RETIREMENT HEALTH SAVINGS (RHS) PLAN

a/k/a Health Reimbursement Arrangement (HRA)

PARTICIPANT WEB PORTAL INSTRUCTIONS

Educators Benefit Consultants
3125 Airport Parkway, N.E.
Cambridge, MN 55008
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763-689-0111
1-855-369-5518
Fax: 763-552-6055

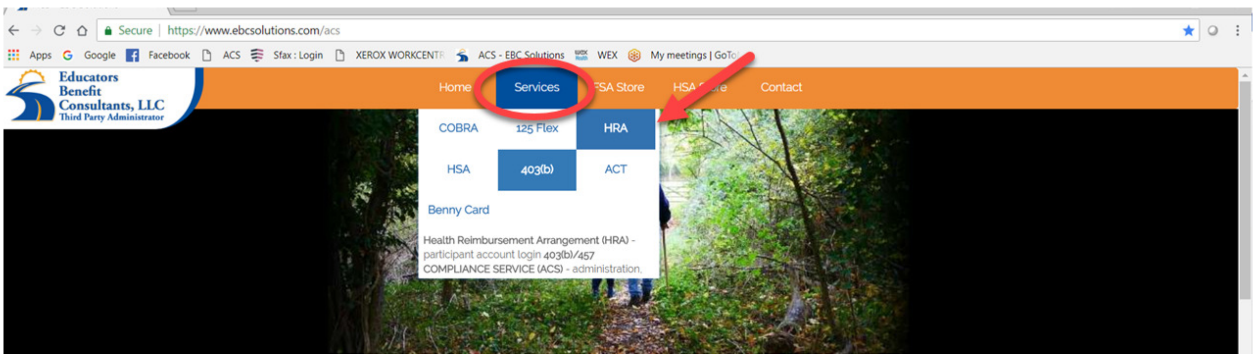
Contents

GETTING STARTED

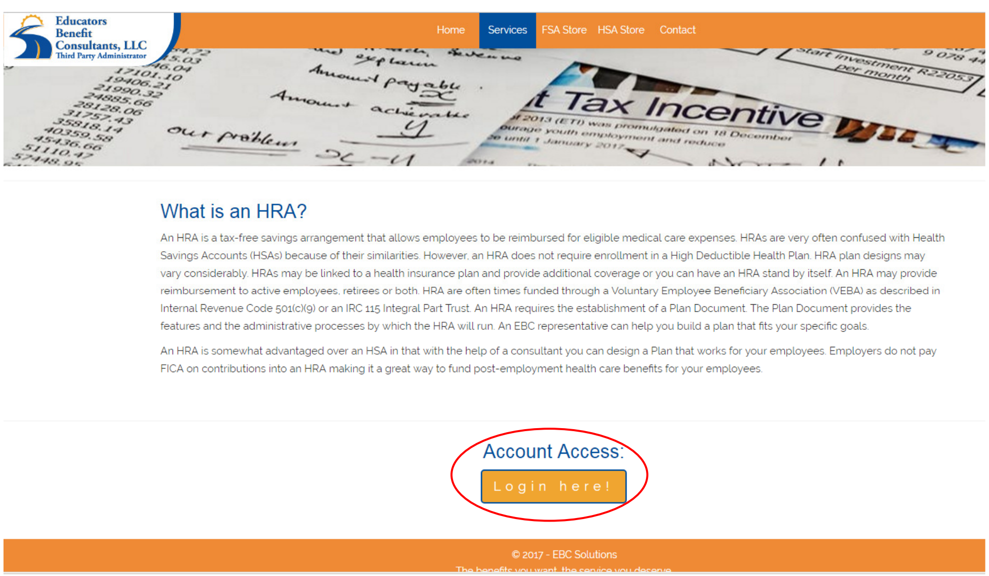
Managing your accounts through EBC's web portal is easy and convenient. You are now able to submit claims online and view your account activity.

- Go to https://www.ebcsolutions.com

- Hover your cursor over the **Services** tab at the top of the screen and click on the **HRA (health reimbursement arrangement)** option.



- Click on the **Account Access: Login Here!** box that is shown after the HRA description.



You are now at the login page to your personal benefits information. Your account has already been set up for you. To enter the first time:

First Time Accessing the Site

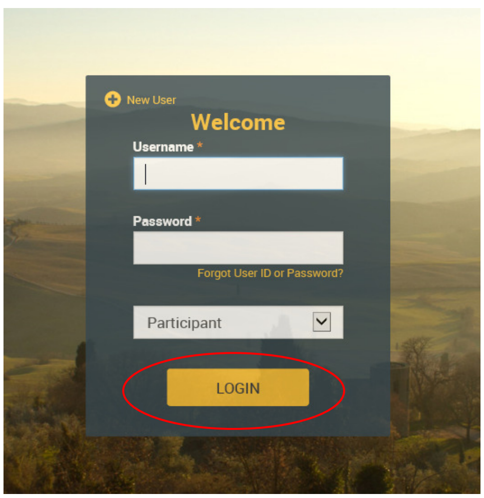
If you haven't previously accessed the online enrollment tool, then you will log in using a default user name and password.

Username: **Your full Social Security Number (no spaces or dashes)**
Password: **The last 4 digits of your Social Security Number**
Third box: **Participant**

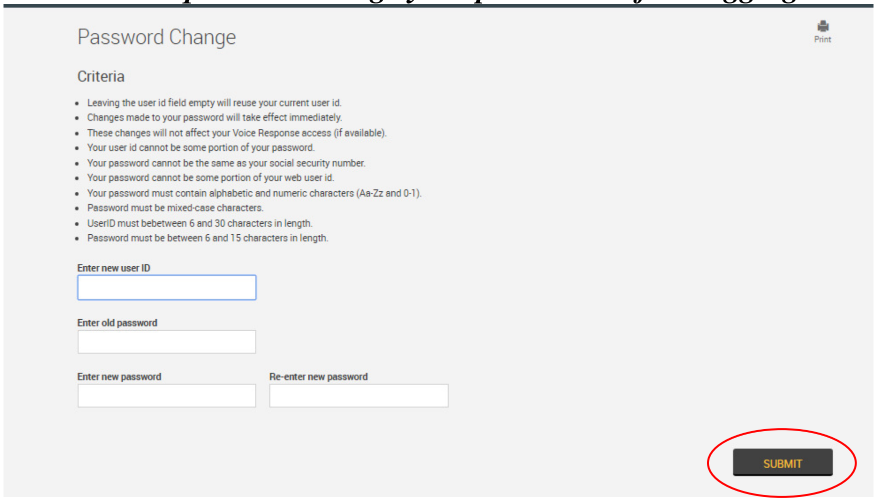
Please sign into your account using the temporary sign on information provided to you as soon as possible. Once you sign in you must change your password. Follow the instructions on the screen.

With the exception of the User Id, all fields are required. If you don't populate the User Id field, then the current User Id will be retained.

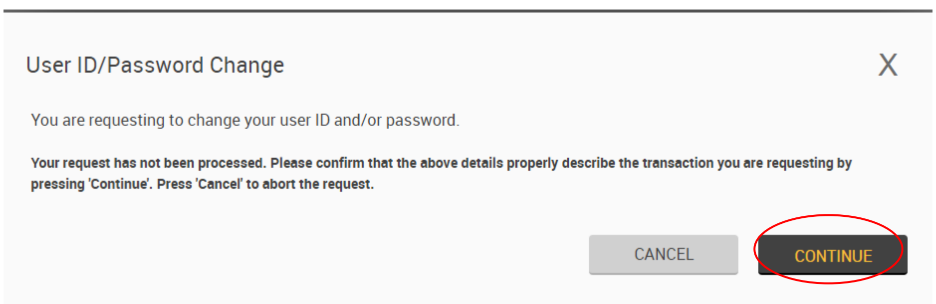
Click: **LOGIN**



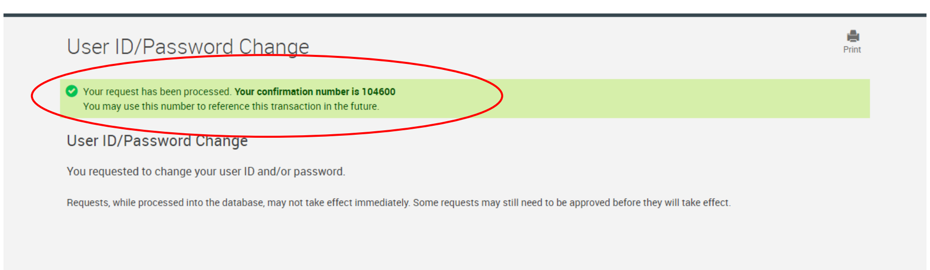
Note: You will be required to change your password before logging on to the site.



You will then see a confirmation regarding your change. Click: **Continue**



You will see a confirmation page once your password has been changed successfully. You can click on **Benefits Summary** in the top grey bar to proceed to your benefit information.

