## Employee Portal New User Guide

## Your Guide to Getting Started on the Employee Portal

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## GETTING STARTED

#### Access your online account at americanfidelity.com

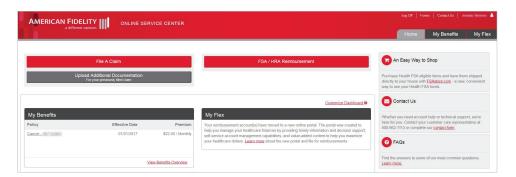
#### **Q**--- Registration

- 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.

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EMPLOYER BENEFIT SOLUTIONS F	FOR YOUR INDUSTRY	
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a different opinion		Log Of   forms   Central Us
When it comes to making health decisi		Home My Benefits My Flex
seek a different opinion from a specialis choosing supplemental benefits, it's im	Access my Reinsburgenet Account	An Easy Way to Shop
seek a different opinion, too.	Employer ID: needed for mobile account setup. Download AF-reinburse from the appre App Store or Google Play directly	see Health FSA eligible items and have them shipped to your house with <u>FSAstore com</u> - a new, convenient use your Health FSA funds.
For Individuals For Em		Eligible Expenses
	Our improved pontal and new mobile gap provide all of the account management features we currently offer, plus the ability to select that and email ability introduced ability and emails ability and emails for registed documentation, ability to fink neepts and documentation to help expedite pending claims, and pay providers directly from your online or mobile account.	whe full list of eligible expenses to ensure your sees are qualified under your Health FSA.
	Using Your Benefits Debit Card	Contact Us
	AMERICAN FIDELITY III ONLINE SERVICE CENTER	Conte
	Register for an Account Your Information Login Information Complete Registration	
	For Register for an Account	
	Select your Account:	
	Individual Account     Business or Employer Account	
	Agent or Broker Account	
Click the FSA/HRA Butt	If you received an activation code from a customer service representative, click here to continue.	

#### 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.

	☐ 800-662-1113				
$\widehat{\mathbb{T}}$ My Accounts $\checkmark$ Claims $\checkmark$	Resources 🛩	L 🖻 🗘	ô 🖗	barney1234 Last login: 11.03am on Oct 16, 2017	)_ ⇒ log out
Personal Dashboard					

- 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.

AMERICAN FIDELITY III . 1000-642-113 a different repriser My Accounts ~ Clumes ~ Resources ~ Benefit Account Summary Current ~	G 🗟 🗘 🖄 🕸 📴 🖓 🖓 D tago	A	Displays how much of your annual election has been spent, and how much is still available.
LPF (01/01/2017-12/31/2017)			
Account Balance	Account Summary		
Available Balance	Annual Election \$1,950.00		
\$1,589.20	Payroll Deposits YTD \$1,275.00		Important dates, such as the last
	Spent \$360.80		day to spend funds, and the last
\$1,950. <sup>00</sup> • Spent \$360. <sup>30</sup>	Balance \$1,589. <sup>20</sup> Deadlines		day claims can be submitted.
	Plan Start Jan 1, 2017		
	Plan End Dec 31, 2017		
	Last Day to Submit Claims Mar 31, 2018		Links to additional account details,
	Last Day for Spending Mar 15, 2018		transactions, and claim submission
View Details     Transactions	mit Claim		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.

Submit Claim				
* - Required Field				
(\$) Claim Amount *	\$ 50.00			
Service Start Date *	Feb 24, 2017	Ċ	🙆 Claimant	NewApp Two 🗸
Service End Date *	Feb 24, 2017	也	Reimbursement Meth	od Check ~
Pay provider? *				
V Yes	X NO		Account Type	Flexible Spending Account $\backsim$
Provider Name				
○ Comments			5 Upload Receipt	BROWSE
				S & DROP
				receipts here
			Receipt PNG	8
			V su	BMIT X CANCEL

Pay provider? *		
🗸 Yes	X No	
Frovider Name *	Lahey Clinic	$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$

