



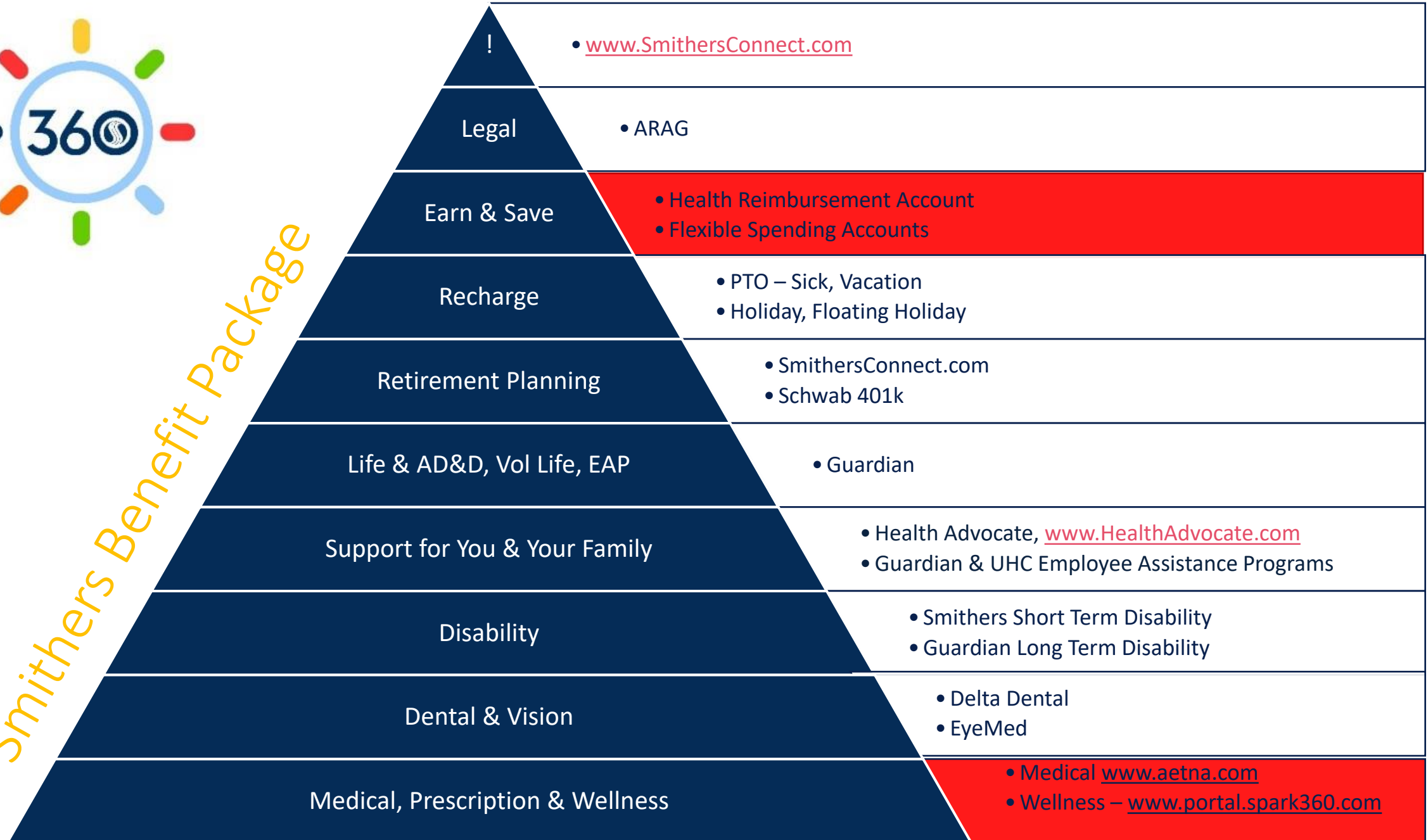
Aetna & Payflex

Lunch & Learn – Learning about our new carriers

4-28-2022



Smithers Benefit Package



Wellness Plan



If enrolled in the Aetna \$3,000 for \$4,000 plans you are eligible to earn Wellness \$\$ for your HRA by participating in the plan!

Wellness Portal

	Non-Nicotine/Tobacco Incentive*			Participate in the 360- Wellness Plan to Earn Additional Incentives	Total Potential Wellness HRA Incentives
	Employee Attestation	Spouse Attestation	Maximum Combined		
Employee Only	\$550	-	\$550	\$1,200	\$1,750
Employee + Spouse	\$1,050	\$160	\$1,210	\$1,200	\$2,410
Employee + Child(ren)	\$1,050	-	\$1,050	\$1,200	\$2,250
Family	\$1,050	\$160	\$1,210	\$1,200	\$2,410

Wellness Plan

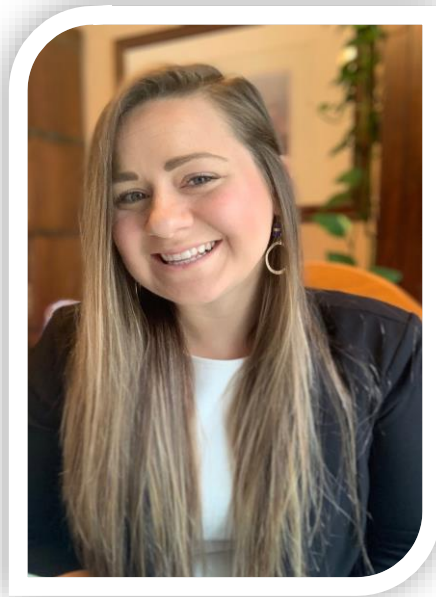


Wellness Portal

Wellness is a multifaceted approach to living that promotes being well in all areas of life.

- It is more than just the absence of disease or illness. Being well requires active engagement, making the choices that support wellness.
- Wellness is unique to each individual and involves a dynamic process that changes with every new experience. We are continually searching for new ways to meet you where you are in your wellness journey!
- Smithers is committed to offering you tools and incentives to actively manage your wellness! *Your health happiness is important to us...stay well!*

Your Personal Wellness Coach & Concierge



888-330-6891 x704

Message her through the PeopleOne portal

[Wellness Portal](#)

Meet *Kerri Holdash*, she can help you enroll in the Wellness website, offer resources to help you achieve your goals, and develop a personal Wellness Plan that meets your needs – no matter where you are on your wellness journey.