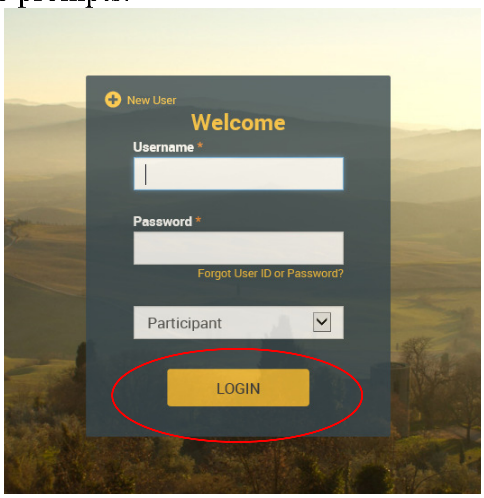


Previously Utilized the Online Enrollment Tool

If you have previously utilized the online enrollment tool, enter the User Id and Password you previously set to log into your account.

Username: Previously set user name
Password: Previously set password
Third box: Participant

If you do not remember your previously set user name and/or password, click on Forgot User ID or Password and follow the prompts.



Still Can't Get In?

Call EBC at 1-888-507-6053 and an EBC representative will be happy to assist you. If they set your username and password back to the default, then you will then log in as if it is your first time accessing the site (see details above)

BENEFITS OVERVIEW

As a participant in the HRA, you can both make benefit claims for reimbursement and also decide how you would like your HRA contributions invested. To do this, there are two components to the system. One component is titled to indicate **"Claims"** and the other to indicate **"Investments"**.

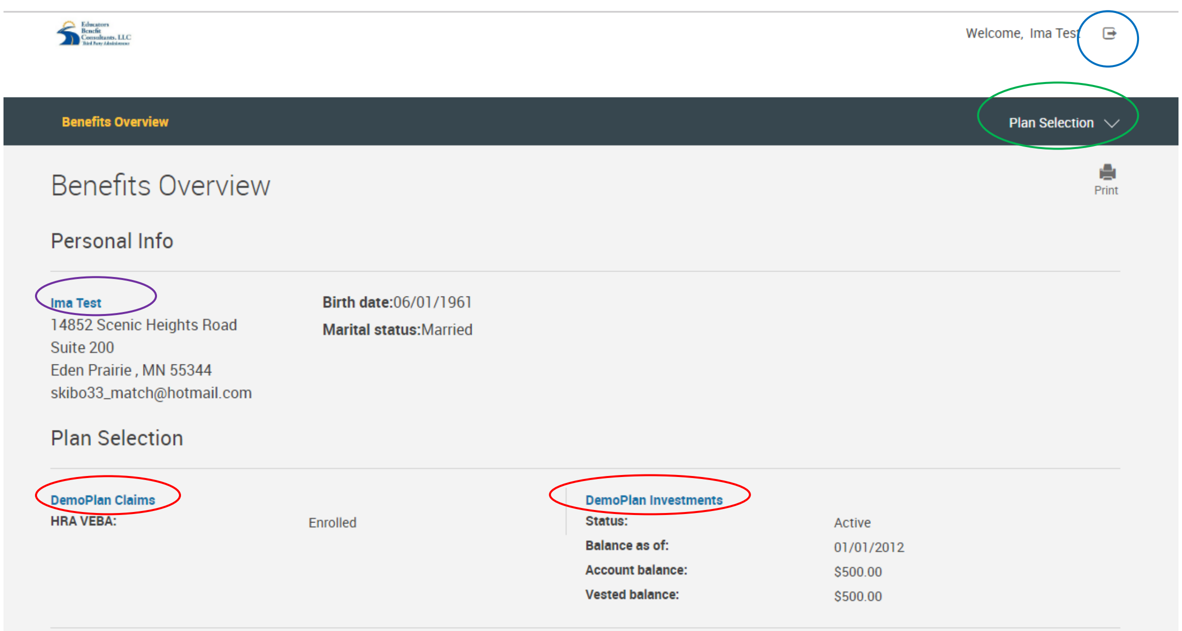
To access the components, you can either click on the plan names or you can click on the Plan Selection drop down and select the required plan component.

Demo plan names are shown in the examples below, but your options will be:

Claims: **Demo Plan HRA Claims**
Investments: **Demo Plan HRA Invest**

To edit your personal information, click on your name under the **Personal Info** section. This will allow you to edit items such as your address, phone, email, and security question.

To log out of the system, click on the **Logout symbol** to the left of the Welcome in the upper right hand corner of the screen.



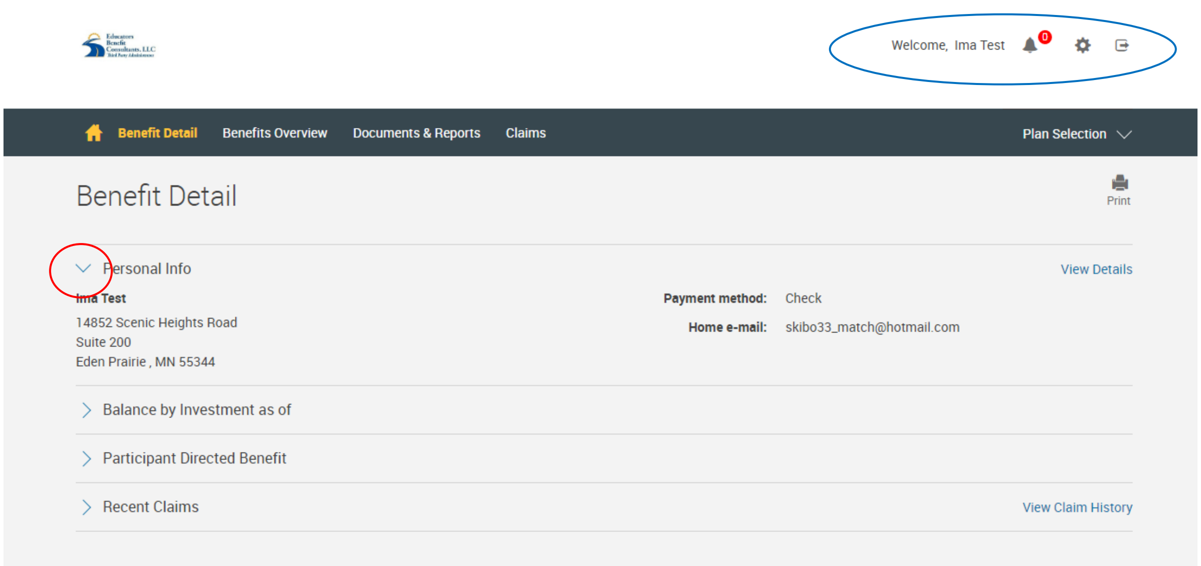
CLAIMS COMPONENT

When you first enter the claims component, it will open to the Summary screen and look something like the picture below.

You can click on the blue arrows to expand or minimalize the detail sections.

On the top right of the screen, next to the "Welcome", you will see three icons.

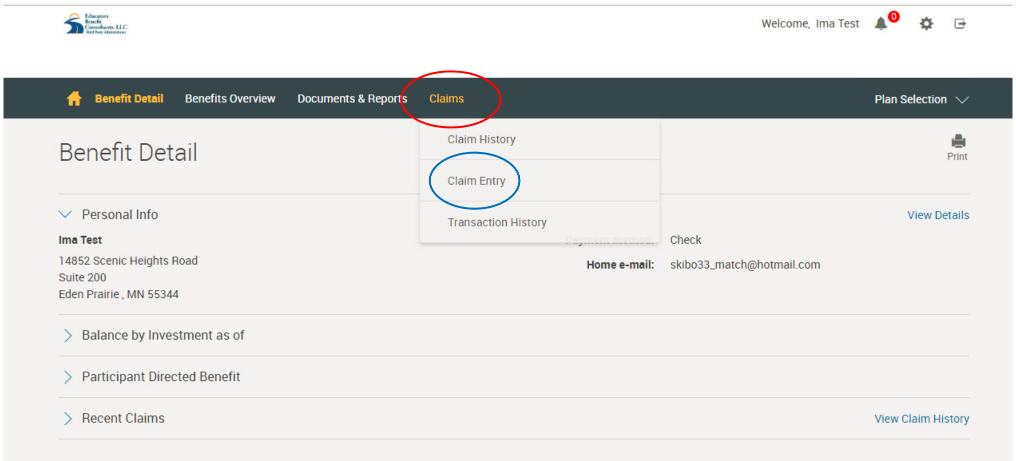
> The bell is for messages. If the number in red next to the bell is > 0, than there are messages for you to read.
>
> The gear cog when clicked will allow some edits to your personal, dependent, password, and direct deposit information.
>
> The last icon will log you out of the system.



