mychoice® Accounts

Client Administrator Guide

Tools, Processes, and Resources

Hi. We're glad you're here.

Click on any of the topics below to see how we're solving for YOU.

Meet Your Team

Rae Shanahan │ CEO, Innovation Works & Chief Strategy Officer, Businessolver

Rae has overall responsibility for MyChoice Accounts, informing our business excellence, training, client engagement, and product development efforts. As a leader for both Businessolver and our MyChoice Accounts team, Rae has ensured we have the rock-solid foundation and strong ethic necessary to continue to deliver on our promises – both to the market and to our employees. She is passionate about creating a culture and focus on excellence, and she works tirelessly to refine and improve both. Ask her what she likes best – she will say she gets to live her personal mission every day: "Living with energy – creating it, sharing it wherever I go." Rae joined Businessolver in 2000, after more than a decade in HR, both on the client side and the delivery side.

Strategic | Command | Input | Relator | Achiever

Kent Rausch │ Head of Product and Innovation

You want to meet someone who has been around the block a time or two? Meet Kent. With over 20 years of experience in the benefits industry and consumer accounts, Kent has led product strategy and development departments at many organizations. These include Prudential Service Bureau, Sykes Health Plan Services, Evolution Benefits, SHPS, ADP and now Businessolver.
At Businessolver, Kent was instrumental in building MyChoice Accounts with a focus on card and financial processing, and benefits and wellness enterprise systems. He thrives on product and market disruption, innovation and complex problem simplification. Kent earned his degree in computer and information sciences while serving in the United States Air Force.

Strategic | Relator | Futuristic | Ideation | Responsibility

Brandon Willis │ VP of Consumer Accounts

Brandon leads our Louisville team, the Solvers working behind the scenes to ensure files go out, claims are processed, and cards are delivered. Brandon joined Businessolver in 2019 to lead our Consumer Account Operations team and has been involved in many of the major shifts within the industry. In 18 years with ADP and SHPS, Brandon experienced firsthand the evolution of spending accounts from flexible spending accounts and dependent care accounts to include health reimbursement accounts, health savings accounts, as well as the introduction of debit cards.
Brandon earned his MBA from Indiana University and enjoys travelling and spending time with his family.

Achiever | Strategic | Relator | Learner | Analytical

Hannah Webb │ Director of Consumer Accounts

Hannah has a long history of client management and has been at Businessolver since 2014. She has performed multiple roles here, learning the system inside and out as a client operations lead, NAE, system relationship manager, and architect. Prior to leading the consumer accounts team, Hannah was a tech lead. Currently, she oversees day-to-day operations for MCA clients and process improvement.
Hannah holds a B.A. and an MBA with concentration in HR. She loves to find ways to challenge her team to become better each day. Her perfect day would include sitting on a beach somewhere tropical with a book.

Achiever | Belief | Futuristic | Activator | Positivity

Meet Your Team

Rebecca Williams | Director of Product Management

As Product Manager for Consumer-Directed Health Care Plans, Rebecca is responsible for serving the alphabet soup of MyChoice Accounts to seasoned perfection! She is a certified HSA Expert who manages our feature and functionality design for MyChoice Accounts' FSA, HRA, HSA, Transit and Parking plans, and to date has reconciled more than 1.6 million records to ensure data and financial integrity. She brings more than 30 years of financial and consumer-accounts experience to her role, including 17 years at WageWorks. Rebecca loves mixing the salty with the sweet of life, which is probably why her favorite food is salted caramel ice cream and says her favorite thing about her role is that no two days are ever the same.

Responsibility | Arranger | Relator | Learner | Belief

Barry Robinson | Director of Account Management

Barry leads our Account Management team. He has earned a reputation for building environments that foster teamwork and inclusion. That cohesiveness is exemplified in the service-oriented approach demonstrated by Barry's team. Barry joined Businessolver in 2024 and has been in leadership roles for nearly 20 years. Most recently he led Spending Accounts teams at ADP, WageWorks, and HealthEquity through the last decade of change.

Barry earned his Master of Science degree in Management from Georgia State University's J. Mack Robinson School of Business. He enjoys spending time with his family and traveling.

Strategic | Ideation | Relator | Intellection | Learner

Admin Login Steps

Explore Your Company Dashboard

1 Go to **Benefitsolver.com** and enter your current Administrator User Name and Password. Click **Login.**

Welcome

User Name *

case sensitive

Password *

case sensitive

Login >

Forgot your user name or password?

First time here?

Register to create your user name and password.

Register

2 On your Admin Home page, click **MyChoice Accounts Admin SSO.** *The location of this button on your layout may differ from the one shown here.*

Action Needed

My Cases

My Inbox

Pending

Pending Verification

No Changes

In Progress

IE Status Report

What's New

News

Learn Now - Trainingsolver Experience
Businessolver Standard Fulfillment Matrix - Schedule B-1-34
The Wire - August 31
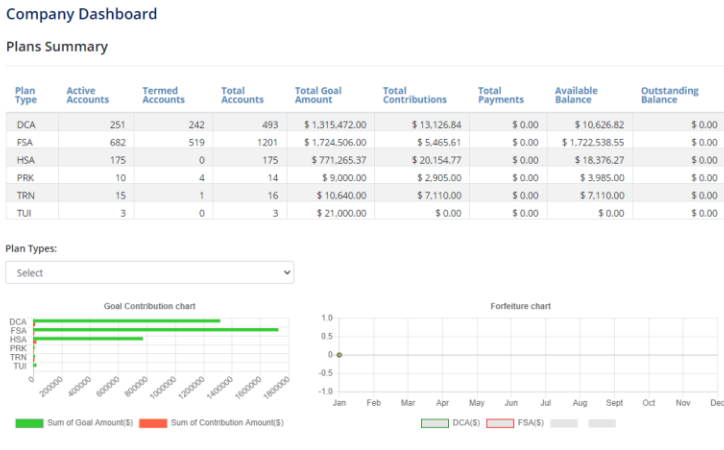The Wire - August 17
AE Communication Support Templates
Businessolver Compliance Inventory
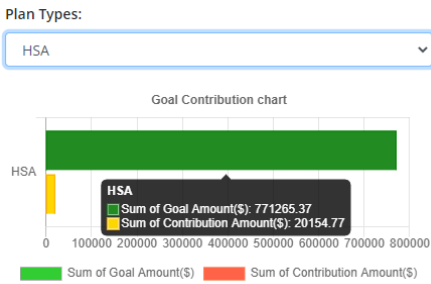
Action Manager - Scheduled Actions

Participation Analytics

Billing Analytics

Annual Enrollment Analytics

MyChoice Analytics

Company Scorecard

MyChoice Accounts Admin SSO

Select "click here" below to access MyChoice Accounts for Administrators

click here

Client Delight Spectrum

Provide Feedback

Show Last Reviewed

The Company Dashboard tracks each of your MyChoice Accounts-administered plans, offering a snapshot of data in nine main categories.

1. Plan Type (for example, FSA, HSA, LFSA, etc.). Use the Goal Contribution chart on the bottom of the page to generate graphical analytics for all accounts or get more granulated to show stats at the individual account level.

2. Active Accounts

3. Termed Accounts

4. Total Accounts

5. Total Goal Amount (also known as Total Election Amount)

6. Total Contributions (the $ value of all payroll contributions deposited to date into the account – not all account types will have a value for this, for example, Adoption).

7. Total Payments (the $ value of payments made to date)

8. Available Balance, and

**9.** Outstanding Balance (the $ value that needs to be collected)

Company Dashboard

Plans Summary

Plan Type	Active Accounts	Termed Accounts	Total Accounts	Total Goal Amount	Total Contributions	Total Payments	Available Balance	Outstanding Balance
DCA	251	242	493	$1,315,472.00	$13,126.84	$0.00	$10,626.82	$0.00
FSA	682	519	1201	$1,724,506.00	$5,465.61	$0.00	$1,722,538.55	$0.00
HSA	175	0	175	$771,265.37	$20,154.77	$0.00	$18,376.27	$0.00
PRK	10	4	14	$9,000.00	$2,905.00	$0.00	$3,985.00	$0.00
TRN	15	1	16	$10,640.00	$7,110.00	$0.00	$7,110.00	$0.00
TUI	3	0	3	$21,000.00	$0.00	$0.00	$0.00	$0.00

Plan Types:

Select

Goal Contribution chart

Forfeiture chart

Sum of Goal Amount($)   Sum of Contribution Amount($)

DCA($)   FSA($)

As the year progresses, the Forfeiture chart will populate showing funding changes resulting from employee turnover.

Plan Types:

HSA

Goal Contribution chart

HSA

HSA
Sum of Goal Amount($): 771265.37
Sum of Contribution Amount($): 20154.77

0 100000 200000 300000 400000 500000 600000 700000 800000

Sum of Goal Amount($)   Sum of Contribution Amount($)

Goal calculation analytics for a specific account (in this example, the HSA account).

Get Familiar with Your Go-To Tools

Member Quick Search
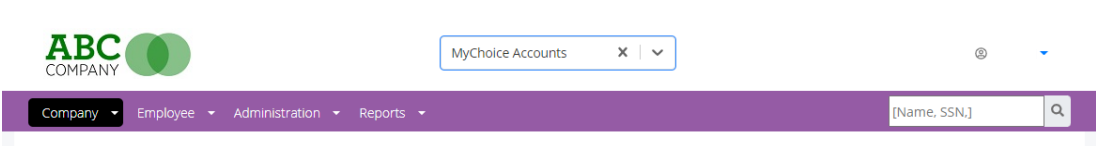
The member search field is always available on the navigation toolbar. Just like you do in Benefitsolver, **use it to search on someone's last name (or the last four-digits of a SSN) and click the magnifying glass.**

The action will return Member Search Results for all members who match. From the list, go directly to specific information about the member in the Member Dashboard. Simply click the edit icon in the Actions menu.

Company Dashboard (Company > Company Dashboard)

The primary tool you'll access from **Company** is the **Company Dashboard. This is the landing page when you first SSO into the platform from Benefitsolver page. It offers a snapshot status of all accounts for your organization.**

Other links in Company are available to you, but generally you won't access these to conduct day-to-day business activities. They include Company Branding and Company Profile. Company Branding houses all branding information that controls how your version of MyChoice Accounts looks. You won't need to do anything with this section because the information is imported from Benefitsolver. At this time, Company Profile is mostly geared for use by Businessolver.

Member Dashboard (Employee > Manage Employees > Search)

The Employee link will be your work horse to look up employee and account data. It's where you'll go to pull information about employees with MyChoice Accounts.

You can search at a macro level on all employees: click Employee > Manage Employees > Search. The action will take you to the **Member Dashboard.** Once on the dashboard, a listing of all employees will display. To find a specific employee, scroll through the list or search using the Filter tool. For more instructions on finding data for a specific employee, see the next page.

Member Dashboard Instructions

How to Access an Employee

To access the Member Dashboard, filter on a specific member or find the member using the search field located on the main navigation.

1

If you know the specific member you want to view, use the general Search Field and type their last name (or last 4 digits of their SS#). Then click the magnifying glass, which will take you directly to the Member Dashboard, Member tab, with the member's specific information.

Quick Tip!
The search field is always available on the interface, regardless of the subpage you might be working in.

2

To select a member from among a listing of all members or use a search filter, use the Search within the Employee > Manage Employees > Search.

A. In the **Actions** column, click the pencil icon for the member you want to view; or

B. If you need a list of members to choose from, activate an Employee Search form:

i.   Select your company or division and then APPLY for a full list of employees**.**

ii. You may then sort by any column by clicking on it, or;

ii. Enter applicable member information into the form fields.

iii. Click **Apply.** The system will return the member(s) that match on your search criteria. Then click the pencil icon as described in step 2A.

Member Dashboard Instructions

What's included in the Dashboard

The Member Dashboard has specific information about a member's account. Some information is view only, while other information, such as card data, can be edited.

Tab	What You'll Find	View	Editable	Link to more detail
Member	Demographic (name, address, email, hire date, etc.), Quick links, as well as a link to view a summary of the account (account overview, critical information about the plan, account activity).	✓		• View • Quick Links • Activity Filter • Account Activity
Dependents	Dependents listed on the account (if any are recorded in the Benefitsolver system). The page includes basic demographic information. Only those dependents listed can be issued their own card.	✓		
Contributions	Contribution details including effective date, goal amount, total contributions, available balance.	✓		Add a contribution (+)
Manage Cards	Cards tab shows who has been issued a card with options to order additional cards or update the status of a card. Details include the card name, status, and any important dates such as when requested, issued, activated, or activity date. For a card verification summary, go to Administration > Processing Admin > Card Verification Dashboard.	✓	✓ *	• Order Card • Update Card Status
Leave of Absence	Details about any scheduled leaves and the ability to schedule a leave. This tab lists any activity related to the employee taking leave including the dates and the reasons for the leave. You can also add a new leave (+Add Leave Absence) or edit an existing one (click in the Actions column on the pencil icon).	✓		Add Leave of Absence
Bank Accounts	Shows bank accounts set up by the member (i.e. direct deposit reimbursement for any claims). The dashboard includes account name, last four digits of the account number, effective date, term date, whether or not the account is primary, and verified day of the account. Account verification is mandatory for a bank account established for an HSA. Information is for viewing only and is NOT editable because the bank account is owned by the employee.	✓		

*for lost/stolen cards, **members** will need to initiate the new card request online, via the mobile app, or via member services, due to security procedures from our issuing bank.

Member Dashboard Specifics

Member Tab> Activity

The Activity section provides line-item detail about the employee (displays just after the quick links section).

Action	Request Id	Activity Name	Activity Type	Activity Description	Amount	Activity Date	Processed Date
	5215251	Contribution Adj	Employer		$ 46.25	05/07/2021	05/07/2021
	5215252	Contribution Adj	Employee Pre-tax		$ 105.26	05/07/2021	05/07/2021
	5215254	Contribution Adj	Employee Pre-tax		$ 294.11	05/07/2021	05/07/2021
	5215256	Contribution Adj	Employee Pre-tax		$ 111.11	05/07/2021	05/07/2021
	5215249	Contribution Adj	Employee Pre-tax		$ 105.26	04/30/2021	05/07/2021
	5215250	Contribution Adj	Employer		$ 46.15	04/30/2021	05/07/2021
	5215253	Contribution Adj	Employee Pre-tax		$ 294.11	04/30/2021	05/07/2021
	5215255	Contribution Adj	Employee Pre-tax		$ 111.11	04/30/2021	05/07/2021

Dependents Tab

The dependents tab list all dependents covered by a member's account. The data populated here is imported nightly from dependent data in Benefitsolver. Only those Dependents displayed (and those age 16 and older) are eligible for a card. Any updates to dependent information should be managed in Benefitsolver and not in MyChoice Accounts.

Member Dashboard

Filter: ☑ Show All Dependents

Actions	First Name	Last Name	SSN	Date of Birth	Relationship	Gender	Status
	First name	Brown	7777	10/23/2003	child	M	Active
	First name	Brown	2222	06/04/2000	child	F	Active

Contributions Tab

The Contributions tab includes a member's contribution options. Select **Account/Plan Type** option to filter to a specific plan type. Without the filter, a list of all accounts will display.

Select Account/Plan Type

Actions	Name	Effective Date	Term Date	Goal	Total Contributions	Available Balance
	HSA	01/01/2021		$ 3,200.00	$ 302.92	$ 302.92
	DCA 2021	01/01/2021	12/31/2021	$ 5,000.00	$ 588.22	$ 588.22
	FSA 2021	01/01/2021	12/31/2021	$ 2,000.00	$ 222.22	$ 2,000.00
	Tuition	01/01/2021		$ 5,250.00	$ 0.00	$ 0.00

Total Posted Contributions: $ 1,113.36   Total Pending Contributions: $ 0.00

Manage Cards Tab

The Manage Cards tab offers information about cards issued, requested, and activated. Activity Date represents the last known date the card was used. While it's a simple process for a member to order a card on their own behalf, if they need assistance, Admins can request for them. Typically, after requesting a card in MyChoice Accounts, the card will arrive within 7-10 days (the industry standard). For more detailed card management instructions, please see the Card Management Document.

Member Dashboard

Member Card Account

Member Card Account Num: 857120   Card Account Token: xxxxxxxxxxxx0573   Effective Date: 9/29/2023

Term Date: Multiple Like: No   Card Account Status: Complete

*for lost/stolen cards, members will need to initiate the lock their card online or via member services and report the activity, due to security procedures from our issuing bank.

Member Dashboard Specifics

Manage Cards Tab > Issue Card

Only dependents at least 16 years old can have a card.

