

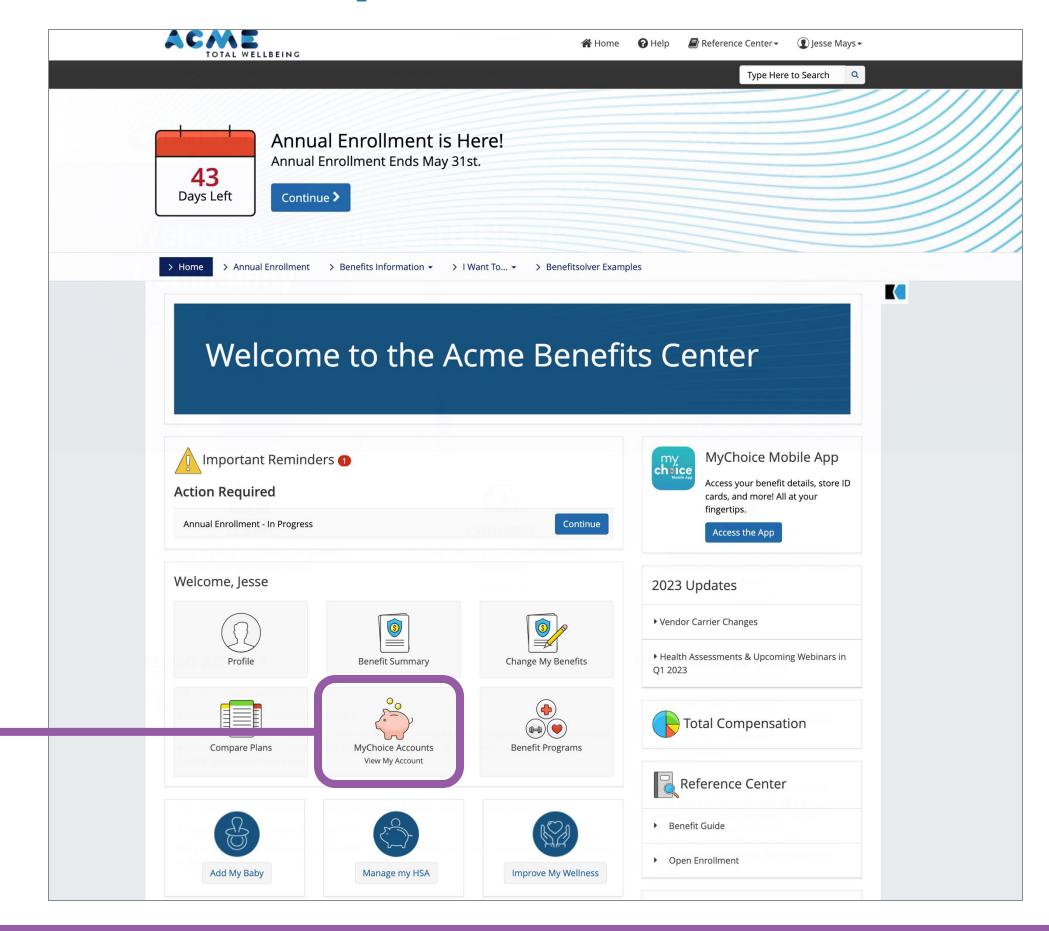
## MyChoice Accounts

Member Web Experience

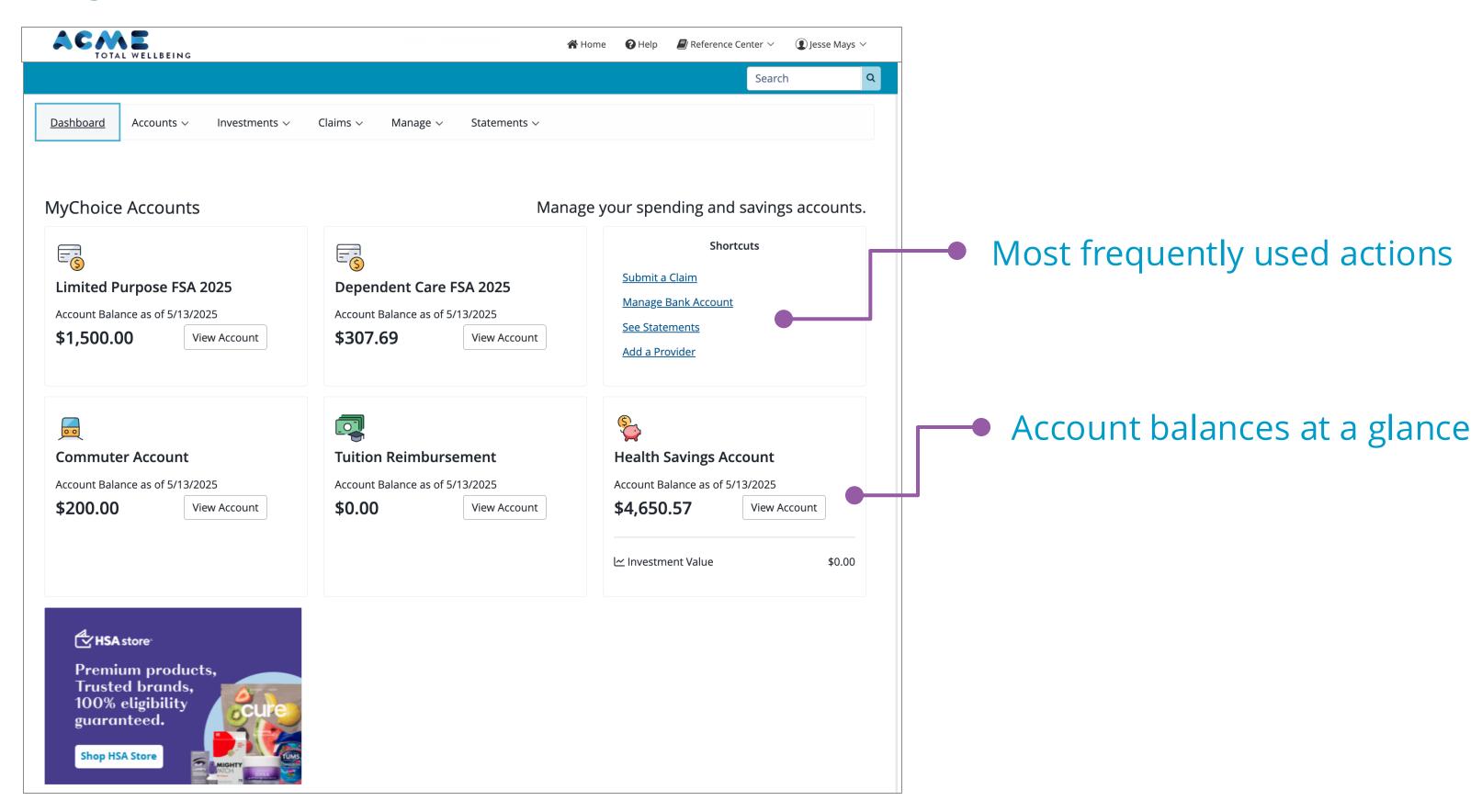


### Fully integrated online experience

Integrated into
Benefitsolver for
easy access and
a one-wallet
benefits
experience

