



# System Communications

## Member Action Manager Notifications

*Last updated: September 26, 2025*

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# Welcome to MyChoice Accounts

**New Account opened** (upon enrollment loading, usually about 2-3 weeks before effective date) – all accounts except HSA



Hello [[member\_fname]],

Welcome to MyChoice Accounts!

You recently enrolled in one or more MyChoice Accounts through your company benefits program. You will receive account updates from this email address. In the meantime, here are some quick tips to start managing your account.

#### Your Benefits Website

You can manage your savings and spending accounts from your benefits portal. Once logged in, select your name in the right-hand corner and choose **MyChoice Accounts** from the dropdown menu. If you have not logged in to the portal before, you will need to **Register** to set up a username and password.

#### Your MyChoice Benefits App

View your MyChoice Accounts on your mobile device. With the MyChoice benefits app, you can easily manage your accounts whenever you need to, and wherever you are. Simply visit your device's app store and search for **MyChoice benefits app**. Follow the prompts on the app to get logged in.

## MANAGE MY ACCOUNT

#### Manage Your Accounts

No matter which accounts you have, you can manage them all in the same place. Whether you visit your benefits site or the MyChoice benefits app, you'll be able to:

- See your account balances in real time
- Upload documentation for reimbursable expenses
- Submit claims for reimbursement

#### Set Up Direct Deposit

To ensure you receive your reimbursement as quickly as possible, we recommend setting up direct deposit right away. Follow the instructions below to get this started.

1. Log in to your benefits portal
2. Navigate to the **MyChoice Accounts** page:
  - On the web: Look for the piggy bank icon that says **MyChoice Accounts**
  - In the app: Select the **Accounts** tab at the bottom of the screen
3. Select the **Manage** tab and then choose **Bank Accounts**
4. Click **+Add Account**
5. Follow the instructions on screen to complete the process\*

#### Start Using Your Account to Pay for Eligible Expenses

Eligible expenses can differ depending on your account type. To learn more about which expenses are eligible for your account, visit [MyChoice Accounts](#).

## Welcome to MyChoice Health Savings Account

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**New Account opened** (upon enrollment loading, usually about 2-3 weeks before effective date) – CIP Approval



Hello [[member\_fname]],

### Welcome to MyChoice® Accounts!

You've successfully opened your Health Savings Account (HSA) and passed identity verification.

Congratulations!

### What's next:

- If you don't already have a MyChoice Accounts debit card, it will arrive in the mail soon.
- There's nothing else you need to do right now; but when you're ready, here's how to get started.

### Your HSA Setup Checklist

- **Secure your account** - Set up your login and security info in the website.
- **Link your personal bank account** for transfers and reimbursements.
- **Download the MyChoice® benefits app** for easy access on the go.
- **Learn** what expenses are eligible under your HSA.
- **Need help?** Ask Sofia or visit your benefits website.

**Learn more about your HSA and MyChoice Accounts below.**

### Access the website

First time logging in? It's quick:

1. Go to [[websiteurl]]
2. Set up two-step authentication (a code sent to your phone or email).
3. Choose your security questions.

Once you're in, you can view your balance, manage settings, and more.

## *HSA Welcome continued*

### **Add your bank account**

To move money in or out of your HSA:

1. Log in and go to the **MyChoice Accounts** page:
  1. **On the web:** Look for the piggy bank icon.
  2. **In the app:** Select **Accounts**
3. Click on the **Manage** tab, then select **Bank Accounts**.
4. Click **+Add Account** and follow the instructions.
  1. **Important Note:** You will need to approve a trial deposit to finish the setup. Check your bank account for the deposits, then enter the amounts in the system by selecting **Verify Account**.

### **Use the MyChoice benefits app**

Manage your HSA from your phone. Download it from the [Apple](#) or [Google](#) store and follow the prompts to log in. Then use the personalized QR code on your benefits website to instantly log in - no password needed.

### **Use your HSA for eligible expenses**

Check which expenses qualify by visiting the [MyChoice Accounts](#) website.

### **Manage your HSA with ease**

With the MyChoice website or app, you can:

- See your balance in real time
- Download tax forms and statements
- Set up auto-investing or move money back as needed

[Learn more about HSA investments →](#)

### **Need help?**

- **Ask Sofia<sup>SM</sup>:** Your virtual benefits assistant online and in the MyChoice benefits app. If Sofia can't help, she'll connect you to someone who can.
- **Visit us online:** Check out [MyChoice Accounts](#) for all the information you need.

