

Humana Access



Humana Access Online User Guide

Simplify your healthcare finances with convenient, online access to your tax-advantaged spending account

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Getting Started – First Time Users

HOW TO REGISTER YOUR ONLINE HUMANA ACCESS ACCOUNT

1. Go to HumanaAccess.com.
2. Click the **REGISTER** button in the upper right corner of the home screen.

NOTE: If you already have an online MyHumana account, you can get to your HumanaAccess.com from MyHumana (see page 5 for instructions).

Humana Access
Homepage

🔑 SIGN IN
👤 REGISTER

The Humana Access Marketplace is Now Available!

Take the guesswork out of using your spending account dollars

- 1 Log in to your account
- 2 Click the shopping cart icon
- 3 Start saving!



Take Advantage of all the Resources

Welcome to the new Humana Access web portal! Humana Access offers a comprehensive suite of spending account tools for its members. Please use the information provided to you to register for the site and begin taking advantage of your spending account funds.

 Video: HSA	 Video: HRA	 Video: Healthcare FSA
 Video: Dependent Care FSA	 Calculate your Tax Savings	 How to Register



The Humana Access Mastercard® debit card provides easy access to your HSA, HRA, Healthcare FSA and Dependent Care FSA funds.

NOTE: This website works best with Microsoft Edge or Google Chrome. There are some parts of this site that do not work with Internet Explorer.

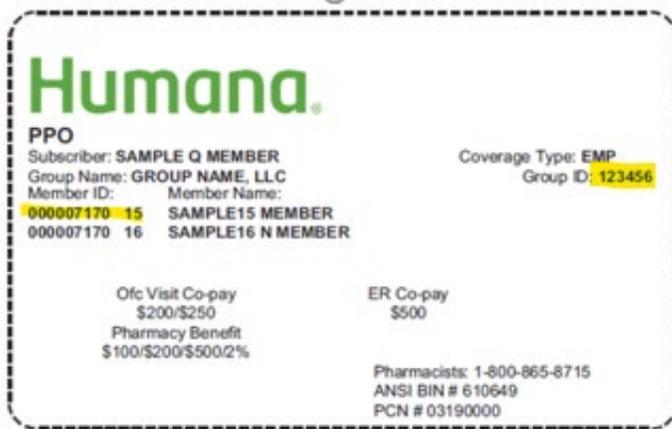
REGISTRATION – STEP 1

1. Choose a username & password.
2. Enter your name and email address.
3. For the **Registration ID**, select Card Number from the drop down menu and enter your number in the next box. Your **Card Number** is the **16-digit account number** displayed on your Humana Access debit card.
 - If you do not have a Humana Access debit card, you will need to enter your **Employer ID**. Your Employer ID includes the six-digit Group ID on your Humana medical card (highlighted on the right in the example below). You will need to enter “HUM” followed by your Group ID followed by “MV.” (For example: HUM123456MV). You can also find your Employer ID on the welcome email you received upon enrolling in your spending account or by calling our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 a.m. - 7:00 p.m. Eastern time.
4. Enter your **Employee ID** number. Your Employee ID number is your **11-digit Humana Medical Plan Member ID** also highlighted in the example below. Enter the digits with no space.
 - If your Member ID starts with “H”, or if you do not have a Humana medical plan, you will need to chat with us on MyHumana or call our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 a.m. - 7:00 p.m. Eastern time to get your Employee ID.

Password Strength

Registration ID * Card Number

I accept [Terms of Use](#)



5. Click the box to accept Terms of Use.
6. Click **NEXT**. The process may take a few seconds. Do not click your browser’s back button or refresh the page.

REGISTRATION – STEP 2

Next, you'll set up your secure authentication to help ensure your account is secure and private.

1. Select four security question from the list and provide your answers. These questions will be randomly asked during subsequent logins to ensure security.
2. When finished, click **NEXT**.

REGISTRATION – STEP 3

1. On the next page, you will be prompted to verify your email.
2. Click **NEXT**.

The screenshot shows a registration form titled "Register - Secure Authentication". At the top, there is a progress indicator with four steps: STEP 1, STEP 2, STEP 3 (highlighted in green), and STEP 4. The form contains the following fields and elements:

- First Name:** Test
- Last Name:** Account
- Confirm Email:** hjones@alegeus.com (with an asterisk indicating it is required)
- Informational Note:** "The email address entered is used for security encryption only. It is not used for solicitation purposes." (with an information icon)
- Buttons:** A grey "CANCEL" button with an 'X' icon and a green "NEXT" button with a checkmark icon.

REGISTRATION – STEP 4

1. Review the information you entered during the secure authentication process, and confirm it is accurate.
2. Click **SUBMIT SETUP INFORMATION**.
3. A confirmation page will display the successful completion of your registration.

Other items to double-check:

- Make sure the name you enter matches the name on your Humana Access card.
- Make sure both the password and login ID have the correct number of characters and that all special rules are followed.
- If you are unable to register or need help, chat with us on MyHumana or call our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 a.m. - 7:00 p.m. Eastern time.

