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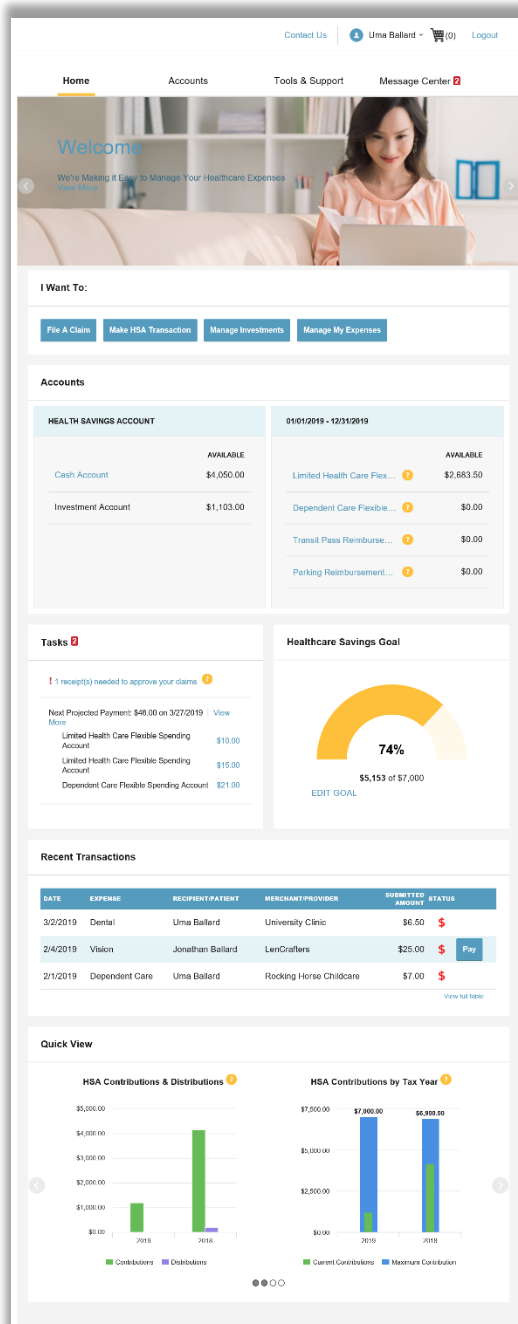
Health Cloud Quick Start Guide

Varipro's one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Health Reimbursement Account (HRA), Health Savings Account (HSA) or Commuter Benefits Accounts. It 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
- 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

The portal is designed to be easy to use and convenient. There are two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Hover over or click on the four tabs at the top.



How Do I Log on to the Home Page?

1. Go to member.varipro.com.
   Note: Internet Explorer 11 is the preferred browser to receive the best experience.
2. Your default login user name and password is the first initial of your first name + your last name + the last four digits of your SSN. If your last name is hyphenated, enter both names without the hyphen.
3. Click **Login**.

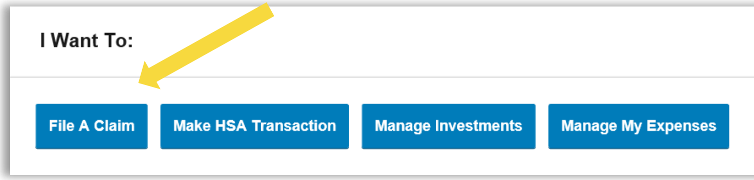
The **Home Page** is easy to navigate:

- 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 your Profile and the Account Summary 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 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.

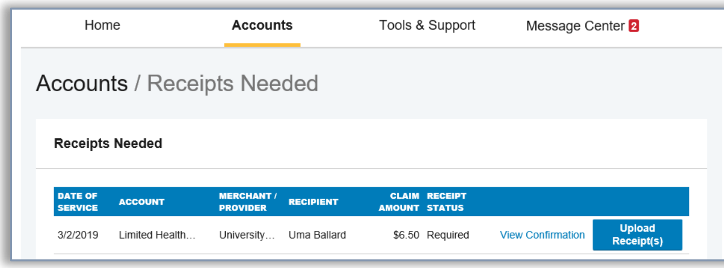
You can also hover over the tabs at the top of the page.

How Do I File A Claim and Upload a Receipt?

1. On the **Home Page**, select the "**File a Claim**" under the "I want to..." section, or from any page on the portal, expand the Accounts tab on the top of the screen.



2. The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt. Each expense must be entered individually.
3. For submitting more than one expense (two prescriptions for example), add information for the first prescription, then click **Add Another**, from the **Transaction Summary** page and add the second prescription.
4. When all expenses are entered in the **Transaction Summary**, agree to the terms and conditions 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, you can upload the receipt from this screen or print a **Claim Confirmation Form** to submit to the administrator with the required receipts.



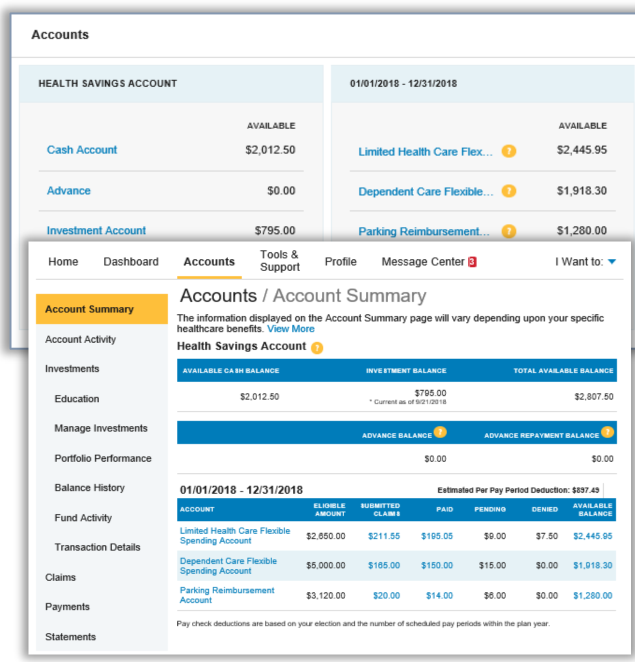
NOTE: If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Click to expand the line item to view claim details and the **upload receipts link.**

How Do I View Current Account Balances and Activity?

For current Account Balance only, on the **Home Page**, see the **Accounts** section.

1. For all Account Activity, click on the **Accounts** tab from the Home Page to bring you to the Account Summary page. Select the underlined dollar amounts for more detail. For example, click on the amount under "Eligible Amount" to view enrollment detail.