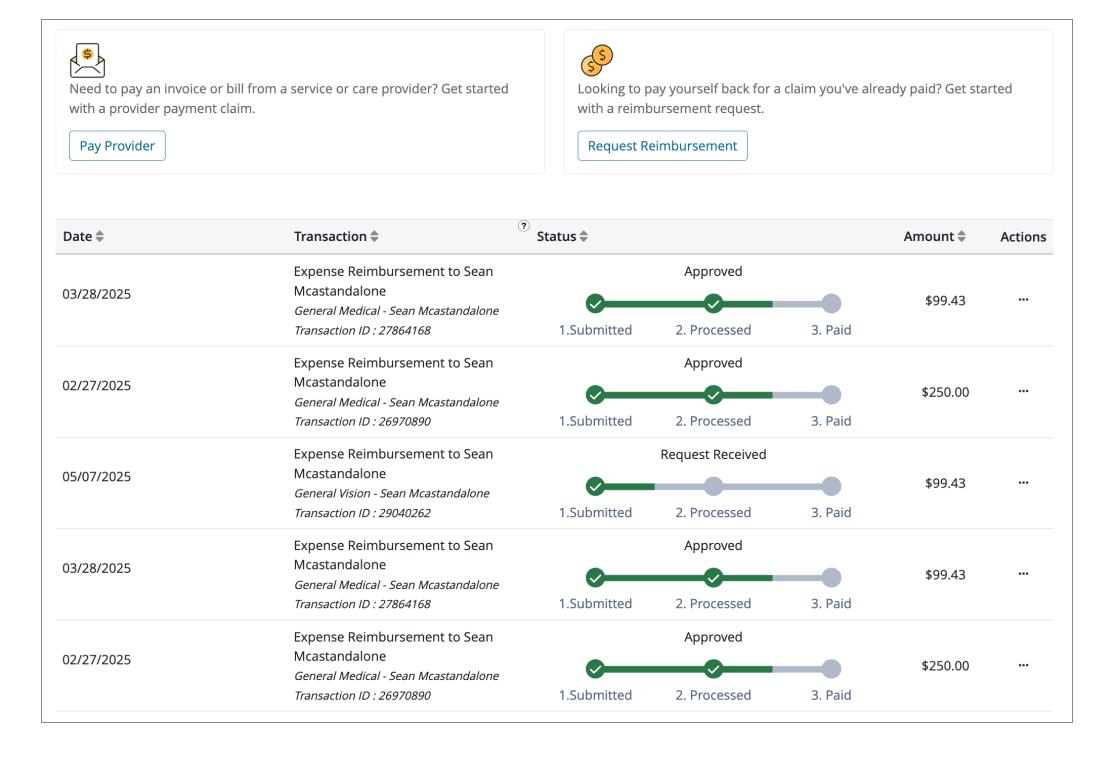


## **MyChoice Accounts Dashboard**





## **MyChoice Accounts Dashboard**



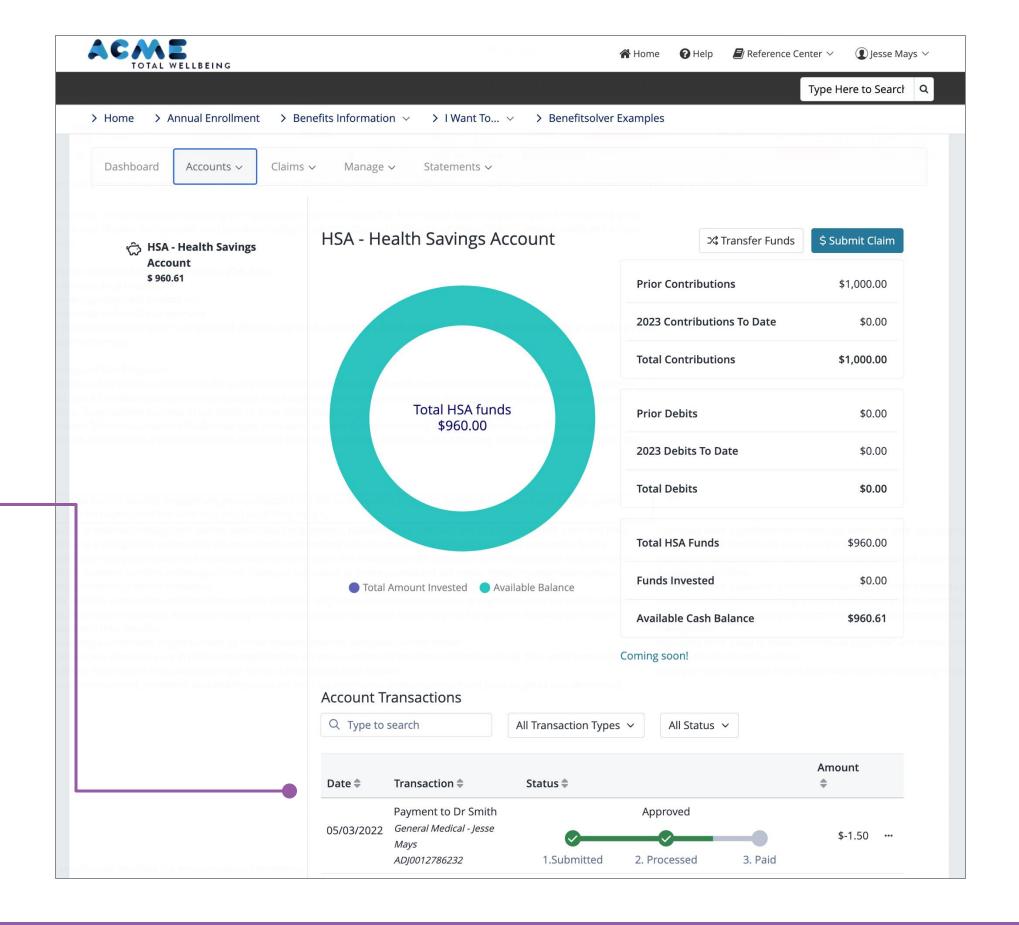
## Most recent claims on the dashboard



### Individual Account Detail

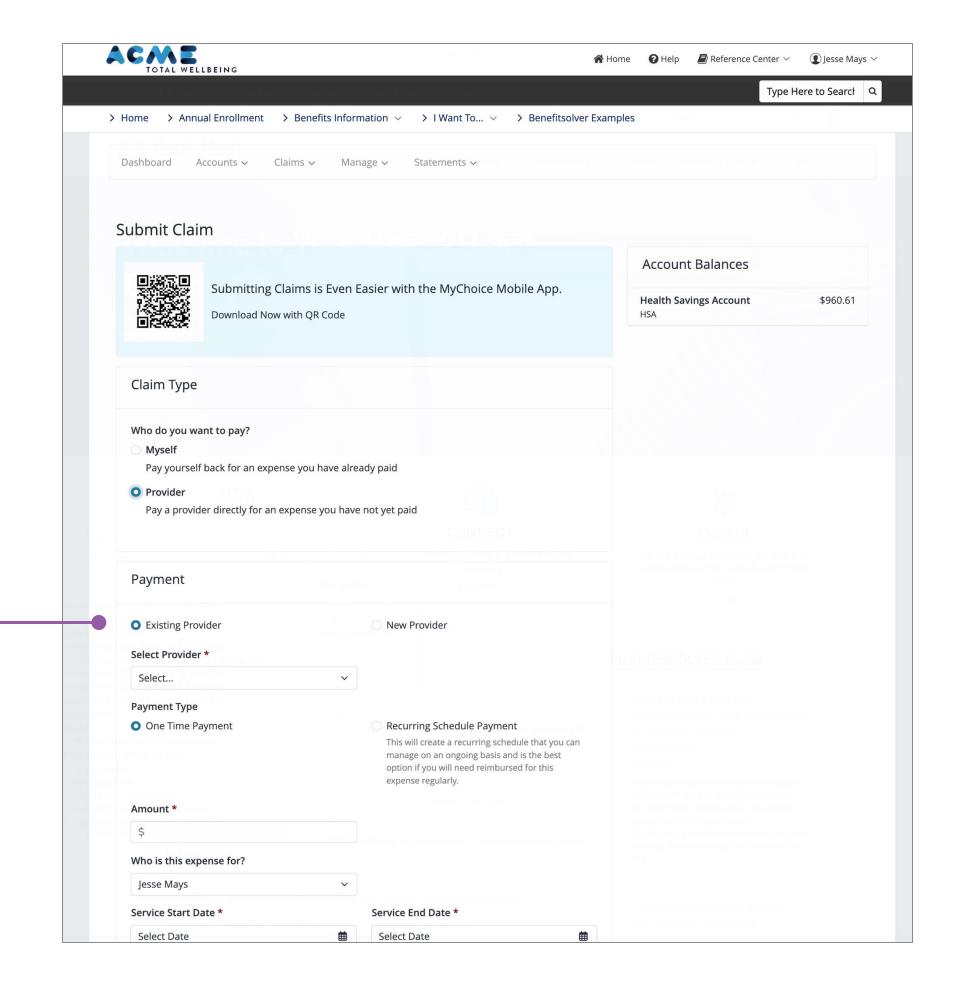
Access Account Statements
Investments (HSA)
Pay Provider or
Transfer/Reimburse

View and filter transactions



### Pay a Provider Directly

- Pay your doctor, hospital or other vendor directly from your account
- Upload documentation or receipts
- Members can do this directly in the claim process or add providers under Manage > Providers.



### **Claims > Submit Claim**

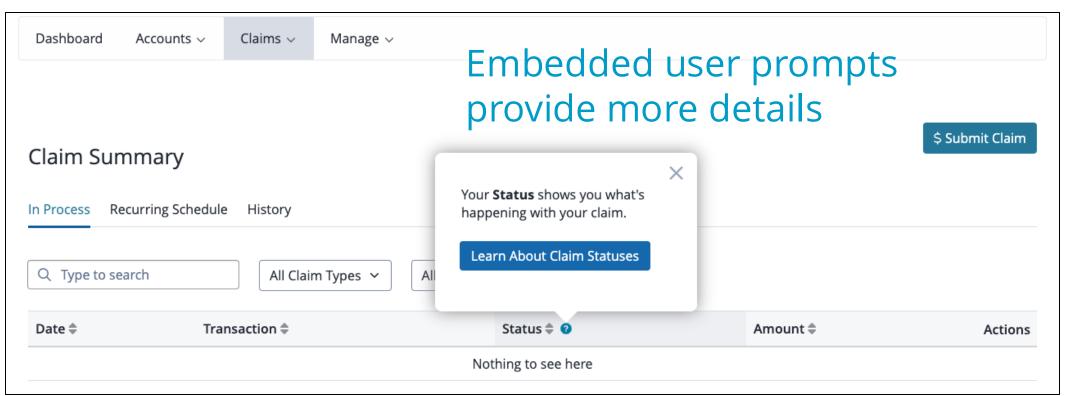
### Submit Claim Submitting Claims is Even Easier with the MyChoice Mobile App. Claim Type Who do you want to pay? Pay yourself back for an expense you have already paid Pay a provider directly for an expense you have not yet paid Reimbursement Reimbursement Type One Time Reimbursement Recurring Schedule Reimbursement This will create a recurring schedule that you can manage on an ongoing basis and is the best option if you will need reimbursed for this Amount 3 Are you requesting reimbursement for a service or a purchase? Ex: doctor visits, chiropractor appointments, childcare expenses. Ex: buying contacts, medicine, pharmacy items, or insurance premiums. Provider (Optional) Who is this expense for?

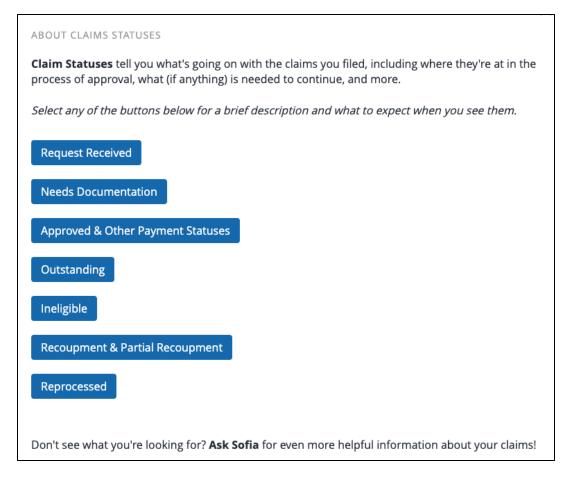
2022 - Dependen Spending Accour			\$	128.97
DCA				
2021 - Dependen Spending Accour				\$0.00
DCA	21 22			
<b>2023 - LFSA</b> LFSA			\$2	267.24
<b>2022 - LFSA</b> LFSA				\$0.00
<b>2021 - LFSA</b> LFSA				\$0.00
<b>Health Savings A</b> HSA	ccount		\$1,4	419.81

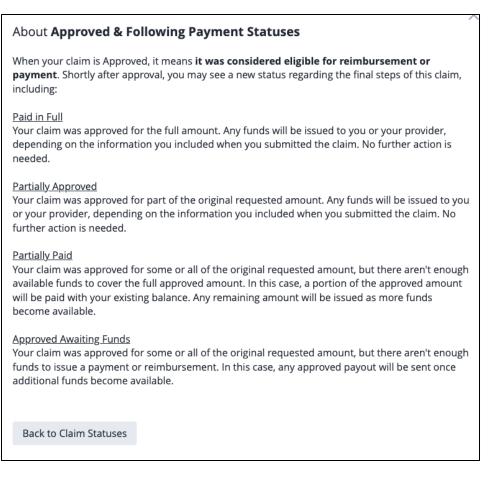
Supporting Documentation	
<ul> <li>Document should include:</li> <li>1. Date the expense was incurred</li> <li>2. Name of the service provider</li> <li>3. Description of the service and/or expense</li> <li>4. Amount of the expense for which you are responsible</li> <li>5. Patient or Dependent name (if applicable)</li> <li>⚠ Cancelled checks, credit card receipts, and balance forward statements are NOT acceptable forms of documentation.</li> </ul>	Drop your files here  or Browse Files  Allowed file formats: .png,.pdf,.jpg,.jpeg,.gif Max allowed size for file: 20 MB
Required Agreement	
☐ I certify that this expense has not been reimburs Payments may be fulfilled by a Third Party	ed by any other means.