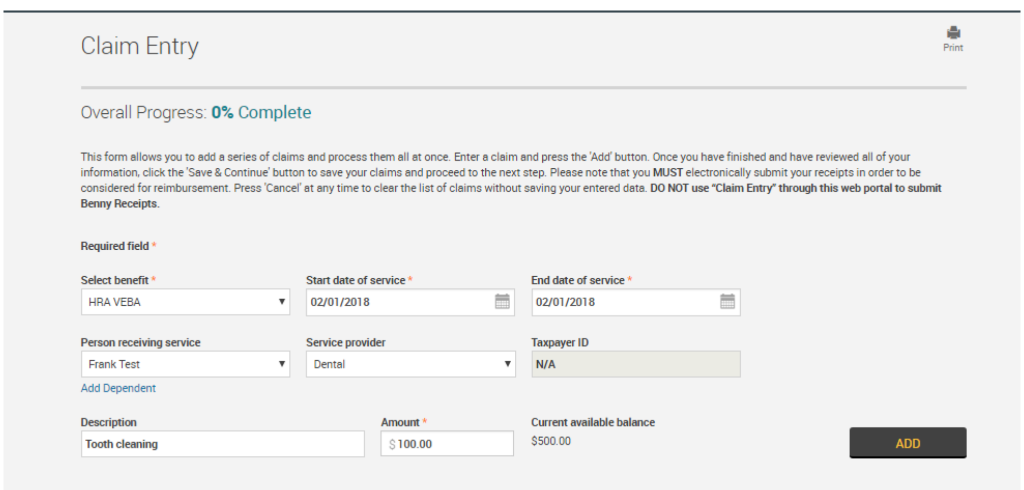
SUBMIT A CLAIM

Please Note: Claims cannot be submitted by active employees.

Click: **Claims** located in the top grey bar to open the drop down box
Click: **Claim Entry**

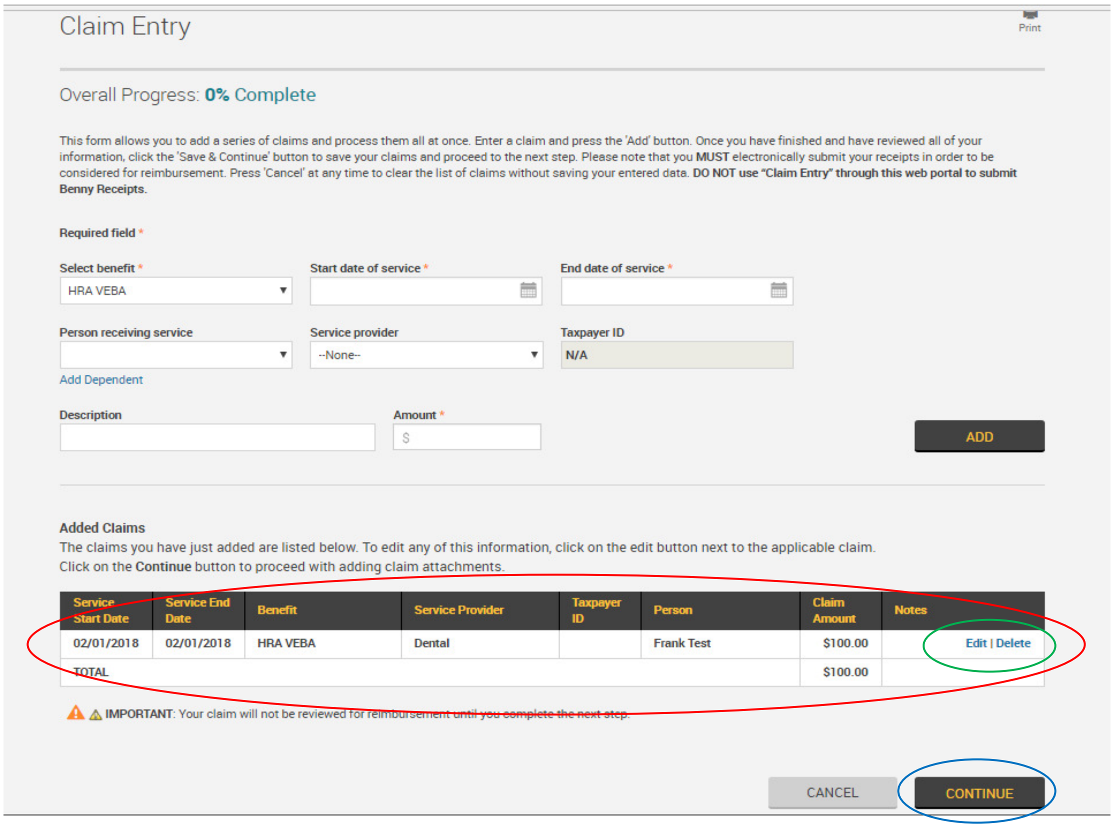


Fill in the fields. Those with an asterisk next to the field name are required.



Click: **Add**

The claim area fields at the top of the screen will empty and the claim(s) entered will show in a grid towards the bottom of the page (you may have to scroll down the page). If you have a second claim to add, fill in the claim information at the top of the screen with the new claim and click Add again. Repeat until all claims are entered.



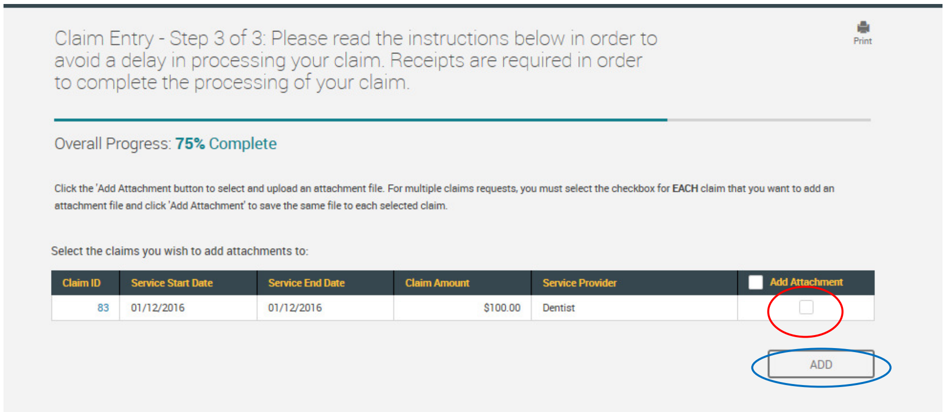
Review the claim(s) thoroughly. If there are any issues, then click on the "Edit" button under the notes column to modify the claim. The claim will open and changes can be made. Once completed, click on the Add button again.

Click on the Delete key to remove a claim.

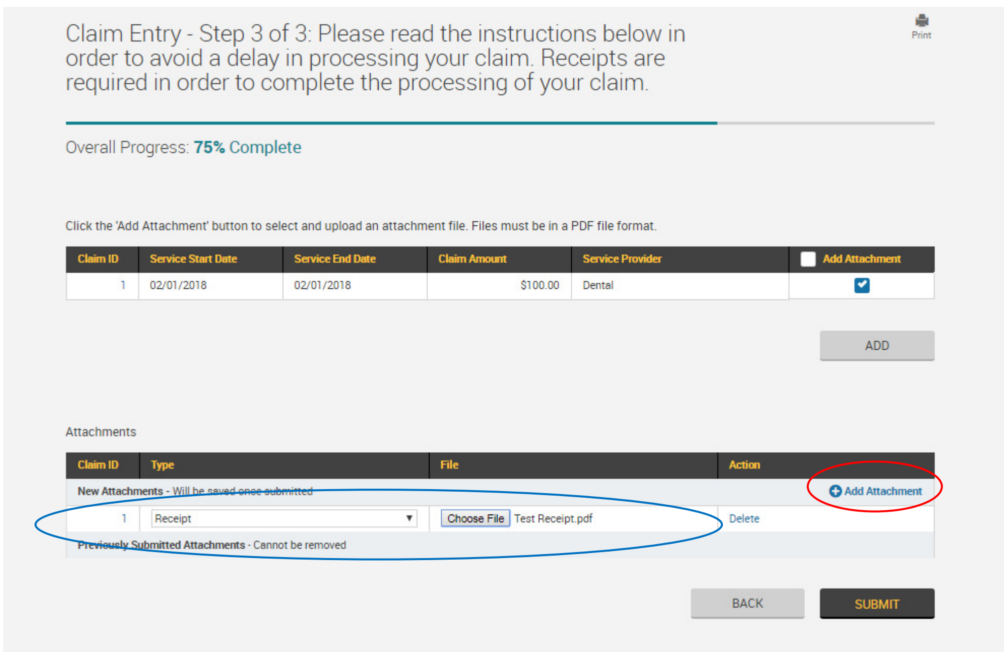
Once the claims pass review, click on the **Continue** button at the bottom of the page. *Note, you must click on the Continue button and complete the next step before the claim can be approved.*

Locate the row with the claim for which you'd like to attach documentation and check the box under the "Add Attachment" column.

