

Paychex Benefit Account

Employee User Guide

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Accessing your Paychex Benefit Account Online for the First Time

If you have already created your username and password, please skip to page 4.

Step 1:

To create your account online go to <https://paychex.lh1ondemand.com>.

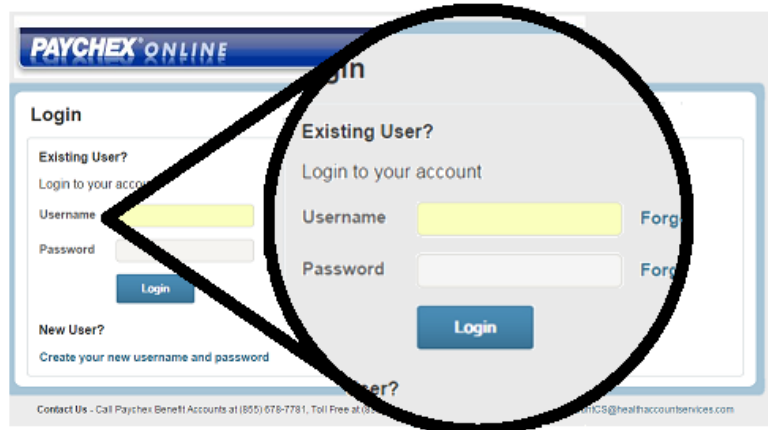
Step 2:

For your initial login, your username will be:

- first name initial
- full last name
- last 4 digits of SSN

Your password will be:

- 6 digit date of birth (DDMMYY)



Example: John Doe's SSN is 123-45-6789 and was born July 11, 1981. His username will be jdое6789 and his password will be 110781.

Step 3:

Select and answer **five security questions** and click the **Submit** button to complete the process. For security reasons, you may be asked one of these questions when completing certain account functions.

Step 4:

You will need to change your username and create a 7-10 character password that includes at least one number. Click the **Next** button to continue. **Please keep a safe record of your username and password.**

Step 5:

If you are accessing your account during an open enrollment period, click **Enroll Now** to sign up for your benefit accounts.

If you have any questions, please call Paychex Benefit Account Services Powered by WEX Health at **855-678-7781** or email paychexbenefitaccountcs@healthaccountservices.com.

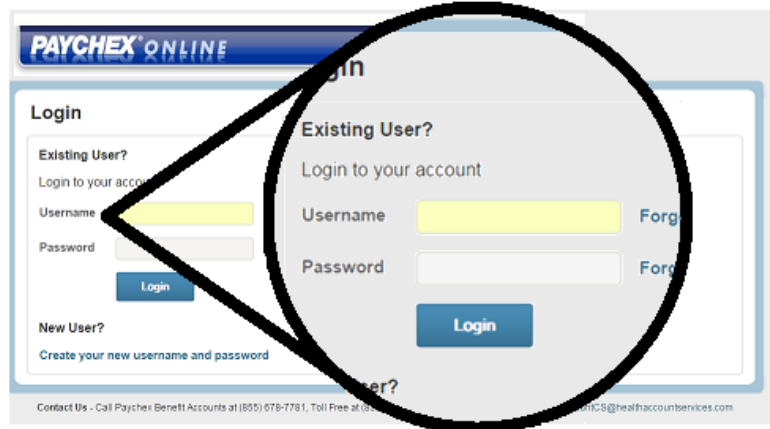
Welcome to the Paychex Employee Portal!

The employee portal is a useful, self-service portal that provides tools for understanding and managing the activity of your benefit plan(s).

Logging In

To log in to your Paychex Benefits Account:

1. Go to <https://paychex.lh1ondemand.com>
2. Enter your Username and Password
3. Click Login



Logging Out

Click 'Logout' in the upper right corner of your page view.

