EMPOWER Participant Portal Quick Start Guide

Welcome to your EMPOWER Participant Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA) and/or Commuter Account. The portal enables you to:

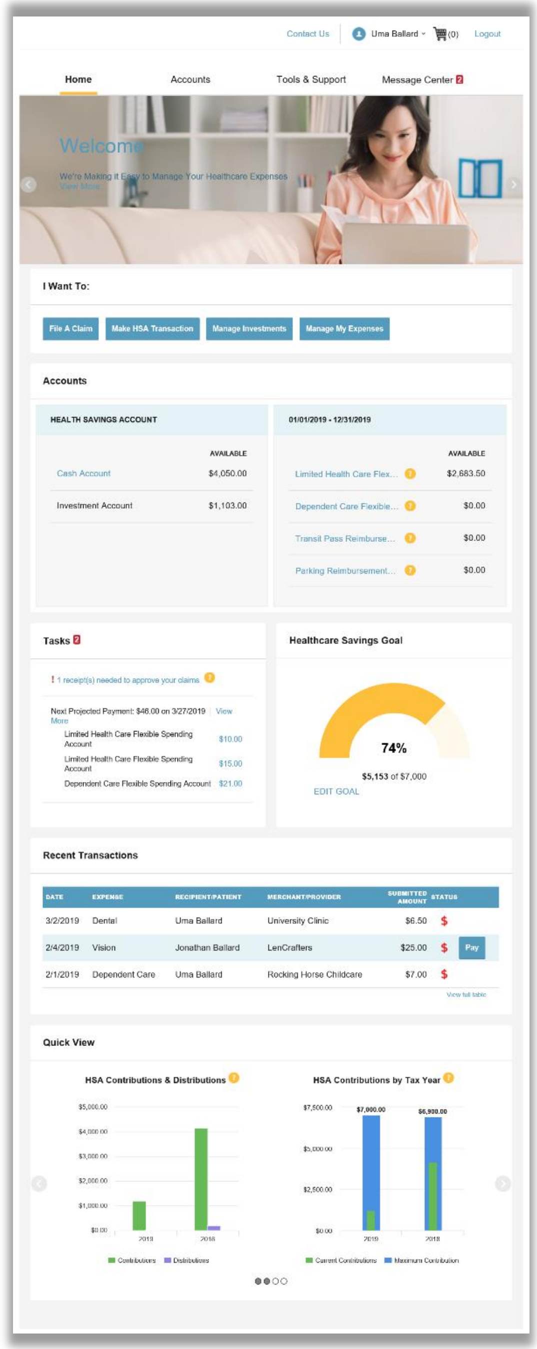
- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Hover over or click on the four tabs at the top

How do I log into The Portal?

1. Go to www.EmpowerFlex.com
2. Click on **Login** (top right corner)
3. Click **Participant Login** on the popup. If the popup does not show, go to empowerflex.com/participant-login.
4. You will be prompted to enter your information to create a Login ID and Password.



- Easily access the **Available Balance** and **I Want To** section to work with your accounts right away.
- The **I Want To** section contains the most frequently used features for the Consumer Portal.
- The **Accounts** section links to your Accounts and Profile information.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- If you have an HSA, you may review your investment performance. The **Healthcare Savings Goal** section graphically displays your progress toward your HSA savings goals.
- The **Recent Transaction** section displays the last 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.

You may also hover over the tabs at the top of the page.

