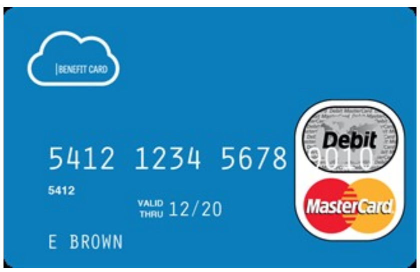
Consumer Portal Quick Start Guide

Welcome to your Infinisource Benefits Accounts Consumer Portal. This portal gives you anytime access to view information and manage your account.

It enables you to:

- File a claim online
- Upload receipts
- View up-to-minute account balances
- View your account activity, claim history and payment (reimbursement) history
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications



Note: If your employer is providing you with the Infinisource prepaid Benefit Card, please review the following information.

Since you've enrolled in the Flexible Spending Account you may be receiving two prepaid benefit cards at your home address for you and your family members to use. The cards will arrive in a special envelope that looks like this – so please don't throw it out!

With the card, you don't have to pay cash up front, file claims and wait for reimbursement.
Accessing your account is …

- Easy – a simple swipe of the card makes it hassle free!
- Automatic – funds are immediately transferred from your FSA at the time you incur the expenses
- Convenient – there are no manual claim forms to submit
- Simple to track – your current balance is available 24/7 at www.infinisource.com

Note: The Benefit Card expires after five years. There is a $5.00 replacement fee if the card is destroyed prior to the expiration date, lost/stolen, additional cards requested or not received.

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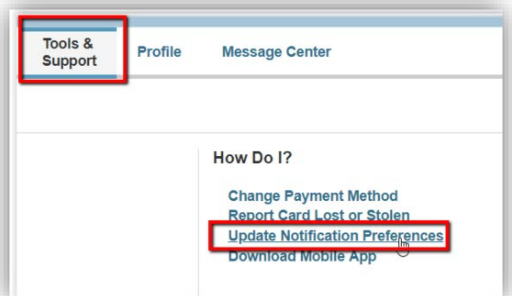
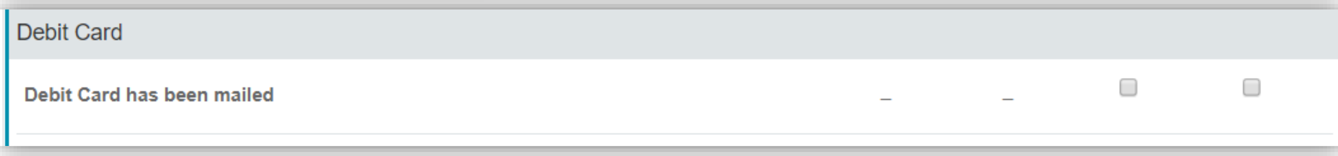


To add this feature, participants will access the [Participant Online Portal] (see below for more information for first-time users logging into the site), select **Tools & Support**, **Update Notification Preference.** Here you have the option of setting up how you will receive information regarding your account(s), including checking the box to receive alerts under **Debit Card,** when Debit Card has been mailed. You select to be notified via either Email or Text message.

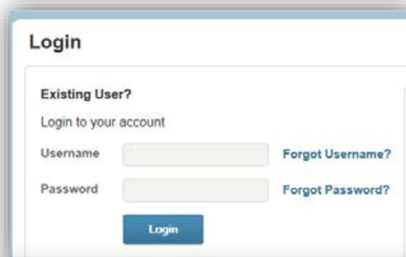


Additionally on this page, participants can also set up to receive an Email or text message for claim information including when it has been filed, processed or denied along with when payments have been issued out of your account

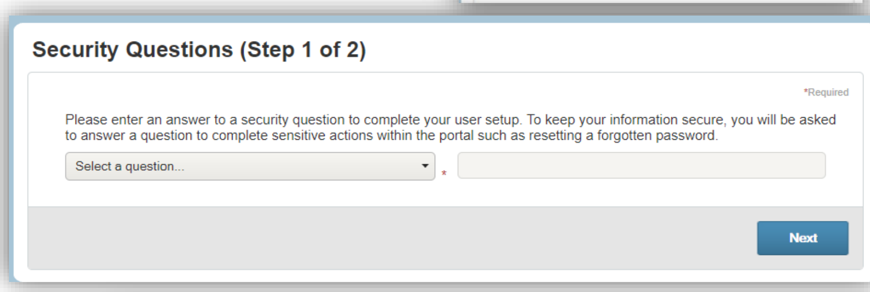
To login to your home page, follow these steps:

1. Navigate to the Infinisource login page.

2. Enter your Username and Password. First time users will login using lower case first initial, last name and last four digits of your Social Security Number as both Username and Password.