Click on **Add**



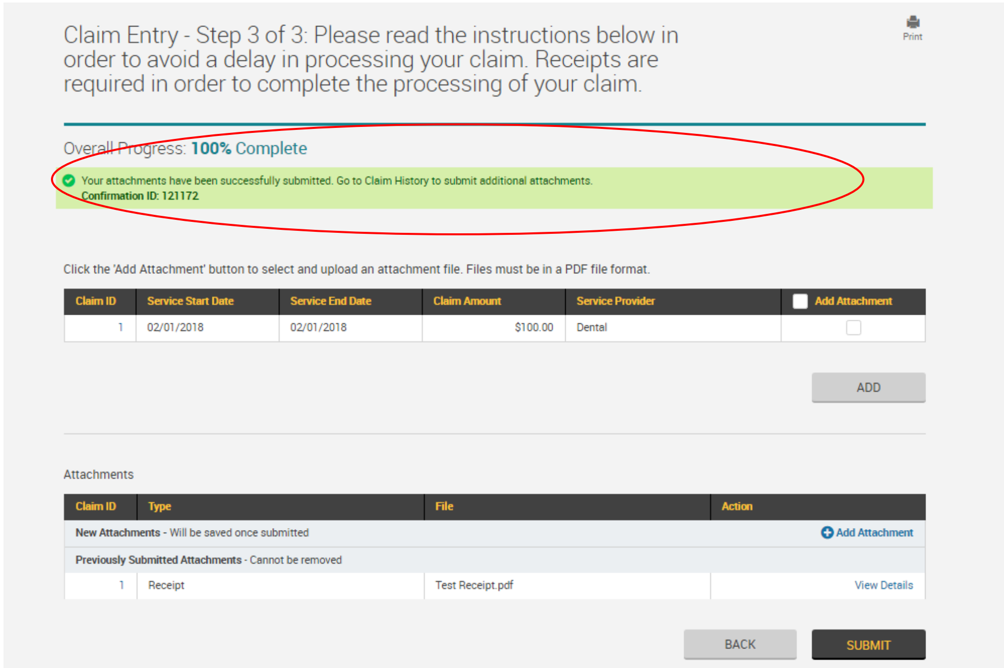
This will add new section below titled “Attachments”. Click **Add Attachment +** and you will be able to populate data in the attachment row.



Click on **Submit** to attach the document. When the document is attached successfully, new text in a green bar will show indicating it succeeded and providing a confirmation number. A new row showing the document will appear under an Attachment section of Previously Submitted Attachments.

When you have completed entering your attachments, then you can exit the area by clicking on any options in or above the dark grey bar on the top of the screen.

If you do not see the 100% complete and green bar, then your claims have NOT been saved.



Print

Claim Entry - Step 3 of 3: Please read the instructions below in order to avoid a delay in processing your claim. Receipts are required in order to complete the processing of your claim.

Overall Progress: **100% Complete**

Your attachments have been successfully submitted. Go to Claim History to submit additional attachments.
Confirmation ID: 121172

Click the 'Add Attachment' button to select and upload an attachment file. Files must be in a PDF file format.

Claim ID	Service Start Date	Service End Date	Claim Amount	Service Provider	Add Attachment
1	02/01/2018	02/01/2018	$100.00	Dental	

ADD

Attachments

Claim ID	Type	File	Action
New Attachments - Will be saved once submitted			Add Attachment
Previously Submitted Attachments - Cannot be removed			
1	Receipt	Test Receipt.pdf	View Details

BACK SUBMIT

ADD CLAIM RECEIPTS

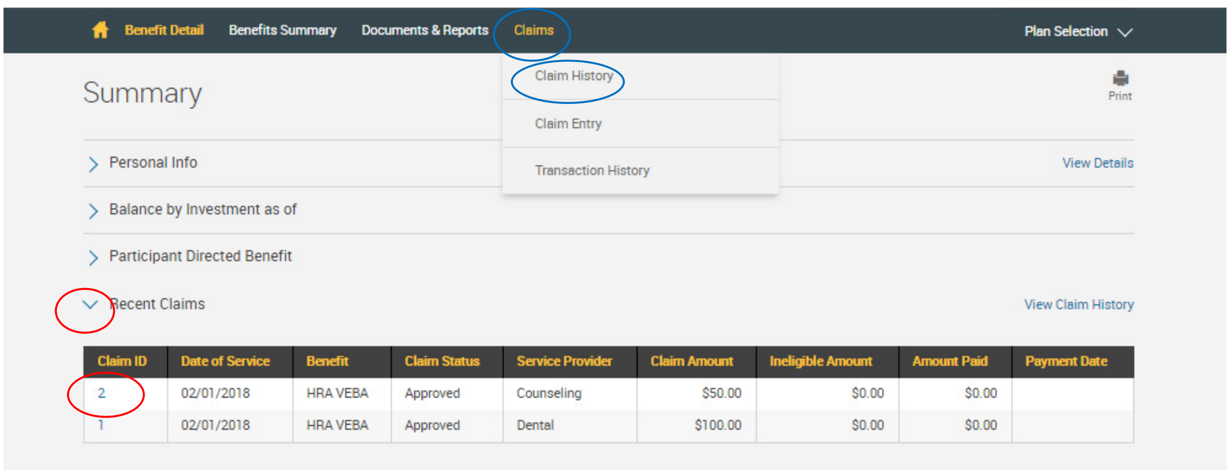
All of the accompanying claim information will need to be uploaded via the web as pdf files. To do this, scan the receipts and save them in a pdf file format on your computer.

Once you have logged in to the site. Select the Claims component of the system and you will see the following summary screen.

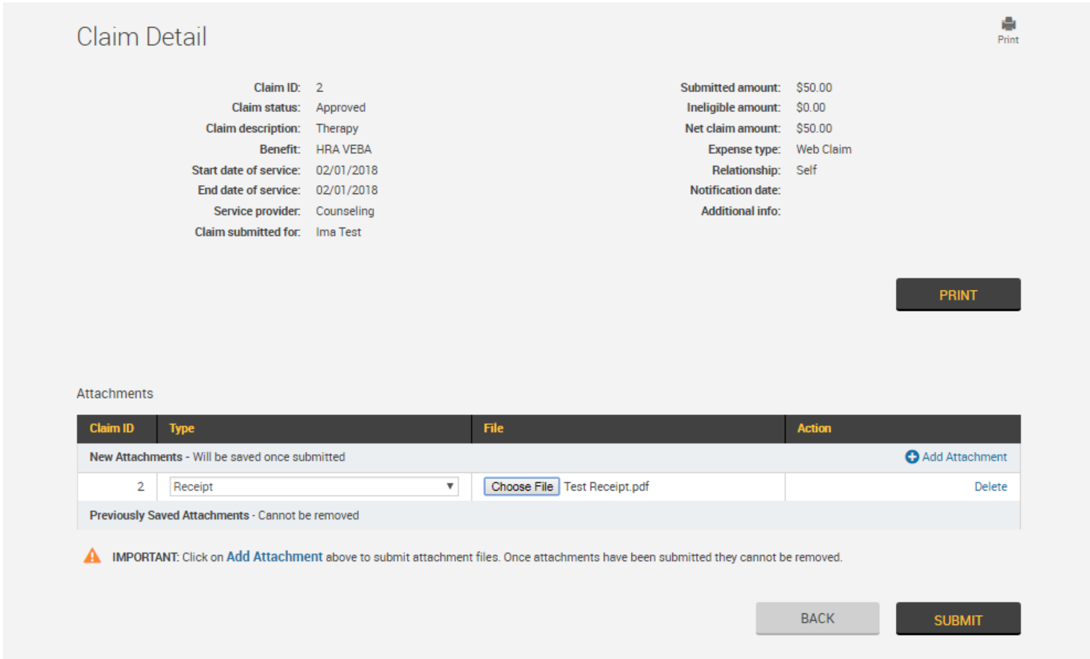
There are two ways in which you can find your previously submitted claims.

1. You can click on the blue arrow next to **Recent Claims** on the summary screen. This will expand the section to show a list of recent claims. Click on the claim id number to open the claim for which you will be adding attachment(s)

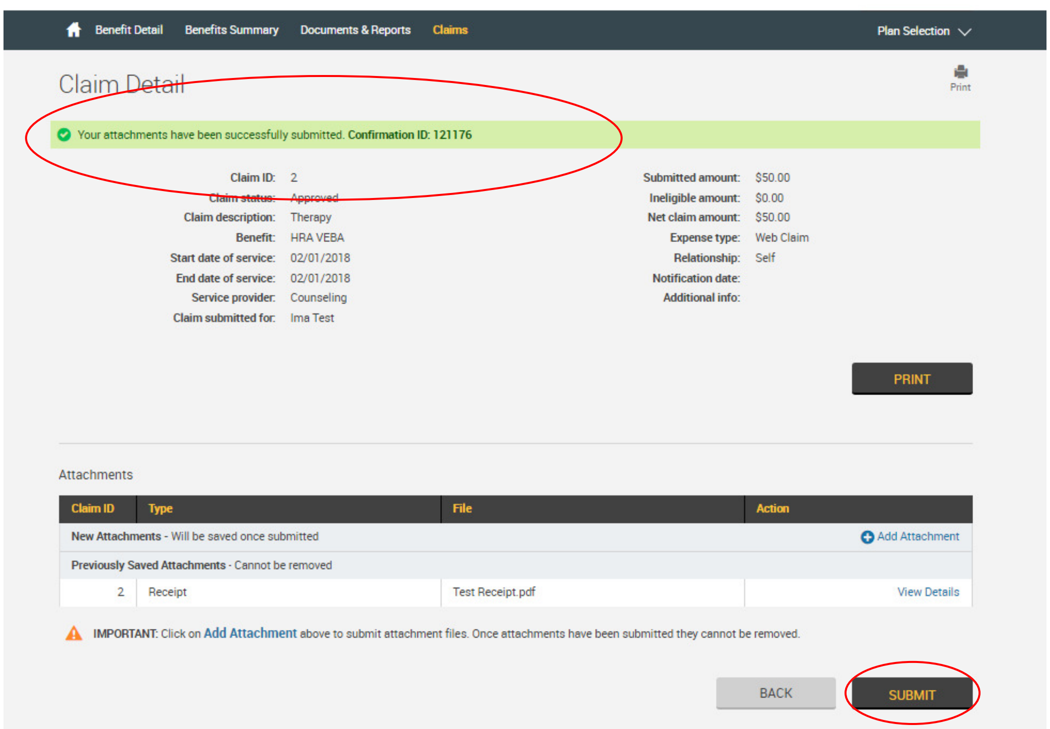
2. Click on **Claim** in the top menu bar and then **Claim History**. This will bring you to the Claims History screen. The recent claims will show in a grid. You can also enter selection criteria to pull a more specific list of claims. Click on the claim id number to open the claim for which you will be adding attachment(s)



This will add a new section below titled “Claim Detail”. Click **Add Attachment +** and you will be able to populate data in the attachment row.