If you are no longer an active employee:

- Follow the above registration steps. NOTE: If you do not have a Humana Access debit card, you will need to enter your Employer ID, which can be found by chatting with us on MyHumana or by calling our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 a.m. - 7:00 p.m. Eastern time.

Quick Reference Guide

HOW TO GET TO YOUR SPENDING ACCOUNT

You have two ways of getting to your Humana Access online account. First, you can go to <https://www.HumanaAccess.com> and login using the username and password you created when registering. Or second, if you have an online account with MyHumana.com, you can access your spending account(s) from MyHumana.

1. Go to <https://www.Humana.com>
2. Sign in to your MyHumana account.
3. Select the Medical menu option.
4. Scroll to the bottom of the Medical page.
5. Click the link to HumanaAccess.com in the Spending Accounts tile.

Spending Accounts

Visit [HumanaAccess.com](https://www.HumanaAccess.com) to manage your spending accounts or request reimbursement.

USING YOUR HUMANA ACCESS MASTERCARD DEBIT CARD

- Sign the back of the card.
- Read all the information Humana mailed with your ID card about how to use it.
- You do not need to activate the card - it is activated upon first use.
- Simply use the card as you would a regular debit or credit card.
- You can use your card for any spending accounts in which you've enrolled, including dependent care flexible spending account (DCFSA).
- Use the card only for eligible expenses.
 - **TIP:** You can find a sample list of IRS eligible expenses on [HumanaAccess.com](https://www.HumanaAccess.com):
Resources > Forms & Documents > HSA, HRA, FSA Sample Eligible Expenses.
- If you're buying eligible and non-eligible items in the same shopping trip, ask the cashier to ring up the eligible items separately.
- Use your card only at qualified providers like hospitals, pharmacies, doctor offices, dentist offices and daycare centers.
- Every time you use the card, save the itemized receipt in case you need to verify an expense.
- Visit [HumanaAccess.com](https://www.HumanaAccess.com) at least once a month to make sure your card transactions were for qualified expenses.

Card Not Received or Lost/Stolen Card

1. Go to HumanaAccess.com.
2. Click your name in the upper right corner and select **Debit Card(s)**.
3. Check the "Mailed Date: to confirm your card was mailed.
 - If your card was mailed **more than 10 days ago and you've not yet receive it**, click **REPORT LOST/STOLEN** and follow the onscreen instructions to request a new card.
 - If your card was mailed **less than 10 days ago**, please wait another few days before reporting your card lost or stolen.

Personal Identification Number (PIN)

A PIN is a 4-digit password for your Humana Access card you will need to enter when the card is being processed as a debit card to make a purchase. You can alternatively choose to run the card as a credit card. To locate your PIN, follow these steps:

1. Go to [HumanaAccess.com](https://www.humanaaccess.com).
2. Click your name in the upper right corner and select **Debit Card(s)**.
3. Click the **EYE** icon to display your PIN.

	****-6523	Active		VIEW PIN
Issue Status:	Sent	Activation Date:	Feb 14, 2019	
Mailed Date:	Dec 24, 2018	Expiration Date:	Dec 31, 2021	

Card for Dependents

Cards will not be automatically mailed to your spouse/partner. To order a card for them:

1. Go to [HumanaAccess.com](https://www.humanaaccess.com).
2. Click your name in the upper right corner and select **Profile** from the drop-down menu on the left.
3. Your profile page will open. Click **ADD FAMILY MEMBER**.
4. Complete the required fields.
5. Place a check mark in the Issue Dependent Card box if you want this family member to receive a Humana Access card. If this box is not checked, the person will not receive a card.

[change_password](#)

[change_picture](#)

John Smith

Date of Birth
Mar 2, 1984

SSN
XXX-XX-4444

Marital Status
Married

Gender
Male

Phone
4324 234 4234

Email Address
john.smith@supermail.com

Home Address
50 Oakland Ave, 206
Jacksonville, 32104
USA

Mailing Address
Same as Address

Employer
Consumer Funding Solutions

Employee ID
*****4001

Employee Status
Active

Reimbursement Method
Direct deposit

Citybank
****1231
0100231201298
Savings
[edit](#)

Family Members

Joanna Smith Spouse or Common Law Spouse

NOTE: Each MasterCard debit card issued for your account has a unique account number printed on it. This is an enhanced security feature. Your spouse and/or dependents will have a different account number linked to you as the primary account holder.

YOUR PERSONAL DASHBOARD

The homepage of Humana Access is your personal dashboard. It provides a summary of your account(s) balance, recent transactions, alerts about your account(s) and general announcements.

To view your dashboard, sign into your account at HumanaAccess.com.

Your Accounts

Plan years to show: Previous Current Future

Dependent Care Account - DCA (01/01/2020-12/31/2020)

\$57.⁶⁹

Available \$57.⁶⁹ Spent \$0.⁰⁰

Dependent Care Account - DCA (01/01/2019-12/31/2019)

\$1,300.⁰⁰

Available \$100.⁰⁰ Spent \$1,200.⁰⁰

Health Savings Account *****8535

\$653.⁵⁵

Available \$653.⁵⁵ Investment \$0.⁰⁰

Get Reimbursed Faster

Add your bank account for direct deposit reimbursement [+](#) ADD

Alerts

Right now you're only receiving email alerts. Click below to maximize the value of your account. Link your mobile phone and get real-time balance updates!

