



FILING CLAIMS

EMPLOYEE HANDOUT

FILE CLAIMS QUICKLY



EASILY VIEW OR FILE A CLAIM
THROUGH THE BENEFITS MOBILE
APP OR YOUR ONLINE ACCOUNT



GET A CLAIM PROCESSED
IN TWO BUSINESS DAYS

When you pay for eligible expenses out of pocket, filing a claim lets you receive reimbursement and take advantage of your pre-tax benefits. With Discovery Benefits, the claim filing process is quick and simple. The Benefits Mobile App by Discovery Benefits and your online account let you file a claim with just a few taps or clicks.

Note: You don't need to file a claim for purchases made with your Discovery Benefits debit card. However, you may still need to submit documentation via our mobile app or online account on those claims.

THE EASIEST WAYS TO FILE CLAIMS

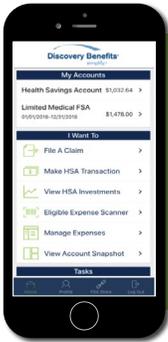
Benefits Mobile App

You can file claims and submit documentation in seconds using the Benefits Mobile App. Our app is the quickest and easiest method for filing claims and submitting documentation. Just use your phone's camera to take a picture of documentation and upload it on the spot.

Online Account

You can also file claims through your online account by clicking the "File A Claim" button within the "I Want To" menu on the homepage of your online account.

Note: You may also file a claim by submitting an Out-of-Pocket Reimbursement Request Form and supporting documentation via fax or mail.



DOWNLOAD THE APP FOR
FREE ON APPLE AND ANDROID
SMARTPHONES AND TABLETS



The app also allows you to:

- Get instant notifications on the status of your claims.
- Check your balance and view account activity.
- Report a card as lost or stolen to keep your account secure.
- Determine 213(d) eligible expenses by using the eligible expense scanner and your phone's camera.



RESOURCES



EASY SUBSTANTIATION VIDEO

www.DiscoveryBenefits.com/easysubstantiation



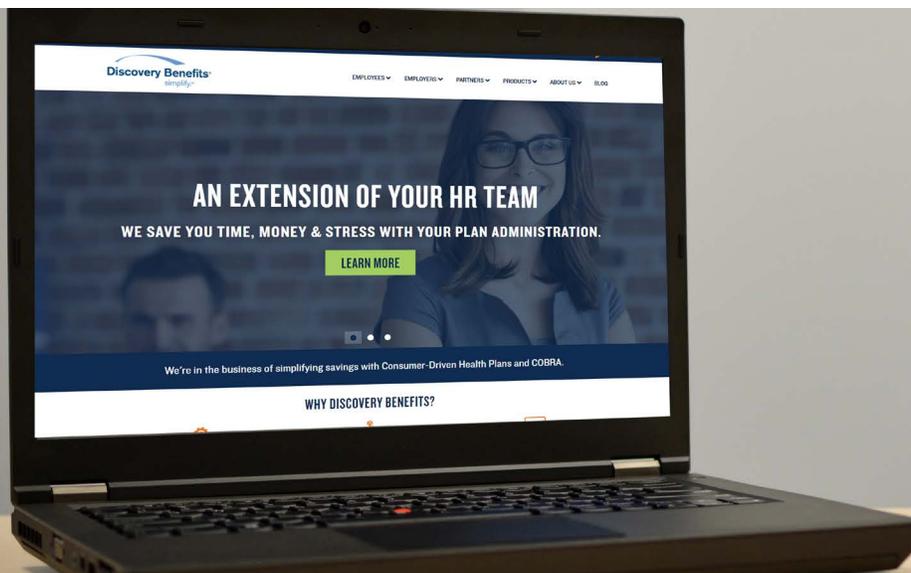
BENEFITS MOBILE APP VIDEO

www.DiscoveryBenefits.com/mobileappvideo

Discovery Benefits®

a  company

Guide: How to Log in to Your Account — Benefits



ACCESS YOUR
ONLINE
ACCOUNT IN
SECONDS

Discovery Benefits offers the ability for participants to manage their benefit account(s) online. If you have an email address on file with Discovery Benefits, you can create your account online. Just go to www.DiscoveryBenefits.com, click the Login button and select HSA, FSA, HRA & Commuter Login.

Select Create your new username and password and complete the steps below to activate your account.

Step 1 — User Identification: Complete the required fields. **Note:** You can provide either your social security number **OR** Employee ID number. Then, select Next.

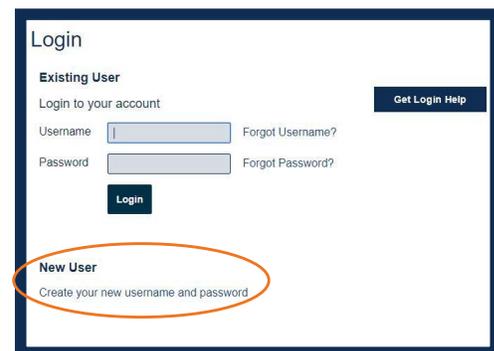
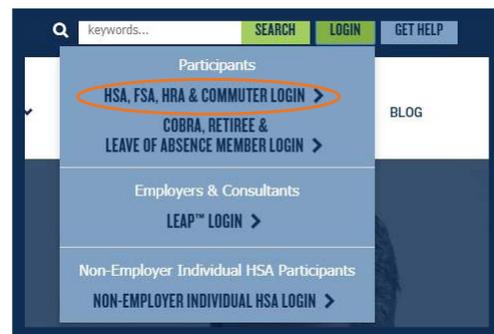
Step 2 — Enter One-Time Password: You'll receive an email with a one-time password. Enter the one-time password and select Next.