Click on **Submit** to attach the document. When the document is attached successfully, new text in a green bar will show indicating it succeeded and providing a confirmation number. A new row showing the document will appear under an Attachment section of Previously Submitted Attachments.



When you have completed entering your attachments, then you can exit the area by clicking on any option in the tool bar on the top of the screen.

You MUST notify the EBC office and let us know you have attached a receipt to a previously submitted web claim.

Phone: 1-888-507-6053
Email: HRASupport@ebcsolutons.com

VIEW CLAIM HISTORY

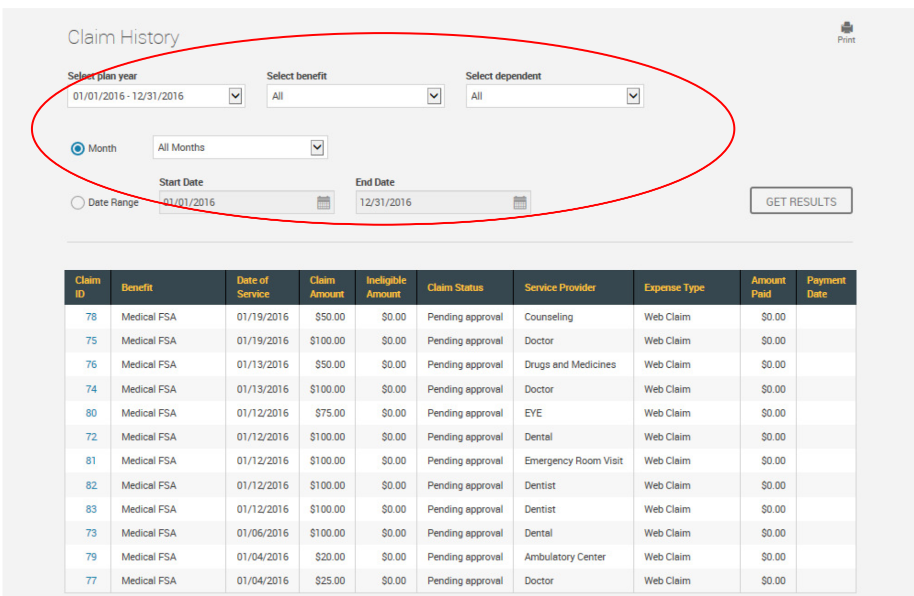
Click: **Claims** located in the top grey bar to open the drop down box
Click: **Claim Entry**

You will see a history of your claims and claim status.

You can change the following fields to specify the claim history shown:

- Select plan year
- Select benefit
- Select dependent
- Select month or date range

Click: **Get Results**



Claim ID	Benefit	Date of Service	Claim Amount	Ineligible Amount	Claim Status	Service Provider	Expense Type	Amount Paid	Payment Date
78	Medical FSA	01/19/2016	$50.00	$0.00	Pending approval	Counseling	Web Claim	$0.00	
75	Medical FSA	01/19/2016	$100.00	$0.00	Pending approval	Doctor	Web Claim	$0.00	
76	Medical FSA	01/13/2016	$50.00	$0.00	Pending approval	Drugs and Medicines	Web Claim	$0.00	
74	Medical FSA	01/13/2016	$100.00	$0.00	Pending approval	Doctor	Web Claim	$0.00	
80	Medical FSA	01/12/2016	$75.00	$0.00	Pending approval	EYE	Web Claim	$0.00	
72	Medical FSA	01/12/2016	$100.00	$0.00	Pending approval	Dental	Web Claim	$0.00	
81	Medical FSA	01/12/2016	$100.00	$0.00	Pending approval	Emergency Room Visit	Web Claim	$0.00	
82	Medical FSA	01/12/2016	$100.00	$0.00	Pending approval	Dentist	Web Claim	$0.00	
83	Medical FSA	01/12/2016	$100.00	$0.00	Pending approval	Dentist	Web Claim	$0.00	
73	Medical FSA	01/06/2016	$100.00	$0.00	Pending approval	Dental	Web Claim	$0.00	
79	Medical FSA	01/04/2016	$20.00	$0.00	Pending approval	Ambulatory Center	Web Claim	$0.00	
77	Medical FSA	01/04/2016	$25.00	$0.00	Pending approval	Doctor	Web Claim	$0.00	

PLAN MATERIALS AND FORMS

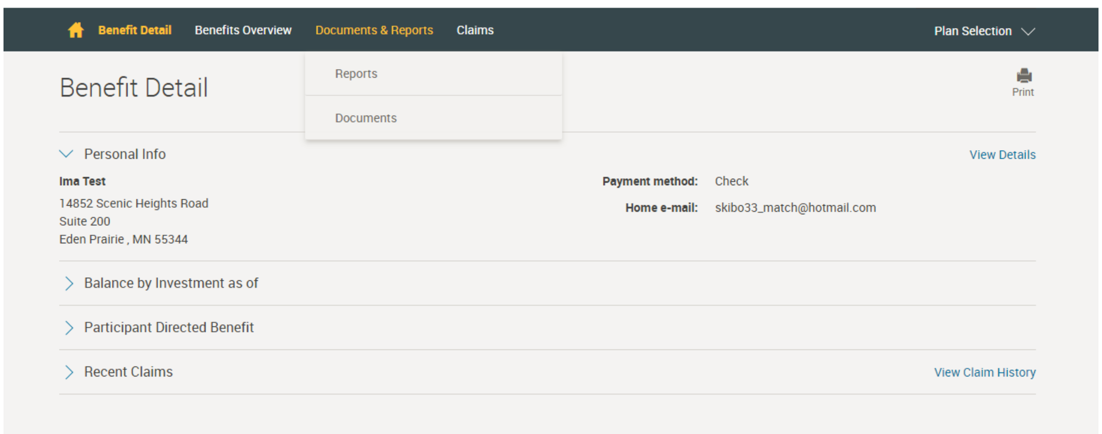
Click: **Documents & Reports** located in the top grey bar to open the drop down box
Click: **Documents**

Click on the blue arrows to expand the sections.

Examples of documents found in the sections are:

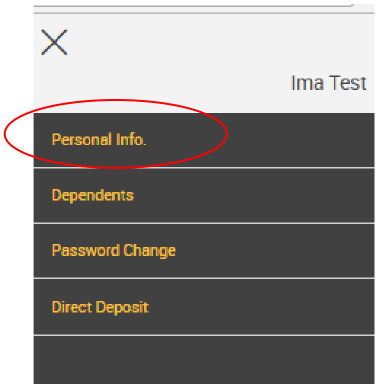
- Document Group: Forms
  - Debit Card Enrollment Form
  - HRA Employee Enrollment Form

- Document Group: Plan Materials
  - Debit Card Frequently Asked Questions



PERSONAL INFORMATION

Click: on the top right side of the screen in the tool bar to open the drop down box
Click: **Personal Info**



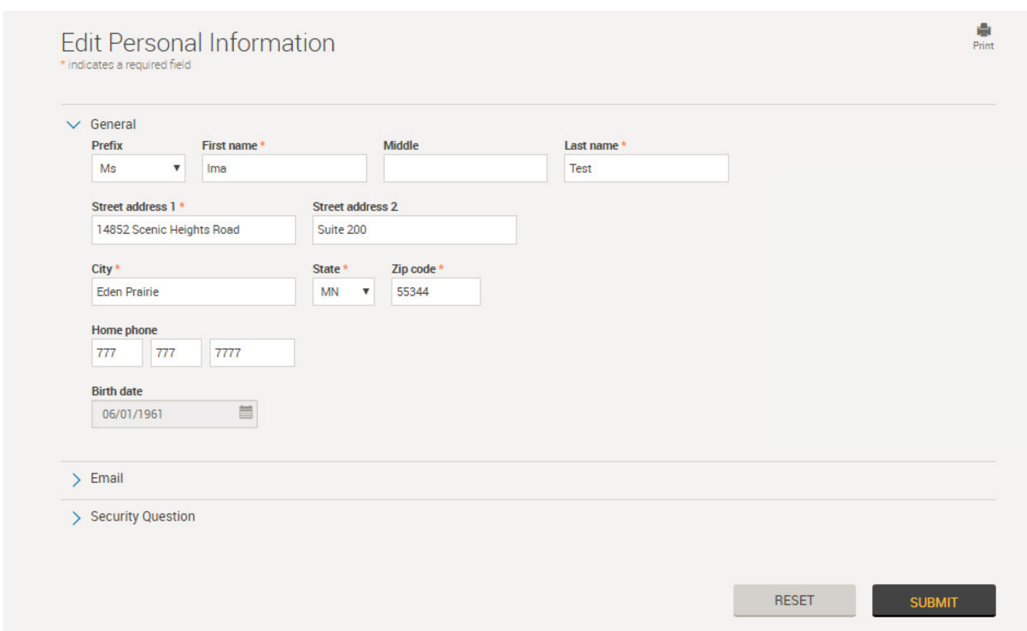
This screen contains personal data such as your name, address, email, security questions, etc.

