



# Your Guide to MyChoice® Accounts

Saving money on your everyday costs is easy  
with these tips for managing your benefits accounts.



## Your MyChoice® Account Resources

Your account comes with the right tools to help you manage your saving and spending.



### Your Benefits Website

There's no need to bookmark another page, you can access MyChoice Accounts from your benefits website. Just log in with the same username and password you use for your other benefits. Click your name at the top right and choose MyChoice Accounts in the menu.



### Your MyChoice Accounts Visa® Debit Card

Your card makes it easy to pay for **reimbursable, qualified** expenses. The card is linked to all the accounts you're participating in, so you can manage your spending with a single card. Look for your card in the mail and then sign and activate it using the instructions that come with the card.



### Your MyChoice® Benefits App

With the MyChoice benefits app, you can easily view and manage your accounts whenever you need, and wherever you are. Download the MyChoice Mobile App from the Apple or Google store. Or retrieve the QR code from your benefits website to download and access the app, no password needed.



### Sofia™ Your Virtual Benefits Assistant

Available 24/7, Sofia can help you understand how to use your MyChoice accounts or navigate the site. You can always chat with her and if she doesn't know the answer, she'll direct you to someone who does.



## MANAGING YOUR ACCOUNTS

No matter which accounts you have, you can manage them all in the same place. Visit your benefits website or use the MyChoice benefits app to:

- **See your account balances** in real time
- **Upload** documentation of expenses like Explanation of Benefits, itemized invoices, or any document that contains dates of service, patient, provider name, amount and type of service
- **Submit claims for reimbursement:** The fastest way is online or in the app, but you can also download a claim form and email or mail your form and documentation



# USING THE MYCHOICE ACCOUNTS WEBSITE

Find everything you need to manage your accounts.

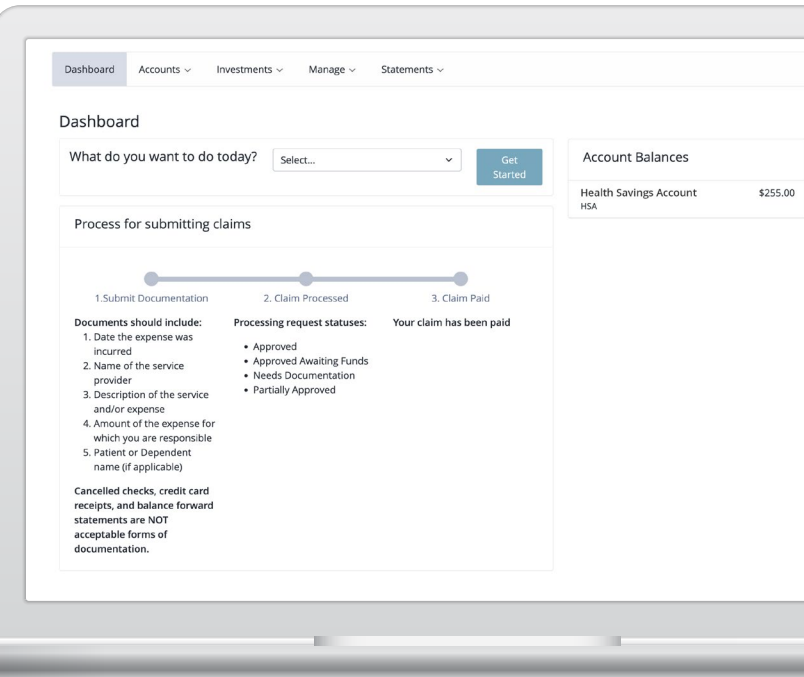
## DASHBOARD

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

**Accounts:** Dig deeper into each of your accounts with contribution amounts, year-to-date totals and any upcoming deadlines. View your transactions and search for specific items.

**Investments:** HSA members can see how much they have available to save or invest, learn more about saving in a money market fund and investing in low-cost investment options, and manage any active investments.

**Claims:** See status including which items are pending and may require further action. View scheduled claims and progress, recurring claims, FSA or HRA claims that require documentation (note red alert notification), and claims history.



**Manage:** Manage your debit cards, set or update a PIN, report a lost card, lock a card, or request a new card. Set up your bank accounts for direct deposit. Manage your regular service providers stored in the system to easily Pay a Provider, if available.

**Statements:** See and download current and previous account and tax statements. For HSA members using the investment option, statements and trade confirmations are available. You can also record your preference for how you receive account statements.

# USING THE MYCHOICE BENEFITS APP

Manage all your benefits, including your MyChoice accounts, with the MyChoice benefits app.

Quickly see which accounts you're participating in and your current balance right on the home screen.



## Want more details?

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.

