

CONSUMER PORTAL GUIDE



FLEXIBLE SPENDING ACCOUNT (FSA), HEALTH REIMBURSEMENT ACCOUNT (HRA), AND/OR PARKING/TRANSIT

Welcome to your Alerus Health Benefits Account 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), and Parking/Transit Accounts.

- 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

HOW DO I LOG IN?

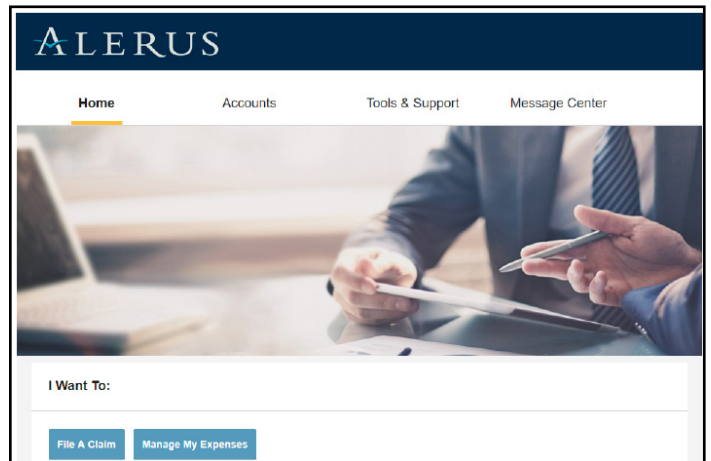
First time users will need your Social Security number, date of birth, and hire month and year to create an account.

- Go to alerusrb.com > **Login**
- At the Access MY ALERUS prompt, click **Create account**, enter the required information, click **Create account**.
- Create a Username and Password and provide a valid email address (future password resets will be verified over email).
- Review electronic consent and terms of use documents, click **Accept**.
- Select a phone number and method (text or phone call) to have a code sent to verify your identity, click **Submit**.
- Enter the six-digit verification code you receive, click **Submit**.
- From the MyAlerus dashboard, select your plans under Bank Accounts. Click **Account Access** under Quick Links.

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 the Account page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Recent Transaction** section displays the last three 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.



HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

- On the **Home Page** > **I Want To** > **File a Claim** OR from any page on the portal, expand the **Accounts** section.
- The claim filing wizard will walk you through the request including entry of information, payee details, and uploading a receipt.
- To submit more than one claim, click **Add Another**, from the Transaction Summary page.
- When all claims are entered in the Transaction Summary, agree to the terms and conditions click **Submit** to send the claims for processing.
- 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. Upload the receipts from this page. Click to expand the line item to view claim details and the upload receipts link.

ACCOUNT SUMMARY

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Health FSA	\$2,700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,700.00
+ Dependent Care	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,923.04
+ Parking	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$692.30

HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

- For current account balance only on the **Home Page** scroll down to **Accounts**
- For the summary of your account, click **Accounts > Account Summary**. Select the benefit to view more.

EXPENSE TRACKER

To view and manage ALL healthcare expense activity from EVERY source, use the Expense Tracker. Adding an expense to the expense tracker doesn't automatically submit for payment until **Pay** is clicked. See "How Do I Pay an Expense?"

- Accounts > Expense Tracker** is an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
- 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 Expense Tracker.
- Search for specific expenses using the search field.
- Export expenses into an Excel spreadsheet by clicking on the **Export Expenses** button.

DATE	EXPENSE	RECEIPT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 8/6/2018	Pharmacy	FSA Sample	Costco	\$12.25	\$

HOW DO I ADD AN EXPENSE TO THE EXPENSE TRACKER?

- From the **Expense Tracker >** click **Add Expense** button
- Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
- Once the expense has been added to the Expense Tracker you can pay the expense, if desired.

HOW DO I PAY AN EXPENSE?

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

HOW DO I EDIT AN EXISTING EXPENSE IN THE EXPENSE TRACKER?

- You can edit expense details for all claim statuses directly from the Expense Tracker page.
- Expand the claim details visible by clicking on the expense line item from the Expense Tracker.
- 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 Expense Tracker.

PAYMENTS

HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

- Accounts > Payments** you will see reimbursement payments made to date, including debit card transactions.
- By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

BANKING

HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

- Accounts >** (Profile) **Banking**
- Under the Debit Cards column, click Report Lost/Stolen or Order Replacement and follow instructions.

PROFILE SUMMARY

HOW DO I UPDATE MY PERSONAL PROFILE?

- **Accounts** > (Profile) **Profile Summary**. There are links to update profile information including profile summary details, dependents, and beneficiaries.
- Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent**. Some profile changes will require you to answer an additional security question.
- Complete your changes in the form.
- Click **Submit**.

PAYMENT METHOD

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. Make sure that your employer is offering direct deposit setup online.

- **Accounts** > (Profile) **Payment Method** > **Update** OR **Tools & Support** > (How Do I?) **Change Payment Method**
- Select the Primary Payment Method and/or Alternate Payment Method click **Submit**. The Add Bank Account: Direct Deposit Setup page displays.
- Enter your bank account information, and click **Submit**.
- A confirmation message displays.
- 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.

LOGIN INFORMATION

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

- **Accounts** > (Profile) **Login Information**
- 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**.

MISCELLANEOUS

HOW DO I VIEW/ACCESS DOCUMENTS & FORMS?

Tools & Support click any form or document of your choice.

HOW DO I VIEW/ACCESS NOTIFICATIONS?

Message Center click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously. You can Update Notification Preferences by clicking on the link.

HOW DO I VIEW/ACCESS PLAN INFORMATION?

- **Accounts** > **Account Summary** click onto the applicable account name and the Plan Rules will open in a pop-up window. OR
- **Tools & Support**, you may view Plan Summaries for basic information. Then click each applicable plan to see the plan details.