

CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your ABA Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your [Flexible Spending Account (FSA), Health Reimbursement Account (HRA), Commuter Benefits, and Wellness/Incentive Accounts]. It 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.

246 Inverness Center Parkway, Birmingham, Alabama 35242

Toll Free Customer Service (866) 742-4900

Toll Free Fax (866) 734-4777

HOW DO I LOG ON TO HOME PAGE?

1. Go to <https://americanbenefitadministrators.com/>
2. Select New Users (right side)
3. Complete Identification
4. Answer Security Questions
5. System will Automatically Assign you a User Name and Password you can change these immediately
6. Click **Submit**

The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and **“I Want To”** sections 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, Investments, and Profile.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- 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.

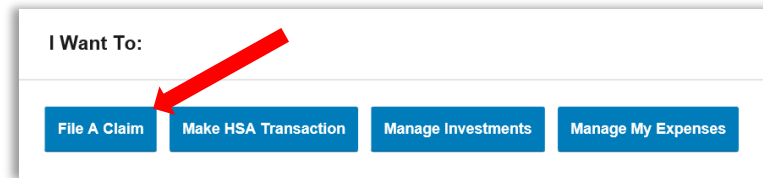
You can also hover over the tabs at the top of the page.

The screenshot displays the user interface of the American Benefit Administrators portal. At the top, there are navigation tabs for Home, Accounts, Tools & Support, and Message Center. A user profile for Uma Ballard is visible in the top right corner. Below the navigation is a 'Welcome' banner with a photo of a woman. The main content area is divided into several sections:

- I Want To:** A section with buttons for 'File A Claim', 'Make HSA Transaction', 'Manage Investments', and 'Manage My Expenses'.
- Accounts:** A section showing account balances for 'HEALTH SAVINGS ACCOUNT' and '01/01/2019 - 12/31/2019'. It lists 'Cash Account' with an available balance of \$4,050.00 and 'Investment Account' with \$1,103.00. On the right, it shows 'Limited Health Care Flex...' with \$2,683.50 available, and other accounts like 'Dependent Care Flexible...', 'Transit Pass Reimburse...', and 'Parking Reimbursement...' all at \$0.00.
- Tasks:** A section with a notification: '1 receipt(s) needed to approve your claims'. Below it, a 'Next Projected Payment' of \$48.00 on 3/27/2019 is shown, along with a list of recent transactions for various accounts.
- Healthcare Savings Goal:** A section with a progress gauge showing 74% completion. The goal is \$5,153 of \$7,000. A button labeled 'EDIT GOAL' is present.
- Recent Transactions:** A table with columns: DATE, EXPENSE, RECIPIENT/PATIENT, MERCHANT/PROVIDER, BILLED AMOUNT, and STATUS. It lists three transactions: a \$6.50 denial on 3/2/2019, a \$25.00 vision expense on 2/4/2019, and a \$7.00 dependent care expense on 2/1/2019.
- Quick View:** A section with two bar charts. The first, 'HSA Contributions & Distributions', shows contributions and distributions for 2018 and 2019. The second, 'HSA Contributions by Tax Year', shows current contributions and measure contributions for 2018 and 2019.

HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

1. On the **Home Page**, you may simply select the “**File a Claim**” under the “I want to...” section, **OR** from any page on the portal, expand the **Accounts** tab on the top of the screen.
2. The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
3. For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions click **Submit** to send the claims for processing.
5. The **Claim Confirmation** page displays. 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 can easily upload the receipts from this page. Simply click to expand the line item to view claim details and the **upload receipts link**.

The screenshot shows the "Accounts / Receipts Needed" page. It features a table with the following data:

DATE OF SERVICE	ACCOUNT	MERCHANT / PROVIDER	RECIPIENT	CLAIM AMOUNT	RECEIPT STATUS		
3/2/2019	Limited Health...	University...	Uma Ballard	\$6.50	Required	View Confirmation	Upload Receipt(s)

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. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under “Eligible Amount” to view enrollment detail.