[SIGN UP](#)

Jan 13, 2020 12:28 pm Card Transaction Approved Card Transaction Approved

Recent Transactions

(\$126. ⁹⁵)	Health Savings Account	Processing	Card Jan 14, 2020
\$207. ⁶⁹	Health Savings Account	Posted	Deposit Jan 10, 2020
\$100. ⁰⁰	Health Savings Account	Posted	Deposit Jan 10, 2020
\$57. ⁶⁹	Dependent Care Account - DCA	Approved	Deposit Jan 10, 2020
(\$58. ¹⁶)	Health Savings Account	Posted	Card Jan 6, 2020
(\$6. ³⁵)	Health Savings Account	Posted	Card Jan 6, 2020
\$0. ⁰⁴	Health Savings Account	Posted	Interest payment Dec 31, 2019
(\$4. ⁶⁶)	Health Savings Account	Posted	Card Dec 28, 2019
\$192. ³¹	Health Savings Account	Posted	Deposit Dec 27, 2019
\$50. ⁰⁰	Dependent Care Account - DCA	Approved	Deposit Dec 27, 2019

[SEE ALL](#)

Bank Holidays Nov 23, 2019

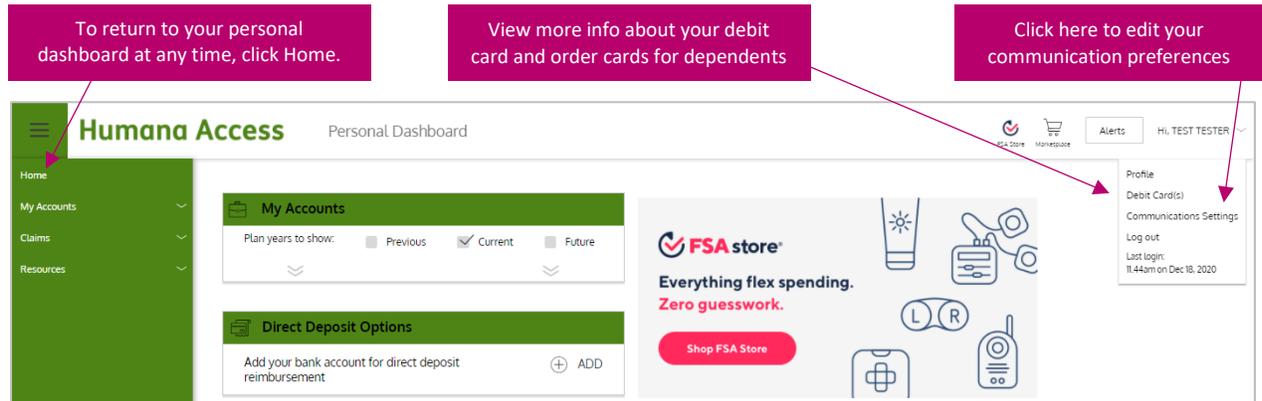
New Options on Personal Dashboard & Menu Sep 5, 2019

Callout Boxes:

- Your current year account is listed first, then the previous year account (if you had one)
- Quick view of your most recent transactions
- If you haven't set up direct deposit and want to, click here
- Click here to sign up for alerts about your account activities
- General announcements about Humana Access show up here

MENU OPTIONS

HumanaAccess.com offers several menu options to help you view and manage your account(s).

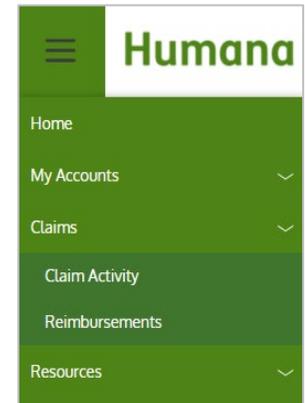
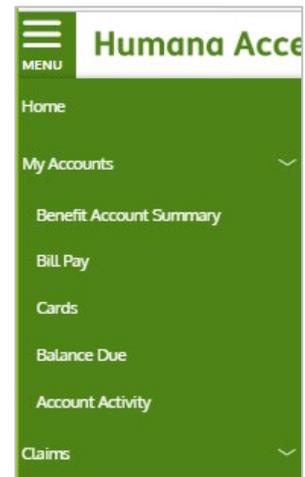


My Accounts

- **Benefits Account Summary:** View details regarding your balance, funds spent, and important dates.
- **Bill Pay:** Only available for HSA; you can add a bank account to receive funds, via direct deposit, reimbursed to you for qualified expense(s).
- **Cards:** See when your card was issued, view your personal identification number (PIN), and order cards for family members.
- **Balance Due:** Includes transactions that need to be validated or repaid.
- **Account Activity:** View detailed information about your account activity.