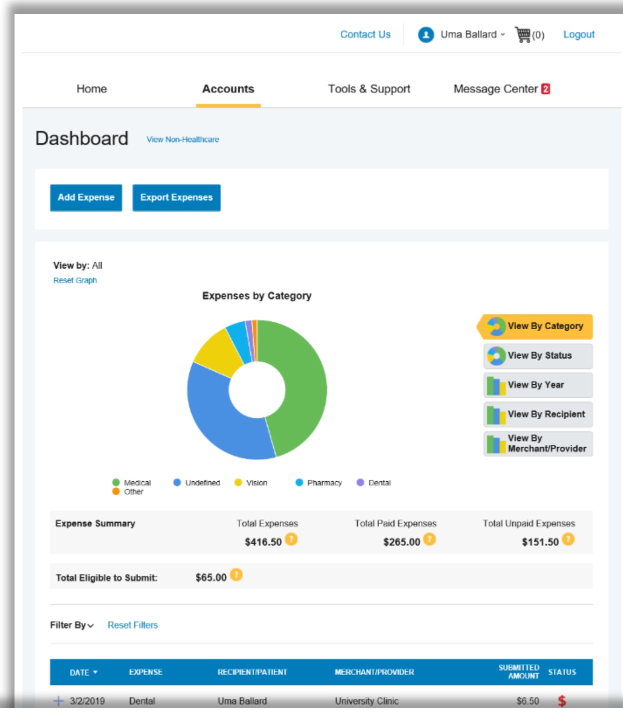
NOTE: You can see election details by clicking to expand the line item for each account.



All Health Care Expense Activity in One Place

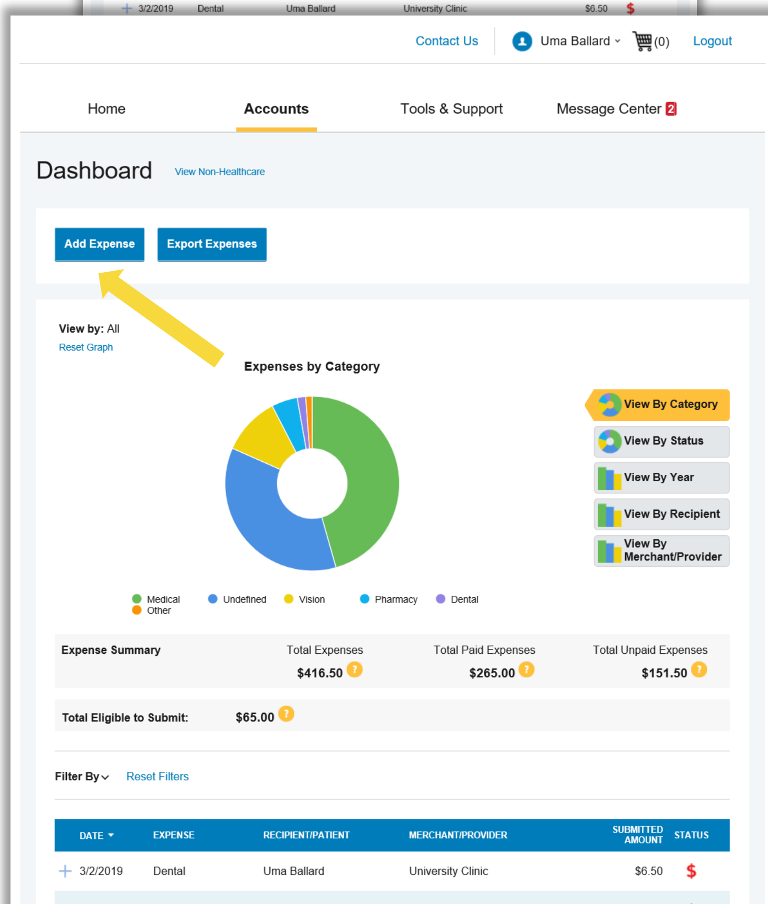
To view and manage ALL healthcare expense activity from EVERY source, use the Expenses.

1. Under the Accounts menu is the Expenses. The Expenses provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the filter options on the navigation pane on the top of the page or, by clicking on the field headers within the Expenses.
3. Expenses can be exported into an Excel spreadsheet by clicking on the Export Expenses button on the top of the page.



How Do I Add an Expense to the Expenses?

From the **Expenses** click the **Add Expense** button in the upper left side of the page. 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 **Expenses** you can pay the expense, if desired.



How Do I Pay an Expense?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Expenses** page.
2. Expenses will be categorized, and **payment** can be initiated by clicking the **Pay** button to the right of the expense details.
3. Select the expenses you want paid and you will be shown with the eligible accounts from which you can initiate payment.
4. When you click **Pay,** the claim details from the **Expenses** will be pre-populated within the claim form. Review and edit the claim details as needed.
5. You will have the option to either request a personal reimbursement or to pay the provider.

