

MyBenny[™] User Guide







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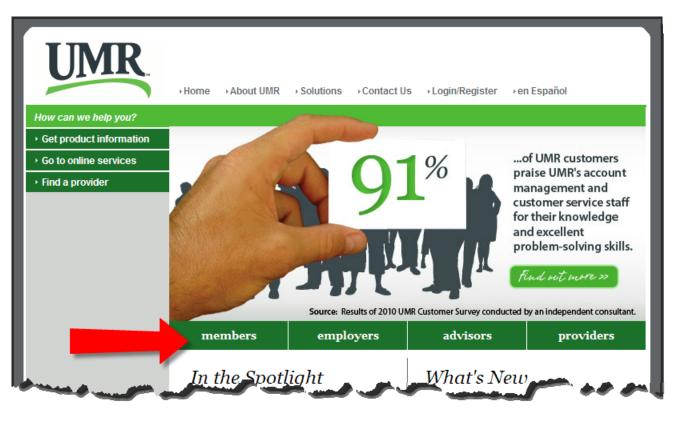


Members have access to their debit card account information 24/7 by logging into <u>www.umr.com</u> or <u>www.mybenny.com</u>. Account balances, transaction details, card status and other helpful information can be located on the websites.

Follow these instructions for registering and/or logging into your account and viewing your account details.

SECTION 1: UMR.com Registration Procedures

- 1. Go to <u>www.umr.com</u>
- 2. Click on **MEMBERS** in the middle of the web page.



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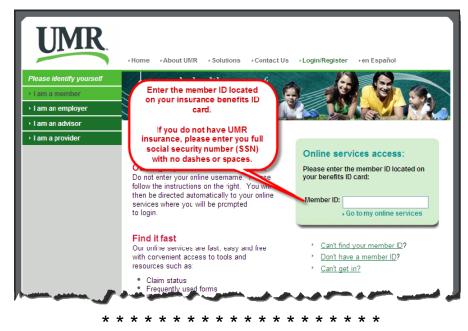
(Continue...)







- 3. Enter your member ID on the next screen (see image below) and press enter.
 - a. NOTE: Please enter the member ID located on your insurance benefits card. If you do not have insurance benefits with UMR, please enter your full social security number (SSN) with no dashes or spaces.



You will be redirected to the appropriate member website to begin the registration process to access your account.

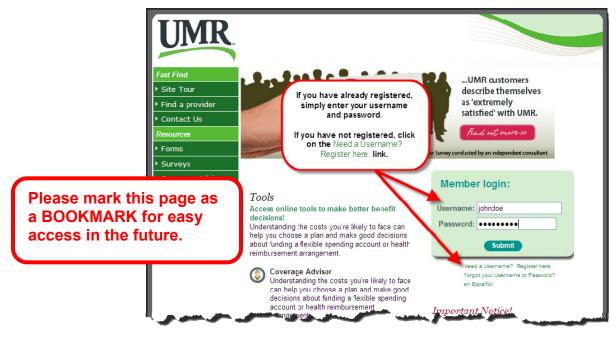








- 4. Enter your username and password if you have already registered.
- 5. If you need to register, click on the **Need a Username? Register here.** link and follow the steps to complete your registration.



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Continue to the next section after registering or logging in to locate the debit card information and view your account.







SECTION 2: Locating the Debit Card Links on UMR.com

- 1. Click on the **myClaimCenter** tab at the top of the page.
- 2. Then click on the **Accounts&Balances** tab in the second row.



The Flex Spending Account (FSA) Center is on the right side of the page.

3. Click on the **Benny Card Transactions and Balance Inquiry** link listed in the Account Resources section.

	UMR
myHome myClaimCenter myBenefitCenter myCareManagementCenter myPharmacyCenter myToc myClaimHome Medical Dental Disability Accounts&Balances	Logout
Consumer Accounts & Balances Welcome! This is your page to access account and balance information.	Flex Spending Account (FSA) Center Current Information Select to see claim, payment or previous year information. Annual YTD YTD YTD Election Contributions Paid Balance Dependent Care to S5000 00 S2000 00 Health Care to S5000 00 S2000 00 S2000 00 S2000 00 S2000 00 Parking to S450 00
Health Reimbursement Account (HRA) Status Health Reimbursement Account Status HRA Informations Current Year HRA Current Year HRA Stoto 00 Prior Year Rolayer - \$1000.00 Prior Year Rolayer - \$1000.00 YTD Claims Paid - \$0.00 VHD A HRA Bance - \$1000.00 "Pending claims may affect the HRA amount available.	Parking S Saluto Saluto Saluto Saluto Soluto Transportation S FMMPS0.00 S52.00 S52.00 Account Resources • FSA Claim Forms, FAQ and Contact Information • For Account Resources • FSA Claim Forms, FAQ and Contact Information • For Account Resources • Benny Card Transactions and Balance Inquiry • For Resources • Auto Reimbursement Form • Important Information About Your Benny Prepaid Benefit Card