3. You will be prompted to **answer security questions** when you login and change your username and password. (You will only be asked these questions upon logging in to the website the first time.) Answers to security questions are case sensitive.



4. Set up your **Username** and new **Password**.
Your username may contain alphanumeric characters and any of these special characters: period (.), at sign (@), underscore (_) and dash (-).

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Your password must have a minimum of six characters, not be one of your last three passwords, contain at least one upper and lowercase letter, contain at least one number and at least one special symbol (-+=!@#$%^&*_).

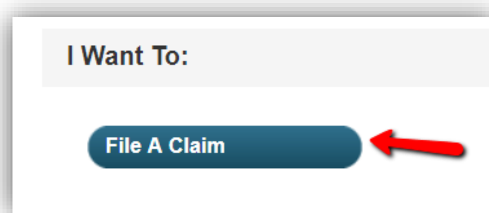
The **Home Page** is easy to navigate:

- The top menu items include the following:
    - **Home Page**: Where you can File a Claim, View your Available Balance, Review any tasks, View your Recent Transactions and have a Quick View of your claims by Category.
    - **Dashboard:** Here you can view your Expense Summary
    - **Accounts:** This tab has your Account Summary, Account Activity, Claims, Payments and Statements
    - **Tools & Support:** Your documents and forms are located within this tab. You have Quick Links to resources and Plan Summary resources located here.
    - **Profile:** This tab allows you to make updates to your Profile, View your Banking and/or Debit Cards, your Payment Method and Login Information.
    - The **Message Center** tab displays alerts and relevant links to keep current on your accounts.
- The **Available Balance** section has a link to account balances and activity details.
- **File a claim** directly from the Home Page.

How do I file a claim and upload documentation?

- Important: Itemized receipts or an Explanation of Benefits (EOB) is required. Charge slips or check copies are not eligible documentation.
- Claims can be submitted online or via the Mobile App for iPhone and Androids.

1. On the Home page, click **File a Claim**.



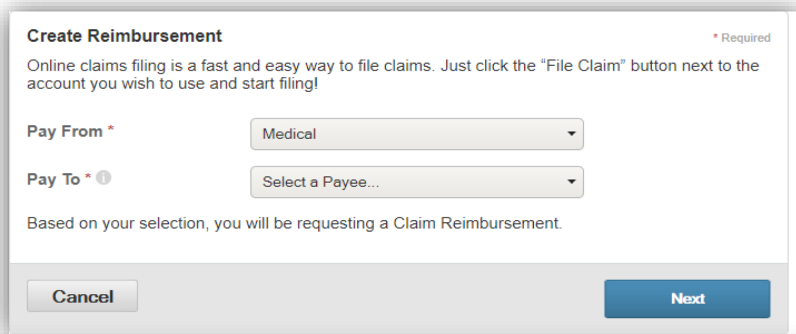
2. Chose the **Pay From and Pay To,** from the drop down box in which you are filing a claim. Select **Next.**

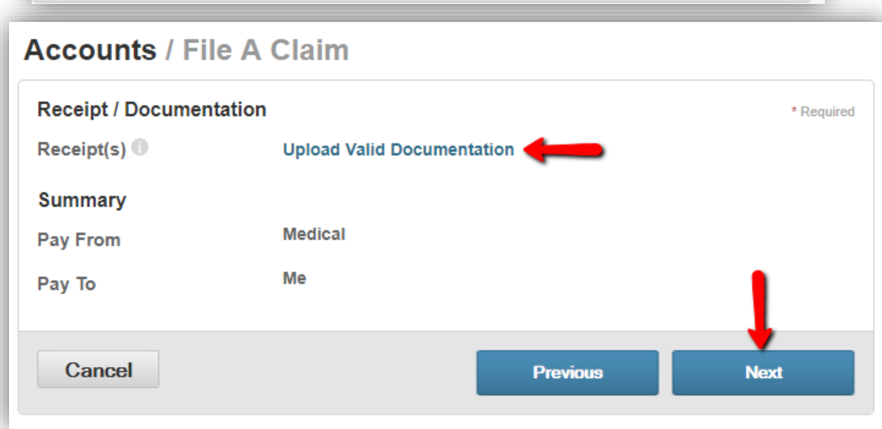
3. Upload your receipt. (When uploading a receipt it must be in .doc, PDF, bmp or gif format.)