Provider Name *	Dr. Smith
⊘ Address1*	123 Main St
Address 2	Suite #2
elling City*	Orlando
<u>≌</u> State <sup>≜</sup>	Florida 🗸 🗸
∰ ZIP *	32801
Phone Phone	444-555-6666
	SUBMIT X CANCEL

## 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.

* - Required Field					Action Needed			
5ervice Start Date *	Feb 24, 2017	台	Claimant *	NewApp Two 🗸 🗸	\$100.00	Eligible for Reimbursement	Claim Date of Service: Oct 26, 2016	REQUEST REMEURSEMENT
17 Service End Date*	Feb 24, 2017	Ċ,	Provider	Dr. Smith	Approved/Paid/Sub	mitted		
			Description	flu shot	(\$32.99)	Paid	Claim Date of Service: Non-4, 2016 Date of Transaction: Non-9, 2016	
(\$) Billed Amount *	\$ 200.00		(\$) My Responsibility	\$ 75.00			Claim	
Insurance Allowed Amount *	\$ 175.00		Reimbursed from My Accounts	\$ 0.00	(\$43. <sup>99</sup> )	Paid	Date of Service. Nov 3, 2016 Date of Transaction. Nov-9, 2016	
S Insurance Paid Amount*	\$ 100.00		(S) My Remaining Responsibility	\$ 60.00	l for control of		Claim	
Paid Non-Reimbursable	\$15.00				(\$54.00)	Paid	Date of Service: Nov 9, 2016 Date of Transaction. Nov 9, 2016	
Comments			5 Uptoad Receipt	BROWSE	(\$8.00)	Paid	Claim Date of Service: Nov 7, 2016 Date of Transaction: Nov 9, 2016	
			DRAG	S & DROP colpts here	\$100.00	Submitted	Claim Date of Service: Oct 26, 2016	ACO RECEIPT
					Denied	¢	Page 1 at 1	
			June SUBI		\$34.00	Denied	Claim Date of Senice: Nov9: 2016 Date of Transaction: Nov9: 2016	

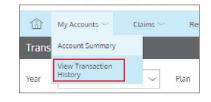
#### O--- Viewing Claims and Expenses

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

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.

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பி My Accounts ~	Claims $\sim$ Resources $\sim$		ÇP 🖨 4 <sup>2</sup> ⊗ ·	barney1234           Last login:           11.03am on Oct 16, 2017
Transactions				
Year 2016	V Plan All	∽ Туре	All 🗸	
Which transactions do you v	vant to see? Select here $\sim$			
Approved/Posted	Pending/Processing	ied		Q SEARCH FOR TRANSACTIONS
(\$85. <sup>85</sup> )	Flexible Spending Account - 2016FSA Pending	Card	Jan 12, 2016	
	Flexible Spending Account - 2016FSA			

## 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:

newapp002

1.03om on Feb 24, 2017

⊖ log out

- 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.

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$ m \widehat{m}$ My Accounts $\sim$ Claims $\sim$	Resources ~	C, □ C C C C C C C C C C C C C C C C C C
User Profile		
change picture Barney Rubble Date of Birth no data Employee ID ******3130 Marital Status Single Gender Male	Phone <b>405-222-2222</b> Email Address <u>edit delete</u> Emilioner SSN no data Employee Status Active	<ul> <li>✓ Edit Profile Change password</li> <li>Address</li> <li>Rada Cock Stone Ln OK, 73130 US</li> <li>Alternate Address</li> <li>,</li> <li>minbur sement Method</li> <li>Check</li> </ul>
		Last togint 1.03pm on Feb 24, 2017

## 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.

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前 My Accounts ~	Claims $\sim$ Resources $\sim$	□         □	
Alerts			
🗹 SMS 🛛 🗹 Email		Q SEARCH FOR ALERTS	Â
Oct 16, 2017	Password Change	Password Change	
Oct 1, 2017	Account Balance Statement	Account Statement Now Available	

--- Click on an individual message to see the full text:

#### **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.





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