- Dynamic fields display based on responses.
- Upload documentation & Submit

### Claims > Submit Claim









### Request Successfully Submitted.

Your reference number is #28749126

#### What's Next

- Your claim will now be reviewed and processed.
   This step usually takes 3-5 business days.
- Updates on this claim will appear on your Claims
   Dashboard.
- Once your claim is approved, we'll send the approved payment to you or the provider you selected, based on the claim details you entered and availability of funds.

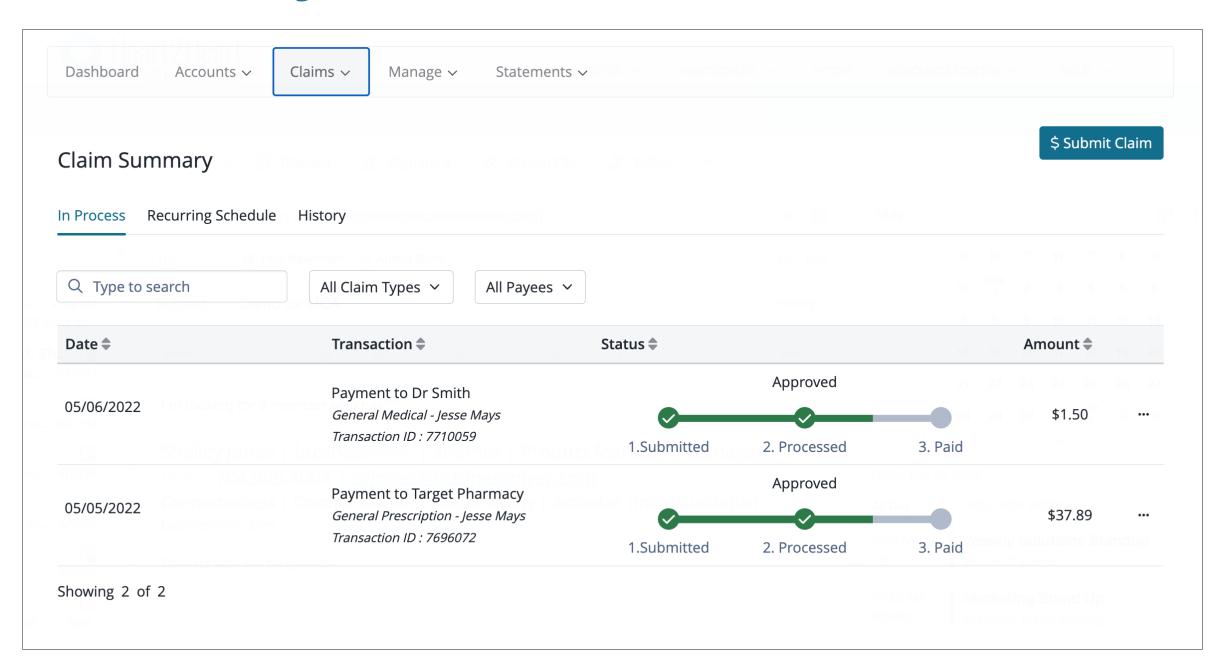
Timing may vary depending on volume of claims submitted.

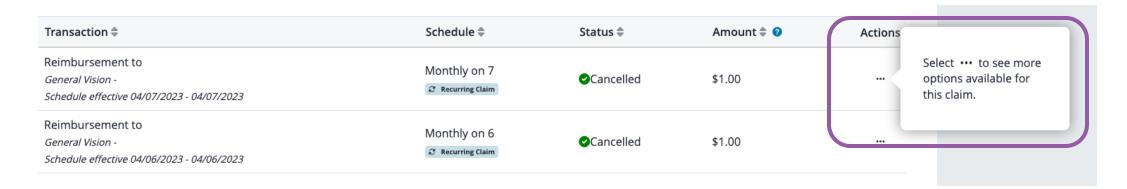
Continue



## Claims > Claim Summary

- Shows all claims, transfers, and card transactions in process
- Claims on a recurring schedule
- Claims history
- Edit claims
- Search function
- Filter by claim types

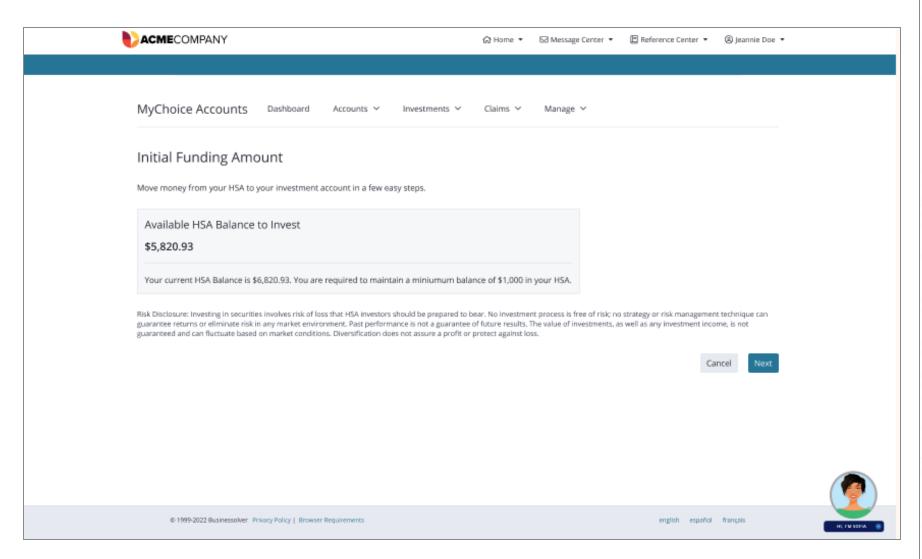


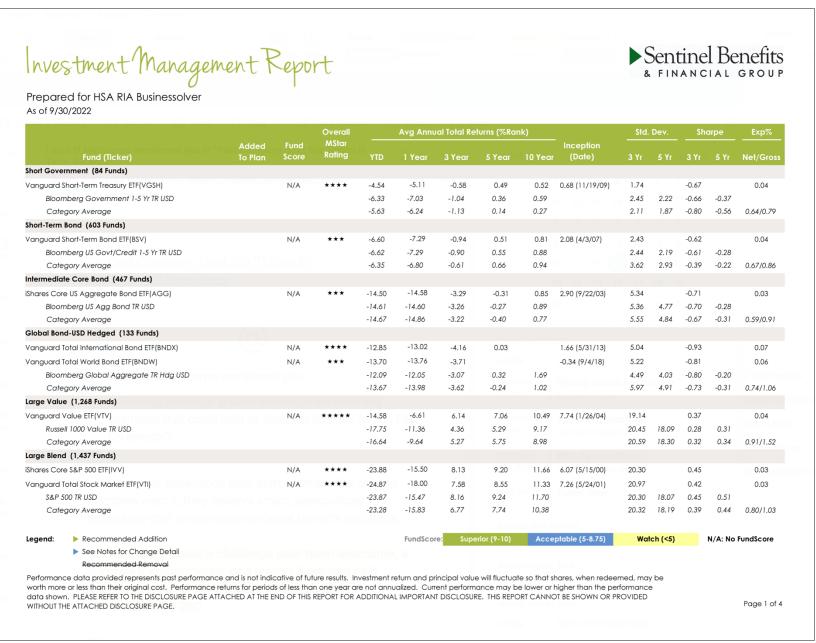




### **MyChoice Accounts Investments (HSA)**

Self-directed investment tools embedded into the MyChoice Accounts member web

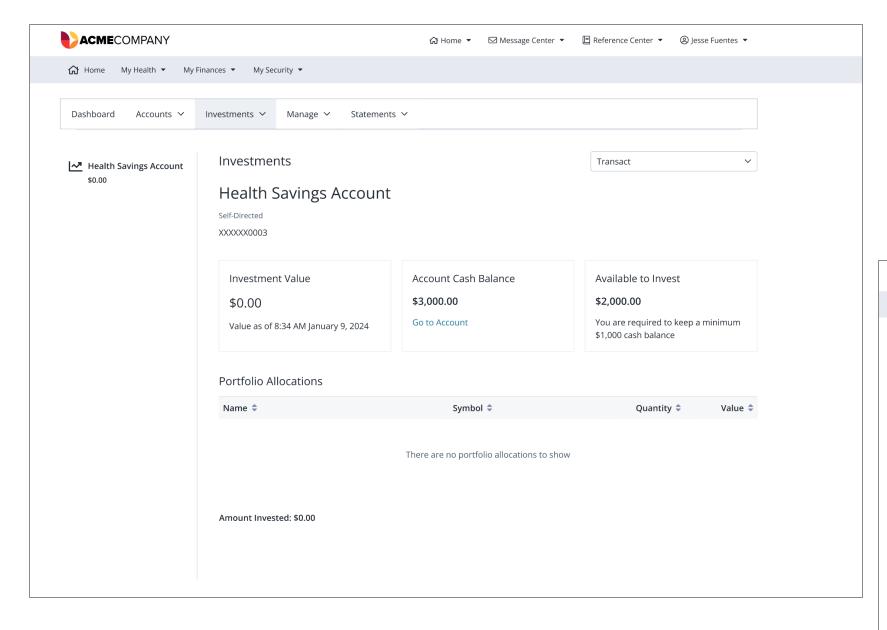




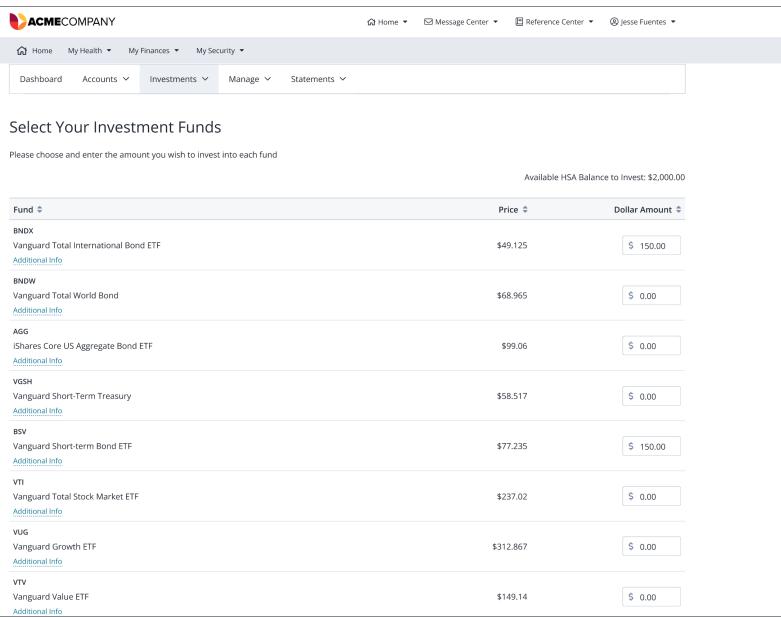
Select the graphic for the full fund line-up