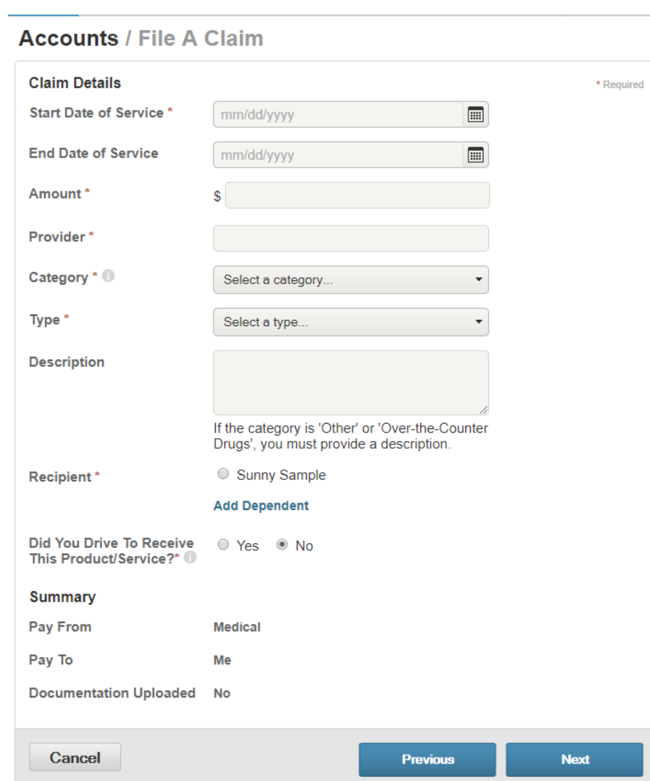
4. Enter your claim information on the form that appears and click **Next**.

For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.

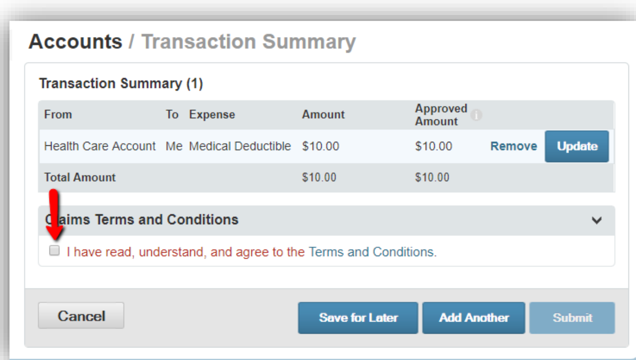
5. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions click **Submit** to send the claims for processing.







6. 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.



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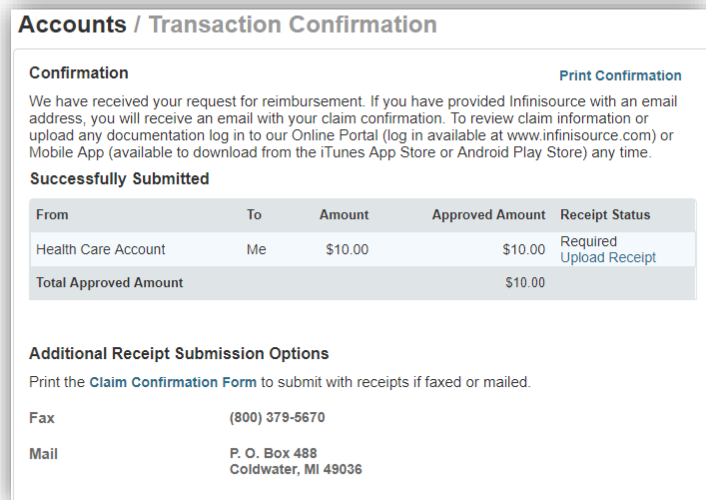
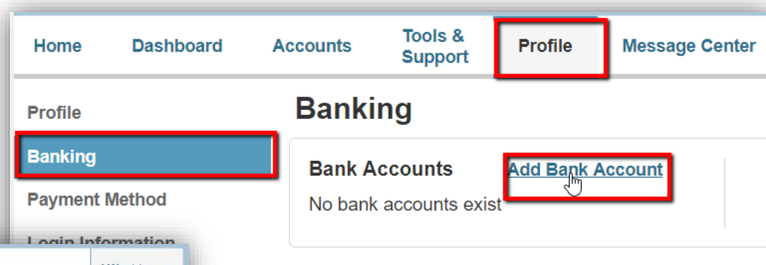
NOTE: If you see a **Receipts Needed** link in the Message Center section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim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