Thanks for being a part of MyChoice Accounts!

## New Bank Account Notice



Hello [[member\_fname]] [[member\_lname]],

**A new bank account was added to your account.**

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

**Review your account information today:**

1. Log in to your benefits website and select your name in the top right corner of the page.
2. Select **MyChoice Accounts**.
3. Select **Manage > Bank Accounts** from the navigation bar to view linked external accounts.

### MANAGE MY ACCOUNT

**Link not working?** Follow these steps:

1. Log into [[websiteurl]]
2. If you do not have credentials, follow the prompts to create one.
3. Your company key is: [[companykey]]

This email was sent from a notification-only email address that cannot accept incoming email. Please do not reply to this email.

*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.*

## Bank Account Failure Notice

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Direct deposit has not been set up



**This email is to inform you that we were unable to add the requested bank account to your MyChoice Account profile.**

**What next?** If you would still like to add your bank account, please login to your account and attempt to add your bank account again.

**To review your account information,** log into [\[\[websiteurl\]\]](#). 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 and add your desired bank account.

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.

## Bank Account Change Notice

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### **A current bank account linked to your MyChoice Accounts has changed.**

If you are aware of this recent change, then no action is needed. If you did not recently change your banking information, please review your account and verify that your information is correct.

#### **TO REVIEW YOUR ACCOUNT INFORMATION:**

1. Log in to your benefits website and select your name in the top right corner of the page
2. Select **MyChoice Accounts**
3. Select **Manage > Bank Accounts** from the navigation bar to view banking details

### MANAGE MY ACCOUNT

**Link not working?** Follow these steps:

1. Log into [[websiteurl]]
2. If you do not have credentials, follow the prompts to create one.
3. Your company key is: [[companykey]]

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## Account Suspended

Your MyChoice Account Has Been Suspended



Dear [[member\_fname]],

Your MyChoice Account has been suspended because we were unable to verify a card swipe. You will be unable to use your card to access available funds in this account until you have either provided supporting documentation or repaid your account for the outstanding amount.

**\*ACTION REQUIRED\***

Please review your outstanding transactions and either submit the needed documentation or repay your account for the outstanding amount to reinstate your account.

**To review your account information:**

1. Log in to your benefits portal or the MyChoice Mobile App and navigate to the **MyChoice Accounts** page.
  - **On the web:** Look for the piggy bank icon that says **MyChoice Accounts**.
  - **On the app:** Select the **Accounts** tab at the bottom of the screen.
2. Select **Claims > Claim Summary** from navigation bar.
3. Select the **Action Required** tab.
4. Look for all transactions with a status of **Outstanding**.

### MANAGE MY ACCOUNT



**MANAGE YOUR ACCOUNTS  
ANYTIME, ANYWHERE.**

**mychoice**  
Mobile App

- ✓ Submit documentation
- ✓ Review transactions and status
- ✓ File a claim or reimbursement request

## Account Suspended continued

### Cannot provide the required documentation?

If you are unable to provide the required documentation, you will need to repay your account in order to reinstate your account. You have two options to repay your account:

1. Submit a new claim for other eligible expenses incurred in the same plan year that the outstanding transaction occurred (and not previously reimbursed) to offset the outstanding balance. If you choose to submit a new claim, upload your documentation by clicking **Submit Claim**. You will need to provide documentation to support the claim such as a provider-issued itemized receipt or explanation-of-benefits from your insurance provider.
2. Mail a check for the outstanding amount. Please include the transaction ID on the check memo line. Checks can be mailed to:

Businessolver  
PO Box 870747  
Kansas City, MO 64187-0747


### Questions?

If you have questions about your MyChoice Accounts, you can ask Sofia<sup>SM</sup>, your virtual benefits assistant. You can find her on your benefits portal or in the MyChoice<sup>®</sup> Mobile App. If she can't answer your question, she will connect you with someone who can.

### Learn More About MyChoice Accounts


Curious about how MyChoice Accounts can benefit you and your family? Check out the [MyChoice Accounts](#) website to find everything you need to know!


## In-platform notifications show on the member dashboard and card page online:

 **Card Alert - Account Suspended**  
This account is Suspended due to Outstanding Balance. You can still file claims, but will not be able to access funds via your card.

