Employee Portal New User Guide

Your Guide to Getting Started on the Employee Portal

CONTENTS

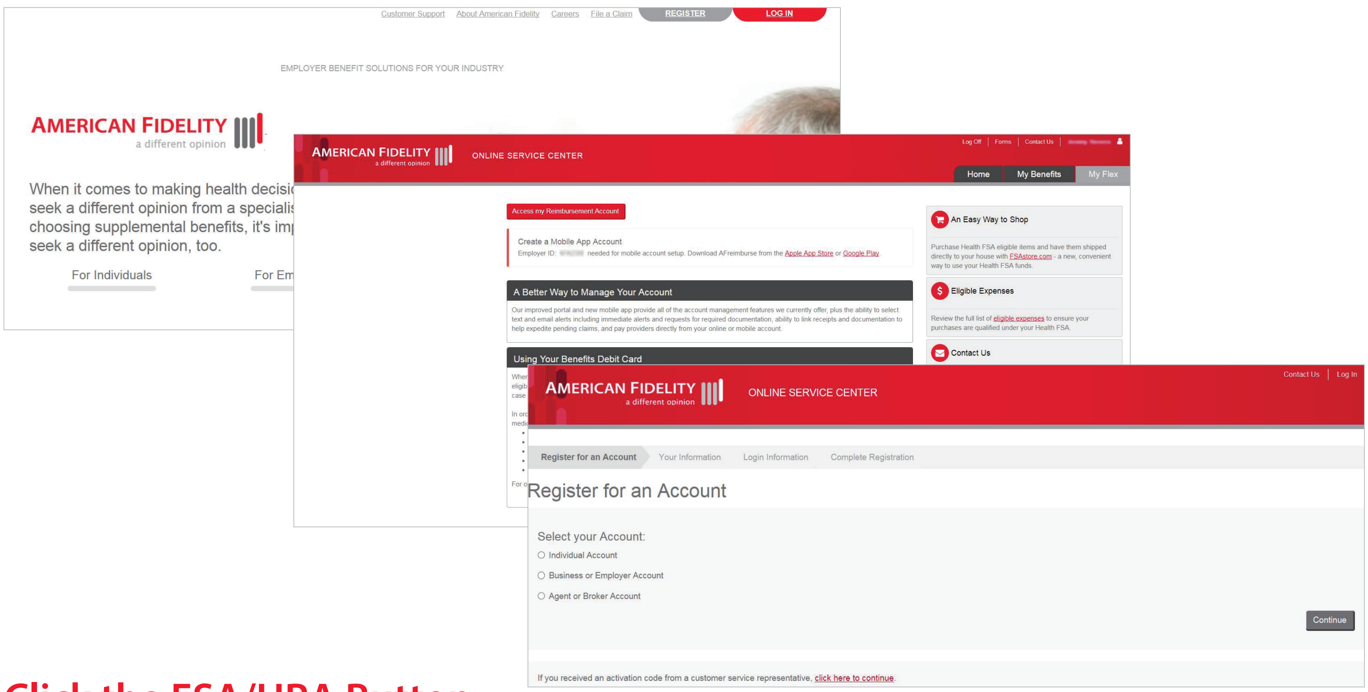
GETTING STARTED

Access your online account at americanfidelity.com

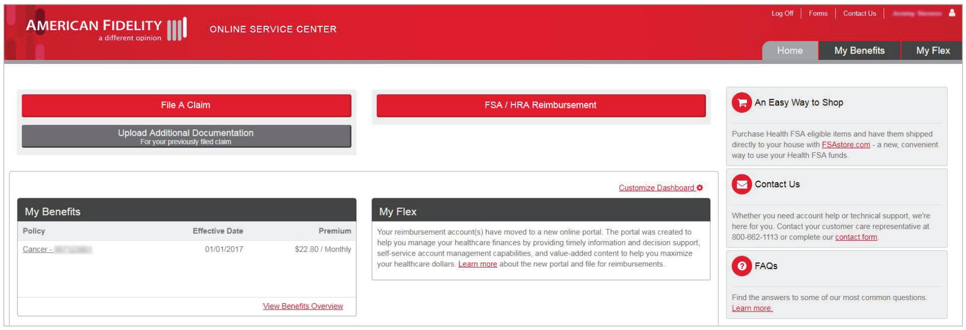
Registration

- **Step 1:** If this is your first time creating an account, click the register button in the top right corner of americanfidelity.com.
- **Step 2:** Select Individual Account
- **Step 3:** Follow the screens to complete your registration.
    - Your email address should match the email address you provided at time of enrollment.
- **Step 3:** Click register.