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SECTION 3: MyBenny.com Registration Procedures

After clicking on the Benny Card link, the screen will refresh and redirect you to the <u>www.mybenny.com</u> website. Members will need to register on this website as well in order to gain full access to the debit card account information.

If users prefer, they can save this website as a favorite and login directly on this website to access their debit card information.

- 1. If you are already registered, please enter your Email Address and Password.
- 2. If you need to register, please click on First time using MyBenny? Please Register.

MyBer	าทุ	/™
Welcome to Benny™C	entral S	/stem Login
		My Benny Login
Education Center		First time using MyBenny? Please Register
IIAS Merchants	⇒	Country
90% Rule Merchants	⇒	Email Address:
Policies	⇒	Password:
		Login Forgot password Change username or password

*





The **Confirm User Account** screen will be displayed. From this screen members can perform the following:

- Register as a new user.
- Recreate a forgotten password.
- Change your username and password.

Welcome to Benny [®] Central System Login My Benny Login Education Center Confirm User Account IIAS Merchants Please enter the following information if you would like to: 90% • Register a new user account • Register a new user account • Register a new user account • Change your username or password • Change your username or password
Education Center Confirm User Account IIAS Merchants Please enter the following information if you would like to: 90% . Register a new user account . Recreate a forgotten password . Change your username or password .
IIAS Merchants Please enter the following information if you would like to: 90% • Register a new user account • Register a new user account • Recreate a for gottern password • Change your username or password • Change your username or password
Register a new user account Recreate a forgotten password Change your username or password
Mere Recreate a forgotten password Change your username or password
Member ID: Card Number: Please do not include spaces Zip Code:
Continue

To register as a new user:

- 1. Enter your **MEMBER ID** this is your full social security number with no dashes or spaces.
- 2. Enter your **DEBIT CARD NUMBER** this is the full 16-digit number with no dashes or spaces.

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- 3. Enter your **ZIP CODE**.
- 4. Click on **CONTINUE** at the bottom.

MyBenny™									
Welcome to Benny™ Central S	ystem Login								
	My Benny Login								
Education Center 📑	Confirm User Account								
IIAS Merchants 90% Rule Merchants Policies	Please enter the following information if you would like to: 9. Register a new user account 9. Change your username or password Member ID: Card Number: Card Number: 5.4452 Continue								



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The Create User Account screen will be displayed. Complete the Login Information section.

MyBenny	y [™]
Welcome to Benny™Central S	ystem Login
	My Benny Login
Education Center 📄	Create User Account
IIAS Merchants 📄	
90% Rule Merchants	Login Information
Policies 🗈	Enter your Email Address for the user name and create a personalized password that you won't forget. Email Address: john.doe@yahoo.com Confirm Email Address: john.doe@yahoo.com • If you do not have an email address, please enter your desired identity in the following romat: john.doe@myemail.com Password: •••••••• •••••••• •••••••• ••Kust be between 8 and 15 characters and contain one number. Create Account Cardholder Profile Information
	First Name JOHN MI Last Name DOE Aternate Phone Fax Email John. doe@y ahoo. com
	Address Line 1 1234 Any Street

Email Address	 Enter your email address. This will be your username for logging into MyBenny.com. If you previously registered with your email address AND the system is not accepting your email address, or you do not have an email address, please enter your desired username in the form of an email address. <i>Ex: john.doe@unknown.com</i> This email address is strictly used as the username to access the account. No correspondences will be sent to this email address.
Confirm Email Address	 Re-enter your email address for confirmation purposes.
Password	 CREATE YOUR OWN PASSWORD. **IMPORTANT** Passwords must be between 8 and 15 characters long and contain at least one number.
Confirm Password	 Re-enter your password for confirmation purposes.
Cardholder Profile Information section at the bottom	 Information in this section CANNOT be updated. Please review the information for accuracy and contact UMR Customer Service with any questions or concerns about this section.
	After all information has been entered, click on the "CREATE ACCOUNT" button.





