Combined Services LLC®

EMPLOYEE BENEFITS

www.combinedservices.com

CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your Combined Services LLC Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA).

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

1. Work from sections within the **Home Page** *or*
2. Hover over the six tabs at top of **Home Page** to see drop-down menus *or*
3. Follow links at the bottom of each page

Log on to the Home Page

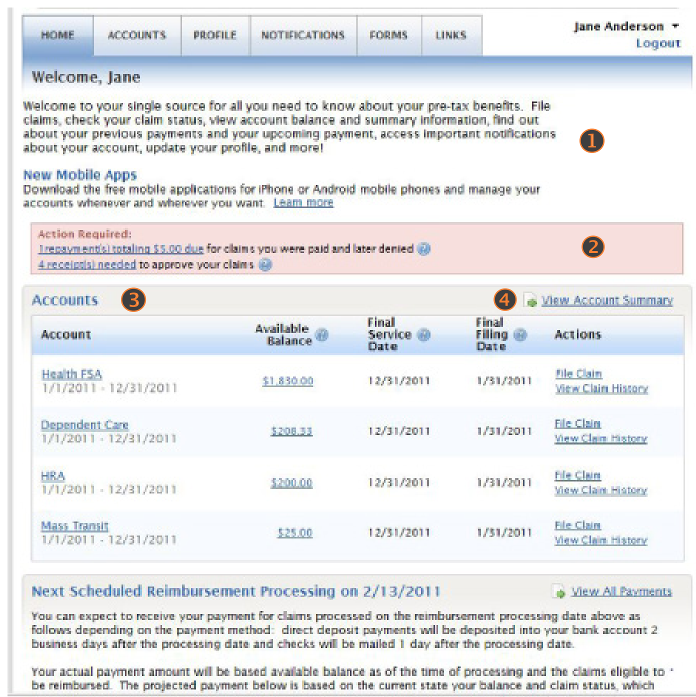
Go to **www.combinedservices.com**. Go to **FSA & HRA Participants**. Click **Consumer Portal**.

- Enter your login ID and password that were provided by Combined Services LLC.
- Click **Login**.

First Time Login:
The first time you login, click "Create Account." Follow the instructions to verify your identity. Save the username and password provided.

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

1. The top section shows messages from your employer and links to employee information.
2. The **Action Required** section displays alerts and relevant links that enable you to keep current on your accounts.
3. The **Accounts** section has links to account balances and activity details.
4. On the far right, **View Account Summary** links to the Account Summary page, where you can see and manage your accounts.
5. The Next Scheduled Reimbursement section details when and how much you are projected to receive from any/all plans in which you are enrolled.



View or Access...

Claims History

- On the **Home Page**, in the Accounts section, click **View Claim History** next to the applicable account.

OR

- On the **Home Page**, under the Accounts tab, click **File Claim** on the drop-down menu. Then click **View History** on the far right on the File Claim screen.

Notifications

- On the **Home Page**, under the **Notifications** tab, click **Notification History** on the drop-down menu.
- Click any link of your choice. **Receipt Reminders**, **Account Statements**, **Advice of Deposits**, **Denial Letters**, or **Denial Letters with Repayments** are a few options.

Forms

- On the **Home Page**, use the **Forms** tab.
- Click any form of your choice.