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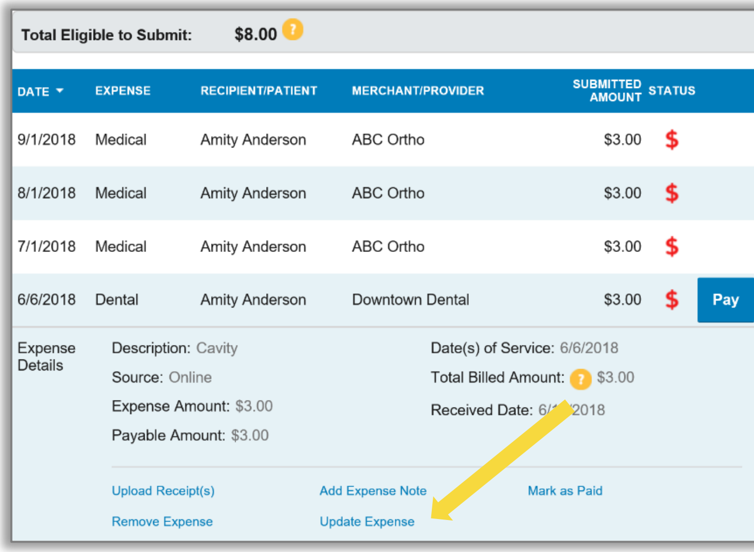
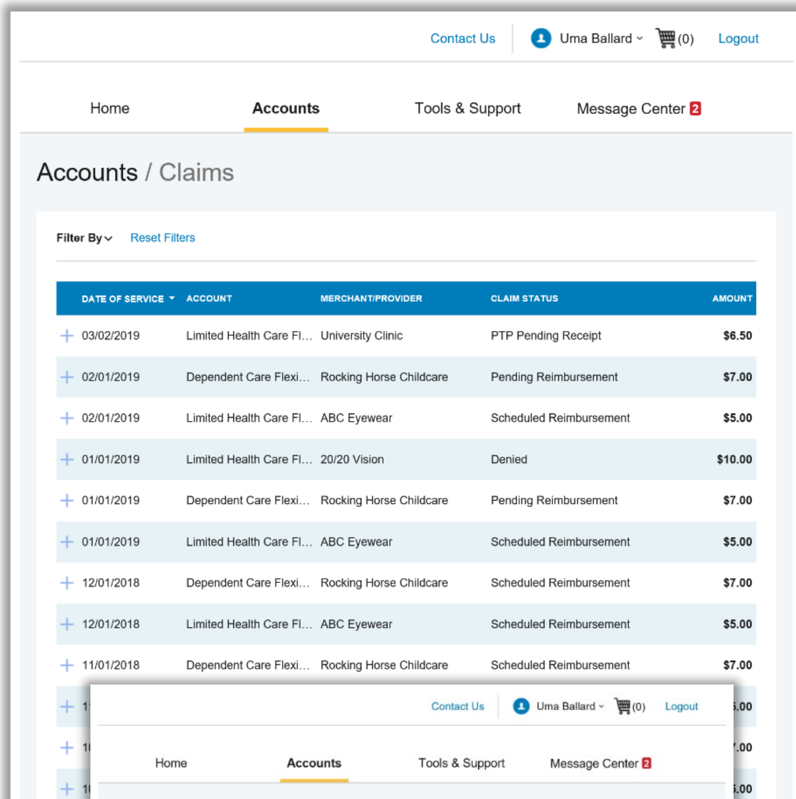
How Do I Edit an Existing Expense in the Expenses?

1. You can edit expense details for all claim statuses directly from the **Expenses** page.
2. To see claim details click on the expense line item from the Expenses.
3. You will see options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the **Expenses**.



How Do I View My Claims History and Status?

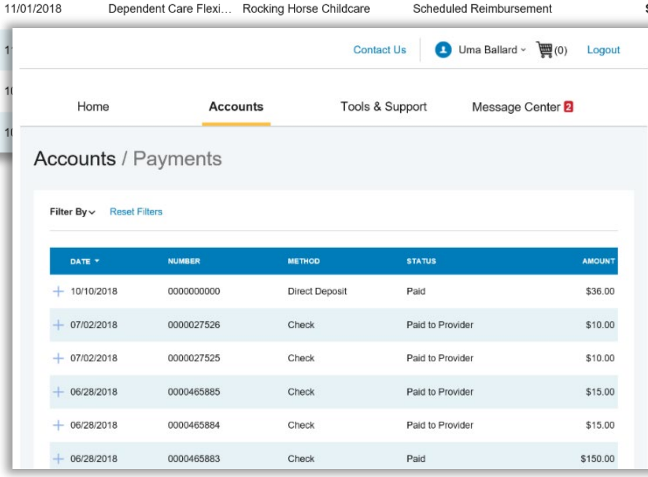
1. From the **Home Page**, click on the **Accounts Tab,** and then click on the **Claims** link to see your claims history. You can apply filters from the top of the screen. You can filter by plan year, account type, claim status or receipt status.
2. Click on the line of the claim to expand the data to display additional claim details.



Did you Know? You may also view claims history and status for all claim types on the **Expenses** page**.** You can apply filters from the top of the page with options that include: expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.

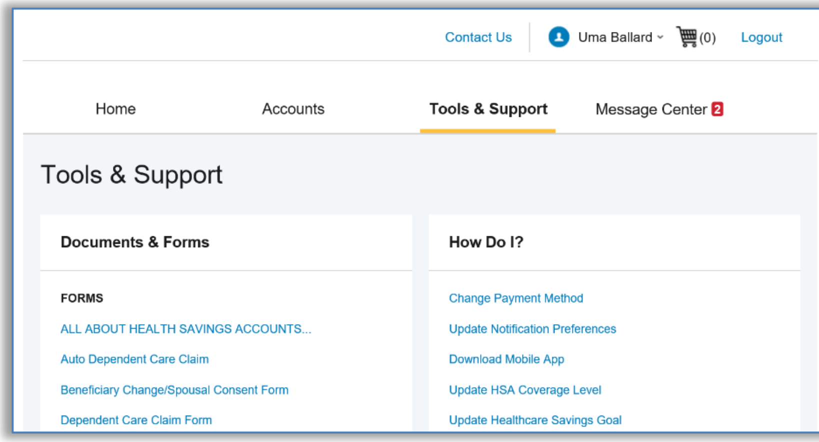
How Do I View My Payment (Reimbursement) History?

1. From the **Home Page**, under the **Accounts** tab, click **Payments** to see reimbursement payments made to date, including debit card transactions.
2. To see transaction details, click on the expense line item from the Expenses.



How Do I Report a Debit Card Missing and/or Request a New Card?

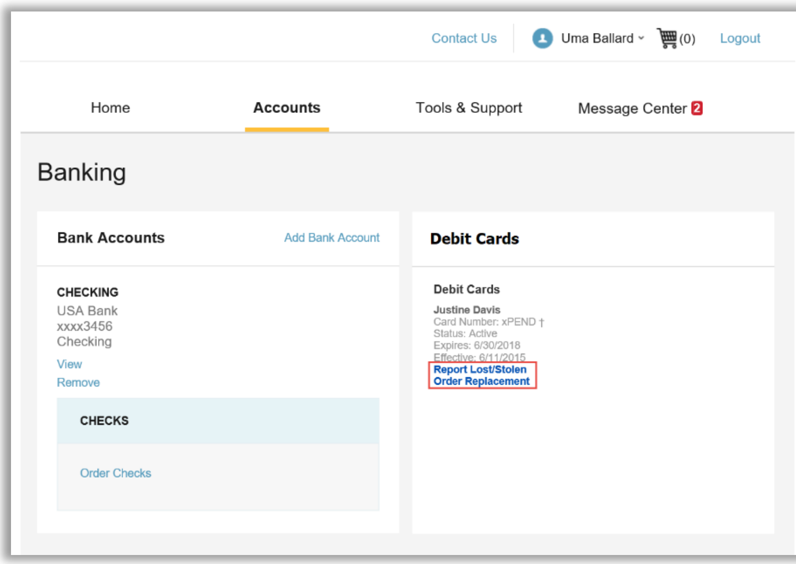
1. From the **Accounts** tab, click the **Banking** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



How Do I Get My Reimbursement Faster?