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

HEALTH SAVINGS ACCOUNT		01/01/2018 - 12/31/2018	
	AVAILABLE		AVAILABLE
Cash Account	\$2,012.50	Limited Health Care Flex...	\$2,445.95
Advance	\$0.00	Dependent Care Flexible...	\$1,918.30
Investment Account	\$795.00	Parking Reimbursement...	\$1,280.00
Available to spend <small>Includes Advance</small>	\$2,807.50		

[Contact Us](#) | [Uma Ballard](#) | [\(0\)](#) | [Logout](#)

[Home](#) | **[Accounts](#)** | [Tools & Support](#) | [Message Center](#)

Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. [View More](#)

Health Savings Account

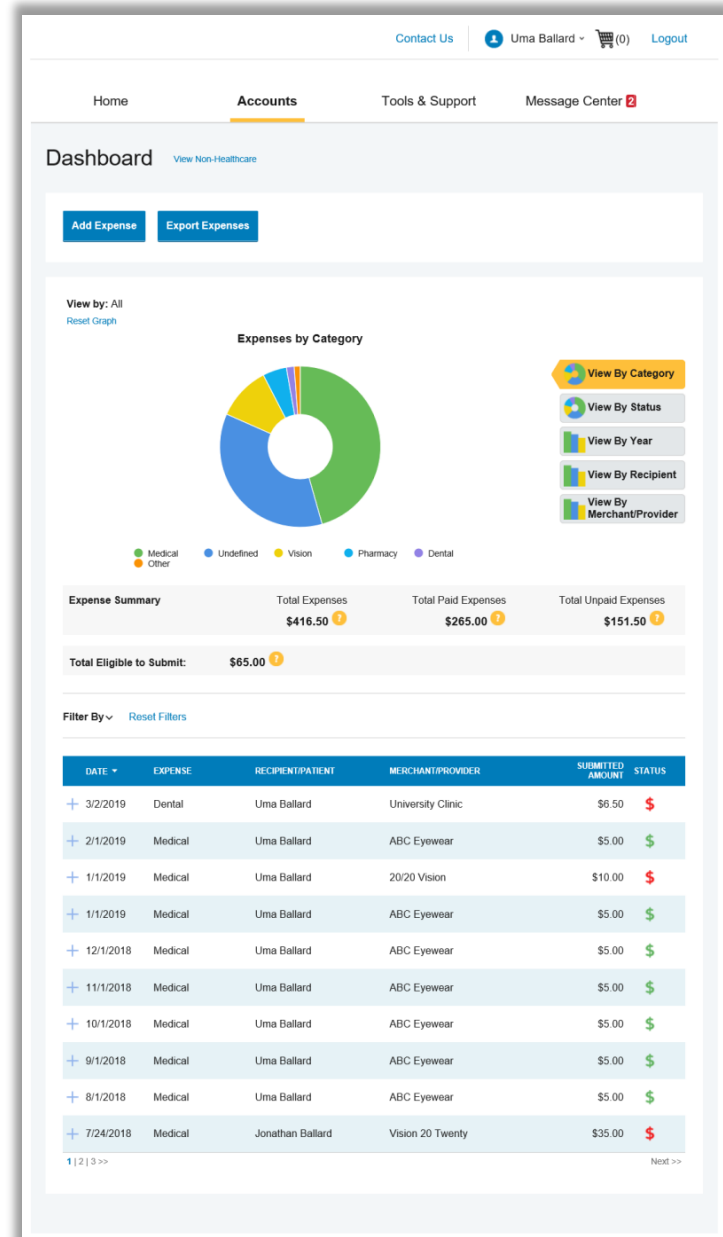
TOTAL AVAILABLE BALANCE	\$5,153.00
AVAILABLE CASH BALANCE	INVESTMENT BALANCE
\$4,050.00	\$1,103.00 <small>* Current as of 3/13/2019</small>

01/01/2019 - 12/31/2019 ESTIMATED PER PAY PERIOD DEDUCTION: \$1,161.66

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Limited Health Care Flexible Spend...	\$2,700.00	\$26.50	\$0.00	\$16.50	\$10.00	\$2,683.50
+ Dependent Care Flexible Spending...	\$5,000.00	\$14.00	\$0.00	\$14.00	\$0.00	(\$14.00)
+ Parking Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Transit Pass Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE
To view and manage ALL healthcare expense activity from EVERY source, use the Dashboard

1. Under the **Accounts** menu is the **Dashboard**. The **Dashboard** provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **filter options** on the navigation pane on the left side of the screen or, by clicking on the **field headers** within the **Dashboard**.
3. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the top of the page.



HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** click on the **Add Expense** button on the top of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the **Dashboard** you can pay the expense, if desired.

HOW DO I PAY AN EXPENSE?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
4. When you click **Pay**, the claim details from the **Dashboard** will be pre-populated within the claim form. Review & edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.

The screenshot displays the ABA American Benefit Administrators dashboard. At the top, there are navigation links for 'Contact Us', 'Uma Ballard', a shopping cart icon with '(0)', and 'Logout'. Below this is a secondary navigation bar with 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center 2'. The main content area is titled 'Dashboard' with a link to 'View Non-Healthcare'. It features two buttons: 'Add Expense' and 'Export Expenses'. A red arrow points to the 'Add Expense' button. Below the buttons is a 'View by: All' section with a 'Reset Graph' link. The central part of the dashboard is a donut chart titled 'Expenses by Category' with a legend for Medical Other, Undefined, Vision, Pharmacy, and Dental. To the right of the chart are five filter buttons: 'View By Category', 'View By Status', 'View By Year', 'View By Recipient', and 'View By Merchant/Provider'. Below the chart is an 'Expense Summary' table with columns for Total Expenses (\$416.50), Total Paid Expenses (\$265.00), and Total Unpaid Expenses (\$151.50). A 'Total Eligible to Submit' of \$65.00 is also shown. At the bottom, there is a 'Filter By' section with a 'Reset Filters' link and a table of expenses with columns for DATE, EXPENSE, RECIPIENT/PATIENT, MERCHANT/PROVIDER, SUBMITTED AMOUNT, and STATUS.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
3/2/2019	Dental	Uma Ballard	University Clinic	\$6.50	\$
2/1/2019	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
1/1/2019	Medical	Uma Ballard	20/20 Vision	\$10.00	\$
1/1/2019	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
12/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
11/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
10/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
9/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
8/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
7/24/2018	Medical	Jonathan Ballard	Vision 20 Twenty	\$35.00	\$

HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the **Dashboard** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the **Dashboard**.

Total Eligible to Submit: **\$8.00** ?

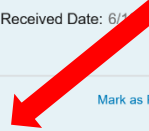
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
9/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
8/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ Pay

Expense Details

Description: Cavity	Date(s) of Service: 6/6/2018
Source: Online	Total Billed Amount: ? \$3.00
Expense Amount: \$3.00	Received Date: 6/1/18
Payable Amount: \$3.00	

Upload Receipt(s)
Add Expense Note
Mark as Paid

Remove Expense
Update Expense



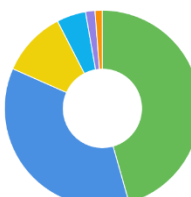
Home **Accounts** Tools & Support Message Center 2

