP Custom - Yes	Healthcare Flexible Spending Account		
MyChoice Accounts User Guide	☑	Structures - SAP Custom - Yes	Healthcare Flexible Spending Account		
FSA		Structures - SAP			
Parking & Commuter		Structures - SAP			

FSA-Specific Folder



FSA

Actions

Delete | Download | Save Sort Order | Add Folder | Link To File | Upload File

Name	Active	Visibility	Tags	Last Modified	Actions
Dependent Care Eligible Expenses General information about dependent care FSAs and how to submit a claim.	☑	Structures - SAP Custom - Yes	Dependent Care Flex Spending		
FSA FAQ How to submit a claim and frequently asked questions	☑	Structures - SAP Custom - Yes	Healthcare Flexible Spending Account		
Using your MyChoice Accounts Debit Card	☑	Structures - SAP Custom - Yes	Healthcare Flexible Spending Account, Parking, Transit		
FSA Claim Form To get reimbursed quickly, submit a claim through the online portal or mobile app. You don't need a claim form to do that.	☑	Structures - SAP Custom - Yes	Healthcare Flexible Spending Account		
MyChoice Accounts - Letter of Medical Necessity	☑	Structures - SAP Custom - Yes	Healthcare Flexible Spending Account		

Questions?

Reach out to Shelley Jones in marketing for assistance (sgjones@businessolver.com).

Appendix C: Document Revision History

Version	Date of Update	Updated by	Requested by	Summary
01 | 00 | Gen2	1/10/2024	syanez	sjones	▪ Added content into 2024 template. First uploaded to toolboxes.
01.01.Gen2	5/21/2024	Cstark	Sjones	▪ Added content from newer version of this doc that sjones has in the internal MTB MCA folder structure (that doc last updated 5/13/24).
				▪

Versioning Control Convention Explanation and Example for Reference only

Style the Version history with xVersionNotes. Style the other fields with xDocRevHit.

00	00	Topic Based Version
First number. Whole number. Advance to next number after a major content update. (E.g., template update, complete overhaul of content)	Smaller updates (E.g., adding a new section, updating content to accommodate a new feature) If a major update of an aspect of the document, go to 2.0	Gen1 Gen2 (Most current)