Once registered, you will be able to enter your username and password on all subsequent login attempts.



Click the FSA/HRA Button to Access Your Account



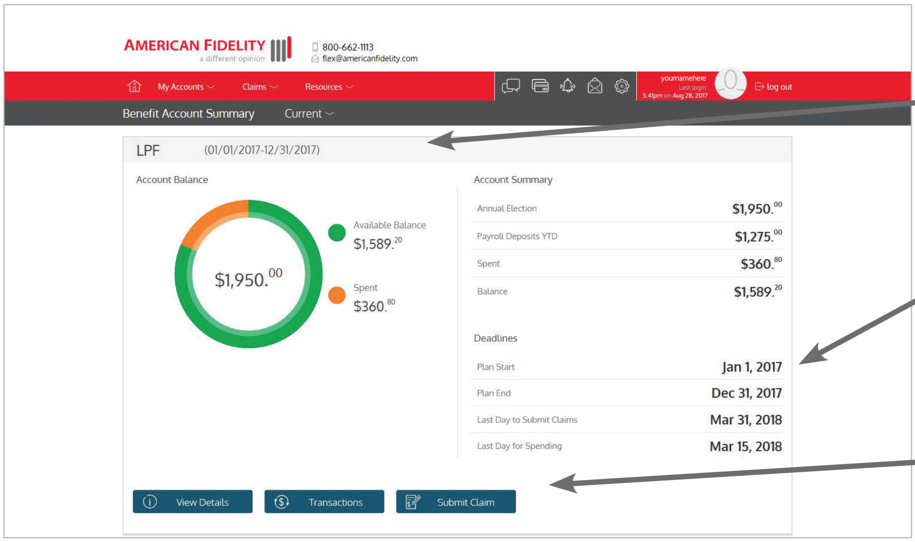
NAVIGATING YOUR ONLINE EXERIENCE

The navigation bar gives you instant access to the key areas and function in the portal. The navigation bar is located atop every page in the portal.

1. Page menus: Hover over the menu name to view a list of available pages.
2. Contact us: Send us a message.
3. Cards: Access and manage your debit card(s).
4. Alerts: View important account alerts.
5. Messages: Important claim, reimbursement, and reminder messages.
6. Communication settings: Manage your email and SMS text alert settings & preferences.
7. User profile: View and manage your profile settings.
8. Log out: End your session.

CHECKING YOUR ACCOUNT BALANCE(S)

Navigate to the benefit account summary page to access a quick view of your account balance(s). Each of your accounts displays in its own box, and provides at-a-glance details regarding your balance, funds spent, and important dates.



Displays how much of your annual election has been spent, and how much is still available.

Important dates, such as the last day to spend funds, and the last day claims can be submitted.

Links to additional account details, transactions, and claim submission forms.

SUBMITTING EXPENSES AND FILING CLAIMS

The American Fidelity portal allows you to enter new claims and expenses, as well as view and edit pending claims. If you have receipts or documentation to substantiate your claim, you can attach them to expedite the reimbursement process.

What is the difference between a claim and expense?

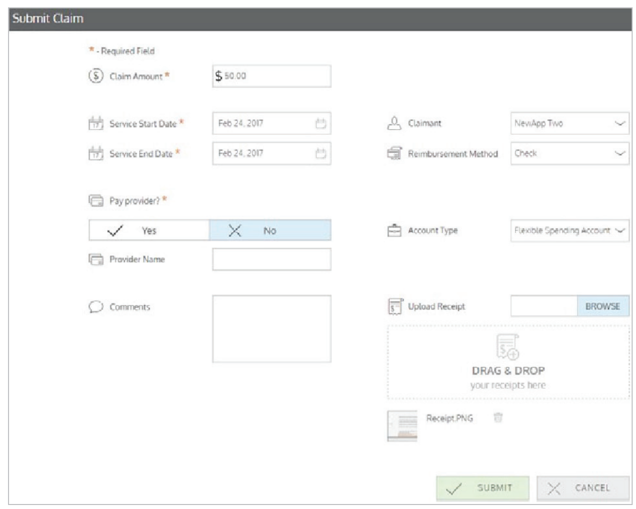
- **Claim:** Claims are simply reimbursement requests submitted for costs incurred when receiving eligible services, products, or procedures.
- **Expense:** Expenses are used to track & manage your medical, dental, vision, prescription, and other potentially eligible expenses. Once entered, expenses can be submitted for reimbursement (as a claim). Expenses can be submitted now or at a later date.