Dashboard View Non-Healthcare


Add Expense
Manage Healthcare Claims
Export Expenses

View by: All Reset Graph

Expenses by Category



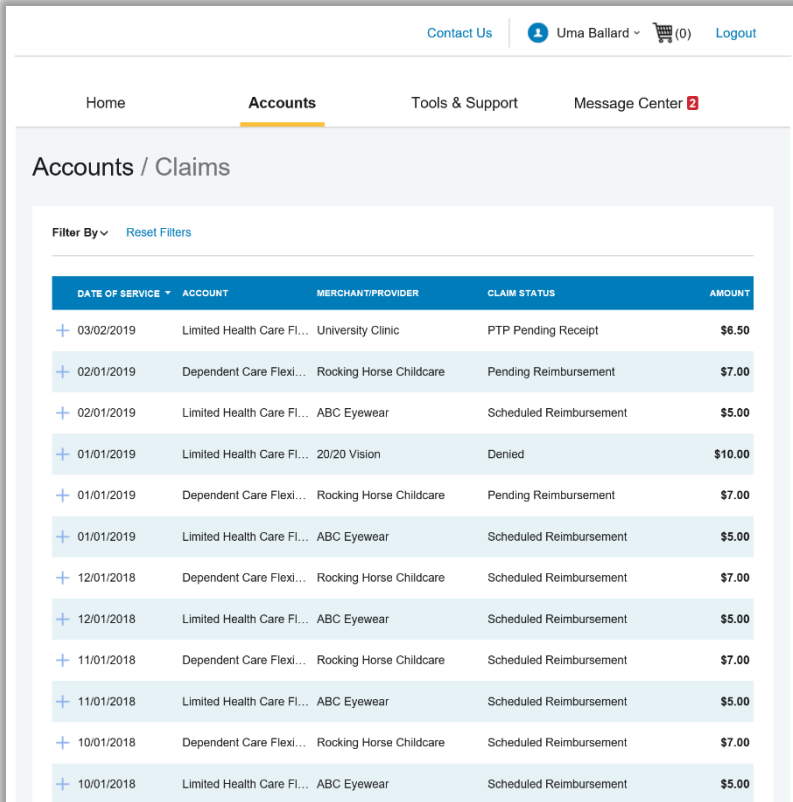
- View By Category
- View By Status
- View By Year
- View By Recipient
- View By Merchant/Provider



HOW DO I VIEW MY CDH 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 can apply filters from the top of the screen. You can filter by plan year, account type, claim status or receipt status.
2. By clicking on the line of the claim, you can 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 can 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.



The screenshot shows a web interface for viewing claims history. At the top, there are navigation links for 'Home', 'Accounts' (which is highlighted), 'Tools & Support', and 'Message Center 2'. The main heading is 'Accounts / Claims'. Below this, there is a 'Filter By' dropdown menu and a 'Reset Filters' link. The main content is a table with the following columns: 'DATE OF SERVICE', 'ACCOUNT', 'MERCHANT/PROVIDER', 'CLAIM STATUS', and 'AMOUNT'. The table contains 12 rows of claim data, each with a plus sign icon to its left, indicating that the row can be expanded for more details.

DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
+ 03/02/2019	Limited Health Care Fl...	University Clinic	PTP Pending Receipt	\$6.50
+ 02/01/2019	Dependent Care Flexi...	Rocking Horse Childcare	Pending Reimbursement	\$7.00
+ 02/01/2019	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 01/01/2019	Limited Health Care Fl...	20/20 Vision	Denied	\$10.00
+ 01/01/2019	Dependent Care Flexi...	Rocking Horse Childcare	Pending Reimbursement	\$7.00
+ 01/01/2019	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 12/01/2018	Dependent Care Flexi...	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
+ 12/01/2018	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 11/01/2018	Dependent Care Flexi...	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
+ 11/01/2018	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 10/01/2018	Dependent Care Flexi...	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
+ 10/01/2018	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00

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 can expand the data to display additional details about the transaction.

The screenshot shows the 'Accounts / Payments' page. At the top, there are navigation links: 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center 2'. Below the navigation is a 'Filter By' dropdown and a 'Reset Filters' link. The main content is a table with the following data:

DATE	NUMBER	METHOD	STATUS	AMOUNT
+ 10/10/2018	0000000000	Direct Deposit	Paid	\$36.00
+ 07/02/2018	0000027526	Check	Paid to Provider	\$10.00
+ 07/02/2018	0000027525	Check	Paid to Provider	\$10.00
+ 06/28/2018	0000465885	Check	Paid to Provider	\$15.00
+ 06/28/2018	0000465884	Check	Paid to Provider	\$15.00
+ 06/28/2018	0000465883	Check	Paid	\$150.00

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.