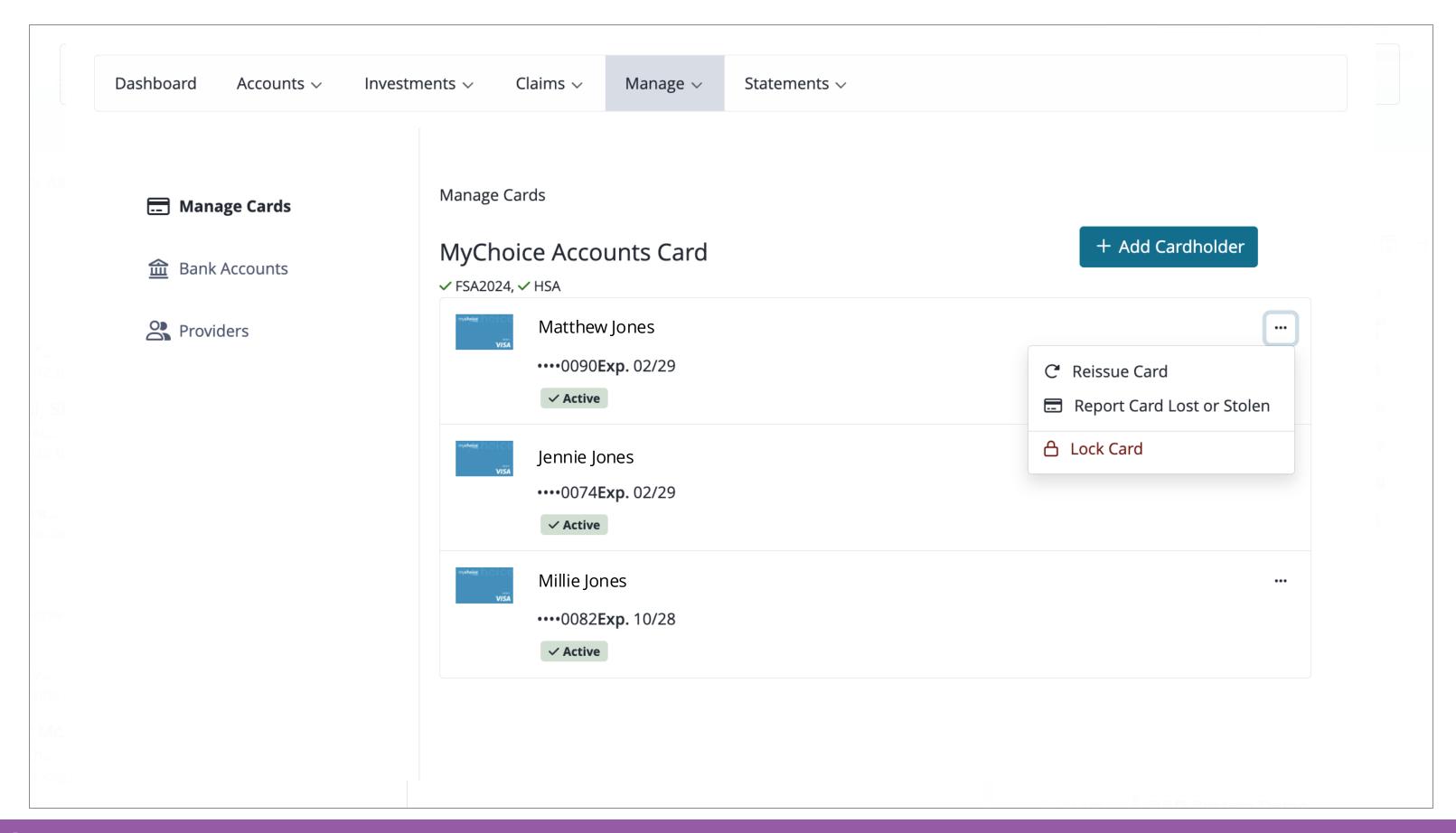
### **MyChoice Accounts Investments (HSA)**



- Modern, flexible investment model using ETFs rather than mutual funds
- Real-time trading