Fields that have an asterisk are required to be completed.

If the field is grey, then modifications cannot be made via the web.

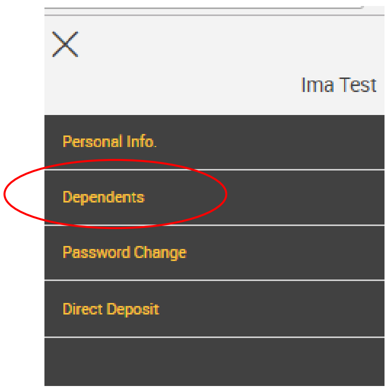
To make changes to grayed out data, or to request that future statements be mailed, contact EBC at 1-888-507-6053 and an EBC representative will be happy to assist you.

Once your changes are complete, click: **Submit**



DEPENDENT INFORMATION

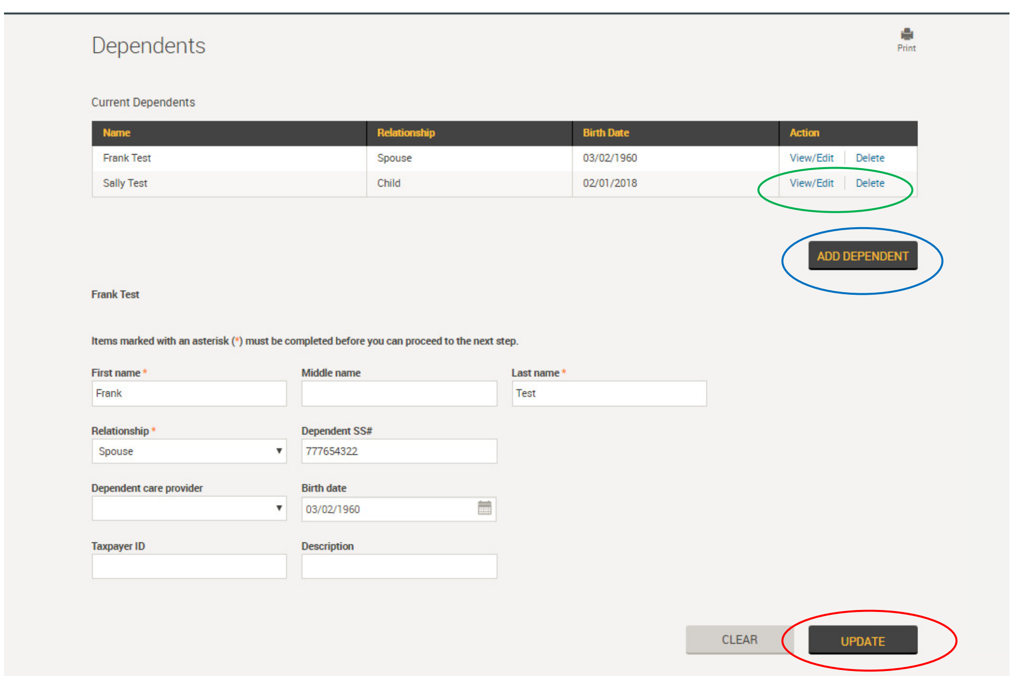
Click: on the top right side of the screen in the tool bar to open the drop down box
Click: **Dependents**



When you first open this screen, only the dependent grid containing the current dependents will show.

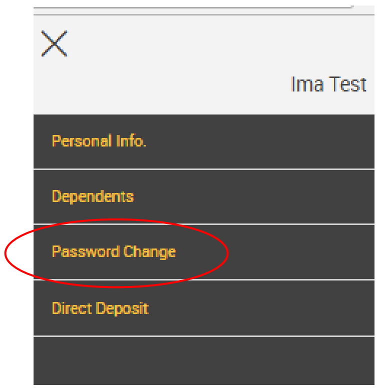
Click on View/Edit to the right of the dependent to display the dependent details on the lower portion of the screen. Click on Delete to delete the dependent. To add a new dependent, click on the Add Dependent button.

Click: **Update/Submit**



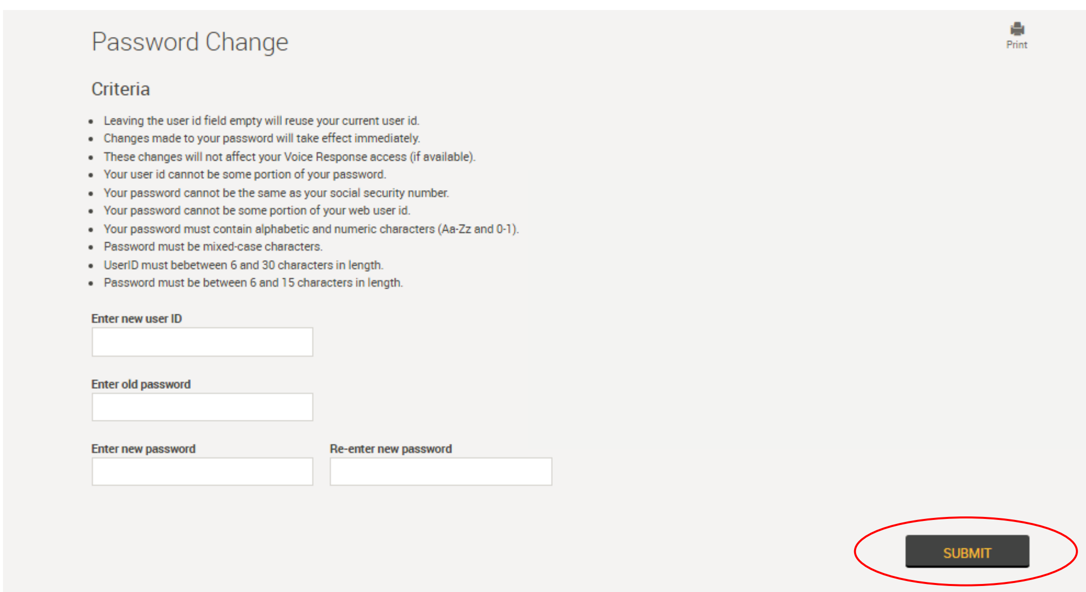
CHANGE YOUR PASSWORD

Click: on the top right side of the screen in the tool bar to open the drop down box
Click: **Password Change**



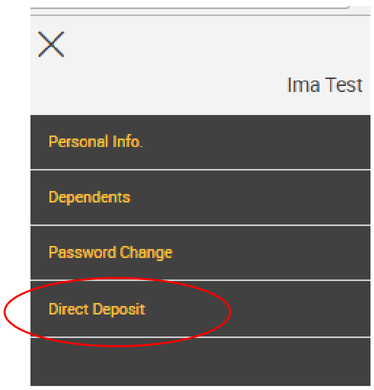
Fill in the fields on the screen. With the exception of the User Id, all fields are required. If you don't populate the User Id field, then the current User Id will be retained.

Click: **Submit**



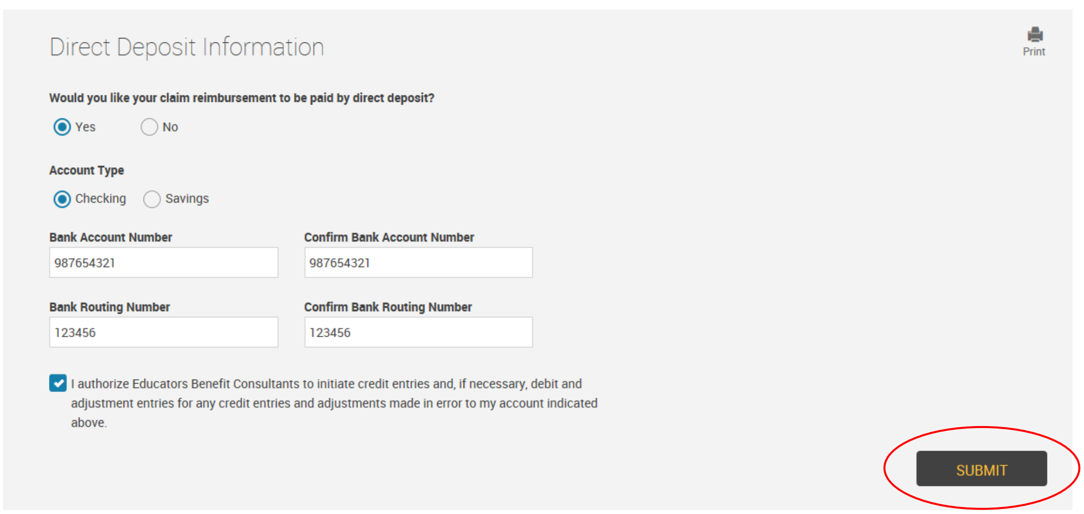
DIRECT DEPOSIT INFORMATION

Click: on the top right side of the screen to open the drop down box
Click: **Direct Deposit**



Populate the fields with your account information.