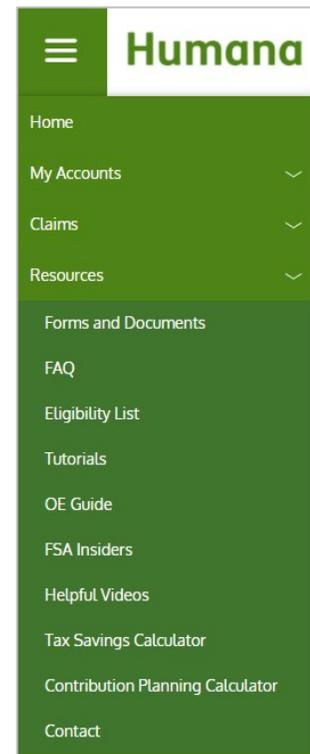
Claims

- **Claim Activity:** View claims submitted to your account for payment.
- **Reimbursements:** Look through your requests for reimbursements.



Resources

- **Forms and Documents:** Access important materials such as user guides, eligible expense lists, a letter of medical necessity template, and HSA investment information.
- **FAQ:** Get answers to frequently asked questions.
- **Eligibility List:** Find spending-account-eligible products and services.
- **Tutorials:** Access helpful tutorials for each type of spending account to learn more about how they work.
- **OE Guide:** Access our ultimate guide to open enrollment.
- **FSA Insiders:** Learn more about exclusive benefits only available through the FSASTore.com Insiders Program.
- **Helpful Videos:** Watch overviews for each type of spending account.
- **Tax Savings Calculator:** Learn how much you can save by contributing to a FSA or HSA (if offered by your employer).
- **Contribution Planning Calculator:** Determine how much to put into a FSA or HSA.
- **Contact:** Reach out to us for any support you might need regarding your Humana Access spending account.



CHECKING YOUR ACCOUNT BALANCE(S)

Humana Access provides at-a-glance details regarding your balance, funds spent, and important dates. To view transactions and contributions:

1. Go to HumanaAccess.com.
2. From the drop-down menu on the left side, select **My Accounts > Benefit Account Summary**.
3. Scroll to the account you wish to view.

Flexible Spending Health Account (01/01/2018-12/31/2018)

VIEW DETAILS | TRANSACTIONS | SUBMIT CLAIM

Links to additional account details, transactions, and claim submission forms.

Account Balance

Available Balance: \$2,599.⁰⁰
Spent: \$51.⁰⁰

Donut chart showing Available Balance: \$2,650.⁰⁰

Displays how much of your annual election has been spent, and how much is still available.

Account Summary

Annual Election	\$2,650. ⁰⁰
Payroll Deposits YTD	\$2,484. ⁴⁵
Spent	\$51. ⁰⁰
Balance	\$2,599. ⁰⁰
Deadlines	
Plan Start	Jan 1, 2018
Plan End	Dec 31, 2018
Last Day to Submit Claims	Mar 31, 2019
Last Day for Spending	Mar 15, 2019

Important dates, such as the last day to spend funds, and the last day claims can be submitted.

ACCOUNT ACTIVITY

Humana Access provides detailed information about your account activity. To view your recent transactions.

1. Go to HumanaAccess.com.
2. Click on **My Accounts > Account Activity**.

Activity Status descriptions:

- **Approved:** The transaction was approved and completed. Once approved it will show which spending account was used if you have more than one type.
- **Pending:** Transaction has been processed and is awaiting determination of eligibility. Validation may be required.
- **Denied:** A reimbursement claim or card swipe was declined.
- **Action Required:** Transaction needs to be validated. Use the ‘Add Receipt’ button to submit required documentation.
- **No Action:** Transaction was not eligible for reimbursement according to your employer or IRS guidelines.

3. Click on the **“ADD NEW”** button to add a new expense for reimbursement.

Account Activity is a list of all monetary actions taken on your account, this includes: Transactions, Claims, Payments, Reimbursements, Pending Items, and more.

[EXPORT TO EXCEL](#)

+ ADD NEW

View

Year

2022

Status

Action

Type

Date

Claim Amount

Provider

Plan

Claim Number

Clear

Status	Action	Type	Transaction Date	Amount	Provider/Service Date/Account	
Approved	DEPOSIT - Approved	Deposit	Jun 2, 2022	\$118.75	Flexible Spending Health Account	
Denied	Denied	Card Transaction	Jun 1, 2022	\$0.00	WITHEROW ORTHODONTICS	
Action Required	\$75.00 Ineligible Purchase	Card Transaction	Jun 1, 2022	\$0.00	FOOT & ANKLE SPECIALIS	Add Receipt
No Action	Not Eligible For Reimbursement	Card Transaction	Jun 1, 2022	\$0.00	FAMILY CHIROPRACTIC	
Approved	Ineligible Purchase Resolved	Card Transaction	Jun 1, 2022	\$0.00	VISION WORKS Flexible Spending Health Account	
Action Required	\$13.25 Ineligible Purchase	Card Transaction	Jun 1, 2022	\$0.00	DR. JOE	Add Receipt
Pending	Needs Receipt	Card Transaction	Jun 1, 2022	\$125.00	ALLEN PARK EMERGENCY R	Add Receipt