**2025 Flexible Spending Account**  
Account Balance As Of 6/11/2025  
**\$411.15** [View Account](#)

 Card suspended: Outstanding Balance  
**\$45.22** [Claim Summary](#)

**2025 Flexible Spending Account**  
Account Balance As Of 6/11/2025  
**\$411.15** [View Account](#)

 Card suspended: Leave of Absence

## Account Unsuspended

Your MyChoice Accounts Debit Card is Reactivated



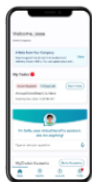
Dear [[member\_fname]],

Your MyChoice Account has been unsuspended. You can resume using your account and the associated Visa debit card for account-eligible expenses and/or purchases.

To review your account information, log in to your benefits portal or the MyChoice Mobile App and navigate to the **MyChoice Accounts** page.

- **On the web:** Look for the piggy bank icon that says **MyChoice Accounts**.
- **On the app:** Select the **Accounts** tab at the bottom of the screen.

### MANAGE MY ACCOUNT



#### MANAGE YOUR ACCOUNTS ANYTIME, ANYWHERE.

mychoice  
Mobile App

- ✓ Submit documentation
- ✓ Review transactions and status
- ✓ File a claim or reimbursement request

#### Questions?

If you have questions about your MyChoice Accounts, you can ask Sofia<sup>SM</sup>, your virtual benefits assistant. You can find her on your benefits portal or in the MyChoice<sup>®</sup> Mobile App. If she can't answer your question, she will connect you with someone who can.

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## Debit Card Lock Alert

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Your MyChoice Accounts Debit Card is Locked



**Hello! We received your request to lock the debit card associated with your MyChoice Accounts.**

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

**PLEASE NOTE: When the account holder's debit card is locked, all subsequent cards and dependent cards will be placed under locked status as well.**

**TO REVIEW YOUR ACCOUNT INFORMATION:**

1. Log in to your benefits website and select your name in the top right corner of the page
2. Select **MyChoice Accounts**
3. Select **Manage > Cards** from the navigation bar to view card details

**MANAGE MY ACCOUNT**

## Debit Card Lost/Stolen

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Your MyChoice Card Has Been Reported Lost/Stolen



**This email is to inform you that a debit card associated with your MyChoice Accounts was recently reported lost or stolen.**

If you are aware of this recent change, then no action is needed. If you did not recently report a card lost or stolen, please review your account and verify that your information is correct.

**PLEASE NOTE: When the account holder's debit card is locked, all subsequent cards and dependent cards will be placed under locked status as well.**

**TO REVIEW YOUR ACCOUNT INFORMATION:**

1. Log in to your benefits website and select your name in the top right corner of the page
2. Select **MyChoice Accounts**
3. Select **Manage > Cards** from the navigation bar to view card details

[MANAGE MY ACCOUNT](#)

## New Card Request Red Flag Alert

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### MyChoice Accounts New Card Request



**This email is to inform you that a new debit card has been 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 card to your account, please review your account and verify that your information is correct.

**To review your account information,** log into your benefits website. 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 card 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.

## Dependent Card Request

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New MyChoice Accounts Debit Card Added to Account



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

If you are aware of this recent request, then no action is needed. 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:**

1. Log in to your [benefits website](#) and select your name in the top right corner of the page
2. Select **MyChoice Accounts**
3. Select **Manage > Cards** from the navigation bar to view card detail

[Manage My Account](#)

# Card Needs Documentation

## Your MyChoice Accounts Debit Card Transaction Needs Documentation



Action Required: Your Claim Requires Documentation

Hello [[member\_fname]],

We received your recent MyChoice Accounts debit card transaction, but it's on hold because we need more information to move it forward. Please help us resolve this by uploading the missing information to your transaction. You can find more details below.

[[Request.requestDetailHTML]]  
[[Request.noticeDetailHTML]]

Upload Documentation Now

**Get it done fast**

You can easily do this by yourself by following these steps:

1. Click the button above to view your claim(s) and find the one with transaction ID: [[Request.requestNum]].
2. Follow the steps to upload your document(s).

**Did you know?**

The IRS requires all debit card transactions for your plan to be verified. We're usually able to do this behind the scenes, but sometimes we need your help by submitting documentation. **Most plans require documentation within 90 days of the transaction date, otherwise, your account may be suspended, or you may need to repay the amount.**

**Next steps**

After you upload your document, we'll confirm that your expense is eligible. If we need anything else, we'll reach out!

**Need help?**

If you have questions or need help, try these options:

- **Ask Sofia<sup>SM</sup>:** Your virtual benefits assistant, available on your benefits website or in the MyChoice benefits app. If Sofia can't help, she'll connect you to someone who can.
- **Visit us:** Check out the [MyChoice Accounts](#) website for all the information you need.