Managing your Password

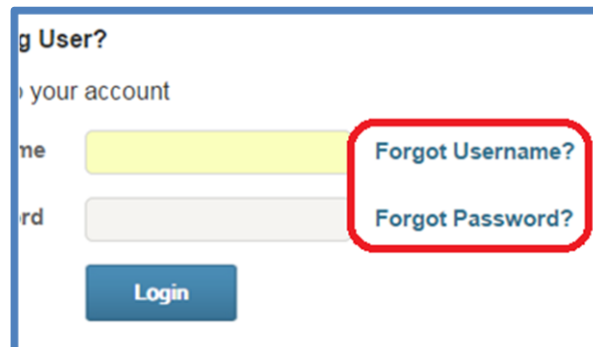
Setting your Password Requirements

The following requirements apply when creating a password:

- Minimum length of six characters.
- Password cannot be the same as any previous passwords.
- This password will expire after 180 days and you will be notified to reset it.

Can't Log In?

Select "Forgot Username?" or "Forgot Password?" and follow the steps to reset or recover your login information.



** If you are locked out of your account and need further assistance, please call:

Paychex Benefit Consumer Services at **855-678-7781** or email paychexbenefitaccountcs@healthaccountservices.com.

Welcome Page Overview

The **Home** tab provides an overview of your Paychex Benefit Account. This view includes the currently enrolled plan and available balance, and allows you to file a claim, view claim history or view the account summary.

The screenshot shows the 'Home' tab of the Paychex Benefit Account. The navigation bar includes 'Home', 'Accounts', 'Profile', 'Statements & Notifications', 'Tools & Support', and 'Dashboard'. The main content area features a 'Welcome to Healthcare Payment Solutions!' banner with a stethoscope and keyboard background. Below the banner is a 'Message Center' with a notification icon and a message: 'To get your money faster, set up a bank account for direct deposit'. A 'Quick View' section displays 'HSA Contributions by Tax Year' with a bar chart showing '\$0.00' for 'Tax Year 2014' out of a maximum of '\$3,300.00'. The left sidebar contains 'I Want To...' buttons for 'File A Claim' and 'Manage My Expenses', and an 'Available Balance' section showing '\$0.00'.

Accounts Tab

From the **Accounts** tab, you can access Account Summary, File Claims (HRA/FSA), Request HSA Distribution, Contribute to HSA, Expense Tracker, Payment History, Election Summary, Change Payment Method and Plan Descriptions options. More detail on each function is listed below.

The screenshot shows the 'Accounts' tab selected in the navigation bar. A dropdown menu is open, listing the following options: 'Account Summary', 'File Claims', 'Expense Tracker', 'Payment History', 'Election Summary', and 'Change Payment Method'. The background shows the same 'Welcome to Healthcare Payment Solutions!' banner as the previous screenshot.

Account Summary

The 'Eligible Amount' shows the sum of your annual election amount plus any credits that have been applied to your account. The 'Available Balance' reflects your available funds.

HOME
ACCOUNTS
PROFILE
TOOLS & SUPPORT
DASHBOARD

Last Login: 2/25/2014 - Mobile | [Logout](#)

Account Summary

The "Eligible Amount" shown is the sum of your Annual Election amount, plus certain credits that have been applied to your account. The "Available Balance" reflects your available funds at this time. If you have questions regarding these balances or credits applied, please contact Customer Service.

01/01/2014 - 12/31/2014

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
Medical FSA	\$2,400.00	\$2,821.61	\$1,410.00	\$0.00	\$1,411.61	\$284.88	\$0.00

Click the plan you are currently enrolled in to see the rules of the plan. These plan rules include Final Service Date, Status Effective Date and Final Filing Date.

PLAN RULES
Close

Health Reimbursement Arrangement 01/01/2013-12/31/2013 (1/1/2013 - 12/31/2013)

Filing Rules: You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.

<u>Final Service Date:</u>	12/31/2013	<u>Final Filing Date:</u>	3/31/2014
<u>Current Status:</u> ?	Active	<u>Status Effective Date:</u> ?	12/22/2012

Deductible Rules: In order for an individual to be reimbursed, each individual must meet the \$2000 per member deductible. The claims must be substantiated to be applied towards your deductible.

	Submitted	Paid	Pending	Denied	Pending Deductible Application	Applied to Deductible
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

How to File a Claim (HRA/FSA)

Options for Submission of Claims

1. **Online** – Enter your claim information and upload your documentation on the consumer portal.
2. **Manual** – Complete the Reimbursement Request Form located on the Forms tab. Return the completed form with supporting documentation to Paychex Benefit Account Services via fax, email or postal mail.

To File a Claim Online:

Online claim filing is a fast and easy way to file claims. Select the **Accounts** tab and select the 'File Claims' option from the drop-down menu.

When you select 'File Claims,' you will see the screen below. Please enter your claim information.

File Claim: Health Reimbursement Arrangement Claims Basket (0)

Please enter your claim amount information below. If all or part of your claim is unreimbursable due to auditing factors (i.e. claim exceeds available balance in your account), then you will only be reimbursed the approved amount. If this occurs, you will receive notification in the mail.

* Do You Have a Valid Receipt?	<input checked="" type="radio"/> No <input type="radio"/> Yes	What is a valid receipt?
* Date of Service:	<input type="text"/> <small>Format date as mm/dd/yyyy.</small>	
* Claim Amount:	\$ <input type="text"/>	
* Provider:	<input type="text"/>	
* Category:	Insurance	
* Type:	Choose from list...	
Description:	<input type="text"/> <small>If the category is "Other" or "Over-the-Counter Drugs", you must provide a description.</small>	
* Recipient:	<input type="radio"/> John Smith	
* Did You Drive To Receive This Product/Service?	<input checked="" type="radio"/> No <input type="radio"/> Yes: <input type="text"/> miles	How is mileage claimed?

Mileage Reimbursement:

Total Claim Amount:

* Required field | [Cancel](#)

Once you submit all required information, click 'Add Claim.' The claim information will appear in your Claims Basket. Check that you have read the Terms and Conditions and select 'Submit Claim(s).'

Last Login Date: 5/28/2013 2:29:03 PM CDT
 Last Login Source: Consumer Portal

Claims Basket Claims Basket (1)

Claims [Add Another Claim](#)

Account	Expense Details	Claim Amount	Pending Deductible	Actions
Health Reimbursement Arrangement 01/01/2013-12/31/2013 (01/01/2013-12/31/2013)	\$61.79 on 2/5/2013 From Dr. Allen Thompson for WILLIAM CARLSON Medical Deductible Payable to WILLIAM CARLSON	\$61.79	\$61.79	Update Remove
		\$61.79	\$61.79	

Terms and Conditions
 I have read and agree to the [Terms and Conditions](#).

[Submit Claim\(s\)](#) | [Add Another Claim](#) | [Cancel](#)

Claim Confirmation will appear. You can print your 'Claim Confirmation Form' as a record of your submission.

Last Login Date: 5/28/2013 2:29:03 PM CDT
 Last Login Source: Consumer Portal

Claim Confirmation

Claim Successfully Submitted
 You may print your [Claim Confirmation Form](#) as a record of your submission.

Reimbursement checks will be sent to your home via U.S. Mail 3-5 business days after the request.

Account	Claim Details	Pending Deductible	Receipt Status
Health Reimbursement Arrangement 01/01/2013-12/31/2013 (01/01/2013-12/31/2013)	\$61.79 on 2/5/2013 From Dr. Allen Thompson for WILLIAM CARLSON Payable to WILLIAM CARLSON	\$61.79	Uploaded(1) Upload another Receipt

Upon claim approval, a reimbursement check will be sent to your home via U.S. mail within 5 business days after the request is received. If you would like the funds direct deposited into a bank account, please see instructions on page 13.

To be successfully reimbursed, please review the following requirements.

Documentation Requirements

The IRS requires documentation for medical expenses. This includes a third-party receipt or Explanation of Benefits that includes:

- Date service was received or purchase was made
- Description of service or item purchase
- Provider name
- Cost of product(s)/service (after insurance, if applicable)

The IRS also requires certain documentation for dependent care expenses. This includes a third-party receipt that includes:

- Incurred dates of service
- Dollar amount
- Name of daycare provider

If a receipt is not available, you can ask the daycare provider to sign the Reimbursement Request Form.

Unacceptable forms of documentation include:

- Provider statements that only indicate the amount paid, a balance forward or previous balance
- Credit card receipt
- Copies of cashed checks
- Missing or vague medical practitioner's note
- Bills for prepaid dependent care/medical expenses where services have not yet occurred

When submitting a receipt for a co-payment amount, please be sure the co-payment description is on the receipt. In some cases, you will need to ask for a receipt at the point of service. If 'co-payment' is not clearly identified, have the provider write 'co-payment' on the receipt and sign it.

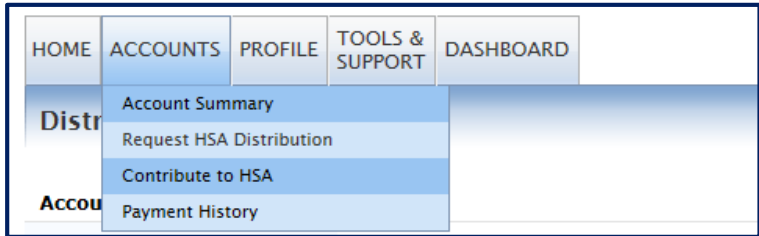
Documentation Reminder Process:

If Paychex Benefit Account Services needs additional documentation for manual/online claims:

- You will receive a denial that explains why Paychex could not process the claim. If you have the necessary documentation identified in the denial notification, you can provide it to Paychex Benefit Account Services.
- In the event of multiple reasons for denial, you will be prompted to call the Paychex Benefit Account Services team for further explanation and assistance.

How to Request a HSA Distribution (HSA Only)

Select the **Accounts** tab and click 'Request HSA Distribution.' You are able to choose who the funds will be sent to, how the funds are distributed and have the option to set up a Recurring Distribution.



** You must agree to the information and terms before the distribution can be requested.

* Required field

Normal Distribution Disclaimer
I certify I am the HSA accountholder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent(s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

I confirm that the financial transaction I am about to initiate is for domestic purposes only and will not be sent internationally.

Timing/Market Value Fluctuation of Distributions
Distributions from your cash account will generally be made within 72 hours of your request. If you use a debit card, funds in your cash account are available immediately. If it is necessary to sell investments and transfer funds to your cash account in order to cover your distribution request, this may take up to 6 business days. The amount received for your distribution request, which involves the sale of investments, may be less than your full distribution amount requested, due to market value fluctuation.

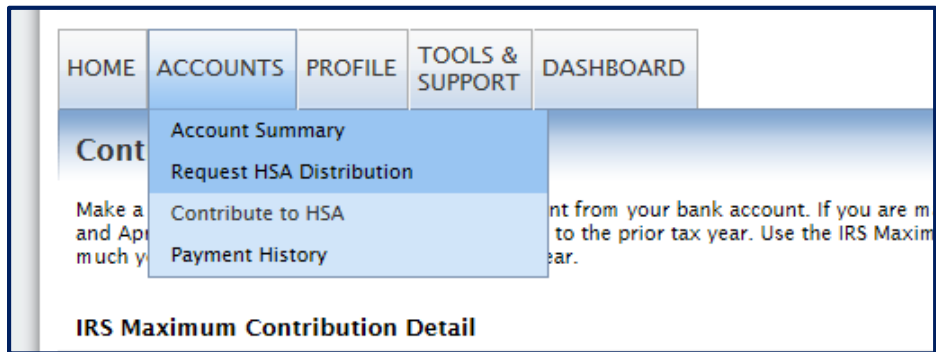
Redemption Fees
Sales of mutual funds may result in redemption fees if trades occur within specific periods established by certain mutual funds. These redemption fees exist to protect the interests of long-term shareholders by discouraging market timing and excessive trading abuses through the imposition of penalties on rapid in-and-out trades. See the mutual fund prospectus for more information on redemption fees.

I have read, understand and agree to the information and terms above.

