

omnify

Employee Benefit Solutions
Powered by Union Bank & Trust



Thank you for choosing Omnify

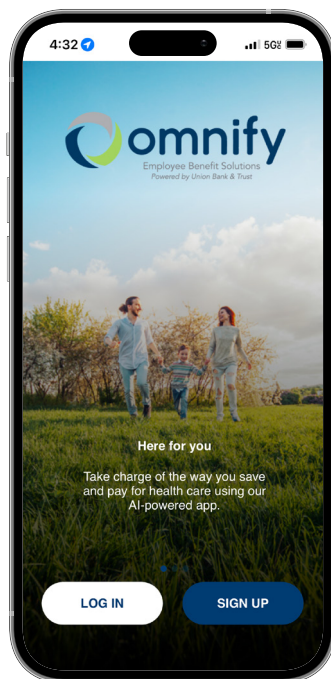
Congratulations! You've taken the first step toward optimizing your healthcare spending and savings. Now more than ever, it's important to ensure you have adequate savings for future healthcare costs. Rest assured, the team at Omnify delivers an affordable, convenient, and worry-free approach to saving for your medical expenses — backed by real people who really care.

So let's get started! Follow these simple steps to optimize your account experience.

- Enroll**
- Set up online access**

Get 24/7 online access to your account and online resources.

 - » Register at www.omnifybenefits.com
 - » Update your contact information (personal email and mobile phone)
 - » Set your communication preferences
 - » Define your reimbursement preferences
- Activate your Omnify Visa® card**
 - » You will receive your FSA debit card within 10 business days
 - » Activate your card online or call 844.238.4474
- Download our mobile app***
 - » Manage your healthcare from the palm of your hand. Download the **Omnify Benefits** mobile app from the Apple® App Store® or Google Play™ store.



Contact us

Phone: 402.323.1815
Toll-free: 844.472.6567
Voice response line: 844.238.4474

Hours of business:
8 a.m. – 5 p.m. CST
Monday – Friday

www.omnifybenefits.com
Email: support@omnifybenefits.com

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Accessing your flexible spending account dollars

Benefits debit card

Swipe your benefits debit card to instantly pay for eligible expenses with funds from your benefits account. Where you swipe your card will determine whether any additional steps are needed after that. Your benefits debit card can be used to pay for eligible services at your healthcare provider's office, and you can also use it at the following merchants:

- » **IIAS merchants.** Many merchants provide IRS-required information for documentation right at the point of sale through an Inventory Information Approval System (IIAS). An IIAS merchant auto-substantiates the claim, so you won't need to provide additional documentation on qualifying expenses.
- » **90% merchants.** Our debit card also works at pharmacies or drug stores that meet the IRS's 90% rule, which dictates that at least 90% of the gross sales at these merchants come from eligible medical expenses.

Reimbursement

You may also choose to pay out of pocket for FSA-eligible products and services and request reimbursement by filing a claim and providing documentation, either through the mobile app or your online account. Remember, however, that you must have direct deposit set up to get reimbursed.

Submitting documentation

To show that expenses incurred are eligible, the IRS requires that purchases made with an FSA be substantiated. This process verifies that purchases made with FSA funds meet regulatory requirements.

A good rule of thumb when submitting documentation is to provide your Explanation of Benefits (EOB) document from your insurance provider, as this typically includes all the required information to substantiate an expense.

Documentation requirements for medical/limited purpose FSA expenses:

- » Patient name
- » Date service was received or purchase was made
- » Description of service or item purchased
- » Dollar amount
- » Provider or store name (in some cases, a Medical Necessity Form, prescription, or physician letter may be required)

Documentation requirements for dependent care FSA expenses:

- » Date(s) of service
- » Dependent's name
- » Description of service(s)
- » Dollar amount
- » Provider's name, address, and tax ID or Social Security number

Qualified expenses

Healthcare flexible spending account (FSA)

In order to pay for an expense using your FSA dollars, that expense has to be considered eligible by the IRS. The following list provides examples of qualified and nonqualified medical expenses, but this list is not all-inclusive.