Thank you,  
MyChoice Accounts



# Request Needs Documentation

Member-submitted claim needs documentation



Hello [[member\_fname]],

We received your reimbursement claim, but it's on hold because we need more information to move it forward. Please help us resolve this by uploading the missing information. You can find more details below.

[[Request.requestDetailHTML]]

[[Request.noticeDetailHTML]]

## Upload Documentation Now

### Get it done fast

You can easily do this by yourself following these steps:

1. Click the button above to view your claim(s) and find the one with transaction ID: [[Request.requestNum]].
2. Follow the steps to upload your document(s).

### Next steps

After you submit your document, we will check your claim and get it ready for payment quickly. If we need anything else from you, we will let you know.

### Need help?

If you have questions or need help, try these options:

- **Ask Sofia<sup>SM</sup>:** Your virtual benefits assistant, available on your benefits website or in the MyChoice benefits app. If Sofia can't help, she'll connect you to someone who can.
- **Visit us:** Check out the [MyChoice Accounts](#) website for all the information you need.

Thank you,  
MyChoice Accounts

# Card Decline

## Member Card Swipe Denied



Hello [[member\_fname]],

We saw that you tried to use your MyChoice Accounts card and it didn't go through.

Please review your recent transactions on MyChoice Accounts for a more detailed reason for denial.

**To review your account information:**

1. Log in to your benefits portal or the MyChoice Mobile App and navigate to the **MyChoice Accounts** page.
  - **On the web:** Look for the piggy bank icon that says **MyChoice Accounts**.
  - **On the app:** Select the **Accounts** tab at the bottom of the screen.
2. Select **Claims > Claim Summary** from navigation bar.
3. Select the **History** tab.
4. Look for a transaction with a status of **Ineligible** to review denied transactions.

You should also review the Action Required tab to ensure any outstanding transactions are addressed to avoid future transactions using your card to be declined.

**Please note:** If you believe the transaction was denied in error, you can submit documentation, such as a receipt, as a manual claim for reimbursement, and we will review it further. You can upload your documentation online or via the app.

### MANAGE MY ACCOUNT



#### MANAGE YOUR ACCOUNTS ANYTIME, ANYWHERE.

**mychoice**  
Mobile App

- ✓ Submit documentation
- ✓ Review transactions and status
- ✓ File a claim or reimbursement request

#### Questions?

If you have questions about your MyChoice Accounts, you can ask Sofia<sup>SM</sup>, your virtual benefits assistant. You can find her on your benefits portal or in the MyChoice<sup>®</sup> Mobile App. If she can't answer your question, she will connect you with someone who can.

#### Learn More About MyChoice Accounts

Curious about how MyChoice Accounts can benefit you and your family? Check out the [MyChoice Accounts](#) website to find everything you need to know!

# Request Received

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## Member Claim Received



### Your Payment Request Is In

Hi [[member\_fname]],  
We received a payment request for your MyChoice Accounts.

#### What to do now

- If you submitted the request, no action is needed.
- If you didn't, please log in to check your account.

## MANAGE MY ACCOUNT

#### How to review your request

1. Log in at [[websiteurl]] or open the MyChoice benefits app
2. Go to **MyChoice Accounts**
  - **On the web:** Click the piggy bank icon
  - **In the app:** Tap Accounts at the bottom
3. Select **Claims > Claim summary**
4. Tap the **In Process** tab
5. Look for the transaction labeled **Request Received**

#### Need to cancel it?

If you submitted this by mistake, you can cancel it from the transaction details pages.

#### Need help?

Try **Sofia<sup>SM</sup>**, your virtual benefits assistant - available on your benefits site or in the app. If she can't answer your question, she'll direct you to someone who can.

#### Want to learn more?

Visit the [MyChoice Accounts](#) website to explore all your benefits and how they can support you and your family.

Thank you,  
MyChoice Accounts

# Request Under Review

---

Claim is Under Review



## We're Reviewing Your Payment Request

Hi [[member\_fname]],

We've received your payment request and it's currently being reviewed.

### What to do now

There's nothing you need to do right now.

If you'd like to check the request details, you can log in and view the status anytime.

[[Request.requestDetailHTML]]

## Manage My Account

How to review your request

1. Log in at [[websiteurl]] or open the MyChoice benefits app
2. **On desktop:** Click the piggy bank icon  
**On the app:** Tap **Accounts**
3. Select **Consumer Accounts**
4. From that page, review all recent account activity

### Need help?

Try **Sofia**<sup>SM</sup>, your virtual benefits assistant, available on your benefits site or in the app. If she can't answer your question, she'll connect you to someone who can.