- ❖ Certified Health Education Specialist (CHES)
- ❖ Master of Public Health from Kent State University, concentrating on Social and Behavioral Sciences.
- ❖ Bachelors of Arts in Exercise Science from Baldwin Wallace.
- ❖ Kerri states, “with helping others become educated about their health in every way, I can help build confidence in their abilities to make changes in their everyday lifestyle.”

Guardian EAP

No Cost to you

Help for What Matters Most

WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance is available online for assistance with family and personal issues at ibhworklife.com and by phone at 1-800-386-7055.



Health

- Healthy Living
- Stress Management
- Mental Health
- Diet and Fitness
- Overall Wellness



Family

- Parenting Support
- Child and Elder Care
- Learning Programs
- Special Needs Help



Financial

- Legal Issues
- Will Preparation
- Taxes and Debt
- ID Theft Services
- Financial Planning Tools and Assistance

Questions?

- Call 1-800-386-7055
- Email eapcounselor@ibhcorp.com
- Web ibhworklife.com
- Password: wlm70101



Perfect balance

Health care for the whole you

The Smithers Group

April 28, 2022

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna). Information is believed to be accurate as of the production date; however, it is subject to change. Actual results may vary.

©2021 Aetna Inc.
90.25.944.1 (8/21)



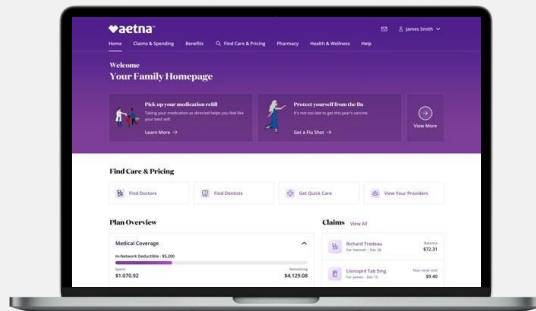
Aetna
HealthSM

Take charge of your health care

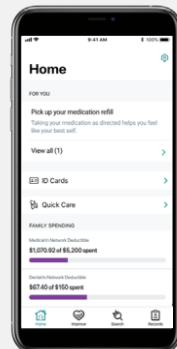
with the Aetna® member website and the Aetna HealthSM app

Find everything you need, all in one place. Set up your account to manage your benefits and more at home or on the go.

Just visit **Aetna.com** to create an account and log in to your member website.



Download the Aetna Health app.



App screens are a composite of real situations. All names and other identifying information are fictional.

A smarter, simpler, more convenient way to take charge of your health care and benefits



Manage plan

Check your plan summary for detailed information on what's covered by your plan.

Track your spending and understand your progress toward meeting your individual and family deductibles.

Easily access your digital ID card anytime.



View claims

Check up to two years of claims for your whole family.

Pay claims.



Connect to care

Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.

Get cost estimates for visits and procedures before getting care.

Talk to a doctor anytime by phone or video chat from home.



Improve health

Receive personalized reminders to improve health.

Aetna Member Website Registration

It's easy to register for your member website>

- Grab your Aetna ID card
- Go to www.aetna.com
- Click "Log In/Register"



- Click "Register"

A screenshot of the Aetna member website login page. At the top is the Aetna logo. Below it is a purple banner with the text "Secure Member Log-in". Underneath is the heading "Welcome to Aetna's member website". The main content area contains a "User name" label and an input field, followed by a "Password" label and an input field. Below the password field is a checkbox labeled "Remember user name". A purple "Secure Log In" button is centered below the form. At the bottom of the form area are three links: "Forgot user name?", "Forgot password?", and "Log in tips". Below the form area, there is a section for "First-time users" with the text "Please sign up for an account. You will create a user name and password." and a purple "Register" button.

Personal Information

- Enter your member ID number exactly as it appears on your Aetna ID card
- Complete the remaining fields
- Click “Continue”

The screenshot shows the Aetna New User Registration process. At the top, the Aetna logo is displayed. Below it is a purple banner with the text "New User Registration". A progress bar below the banner shows four steps: "Step 1 of 4 Personal Info", "Step 2 of 4 Validate Identity", "Step 3 of 4 Create Account", and "Step 4 of 4 Terms and Conditions". The "Personal Info" step is currently active and highlighted in purple. The main content area contains a registration form with the following fields and options:

- Sign up using my:**
 - Member ID
 - Social Security number
- Member ID***: A text input field.
- Find your Member ID on your ID card, Welcome Letter, or any EOB you received from us. Get help locating your Member ID »
- Full first name***: A text input field.
- Full last name***: A text input field.
- Date of birth***: Three dropdown menus for Month, Day, and Year.
- Zip Code***: A text input field.

A purple "Continue" button is located at the bottom of the form. A note in the top right corner of the form area states: "*marked fields are required".

Create Credentials

- Create a user name
- Create a password
- Continue with remaining fields
- Click “Continue”

The screenshot shows the Aetna New User Registration process at Step 3 of 4, "Create Account". The page features a purple header with the Aetna logo and the title "New User Registration". Below the header is a progress bar with four steps: "Step 1 of 4 Personal Info", "Step 2 of 4 Validate Identity", "Step 3 of 4 Create Account" (the current step), and "Step 4 of 4 Terms and Conditions". The main content area contains a registration form with the following fields:

- Create a user name* (text input)
- Create a password* (password input with eye icon)
- Retype this password* (password input with eye icon)
- Select a security question* (dropdown menu with "Select" selected)
- Answer* (text input)
- Email (text input)
- Verify email (text input)

A purple "Continue" button is located at the bottom of the form. A note in the top right corner states "*marked fields are required".

Step 3 – Terms and Conditions

- Read the Terms and Conditions
- Click “I Agree and Continue”

The screenshot shows the Aetna New User Registration process at Step 3 of 4. The header features the Aetna logo and the title "New User Registration". A progress bar below the header shows four steps: Step 1 of 4 (Personal Info), Step 2 of 4 (Validate Identity), Step 3 of 4 (Create Account), and Step 4 of 4 (Terms and Conditions). Below the progress bar, there are two buttons: "I Agree and Continue" (highlighted in purple) and "Back".