- » Acupuncture
- » Ambulance
- » Alcoholism treatment
- » Chiropractic care
- » Contact lenses and solutions
- » Contraception
- » Dental treatments (X-rays, fillings, braces, extractions, etc.)
- » Doctor's office visits and procedures (physicians, surgeons, specialists, or other medical practitioners)
- » Drug addiction treatment
- » Prescription drugs
- » Eyeglasses (Rx and reading)
- » Eye exams
- » Eye surgery (such as Lasik, PRK, cataract, glaucoma, etc.)
- » Feminine hygiene products
- » Hearing aids
- » Hospital services
- » Laboratory services and fees
- » Operations/surgery (excluding unnecessary cosmetic surgery)
- » Over the counter (OTC) medicines
- » Psychiatric care
- » Orthotic inserts
- » Physical therapy
- » Smoking cessation programs
- » Speech therapy
- » Vaccines
- » Vasectomy
- » Wheelchair

Ineligible FSA healthcare expenses include:

- » Baby bottles
- » Baby wipes
- » Concierge services
- » Cosmetics
- » Diaper service
- » Dental floss
- » Elective cosmetic surgery
- » Funeral expenses
- » Future medical care
- » Hair transplants
- » Health club dues
- » Teeth whitening



The largest selection of guaranteed
FSA-eligible products, **zero guesswork.**

[Shop FSA Store](#)



Qualified expenses, continued

Limited purpose flexible spending account (LPFSA) eligible expenses include:

- » Bridges
- » Cleanings
- » Contact lenses and solutions
- » Crowns
- » Dental co-insurance, co-pay, deductibles
- » Dental exams
- » Dental surgery
- » Eye exams
- » Eyeglasses (Rx and reading)
- » Fillings
- » Floride treatments
- » Gum treatments
- » Laser eye surgery
- » Root canals
- » Occlusal guards to prevent teeth grinding
- » Orthodontia
- » Prescription sunglasses
- » Vision co-insurance, co-pay, deductibles

Ineligible LPFSA healthcare expenses include:

- » Cosmetic dental services
- » Cosmetic lenses
- » Dental floss
- » Teeth bleaching or whitening
- » Toothbrushes
- » Toothpaste
- » Non-prescription sunglasses

Dependent care flexible spending account (DCFSA) eligible expenses include:

- » Au pair for child(ren)
- » Before- and after-school program for child(ren)
- » Custodial childcare or elder care expenses (work-related)
- » Day camps
- » Daycare centers
- » Late pick-up fees
- » Nanny for child(ren)
- » Preschool, nursery school for pre-kindergarten
- » Sick child care

Ineligible DCFSA healthcare expenses include:

- » Clothing
- » Dance lessons
- » Educational/tuition expenses
- » Field trip expenses
- » Food/meals
- » Household services
- » Language classes for child(ren)
- » Overnight camp
- » Payments for services not yet provided

Managing your account

Your FSA is the account you'll contribute to and make payments from, but you're getting so much more. Our robust portal — available online at www.omnifybenefits.com or through the app — features an array of services, tools, and resources to help make everything easier and to help you understand all the ins and outs of your account.



Using the online portal/app

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Getting started

The Omnify online portal can be accessed by visiting www.omnifybenefits.com

Registration

- **Step 1:** If this is your first time accessing the Omnify online portal, click **Log in**, then **Register**.
- **Step 2:** Complete the registration form (as shown in the image on the lower right).
 - » Choose a username and password.
 - » Enter your demographic information.
 - » Obtain your **employee ID** and **employer ID** from your FSA welcome email.

If you already have a benefit debit card, the debit card number can be used in place of the **employer ID** in the **registration ID** field.

Before clicking **Register**, be sure to view and accept the terms of use.

- **Step 3:** Click **Register**. The process may take a few seconds. Do not click your browser's back button or refresh the page.

Secure authentication

The next phase of registration involves setting up your secure authentication. This important step helps ensure your account is secure and private.