Select the **issue card** button if:
- The member has an **active account** with an available balance; (or incoming elections) and,
- A member's card has been damaged but is still in their possession.
- They need an additional card for an eligible dependent (spouse or tax dependent/child 16+ years old)

- Review more details about admin and member card ordering here.

Member currently has purple card (old)

Reminder that ordering a new card could disable their current, purple card. Members can pay out of pocket and request reimbursements until the new card arrives within 7 – 10 business days.

Member Dashboard Specifics

Member Tab

Member Dashboard

Manage Account has year-to-date account details for each account including:
- Account Overview
- Balance
- Account Status

Member tab>Manage Account

Member Tab>Quick Links

Quick Links has frequently asked questions by members. Click on a question for more details about the topic.

- If information is not available, a message will display indicating **No Record Exists.** To return to the Member tab, click **Back To Dashboard.**

- If a page displays (for example for how to order a card)and you want to return to the frequently asked questions, click the **Member** tab.

Member Dashboard Specifics

Bank Accounts Tab

The Bank Accounts tab displays general information about a member's bank account such as account name, last four digits of account number, which account is the primary account, and account verification date (required for an HSA). As part of verification, a banking regulation requires HSA verification via two small micro trial deposits into the member's account. Information about a member's bank account is view only; Admins are not permitted to modify this section.

| Member | Dependents | Contributions | Adjustment | Manage Cards | Events | Leave of Absence | Bank Accounts | Transfers | Providers | Notes |

Bank Name	Account Name	Account Last 4	Effective Date	Term Date	Is Primary	Verified Date
	Checking	5555	02/17/2021		Y	02/17/2021

Providers Tab

Individuals who have paid providers through their account will have providers listed here.

| Member | Dependents | Contributions | Adjustment | Manage Cards | Events | Leave of Absence | Bank Accounts | Transfers | Providers | Notes |

Action	Provider Name ↑↓	Provider Tax Id ↑↓	Account Number ↑↓	City ↑↓	State ↑↓	Active
	Binson's			Center Line	MI	Y
	Trinity Health Epic - PP			Cleveland	OH	Y
	Trinity Health Epic - PP			Cleveland	OH	Y
	Instant Imaging			Boston	MA	Y
	EPMG of Michigan, PC			Oklahoma City	OK	Y
	Lakes Urgent Care			West Bloomfield	MI	Y
	Huron Valley Radiology			Cleveland	Oh	Y
	Levan Internists PC			Livonia	MI	Y
	GLPS Staffing SOL LLC			Detroit	MI	Y

Transfers Tab

Individuals who have transferred funds from another HSA vendor would have records here.

| Member | Dependents | Contributions | Adjustment | Manage Cards | Events | Leave of Absence | Bank Accounts | Transfers | Providers | Notes |

No Records Exists

Events Tab

View alerts and notices. Sort by any category for more information.

| Member | Dependents | Contributions | Adjustment | Manage Cards | Events | Leave of Absence | Bank Accounts | Transfers | Providers | Notes |

Event Name ↑↓	Event Type ↑↓	Event Category ↑↓	Event Date ↑↓	Event Status ↑↓
Needs Documentation	Alert	Account Activity	09/13/2021	Posted
Needs Documentation	Alert	Account Activity	09/13/2021	Posted
Needs Documentation	Alert	Account Activity	09/13/2021	Posted
Request Paid	Notice	Account Activity	05/12/2021	Posted
Needs Documentation	Alert	Account Activity	05/11/2021	Posted
Request Approved	Notice	Account Activity	05/11/2021	Posted
Request Paid	Notice	Account Activity	05/10/2021	Posted
Request Approved	Notice	Account Activity	05/07/2021	Posted
Request Paid	Notice	Account Activity	05/07/2021	Posted

Finance Admin Specifics

Financial Dashboard

Finance Admin Specifics

Fund Request Ledger

- Review all funds requests made at client level
- YTD/MTD collective view

Fund Request Ledger

Company *	Funding Profile	Funding Account	Date View
ABC Company ✕ ▾	Select... ▾	Select... ▾	MTD

Start Date	End Date	Funds Request Number	
		Funds Request Number	☐ Unpaid Funds Request

Apply **Reset**

Fund Request Ledger

Company *	Funding Profile	Funding Account	Date View
ABC Company ✕ ▾	ABC Company ✕ ▾	ABC Company ✕ ▾	YTD

Start Date	End Date	Funds Request Number	
		Funds Request Number	☐ Unpaid Funds Request

Apply **Reset**

Export

Actions	Date ↑↓	Client ↑↓	Transaction Type ↑↓	Funds Request Id ↑↓	Due Date ↑↓	Funding Account ↑↓	Amount ↑↓
	11/30/2021	ABC Company	Deposit	19608	12/01/2021	ABC Company – ACH Debit	$ -21,137.26
📄 ⬇	11/30/2021	ABC Company	Funds Request	19608	12/01/2021	ABC Company – ACH Debit	$ 21,137.26
	11/23/2021	ABC Company	Deposit	19366	11/24/2021	ABC Company – ACH Debit	$ -24,808.85
📄 ⬇	11/23/2021	ABC Company	Funds Request	19366	11/24/2021	ABC Company – ACH Debit	$ 24,808.85
	11/16/2021	ABC Company	Deposit	19028	11/17/2021	ABC Company – ACH Debit	$ -23,210.54

Reports Available

Summary reports

- Account Summary Report
- Card Status Report
- Card Verification Report
- Invoice Detail Summary Report
- Invoice Summary Report
- Member Card Report
- Member Deposit Detail
- Member Payment Report

Detail Reports

- Account Detail Report
- CIP Status Report
- Member Deposit Report
- Payroll Reimbursement Report
- Outstanding Balance Report

Funding Reports

- Funds Request Detail Summary Report
- Funds Request Summary Report

Additional Health Savings Account Reports Provided Monthly by UMB

- Health Savings Account Summary
- Health Savings Account Summary Trends

**Access Report "cheat sheet"
Breakdown of Common Reports**

Reports Available

Navigate to Reports

- Select Standard Reports
- Use the drop-down menu to generate either summary or detail report type
- Use the secondary drop-down menu to generate the specific report needed.
- Fill in the report parameters to filter your information as needed.
- Select submit.

Billing Overview

Standard PEPM Billing

MCA billing starts with the counts of active accounts for the period.

Right now, billing is completed in the month, for the month. This means that an account must exist on the first day of the month in which it is being billed. Accounts that are added after the first of the month are not counted until the following month. The script controls this by looking at both the account effective date and the creation date from the audit table.

Custom Term Logic

For clients that have custom term logic, the script looks at the plan.termeeclaimdays field and determines what the logical term date is. For example, if a member terminates a plan on 6/10 and the custom term rules state the member has 30 days to submit claims before forfeiting their balance, then the logical term date would be 6/10 + 30 days = 7/10. The member would be billed for July, but not after.

The script attempts to ignore clients with activity-based billing plans (tuition only, for example).

The script attempts to ignore invalid plans by excluding accounts with effective dates prior to the plan effective date (2023 accounts in 2023 plan), and invalid accounts with an effective date after the term date (2/1 effective and 1/31 term). The script also separates the RMA and non-RMA plans.

Once the accounts are pulled, data is evaluated against the client billing tiers. Our system identifies the plans within each tier and the tier billing amount. A member should only be counted for PEPM once per tier. For example, FSA is tier 1, HSA is tier 2, Commuter is tier 3. A member with LFSA, DCA, HSA, PRK, TRN would be billed once in tier 1 (LFSA & DCA), once in tier 2 (HSA), and once in tier 3 (PRK & TRN).

After the members are counted into tiers by client, a summary and detail are produced for the accounting team to produce bills from.

Cards Issued

For clients who pay a fee for cards issued each month, we produce both a detail and summary report for the identified clients.

ACH Payments

For clients who pay a fee for each ACH payment issued each month, we produce both a detail and summary report for the identified clients.

Adoption Claims

The clients that have adoption plans have activity-based billing for the prior month.

Tuition Billing

The clients that have tuition plans are billed monthly and the counts grow as members adopt into the plan. Once a member has participated in the plan, they are billed through the plan year.