Step 3 — Security Questions: Pick the security questions you would like to answer. **Note:** You will be prompted to answer security questions when completing certain functions within the portal. Then, select Next.

Step 4 — Change Username and Password: A temporary username will auto-populate. Double click on the auto-populated username to personalize it. **Note:** Keep record of your personalized username and password. Discovery Benefits does not store this information. Then, select Submit.

If you don't have an email address on file, we'll need to help you set up your online account. Please call us at 1-866-451-3399 within 30 days of joining Discovery Benefits to ensure you can access your account online when you need to.

If you do have an email address on file, please update it, if necessary, to an email address that's the most accessible for you to manage your benefits.



Guide to Setting Up Direct Deposit



**QUICK
REIMBURSEMENT**

Setting up a bank account (checking or savings) with Discovery Benefits lets you quickly get reimbursed via direct deposit. **Note:** No reimbursement limit applies to direct deposit. There is a \$25 reimbursement requirement for paper checks that are not issued directly to the provider. For check reimbursement not issued to the provider, claims will be held until they reach \$25 or until the end of the month.

Step 1: To set up direct deposit, log in to your online account and navigate to the Accounts tab. From there, select Banking/Cards and click Add Bank Account.

A screenshot of the Discovery Benefits online account interface. The top navigation bar includes 'Home', 'Accounts', 'Videos & Forms', and 'Message Center'. The 'Accounts' tab is selected. Below the navigation bar, the page title is 'Banking / Cards'. There are three buttons: 'Bank Accounts', 'Add Bank Account', and 'Debit Cards'. The 'Add Bank Account' button is highlighted.

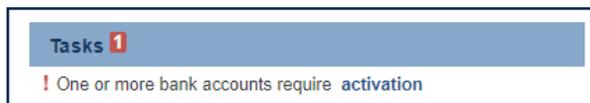
Step 2: On the next screen, fill in your bank account information and click "Submit."

A screenshot of the 'Banking / Add Bank Account' form in the Discovery Benefits online account. The top navigation bar is the same as in the previous screenshot. The page title is 'Banking / Add Bank Account'. The form is divided into two sections: 'Bank Account Information' and 'Bank Institution Information'. The 'Bank Account Information' section includes fields for 'Routing Number *', 'Account Number *', 'Confirm Account Number *', 'Account Type *' (with a dropdown menu set to 'Checking'), and 'Account Nickname *'. The 'Bank Institution Information' section includes fields for 'Bank Name *', 'Bank Address *' (with sub-fields for 'Address Line 1', 'City', 'Select a state...', and 'Zip Code'). There are 'Cancel' and 'Submit' buttons at the bottom of the form.

Guide to Setting Up Direct Deposit, continued

Step 3: Next, answer the security question and indicate which plan years you would like to set up with direct deposit. Then, click “Continue.”

Step 4: Before your direct deposit setup can be finalized, you will need to validate your bank account. A deposit between \$0.01 and \$0.99 will be made into your designated bank account — followed by an immediate withdrawal of the same amount — within 1-3 business days of your direct deposit submission. When you see this deposit in your bank account, log in to your online account and click on the activation link in the Tasks section of your homepage.



Note: By completing the online steps for establishing direct deposit, you are certifying the information provided is accurate. Further, the completion and submission of this information authorizes Discovery Benefits to issue payment directly to the specified account unless notified to do otherwise. You understand and agree that Discovery Benefits reserves the right to reverse any ACH deposit where an error occurs, in accordance with banking regulations.

MANAGE YOUR BENEFITS ANYTIME, ANYWHERE

CONVENIENT, REAL-TIME ACCESS TO YOUR BENEFITS ACCOUNTS IN ONE SPOT



CHECK BALANCE & ACCOUNT
ACTIVITY 24/7 WITHOUT EVER
HAVING TO CALL IN



GET INSTANT NOTIFICATIONS
ON CLAIM STATUS & UPLOAD
DOCUMENTATION IN SECONDS
WITH YOUR PHONE'S CAMERA



RESET LOGIN CREDENTIALS
FROM THE APP & LOG IN
WITH YOUR FINGERPRINT



REPORT A CARD AS LOST OR
STOLEN DIRECTLY FROM THE APP
TO KEEP YOUR ACCOUNT SECURE



EASILY MOVE FUNDS FROM YOUR
HSA INTO YOUR BANK ACCOUNT TO
COVER ELIGIBLE EXPENSES



DOWNLOAD THE BENEFITS MOBILE APP BY DISCOVERY BENEFITS
FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS

