



CDPSU TRUST RETIREE HRA WELCOME PACKET



Kapnick

TABLE OF CONTENTS

Welcome to Your Health Reimbursement Account (HRA) Benefit!

Consumer Portal Quick Start Guide

- Filing A Claim and Uploading a Receipt
- Viewing Current Account Balances & Activity
- Direct Deposit
- Changing the Online Password

Made for Mobile, Designed for You

Page 3

Page 4

Page 5

Page 6

Page 7

Page 7

Page 8

WELCOME TO YOUR HEALTH REIMBURSEMENT ACCOUNT (HRA) BENEFIT!

HOW DO I GET STARTED?

Utilizing the online portal is the fastest way to submit your claims and receive reimbursement. To get started using the portal, please follow the instructions on page 4.

HOW DO I SUBMIT A CLAIM?

There are *three* methods to submit your medical expense reimbursements:

1. Paper reimbursement

- By mail:
Kapnick, Attn: HRA Department
333 Industrial Drive
Adrian, Michigan 49221
- By email: hra@kapnick.com

2. Online reimbursement – Please visit kigflex.lh1ondemand.com

3. Kapnick App – Open the app, click on file a claim, and follow the prompts, including taking photo of your claim form.

Details regarding the app, including setup and use, are located on page 8.

How can I see my HRA balance?

We have an online portal and a mobile app.

CUSTOMER PORTAL QUICKSTART GUIDE

Welcome to your Kapnick Insurance Group Benefit Accounts Consumer Portal. This one-stop portal gives you 24-7 access to view information and manage your HRA. It also enables you to:

- 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
- Update your personal profile information, including adding covered dependents
- Change your login ID and/or password
- Download plan information, forms and notifications

- 1) Go to **KIGFlex.lh1ondemand.com**
- 2) Enter your login ID and password
Your initial login ID and password is auto generated and consists of the following:

Example: Jane Doe, SS# xxx-xx-xxxx

ID: jdoe6789

Password: jane56789

- 3) Click **Login**

The **Homepage** is easy to navigate:

- Easily access the **Available Balance** and "I Want To" sections from the left-hand navigation area.
- The **I Want To...** section contains the most frequently used options within the Consumer Portal
- In the left-hand column **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that enable you to keep current on your accounts
- 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.

Last Login: 5/9/2014 - Online April Clarke Logout

Home Accounts Profile Statements & Notifications Tools & Support Dashboard

I Want To...

- File A Claim
- Make HSA Distribution
- Make HSA Contribution
- Manage My Expenses

Available Balance

Health Savings Ac... **\$355.00**

DCFA **\$548.33**

LPFA **\$2,029.40**

Welcome!

We're Making it Easy to Manage Your Healthcare Expenses

Message Center 4

1 receipt(s) needed to approve your claims

Next projected payment: \$75.00 on 5/13/2014 [View More](#)

[Download Mobile App](#) [View More](#)

To get your money faster, set up a bank account for direct deposit

Quick View

Paid Claims by Category

- \$140.75 on Dental
- \$72.85 on Vision

Election Summary for 01/01/2014 - 12/31/2014

- \$2,500.00 to LPFA
- \$2,500.00 to DCFA

*Represents all paid claims for the current plan year, including direct care, insurance premiums and claims paid directly to the health provider.

