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   a. Education Center
   b. 90% Rule Merchants

8. UMR Contact Information
Members have access to their debit card account information 24/7 by logging into www.umr.com or www.mybenny.com. 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 www.umr.com
2. Click on MEMBERS in the middle of the web page.
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.

Please mark this page as a BOOKMARK for easy access in the future.

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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.

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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.
SECTION 3: MyBenny.com Registration Procedures

After clicking on the Benny Card link, the screen will refresh and redirect you to the www.mybenny.com 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.
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.

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.
3. Enter your **ZIP CODE**.
4. Click on **CONTINUE** at the bottom.
The Create User Account screen will be displayed. Complete the Login Information section.

- 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.
  - Ex: john.doe@unknown.com
- This email address is strictly used as the username to access the account. No correspondences will be sent to this email address.

- Re-enter your email address for confirmation purposes.

- CREATE YOUR OWN PASSWORD.
- **IMPORTANT** Passwords must be between 8 and 15 characters long and contain at least one number.

- Re-enter your password for confirmation purposes.

- 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.
A confirmation screen will appear providing the following message: **Information Saved**

To continue to MyBenny, click on the **click here** link on this confirmation screen.

(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 www.mybenny.com.

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

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

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The Cardholder Home page will be displayed.

**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 View All Activity at the bottom right.

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

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

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View Individual Transaction Details

1. Click on the blue, underlined Settlement link for a specific transaction. This link is located in the column titled “Type.”

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

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

- **Transaction and Merchant Information**
- **Substantiation Status:** Indicates if receipts need to be submitted for the transaction.
- **Accounts Affected:** Indicates the account from which the funds are being debited.
- **Follow Up Requests:** Lists the request letters that UMR has sent to the member. Members can print a copy by clicking on the printed letter.
- **Ineligible Expense Details:** Denial details will be displayed here if a transaction is determined to be ineligible after the submitted documentation has been reviewed.
- **Activity Dispute Form:** Members need to complete this form if they feel a transaction is invalid or has been performed fraudulently. **Must be submitted within 90 Calendar Days** from the original transaction date.
- **Navigation Link:** Use these types of links to navigate throughout the website. This link will return to the Account Summary page (main home page).
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.

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**Home**

- Click on the Home link to be returned to the Home screen.
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.

View All Activity

- Click on the View All Activity link to view all transactions that have been performed on the card.
  - This includes denied transactions and those that require documentation to be submitted to UMR.
Activity Dispute Form

- Click on the Activity Dispute Form link to access the dispute form.

Cardholder Statement

- Click on the Cardholder Statement link to view a statement of your current account and the recent activity that has been performed. The statement also includes any transactions that require documentation to be submitted to UMR.
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.

IIAS Merchants

- Click on the IIAS Merchants link to access a list of all merchants that are compliant and utilize the IRS regulated IIAS system.
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.

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**Education Center**

- Click on the Education Center link to access the following information:
  - FAQ – Frequently Asked Questions
  - Privacy Statement
  - FSA Calculator Tool, etc.

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90% Rule Merchants

- Click on the 90% Rule Merchants link to view a list of merchants that comply with the IRS 90% Rule.
  - NOTE: This is a list of merchants that have registered as meeting the IRS 90% Rule that at least 90% of gross sales are from prescriptions/Rx or qualified over-the-counter healthcare products. This list will be continually updated as additional merchants are registered. Check back often!
SECTION 8: UMR Contact Information

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

<table>
<thead>
<tr>
<th>Customer Service</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phone Number</strong></td>
</tr>
<tr>
<td>866 – 868 – 0145</td>
</tr>
<tr>
<td><strong>Office Hours</strong></td>
</tr>
<tr>
<td>7:00am – 5:00pm CDT</td>
</tr>
<tr>
<td>Monday - Friday</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Send Supporting Documentation To:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fax to:</strong></td>
</tr>
<tr>
<td>866-881-1200</td>
</tr>
<tr>
<td><strong>Email to</strong></td>
</tr>
<tr>
<td><a href="mailto:umr-fsa@umr.com">umr-fsa@umr.com</a></td>
</tr>
<tr>
<td><strong>Mail to:</strong></td>
</tr>
<tr>
<td>UMR – Flexible Spending</td>
</tr>
<tr>
<td>PO Box 8022</td>
</tr>
<tr>
<td>Wausau, WI  54402-8022</td>
</tr>
</tbody>
</table>