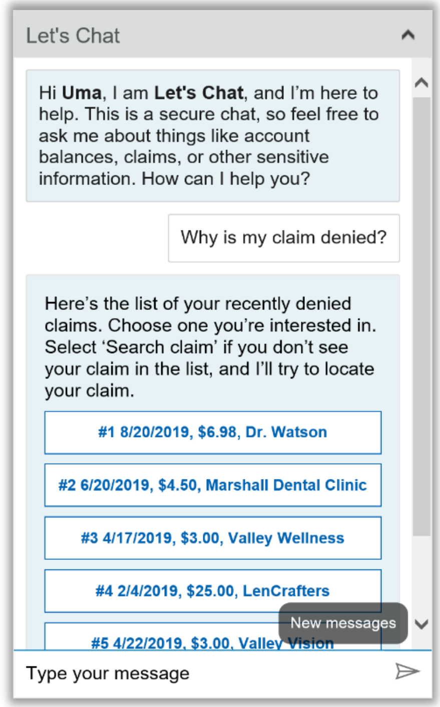
How do I get assistance with my claim?

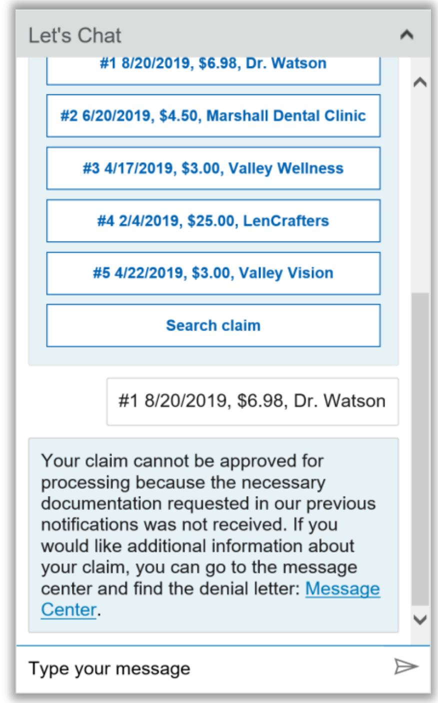
1. From any page you may open the **Let's Chat** window from the bottom right icon.
2. Asking about a claim denial, or claim needing a receipt, will prompt the chat window to help you.

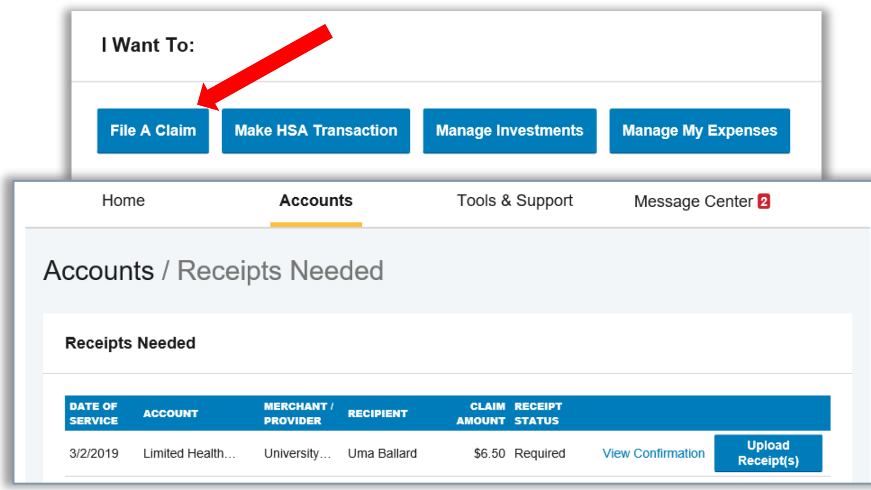
How do I file a claim and upload a Receipt?

3. On the **Home Page**, you may simply select **File a Claim** under the **I Want To** section, <u>OR</u> from any page on the portal, expand the **Accounts** tab on the top of the screen.
4. The claim filing wizard will walk you through the request including entering information, payment details and uploading a receipt.
5. For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
6. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions, then click **Submit** to submit the claims for processing.
7. The **Claim Confirmation** page then comes up. You may print the **Claim Confirmation Form** as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a **Claim Confirmation Form** to submit to the administrator with the required receipts.

NOTE: If you see a **Receipts Needed** link in the Tasks section of your **Home Page**, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You may easily upload the receipts from this page or use one of your **Mobile Quick Receipts**.