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A confirmation screen will appear providing the following message: **Information Saved** To continue to MyBenny, click on the <u>click here</u> link on this confirmation screen.

MyBenny™									
Welcome to Benny™ Central S	ystem Login								
	My Benny Login								
Education Center IIAS Merchants Image: Content of the second	Create User Account Information Saved Registration is now complete. Please log in with the following email: GSTOTTSJR@INSIGHTBB.COM To proceed into MyBenny, please <u>click tere.</u>								

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(Continued...)







SECTION 4: Logging into MyBenny.com

After registering on MyBenny.com, you will be redirected back to the **MAIN LOGIN PAGE**. If you have previously registered, you can access this login page by going directly to <u>www.mybenny.com</u>.

- 1. Enter the **email address** that you setup as your username.
- 2. Enter the **password** that you created.
- 3. Click on Login.

MyBenny	тм
Welcome to Benny™Central Syst	tem Login
(My Benny Login
Education Center IIAS Merchants Image: Content of the second	Login First time using MyBenny? Please Register Email Address: john.doe@unknown.com Password: •••••• Login Eorgot password Change username or password





The Cardholder Home page will be displayed.

	IKNOWN.COM									Logou	
Cardholder Admin Home	Cardholder	's Name: DO	e, John			Ca	Cardholder's ID: 123456789				
Cardholder Profile	Cardholde	er Profile					Tools				
Cardholder Activity					N		Card St			10015	
View All Activity			101	C Company 3 Any Street	012				ispended /	Education Center	
Activity Dispute Form		Cardholder	Address: Wa	ust CI 000	01		кеафу то	racti	vation / Closed		
Cardholder Reports Cardholder Statement		Cardholde	r Phones	012						90% Rule Merchants	
Carbolder Spending by		Cardhold		n.doe@unkn					rd as lost or stolen		
Service		Carollog	Jun		0.0011		or to requi		w card, please		
Cardholder Services			100	Update Pro	ofile		contact ye	our aumi	riistrator.		
IIAS Merchants	Summary S	heet	_								
	Details are del	layed due to pro	essing								
	Account Ef	lection Amount	Settleme	nts Adjustn	nents Set	tled Balance	Auth. Not Set	ttled A	vailable Balance		
	HCA2011 \$	1,040.00	\$0.00	\$0.00	S1,0	040.00 \$	\$0.00 \$1,040.00				
		tivity Details v a specific activ	ity click on th	ne Activity Typ	e (Type) for	that activity.					
	NOTE: To view							мсс	Substantiation		
	NOTE: To view	Settle Date	Туре	Amount	Account	Description			ochootarraction		
		Settle Date 1/25/2011 12:42:51AM	Type Adjustment	Amount (\$1,040.00)	Account HCA2010	Description		N/A	N/A		

Member Information	 Member Name and SSN at the top of the screen. Company Name
	Member Address and email address if available
Card Status	 Card status is located at the top right. Ready for Activation: Card needs to be activated prior to use. Active: Card is ready to use Suspended: Card is temporarily deactivated until improper transactions are resolved on the account. Closed: Account has been closed and can no longer be used.
Account Balance(s)	 The remaining available balance will be displayed. The balance is updated "real-time" as transactions are made.
Recent Transactions	 The five most recent transactions will be displayed at the bottom of the page. To view more transactions, click on the <i>View All Activity</i> at the bottom right.

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SECTION 5: Viewing Activity and Transaction Details

IMPORTANT When navigating through the MyBenny website, please do not use the BACK/FORWARD buttons at the top of your browser. Doing so may log you out of the system and require you to login again. Please utilize the various navigational links found throughout the website (i.e. Return to Summary, Cardholder Home, etc.).

View All Activity

1. Click on the **View All Activity** link at the bottom of your home page to view all transactions on your account.

MyBenny	у тм								
Welcome,									Logout
Cardholder Admin Home	Cardholder	's Name:		1.00	Cardholder's	holder's ID:			
Cardholder Profile Cardholder Activity	Cardbolder Profile Card Status								
View All Activity	and and		ent Name:				-	nini .	Education Contes
	NOTE: To view Trans Date 1/24/2011 7:42:51PM 1/1/2011 3:23:13AM	/a specific acti Settle Date 1/25/2011 12:42 51AM 1/1/2011 8:23:13AM	Type Adustment Value _oad	Amount (\$1,040.00) \$1,040.00	e (Type) for Account HCA2010 HCA2011	that activity. Description MANUAL EATCH LOADER	MCC N/A N/A	Substantiation NA NA /iew All Activity	

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A summary screen will be displayed to reflect account balances and activity performed on the account.