User Agreement

The following terms and conditions, including the Legal Statement, Web Privacy Statement and Privacy Notices (located at our Privacy Center), shall govern your use of the information, tools and other content accessible via this website (the "services"). Depending on the specific benefits provided by your health plan, these services may include one or more of the following: Aetna member website, Simple Steps To A Healthier Life®, CVS Caremark® Mail Service Pharmacy and the Personal Health Record. You acknowledge that you have read, understand and agree to the following:

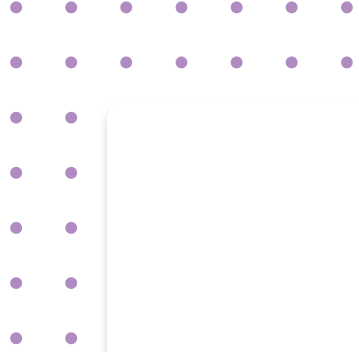
- Terms of Use »
- Privacy Center »

You understand that you must provide, at your own expense, all Internet, telephone and other equipment and services necessary to access and use the services.

Health Information and Other Content

You understand and agree that the health information and other content appearing on this website or developed with your input as part of the services:

Is supplied from a variety of sources ("information providers"). Includes but not limited to the Associated Press, government health agencies and other health organizations, and is for



Aetna Health: It's all about the experience

A view from the member's perspective



Web



iOS

Teladoc

Talk to a doctor
anytime,
anywhere

24/7 access to a doctor by phone or video



Talk to a doctor
from your home*



Available
anytime, anywhere**



YOUR AVAILABLE BENEFITS

General Medical **Free / visit**
Treatment for flu, allergies, bronchitis and more

Caregiving **\$49 or less / visit**
You can add a loved one you're caring for to your Teladoc account and have two- or three-way visits with a doctor

Dermatology **\$75 or less / visit**
Treatment for psoriasis, eczema, acne and more

Mental Health
Support for stress, anxiety, depression, and more

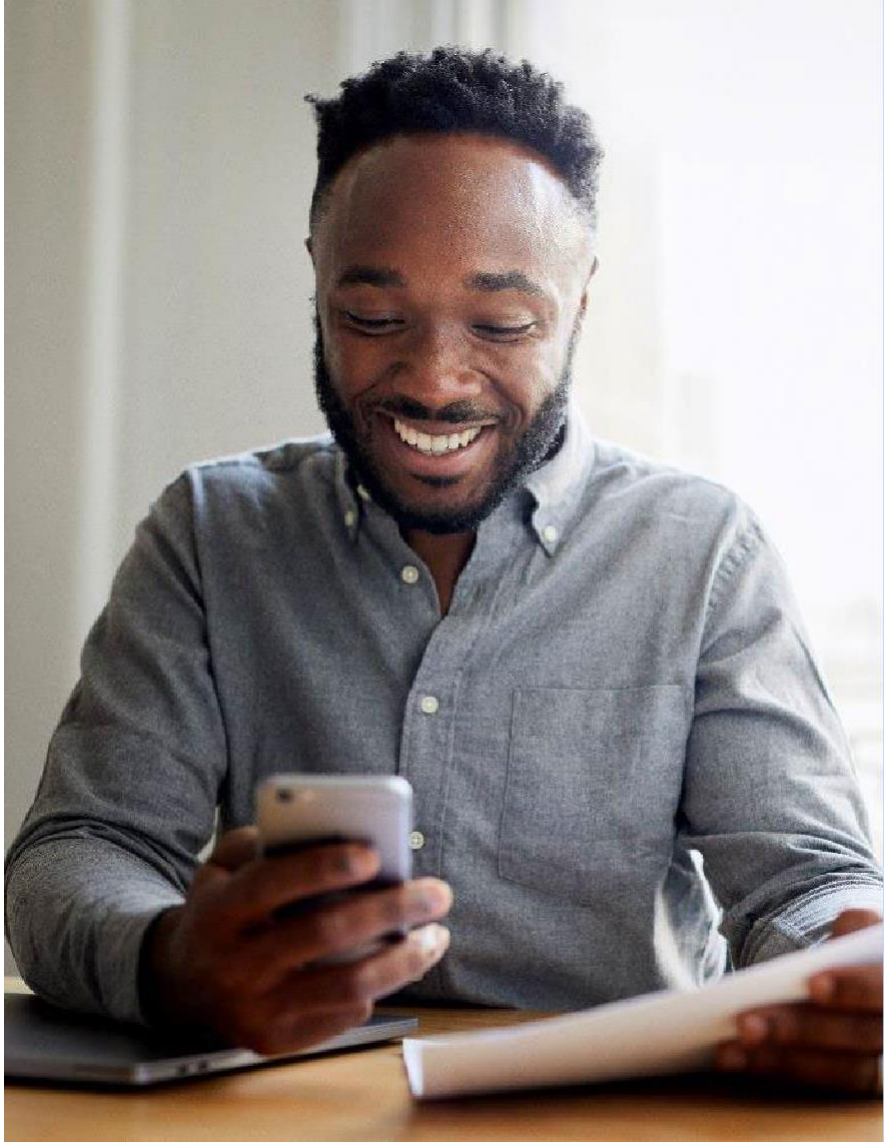
Teladoc Mental Health is available to eligible individuals ages 13+*

Therapist, Psychologist **\$85 or less / session**

Psychiatrist **\$190 or less / evaluation**
(ongoing sessions) **\$95 or less / session**

*Teladoc can answer questions about the virus, assess your risk, and provide support to help relieve symptoms.
Due to COVID-19, the need for our care has never been greater and wait times can be a few hours.

**Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.



Now more than ever, telehealth matters

- 24/7 access to board-certified medical doctors by phone, mobile and video
- Diagnoses and treats common health issues including flu, cough, seasonal allergies, rash and back pain and prescribes medication
- Confidential, ongoing support from certified psychiatrists, licensed psychologists, therapists or counselors by phone, mobile and video, 7 days a week
- Access to board-certified dermatologists by web or app
- **Seamlessly integrated with the Aetna HealthSM app**



92%
resolution rate¹

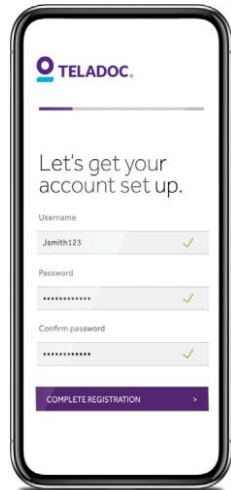
90%
member satisfaction²

Trademarks displayed are the property of their respective owners. Video consults are not available in all states due to state regulations.

1 Teladoc[®] Health Post Visit Survey Data, 2020.

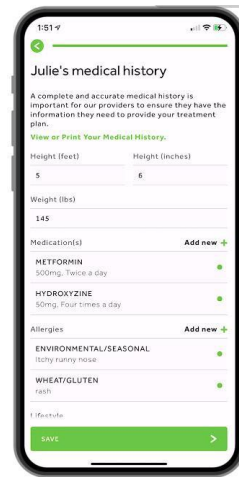
2 Teladoc Patient Satisfaction Survey, cumulative from 2017-2020.

Health advice is just a video chat away



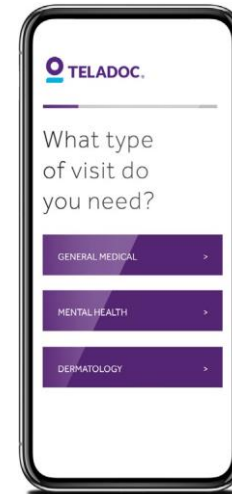
SET UP YOUR ACCOUNT

Set up your Teladoc® account



COMPLETE MEDICAL HISTORY

Doctor will review information about past conditions, medications, allergies and your family's medical history



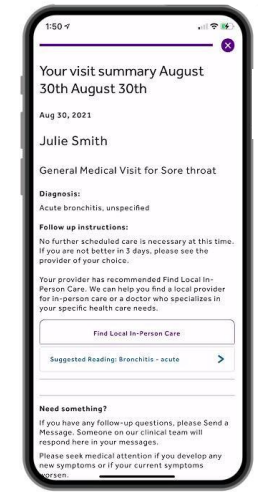
REQUEST A VISIT

Request a visit with the next available doctor OR schedule a time that fits your needs



TALK TO A DOCTOR

Talk to a doctor 24/7 by phone or video (app or online)



GET RESOLUTION

If medically necessary, the doctor will send a prescription to the pharmacy of your choice

Apple, the Apple logo, iPhone, iPad and the Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Names and some details have been changed or omitted to protect member privacy.

Preventive Care/Access to Care/ Discounts

Take care of yourself with preventive care

Stay healthy by taking advantage of your preventive care benefits. It's the ultimate self-care with no out-of-pocket costs.

Qualifying immunizations

100%

Preventive care and screenings for infants, children and adolescents

100%

Well-women exams

100%

In-network coverage

Feeling your best

Many people live with a behavioral health condition

People of any age, gender, income, race or religion can be affected by:

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

That's why your medical plan includes behavioral health benefits

We've integrated your benefits so that you can take care of the whole you. So whether you choose face-to-face counseling or prefer televideo counseling, you can rest assured that you have convenient access to care, support and other resources — right from your home or while traveling.

Whether your condition is mild and short-lived or serious and long-lasting, there are effective treatments that can help.



- **Behavioral therapy**

- Behavioral therapy is one of the main ways to treat a behavioral health condition. Also known as talk therapy, it can help you identify issues in your life that can contribute to problems and teach you how to manage and move beyond those issues.



- **Medication therapy and management**

- Treatment may include taking prescription medications that are effective in treating conditions like depression and substance use disorders. Your doctors are trained to find the medications for you.



- **Your care advocate**

- They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.

Delivering on our purpose

Guided by the mission to help *all* people, we work to solve the most complex health challenges. We expand access to affordable care, address inequities and combat a warming climate. Our corporate social responsibility strategy focuses on improving the health of the people and communities we serve, our business and the planet.¹

Healthy people*

Helping people on their paths to better health across all our touchpoints

Healthy community

Supporting the health of communities across the U.S.

Healthy planet

Recognizing the health of our environment is linked to human health, we're committed to doing our part

*Example: Screenings save lives. Aetna has a campaign to encourage members to get screened for colorectal cancer. Colorectal home screening kits are proactively sent to members identified based on criteria:

- not having a colorectal cancer screening claim in the past 10 years
- being between ages 55 to 64.

It comes down to personal choice. Employees are encouraged to make the best choice for them. Early diagnosis (whether that be via the home screening kit for those patients who avoid colonoscopies or an actual colonoscopy) is the key to helping patients have better outcomes long term. Any follow up required from either a home screening kit or a colonoscopy will be considered diagnostic and the plan's member cost share applies.

Diabetic supply and insulin update effective 5/1/2022

PHARMACY	IN-NETWORK	OUT-OF-NETWORK
Pharmacy Plan Type	Advanced Control Plan - Aetna	
Preferred Generic Drugs		
Retail	\$20 copay	Covered 100%; after applicable in network cost share Not Applicable
Mail Order	\$50 copay	
Copay waived for diabetic supplies and insulin		
Preferred Brand-Name Drugs		
Retail	\$45 copay	Covered 100%; after applicable in network cost share Not Applicable
Mail Order	\$112.50 copay	
Copay waived for diabetic supplies and insulin		
Non-Preferred Generic and Brand-Name Drugs		
Retail	\$80 copay	Covered 100%; after applicable in network cost share Not Applicable
Mail Order	\$200 copay	

\$0 Copay for diabetic supplies and insulin that are on the formulary (Tier 1 and Tier 2)

Know your options when you need care

You have several affordable and convenient options for immediate care. Keep this chart handy to help you make a smart choice the next time you need medical care. You may save time and money. Just text "GETAPP" to 90156 for a link to the **Aetna Health™ app**. You'll be able to find network providers and facilities near you. Message and data rates apply.*



Care options	Care from anywhere	In-person options for care			
	Non-emergency	Non-emergency	Non-emergency	Urgent	Emergency
	<p>Teladoc®</p> <p>Teladoc gives you 24/7 access to board-certified doctors by phone, video or mobile app. Talk to a doctor in minutes and get a diagnosis, treatment, and prescription (when needed), for non-emergency medical needs.</p>	<p>Primary care physician (PCP**)</p> <p>Your PCP is the best option for in-person, non-emergency care.</p> <p>To find in-network PCPs near you, log in to your member website.</p>	<p>MinuteClinic®</p> <p>MinuteClinic offers convenient care 7 days a week from certified nurse practitioners and physician assistants at select CVS Pharmacy® and Target stores nationwide.</p>	<p>Urgent care center</p> <p>Urgent care centers provide quick care for serious, but not life-threatening, situations. Many urgent care centers offer imaging, X-ray and lab services.</p>	<p>Emergency room</p> <p>The emergency room (ER) is for emergencies that can permanently impair or endanger your life. Using the ER for non-life-threatening issues can be very costly and probably means a very long wait time.</p>
When to use	<ul style="list-style-type: none"> Allergies Flu Bronchitis Sinus infection Food poisoning Rash Poison ivy/oak Sunburn Sore throat Headache/migraine Eye infection and more 	<ul style="list-style-type: none"> Physicals (wellness, screening) Vaccinations & injections Chronic condition management (heart disease, diabetes, arthritis, etc.) Acute care (sinus infections and injuries) Urgent care may be available by appointment 	<ul style="list-style-type: none"> Minor illnesses & injuries Screenings & monitoring Skin conditions Vaccinations & injections Wellness & physicals Women's services Travel health <p>Visit minuteclinic.com to confirm services available at your location</p>	<ul style="list-style-type: none"> Back/neck pain Cuts that require stitches Minor burns Flu Sprains Fractures Bronchitis Headaches and more 	<ul style="list-style-type: none"> Chest pain Severe abdominal pain Trouble breathing Uncontrollable bleeding Symptoms that may put your life at risk
Availability	24 hours a day 7 days a week 365 days a year	Weekdays during business hours (May be open extended hours and/or Saturdays)	7 days a week (including evenings and weekends)	Many open 7 days a week with extended hours	24 hours a day 7 days a week 365 days a year
How to access	By phone: 1-855-Teladoc (1-855-835-2362) By video: Teladoc.com/aetna By mobile app: download the Aetna Health or Teladoc app to get started	By appointment only	At select CVS Pharmacy and Target stores Schedule an appointment at minuteclinic.com or through the CVS Pharmacy app	Walk in	Walk in
Average wait time	On-demand within minutes (Avg. wait 10 - 15 mins.; guaranteed within 1 hour or consult is FREE of charge) Also by appointment	Average wait time of 22 minutes upon arrival ²	Make an appointment at minuteclinic.com	15 - 45 minutes ³	2 - 4 hours for non-emergency care ³
Average cost to you	<p>\$</p> <ul style="list-style-type: none"> Total cost is \$47 or less.¹ Pay at the time of your consult. No balance is ever billed to you. 	<p>\$ \$</p> <ul style="list-style-type: none"> Pay your copay at appointment, if applicable. Pay your estimated patient responsibility at time of visit, if applicable.^{****} You may be billed for any balance. 	<p>\$</p> <ul style="list-style-type: none"> No-cost or low-cost access to all covered services.^{***} Pay your estimated patient responsibility at time of visit, if applicable.^{****} You may be billed for any balance. 	<p>\$ \$ \$</p> <ul style="list-style-type: none"> Pay your copay at time of visit, if applicable. Pay your estimated patient responsibility at time of visit, if applicable.^{****} You may be billed for any balance. 	<p>\$ \$ \$ \$</p> <ul style="list-style-type: none"> Pay your copay at time of visit, if applicable. Pay your estimated patient responsibility at time of visit, if applicable.^{***} You may be billed for any balance.



CVS® HealthHUB™

A convenient and affordable option to help get you on the path to better health.

Convenient

Open every day – including nights and weekends. Get the care you need on **your** schedule.

Affordable

Just use your Aetna benefits and get no-cost/low-cost care.

Your local MinuteClinic® may now be a CVS® HealthHUB™. Visit **CVS.com/HealthHUB** to find a location near you.

MinuteClinic® services

Minor illnesses and injuries

Skin conditions

Wellness and physicals

Screenings and monitoring

Vaccinations and injections

Travel health

Women's and men's health services

Obstructive sleep apnea* screening assessment and diagnosis

Point of care lab testing



Expanded MinuteClinic services available**

Support managing certain chronic conditions like diabetes, sleep apnea, high cholesterol and more

Diabetic services like diabetic retinopathy screening and imaging†

Lifestyle support for heart health

Pelvic exams, STI testing and more

Colorectal risk assessment

Chickenpox vaccination (Varivax)

* Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third-party.

**Clinical services provided by a MinuteClinic® nurse practitioner or physician assistant within a CVS® HealthHUB™ location.

† Diabetic retinopathy diagnosis by an independent provider.

Enjoy discounts

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

on these products
and services:

Live what you love and count on
savings with the Aetna® Discount Program*

* Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.

Thank you



The Smithers Group, Inc.

Jaffa Volkert / David Moloney
Account Manager

April 28, 2022

PAYFLEX[®]