[Request Distribution](#) | [Cancel](#)

How to Contribute to a HSA (HSA Only)

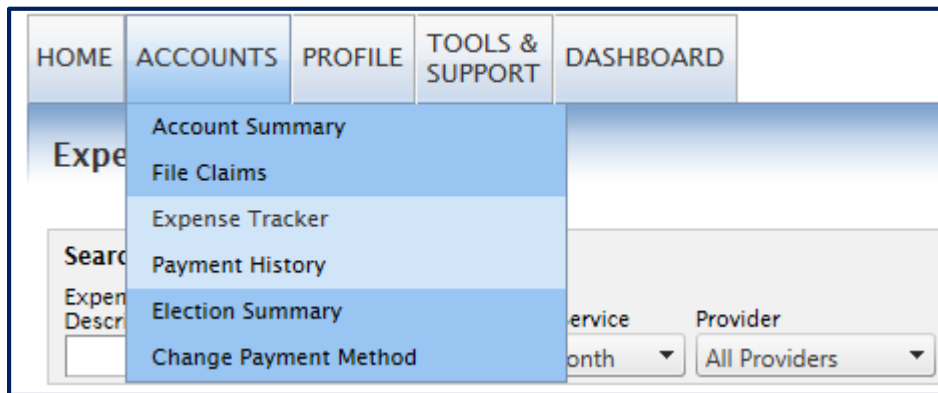
You must have bank account information on file in order to make an online contribution.



Once the dollar amount you would like to contribute is entered and you have read and agreed to the "information and terms," click 'Add Contribution.' Your contribution will be posted to your HSA within two business days.

Expense Tracker

To track expenses easily, select 'Expense Tracker' from the **Accounts** tab.



You will be given the option to add new expenses or review previous expenses you have incurred.

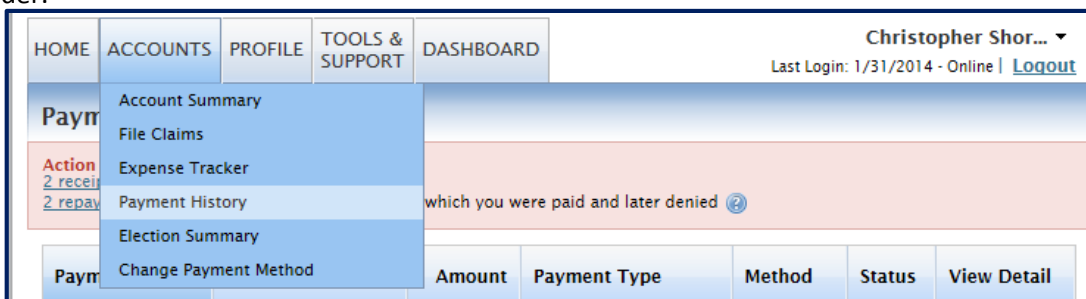
If you would like, you can pay the provider directly from your health account balance. Once you select 'Pay,' you will be brought to the screen below. Select the plan you would like to distribute the funds from and select 'Pay Expense.' The page will then bring you to the 'Distribute HSA Funds' page. Please follow the instructions on pages 9 and 10.



A check will be sent to your provider directly within two business days plus U.S. postal standard service mail processing time.

Payment History

'Payment History' will show the payments sent to the provider or the accountholder at the request of the accountholder.



Election Summary

'Election Summary' will summarize contributions into your plan. For an example, please see the screenshot below. Your annual election dollar amount is broken out per your payroll deductions and your employer contributions.

Election Summary				
01/01/2013-12/31/2013 Payment Method: Check Update				
Account	My Annual Election	Company Contributions	My Contributions	*Payroll Deduction
Health Reimbursement Arrangement 01/01/2013-12/31/2013 Effective: 1/1/2013	--	\$1,000.00 of \$1,000.00	\$0.00	--
				Total: \$0.00

*Pay check deductions are based on your election and the number of scheduled pay periods within the plan year. True deductions will be determined by your employer.

Change Payment Method


The 'Change Payment Method' option is used to change your reimbursement method from check to direct deposit. If you would like reimbursements to be sent via direct deposit, you will be asked to add banking information.

