

Guide to Your Online Account (Benefits)



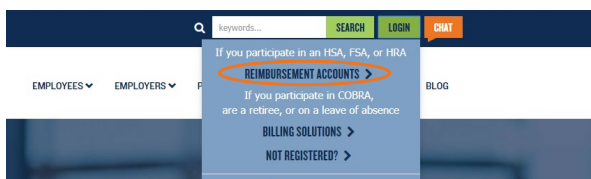
**BENEFITS
MADE EASY**

Welcome to Discovery Benefits!

To access your online account, go to our website at www.DiscoveryBenefits.com. From there, click the Login button in the upper right-hand corner of the screen.



From the drop-down, click on “Reimbursement Accounts.”

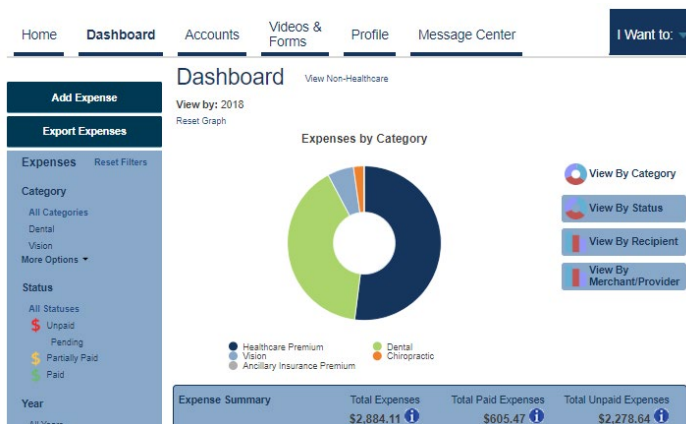


After logging in to your online account, here’s what you’ll see on your homepage. From this page, you can see your balance, read quick updates on new features or tools in the site banners or view any actions needed from you in the Tasks section.



The Dashboard tab is where you can access real-time data about recent healthcare expenses. The expenses can be sorted by category, status, recipient or provider to get better insight into where the benefit dollars are being allocated.

The Dashboard tab is also where you can add expenses and upload supporting documentation. By clicking the “Add Expense” button, the expense gets added to the expense tracker, so when you return to the dashboard, you can hit the “Pay” button and begin the filing process without having to fill out any more information.



Guide to Your Online Account (Benefits), continued

The Accounts tab offers the ability to view account details and statements, view claim details on the Dashboard, review payment history information and election/plan description details. If you're enrolled in a Health Savings Account (HSA), this is also where you can go to make investment selections.

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			
Education	\$1,032.64	\$0.00	\$1,032.64			
* Current as of 10/23/2018						

01/01/2018-12/31/2018						
ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
Limited Medical FSA	\$1,500.00	\$45.00	\$0.00	\$22.00	\$23.00	\$1,478.00

The Videos & Forms tab is where you can find videos, forms and other documents to help you manage your plans and learn more about your benefits.

Videos & Forms / Videos

Resolve Your Claim Denial
Federal regulations require us to obtain documentation for transactions that aren't automatically substantiated at the point of sale. An Explanation of Benefits from your insurance carrier generally provides all of the information required by the IRS. Watch this short video for a brief overview of how to submit documentation and to learn more about what information the IRS requires in order to approve expenses. Please note that your documentation and any manually submitted claims will take two business days to process.

Authorize Individuals on Your Account
We take your protected health information seriously and complying with HIPAA laws is a priority. If you would like someone else to have access to information on your account, please complete the Authorized Representative Form. However, any changes that you wish to make to the account, such as resetting your password, must always be requested by the primary account holder. **Please fill out the form in its entirety to ensure we can process it.**

Repay/Offset Your Claim
In the event a charge is denied or cannot be substantiated, the Benefits Debit Card may be placed on a temporary hold. The debit card will be reactivated once the necessary documentation has been approved to substantiate the expense, or the claim has been repaid or offset. Please include a copy of the Receipt Reminder or include the claim number on the supporting documentation you submit.

The Profile tab offers the ability to review personal demographic information, add dependents, add an authorized representative, direct deposit information, order additional or replacement debit cards (if applicable to the plan design) and update login information.

Profile / Profile Summary

Profile	Update Profile	Dependents	Add Dependent
Maria Lee Home Address 4321 20th Ave Fargo, ND 58103		Richard Lee Birth Date: 9/12/1963 Student: No View / Update	Lucy Lee Birth Date: 2/22/1991 Student: No View / Update

The Message Center is where you can view any notifications you've received regarding activity on your account or any updates to it. You can also update your notification preferences in the Message Center.

Message Center

Update Notification Preferences | View Statements

Current Messages | Archive

DATE/TIME	FROM	SUBJECT	ATTACHMENT
10/16/2018 2:26 AM	Auto-generated	Account Statement (09/15/2018 - 10/14/2018)	Account Statement (09/15/2018 - 10/14/2018)
10/2/2018 3:25 AM	Auto-generated	HSA Account Summary (09/01/2018 - 09/30...	HSA Account Summary (09/01/2018 - 09/30...

The "I Want To..." menu, which is visible from every page of your online account, is where you can access quick buttons for the most common actions on your account, including filing a claim, making an HSA transaction and managing investments and expenses.