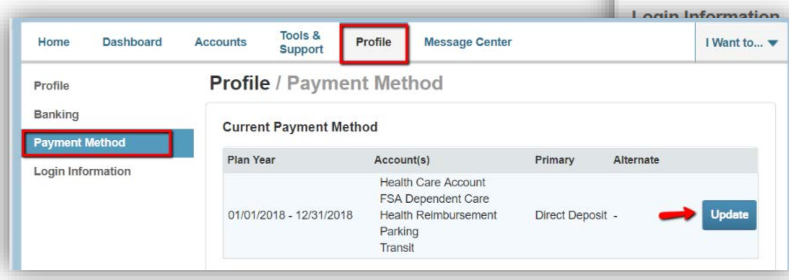


How do I get my reimbursement faster?

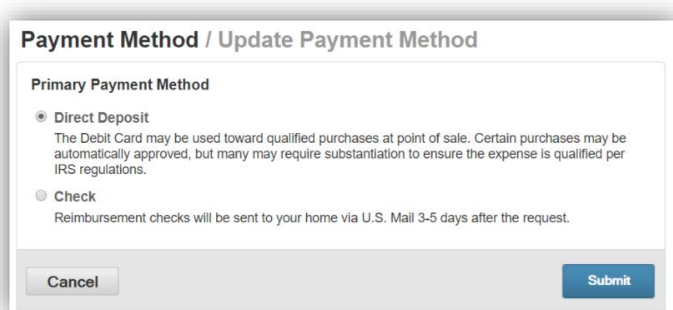
The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the top menu tabs select the **Profile** tab, click on **Banking,** then select **Add Bank Account** to add your banking information for Direct Deposit**.**

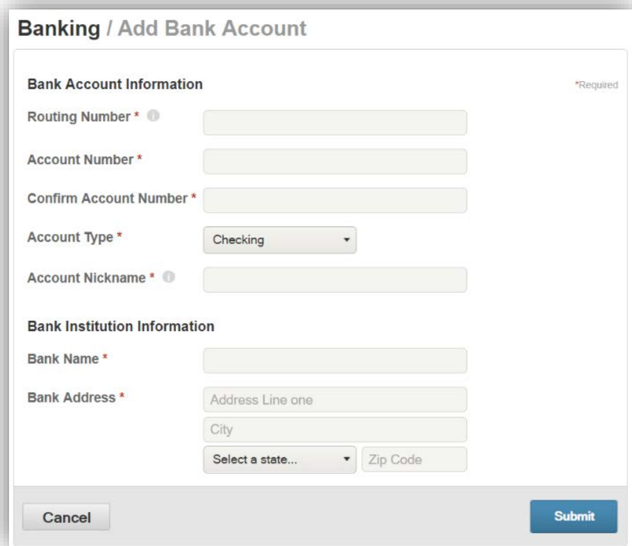




2. Click on **Payment Method,** if you have the Primary Payment Method set up, you will see it listed here. If you need to change it or update your information, select the **Update.** This will provide you with the page to update your current Primary Payment Method. Once you have made your changes, click **Submit**.