Card Substantiation Process

3 BANK/CARD PROCESSOR

CARRIER/PARTNER

1 MEMBER

2 PROVIDER

PAYMENT

RECEIPT

SETTLEMENT

4 mychoice Accounts

EXTERNAL CLAIMS DATA

Additional Auto-substantiation methods

CO-PAY DATA

CLIENT

DOCUMENTATION/RECEIPT FOR REVIEW

5

MEMBER

CLAIM NOTIFICATION(S)

Approved, Settled

Denied, ineligible claim

Pending: needs additional documentation

Member Provides: approved

Member Does Not Provide: Card Suspended

6

7

DOCUMENTATION REQUESTS

SUSPENSION NOTIFICATION

8

[1] The Member pays for goods or service at a provider and receives [2] a detailed receipt for the purchase. Card Vendor processes settlement reimbursement (claim) and sends [3] it to MCA. Partner processes medical, dental, vision external claim [4] and sends it to MCA to be used to auto-substantiate the settlement claim. MCA auto-substantiates settlement claim for Member and generates a document request statement based upon follow up periods (up to 5) [5] to send to Member. Member receives and uploads document or sends to MCA [6] or fails to upload documentation. MCA suspends account [7] and notifies member with account suspension template [8].

Card Substantiation Methods

IIAS

Card swipe is auto-substantiated at the POS with inventory information approval system (IIAS)

90% Trusted Merchant

Retailers can provide transaction feeds for a client's members. Most drug stores follow the 90% matching. Substantiation performed at POS.

Recurring Expense

Card request that matches a previously substantiated request, amount, service type within a given plan period.

Carrier match

Carrier claims files are matched to card requests for single or multiple claims for swipe amount and service type.
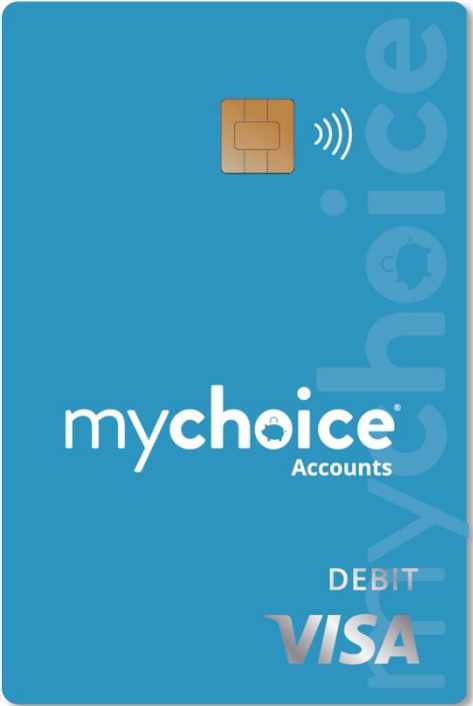
Some methods listed have additional client-level requirements for the plan design, such as carrier feeds, configuration rules, and plan types.

Copay match

Match by service type and copay amount for health, dental and/or vision. Match for copay amount or multiples of copay amount.

Merchant Partner

Merchant Partners such as 1-800-Contacts, VisionDirect.com, Drugstore.com, and Walgreen's contracted to sell only eligible products for specific accounts and service types.

Summary/ Service Type

Logic for the sum of all carrier claims determines if the total amount of carrier claims exceeds the total amount of requests for a given service type.

Whole Dollar Tier Threshold

Clients may set up whole dollar tiers that automatically match to card requests *Offered for fully funded plans, like HRAs or Lifestyle Spending Accounts.*

Claim Choice: Member-Level Claims Use

Claim Choice is a way for members to manage their consumer account(s) (Health Savings Account, Healthcare Flexible Spending Account, and/or Health Reimbursement Arrangement). Using carrier claims integration (i.e., claim info coming into MyChoice® Accounts), members will be alerted when they have pending claims to act on.

Standard Configuration

- VISA Debit Card
- Pay a Provider
- Carrier claim matching for substantiation

OR

Auto Pay

Automatically pays carrier claims from the notional account

Claim Choice

- VISA Debit Card
- Pay a Provider
- Carrier claim matching for substantiation
- Member capability to select which carrier claims to pay
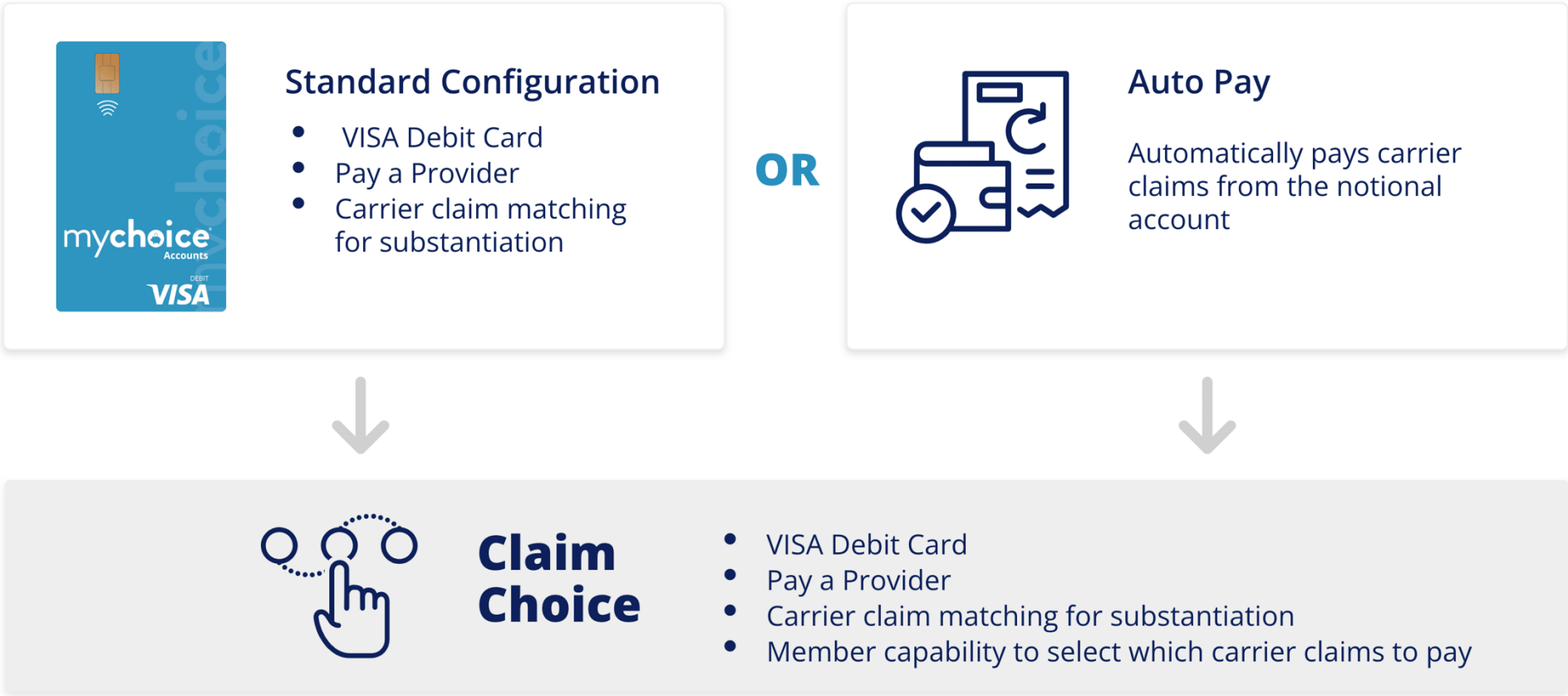
Claim Choice

Member sees claims details and can select from three options for this claim:

- Reimburse yourself
- Pay provider
- Defer reimbursement

Claim Choice provides members with the option to save claims until the end of the year and ensure no forfeiture (FSA) or to defer claims and "cash them out" at a later time (HSA.

To activate this functionality or learn more, talk to your MyChoice Accounts account manager.