The screenshot shows the 'Banking' page. At the top, there are navigation links: 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center 2'. Below the navigation is a 'Bank Accounts' section with an 'Add Bank Account' link. Under 'Bank Accounts', there are two sub-sections: 'CHECKING' and 'CHECKS'. The 'CHECKING' section shows 'USA Bank', 'xxxx3456', and 'Checking'. The 'CHECKS' section shows 'Order Checks'. To the right is a 'Debit Cards' section. Under 'Debit Cards', there is a card for 'Justine Davis' with 'Card Number: xPEND 1', 'Status: Active', 'Expires: 6/30/2018', and 'Effective: 6/11/2015'. Below this information are two links: 'Report Lost/Stolen' and 'Order Replacement', both of which are highlighted with a red box.

HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Accounts Tab**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link under Profile for your updates: **Update Profile** or **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**.

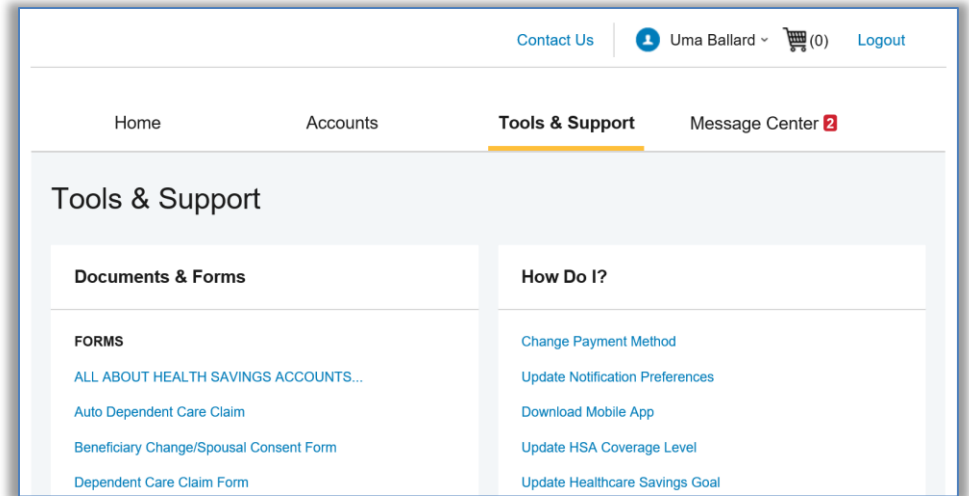
The screenshot shows a user interface for a profile summary. At the top right, there are links for 'Contact Us', a user profile for 'Uma Ballard' with a dropdown arrow, a shopping cart icon with '(0)', and a 'Logout' link. Below this is a navigation bar with 'Home', 'Accounts' (highlighted with an orange underline), 'Tools & Support', and 'Message Center' with a red notification badge '2'. The main content area is titled 'Profile / Profile Summary' and is divided into three sections: 'Profile', 'Dependents', and 'Beneficiaries'. The 'Profile' section includes fields for 'UMA BALLARD' with home and mailing addresses, an email address, and 'GENDER' and 'MARITAL STATUS' both set to 'Unspecified'. The 'Dependents' section shows 'JONATHAN BALLARD' with birth date and student status, and a 'View / Update' link. The 'Beneficiaries' section shows 'No beneficiaries' and an 'Add Beneficiary' link.

Profile	Update Profile	Dependents	Add Dependent
UMA BALLARD Home Address 6029 Etiam Av Wieze, MN 83483 United States employee@pde.com GENDER Unspecified CONSUMER COMMUNIC... 131		JONATHAN BALLARD Birth Date: 5/2/2015 Student: No View / Update	
Beneficiaries	Add Beneficiary		
No beneficiaries			

HOW DO I GET MY REIMBURSEMENT FASTER?