Plan Information

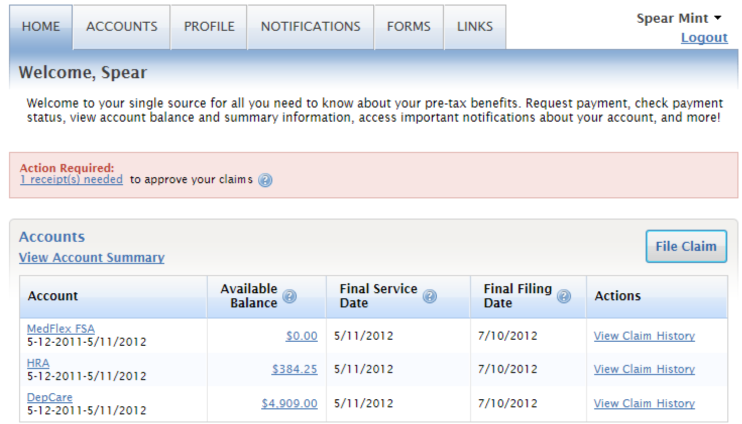
- On the **Home Page**, under the **Accounts** tab, click **Account Summary** on the drop-down menu.
- Click the applicable account in the first column on the left and the **Plan Rules** open in another browser

OR

- On the **Home Page**, under the **Accounts** tab, click **Plan Descriptions** on the drop-down menu for basic information.
- Then click each applicable plan to see the **Plan Detail** screen.

File a Claim, Upload Documentation and Receipts

- On the **Home Page**, under the **Accounts** tab, click **File Claim** on the drop-down menu.
- Enter your claim information and upload required documentation on the form that appears. Click **Add Claim**. The claim is then added to the **Claims Basket**.
- To submit additional claims, click **Add Another Claim**. Select the Account Type and complete the form, upload required documentation and click **Add Claim**.
- Go to the **Claims Basket** when you have loaded all your claims. Click **Submit** to send the claims for processing.
- The **Claim Confirmation** page displays. Print the **Claim Confirmation** for your tax records.
- If you did not upload a receipt, print another **Claim Confirmation Form** to submit to Combined Services LLC, attaching the required documentation.
- **If** additional documentation is required, you will see the **Upload Receipt** link. Click on it and the **Receipts Needed** screen displays.
- For each claim that requires documentation, click **Upload Receipt** on the far right and follow instructions. (Your documentation must be in .doc, pdf, bmp, or gif format.)
- The **Receipt Uploaded** confirmation appears: "Your receipt has been uploaded..."
- After uploading, you may also click **View Confirmation** and print the form for your records.



NOTE: If you see a **Receipts Needed** link in the **Action Required** section of your **Home Page**, click on it. A listing of any **Claims Requiring Receipts** will appear.

View Reimbursement History

- On the **Home Page**, under the **Accounts** tab, click **Payment History** on the drop-down menu.
- You will see reimbursement payments made to date, including debit card transactions.
- Click **View Detail** on the far right to see claim details.

Get Reimbursement Money FASTER

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Be sure that your employer is offering direct deposit setup online.

- On the **Home Page**, under the **Accounts** tab, click **Change Payment Method** on the drop-down menu.
- Select **Direct Deposit** and click **Change Payment Method**. The **Add Bank Account**: **Direct Deposit Setup** page displays.
- Enter your bank account information, and click **Submit**.
- The **Payment Method Changed** confirmation displays.

Update Personal Profile

- On the **Home Page**, under the **Profile** tab, click your choice on the drop-down menu: **Profile Summary** or **Bank Accounts**.
- Click any link on the Profile screen: **Update Profile** or **Add/ Update Dependent** or **Update Bank Account**. Some profile changes require you to answer an additional security question.
- Complete your changes in the form. Click **Submit**.

Debit Card: Report Lost / Replace

- On the **Home Page**, under the **Profile** tab, click **Debit Cards** on the drop-down menu.
- Under the **Actions** column on the **Debit Cards** form, click **Report Lost/Stolen** or **Order Replacement and** follow instructions.

Change Login or Password

- On the **Home Page**, under the **Profile** tab, click **Login Information** on the drop-down menu.
- 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).
- Click **Save**.

HAVE QUESTIONS?

Our Flex Benefit Team is available to answer phone calls and respond to emails, Monday through Friday from 8:00am to 4:30pm with extended phone hours, Tuesday and Thursday from 4:30pm to 5:30pm.

Phone: 1 888 227-9745 ext. 2040 or
Email: flexiblebenefits@combinedservices.com

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