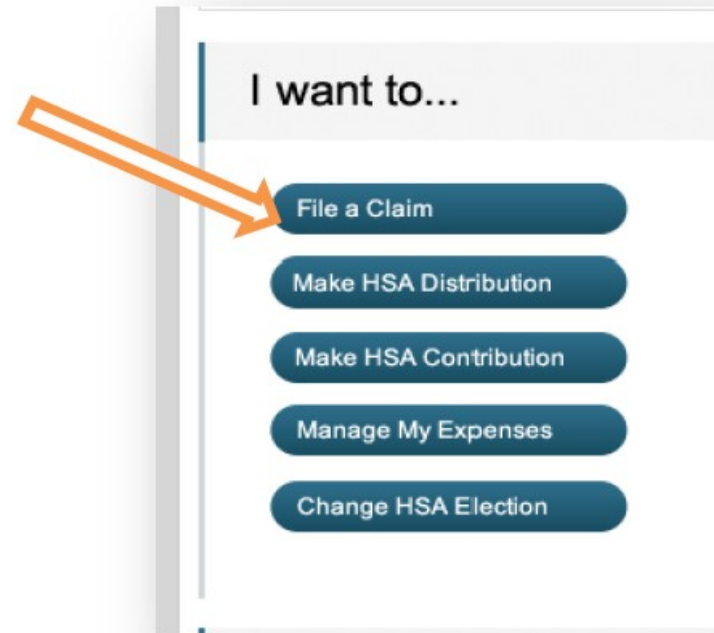
Contact Us - Call Consumer Support at (817) 555-0959, Toll Free at (800) 555-0959 or Email us at nobody@lighthouse1.com

© Copyright, Evolution1, Inc. 2004-2014. ALL RIGHTS RESERVED. Powered by iCloud, a product of Evolution1®

FILING A CLAIM AND UPLOADING A RECEIPT

- 1) On the **Homepage**, you may simply select the "I want to...**File a Claim**" button OR enter on the **Homepage**, under the **Accounts tab**, click the **File Claims link**.
- 2) Enter your claim information, and upload the receipt, on the form that appears and click **Add Claim**. The claim is then added to the **Claims Basket**.
- 3) For submitting more than once claim, click Add **Another Claim**, select the **Account Type** and complete the form and click **Add Claim**.
- 4) When all claims are entered in the **Claims Basket**, click Submit to send the claims for processing.
- 5) 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, print another **Claim Confirmation Form** to submit to the administrator, attaching the required receipts. OR if a receipt is required, you will see the **Upload Receipt** link. Click on it and the **Receipts Needed** screen displays.
- 6) For each claim that requires a receipt, click **Upload Receipt** on the far right and follow instructions. (Your receipt must be in pdf, jpg, or gif format.)
- 7) The **Receipt Uploaded** confirmation appears: "Your receipt has been uploaded. You may upload additional receipts if needed until the claim is approved."
- 8) 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 **Message Center** section of your **Home Page**, click on it. A listing of any **Claims Requiring Receipts** will appear.



HOME	ACCOUNTS	PROFILE	STATEMENTS & NOTIFICATIONS	TOOLS & SUPPORT	DASHBOARD	April Clarke ▾ Last Login: 5/13/2014 - Online Logout	
Receipts Needed							
Receipts Needed							
Plan	Date of Service	Merchant / Provider	Recipient	Claim Amount	Receipt Status		
LPFSA	5/1/2014	Dr. Sickels	April Clarke	\$46.00	Required	Upload Receipt View Confirmation	
DCFSA	2/1/2014 - 2/28/2014	Mrs. Smith's Daycare	Cindy Clarke	\$290.00	Overdue	Upload Receipt View Confirmation	
Receipts Uploaded and Awaiting Approval							
Plan	Date of Service	Merchant / Provider	Recipient	Claim Amount	Receipt Status		
LPFSA	1/31/2014	Dr. Dental	April Clarke	\$257.00	Uploaded	Upload Receipt View Confirmation	

VIEWING CURRENT ACCOUNT BALANCES & ACTIVITY

- 1) For current **Account Balance** only, on the **Homepage**, see the **Available Balance** section.
- 2) For all **Account Activity**, on the **Homepage**, click on the **Available Balance** link to bring you to the **Account Summary** page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under "**Eligible Amount**" to view enrollment detail.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
Health FSA	<u>\$1,100.00</u>	<u>\$185.07</u>	<u>\$108.20</u>	\$16.87	\$60.00	\$974.93	<u>\$974.93</u>
HRA 2013	<u>\$418.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	\$0.00	\$0.00	\$418.00	<u>\$418.00</u>
Incentive Account	<u>\$1,500.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	\$0.00	\$0.00	\$1,500.00	<u>\$50.00</u>

ALL HEALTH CARE EXPENSES ACTIVITY IN ONE PLACE

To view and manage ALL healthcare expense activity from EVERY source, use the **DASHBOARD**.