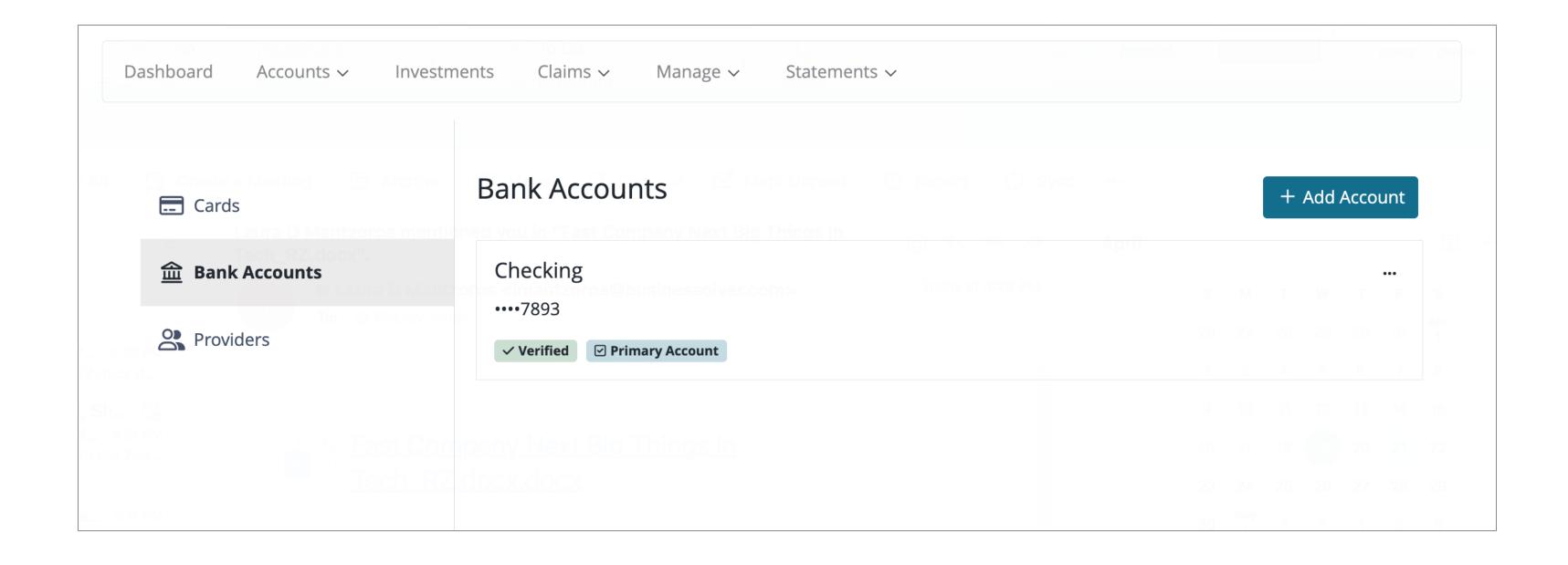


### Manage > Cards



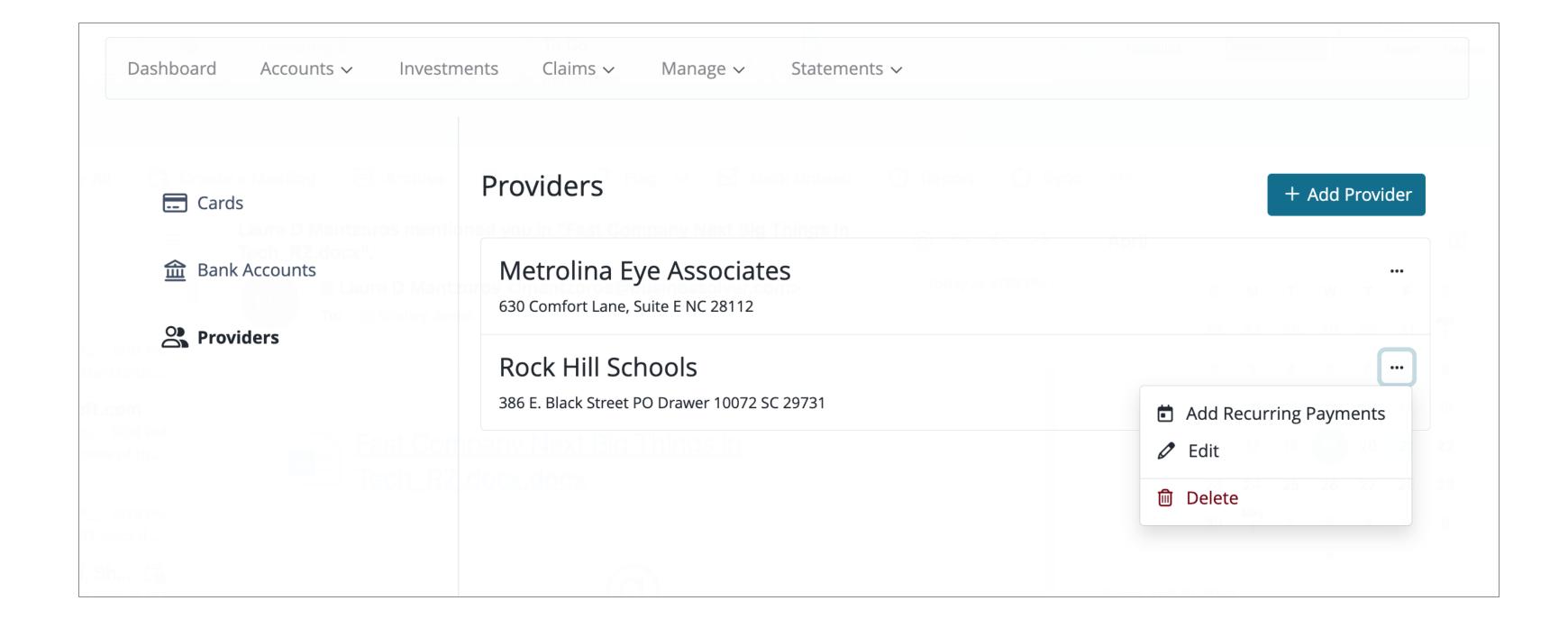


## Manage > Bank Accounts (direct deposit)





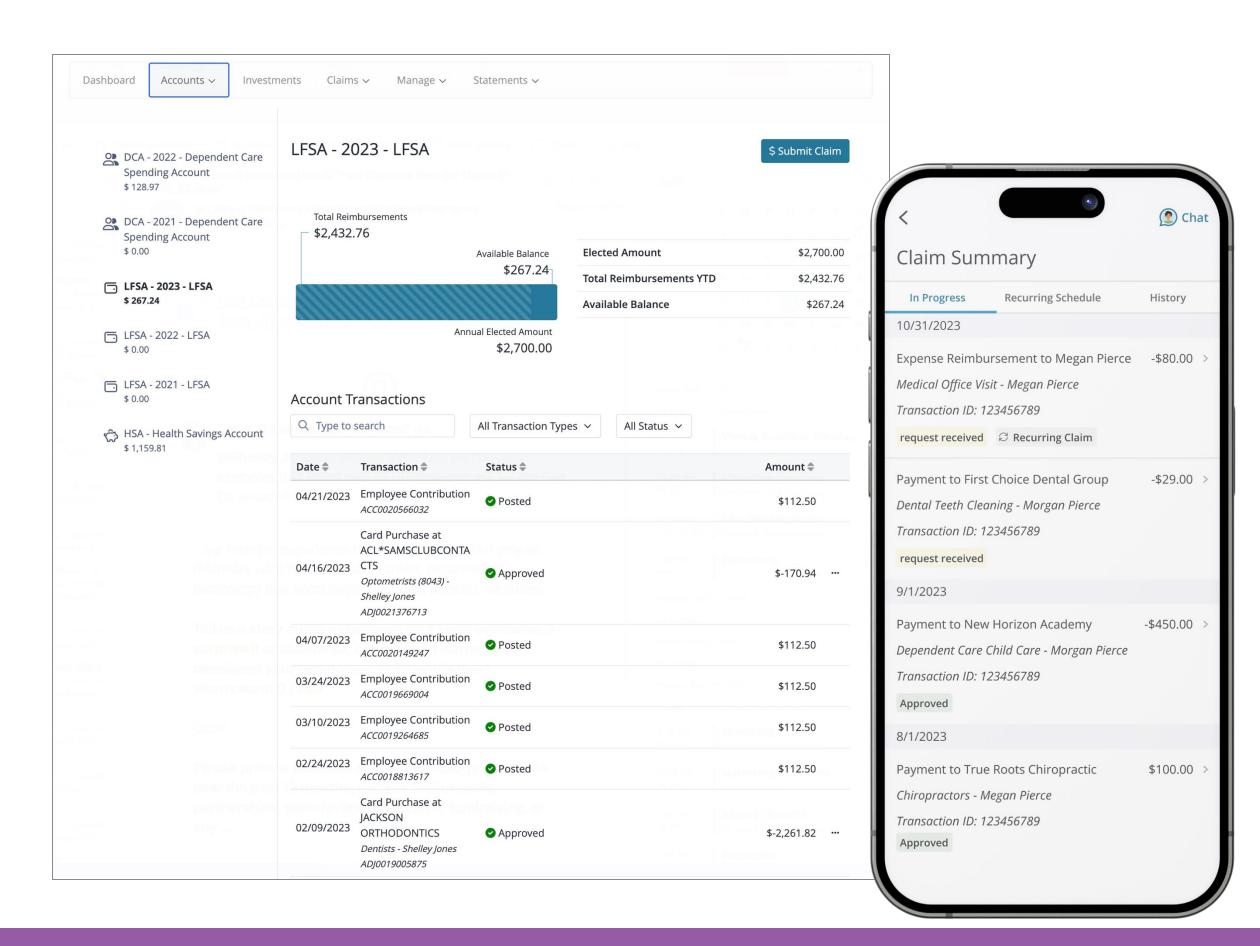
## Manage > Providers





### Statements: FSA + HRA

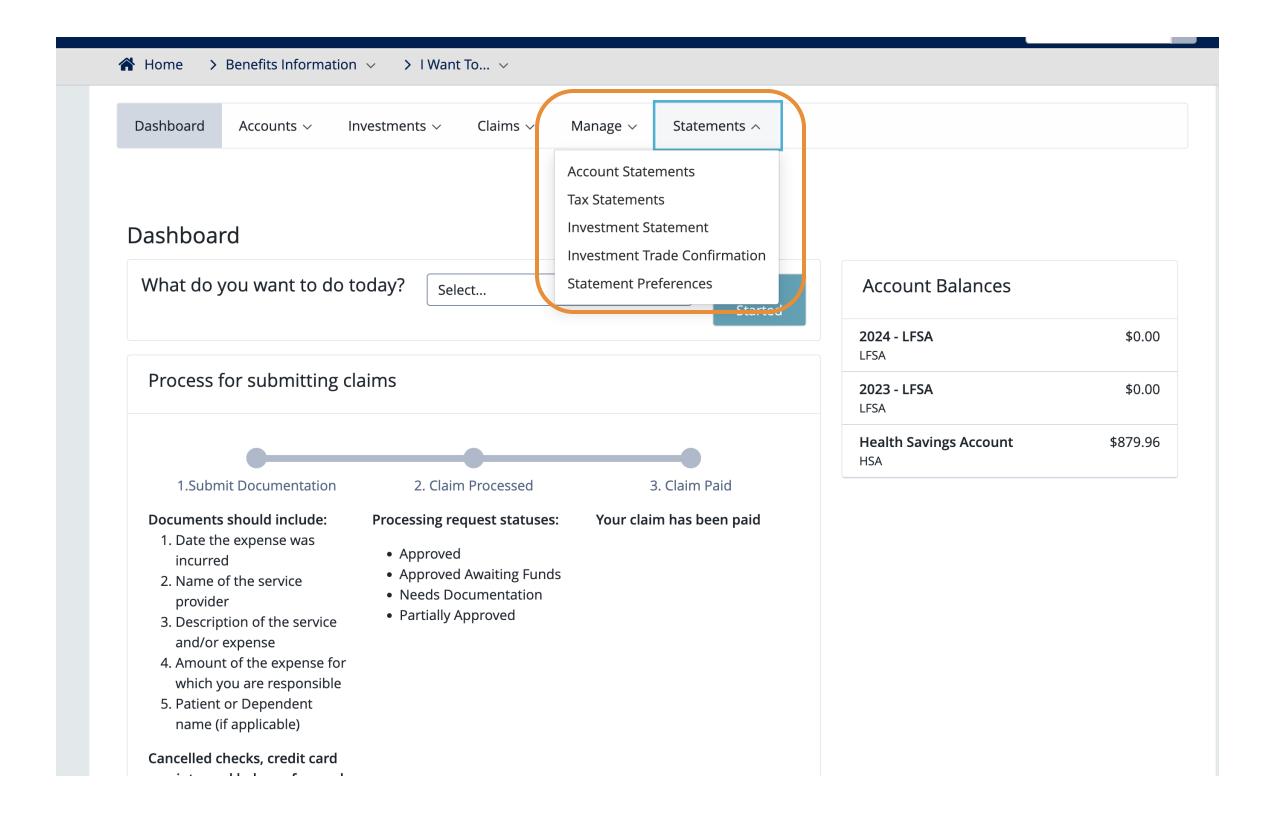
- Real-time balance information
- Account transactions
- Claim status tracker
- Claim history
- Recurring schedule
- Available in member web or mobile app





### Statement Menu: HSA Only

**HSA Members** 



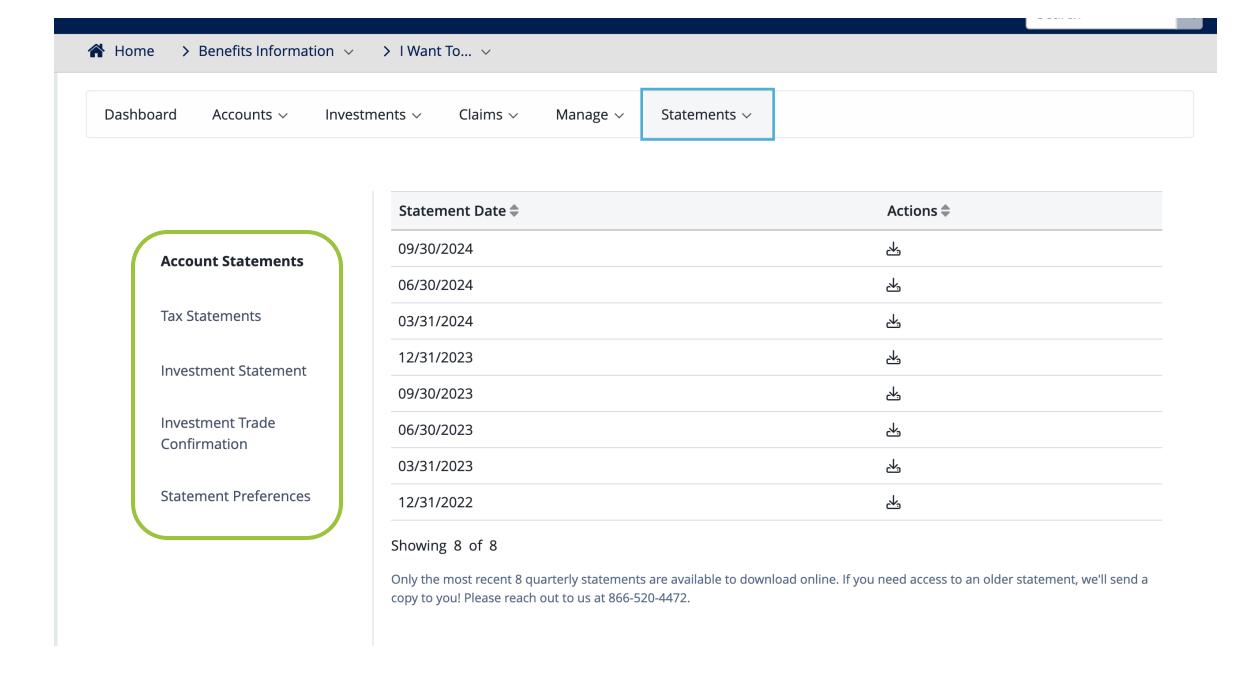


### **Account Statements: HSA**

View

Account Statements - qtrly
Tax Statements - Jan/May
Investment Statement - monthly
Trade Confirmation - per trade
Statement Preferences

Download as PDF on demand





### **Statements: HSA**

Members may review their transactions in real time from their HSA account page or download a PDF statement like this one. >



#### **Account Information**

Account Registration MATTHEW JONES 100 MAIN STREET ROCK HILL SC 29730-3331

#### **Your Healthcare Account Statement**

October 1, 2023 through December 31, 2023
Account Number 2223334445

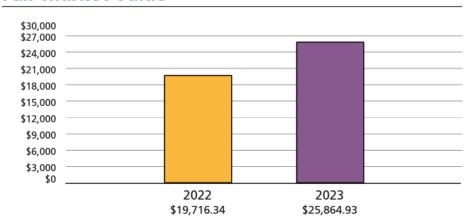
#### **Contact Information:**

866-520-4472

#### Fair Market Value as of December 31, 2023



#### Fair Market Value

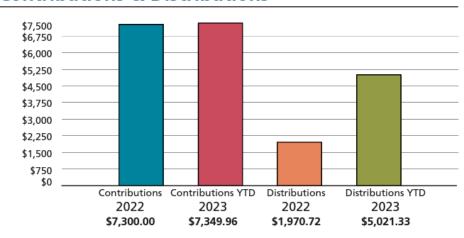


#### **For Your Information**

- <sup>1</sup> Funds in this account are insured by the FDIC to the maximum permitted by law
- <sup>3</sup> NOT FDIC INSURED / NO BANK GUARANTEE / MAY LOSE VALUE This is an aggregate of your HSA Saver Account and your Self-Directed Investment Account. Securities in your Self-Directed Investment Account are offered through UMB Financial Services, Inc., a registered broker/dealer and member FINRA (www.finra.org), SIPC and not by UMB Bank, n.a.