MyBenny	,тм									
Welcome,									Logout	
Cardholder Admin Home	Cardholde	er's Name:		F) (6189			Available			
Cardholder Profile	Cardholde	r Activity :	> View Ad	tivity		Accou	Account Balance			
Vienn All Arkinika	V	Sheet							Education Center	
Filter options f		* Election /	Amount *	Settlemen			Auth. not Sett		90% Rule Merchants	
transactions	s. –	\$1,040.00	s	0.00	Clain \$0.00		\$0.00	Balance \$1,040.00		
Service Cardholder Services	/									
IIAS Merchants	-		w all activit	y associate	d with this	cardholder. You can filter by	y the various acti	vity types.		
	· ·	arameters)						-	
	NOTE: These	parameters o	nly apply to by Activity		nsactions.			*		
			by Substant					*		
Card			Filter by Ac	count All				~		
Transactions	Filte	r by Transacti	ion Date Bei							
				AND						
						Go				
	Activity D								-	
		i <u><< First</u> <u>< P</u>				Type) for that activity.				
	Trans Date	Settle Date	Туре	Amount	Account	Description	мсс	Substantiation		
	9/28/2008 8:40:25PM	9/29/2008 12:40:25AM	Decline	(\$59.25)	N/A	AND ADDRESS OF TAXABLE PARTY.	8071	N/A		
	0.40.23FM	12.40.23AM				Insufficient funds				
Declined trans	sactions a	ire in <mark>RED</mark>		(\$59.25)	N/A	Insufficient funds	8071	N/A		
Transactions that			be	\$152.48)	HCA2008		8062	Documentation Required		
submitted to "Documentation R			right.	\$14.00)	HCA2008	MEDCO	5912	No Follow Up Required		
	8/4/2008 2:05:04PM	8/6/2008 12:19:26PM	Settle ment	(\$4.24)	HCA2008	X RAY ASSOCIATES	8011	Eligible		
	8/4/2008 1:54:11PM	8/5/2008 12:16:32PM	Settlement	(\$31.04)	HCA2008	INTER CONTRACTORS	8062	Documentation Required		
	3/13/2008 1:20:28AM	3/17/2008 12:37:58PM	Settlement	(\$93.00)	HCA2007	MEDCO	5912	No Follow Up Required		
	Page 4 of 5	<u><< First</u> <u>< P</u>	revious 1	2 3 4	5 <u>Next</u>	> Last >>				





View Individual Transaction Details

 Click on the blue, underlined <u>Settlement</u> link for a specific transaction. This link is located in the column titled "Type."

e,			فستهداه	-	and the second se	(** **)	•	Log
	Activity D	etails			<u>ú</u>			
	NOTE: To vie	ew a specific activity	click on the Act	tivity Type	Type) for that activity.			_
	_	5 <u>«< First</u> <u>« Previous</u>						
	Trans Date	Settle Dite Type	Anount	Account	Description	MCC	Substantiation	
	8/4/2008 1:17:42PM		(s 01.60)	HCA2008	EAPTIS'	8062	Documentation Required	
	7/10/2008 3:53:00PM	7/14/2003 <u>Settler</u> 12:27:20 PM	<u>ent</u> (\$ (6.00)	HCA2008	NEDCO	5912	No Follow Up Required	
	7/9/2008 12:15:15PN	7/12/2003 <u>Settler</u> 12:34:21 PM	<u>nent</u> (S. 7.00)	HCA2008	NEDCO	5912	No Follow Up Requirad	
	3/13/2008 1:20:28AM		<u>nent</u> (\$ 1.00)	HCA2008	MEDCO	5912	No Follow Up Required	
	Page 4 of 5	5 «< First » Previous	1 2 3 4	5 Next	> Last >>			

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The **Detailed Activity Info** screen will be displayed. Additional details are provided on the next page.