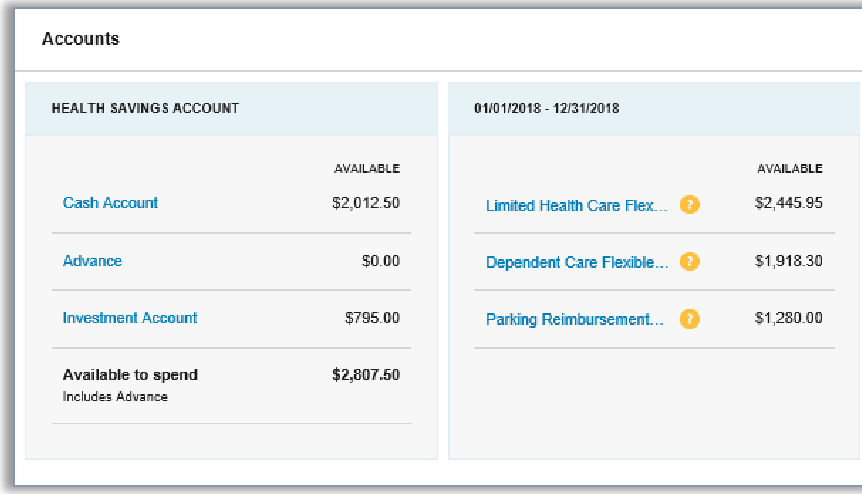


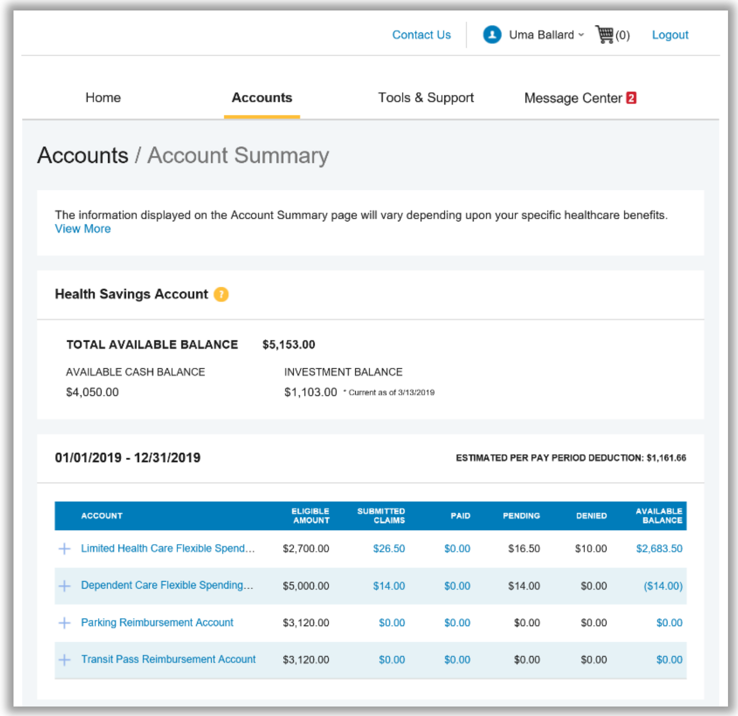
How do I view current account balances and activity?

1. For current Account Balance only, on the **Home Page**, see the **Accounts** section.

2. For all Account Activity, click on the **Accounts** tab from the **Home Page** to bring you to the **Account Summary** page. You may then select the underlined dollar amounts for more detail. For example, click on the amount under "Eligible Amount" to view enrollment detail.

NOTE: You may view election details by clicking to expand the line item for each account.