Part of the CVS Health[®] family of companies



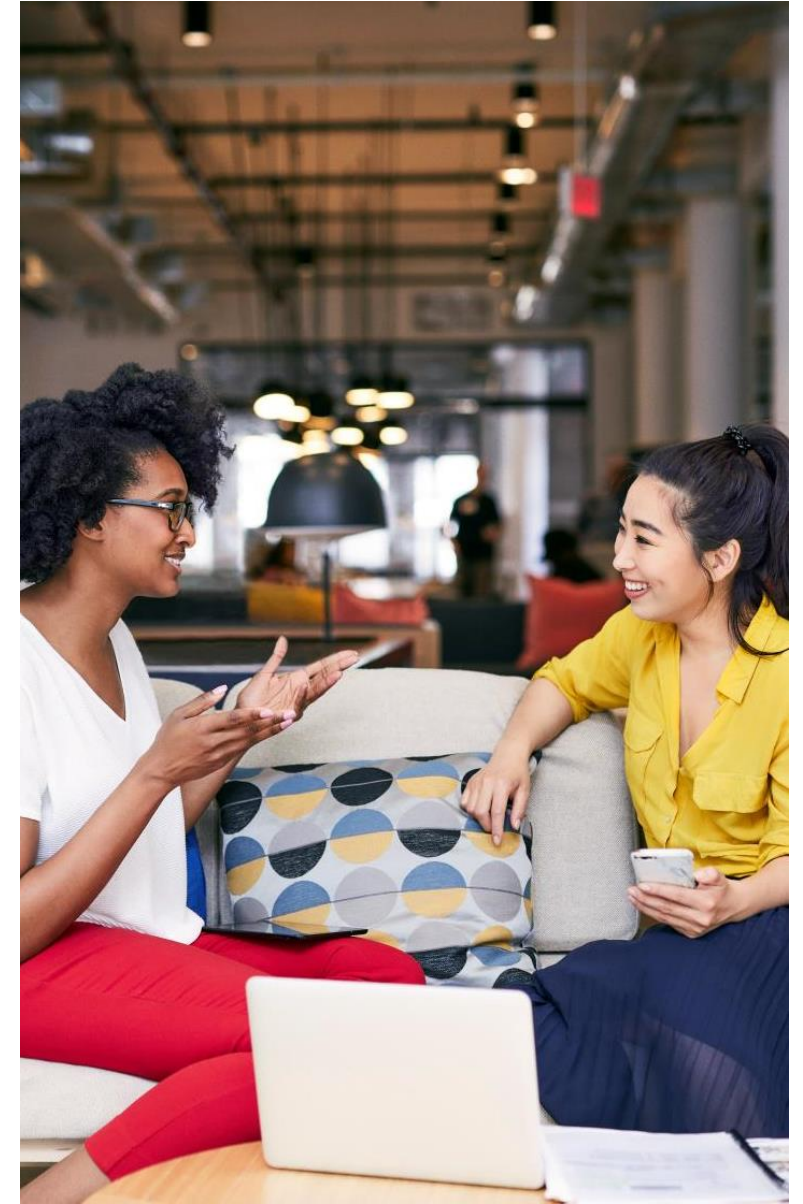
PayFlex

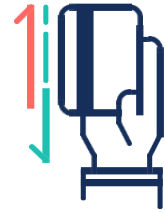
As a leading national well-being company, we are committed to supporting everyone's unique journey.

Presentation overview

- Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Health Reimbursement Account (HRA)
- PayFlex member website
- PayFlex Card[®]
- PayFlex Mobile[®] app

Flexible Spending Account (FSA)





A Flexible Spending Account (FSA) can help you save on health care costs.

At a glance

FSA funds can be used to help you pay for eligible medical, dental, vision, hearing, prescription drug expenses and other health related items.

The use-it-or-lose-it rule applies. The Smithers Group offers a carryover of \$570 for their participants.

Flexible spending account (FSA)

Helps save on health care costs

How does it work?

You contribute pretax dollars from your paycheck. Those dollars can then be used for eligible medical, dental, vision, hearing and prescription expenses. You can use your full contribution on the first day of the plan year.

How can you save money?

For 2022, you can contribute up to \$2,850 in a FSA on a pretax basis.

What expenses are eligible?

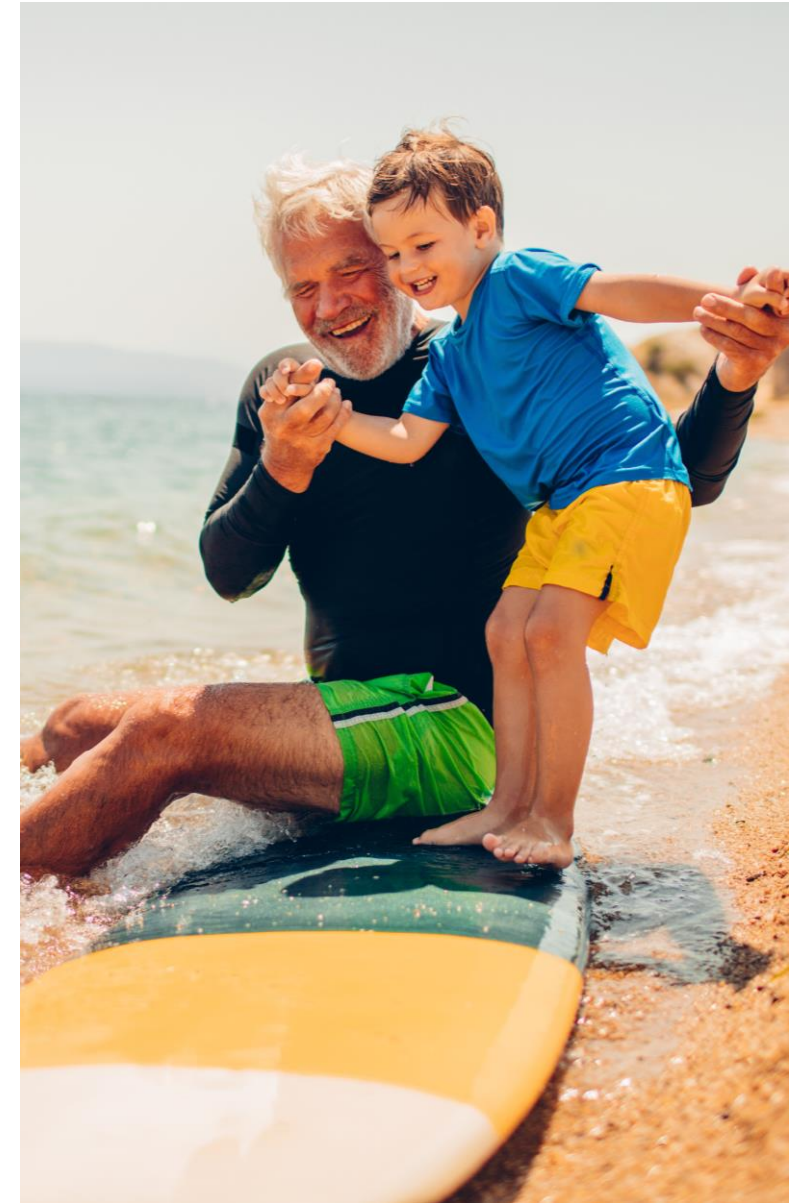
Expenses range from allergy medicine to X-rays. Visit [PayFlex.com](https://www.payflex.com) for the full list.