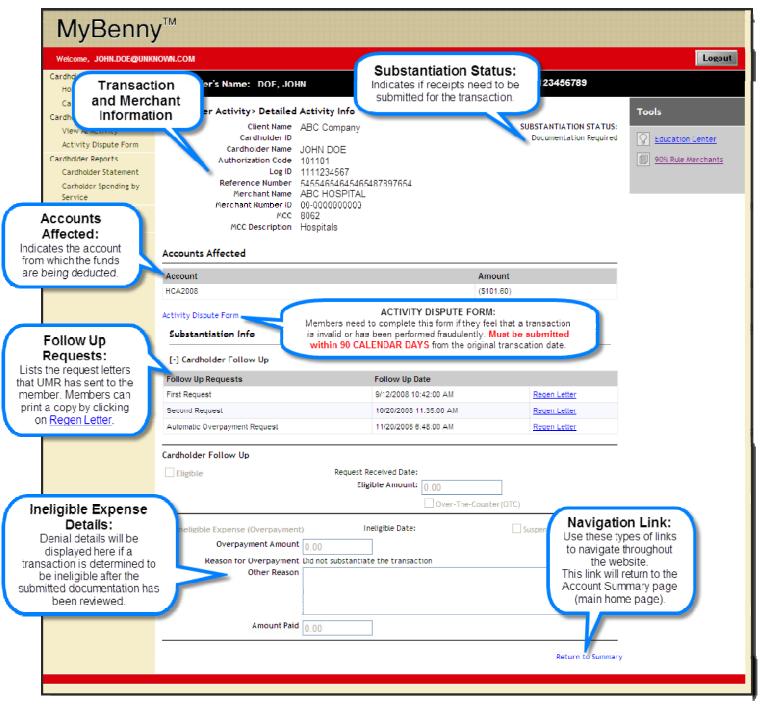








Detailed Activity Info screen...





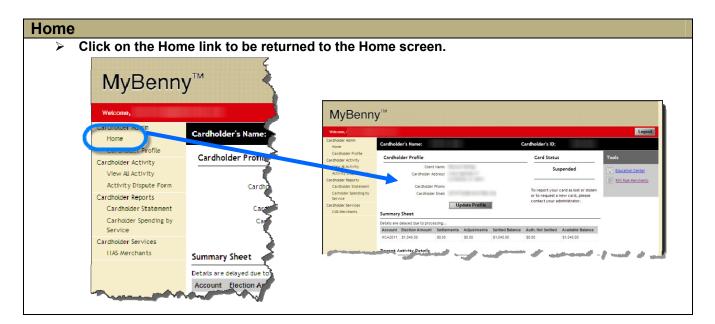


SECTION 6: Cardholder Menu (Left Menu)

This section will provide additional guidance and details for the menu located to the left of the home page. Each navigational link will be described in this section.

MyBenn	У					
ardholder Admin Home	Cardhold	er's Name:	107T5, 648			Cardholder's ID:
Cardholder Profile	Cardbo	lder Profile				Card Statu
rdholder Activity	Carono	ider Frome				
View All Activity		Client	t Name:	100000		Su
Activity Dispute Form		Cardholder A	ddress:	1011 (100) · · ·		
rdholder Reports			10.000	10.01		
Cardholder Statement		Cardholder	Phone:			
Carholder Spending by		Cardholde	r Email:	office the second state.	- an	To report you
Service						or to request a contact your a
rdholder Services			Up	date Profile		contactyour
II.AS Merchants	Summary	Sheet				
	Details are	delayed due to proce	essing			
	Account	Election Amount	Settlements	Adjustments	Settled Balance	Auth. Not Settled
	HCA2011	\$1,040.00	\$0.00	\$0.00	\$1,040.00	\$0.00