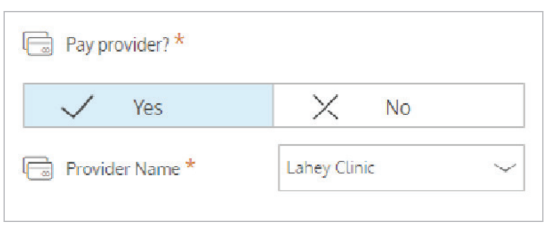
Submitting A Claim

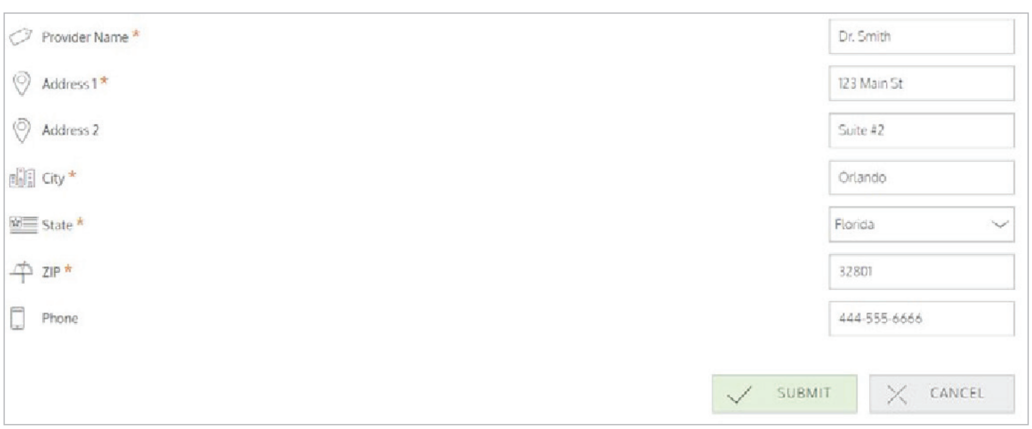
To enter a claim and request reimbursement, open the submit claim page, view claim instructions, and complete the form. Be sure to upload a receipt image if you have one. You can click browse to navigate to the file, or you can drag and drop from your computer. Click submit to send the request for processing.

Send payment to your service provider. When entering a claim, you can choose to have the reimbursement funds sent directly to you, or you can have payment sent directly to your provider (on your behalf).

If you pay a provider, choose your provider name from the dropdown menu. If you don't see your provider listed, select add new provider record to add your provider.