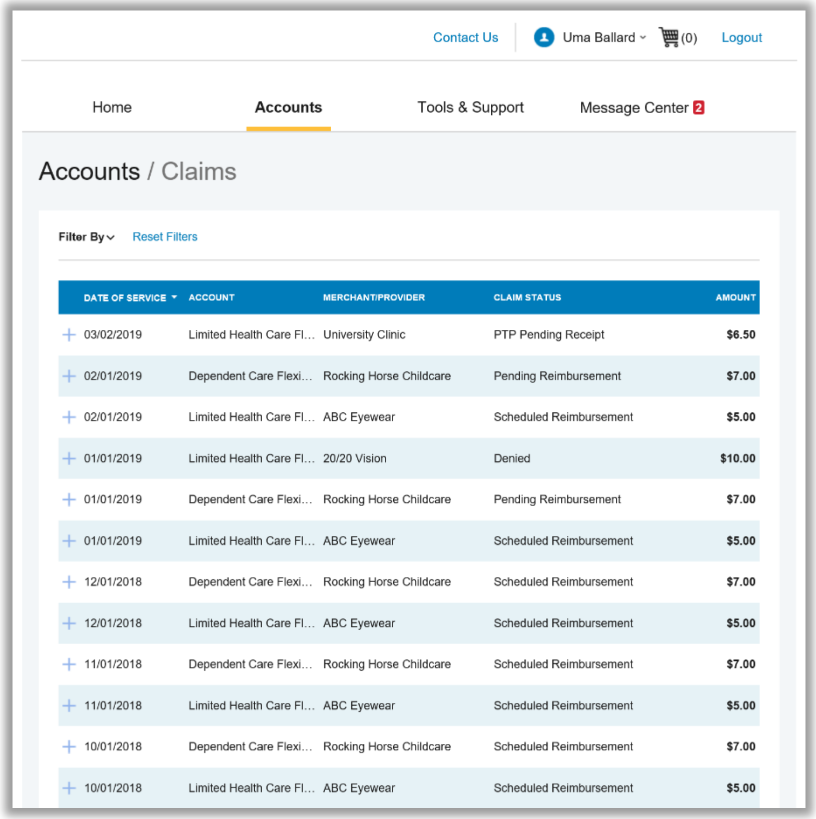




How can I view my claims history and status?

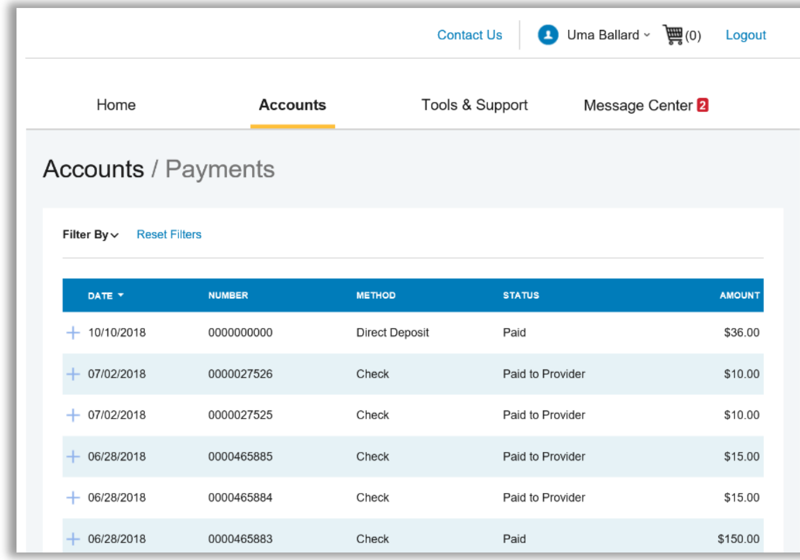
1. From the **Home Page**, click on the **Accounts Tab,** and then click on the **Claims** link to see your claims history. You may apply filters from the top of the screen (you may filter by Plan Year, account type, claim status or receipt status).
2. By clicking on the line of the claim, you may expand the data to display additional claim details.

Did you Know? For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the **Dashboard** page**.** You may apply filters from the top of the screen. Filter options on the Dashboard screen include expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.