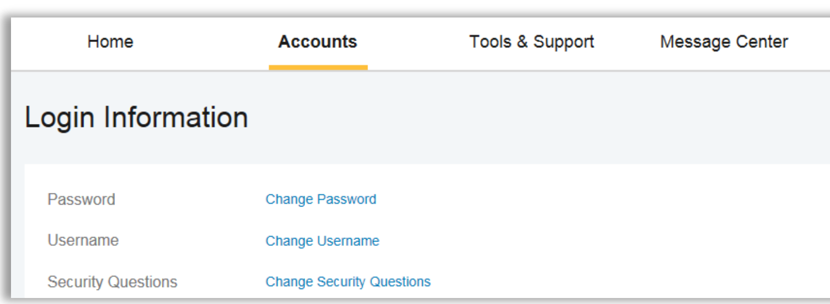
If you did not use your debit card, the fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How Do I"** section
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Reimburse Myself Using Direct Deposit** and **Update Bank Account**.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.



How Do I Change My Login and/or Password?

1. From the **Home Page**, hover over your name at the top of the page then click **Login Information.**
2. 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.)
3. Click **Save**.



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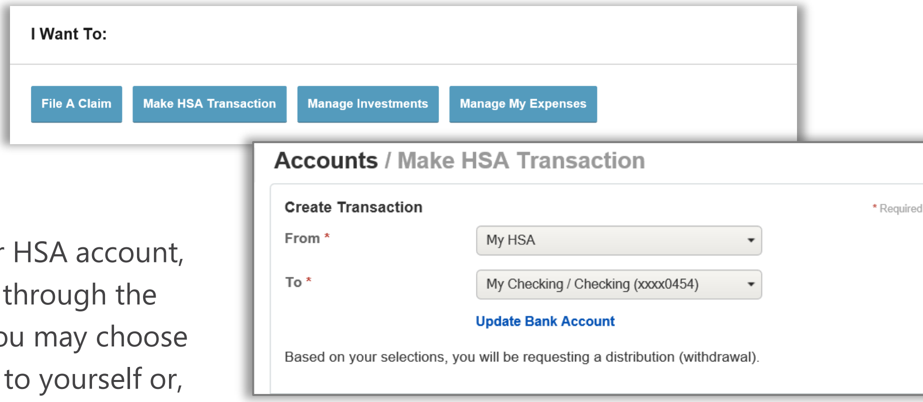
Manage Your HSA

How Do I Request a Distribution?

1. To request distribution from your HSA, you may select the link in the **"I want to…"** section, **Make HSA Transaction.**



2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or, someone else.

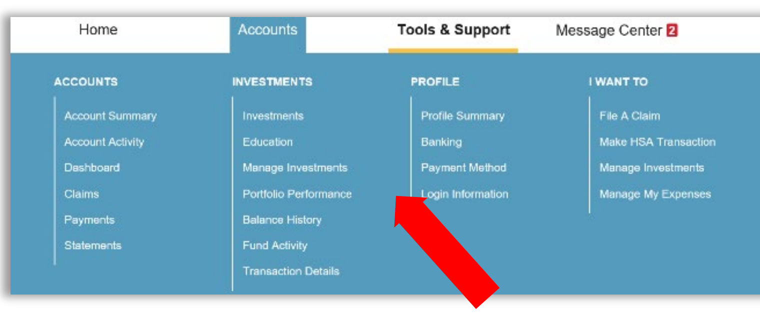
Can I Contribute More Funds to My HSA, Other Than Payroll Deposits?

Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the "**I want to…"** section, **Make HSA Transaction**.
2. If you have a bank account on file, you may use that as your contribution account. If you do not then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution. Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.

How Do I Sign Up to Access/Sweep Cash To Investments?

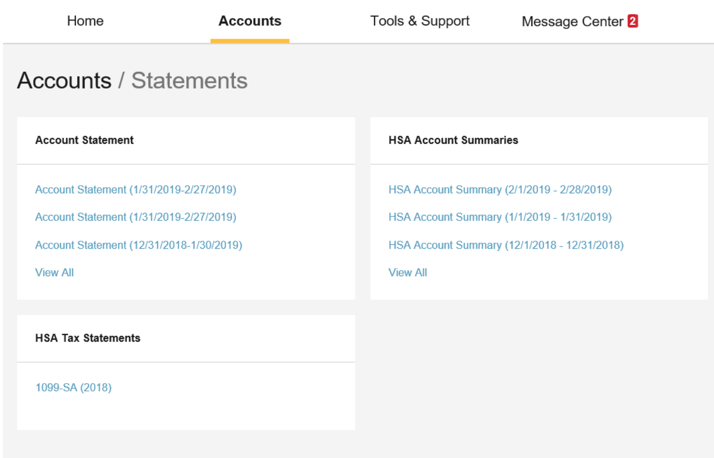
1. From the **Home** page, access the Investments Summary page by clicking on the **Manage Investments**, button from the "I want to section" or click on **Manage Investments** from the **Accounts** menu.



2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
3. Select Update next to **Auto-Transfers to or from an Investment Account**.
4. Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
5. Don't forget to set your investment allocation.

How Do I Find My Investment Balance?

1. You can find your HSA cash and investment balances directly from the home page under the Accounts section. For more details click on the appropriate balance and select Account Activity. From there, you can view even more detail regarding your account.



Are HSA Statements Available Online?

Your HSA Account Summary report can be found by clicking on the Accounts tab and selecting Statements. The three most recent summaries will be displayed or, you can click on view all to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing Fund Activity Summary.

Are HSA Tax Documents Available Online?

Your HSA Tax Documents can be found by clicking on the Tools and Support tab and choosing HSA Tax Documents. All tax documents will be accessible here, including corrections or updates.

Where Can I Find HSA Forms and Resources?

Forms, such those pertaining to HSA distributions and excess contributions, can be found under the Tools & Support tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds can also be found under the Tools & Support tab.

