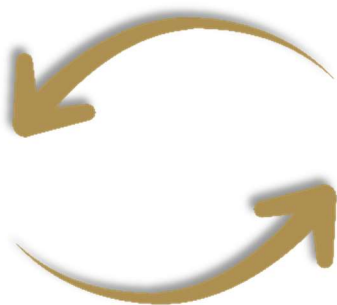


Employee Portal Guide



Benefit Administration by Design LLC

Welcome to your Benefit Administration by Design (BABD) Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Health Reimbursement Account (HRA), Commuter Benefits, and Wellness/Incentive 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. You have your choice of 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.

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HOW DO I LOG ON?

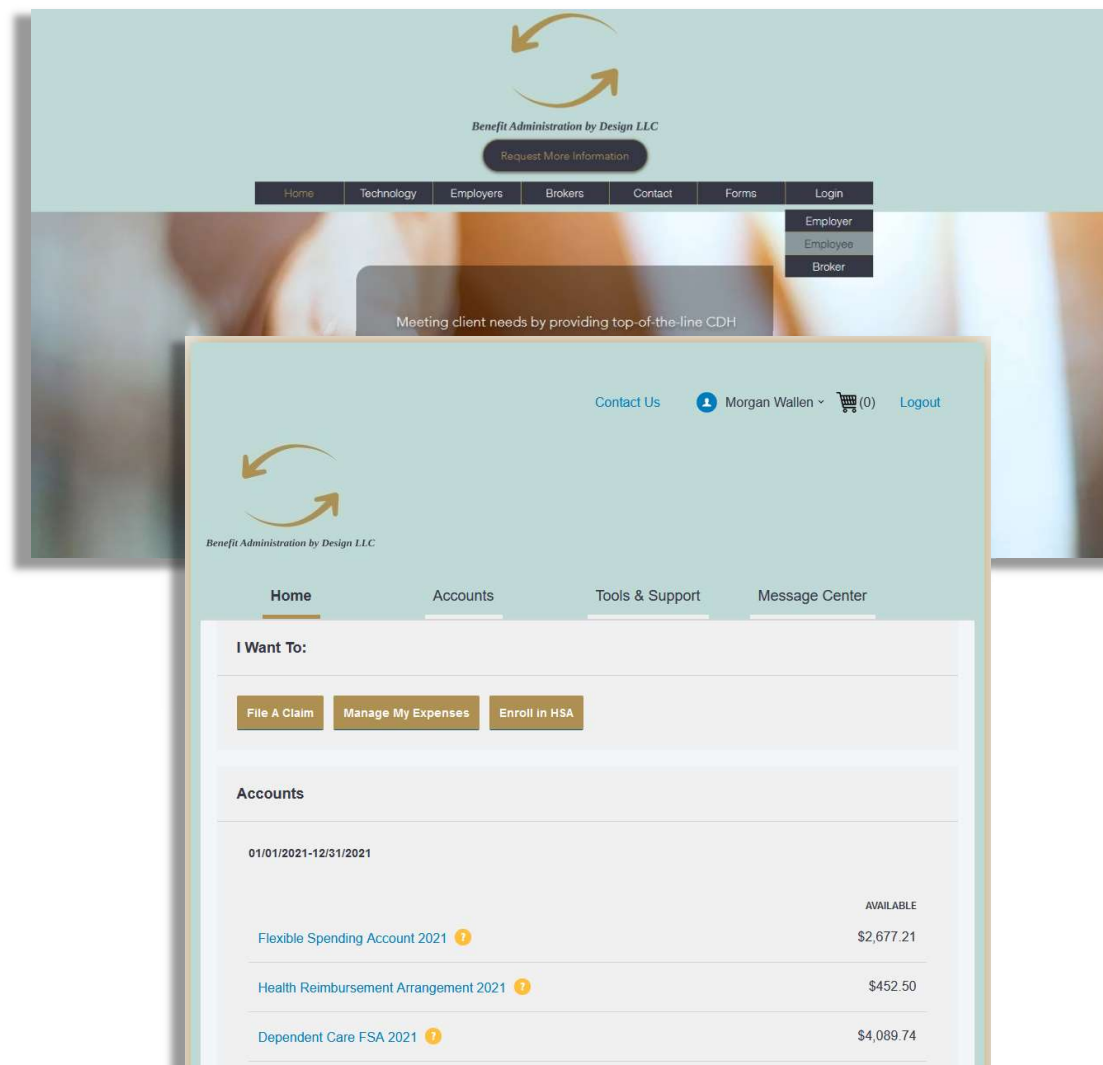
1. Go to www.babdllc.com
2. Click **Login**
3. Click **Employee**
4. Click **CDH Plans**
5. Enter your login ID and password or register as a new user.