How will you benefit?

Your full contribution is available on the first day of the plan year. Funds can also be used for your tax dependents.



**Dependent Care
Flexible Spending Account
(DCFSA)**





A Dependent Care Flexible Spending Account (DCFSA) can help you save on day care costs for dependents.

At a glance

A DCFSA helps you pay for eligible services, such as:

- Preschool and summer day camp
- Before-school and after-school programs
- Child or adult day care

It's a simple way to save money while continuing to work and care for tax dependents. The Smithers Group allows the full \$5,000 IRS maximum.

Dependent care flexible spending account (dcfsa)

Helps save on day care costs for dependents

How does it work?

You contribute pretax dollars from your paycheck. Those dollars can then be used for services for your tax dependent(s) under the age of 13, or a spouse or tax dependent(s) who can't care for themselves.

How can you save money?

You can save up to 30 percent on day care expenses on a pretax basis using your DCFSA.

How will you benefit?

This option helps you save and pay for services that you need in order to work.



Health Reimbursement Account (HRA)





A Health Reimbursement Account (HRA) can help you pay for health care expenses with employer funds.

At a glance

HRA funds are provided by your employer. You can use these funds to get reimbursed for qualified medical expenses and, in some cases, insurance premiums.

Your employer does allow employees to rollover unused funds to the next plan year.

Health reimbursement account (hra)

Pay for health care expenses with employer funds

How does it work?

An HRA is an account funded for you by your employer.

You can use these funds to pay for specific eligible health care expenses for you, your spouse and your eligible dependents. Your employer chooses which expenses are eligible.

How can you save money?

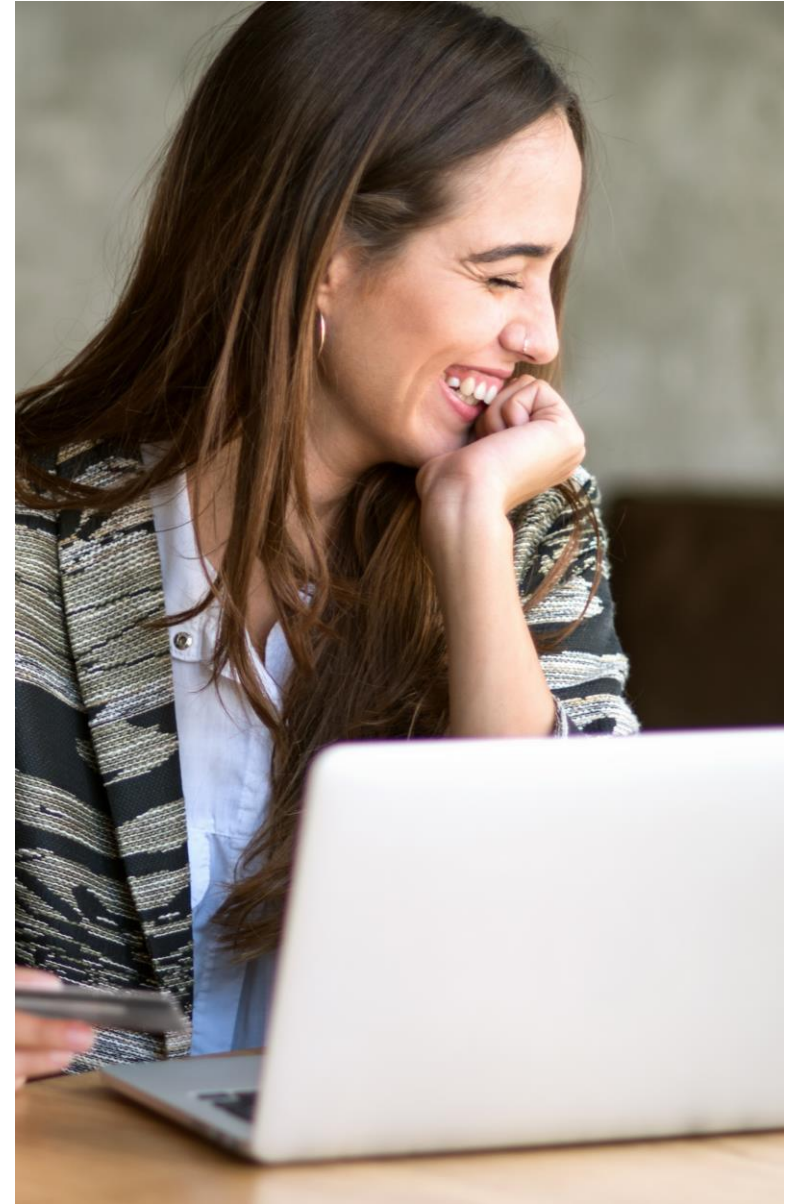
Your employer is paying for qualified health care expenses, so you don't have to spend your own funds.

What expenses are eligible?

Expenses range from allergy medicine to X-rays.