Change Payment Method for 01/01/2013-12/31/2013	
Select the method in which you would like to receive reimbursements for the following plan(s): Health Reimbursement Arrangement 01/01/2013-12/31/2013.	
*Reimbursement Method:	<input checked="" type="radio"/> Direct Deposit Reimbursement amounts will be deposited to your designated bank account within 3-4 business days after the request. Bank account information can be added on the Consumer Portal.
	<input type="radio"/> Check Reimbursement checks will be sent to your home via U.S. Mail 3-5 business days after the request.
* Required field	<input type="button" value="Change Payment Method"/> Cancel

Bank account information will be requested upon the reimbursement method change. You will need the following information to complete this step:

- Routing Number and Account Number
- Account Type
- Account Nickname
- Bank Name and Address

Once you successfully enter your banking information, reimbursements will automatically be sent to your bank account.

Election Summary	
	Payment Method Changed You have successfully changed payment method for the following plan years: 01/01/2013-12/31/2013

Plan Summaries

The 'Plan Summaries' option outlines the plan the accountholder is currently enrolled in. Please see an example of the plan detail below.

Plans

Click on a plan name below to learn more about your available benefits.

Health Reimbursement Arrangement 01/01/2013-12/31/2013

HRAs are individual accounts that a member's employer can establish to help pay for covered medical expenses. The employer, who is the sole contributor to the HRA, decides how much money to put in the HRA and what percentage of unused HRA funds can roll over from year to year. A member can withdraw HRA funds for medical expenses allowed under an employer's benefits plan. HRA funds belong to the employer and are not portable, which means they do not go with a member if the member changes jobs. HRA funds are not treated as taxable income.

Profile Tab

You may review and update your personal profile and banking information here.

Profile

The 'Profile' link shows your demographic and account detail, including employee number, address, and dependents.

Home Accounts **Profile** Tools & Support Dashboard

Profile / Profile Summary

Profile [View Profile](#) Dependents

Banking

If you would like to have reimbursements or distributions sent directly to your personal checking or savings account, please add your banking information here.