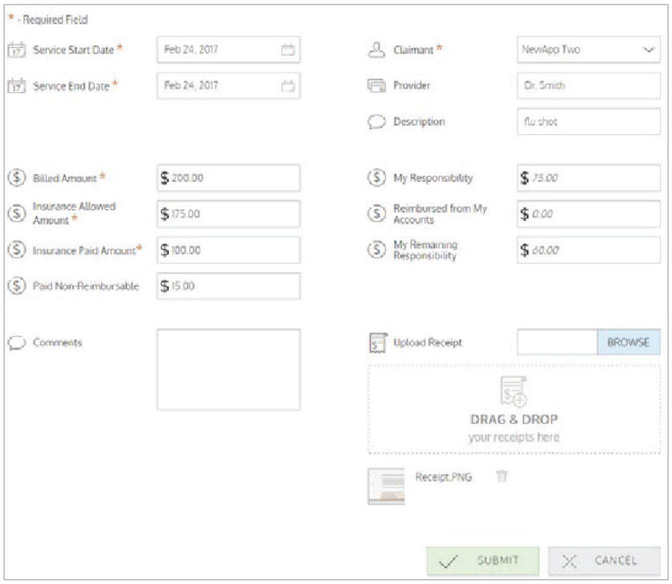


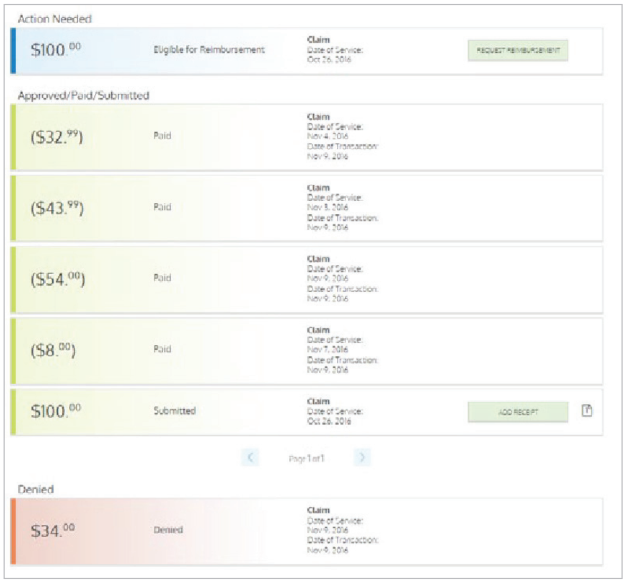
SUBMITTING EXPENSES AND FILING CLAIMS

Adding an Expense for Future Payment

Similar to claim submission, to enter an expense, open the add expense for future payment page and complete the form. Be sure to include a receipt, if you have one.

- **Billed amount:** Full amount billed for services provider.
- **Insurance allowed amount:** The maximum amount your health insurance plan will pay for services provided.
- **Insurance paid amount:** The amount covered by your health insurance plan.
- **Paid non-reimbursable:** The cost included in the insurance allowed amount that are for ineligible items or services.
- **My responsibility:** Any part of the insurance allowed amount that is not covered by your health insurance plan.
- **Reimbursed from my accounts:** The amount reimbursed from your benefit accounts.
- **My remaining responsibility:** The remaining amount you can submit for reimbursement.





Viewing Claims and Expenses

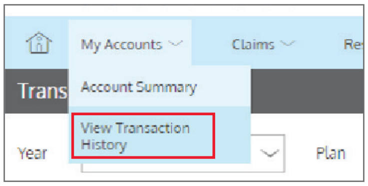
Once entered, claims and expenses can be viewed on the claims list page. From here, you can view claim status, attach receipts, and request reimbursement for eligible expenses.

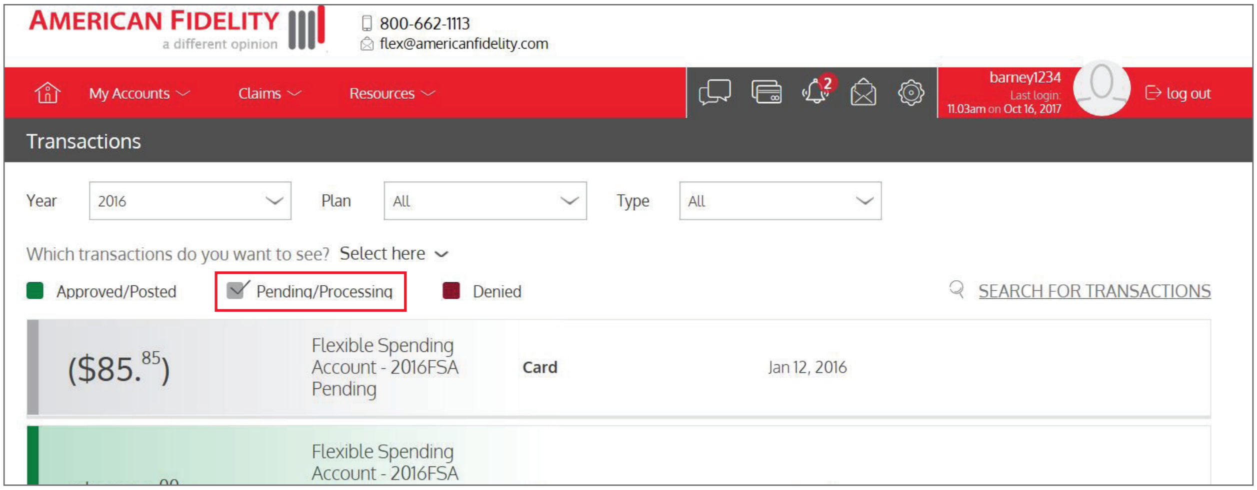
RESOLVING PENDING DEBIT CARD TRANSACTIONS

If you swipe your debit card for eligible products or services, you may be required to submit a receipt or other documentation to show the expense was eligible. To aid in resolving pending debit card transactions, and keep your card in an active status you can take the following action:

- Step 1. Navigate to the transactions page.
- Step 2. Located the pending transaction (using the search filters)
- Step 3. Click to expand the transaction, and click add receipt to attach your supporting documentation to the transaction.