## Want to submit or check on a claim?

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

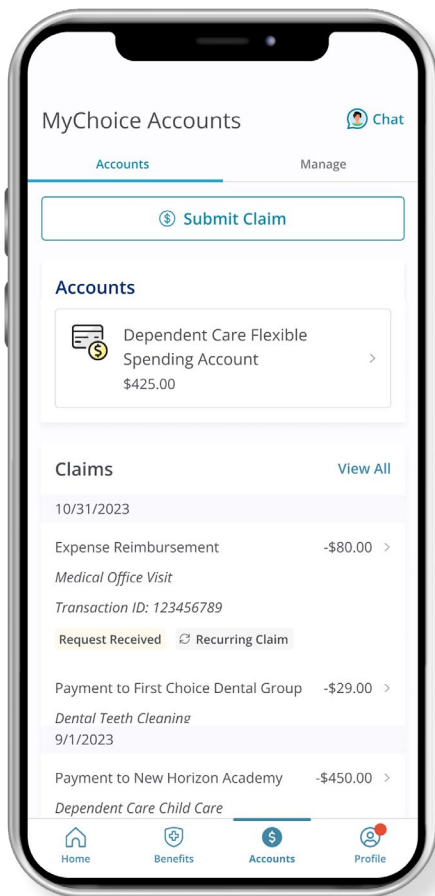
HSA holders can reimburse themselves into a linked bank account for eligible expenses right in the app.

## Want to manage your money?

HSA holders can view and make transactions for saving in a money market fund or low-cost investment options right in the app.

## What's an eligible expense?

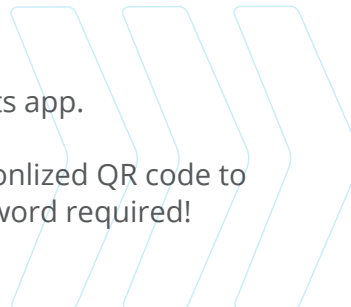
Check out this handy online list of expenses that you can use your MyChoice Accounts for. Find expenses for different account types including healthcare FSA, dependent care FSA, HSA and HRA.



## Get the app

Scan the code to download the MyChoice benefits app.

**Easier:** Log into your benefits website for a personalized QR code to download the app and log in—no separate password required!



# USING YOUR MYCHOICE VISA DEBIT CARD

Your MyChoice Visa debit card is a convenient way 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. 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.

## DOCUMENTING YOUR CARD PURCHASES

The IRS rules require documentation when you use your debit card for certain eligible expenses. When you use your card at a pharmacy or other healthcare provider, we can typically verify your expense real-time. However, in some cases you'll need to provide documentation.

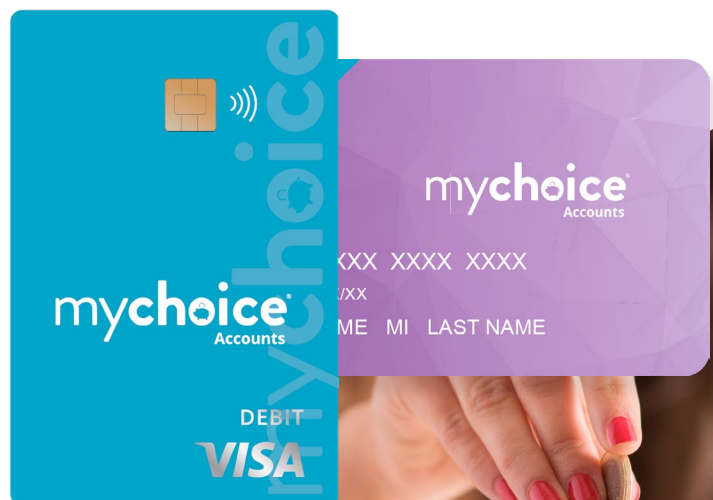
Documentation for FSA and HRA expenses must be itemized and have the following information:

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

**Note:** HSA members don't provide to documentation eligible expenses; however, you should receipts for your personal records.

### What's an eligible expense?

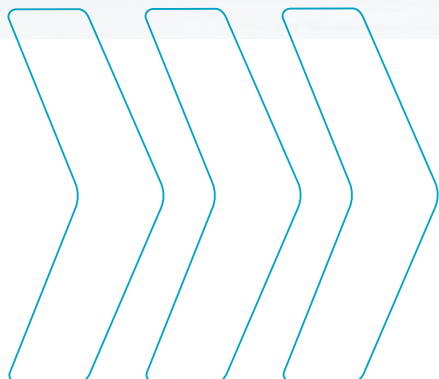
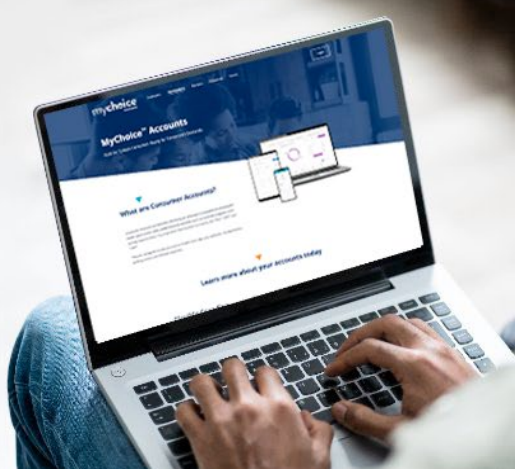
Check out this handy [online list](#) of expenses that you can use your MyChoice Accounts for. Find expenses for different account types including healthcare FSA, dependent care FSA, HSA and HRA.



With MyChoice Accounts, you're on your way to saving money and better managing your expenses.

Congratulations on being a smart benefits consumer!

Find additional information about  
your MyChoice Accounts with videos,  
FAQs, savings calculators and more at  
[mychoiceaccounts.com](https://mychoiceaccounts.com)



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