### Want to learn more?

Visit the [MyChoice Accounts](#) website to explore all your benefits and how they can support you and your family.

Thank you,  
MyChoice Accounts

# Request Approved

Claim Approved and Payment is on its way



## Your Request Was Approved and Is On Its Way

Hi [[member\_fname]],

We approved a recent payment request from your MyChoice Account.

### What to do now

- **If you made this request**, no action is needed.
  - You'll get another notification when your payment is sent.
- **If you didn't request this payment**, log in to check your account.

[[Request.requestDetailHTML]]

## MANAGE MY ACCOUNT

### How to review your payment

1. Log in to [[websiteurl]] or the MyChoice benefits app
2. Go to the **MyChoice Accounts** page
  - **On the web**: Click the piggy bank icon
  - **In the app**: Tap **Accounts** at the bottom
3. Select **Claims > Claim summary**
4. Look for a transaction with the status **Approved**

### Need to cancel it?

If the payment was requested by mistake, you can cancel it from the **Claim detail** page.

### Need help?

Try **Sofia**<sup>SM</sup>, your virtual benefits assistant, available on your benefits site or in the app. If she can't answer your question, she'll connect you to someone who can.

Thank you,  
MyChoice Accounts

# Payment Sent

Funds are on the way



Hello [[member\_fname]],

Good news! We recently sent a payment from 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 be paid from your account, please review your account information and verify that your information is correct.

**To review your account information:**

1. Log in to your benefits portal or the MyChoice Mobile App and navigate to the **MyChoice Accounts** page.
  - **On the web:** Look for the piggy bank icon that says **MyChoice Accounts**.
  - **On the app:** Select the **Accounts** tab at the bottom of the screen.
2. Select **Claims > Claim Summary** from navigation bar.
3. Select the **Action Required** tab.
4. Look for a transaction with a status of **Approved** to review transaction details.

## MANAGE MY ACCOUNT



### MANAGE YOUR ACCOUNTS ANYTIME, ANYWHERE.

mychoice  
Mobile App

- ✓ Submit documentation
- ✓ Review transactions and status
- ✓ File a claim or reimbursement request

### Questions?

If you have questions about your MyChoice Accounts, you can ask Sofia<sup>SM</sup>, your virtual benefits assistant. You can find her on your benefits portal or in the MyChoice<sup>®</sup> Mobile App. If she can't answer your question, she will connect you with someone who can.

### Learn More About MyChoice Accounts

Curious about how MyChoice Accounts can benefit you and your family? Check out the [MyChoice Accounts](#) website to find everything you need to know!

# Request Declined Notice

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## Claim Denied



### We Couldn't Approve Your Request

Hi [[member\_fname]],  
Your recent request for payment from your MyChoice Account was not approved.

[[Request.requestDetailHTML]]

[[Request.noticeDetailHTML]]

### MANAGE MY ACCOUNT

#### How to review your request

1. Log in to or open the MyChoice benefits app
2. Go to MyChoice Accounts
  - On the web: Click the piggy bank icon
  - In the app: Tap Accounts at the bottom
3. Select **Claims** > **Claim summary**
4. Look for the transaction listed above

#### Want to appeal the decision?

If you believe this decision was incorrect, you have **60 days** to submit an appeal.

You can appeal through the portal by selecting **Appeal request** in the dropdown under **Account activity**. Or, send your appeal by email, fax, or mail:

**Email:** claims@mychoiceaccounts.com

**Fax:** 855-833-8542

**Mail:**

MyChoice Accounts

MSC 345475

PO Box 105168

Atlanta, GA 30348-5168

#### Include any documents that support your appeal, like:

- An Explanation of Benefits (EOB) - your insurance company would have sent this via email or mail
- A letter of medical necessity - you can request this from your provider
- Detailed provider statements - contact your provider billing or insurance for a full breakout
- Other documents that explain why the expense should be approved

#### Need help?

Try Sofia™, your virtual benefits assistant, available on your benefits site or in the app. If she can't answer your question, she'll connect you to someone who can.

Thank you,  
MyChoice Accounts

# Request Partially Approved Notice

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MyChoice Account only part of your claim was approved



## We Approved Part of Your Payment Request

Hi [[member\_fname]],

Your recent request for payment was **partially approved**. That means part of the amount you submitted wasn't eligible to be paid.

### What to do now

- Review your payment details to see what was approved and what wasn't.
- You may need to submit documents or correct the request to receive the full amount.