- 1) On the **Homepage**, under the **Dashboard** tab. The **1View Dashboard** provides you with an easy-to-use dashboard view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
- 2) You may also choose to process payments/reimbursements from the **Expense Tracker** link for unpaid expenses.

Medical Claims and Premiums



CDH Payments Reimbursements Pay the Provider

Expense Tracker Dashboard

Expense Summary: Total Healthcare Expenses: \$1,223.82 | Total Paid Expenses: \$664.10 | Total Unpaid Expenses: \$669.69

Total Expense to Submit: \$201.90

Date	Expense	Recipient	Merchant/Provider	Submitted Amount	Status
06/01/2014	Medical	April Clarke	Dr. Stearns	\$48.00	❌
03/01/2014	Laboratory	April Clarke	LISA/AMERICA	\$97.00	❌
02/18/2014	Medical	April Clarke	Dr. Stearns	\$88.40	✅
02/14/2014	Dental	April Clarke	-	\$57.89	❌
02/05/2014	Medical	April Clarke	Dr. Stearns	\$82.25	✅
02/01/2014	Medical	April Clarke	Dr. Stearns	\$72.85	✅
02/01/2014	Vision	April Clarke	-	\$109.00	❌
01/01/2014	Medical	April Clarke	Dr. Stearns	\$237.00	❌
01/20/2014	Dental	April Clarke	-	\$92.00	❌



Receipts and Expenses

DIRECT DEPOSIT

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. To sign up, please take the following steps:

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

After you enroll, you will see a nominal transaction (\$1 or less) withdrawn from your banking account. This is to confirm that direct deposit is working. This amount will be credited back to your account within 48 hours after you confirm the deposit amount.

CHANGING THE ONLINE PASSWORD

You have three options to choose from. You may:

- 1) Click on the forgot password link located at <https://kigflex.lh1ondemand.com> and you will be sent an email with a temporary password;
- 2) Call the Kapnick HRemote HRA Department at 877.456.4306; or
- 3) Email the Kapnick HRemote HRA Department at hra@kapnick.com.

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. Please follow the instructions.



FOR ADDITIONAL ASSISTANCE, PLEASE
CONTACT US AT **877.456.4306**

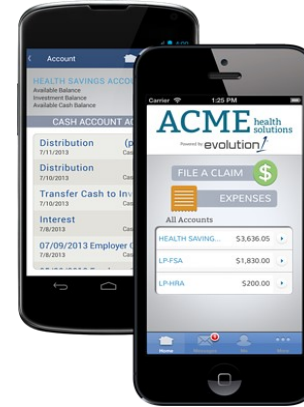
MADE FOR MOBILE, DESIGNED FOR YOU



Intuitive. Simple. Convenient. The Kapnick FSA Mobile App for iPhone® or Android™ takes the hassle out of managing your consumer-driven healthcare accounts. Self-service functions put you in control.

We're simplifying the business of healthcare. The Kapnick FSA Mobile App is free and provides time-saving options for you to:

- Check current account balance
- View account activity and receive alerts via text message
- View transaction details
- Review expense information
- Submit health care claims and upload receipts using the mobile device's camera
- Manage expense receipts



Get started with Kapnick FSA Mobile App in Minutes

Simply download the Kapnick FSA Mobile App for your Android or iPhone (also compatible with iPad® and iPod touch®) and log in using the same password you use to access the Kapnick consumer portal.

KAPCHAT IS HERE TO HELP, 24/7/365

KapChat can help participants with their HRA, claims, recipients, and more!



CLAIMS

- Claim status
- Denied claims



ACCOUNT

- Account balances
- Eligible expenses



RECEIPTS

- Upload and view receipts
- Receipt validation/documentation

REQUEST ADDITIONAL HELP

If KapChat can't answer the question (or you would rather not submit your question via chat), please call the Kapnick Call Center at 877.456.4306 or email Kapnick at hra@kapnick.com.