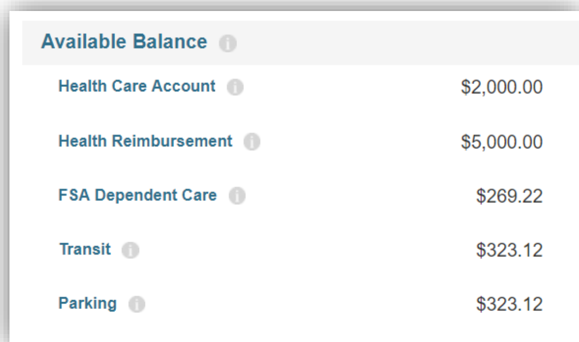


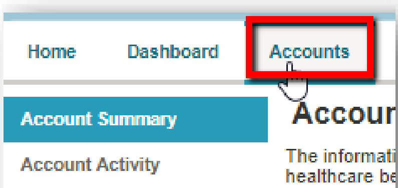
3. If you selected **Direct Deposit** and have not set up your banking information, you will be directed to the **Add Bank Account** setup page.
4. Enter your bank account information, and click **Submit**.
5. The **Payment Method Changed** confirmation displays.
6. **If there is a bank validation requirement,** you will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days to enter online, which will validate your account



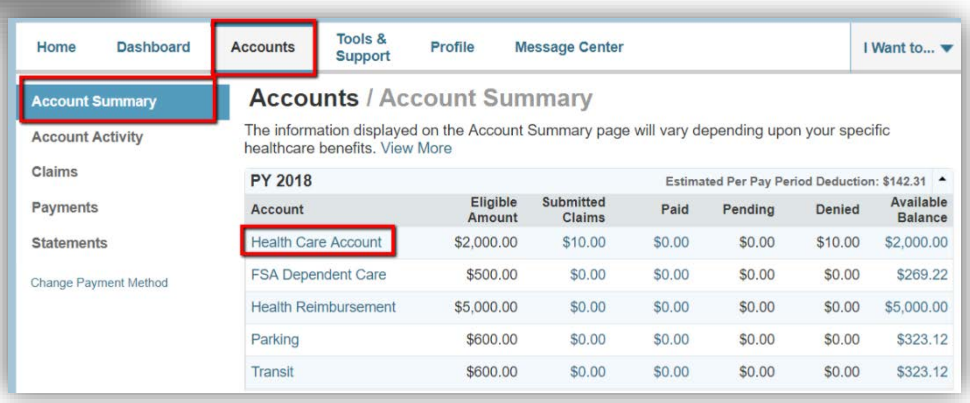
How do I view current account balance and activity?

1. For the current Account Balance only, on the **Home Page**, under **Available Balance** shows the available amount next to the applicable account.
2. For an Account Summary of your account(s) that includes current Account Balance(s), click on <u>**Available Balance**</u> link or click on the **Accounts** link on the top menu, which will take you to **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.





If you click on the Plan, you can review plan rule details.



INFINISOURCE BENEFIT SERVICES help

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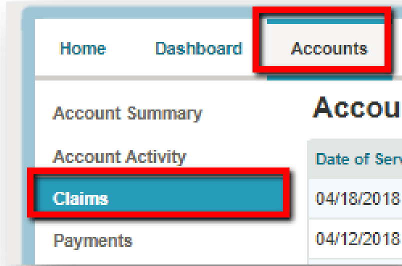
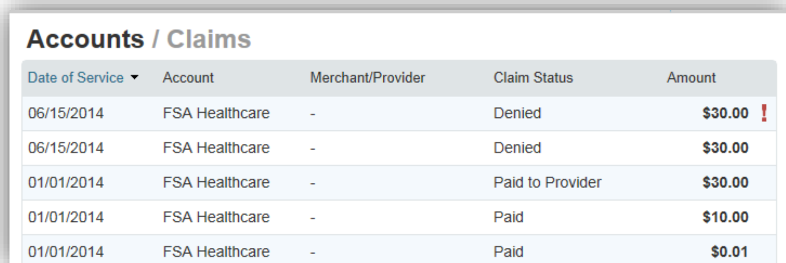
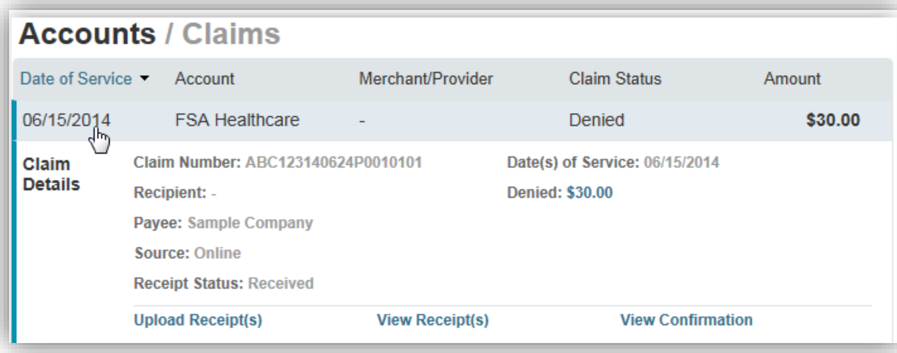
How do I view my claims history?