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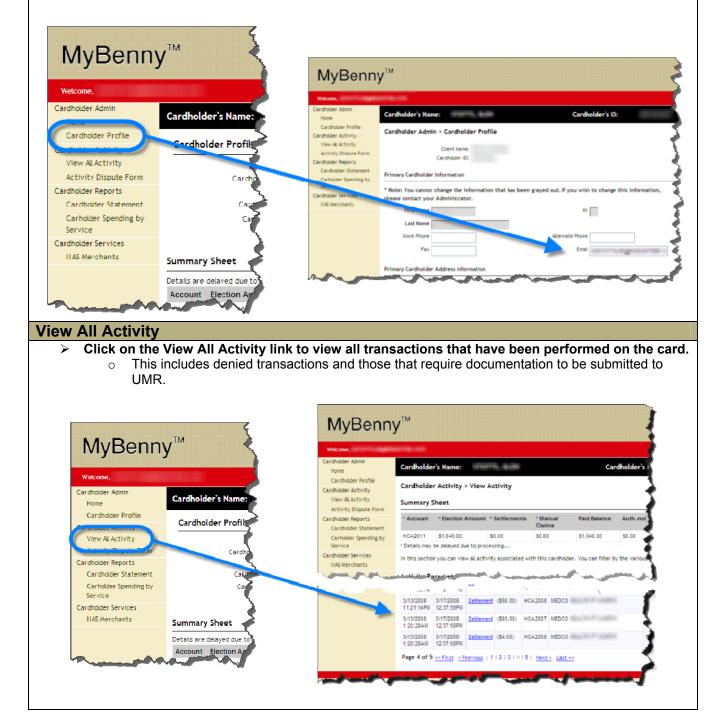






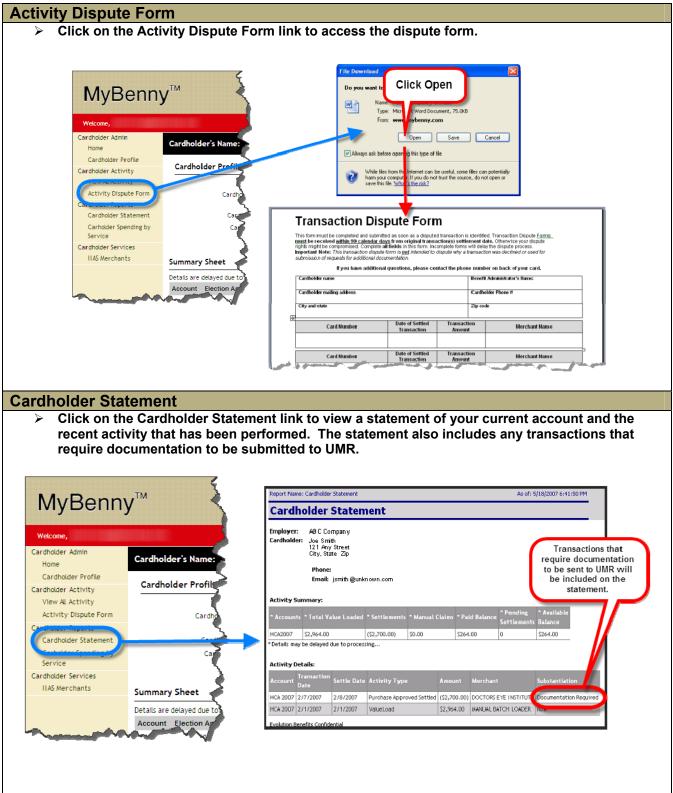
Cardholder Profile

- Click on the Cardholder Profile link to view your name and address information.
 If this information is incorrect please contact UMR Customer Service.
- Members can update their email address on this screen to have request letters emailed directly to them.









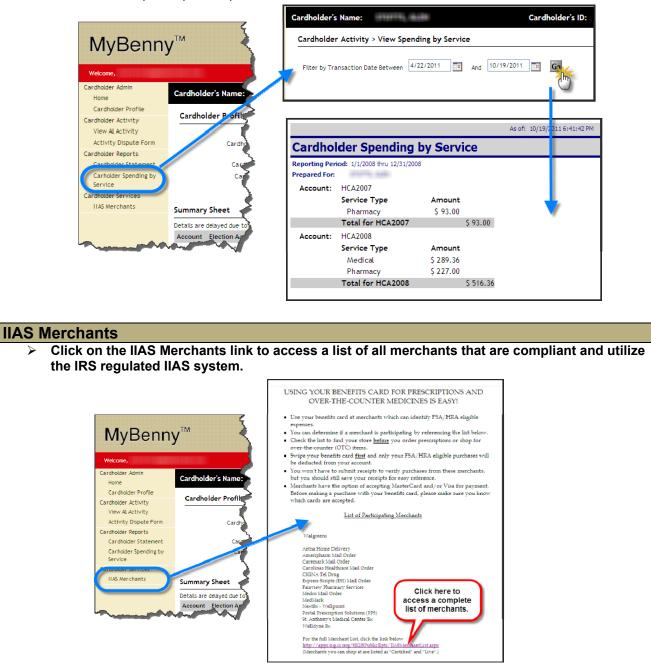






Cardholder Spending by Service

- Click on the Cardholder Spending by Service link to view a report that will break down where the FSA dollars were spent.
 - Example Only: A member has an annual election of \$1500.00 in the Health Care FSA and has used this full amount with their debit card. This report will reflect where the funds were utilized. Perhaps \$1311.66 went toward medical expenses and the remaining \$188.34 went toward prescription expenses.