Claims Flow Process: Notional Accounts

Online Claim Submission

Reimbursement Request → **Documentation Provided** → **Documentation Review** → **Claim Approved** → **Approval Alert** → **CLAIM PAID: Reimbursement Issued via:**
1. Mailed Check OR
2. Direct Deposit

Claim Not Approved → **Documentation Needed Member Alerts:**
1. Email
2. App
3. Platform

→ **Claim status updated according to issue: ineligible or needs documentation. Not paid.**

Documentation NOT provided → **Documentation Needed Member Alerts:**
1. Email
2. App
3. Platform

→ **Reminder Alerts: 30/60/90 days (or client-specified schedule)** → **Claim remains as Pending/Needs Documentation status and is not paid.**

mychoice™ Accounts
by businessolver

Claims Flow Process: Notional Accounts

Card Swipe

POS Purchase → Authorization (IIAS) → CLAIM PAID

Not authorized (IIAS); Paid →

Documentation Needed Member Alerts:
1. Email
2. App
3. Platform

→ Reminder Alerts: 30/60/90 days (or client-specified schedule)

→ 91 Days: Status Change to Outstanding Balance: Member to repay or provide substitute documentation

→ Substitute documentation provided: Claim Closed

→ Member repayment satisfied: Claim Closed

→ Member repayment NOT satisfied: >91+ days → Card Suspension

Claims Flow Process: Notional Accounts

Manual Submission:
Email, Mail, Fax
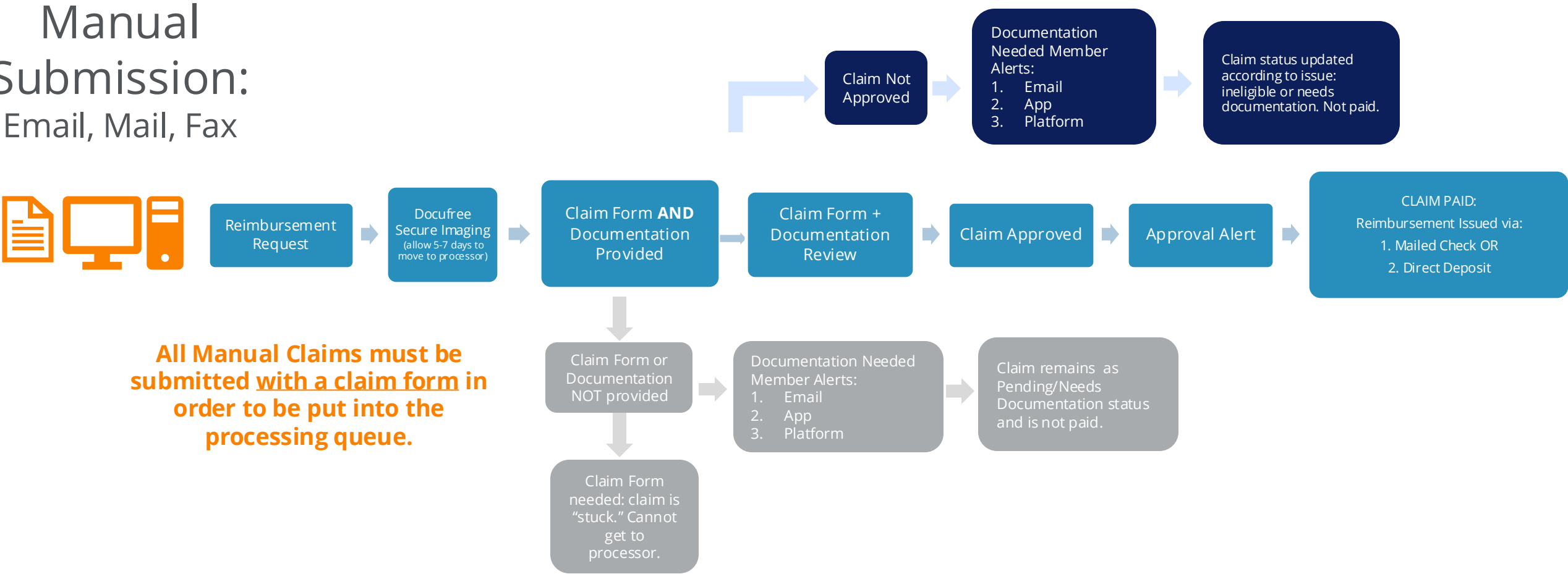
All Manual Claims must be submitted with a claim form in order to be put into the processing queue.

Claim Not Approved

Documentation Needed Member Alerts:
1. Email
2. App
3. Platform

Claim status updated according to issue: ineligible or needs documentation. Not paid.

Reimbursement Request

Docufree Secure Imaging (allow 5-7 days to move to processor)

Claim Form **AND** Documentation Provided

Claim Form + Documentation Review

Claim Approved

Approval Alert

CLAIM PAID: Reimbursement Issued via:
1. Mailed Check OR
2. Direct Deposit

Claim Form or Documentation NOT provided

Documentation Needed Member Alerts:
1. Email
2. App
3. Platform

Claim remains as Pending/Needs Documentation status and is not paid.

Claim Form needed: claim is "stuck." Cannot get to processor.

mychoice Accounts
by businessolver

CIP Overview (HSA only)

Due to the USA Patriot Act, under section 326 financial institutions need to verify the identity of individuals wishing to conduct financial transactions with them. Any bank where you will be opening an HSA account is required by federal regulation to provide Customer Identification Programs (CIPs) to prevent financing of terrorist operations and money laundering.

Businessolver HSA Administration takes appropriate steps to ensure our banking partners follow the appropriate regulations, so that your employee's HSA accounts are compliant. Unfortunately, CIP can bring some administrative frustrations to both employees and employers when individuals accounts pend or do not pass the CIP process.

Required CIP Data

Information required to be verified within our Customer Identification Program (CIP):

- **Full Legal Name** (First Name, Last Name, Middle Initial)
  - Don't use marriage name if legal change hasn't been made
  - No deviations from full legal name
  - Don't use nicknames
  - Don't use different spelling of name
- **Residential Address**
  - PO Box or Non-U.S. Address are not allowed
  - Must be a physical address location
- **Date of Birth**
  - Must be at least 18 years old
- **Social Security Number**
- **Home or Business Phone**

The custodian bank uses this information to verify the accountholder's identity and Businessolver will send it securely to the bank to validate against its CIP verification system.

Click here for the full CIP Process document.

CIP Verification Process Results

The verification process leads to one of two possible results:

Pass: The accountholder's information is verified, and the bank opens the account
Fail: The accountholder's information fails verification. This typically occurs after 30 days to collect and retry.

The following is a list of common scenarios which may cause an individual to fail the CIP process*:
- Name matches Office of Foreign Assets Control (OFAC) registry listing
- SSN issue date is prior to date of birth
- SSN is for a deceased individual
- Day, year, or month of birth does not coincide with SSN
- SSN does not coincide with name and address
- State of Nevada does not provide SSN listings for credit/ID verifications
- Employee has a "freeze" placed on their credit as a voluntary protection against credit fraud

*These are examples but not a complete list of the types of possible challenges or reasons for CIP failure.

Documentation for CIP passage should be sent to UMB, not to Businessolver. Here are the two methods to send:

- Via email to HSA.CIPSupport@UMB.com. Send an email to this email address requesting a secure email to transmit the documents.

- Mail to:
  UMB Healthcare Services
  PO Box 419226
  ATTN: CIP UPDATE (MS: 10020502)
  Kansas City MO 64141-6226

CIP Data Flow: Integrated Benefitsolver + MCA

CIP Data Flow: MyChoice Accounts only

CLIENT

Send Enrollment File

Payroll Processing

CIP Report

MyChoice Accounts

Intake Enrollment File

Payroll Deduction File

Payroll Contribution File

Send T & C Email

Election pends until T & C agree

Open Account Process + Email notification

Account pends until verification provided

Election to UMB for approval

Up to 30 Days

30 Days: Email Notification

CA Funding Flow

CUSTODIAN BANK

Open Account File

Pass CIP?