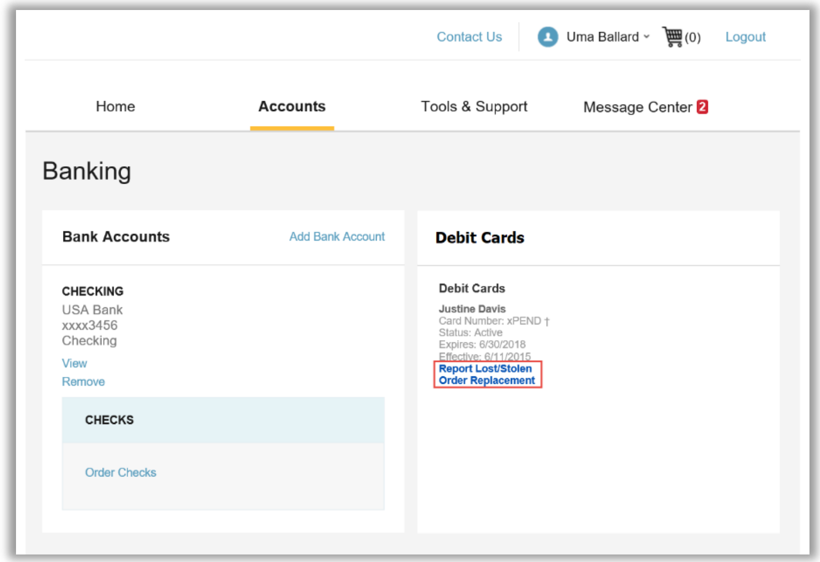
How do I view my payment (reimbursement) history?

1. From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you may expand the data to display additional details about the transaction.



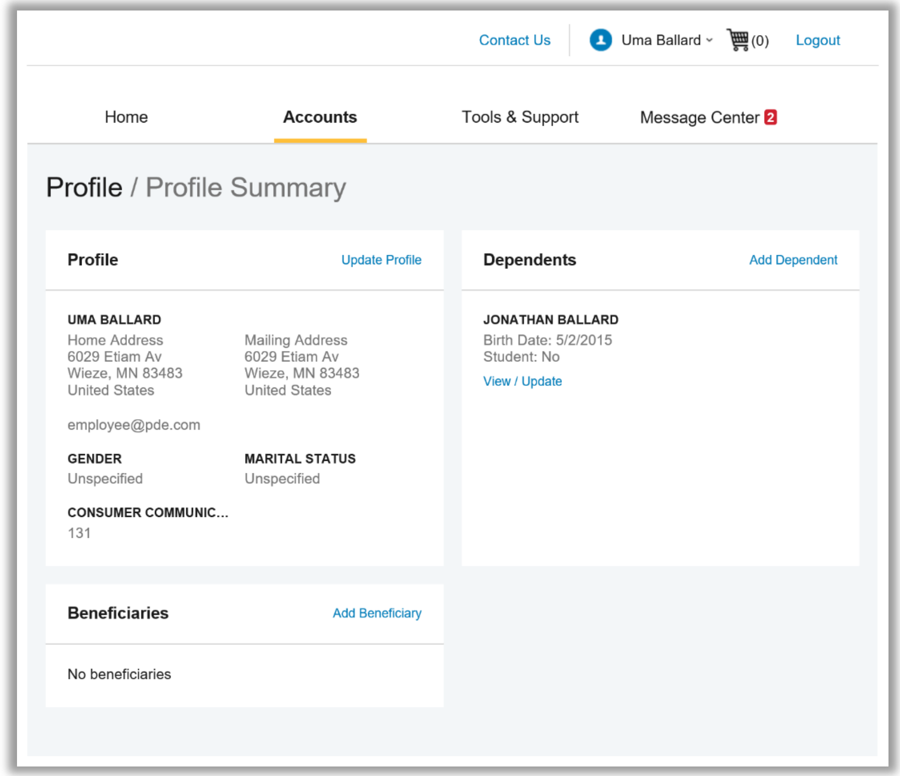
How do I report a debit card missing and/or request a new card?