To add a new expense, click the ADD NEW button

4. Click on any transaction row to see additional details:

Status	Action	Type	Transaction Date	Amount	Provider/Service Date/Account
Denied	Denied	Card Transaction	Jun 1, 2022	\$0.00	WITHEROW ORTHODONTICS
Card Information				Payment Details	
Transaction Date	Jun 1, 2022			Total	\$3,000.00
Claimant	Amanda A			Posted	\$3,000.00
Account	Flexible Spending Health Account			Approved	\$0.00
Merchant Name	WITHEROW ORTHODONTICS				
Merchant Type	Dentists, Orthodontists				
Total	\$3,000.00				
Total Approved	\$0.00				
Action Required	\$75.00 Ineligible Purchase	Card Transaction	Jun 1, 2022	\$0.00	FOOT & ANKLE SPECIALIS Add Receipt
Card Information				Payment Details	
Transaction Date	Jun 1, 2022			Total	\$75.00
Claimant	Amanda A			Posted	\$75.00
Account	Flexible Spending Health Account			Approved	\$0.00
Merchant Name	FOOT & ANKLE SPECIALIS				
Merchant Type	Chiropodists, Podiatrists				
Total	\$75.00				
Total Approved	\$0.00				
Ineligible Amount	\$75.00				
No Action	Not Eligible For Reimbursement	Card Transaction	Jun 1, 2022	\$0.00	FAMILY CHIROPRACTIC
Card Information				Payment Details	
Transaction Date	Jun 1, 2022			Total	\$35.00
Claimant	Amanda A			Posted	\$35.00
Account	Flexible Spending Health Account			Approved	\$0.00
Merchant Name	FAMILY CHIROPRACTIC				
Merchant Type	Chiropractors				
Total	\$35.00				
Total Approved	\$0.00				
Ineligible Amount	\$35.00				
Approved	Ineligible Purchase Resolved	Card Transaction	Jun 1, 2022	\$0.00	VISION WORKS Flexible Spending Health Account
Card Information				Payment Details	
Transaction Date	Jun 1, 2022			Total	\$99.00
Claimant	Amanda A			Posted	\$99.00
Account	Flexible Spending Health Account			Approved	\$0.00
Merchant Name	VISION WORKS				
Merchant Type	Optical Goods and Eyeglasses				
Total	\$99.00				
Total Approved	\$0.00				
Ineligible Amount	\$99.00				

SETTING YOUR COMMUNICATION PREFERENCES

Humana Access gives you the option to setup which account communications you want to receive and how you want to receive them.

1. Go to HumanaAccess.com.
2. Click on your name icon in the upper right corner and select **Communication Settings**.
3. On the left side of the screen, select how you want to receive each type of alert for your account – by mobile, email, both or none.
4. On the right side of the screen:
 - Add, edit, or confirm your email address.
 - Add your mobile phone number if desired. You will need to provide your phone number if you want to receive mobile text alerts. NOTE: Alerts will be sent from 97487.

Assigned Notifications

The notifications below are available to you. Please define the delivery method for each notification you wish to receive. Please ensure you have an email address and/or registered mobile in order to receive these notifications.

				
Billing Address Change <small>This communication is sent when your billing address has been updated.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Card Lost/Stolen <small>This communication is sent when your card has been marked as "Lost/Stolen".</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Card Mailed <small>This communication is sent when your card has been mailed.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Card Transaction Approved <small>This communication is sent when your card is approved at the point of sale. It will display the account name, transaction amount and new balance.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Card Transaction Denied <small>This communication is sent when your card is denied at the point of sale. It will outline why the denial has occurred.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Completed HSA Payment Notice <small>This PCM alert should be triggered when a Pending HSA Online Payment is successfully processed and a check/trace number is generated.</small>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Direct Deposit Account Change <small>This communication is sent when your direct deposit account has been updated.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Email Address Change <small>This communication is sent when your email address has been updated.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Enrollee Welcome Email <small>This communication is sent when your account is created.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Failed HSA Payment Notice <small>This PCM alert should be triggered when the HSA Online Payment Processing Agent denies a pending payment.</small>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online Balance Repayment Confirmation <small>This communication is sent to an employee when an employee initiates a payment for a balance due.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Online Balance Repayment Failure <small>This communication is sent to an employee when a payment for paying back the balance due fails.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Password Change <small>This communication is sent when your portal password has been updated.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Reimbursement Processed <small>The reimbursement processed alert will communicate the high level details of the reimbursement.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Run Out Date Reminder <small>This communication will be sent Weekly, 45 days prior to your plan's runout date. This is to remind you that you have limited time to submit claims for reimbursement. You will only receive this communication if you have activity on your account.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Shipping Address Change <small>This communication is sent when your shipping address has been updated.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
User ID Change <small>This communication is sent when your portal user ID has been updated.</small>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

✓ SAVE

UPDATING YOUR PERSONAL PROFILE

View and change your Humana Access account settings such as your password and email address.

1. Go to HumanaAccess.com.
2. Click on your name in the upper right corner and click **Profile**.
3. Confirm or edit your email address.
4. Confirm your phone number and mailing address. If your address is wrong, please call our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 a.m. - 7:00 p.m. Eastern time, to have it corrected.
5. Scroll down to view or add family members to your Humana Access account.