1. On the menu, click on **Accounts**,
    - **a.** Click **Claims**
    - **b.** Click on any claim to view more details



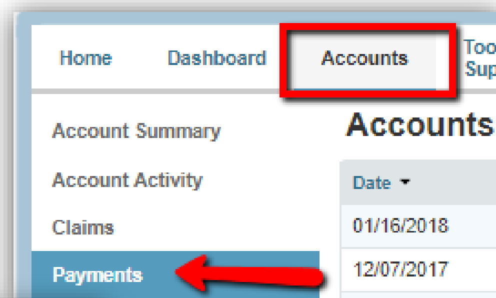


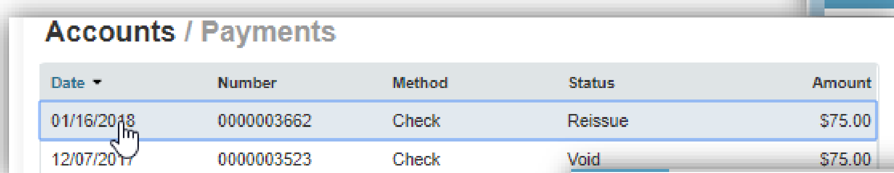
Detail view of a claim

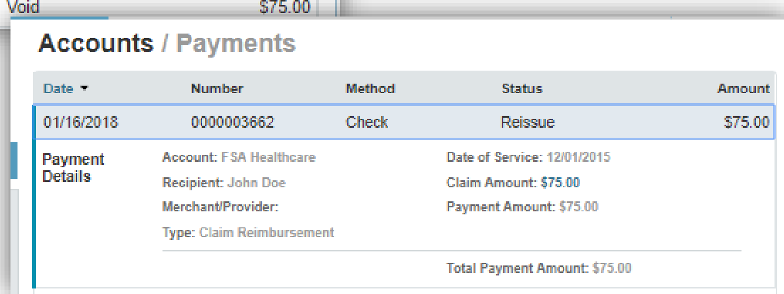


How do I view my payment (reimbursement) history?

1. Click on **Accounts** from the top menu, then on the left menu click on **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. Click on any claim to see claim details.







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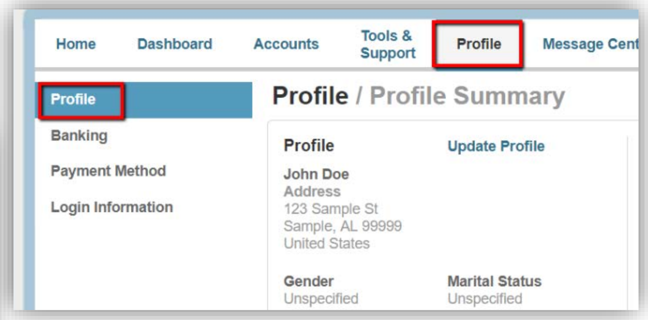
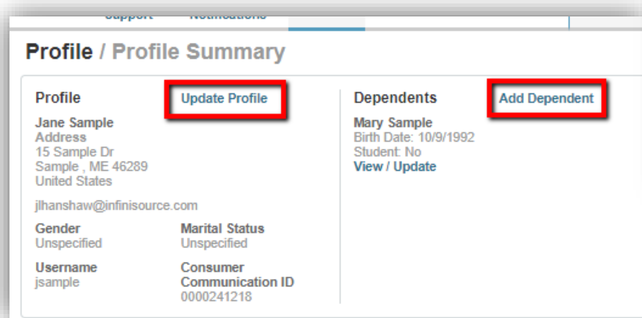
How do I update my personal profile?