*Hint: Your **username** is the initial of your first name, your full last name, and the last four digits of your SSN. Your **password** is your DOB (DDMMYY), the initial of your first name, your full last name, and a "!" followed at the end.*

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 Accounts, Investments, and Profile.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- 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.



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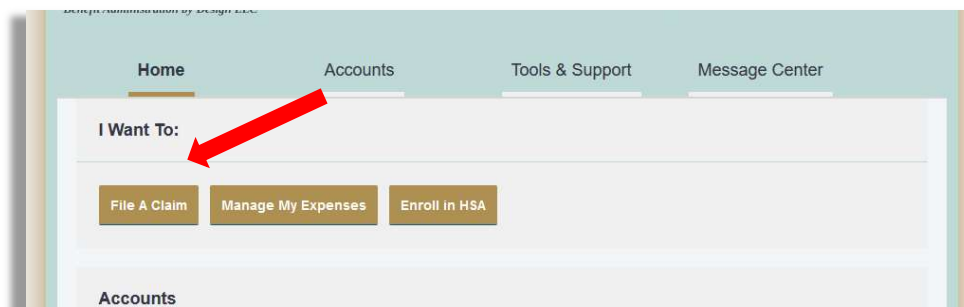
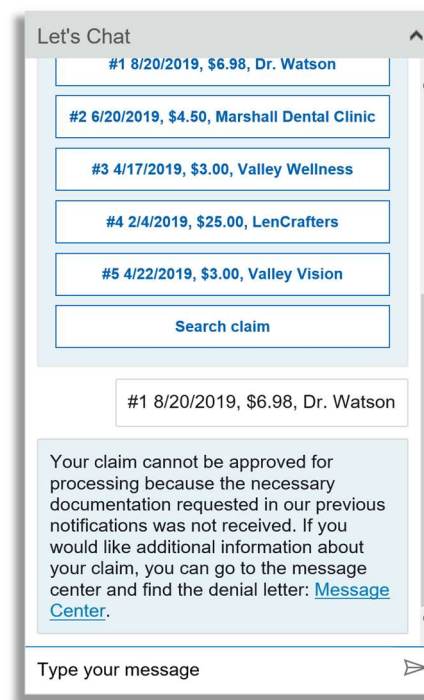
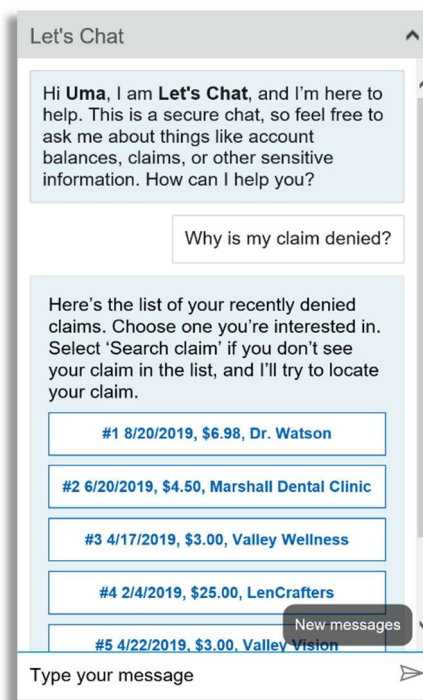
HOW DO I GET ASSISTANCE WITH MY CLAIM?

1. From any page you can open the Let's Chat window from the bottom right icon.
2. Asking about claim denial or claims needing receipt will prompt the chat window to help you review your claims and find where you can attach receipts.

HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

1. On the **Home Page**, you may simply 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.
3. For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
4. When all claims 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 or use one of your **Mobile Quick Receipts**.



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HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the **Home Page**, see the **Accounts** section.
2. For all Account Activity, click on the **Accounts** tab from the Home Page to bring you to the Account Summary page. Then you may 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.

HOW DO I VIEW MY CDH 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. By clicking on the line of the claim, you can expand the data to display additional claim details.

Home Accounts Tools & Support Message Center

Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits.