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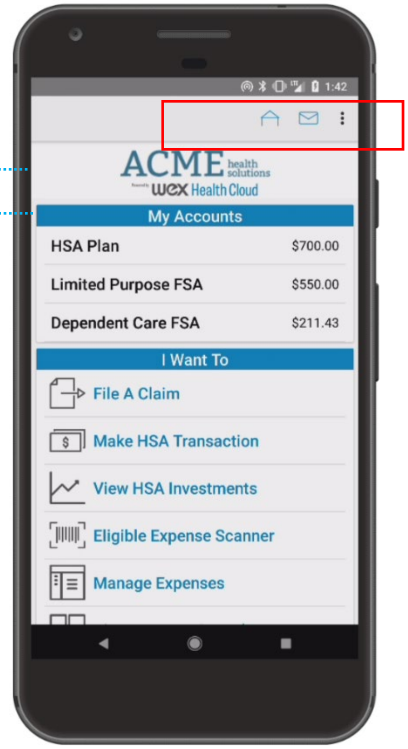
Manage your health benefits on the go

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The Varipro Health Cloud Mobile App lets you securely access your health benefit accounts with a touch of a finger. Designed so you can quickly find what you need most, our Mobile App provides easy, on-the-go access to all your health accounts.

View balance information for all your account(s) right

Use the "I Want To" section to quickly take any number of actions from making payments to viewing account balances to scanning items for eligibility and more.



Stay up to speed

With Varipro Health Cloud Mobile App, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? Varipro Health Cloud Mobile App puts the answers at your fingertips*:

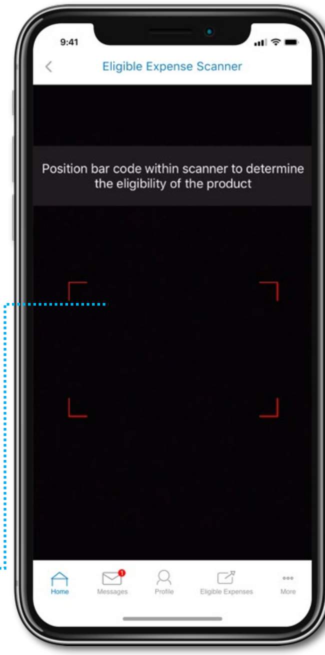
- Enjoy real-time access including an intuitive app design and navigation
- Log in to your account(s) with ease using your fingerprint
- Quickly check available balances and account details for medical and dependent care FSA, HRA, transportation and premium reimbursement plans
- View charts summarizing account information
- View in-app messages and text alerts that provide instant notifications about your account(s)
- Link to an external web page to obtain helpful information such as a list of eligible expenses
- Retrieve a lost username or password
- Use your device of choice – including Apple® and Android™-powered smartphones

Tap to take action

Our easy-to-use app helps you quickly find what you need to make a payment, capture a receipt or take any number of actions – whether you're on the couch or waiting in line. With Varipro Health Cloud Mobile App, you can get it done fast and enjoy the rest of your day*.

- Submit claims for medical and dependent care FSA, HRA, transportation, tuition and premium reimbursement plans
- Snap a photo of a receipt and submit with a new or existing claim, or store in your camera roll for claim filing
- Use the Eligible Expense Scanner to scan items to determine if they're qualified medical expenses before you get to the checkout lane

- Access your account funds to pay yourself or someone else such as doctor
- Add and store information on new payees
- Enter and view expense information and receipts
- Report a debit card as lost or stolen



Check Balances

Wondering whether you can pay for an elective procedure or a mounting bill? Do a quick account check to see your current balance. No need to wait for an answer – it's right at your fingertips.

Scan Expenses

How can you easily determine which products can be paid for using your account funds? With Varipro Health Cloud Mobile App, you can simply scan a product bar code to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.

With a quick barcode scan, you'll know in an instant whether an item qualifies as an eligible

Make Payments Quickly

Record a health expense and capture the receipt the moment the transaction happens. Easily add payees and pay bills from any account. And, if you pay out-of-pocket, file a claim with a receipt or request reimbursement -- right from your phone.

Get started with Varipro Health Cloud Mobile App in minutes.

Download on the App Store | ANDROID APP ON Google Play

Download the Varipro Health Cloud Mobile App for your chosen device from the Apple App Store or Google Play and login using the password you use to access the Varipro consumer portal.

* Some functionality listed may require additional products and services

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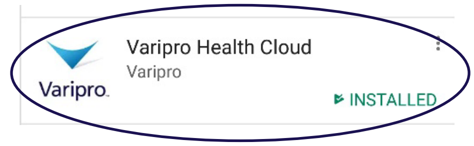
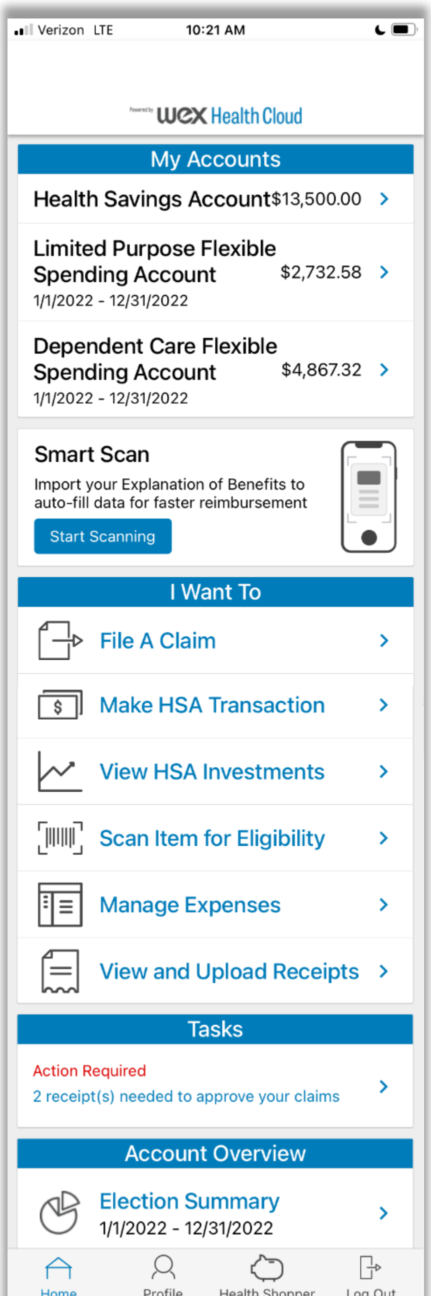
MOBILE APP QUICKSTART GUIDE

How Do I Access the App?