Self-Directed Investment balance reflects the balance at the time this statement was created and may vary from actual investment balance. Self-Directed Investment activity is not included. See your investment statement for most current balance and activity. That statement will be delivered separately.

#### **Contributions & Distributions**



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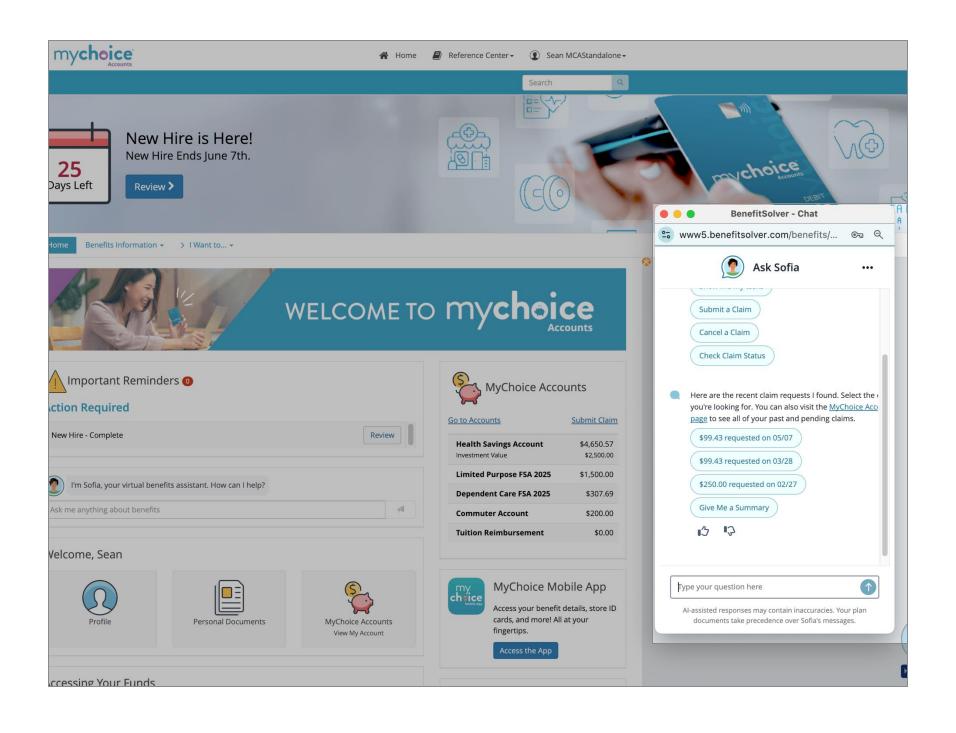
page 3 of 5

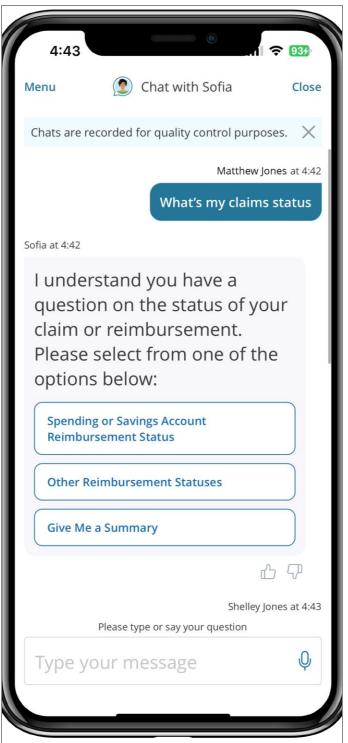


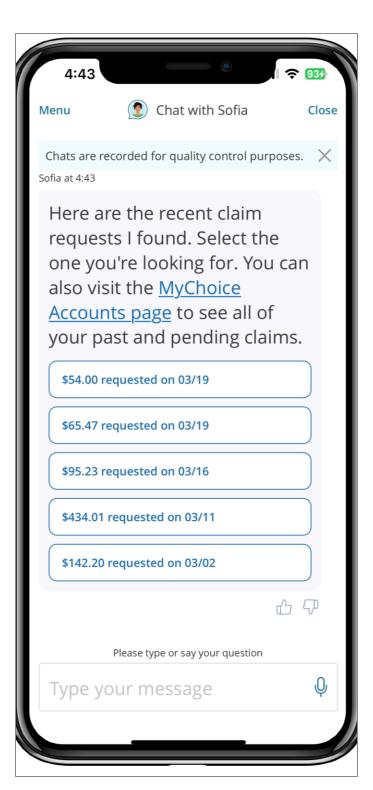


### Al Assistant, Sofia knows MyChoice Accounts

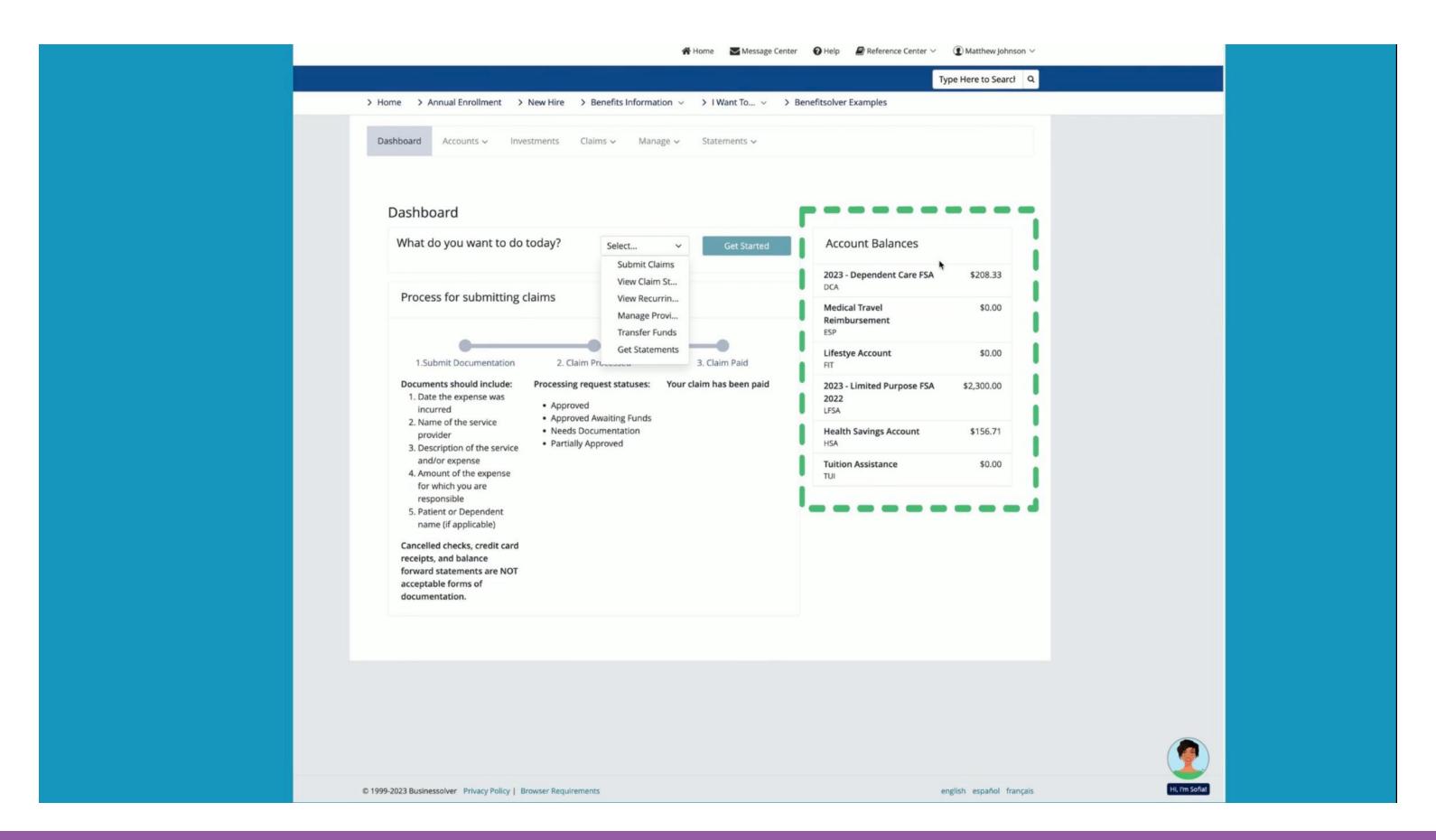
Members may access Sofia 24/7 through the member web and get more details on their accounts quickly...in 52 languages and via voice or type-to-chat.







### Member Web Demo Video





## MyChoice Mobile App

Mobile Participant Experience





### **MyChoice Mobile App**

The MyChoice Mobile App is the best place for members to manage ALL their benefits, including their accounts.

It's easy to upload a photo for documentation or submit an HSA transfer in moments...

Or check their balance on the go.

This app is for all of Benefitsolver, so there's just one app to manage.

- Store and send ID cards
- Ask Sofia questions
- Initiate enrollment
- Verify benefits



#### **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, or review our online eligible expense list.

#### **Request Reimbursement**

FSA or HRA

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.

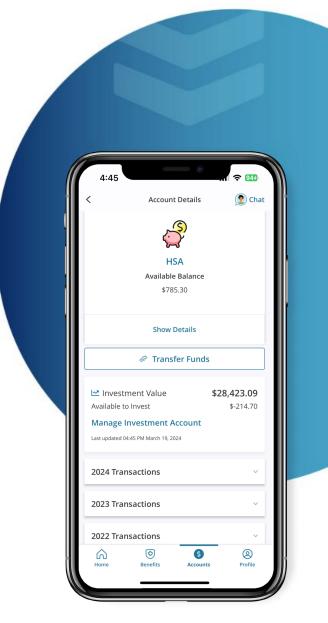
**Mobile:** Select **Accounts** and then tap **Submit Claim** and complete all required fields.