After the registration form is successfully completed, you will be prompted to complete the secure authentication setup process.

- **Step 1.** Select your security questions. From the list, please select four security questions and provide your answers. These questions will be randomly asked during subsequent logins to ensure security. When finished, click **Next**.
- **Step 2.** On the next page, you will be prompted to verify your email address. Click **Next**.
- **Step 3.** On the next page, you'll be asked to verify the information you entered during the secure authentication process. After you've reviewed and confirmed the accuracy of this information, click **Submit Setup Information**.

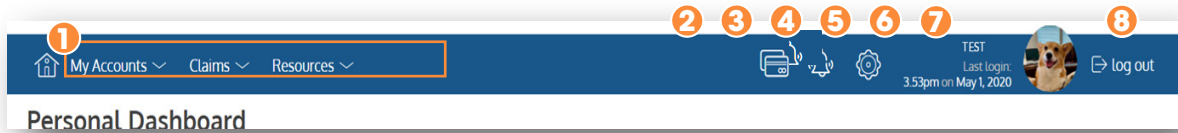
A confirmation page will display the successful completion of your registration.

The screenshot shows the top of the Omnify website. On the left is the UBT Union Bank & Trust logo. In the center is the HEALTH BENEFIT SOLUTIONS logo. On the right is the phone number 844.472.6567 and the email address healthbenefits@ubt.com. Below the logos is a lock icon and a privacy policy statement: "We will maintain the confidentiality of your personal information in accordance with our privacy policy." Underneath is a "Sign in" heading. There is a "Username" input field with a "Forgot your Username? Let us help" link below it. A blue "SIGN IN" button with a checkmark is present. Below that is an information icon and a note: "To protect your personal information, we collect your password on a separate page." At the bottom, there is a "Don't have an account?" link and a blue "REGISTER" button with a person icon.

The screenshot shows the registration form. It has several input fields: "Username *" (with a key icon), "Password *" (with a lock icon), "Confirm Password *" (with a lock icon), "First Name *" (with a person icon), "Initial" (with a person icon), "Last Name *" (with a person icon), "Email *" (with an envelope icon), "Registration ID *" (with a dropdown menu showing "Employer ID"), and "Employee ID *" (with a person icon). At the bottom, there is a checkbox and the text "I accept Terms of Use".

Navigating your online experience

The navigation bar gives you instant access to the key areas and functions in the portal. The navigation bar is located atop every page in the portal.



1. **Page menus.** Hover over the menu name to view a list of available pages.
2. **Cards.** Access and manage your debit card(s).
3. **Alerts.** View important account alerts.
4. **Communication settings.** Manage your email and SMS text alert settings and preferences.
5. **User profile.** View and manage your profile settings.
6. **Log out.** End your session.

Checking your account balance(s)

Navigate to the *Benefit Account Summary* page to access a quick view of your account balance(s). Each of your accounts displays in its own box and provides at-a-glance details regarding your balance, funds spent, and important dates.

The screenshot shows the 'Flexible Spending Account' summary page for the period 01/01/2020-12/31/2020. The page has three main sections: 'Account Balance', 'Account Summary', and 'Deadlines'. The 'Account Balance' section features a donut chart showing the total annual allocation of \$1,620.00, with \$1,307.78 available and \$312.22 spent. The 'Account Summary' section is a table with the following data:

Annual Allocation	\$1,620. ⁰⁰
Payroll Deposits YTD	\$600. ⁰⁰
Spent	\$312. ²²
Balance	\$1,307. ⁷⁸

The 'Deadlines' section lists the following dates:

Plan Start	Jan 1, 2020
Plan End	Dec 31, 2020
Last Day for Spending	Dec 31, 2020
Last Day to Submit Claims	Mar 31, 2021

Callouts provide additional information: the donut chart shows how much of the annual election has been spent and how much is still available; the 'Balance' row in the summary table indicates important dates for spending and claim submission; and the 'Deadlines' section provides links to additional account details, transactions, and claim submission forms.