** See the Change Payment Method section above for updating your reimbursement method to direct deposit.

Banking / Add Bank Account

Bank Account Information

Routing Number *

Account Number *

Confirm Account Number *

Account Type *

Account Nickname *

Bank Institution Information

Bank Name *

Bank Address *

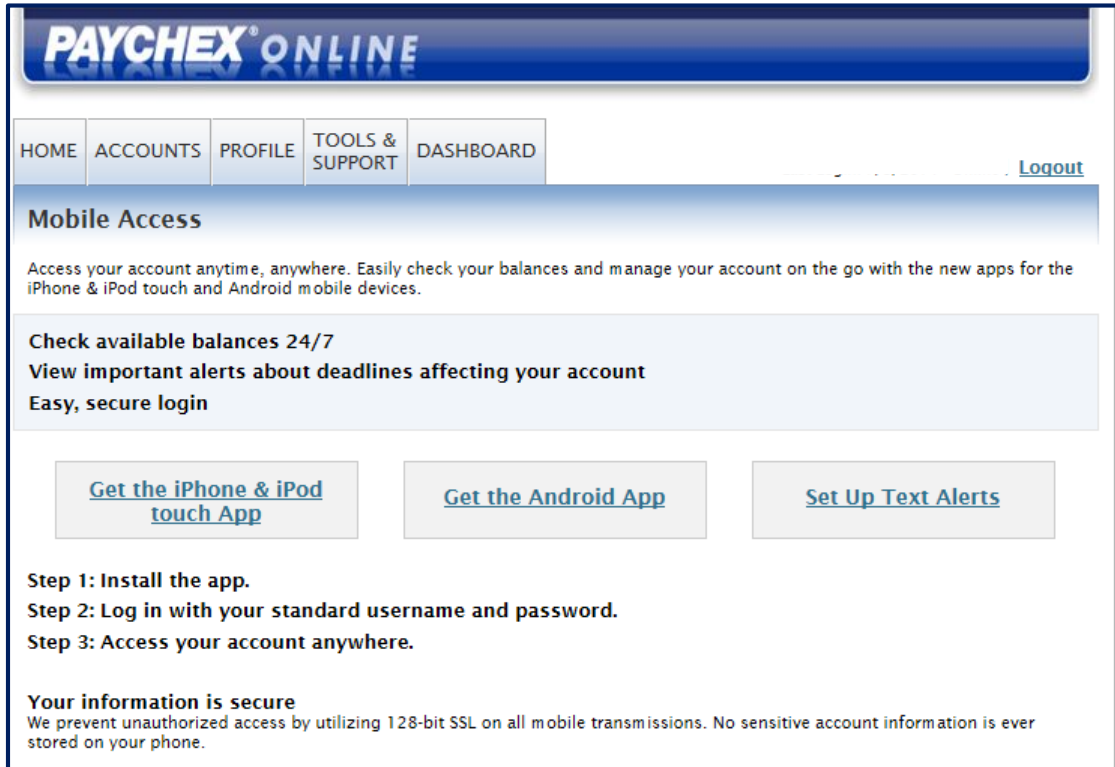
City

Select a state...

*Required

Mobile Access

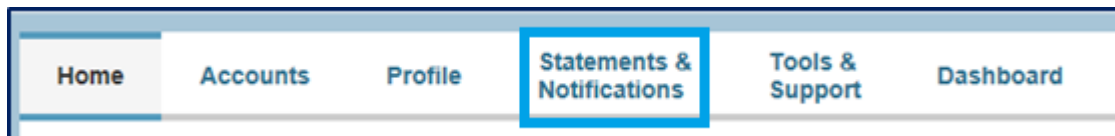
Access your account anytime, anywhere! Through the Mobile Access link, you can check your balance and manage your account on the go with the new apps for iPhone, iPod iTouch and Android mobile devices. Please follow these steps to successfully and securely access your account at your convenience.



The screenshot shows the PAYCHEX ONLINE website interface. At the top, there is a navigation bar with the following tabs: HOME, ACCOUNTS, PROFILE, TOOLS & SUPPORT, and DASHBOARD. A Logout link is visible in the top right corner. Below the navigation bar, the page title is "Mobile Access". The main content area contains the following text: "Access your account anytime, anywhere. Easily check your balances and manage your account on the go with the new apps for the iPhone & iPod touch and Android mobile devices." Below this, there are three bullet points: "Check available balances 24/7", "View important alerts about deadlines affecting your account", and "Easy, secure login". There are three buttons: "Get the iPhone & iPod touch App", "Get the Android App", and "Set Up Text Alerts". Below the buttons, there are three steps: "Step 1: Install the app.", "Step 2: Log in with your standard username and password.", and "Step 3: Access your account anywhere." At the bottom, there is a section titled "Your information is secure" with the text: "We prevent unauthorized access by utilizing 128-bit SSL on all mobile transmissions. No sensitive account information is ever stored on your phone."

Statements & Notifications Tab

You will receive various statements and notifications related to your health benefit account. These can be accessed by clicking on the Statement & Notifications tab.



The screenshot shows the navigation bar of the PAYCHEX ONLINE website. The tabs are: Home, Accounts, Profile, Statements & Notifications, Tools & Support, and Dashboard. The "Statements & Notifications" tab is highlighted with a blue border.

Tools & Support Tab

The **Tools & Support** tab provides access to Reimbursement Request Forms, as well as FAQs.

Home **Accounts** **Profile** **Statements & Notifications** **Tools & Support** **Dashboard** I Want to... ▼

Tools & Support

Documents & Forms

Forms

- [Employee Guide](#)
- [HSA Beneficiary Form](#)
- [HSA Blocked Account Form](#)
- [HSA Distribution/Closure Form](#)
- [HSA Enrollment Form](#)
- [Power of Attorney Form](#)
- [HSA Tax Documents](#)

Plan Summaries

- [Health Savings Account Plan Rules](#)
- [Health Savings Account Plan Descriptions](#)
- [Health Savings Account Plan Details](#)

Rules & Agreements

- [Designated Representative Agreement](#)
- [Electronic Disclosure](#)
- [HSA Custodial Agreement and Disclosure Statement](#)
- [Important Information on Patriot Act Requirements](#)

Contact Us

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How Do I?

- [Report Card Lost or Stolen](#)
- [Update Notification Preferences](#)
- [Download Mobile App](#)
- [View Interest Information](#)

Quick Links

- [FSASore](#)
- [IIAS website](#)
- [Internal Revenue Service](#)