#### Pay a Provider

Online: If you want to use your account balance to pay a provider directly, select Claims > Submit Claim, then select Care Provider 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.

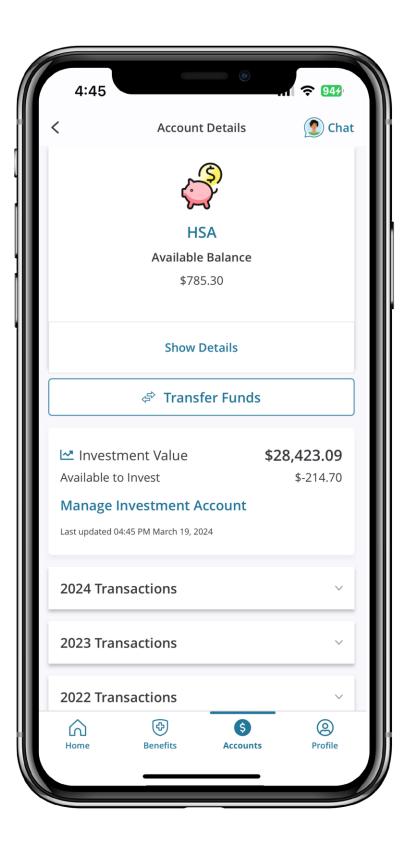
**Mobile:** Select **Accounts** and tap the **Manage** tab. Tap the **Providers** tile to add a new provider or edit an existing provider.

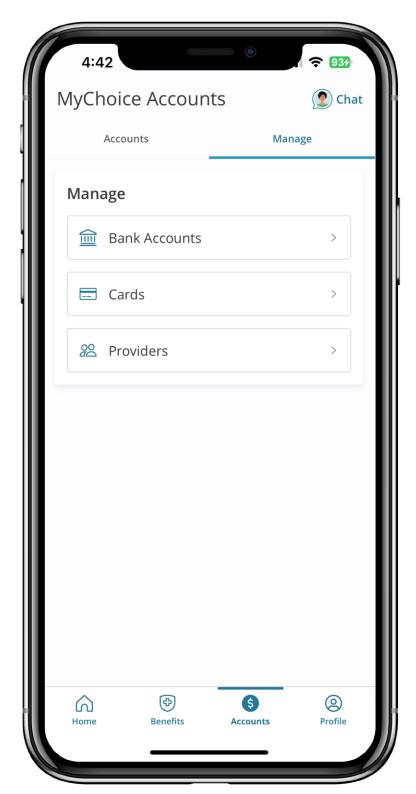


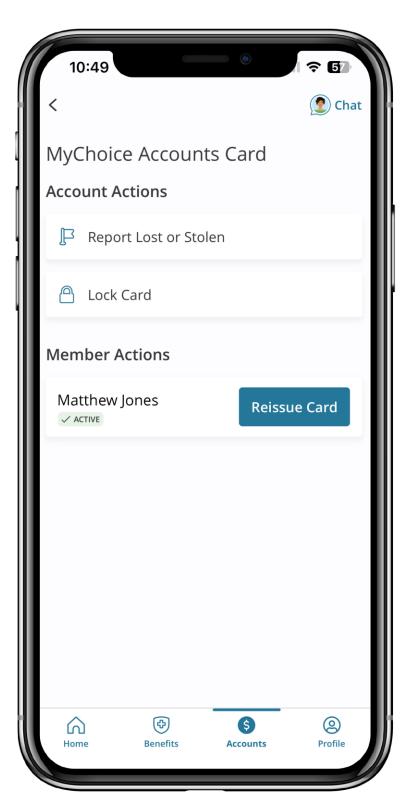
## MyChoice Mobile App

The MyChoice Mobile App offers complete parity with the online experience.

Members may perform all functions related to their saving/spending account in the app.



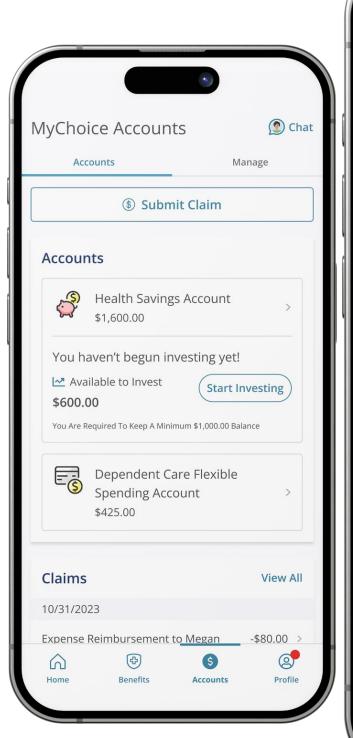


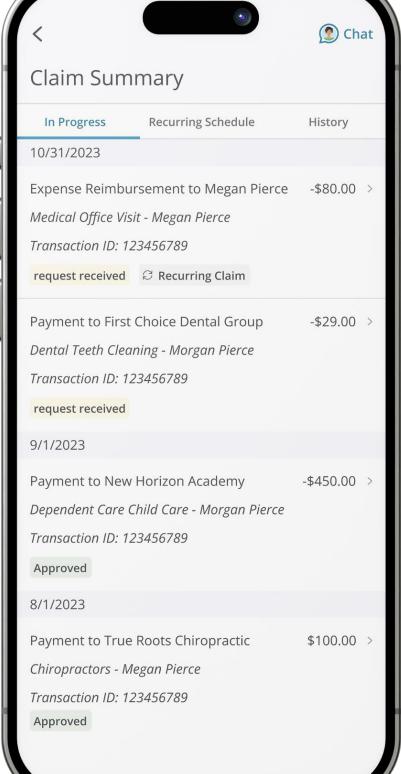


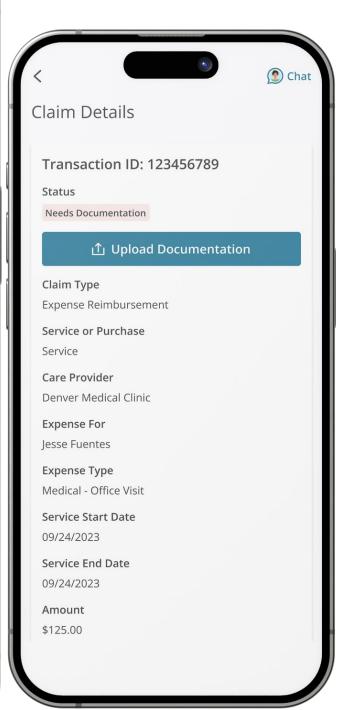


### MyChoice Mobile App Claims

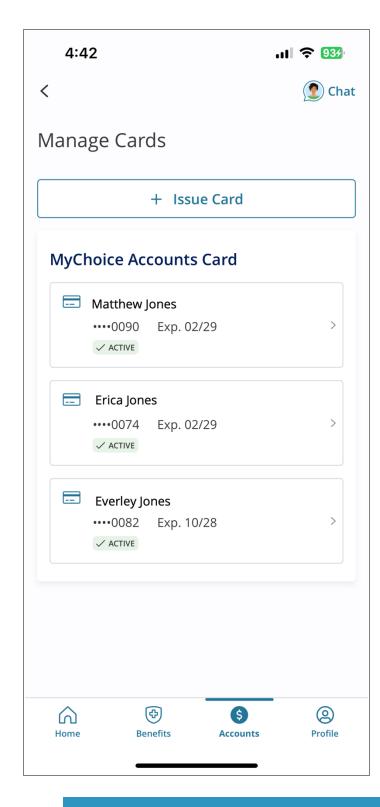
- Log in to the app, select SubmitClaim and follow the prompts.
- Fill in the details:
  - Receipt image (use device camera)
  - Date of service
  - Category
  - Service
  - Amount requested
- Select Review Claim.
  Reimbursement will usually occur within 2-5 business days.

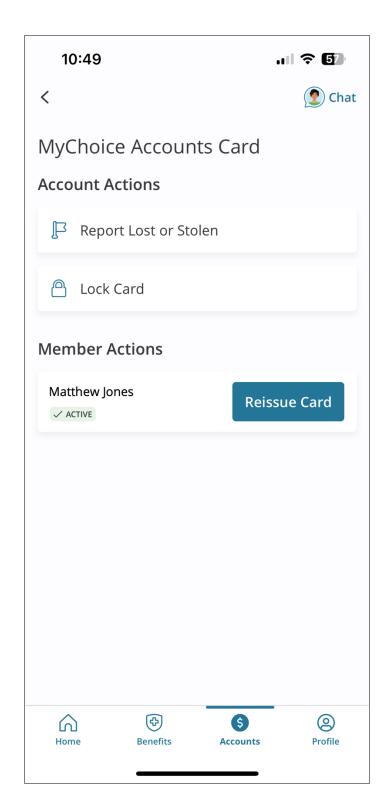


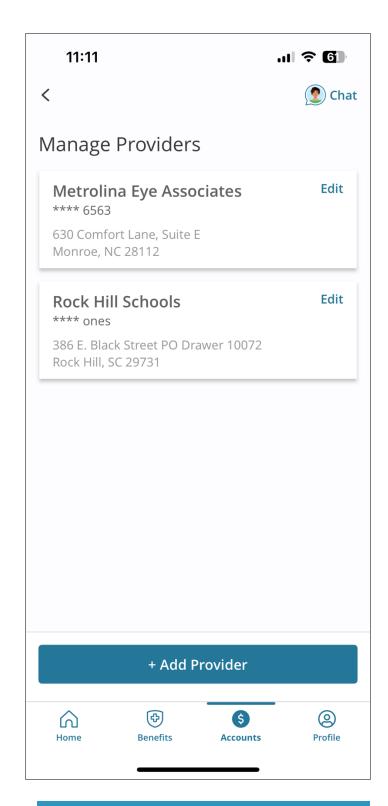


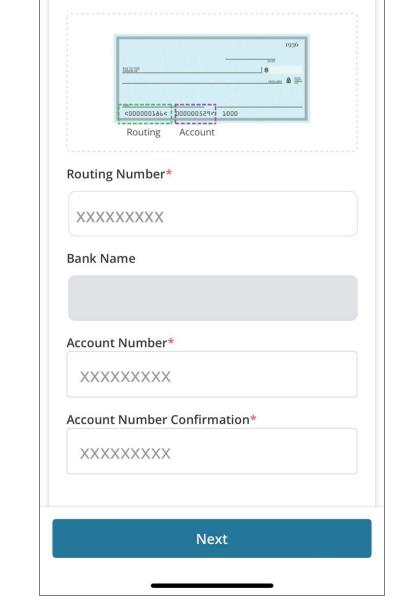


### Manage: Cards, Providers, Bank Account









X

Add Account

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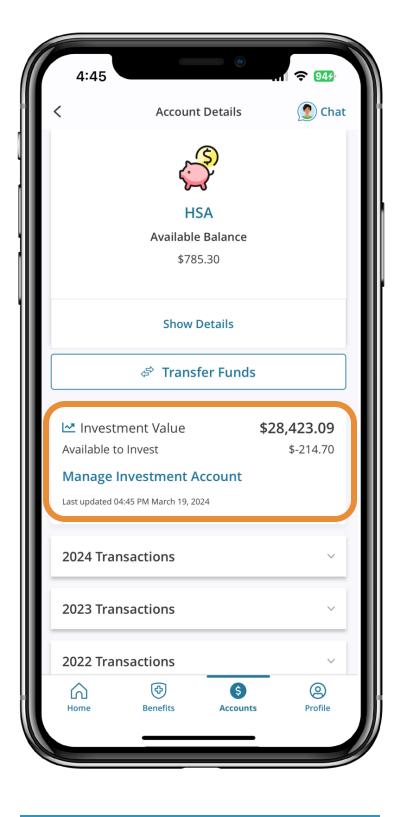
Manage Cards