Click: **Submit**



INVESTMENT COMPONENT

The investment component will open to the Dashboard and look something like the picture below. Here you will see a summary of your HRA amount, the fund(s) in which the money is invested, and recent activity. You may need to scroll down to see all of the information on the screen.

On the top right of the screen, next to the "Welcome", you will see three icons.

> The bell is for messages. If the number in red next to the bell is > 0, than there are messages for you to read.
>
> The gear cog will display, and allow some edits to your personal, beneficiary, and password information.
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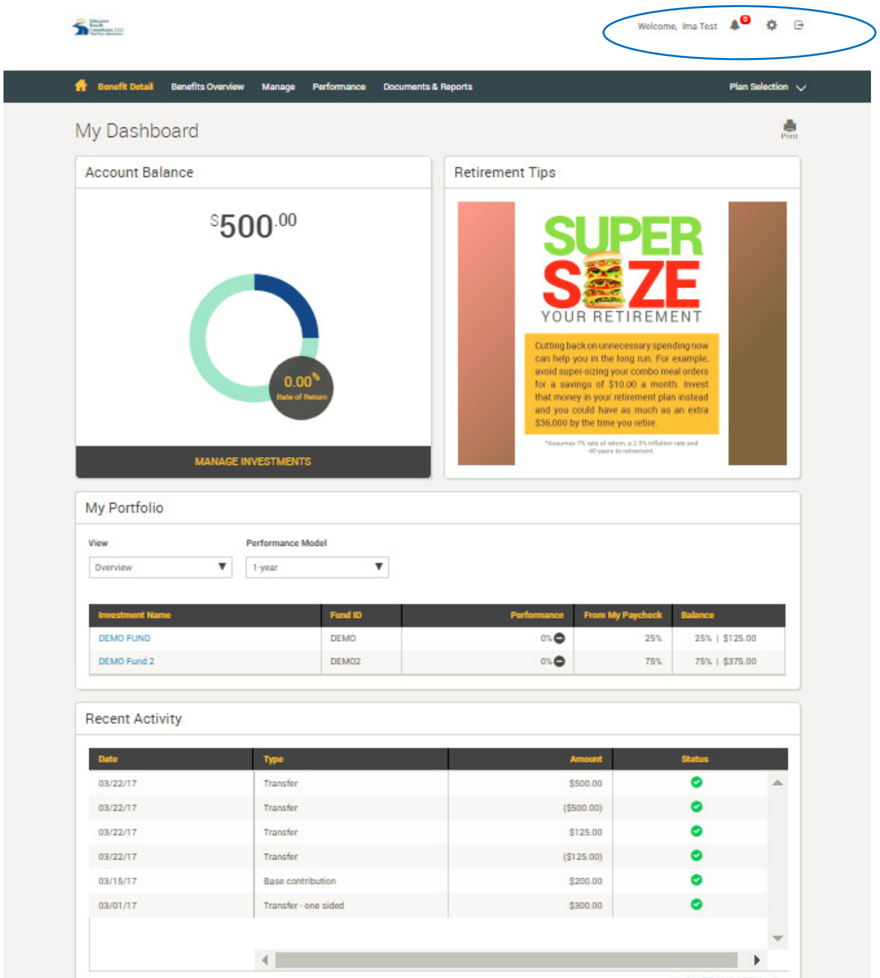


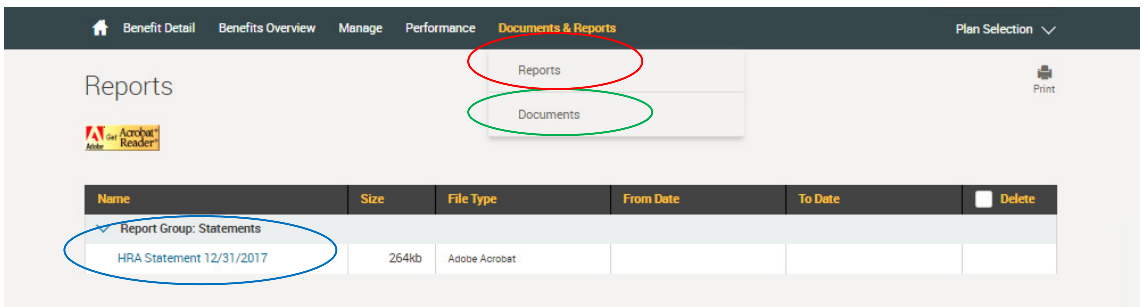
STATEMENTS

Click: **Documents & Reports** located in the top grey bar to open the drop down box
Click: **Reports**

Click on the blue arrows to expand the section Report Group: Statements. You will then see a listing of the statements that are available for your view.

Click on the report title to open the document.

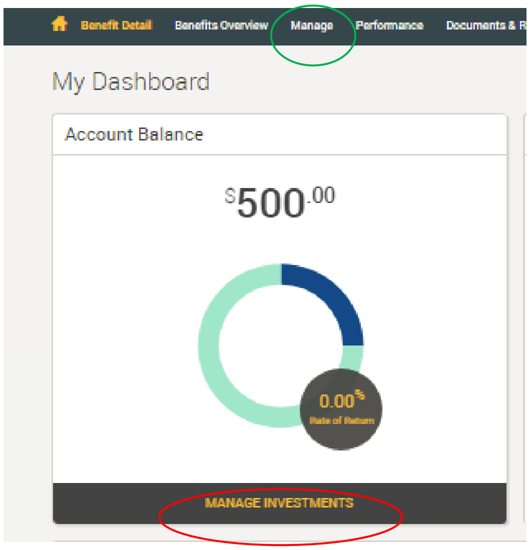
How the report opens will depend on your computer settings. The document will either open right away in a new window or you will see a connection to it at the bottom of the screen.



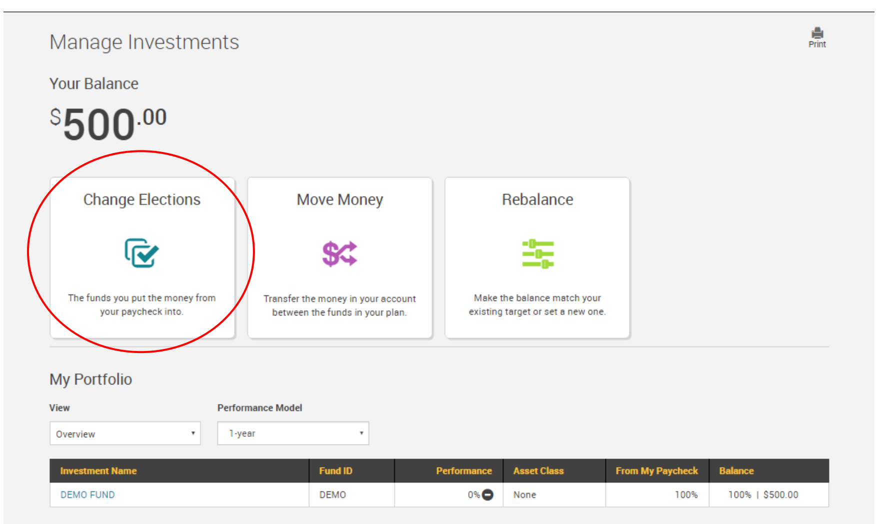
INVESTMENT CHANGES

You will automatically be invested in the plan default investment. You may choose to change your investments at any time.

To change your investments click: **Manage Investments** located below the account balance summary or **Manage** in the top grey bar.



To change your future contributions, click on the Change Elections option.

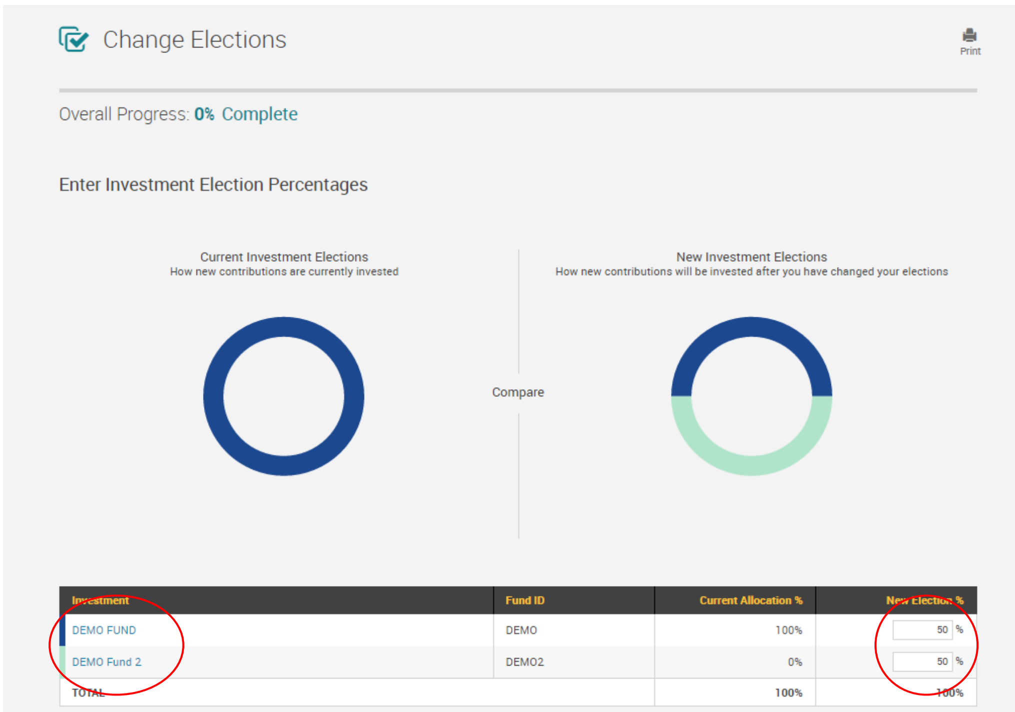


You will see a graphic display of both your current future selection and also a grid in the lower part of the screen.