1. Go to the Google Play or Apple store and search for Varipro Health Cloud
2. Download the app and tap on the icon to open it.



How Do I Log In To The Home Page?

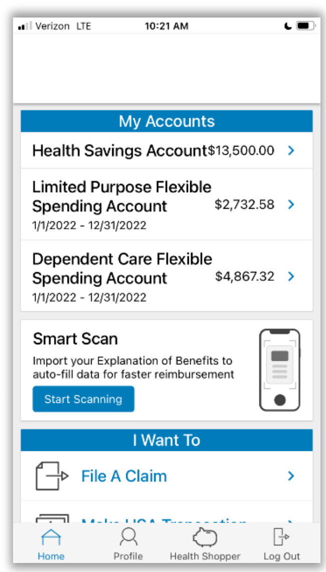
1. Tap on the app icon.
2. Enter your login ID and password (both provided by Varipro).
3. Click **Login**.

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 **My Accounts** section links to your Accounts, Investments, and Profile.
- **Smart Scan** section allows you to import your Explanation of Benefits and auto-create a claim.
- The **I Want To** section contains the most frequently used features for the consumer.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.

HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. The My Accounts section shows your current balance.
2. Tap on the plan name to see additional details include account activity.



How Do I Scan an Explanation Of Benefits (EOB)?

On the **Home Page**, you can simply tap "**Start Scanning**".

1. Choose the type of EOB you will be scanning.
2. Tap on your insurance provider name, or if your provider doesn't appear select "I don't see my carrier".
   - Add EOB pages using the Receipt Organizer, Camera or Photos.
3. The AI will scan your EOB and give you the opportunity to review and edit you claim details before saving it for later or paying the expense now.

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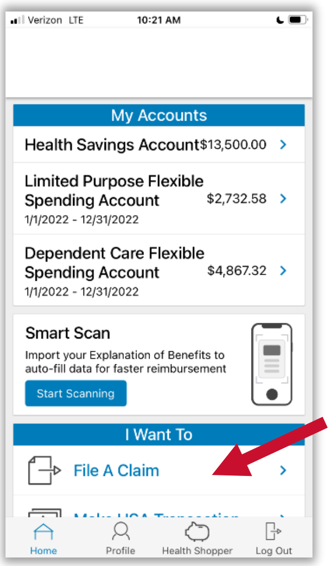
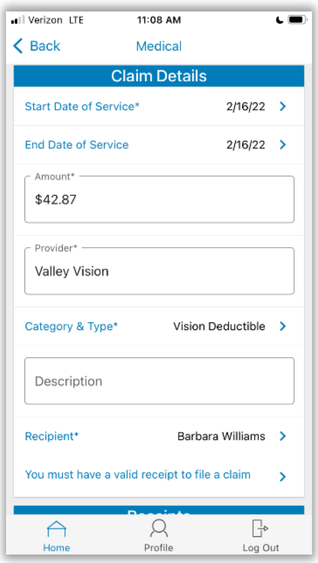
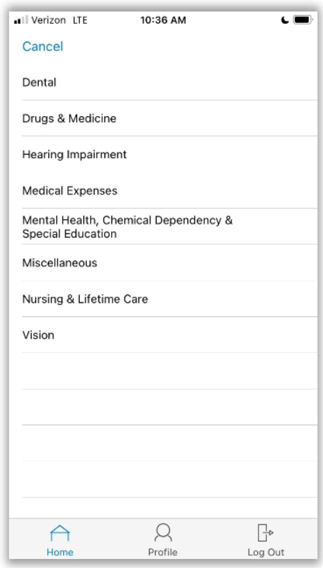
How Do I File A Claim And Upload A Receipt?

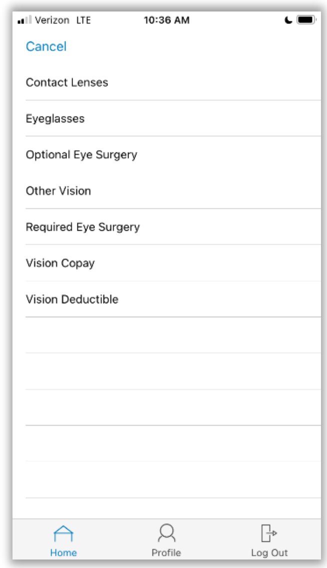
1. On the **Home Page**, you can simply tap “**File a Claim**” under the “I want to” section.
2. The claim filing wizard will allow you to enter all your claim information on one page.
3. Select the start and end date of service.
4. Enter the cost of your service in the Amount section and complete the Provider section.
5. Tap on Category & Type to pick from a list of expense categories and types.
6. You can attach a receipt by either choosing a photo from your camera, taking a new picture, or selecting an image from the receipt organizer.

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. You can easily upload the receipts from this page or use one of your **mobile quick receipts**.





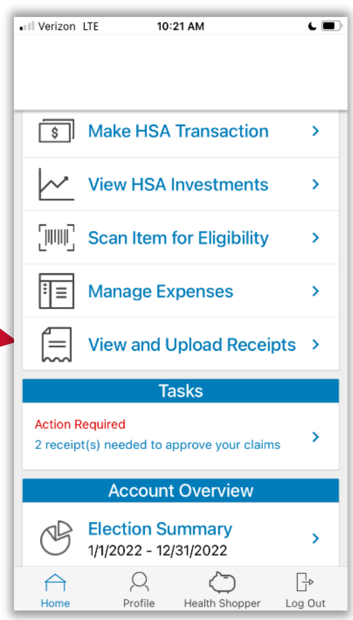


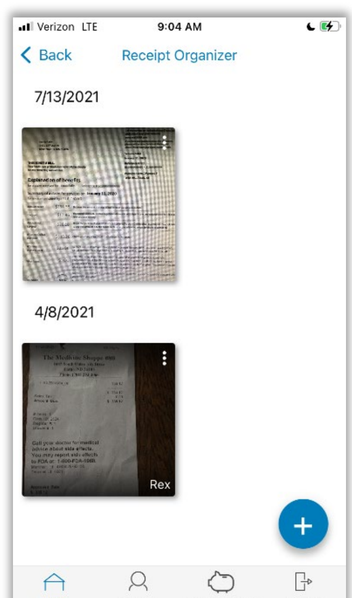


How Do I Add a Receipt On The Go?

Use the **Receipt Organizer** to add and organize receipts on the go.