1. Click on **Profile** tab from top menu, chose **Profile** from the left menu.

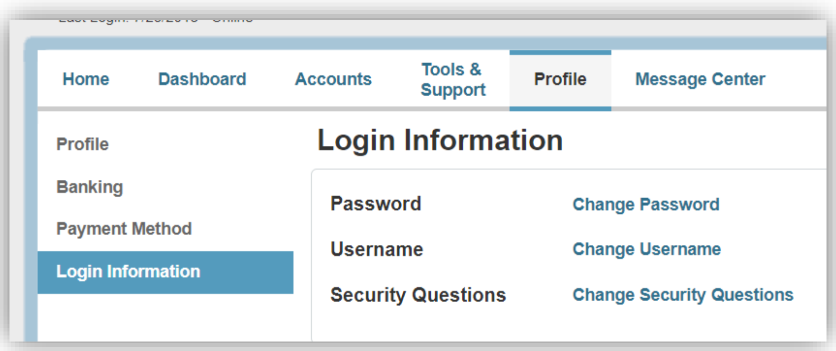




2. Under **Profile**: Click on **Update Profile** or **Add/Update Dependent .**
3. Some profile changes will require you to answer an additional security question.
4. Complete your changes in the form.
5. Click **Submit.**

How do I change my login and/or password?

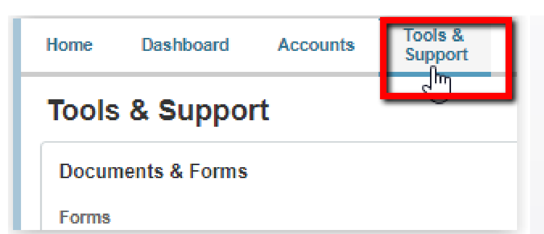
1. Click on **Profile** tab, click on **Login Information** from the left menu.
2. You can change your password, username or security questions from this area
3. Follow the instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)



How do I view or access...

...Documents and Forms?

1. Click the **Tools & Support** tab.
2. Click any form or document of your choice.



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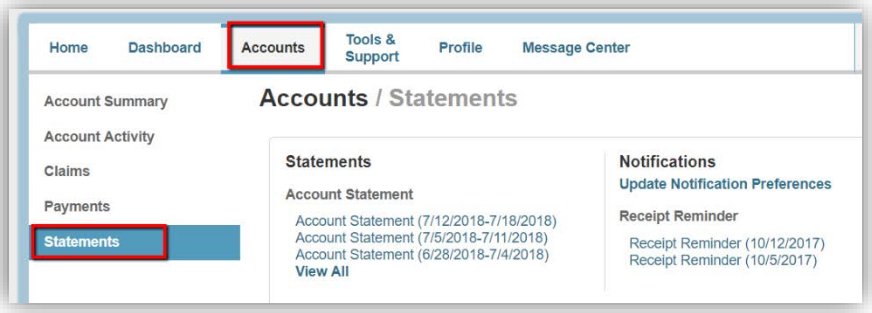
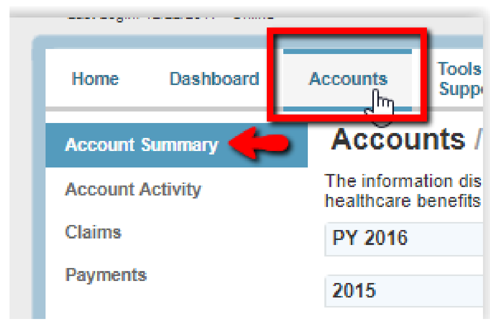
…Statements and Notifications

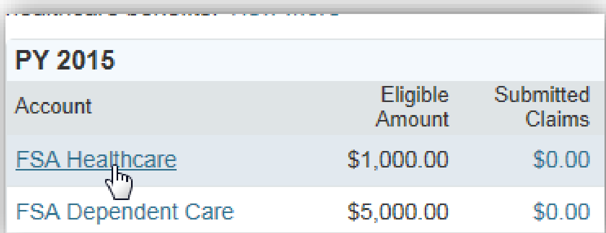
1. Click on **Accounts** tab from top menu, then click on **Statements** from the left menu
2. Click any link of your choice: **Account Statements, Update Notification Preferences or Receipt Reminder.**



…Plan information

1. From the top menu tabs, click on **Accounts** from top menu then **Account Summary** from the left menu.
2. Click on the applicable account
3. **Plan Rules** open in another browser





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Account	Eligible Amount	Submitted Claims
FSA Healthcare	$1,000.00	$0.00
FSA Dependent Care	$5,000.00	$0.00

Questions?

Contact Infinisource Customer Service Representatives at 866-370-3040 or email at fbamail@infinisource.com.