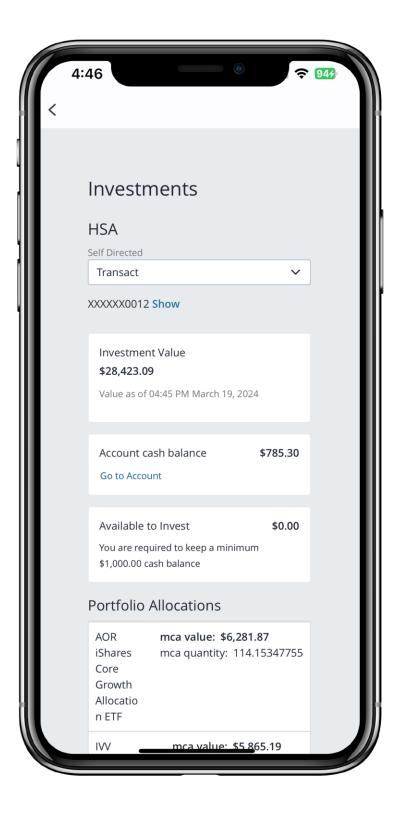
Manage Providers

Manage Bank Account



### **HSA Investments**





Transaction History Go to Investment Account **Pending Activity** Trades listed below will be submitted for execution. Share amounts listed below are an estimate until trade is executed at actual market share price. Fund \$ Amount \$ Actions Nothing to see here Showing 0 of 0 All Activity Q Type to search Fund \$ Amount \$ 3/11/2024 \$114.35 VTV 0.72451371 Shares Vanguard Value ETF ✓ Completed Executed Amount: \$157.83 3/11/2024 AOR iShares Core Growth 1.55862570 Shares ✓ Completed Allocation ETF Executed Amount: \$55.01 3/11/2024 \$85.74 0.16713776 Shares iShares Core S&P 500 ETF ✓ Completed Executed Amount: \$512.99

HSA Account page

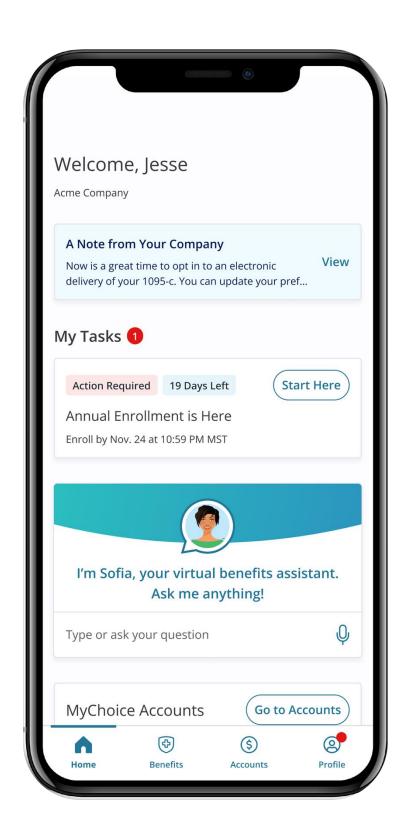
Investment Dashboard

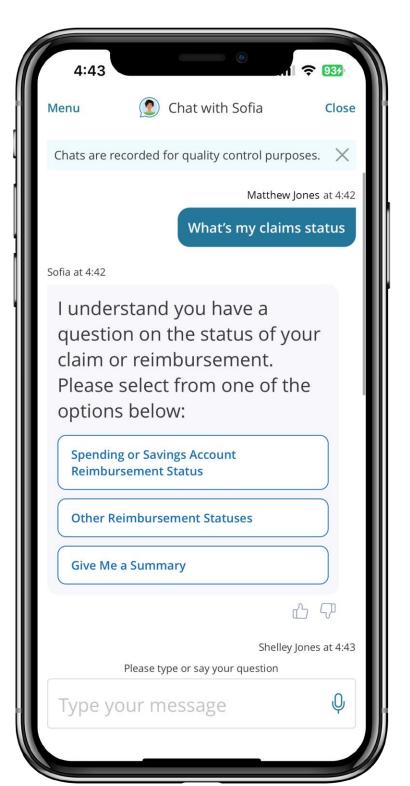
Investment History

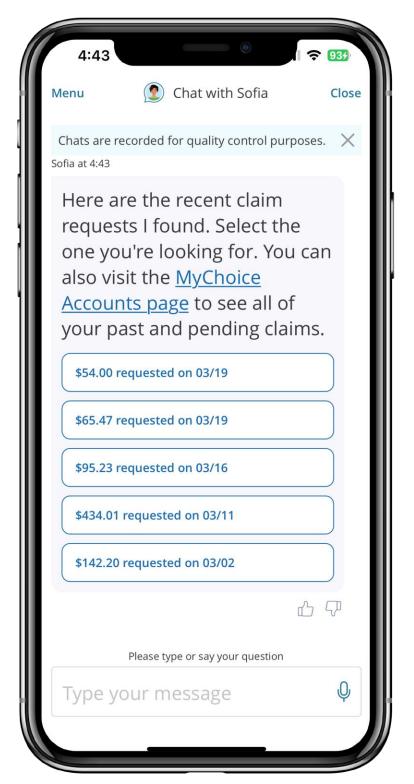


## MyChoice Mobile App Al Support

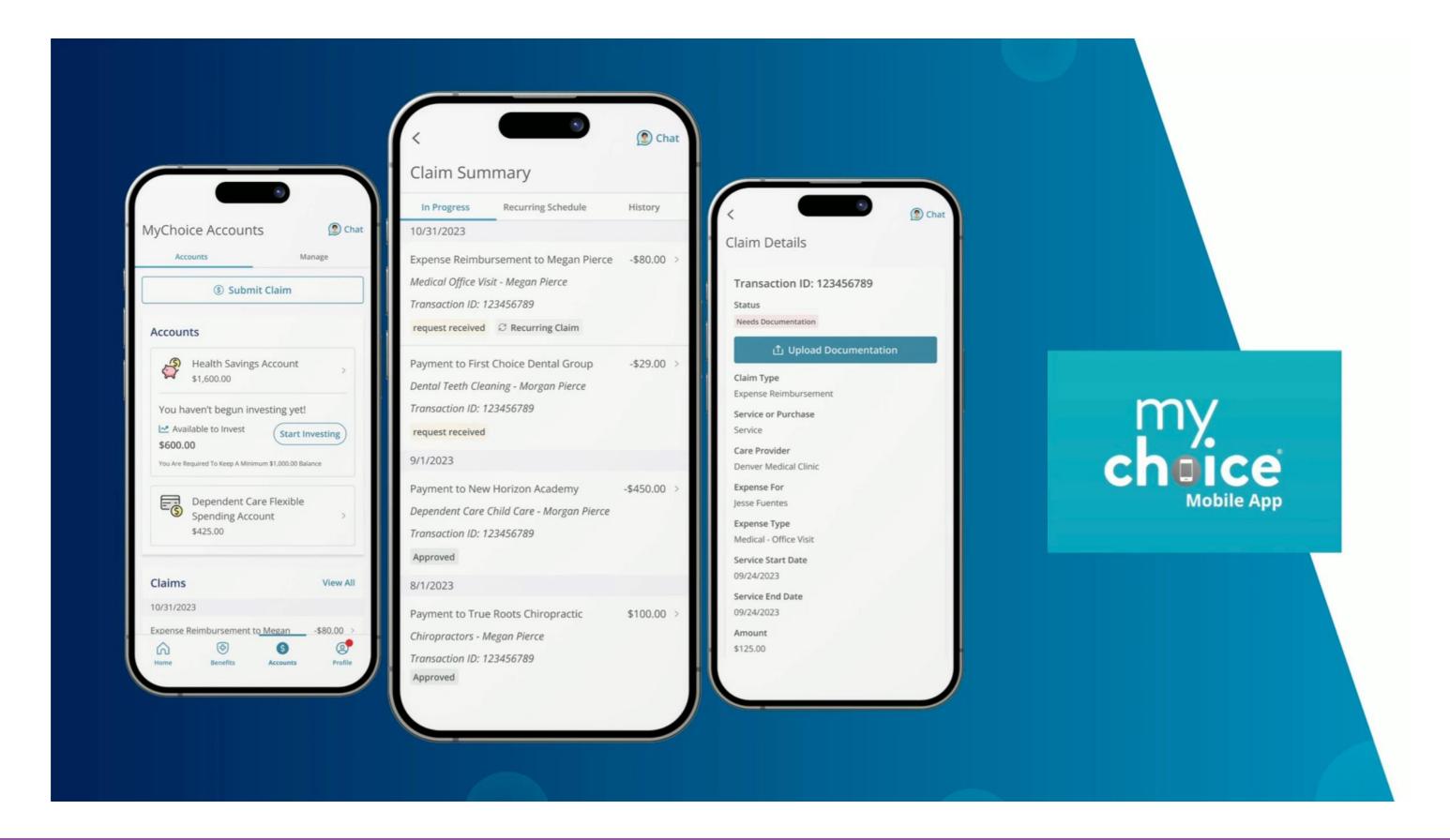
- Al-enabled with our live chatbot, Sofia
- Participants can askquestions and get answers in real time
- 33% of members use Sofia on nights and weekends to get speedy answers
- She knows balances, debit card info, claims submission deadlines, last five claims submitted, and more.







### Video Demo







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Market Leader in Benefits Technology and Innovation