01/01/2021-12/31/2021

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Flexible Spending Account 2021	\$2,750.00	\$97.94	\$51.23	\$21.56	\$25.15	\$2,677.21
+ Dependent Care FSA						
+ Health Reimbursement						

Home Accounts Tools & Support Message Center

Accounts / Claims

Filter By Reset Filters

DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
+ 08/08/2021	Dependent Care FSA ...	Highview	Pending Receipt	\$10.00
+ 08/05/2021	Health Reimbursement...	Dr. Cool	Paid	\$20.00
+ 07/25/2021	Dependent Care FSA ...	Daycare	Paid	\$300.00
+ 07/18/2021	Flexible Spending Acc...	Dr	Paid	\$27.13
+ 07/04/2021	Health Reimbursement...	Dr Genius	Scheduled Reimbursement	\$10.50
+ 07/04/2021	Flexible Spending Acc...	Dr Genius	Denied	\$7.00
+ 06/21/2021	Health Reimbursement...	-	Scheduled Reimbursement	\$17.00
+ 04/08/2021	Flexible Spending Acc...	Dr. Dentist	Hold	\$21.56
+ 03/16/2021	Flexible Spending Acc...	-	Denied	\$18.15
+ 03/08/2021	Flexible Spending Acc...	Dr. Awesome	Paid	\$24.10
+ 03/06/2021	Dependent Care FSA ...	Highview	Scheduled Reimbursement	\$23.16

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HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

1. From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. From the **Home Page**, under 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 UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Accounts Tab**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link under Profile for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

The image displays two screenshots of the Employee Portal interface. The top screenshot shows the 'Accounts / Payments' page, which includes a navigation bar with 'Home', 'Accounts', 'Tools & Support', and 'Message Center'. Below the navigation bar, there is a 'Filter By' dropdown and a 'Reset Filters' link. A table lists payment transactions with columns for DATE, NUMBER, METHOD, STATUS, and AMOUNT. The bottom screenshot shows the 'Profile / Profile Summary' page, which includes a navigation bar with 'Home', 'Accounts', 'Tools & Support', and 'Message Center'. Below the navigation bar, there is a 'Profile' section with links for 'Update Profile' and 'Add/Update Dependent', and a 'Dependents' section with a link for 'Add Dependent'. The 'Profile' section displays personal information for MORGAN WALLEN, including HOME ADDRESS, MAILING ADDRESS, EMAIL ADDRESS, GENDER, MARITAL STATUS, EMPLOYER EMPLOYEE ID, USERNAME, and PARTICIPANT ACCOUNT ID. The 'Dependents' section displays information for FEMALE C WALLEN, including Birth Date, Student status, and a link for 'View / Update'.

DATE	NUMBER	METHOD	STATUS	AMOUNT
08/10/2021	0000001237	Check	Paid	\$300.00
08/10/2021	0000001236	Check	Paid	\$44.10

Profile	Update Profile	Dependents	Add Dependent
MORGAN WALLEN HOME ADDRESS 555 Cowboy St Dallas, TX 75227 United States MAILING ADDRESS 555 Cowboy St Dallas, TX 75227 United States EMAIL ADDRESS GENDER Male MARITAL STATUS Unspecified EMPLOYER EMPLOYEE ID BABD-0001 USERNAME Mwallen PARTICIPANT ACCOUNT ID 0005904608		FEMALE C WALLEN Birth Date: 7/4/2017 Student: No View / Update	

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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.

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.
6. 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.

PLAN YEAR	ACCOUNT(S)	PRIMARY	ALTERNATE
01/01/2021 - 12/31/2021	Flexible Spending Account 2021	Debit Card	Check
	Dependent Care FSA 2021		
	Health Reimbursement Arrangement...		

[Update](#)

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the **Home Page**, click on the **Accounts Tab**, and 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**.

Login Information	Action
Password	Change Password
Username	Change Username
Security Questions	Change Security Questions

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HOW DO I VIEW/ACCESS?

... DOCUMENTS & FORMS?

1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

... NOTIFICATIONS?

1. From the **Home Page**, click the **Message Center** tab.
2. Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
3. In addition, you can **Update Notification Preferences** by clicking on the link next to Notifications.

... PLAN INFORMATION?

1. On the **Home Page**, under the **Accounts Tab**, you will be directed to the **Account Summary** page
2. Click onto the applicable account name and the **Plan Rules** will open in a pop-up window.
OR from the **Home Page**, under the **Tools & Support** page, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.