Submitting claims

Our Omnify online portal helps you enter new claims as well as view and edit pending claims. If you have receipts or documentation to substantiate your claim, you can attach these to expedite the reimbursement process.

Submitting a claim

To enter a claim and request reimbursement, open the *Submit a Claim* page and complete the form. Be sure to upload a receipt image if you have one. You can click **Browse** to navigate to the file, or you can drag and drop from your computer. Click **Submit** to send the request for processing.

Submit Claim

* - Required Field

Claim Amount * \$ 50.00

Service Start Date * Feb 24, 2017

Service End Date * Feb 24, 2017

Claimant NewApp Two

Reimbursement Method Check

Pay provider? * Yes No

Account Type Flexible Spending Account

Provider Name

Comments


Upload Receipt

DRAG & DROP
your receipts here

Receipt.PNG

Viewing claims

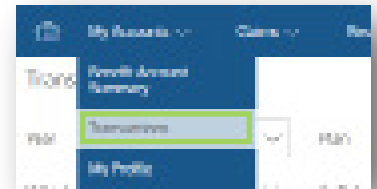
Once entered, claims and expenses can be viewed on the *Claims Activity* page. From here, you can view claim status, attach receipts, and request reimbursement for eligible expenses.

Action Needed			
\$100. ⁰⁰	Eligible for Reimbursement	Claim Date of Service: Oct 26, 2016	REQUEST REIMBURSEMENT
Approved/Paid/Submitted			
(\$32. ⁹⁹)	Paid	Claim Date of Service: Nov 4, 2016 Date of Transaction: Nov 9, 2016	
(\$43. ⁹⁹)	Paid	Claim Date of Service: Nov 3, 2016 Date of Transaction: Nov 9, 2016	
(\$54. ⁰⁰)	Paid	Claim Date of Service: Nov 9, 2016 Date of Transaction: Nov 9, 2016	
(\$8. ⁰⁰)	Paid	Claim Date of Service: Nov 7, 2016 Date of Transaction: Nov 9, 2016	
\$100. ⁰⁰	Submitted	Claim Date of Service: Oct 26, 2016	ADD RECEIPT 
< Page 1 of 1 >			
Denied			
\$34. ⁰⁰	Denied	Claim Date of Service: Nov 9, 2016 Date of Transaction: Nov 9, 2016	

Resolving pending debit card transactions

If you swipe your debit card for eligible products or services, you may be required to submit a receipt or other documentation before the debit card transaction can be approved. To aid in resolving pending debit card transactions, you can take the following actions:

- **Step 1.** Navigate to the *Transactions* page.
- **Step 2.** Locate the pending transaction using the search filters.
- **Step 3.** Click to expand the transaction, then click *Add Receipt* to attach your supporting documentation to the transaction.



We will review the documentation you've submitted and update the transaction accordingly.

Year: 2017 Plan: Dependent Care FSA (Curr) Type: All

Which transactions do you want to see? Select here

Approved/Posted Pending/Processing Denied

SEARCH FOR TRANSACTIONS

(\$40.00)	Dependent Care FSA Pending	Card	Feb 27, 2017	
Date Of Service	Feb 27, 2017		RECEIPTS	ADD RECEIPT
Description	DR. SMITH		No receipts to display.	PRINT
Claimant	NewApp Two			
Account Type	DCA			
Plan Start Date	Jan 1, 2017			
Plan End Date	Dec 31, 2017			
Merchant Name	DR. SMITH			

Updating your user profile

To access and edit your user profile, click the username hyperlink on the right side of the navigation bar. From this page, you can:

1. Update your phone number and address
2. Change your password
3. Update your reimbursement method
4. Add a new dependent
5. Update an existing dependent