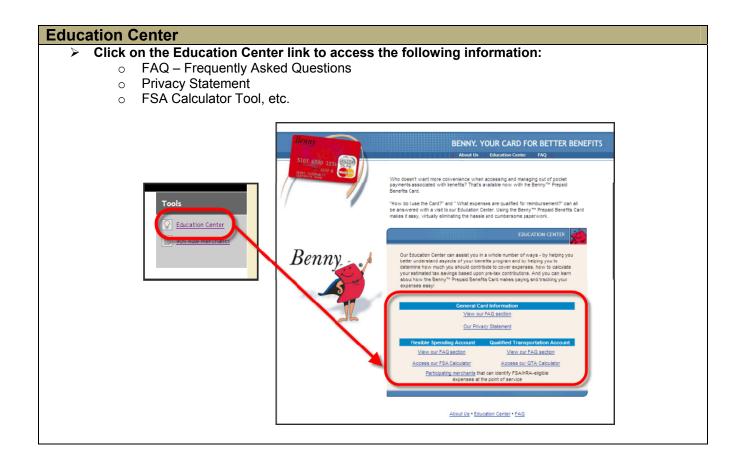
SECTION 7: Tools Menu (Right Menu)

This section will provide additional guidance and details for the *Tools Menu* located to the right of the home page, which includes the Education Center and the 90% Merchant list.

Welcome,			Logo
Cardholder Admin Home	Cardholder's Name:	Cardholder's ID:	$\overline{}$
Cardholder Profile Cardholder Activity	Cardholder Profile	Card Status	Tools
View Al Activity Activity Dispute Form	Client Name: Cardholder Address:	Suspended	Education Center
Cardholder Reports Cardholder Statement Carholder Spending by	Cardholder Phone: Cardholder Emaîl:	To report your card as lost or stolen or to request a new card, please	90% Rule Merchants
Service Cardholder Services IIAS Merchants	Update Profile	contact your administrator.	
	Summary Sheet Details are delayed due to processing Account Election Amount Settlements Adjustments Set	tled Balance Auth. Not Settled Available Balance	-

* * * * * * * * * * * * * * * *

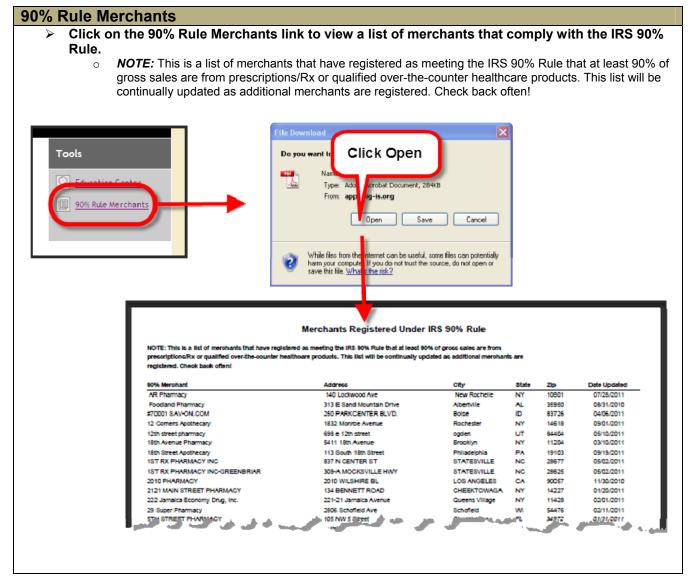
* *















SECTION 8: UMR Contact Information

UMR contact information is listed below as a quick reference for members.

Customer Service

Phone Number

866 - 868 - 0145

Office Hours

7:00am – 5:00pm CDT

Monday - Friday

Send Supporting Documentation To:

Fax to:

866-881-1200

Email to

umr-fsa@umr.com

Mail to:

UMR – Flexible Spending PO Box 8022 Wausau, WI 54402-8022