Within the grid, under the “Investment” area, you can click on the fund for more information in order to help you make an informed decision. Later in this process, you will be asked to confirm that you received this information.

Within the grid, under the “New Election%” area, you can enter your new percentages. All allowable funds offered via the plan will be displayed, but you will only be able to make elections in funds that are currently accepting new contributions. Once you make your change, the graphic display will also update with your changes.

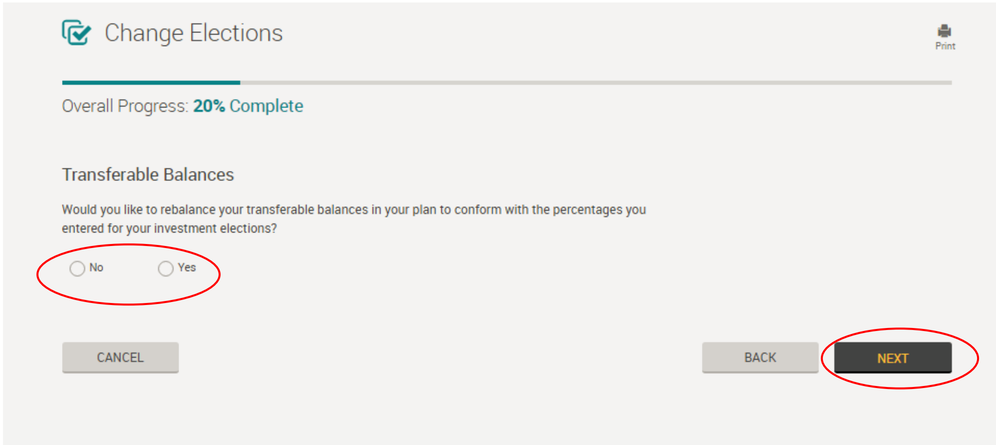
Click: **Next**



You will then be asked if you would like to rebalance your current money to the new investments.

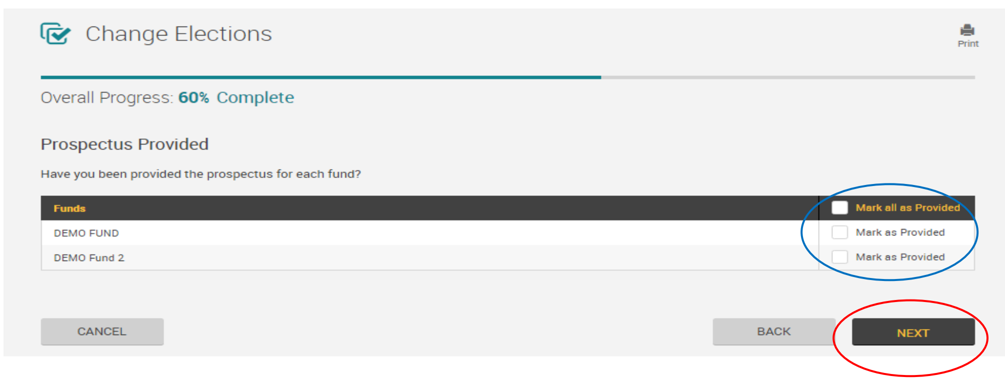
No = only your future contributions will be placed in the new allocations/investments

Yes = all of your current balance and new contributions will be placed in the new allocations/investments.

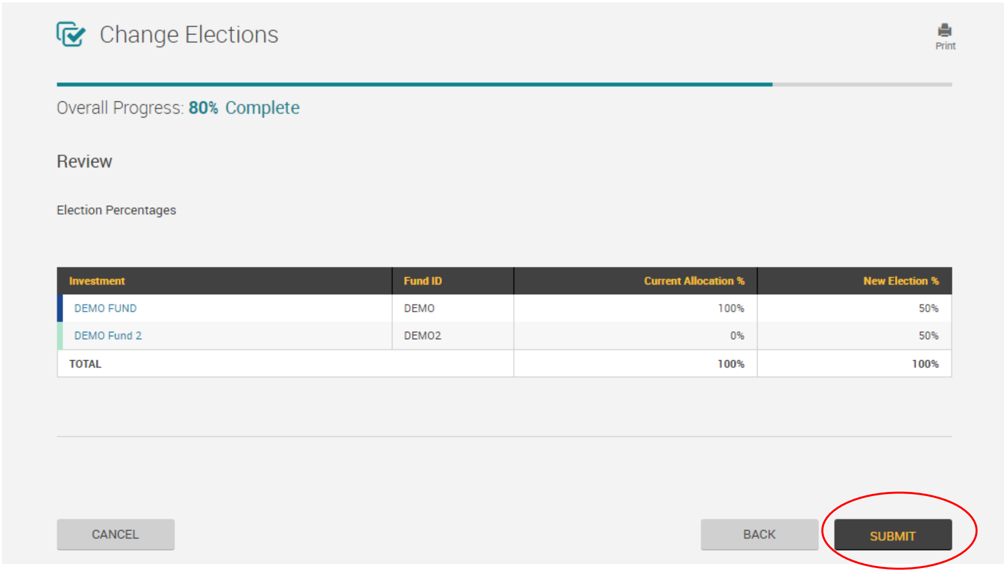


In order to proceed, you will need to confirm that you had access to the fund information. This was provided earlier when you chose your fund elections. If the fund is highlighted in blue here, then you can also access additional information at this point.

Click: **Next**

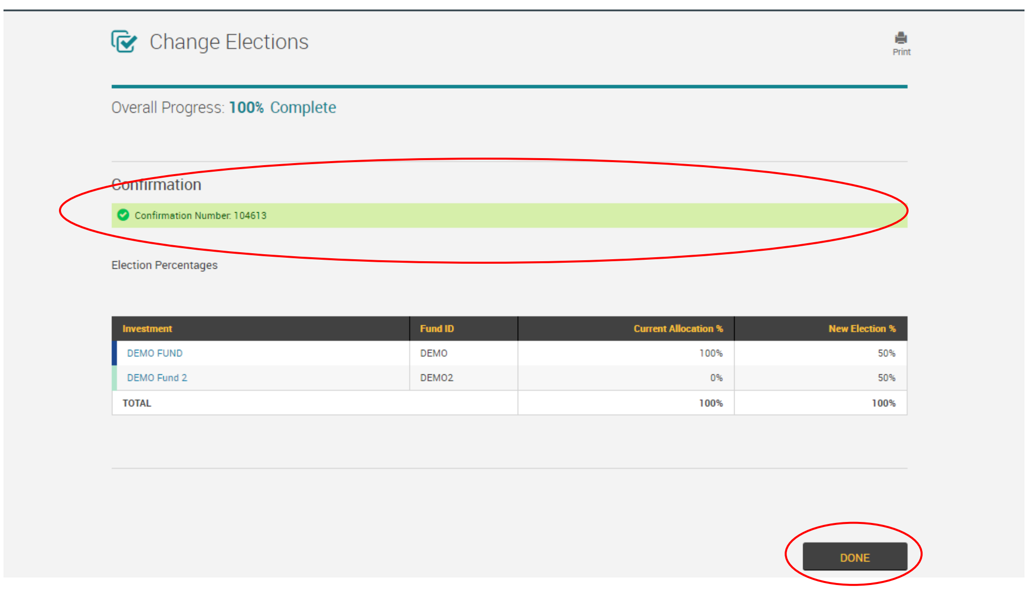


Confirm that that the change to be implemented is correct and click **SUBMIT**.



If you see the green bar with a confirmation number then your election is complete. ***If you do not see a confirmation number, then your changes have NOT been saved.***

Click **Done** to exit the area and return to the Election Change section.

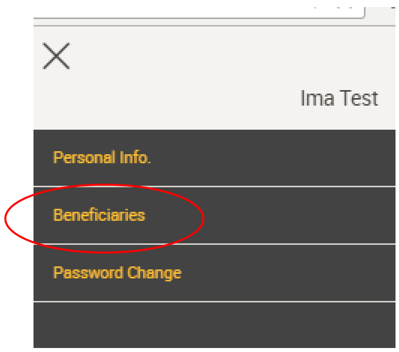


Click: **Benefits Summary** in the upper grey bar of the Election Change section to return to the main screen.

If you do not see a confirmation in a green bar, then your elections have NOT been saved.

BENEFICIARY INFORMATION

Click: on the top right side of the screen in the tool bar to open the drop down box
Click: **Beneficiaries**



You can review, add, update, or delete your beneficiaries as necessary. If you make any changes click **Save**. A green banner will show at the top indicating that your beneficary data has been saved.