[change password](#)

 <p>change picture</p> <p>John Smith</p> <p>Date of Birth Mar 2, 1984</p> <p>SSN XXX-XX-4444</p> <p>Marital Status Married</p> <p>Gender Male</p>	<p> Phone 4324 234 4234</p> <p> Email Address john.smith@supermail.com</p> <p> Employer Consumer Funding Solutions</p> <p>Employee ID *****4001</p> <p>Employee Status Active</p>	<p> Home Address 50 Oakland Ave, 206 Jacksonville, 32104 USA</p> <p>Mailing Address Same as Address</p> <p> Reimbursement Method Direct deposit</p> <p>Citybank ****1231 0100231201298 Savings edit</p>
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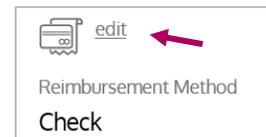
Family Members + ADD FAMILY MEMBER

	Joanna Smith	Spouse or Common Law Spouse
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SETTING UP DIRECT DEPOSIT

Sometimes you may pay for an eligible expense without using your Humana Access card, but still want to use your spending account funds. When this happens, you can request reimbursement from your spending account after the purchase. (For instructions on how to request reimbursement from a HSA, see page 18. For reimbursement from a HRA or FSA, see page 20.) By signing up for direct deposit, you will get your reimbursement faster than waiting for a check. To sign up, follow these steps:

1. Go to [HumanaAccess.com](https://www.humanaaccess.com).
2. Click on your name in the upper right corner and click **Profile**.
3. Click **edit** above **Reimbursement Method**.
4. On the pop-up box, select **Direct Deposit**.
5. On the direct deposit form, click **EDIT** at the bottom.
6. Enter your bank account information.
7. Check the box and click **SAVE** at the bottom.



Reimbursement Method X

Check
Direct Deposit

By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time.

Check example

Name _____ Date _____

Address _____

Pay to the order of: _____

Your bank

1: 233 21 231	234511	123456789 23
Routing Number	Check #	Account Number

i Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

EDIT
SAVE
CANCEL

8. On the pop-up box, confirm your information is correct and click **SAVE** again.
9. **IMPORTANT – YOU'RE NOT DONE YET!** In the next 2-4 business days, Humana Access will send three small transactions to your bank account. When you see those amounts show up in your bank account, **you'll need to come back to your Humana Access account to validate the direct deposit setup.** Don't worry—you won't be out any money.
 - Click on your name in the upper right corner and click **Profile**.
 - Click **Edit** above **Reimbursement Method**.
 - Click **Validate Account**. Type in the dollar amounts of the transactions sent to your bank account.
 - Click **SUBMIT**.

Your Health Savings Account (HSA)

If you're enrolled in a HSA, Humana Access makes it easy and convenient to manage your HSA.

1. Go to HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the **My Accounts** box.
3. From here you can:
 - View account balances and deposits
 - Sign up for quarterly electronic statements (avoid the \$1.50 fee for a paper statement)
 - Add and view beneficiaries
 - Set up additional contributions to your HSA
 - View account transactions
 - Setup and access your HSA investment funds
 - Withdraw funds to yourself or as a payment to a provider
 - Set up recurring provider payments and reimburse yourself for expenses not paid with your Humana Access debit card

Health Savings Account *****0280

DASHBOARD
CONTRIBUTIONS
TRANSACTIONS
INVESTMENT
HSA BILL PAY
SCHEDULED PAYMENTS

[Account Resources](#)
[Tax Forms](#)
[Statements](#)
[View Beneficiaries](#)

Account Balance



\$2,315.²⁰

- Available Balance
\$2,315.²⁰
- Investment Balance ?
\$0.⁰⁰

Balance

Current Balance	\$2,315. ²⁰
– Holds ?	\$0. ⁰⁰
= Available Balance ?	\$2,315. ²⁰
+ Investment Balance	\$0. ⁰⁰
= Total Balance ?	\$2,315. ²⁰
Overpaid Amount ?	
	\$0. ⁰⁰

Current Year

Deposits

Your Deposits YTD	\$3,452. ³⁰
+ Employer Deposits YTD ?	\$250. ⁰⁰
= Total Deposits YTD ?	\$3,702. ³⁰

Prior Year

Deposits

Your Prior Year Deposits	\$1,499. ⁹⁴
+ Employer Prior Year Deposits ?	\$300. ⁰⁰
= Total Prior Year Deposits ?	\$1,799. ⁹⁴

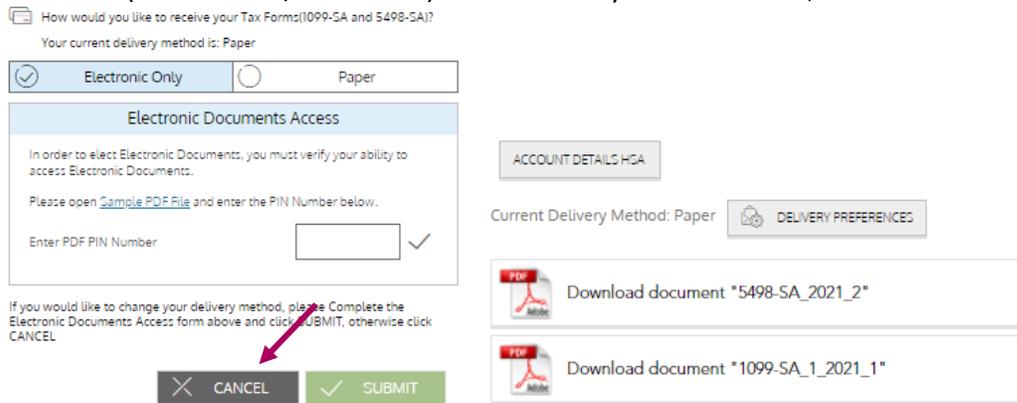
HSA TAX FORMS

Your HSA Tax Forms are available online. To download a PDF:

1. Go to HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the **My Accounts** box.
3. Click **Tax Forms**.



4. Follow the online process to change your delivery preference or click “Cancel” to view your available Tax Forms (1099-SA and/or 5498-SA). Click the PDF you wish to view, download or have delivered.



HSA QUARTERLY STATEMENTS

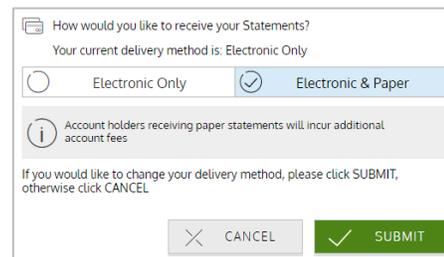
Your HSA quarterly statements are available online. To view them:

1. Go to HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the **My Accounts** box.
3. Click **Statements**.
4. Click on the HSA statement you wish to view.



Enrolling in electronic statements - You will be charged \$1.50 to receive a paper quarterly statement in the mail. You can avoid this fee by signing up for electronic statements:

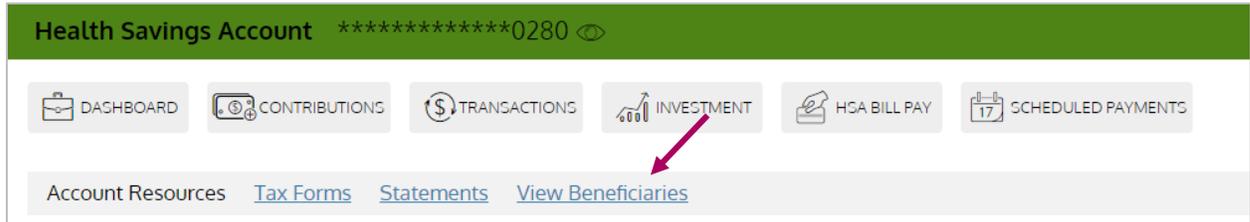
1. Go to HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the **My Accounts** box.
3. Click **Statements**.
4. Click **DELIVERY PREFERENCES**.
5. Select **Electronic Only**.
6. Click **SUBMIT**.



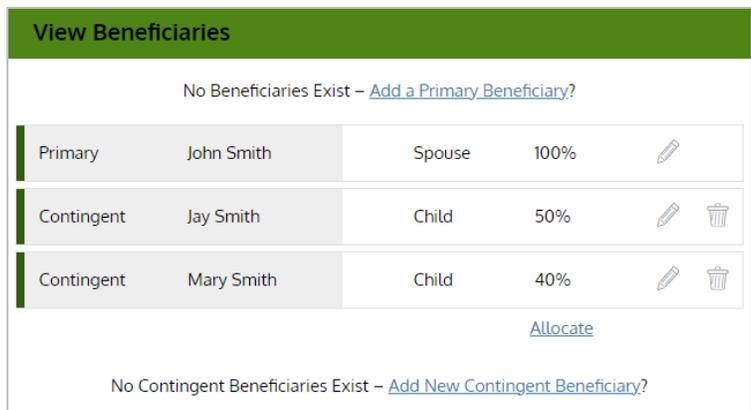
HSA BENEFICIARIES

If you are enrolled in a HSA, you will need to add your beneficiaries:

1. Go to HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the **My Accounts** box.
3. Click **View Beneficiaries**.
4. In the pop-up box, click **Add a Primary Beneficiary**.



5. Follow the on-screen instructions to complete the required fields. Leave the **Beneficiary Percentage** field blank and click **SUBMIT**.
6. You can add another beneficiary if desired.
7. Once you've added all your beneficiaries, click **Allocate** to set the percentage for each beneficiary. The percentages must total 100.
8. Click **SAVE CHANGES**.



HSA CONTRIBUTIONS

If you are enrolled in a HSA, you can make extra contributions to your HSA in addition to what is contributed from your paycheck and/or your employer. First, you will need to add a bank account:

1. Go to [HumanaAccess.com](https://www.humanaaccess.com).
2. From the drop-down menu on the left side, select **My Accounts > Benefit Account Summary**.
3. Scroll to your HSA.
4. Click **CONTRIBUTIONS**.
5. Click **ADD BANK ACCOUNT**.
6. Enter your bank account info, then click **SUBMIT**. Your bank account will need to be verified which can take 1-3 days.

Add Bank Account ✕

i The bank account you add here can be used to make post tax contributions to your HSA account. You will not be able to start making contributions from this account until you confirm this bank account. We will make three small transactions of less than \$1 each to your bank account within 1-3 business days and you can complete the validation process on the bank accounts screen.