No

Mail 2 Notifications

Yes

MEMBER

Agree T & C

T&C hosted in MCA

Agree T & C

Successful Response

Yes

No

T&C hosted in E&E platform

Member Enrolls

start here

Consumer Accounts Processing

Set Up & Election

Member census data received/loaded into Benefitsolver

EE accesses Benefitsolver

EE elects benefit (HSA, FSA, & DCAP)

Election confirmed in Benefitsolver
- HSA pending until CIP Passed

Account Establishment

Account set up in MCA (at least 1x/wk)
- Demographics file
- Dependent file
- Election file (manual)

File sent to UMB to establish account (daily)
- ELB400 file, no-monetary

UMB notifies MCA of CIP Results
- ELB500 response (daily)
- API shares detail MCA to BS (daily)

Pass (move to CIP Passed) or Fail (move to CIP Failed)

CIP Passed/Verified
- Payroll file change file sent to BenAdmin.
- Admin indicates to set up

Payroll Processes

BenAdmin sets up deduction in payroll

Payroll processed (frequency varies)

Payroll contribution file generated

Payroll contribution file sent to BSC (Document Center or Benefitsolver or MCA Manage Files)

Contributions/Ongoing Administration

Contribution file processed by MCA and HSA funding begins/notional accounts are updated

HSA Only: Funds request initiated for HSA contributions posted

HSA Only: Funds are received from client and transferred to UMB to update member account balances

Notional Accounts: Fiserv receives payroll contribution amounts and posts to members accounts/updates card balance

EE contributions changed from funding *pending* to *posted*

Daily indicates business days

General Timing and Transitions

Enrollment and Account Data

Enrollment Feed from BSC to MCA	UMB Exports	UMB Imports	Account Funding	New Card Account
Daily for most clients (may vary) • Demographic and election files for all plans (notional and HSA) • Member elections are visible in admin site immediately after processing • **Timing varies**	• 400 file: MCA to UMB and establishes and updates the HSA accounts • Initiates the CIP process for new HSA accounts • Also sends over demographic changes • **Processes every day at 2 pm EST** • Triggers 500 file	• 500 file: UMB to MCA and updates MCA (CIP Status, DDA (HSA account number) • **Received each night (between 10 pm - 11 PM) EST** • 100 file: Updates account status (dormant, active, etc.) • **Received daily at 4 am EST**	• HSA exclusive funding file to UMB with contributions and adjustments • **Three times per day 6, 8, and 11 am EST** • Notional file called Right Time Payment file sent to Fiserv to reflect any transactions, adjustments, or contributions. • **Six times per day**	• Notional accounts (non-HSA) • Goes from MCA to Fiserv to create card account • **Once daily at 4 pm EST**

General Timing and Transitions

Payment-Related Data		
Payment Files	**ACH Payments**	**Check Payments**
• Processor processes claim request and claim goes through adjudication to draw down the correct plan balance. • Payment job runs (sums all up into one payment) for either check or ACH	•A NACHA file is a payment instruction file that gets sent or uploaded to a bank portal in order to execute a mass payment batch. • **Sent to UMB at 3 pm EST** • **UMB runs at night to issue all the ACH**	• Issued **daily, Monday – Friday.**

Funding

- HSA Funding:
  - Client remits pay actual/closed loop payroll file
  - MCA team loads deductions into MCA, which generates a funds request to the client
  - MCA sends funds request to clients **every day by 11 am EST**
    - If ACH Debit – We will debit their bank account same day or by next business day
    - If ACH Credit – We wait for them to remit funds back to us
- Once funds are received, MCA transmits to UMB for deposit and allocation into individual bank accounts

General Timing and Transitions

Card-Related Data

MDF (Monetary Detail File) Settlement File (from Fiserv)	NonMon Files	Card Swipes	Card Creations

Settlements on the cards
 	
• Confirmation of contributions posted to HSA and deposit-based plans.
• Merchant card refunds returned to be applied to member account.
• **Nightly (after midnight sometime) every day except Saturday (unless it's the first of the month)**
   o **Official bank/treasury holidays the file is not run**
	• Transmitted to and from Fiserv
	• Card status including lost/stolen and reissues
	• Account suspension updates
	• Member demographic updates
	• **Daily but timing varies**
		• Authorizations loaded into MCA
		• **Runs every 15 minutes to update the card balance**
		• **Also nightly file for authorizations for the day (fill in gaps)**
			• Initial card creation is triggered by the New Card Account file
			   o **Daily**
			• Additional cards ordered through Member Web via an API between MCA and Fiserv in real time.

Businessolver/Fiserv/UMB HSA Account Set-Up

Day 1	Day 2	Day 3	Day 4

MYCHOICE ACCOUNTS

- Member election transfer
- HSA Election Sent to UMB
- Receive UMB/HSA Account Number
- Does member have active card?
- Yes
- No
- Send Member to Fiserv for creation
- BSC receives confirmation of card account creation
- Send Account Token to UMB

Member card account validated and matched to HSA.

- BSC receives confirmation of connection on response file
- Account is active and ready to receive funds

FISERV

- File transmission
- New Account setup

UMB

- CIP verified and HSA bank account opened
- UMB receives card account information
- UMB receives record with Account Token
- UMB uses Cross Reference File to connect the card and HSA

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How to Help Your Members

User Guide
with screen shots and account instructions.
Select a link to download the guide.
Use the link in your reference center to keep the most up-to-date version.
- Users without HSAs (all other accounts)
- Users with HSAs (and all other accounts)
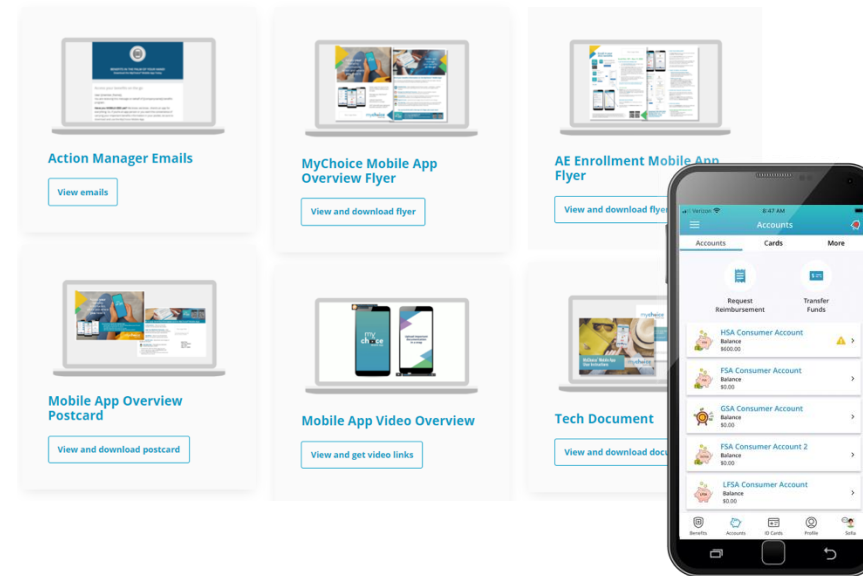
Mobile App toolkit
Help members keep up with their accounts on the go by using the MyChoice Mobile App.
Here are some resources.

Action Manager Emails
View emails

MyChoice Mobile App Overview Flyer
View and download flyer

AE Enrollment Mobile App Flyer
View and download flyer

Mobile App Overview Postcard
View and download postcard

Mobile App Video Overview
View and get video links

Tech Document
View and download document
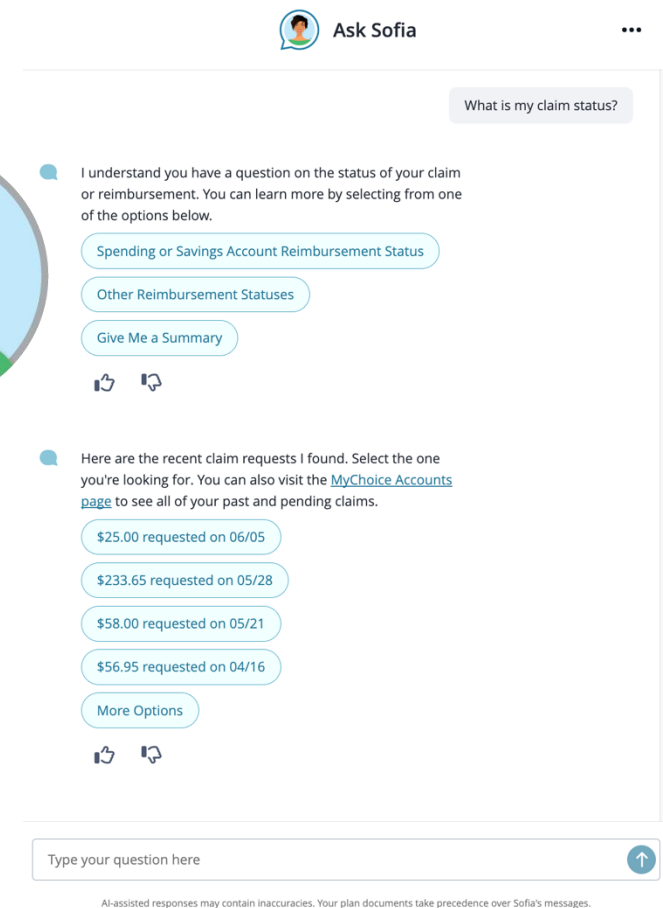
Ask Sofia
Sofia answers thousands of MyChoice Accounts questions every year. Encourage employees to ask online or on the mobile app.