PayFlex Member Website



Payflex MEMBER WEBSITE

Our website makes it easy for you

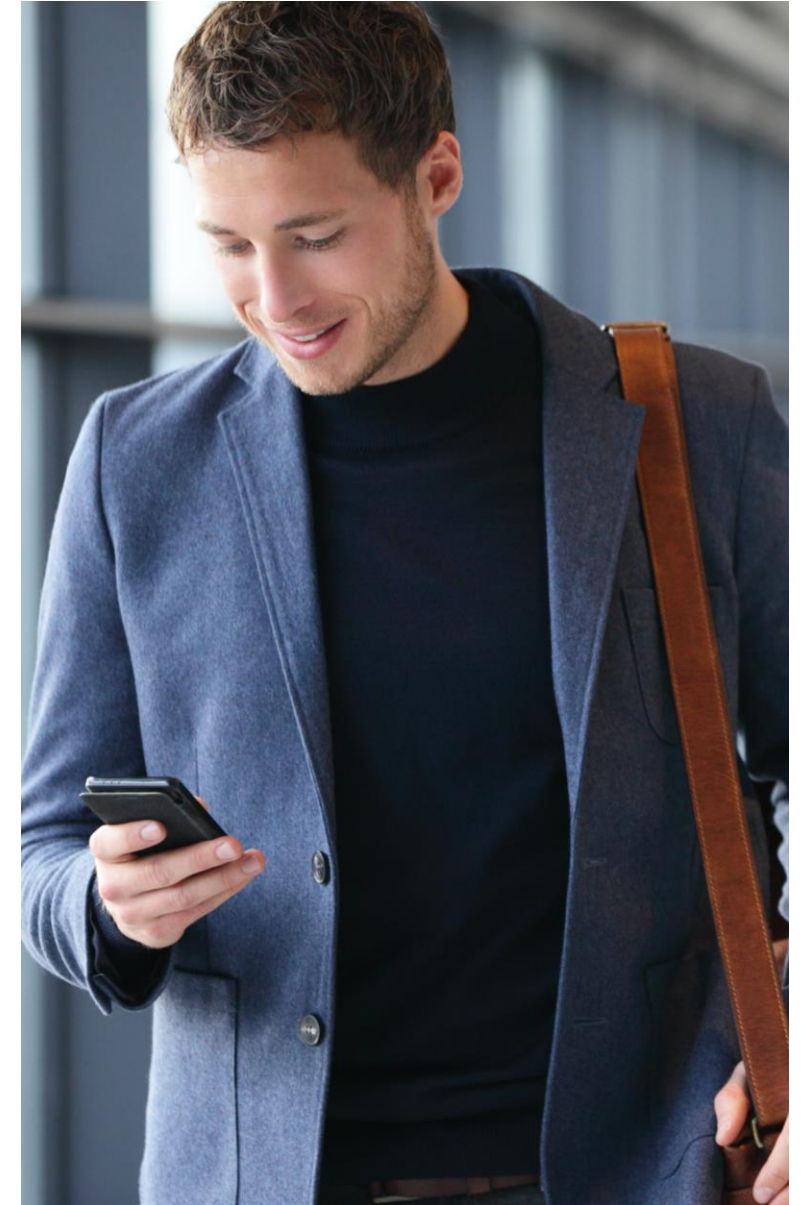
The PayFlex member website allows you to manage your account, access important information and reach customer service.

Benefits of the member website:

- Manage your account funds
- Pay yourself back for eligible expenses
- View transaction history
- Chat with a live PayFlex support specialist
- Upload documentation for claims and/or substantiation



PayFlex Mobile[®] App



Payflex MOBILE® APP

We make it easy when you're on the go

Our app is available for Android and Apple platforms. Simply download the app from your mobile device's app store then log in with the same username and password you use to access our website.

Benefits of the mobile app:

- Manage your account funds
- Pay your providers directly from your account
- Take pictures of documentation and pay yourself back for eligible expenses
- View transaction history
- Access the barcode scanner to verify if an item is an eligible health care expense



PayFlex Card®



PayFlex card®

We make it simple for you to pay for eligible expenses

- When you receive your PayFlex Card in the mail, call the number on your card to activate.
- You will receive your personal identification number.
- Simply swipe and select debit or credit. Our system automatically confirms if you have enough funds.
- You can use your card to pay for eligible expenses:
 - Deductibles, copays and coinsurance
 - Prescriptions and over-the-counter items
 - Dental and vision costs
 - Health-related items



CONNECTED CLAIMS

Algorithm

- As of 2/1/22, The Smithers Group is setup with Connected Claims
- PayFlex receives incoming files from Aetna, Delta Dental, and Eyemed where algorithms work behind the scenes to auto-substantiate charges made with the debit card by matching the following:
 - Date of service
 - Dollar amount
 - Provider or merchant name
 - Service code (med, den, vis)
- When a match is made, the charges are auto-substantiated with no further action needed by the members
- If a match does not occur, a request of documentation will be sent to the participant requesting additional information for these charges.
- **Please Note:** Charges prior to 01/01/22 may be requested. This is due to PayFlex not having access to your prior carrier UHC.

PAYFLEX SUBSTATION PROCESS

Verification of charges

From time-to-time PayFlex will request documentation to verify charges to stay in compliance with IRS regulations. This also may be due to claims submitted prior to 01/01/22.

- Employee will receive a letter stating that they or a family member recently used their FSA debit card however, we can't verify the expense and need additional information.
- **Action required** – Please send additional documentation for each expense listed by xx/xx/xxx to keep the card active.
- **What type of documentation can be submitted?**
 - EOB (Explanation of Benefits)
 - Itemized statement showing
 - Patient's name
 - Provider name
 - Date of service (not date of payment)
 - Type or description of service
 - Your cost, the final amount owed after discounts/insurance payments
- **How to submit documentation**
 - PayFlex website – www.payflex.com
 - PayFlex mobile app
 - Fax: 402-231-4303
 - Mail: PayFlex Systems USA, Inc. | Flex Department | PO Box 8396 | Omaha, NE 68108-0396

PayFlex.com

PayFlex Mobile[®] app

PayFlex Customer Service: 1-844-729-3539 (TTY: 711)

Monday-Friday 7 am-7 pm CT

Saturday 9 am-2 pm CT

PAYFLEX®

PayFlex Systems USA, Inc., Aetna, and CVS Pharmacy® are part of the CVS Health family of companies.

This material is for informational purposes only. It does not contain legal or tax advice. You should contact your legal counsel or your tax advisor if you have any questions or if you need additional information. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States economic or trade sanctions. Visit **PayFlex.com** for more information.

There may be fees associated with a Health Savings Account (HSA). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in HSA enrollment materials for more information.

Investment services are independently offered through a third party financial institution. By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks. The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

HSAs are currently not available to HMO members in California. HRAs are currently not available to Florida members. HSAs/HRAs are currently not available to HMO members in Illinois.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc. Standard text messaging and other rates from your wireless carrier still apply.

PAYFLEX®

Thank you!