⚠ Would you like to use your account?
 ✕ NO
✓ YES

🏦 Institution Name *

🏷 Account Nickname *

📄 Account Routing # *

📄 Re-enter Routing # *

📄 Account # *

📄 Re-enter Account # *

🏦 Account Type *

Checking Savings

Check example

Name _____ Date _____

Address _____

Pay to the order of: _____

Your bank

|: 2332 231: 234511 23456789 23

Routing Number Check # Account Number

i Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

✕ CANCEL
 ✓ SUBMIT

7. Once your bank account has been verified, click **ADD CONTRIBUTION**.
8. Follow the on-screen instructions to complete the required fields.
9. Click **SUBMIT**.

REQUESTING REIMBURSEMENT FROM YOUR HSA

You can reimburse yourself for any eligible expense or withdraw HSA funds online:

1. Go to [HumanaAccess.com](https://www.humanaaccess.com).
2. From the home page, click on **Health Savings Accounts** listed in the **My Accounts** box.
3. Select **HSA BILL PAY**.
4. Select **Pay Me**.
5. Follow the on-screen instructions to complete the required fields.

HSA ACCOUNT FEES

If you are enrolled in a HSA, the following fees will apply to your HSA effective 1/1/19.

- HSA Monthly Investment Account Fee - \$2.50
- HSA Quarterly Statement Fee - \$1.50 for paper statement / \$0 for electronic statement
- HSA Returned Item Fee - \$15.00 per incident
- HSA Close Account Fee - \$25.00

HSA INTEREST RATES

You will earn interest on the balance of your HSA deposit account. HSA interest is based on a number of set dollar ranges and each range has a corresponding interest rate. Interest is calculated based on your HSA deposit account balance that falls within each range, at the rate applicable to that range below.

HSA Interest Rates

Interest Tier	Balance From	Balance To	Interest Rate Percentage
Tier #1	\$0	\$1999.99	.04%
Tier #2	\$2,000.00	\$9,999.99	.05%
Tier #3	\$10,000.00	\$24,999.99	.06%
Tier #4	\$25,000.00	And above	.08%

To view examples of how HSA interest is calculated:

1. Go to [HumanaAccess.com](https://www.humanaaccess.com).
2. From the drop-down menu on the left side, click **Resources > FAQ**.
3. Click on the question: **“HSA: How do I earn interest on my HSA deposit account? How are the interest rates calculated?”**

HSA INVESTMENT ACCOUNT

If you have an investment account with your HSA, you can to view and manage your funds online.

1. Go to [HumanaAccess.com](https://www.humanaaccess.com).
2. From the home page, click on **Health Savings Accounts** listed in the **My Accounts** box.
3. Click on **INVESTMENT**.
 - If you haven't already applied for an investment account, click on **APPLY FOR AN INVESTMENT ACCOUNT**. Then click on the checkbox to consent to the terms, and click **SUBMIT**.
 - If you have already applied for an investment account, click **VIEW/TRADE**.
4. [Click here](#) to learn more about your HSA online account and investment options.



Your Health Reimbursement Arrangement (HRA) and Flexible Spending Account (FSA)

Please note: Personal Care Account (PCA) is called Health Reimbursement Arrangement (HRA) on the Humana Access website.

If you're enrolled in an HRA and/or an FSA, HumanaAccess.com makes it easy to:

- View account balances
- View the last day to spend your remaining funds
- View the last day to submit reimbursement claims
- Submit reimbursement claims online (you also have the option to submit claims by mail)

REQUESTING REIMBURSEMENT FROM YOUR FSA & HRA

If you're enrolled in a HRA and/or FSA, you can request reimbursement for an eligible expense online:

1. Go to HumanaAccess.com.
2. From the drop-down menu on the left side, click **Claims > Claims Activity**.
3. Click either **ADD EXPENSE** if you only wish to submit a single service or **ADD CLAIM** if you want to submit an entire claim for approval.

Which claims do you want to see? Select here ▾

Action Needed
 Account History

SEARCH FOR CLAIMS

ADD EXPENSE ADD CLAIM

\$30. ⁰⁰	Entered Not Reviewed	Claim Mar 31, 2016
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4. Follow the on-screen instructions to complete the required fields and upload your receipt or other documentation.

You will need to include an Explanation of Benefits for eligible expenses that are not fully paid or were reimbursed by any other benefits plan, or an itemized receipt for eligible expenses not covered by any other benefits plan. Please note that you must have enough available funds in your spending account in order to be reimbursed.

You can also download and print the Spending Account Claim Form from the Humana Access website. Go to **Resources > Forms and Documents > HRA / FSA Forms**. After completing the form, you can submit it to Humana by mail, fax, or email (instructions are included on the form).

FSA & HRA ACCOUNT FEES

There are no fees applied to your HRA or FSA.

Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal Civil Rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-877-320-1235 (TTY: 711).

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-320-1235 (TTY: 711).

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-320-1235 (TTY: 711)。

Humana Access Spending Accounts are not an insured benefit. They are a service administered by Humana Insurance Company. This material is provided for informational use only and should not be construed as tax advice or used in place of consulting a tax professional.