1. Tap on View and Upload Receipts under the “I Want To” section.
2. Use the + icon to upload a receipt from your photos or to take a picture of your receipt with your camera.
3. Tap the three dots on the upper right side of each image to:
   - View the receipt
   - Remove the image
   - Add or edit the label

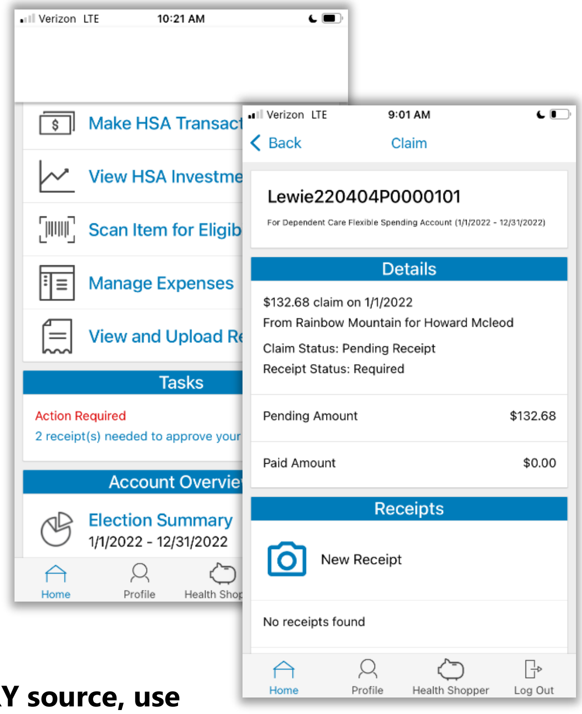




How Do I Upload a Receipt For a Debit Card Claim?

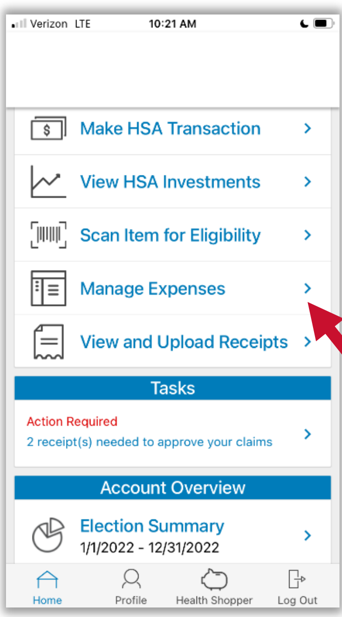
The tasks section updates in real time with receipts needed notifications when you use your debit card. Simply,

1. Tap on the "Action Required" task.
2. Tap on the claim you have a receipt for.
3. Tap on "New Receipt" to:
   - Add an image from your Receipt Organizer
   - Use your camera to take a picture, or
   - Choose a picture from your photo album

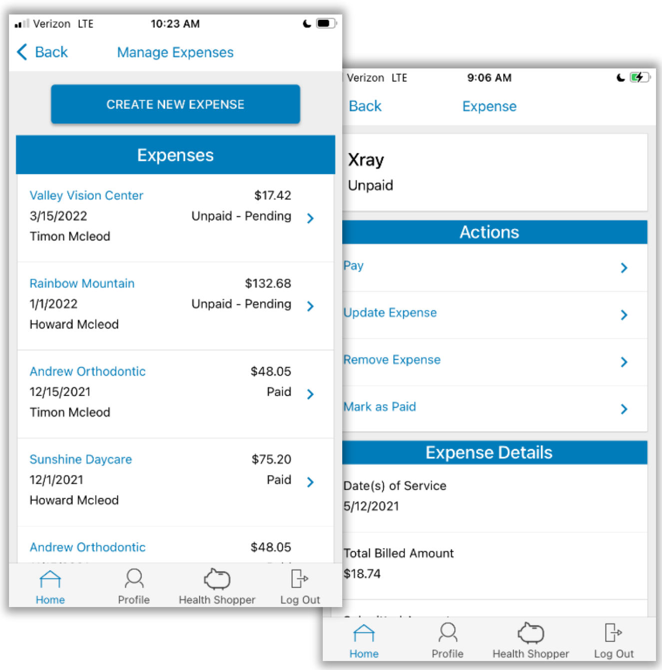


All Health Care Expense Activity in One Place

To view and manage ALL healthcare expense activity from EVERY source, use Expense Manager



1. Under the **I Want to** section is the **Manage Expenses** option**.** The **Expense Manager** provides you with an easy-to-use, consolidated view of expenses for ongoing management of medical claims, premiums, and card transactions.
2. At-a-glance details make it easy to review recent transactions.
3. Tap on "create new expense" to add a saved expense or file a new claim.
4. Quickly review transaction details by tapping on the desired expense.

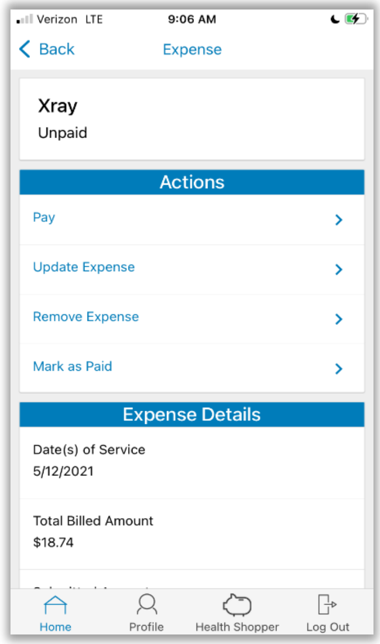


How Do I Add an Expense to the Expense Manager?

1. From the **Expense Manager** Page click on the **Add Expense** button on the top of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the **Expense Manager** you can submit the expense, if desired.

How Do I Pay an Expense?

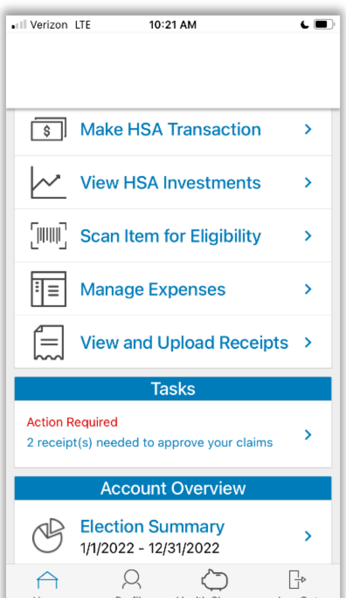
1. You may process payments/ reimbursements for unpaid expenses directly from the **Expense Manager**.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by on the expense details.
3. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
4. When you tap **Pay,** the claim details from the **Expense Manager** will be pre-populated within the claim form. Review and edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.