We will review the documentation you've submitted and update the transaction accordingly.



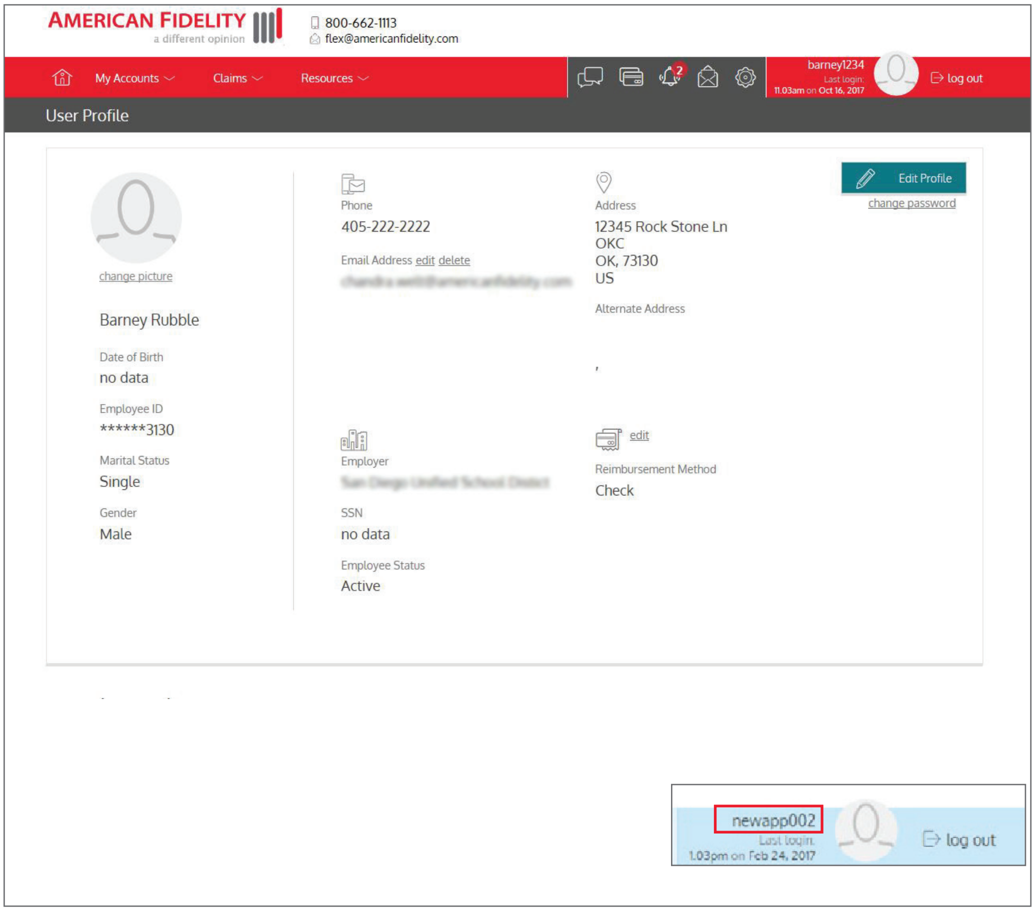


UPDATING YOUR USER PROFILE

To access and edit your user profile, click the username hyperlink on the right side of the navigation bar. From this page, you can:

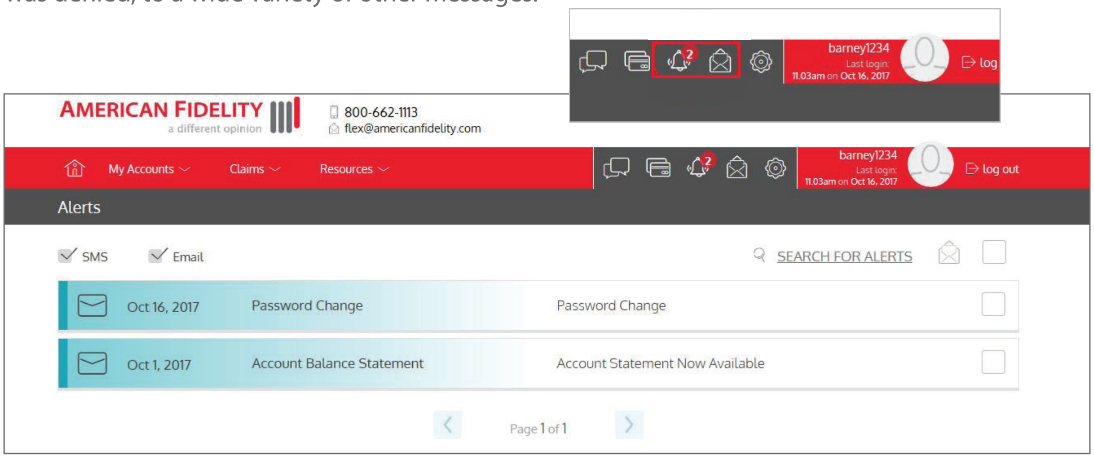
1. Update your phone number and address.
2. Change your password
3. Update your reimbursement method
4. Add a new dependent
5. Update an existing dependent

The image below shows where each item in the list above is located.

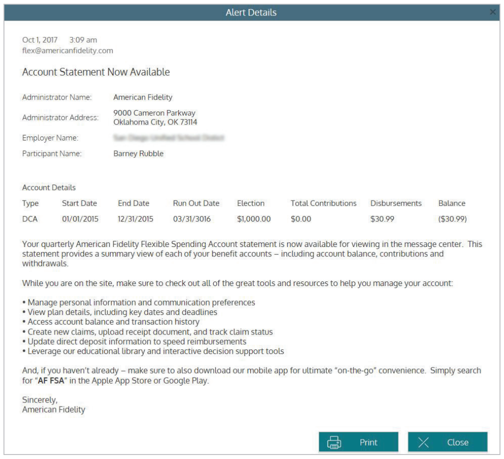


VIEWING AND MANAGING ALERTS & MESSAGES

The bell icon in the navigation bar alerts you to any unread messages awaiting your review. Depending on your communication preferences and your group's setup, these messages could be anything from confirmation of an email address or password change, to notification that a claim you submitted has been received, to an alert that a card transaction was denied, to a wide variety of other messages.



Click on an individual message to see the full text:



Alert Details

Oct 1, 2017 3:09 am
flex@americanfidelity.com

Account Statement Now Available

Administrator Name: American Fidelity
Administrator Address: 9000 Cameron Parkway
Oklahoma City, OK 73114
Employer Name: [illegible]
Participant Name: Barney Rubble

Account Details

Type	Start Date	End Date	Run Out Date	Election	Total Contributions	Disbursements	Balance
DCA	01/01/2015	12/31/2015	03/31/3016	$1,000.00	$0.00	$30.99	($30.99)

Your quarterly American Fidelity Flexible Spending Account statement is now available for viewing in the message center. This statement provides a summary view of each of your benefit accounts – including account balance, contributions and withdrawals.

While you are on the site, make sure to check out all of the great tools and resources to help you manage your account:

- Manage personal information and communication preferences
- View plan details, including key dates and deadlines
- Access account balance and transaction history
- Create new claims, upload receipt document, and track claim status
- Update direct deposit information to speed reimbursements
- Leverage our educational library and interactive decision support tools

And, if you haven't already – make sure to also download our mobile app for ultimate "on-the-go" convenience. Simply search for "**AF FSA**" in the Apple App Store or Google Play.

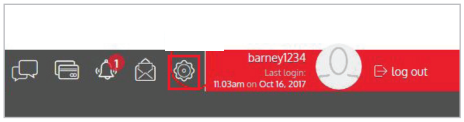
Sincerely,
American Fidelity

Print Close

Changing Your Message Preferences

You can change whether or not you receive certain message types, as well as how you receive them from the communication settings page. This page can be accessed by clicking the sprocket symbol in the navigation bar.

You may choose, for each alert type, whether you receive it via mobile, email, both, or neither. Click save when you are finished editing your preferences. You can also use this page to update your email address, and to register your mobile phone for SMS text alerts.



QUESTIONS

For questions, call us at 800-662-1113.