1. From the **Home Page**, under the **Accounts Tab**, click the **Banking** link.
   2. Under the **Debit Cards** column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



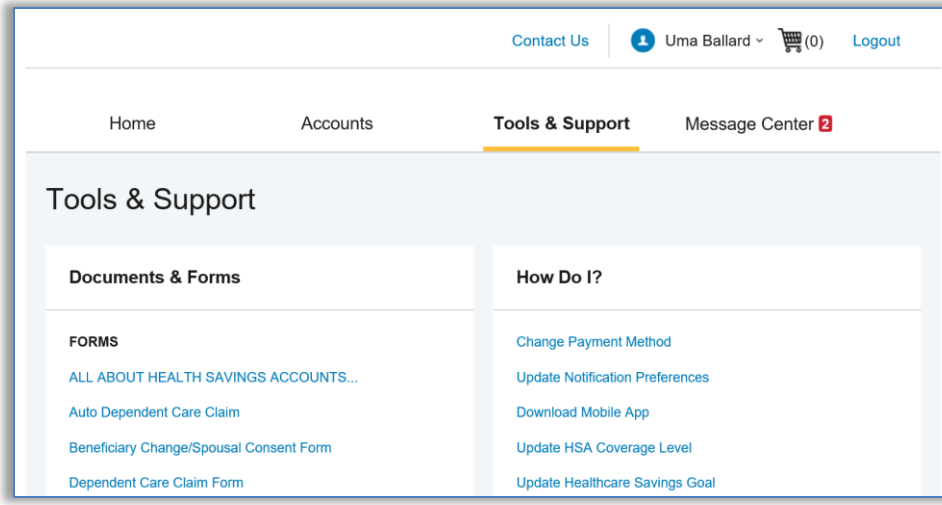
How do I update my personal profile?

1. From the **Home Page**, under the **Accounts Tab,** you will find links to update your profile information including profile summary details, dependents and beneficiaries.
2. Click the appropriate link under **Profile** for your updates: **Update Profile, Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



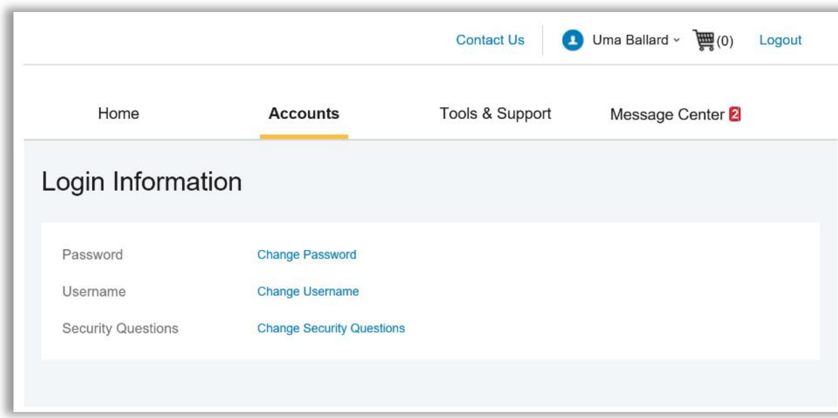
How do I receive my reimbursement faster?

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.



1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **How Do I** section.
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Reimburse Myself Using Direct Deposit** and **Update Bank Account**.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.
6. If there is a bank validation requirement, you may be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account within the next couple of days. You will enter this information online to will validate your account.

How do I change my Login ID and/or Password?



1. From the **Home Page**, click on the **Accounts Tab**, and click **Login Information**.
2. Follow instructions on the screen.
3. Click **Save**.

How do I view or Access…

Documents and Forms?

1. Forms are available at: empowerflex.com/participant-resources/

Notifications?

1. From the **Home Page**, click the **Message Center** tab.
2. Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
3. In addition, you may **Update Notification Preferences** by clicking on the link next to Notifications.