From Benefitsolver Member Record – Admins can use **CHAT AS MEMBER** feature.

Employees - View
Matthew Jonees

Please select an action

ⓘ Open Enrollment is available through 06/29/2025

How to Help Your Members
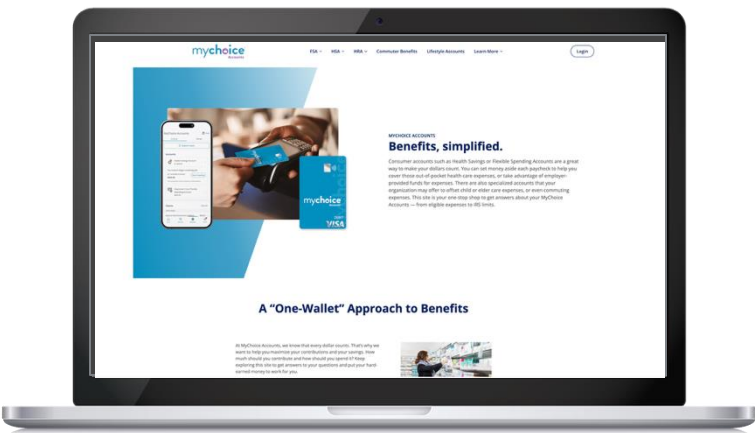
Website:

MyChoiceAccounts.com
FAQ, videos, and more on our website.

Live Member Services
Standard Hours: 7 a.m. – 7 p.m. CST, M-F
Designated toll-free numbers vary by client
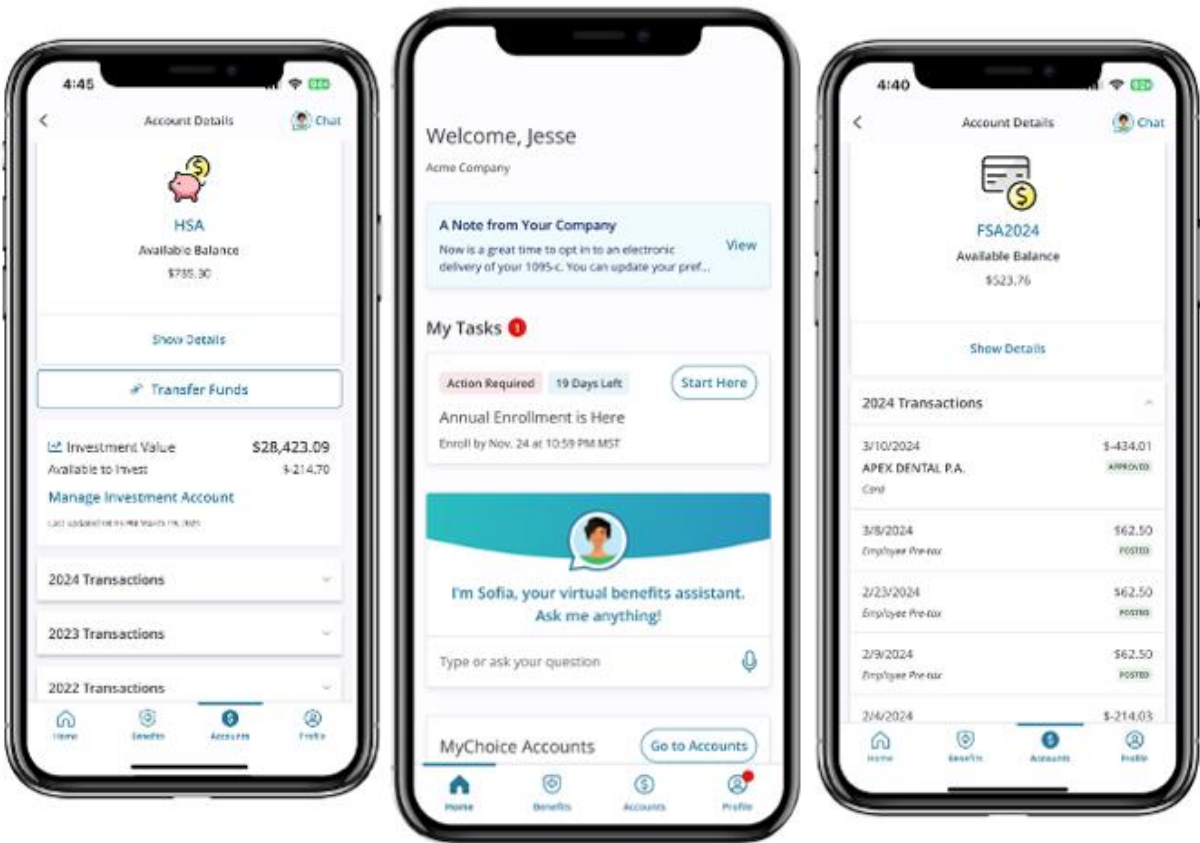
Claims Submission

- The fastest and easiest way to submit is with the **MyChoice Mobile App**. If documentation is needed, just take a photo with the device and upload with our easy submission interface.
- Online submission available through Benefitsolver login
- Manual submission forms available online at mychoiceaccounts.com/forms

Automated Member Communications

Members trigger automated communications based on account activity, such as a claim or payment request, card decline, card request, CIP passage, etc.

These communications are emailed to the preferred email address provided during enrollment.

At this time, these communications are not customizable at the client level. These are deployed through Action Manager in Benefitsolver based on member actions.

To review these communications samples, **click here**. **See the synopsis of each communication on the next page.**

Hello! We have posted a funds request to your MyChoice Account.

You may access your funds request through your MyChoice Accounts benefits site. If your payment method is ACH Debit, MyChoice Accounts will automatically initiate a debit to your designated bank account that will post on the next business day. If funding by ACH Credit or Wire, please include the funds request number to ensure your payment is promptly applied.

To ensure your privacy is protected, we are unable to include specific benefit details in email communications.

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner.

NOTE: THIS IS A SYSTEM GENERATED EMAIL. PLEASE DO NOT REPLY TO THIS EMAIL. FOR QUESTIONS, RETURN TO YOUR BENEFITS PORTAL.

This email is to inform you that a new dependent debit card was requested for your MyChoice Account.

If you are aware of this recent request, then no action is needed on your part. If you did not recently request to add a dependent card to your account, please review your account and verify that your information is correct.

To review your account information, log into your benefits site. Once logged in, select your name in the top right corner of the page and select Consumer Accounts. From this page, you can review all Consumer Accounts activity.

In order to ensure your privacy is protected, we are unable to include specific benefit details in email communications.

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner.

NOTE: THIS IS A SYSTEM GENERATED EMAIL. PLEASE DO NOT REPLY TO THIS EMAIL. FOR QUESTIONS, RETURN TO YOUR BENEFITS PORTAL.

Automated Member Communications

Timing	Email	Description
~One week of enrollment files rec'd	CIP Approval Notice	We have successfully opened your Health Savings Account (HSA): no action needed.
~One week of enrollment files rec'd	CIP Failure Notice	We need additional information to verify your identity in order to open your Health Savings Account. Action steps outlined.
Member-initiated	Funds request notice	Claim or funds request has been submitted and received. No action required.
December/January	Welcome notice	How to access account, use MyChoice Mobile App, set up direct deposit.
Member-initiated	New bank account notice	Security alert: new bank account added to your account.
Member-initiated	Bank account change	Security alert: the bank account information on file has been changed. No action required if member is aware.
Member-initiated	Bank account removal	Security alert: a current bank account has been deleted from your account. No action required if member is aware.
According to plan design (typically 90 days after claim)	FSA only: Account suspended—Debit card deactivated	Outstanding transactions need documentation with instructions.
Upon substantiation of outstanding claim	FSA only: Account unsuspended—Debit card reactivated	Outstanding transactions have been verified, and the debit card is reactivated.
Member-initiated	Debit card lock alert	Security alert: we received your request to lock your debit card.
Member-initiated	Debit card lost/stolen	Security alert: debit card was reported lost/stolen. How to review transactions.
Member-initiated	New card request/alert	A new debit card has been requested on your account. No action required if member is aware.
Member-initiated	Dependent card request	A new dependent debit card has been requested on your account. No action required if member is aware.
Following unsubstantiated card swipe	Transaction needs documentation	We require additional information to verify your recent card swipe (info about which claim). What we need, and how to submit it.
Following card decline	Card swipe declined	Card transaction declined. Possible reasons why and what to do next.
Following funds request	Payment request received	Confirmation: Member has submitted a claim/funds request, and it has been received by MyChoice Accounts.
Following claim payment	Payment sent	Confirmation that the claim payment has been made via check or direct deposit.
Following claim approval	Request for payment	Confirmation: Claim/funds request has been approved.
Following claim determination	Payment partially approved	Possible reasons for partial approval (account balance, ineligible items/services) and next steps.
Following claim determination	Payment denied	Claim/request not approved. Next steps, and appeal process.