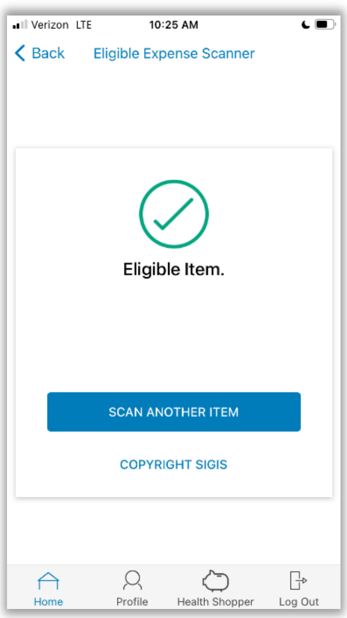


How Do I Edit an Existing Expense in the Expense Manager?

1. You can edit expense details for all claim statuses directly from the **Expense Manager** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. 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 Manager**.

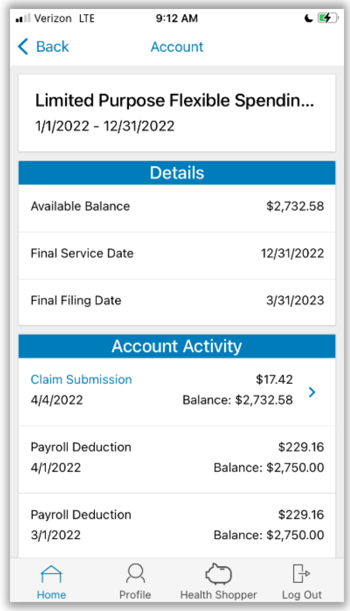
How Do I Tell What Products Are Eligible?





The **Eligible Expense Scanner** gives you the ease of scanning the barcodes of products you normally buy to see if they are eligible. Simply open the expense scanner and use your camera to view the barcode. You will know immediately if the product is eligible, ineligible, or eligible only with a doctor's note or prescription.

How Do I View My Claims History And Status?



1. From the **Home Page**, tap on the plan name to see your claims history.
2. By tapping on the line of the claim, you can expand the data to display additional claim details.

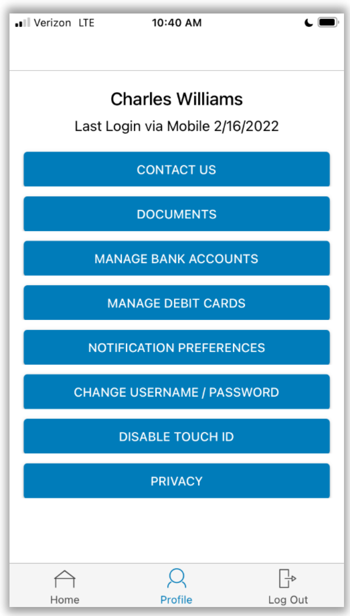
Did you Know? For an alternative perspective, you may also view claims history and status for all claims on the **Expense Manager** page**.**

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. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How Do I"** section
2. Select **Update** for the appropriate plans. Update the secondary reimbursement method to **Direct Deposit**.
3. Enter your bank account information and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. 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.

How Do I Change My Login and/or Password?



1. From any page, tap on the **Profile** icon, and tap **Change Username/Password**.
2. 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.)
3. Tap **Save**.

How Do I Report a Debit Card Missing and/or Request a New Card?

1. From any page, tap on the Profile icon.
2. Tap on Manage Debit Cards to put a debit card on hold or report it lost or stolen.

How Do I View Or Access:

...Documents & Forms?

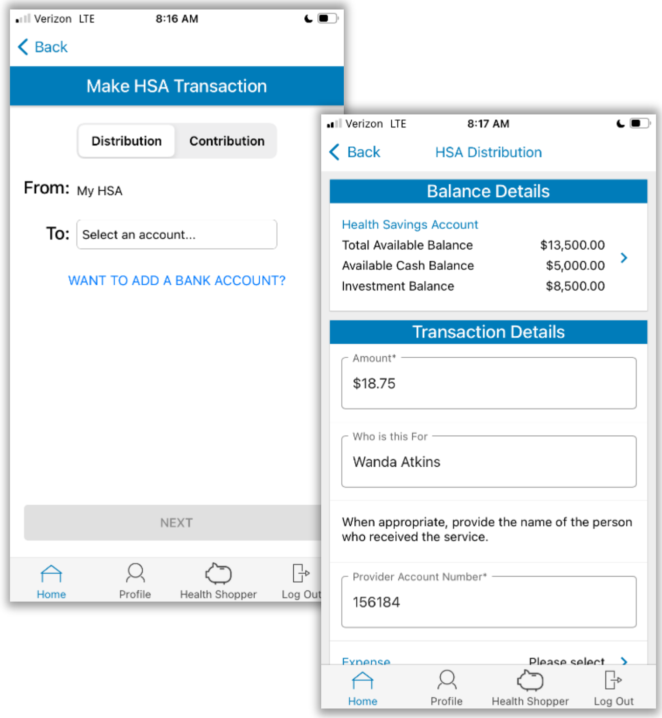
1. From any page, tap on the **Profile** icon.
2. Tap **Documents** tap on the form or document of your choice.

...Notifications?

1. From any page, tap on the **Profile** icon.
2. Tap on **Notification Preferences**.
3. Tap on any notification or document as well as adjust notification preferences.

How Do I Make an HSA Transaction?

1. Tap on Make HSA Transaction under the "I Want To" section.
2. You can choose to either make a Contribution from your bank account or a Distribution to yourself or a provider.
3. When making a distribution you can choose to pay a provider via check or yourself via check or direct deposit.
4. Complete the form with the amount, who the distribution is for, the expense type, and who the patient/recipient was.
5. Tap Next to review your distribution and submit it.



How Do I Manage My HSA Investments?

1. From the home page tap on **View HSA Investments** under the "I Want To" section.
2. You can view your current investments, update your investment auto transfer or manage your investment allocations all from this page.
3. To update your auto transfer simply tap UPDATE and AUTO TRANSFER SETTINGS to change your minimum cash balance threshold.
4. Tap **Manage Investments** to:
   - Realign your portfolio
   - Realign your portfolio and update your elections for future investments
   - Complete a fund-to-fund transfer to sell and then buy specific funds
   - Buy into selected funds
   - Sell from selected funds