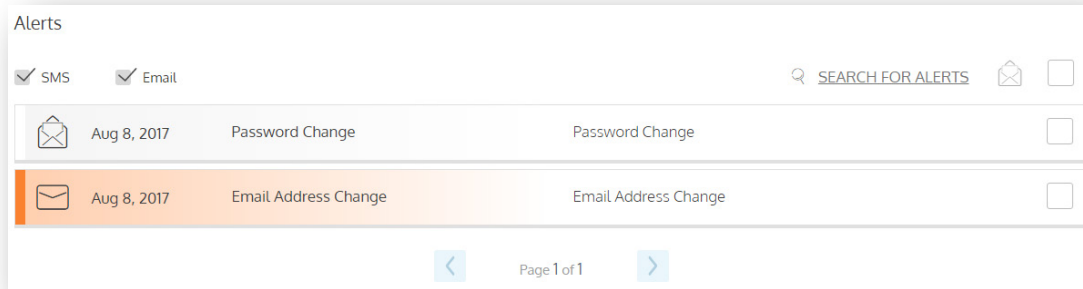


The image below shows where each item in the list above is located.

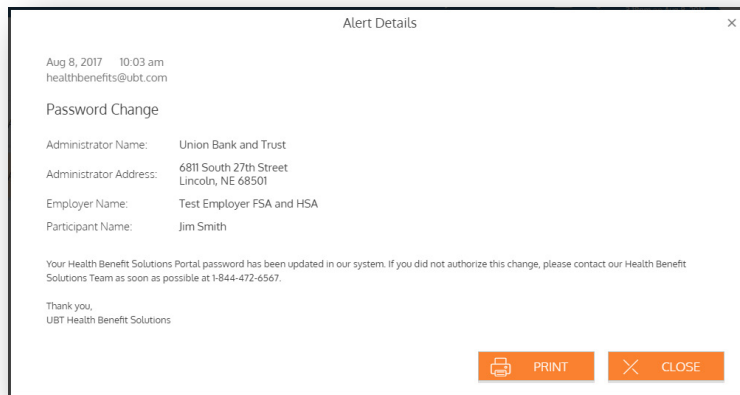
A screenshot of a user profile page. The page is divided into several sections. At the top right, there is an 'EDIT PROFILE' button with a pencil icon and a green circle with the number '1' next to it. Below this button is a 'change password' link with a green circle with the number '2' next to it. The main profile section contains personal information (Name: NewApp Two, Date of Birth: Jan 1, 1950, Employee ID: *****P002, Marital Status: None, Gender: None), contact information (Phone: 555-444-1234, Email Address: hjones@alegeus.com), and addresses (Main: 1 Main Street, Beverly, MA, 00000, US; Alternate: 40 Elm St, Orlando, FL, 32801, US). There is also an 'Employer' section (New Mobile App One, SSN: XXX-XX-5678, Employee Status: New) and a 'Reimbursement Method' section (Direct Deposit, Eastern Bank, Account Number: ****2356, Routing Number: ****1798, Checking). A green circle with the number '3' is next to the 'edit' link for the reimbursement method. Below the main profile is a 'Family Members' section with a '+ ADD FAMILY MEMBER' button and a green circle with the number '4' next to it. Under this section, there is a dependent entry for 'Spouse NewApp Two' with fields for Date of Birth (Mar 3, 1975), SSN (*****1555), Gender, and Address (1 Main Street, Beverly, 00000, US). A green circle with the number '5' is next to the 'EDIT DEPENDENT' button for this entry.

Viewing and managing alerts

The icon in the navigation bar alerts you to any unread messages awaiting your review. Depending on your communication preferences and your group's setup, these messages could be anything from confirmation of an email address or password change, to notification that a claim you submitted has been received, to an alert that a card transaction was denied, to a wide variety of other messages.



Click on an individual message to see the full text:



Changing your message preferences

You can change whether or not you receive certain message types, as well as how you receive them, from the **Communication Settings** page. This page can be accessed by clicking the sprocket symbol in the navigation bar.



For each alert type, you may choose whether you receive it via mobile, email, both, or neither. Click **Save** when you're done editing your preferences. You can also use this page to update your email address and to register your mobile phone for SMS text alerts.