Additional Member Resources

Video Library for account explainer videos, Accessing Your Account, and Managing Your Account.
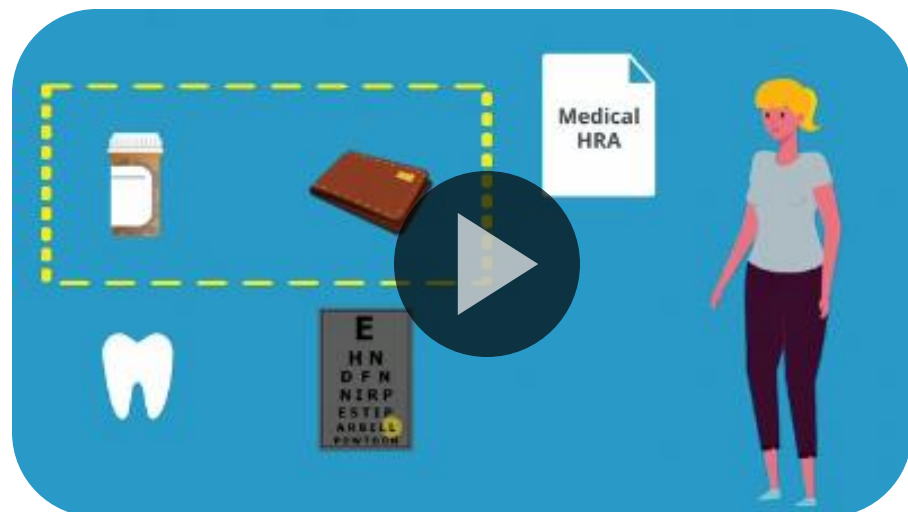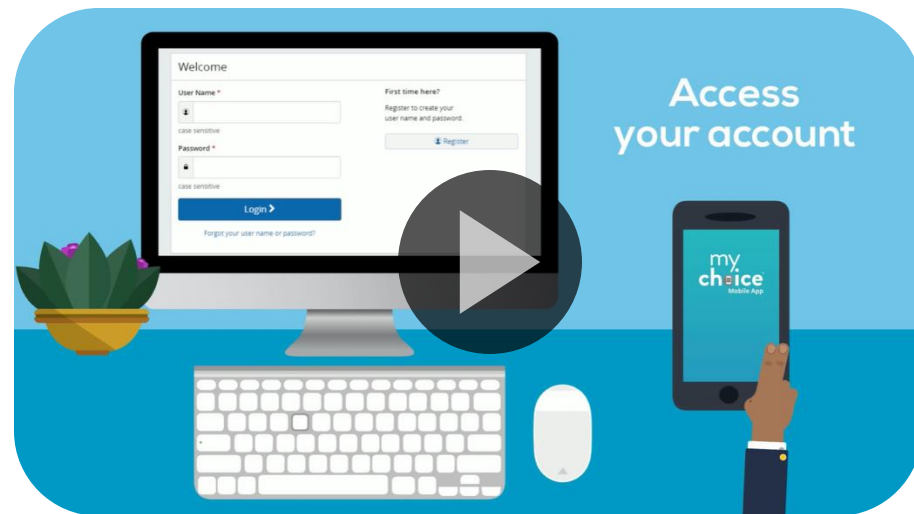
Online Member Enrollment Support
- FSA Calculator
- HSA Calculator

Annual Enrollment Support
Need PDFs? User Guide? Posters? FAQ?

Member Communications Toolkit

Additional Client Resources

Client Hub **– for documents and details regarding MyChoice Accounts administration**
Product Updates – for details and FAQs regarding upcoming changes to the product and processes
Tech with Heart Series – live quarterly product updates

Businessolver Blog

You can filter by Consumer Accounts to get the latest updates and info.

The **Wire**

Businessolver® Client Newsletter

07/22/2025

Client Updates

- Ensure you're subscribed to The Wire, our bi-weekly client newsletter, chock full of compliance updates and product news. To subscribe to Wire, contact your CSL.

- Wire subscribers will also receive timely compliance updates when there is news from the IRS or other HR legislation that impacts both MCA and Benefitsolver members.

Additional Client Resources

Decoding Consumer Accounts

Chart of all consumer accounts, current limits and plan designs. Available [online here.](#)

Decoding Consumer Accounts — mychoice Accounts

	Healthcare Flexible Spending Account **HCFSA**	Limited Purpose Flexible Spending Account **LPFSA**	Health Savings Account **HSA**	Dependent Care Flexible Spending Account **DCFSA**	Integrated/Medical **HRA**
Can be used to reimburse	Eligible medical, dental, vision and Rx expenses	Eligible vision and dental expenses	Eligible healthcare expenses, COBRA premiums, LTC premiums, retiree healthcare premiums	Eligible dependent care costs	Eligible out-of-pocket medical expenses
Plan considerations	Can't be used when enrolled in HSA	Can be used in addition to an HSA account	Only offered in conjunction with a High Deductible Health Plan (HDHP). Participation in any disqualifying plans will make a participant ineligible. Example of disqualifying plans: Healthcare FSA (including if your spouse participates in a Healthcare FSA through their employer), a traditional PPO or HMO plan, any part of Medicare.	Dependents include children under age 13 and/or a spouse and adult dependent unable to care for themselves.	Must be offered with group health coverage that meets the ACA's health plan requirements.
Funded by	Generally, the employee, although employers can contribute following certain rules and limitations.	Generally, the employee, although employers can contribute following certain rules and limitations.	Employee, employer or both	Generally, the employee, although employers can contribute following certain rules and limitations.	Employer
Funding limits	2024 annual limit: $3,200	2024 annual limit: $3,200	2023 annual limits: $3,850 for employee only; $7,750 for family coverage. Additional $1,000 catch up contribution if 55 or older. 2024 annual limits: $4,150 for employee only; $8,300 for family coverage. Additional $1,000 catch up contribution if 55 or older.	2023 annual household limit: $5,000 for married filing jointly or a single parent; $2,500 per parent if filing separately	None
Funds are available	Full annual amount available from day one of the plan year.	Full annual amount available from day one of the plan year.	Up to amount deposited	Up to amount deposited	HRA funds are not typically deposited. The amounts are made available at the time of claims.
Carryover rules	Up to $610 carryover of unused funds to the next year, if allowed by employer.[1]	Up to $610 carryover of unused funds to the next year, if allowed by employer.[1]	Full balance carries over each year	There are typically no carryover rules, but DC FSA plans can have the grace period provision which extends the period of time to incur claims.[1]	Allowed, but not common. Determined by employer when designing plan.
Portability rules	None. Any underspent account balances may be subject to COBRA.	None. Any underspent account balances may be subject to COBRA.	Yes. Balances carry over from year to year. Employee owns all balances in the account, regardless of employment status.	None	None

businessolver

Revision History	Date – BSC user
Document creation	12.13.21 – sgjones
Updated Reports listing	06.07.22 – sgjones
Updated claims flow, substantiation methods, card	06.29.22 – sgjones
Updated card sub methods and added AE resources	08.26.22 – sgjones
Updated links/resources/substantiation methods	05.24.23 – sgjones
Updated card images, client hub links	10.23.23 – sgjones
Update card management details/screen shots	12.06.23 – sgjones
General updates	05.20.24 – sgjones
Consumer Accounts Processing updates	06.10.24 – sgjones
Font and staffing updates	07.31.24 – sgjones
Added HSA account opening flow/update auto-sub	09.04.24 – sgjones
Updated claims appeal timing/staff	11.08.24 – sgjones
Updated claim processing flow/payment details/resources	7.18.25 – sgjones
Updated CIP process	11.10.25 - sgjones