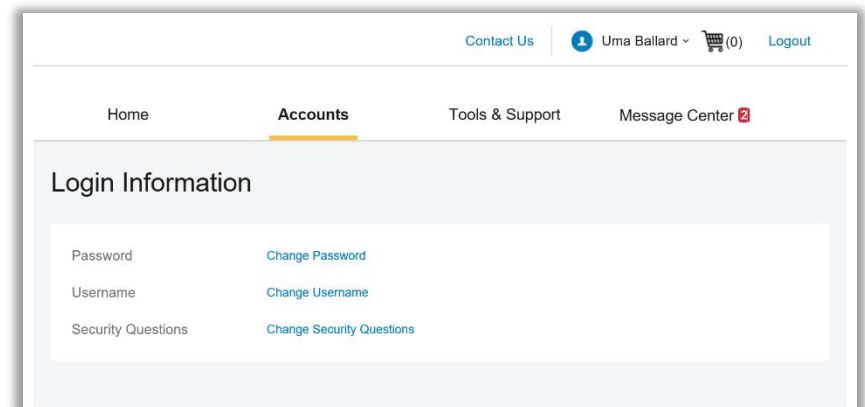
The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

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 will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.



HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the **Home Page**, click on the **Accounts Tab**, and click **Login Information**.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.



HOW DO I VIEW OR ACCESS:

...DOCUMENTS & FORMS?

1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

...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 can **Update Notification Preferences** by clicking on the link next to Notifications.

...PLAN INFORMATION?

1. On the **Home Page**, under the **Accounts Tab**, you will be directed to the **Account Summary** page
2. Click onto the applicable account name and the **Plan Rules** will open in a pop-up window.
OR from the **Home Page**, under the **Tools & Support** page, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.

The screenshot shows the 'Message Center' page. At the top, there are navigation tabs: Home, Accounts, Tools & Support, and Message Center (which is active). Below the tabs, there are links for 'Update Notification Preferences' and 'View Statements'. The main section is titled 'Current Messages' and contains a table of messages. Each message row includes a checkbox, a date and time, the sender (Auto-generated), the subject, and the attachment name.

DATE/TIME	FROM	SUBJECT	ATTACHMENT
3/5/2019 8:15 AM	Auto-genera...	HSA Account Summary (2/1/2019 - 2/28/...	HSA Account Summary (2/1/2019 - 2/28/...
2/5/2019 10:06...	Auto-genera...	HSA Account Summary (1/1/2019 - 1/31/...	HSA Account Summary (1/1/2019 - 1/31/...
1/12/2019 1:08 AM	Auto-generated	1099-SA (2018)	1099-SA (2018)
1/4/2019 7:20 AM	Auto-generated	HSA Account Summary (12/1/2018 - 12/31/...	HSA Account Summary (12/1/2018 - 12/31/...
12/5/2018 9:54 AM	Auto-generated	HSA Account Summary (11/1/2018 - 11/30/...	HSA Account Summary (11/1/2018 - 11/30/...
11/5/2018 3:11 PM	Auto-generated	HSA Account Summary (10/1/2018 - 10/31/...	HSA Account Summary (10/1/2018 - 10/31/...
10/10/2018 12:00 AM	Auto-generated	Advice of Deposit	Advice of Deposit

The screenshot shows the 'Accounts / Account Summary' page. It features a 'Health Savings Account' section with a 'TOTAL AVAILABLE BALANCE' of \$5,163.00. Below this, there are two sub-sections: 'AVAILABLE CASH BALANCE' (\$4,050.00) and 'INVESTMENT BALANCE' (\$1,103.00). A table below shows account activity for the period 01/01/2019 - 12/31/2019, with an estimated per pay period deduction of \$1,161.66. The table has columns for Account, Eligible Amount, Submitted Claims, Paid, Pending, Denied, and Available Balance.

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Limited Health Care Flexible Spend...	\$2,700.00	\$26.50	\$0.00	\$16.50	\$10.00	\$2,683.50
+ Dependent Care Flexible Spending...	\$5,000.00	\$14.00	\$0.00	\$14.00	\$0.00	(\$14.00)
+ Parking Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Transit Pass Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by ABA. These may be links to websites or to other valuable resources that enable you to manage your healthcare more effectively.