[[Request.requestDetailHTML]]

## Manage My Account

[[Request.noticeDetailHTML]]

### Want to appeal this decision?

If something doesn't look right, you may be able to submit an appeal.

Please check your **plan materials** or contact your benefits administrator to learn how to get started.

**You may be asked to upload documents** that explain why the full amount should be covered, such as:

- **Dated, itemized receipts**
- **Provider or pharmacy statements** showing the services or items
- **Letters of medical necessity**, if applicable - contact your provider's billing office for help

### How to review your request

1. Log in at [[websiteurl]] or open the MyChoice benefits app
2. **On desktop:** Click the piggy bank icon  
**On the app:** Tap **Accounts**
3. Review the transaction in your account activity

### Need help?

Try **Sofia™**, your virtual benefits assistant, available on your benefits site or in the app. If she can't answer your question, she'll connect you to someone who can.

Thank you,  
MyChoice Accounts



## CIP Failure Notice

---

### Action Required to Open your Health Savings Account



**Hello! We are currently processing your enrollment for your Health Savings Account.**

**\*ACTION REQUIRED\***

To complete the enrollment in your Health Savings Account, please provide copies of the following documents:

1. A copy of your state-issued driver's license, state-issued ID, or passport to confirm your date of birth.
2. A copy of your Social Security card to confirm your Social Security number.

Please note, if we do not receive the documentation necessary to validate your identity, your HSA will not be established. Financial institutions are required to verify the identity of individuals applying for an HSA.

Please send documentation using one of the secure methods below:

**Email:**

[hsa.cipsupport@umb.com](mailto:hsa.cipsupport@umb.com)

(If you would like to request a secure email connection, please email that request prior to sending your documentation. A secure email will be sent for your use.)

**Mail:**

UMB Healthcare Services  
PO Box 419226  
Attn: CIP UPDATE (MS: 1020502)  
Kansas City, MO 64141-6226

*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.

## Real-time Card Decline Notifications: 3

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Member receives an email or text message (if opted in) immediately following a card decline.

### Card Decline Notification 1 of 3

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Activate Your Debit Card



Activate your MyChoice card now to spend your funds

Your MyChoice Accounts debit card was just denied because you haven't activated your card yet.

Here's an easy fix. Just click to activate it and then try your transaction again.

[Activate Your Card](#)

#### **Your Privacy Matters**

For your privacy, we can't include details about your specific benefits in emails.

#### **Keeping Your Information Secure**

This email contains private details. If you're not supposed to have it, please delete the message (and all copies) and don't share or use the information inside.

#### **System-Generated Email**

This is an automated email. Please don't reply. If you have questions, visit your benefits portal.

## Card Decline Notification 2 of 3

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Possible ineligible item or service or unknown reason for decline – submit a claim



### Card declined - here's what to do

Your MyChoice Accounts debit card was just denied, but you have options.

Just pay for your eligible expense another way and submit for reimbursement. You can even take a picture of any needed documentation right on your phone!

[Submit My Expense](#)

## Card Decline Notification 3 of 3

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Unlock your card to use it



Unlock your MyChoice card now to spend your funds

Your MyChoice Accounts debit card was just denied because you previously locked the card.

Here's an easy fix. Just click to unlock it and then try your transaction again.

## Claim Ready to Review

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For Claim Choice client-members: Take action on your available claim



### Choose How to Handle Your Recent Claim

Hi [[member\_fname]],

You have a claim that's ready for action. With **Claim Choice**, you can pick how you'd like to handle it, right from your MyChoice Account.

#### How to review and choose

1. Log in at or open the MyChoice benefits app
  - On desktop:** Click the piggy bank icon
  - On the app:** Tap **Accounts**
2. Go to **Claims > Claim Summary**
3. Look for Claim Choice notifications
  - If no claims are eligible, the tab won't appear
  - Red icons show how many claims are waiting for decisions

## MANAGE MY ACCOUNT

#### FSA or HSA? Here's what to know

- FSA claims expire at the end of your plan year, don't wait!
- HSA claims don't expire as long as your HSA is active
- You can use Claim Choice to spend down funds or save for later

#### Claim Choice is optional

There's no need to take action if you'd rather save your funds, it's all up to you.

#### Want to learn more?

Visit [MyChoice Accounts](#) for details.

#### Need help?

Try **Sofia**™, your virtual benefits assistant, available on your benefits site or in the app. If she can't answer your question, she'll connect you to someone who can.

Thank you,  
MyChoice Accounts