

Humana Access



Humana Access Online User Guide

Simplify your healthcare finances with convenient, online access to your tax-advantaged spending account

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Getting Started

HOW TO REGISTER YOUR SPENDING ACCOUNT

1. Go to www.HumanaAccess.com.
2. Click the **REGISTER** button in the upper right corner of the home screen.

Humana Access

SIGN IN REGISTER

WELCOME

< **Humana Access** Spending Account >

Take Advantage of all the Resources

Welcome to the new Humana Access web portal! Humana Access offers a comprehensive suite of spending account tools for its members. Please use the information provided to you to register for the site and begin taking advantage of your spending account funds.

Video: HSA	Video: HRA	Video: Healthcare FSA
Video: Dependent Care FSA	Calculate your Tax Savings	About us

Humana Access Spending Account
www.humanaaccess.com

5285 7300 0000 0000
MEMBER NAME 12/23
debit
mastercard

The Humana Access Mastercard® debit card provides easy access to your HSA, HRA, Healthcare FSA and Dependent Care FSA funds.

REGISTRATION – STEP 1

1. Choose a username & password
2. Enter your name and email address
3. For the **Registration ID**, select Card Number from the drop down menu. Then enter your selection in the next box.
 - Your **Card Number** is the **16-digit account number** displayed on your Humana Access debit card
 - If you do not have a Humana Access debit card, you will need to enter your Employer ID which can be found on the welcome letter mailed to your home. If you don't have your letter, call our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 AM - 7:00 PM Eastern.
4. Enter your **Employee ID** which is your Social Security Number
5. Click the box to accept Terms of Use
6. Click **NEXT**. The process may take a few seconds. Do not click your browser's back button or refresh the page.

Registration form fields:

- Username *
- Password *
- Password Strength
- Confirm Password *
- First Name *
- Initial
- Last Name *
- Email *
- Employee ID *
- Registration ID * (Employer ID)
- I accept [Terms of Use](#)

REGISTRATION – STEP 2

The next phase of registration involves setting up your secure authentication. This crucial step helps ensure your account is secure and private.

1. Select your security questions. From the list, please select four security questions and provide your answers. These questions will be randomly asked during subsequent logins to ensure security.
2. When finished, click **NEXT**.

REGISTRATION – STEP 3

1. On the next page, you will be prompted to verify your email.
2. Click **NEXT**.

Register - Secure Authentication

STEP 1 | STEP 2 | **STEP 3** | STEP 4

First Name: Test

Last Name: Account

Confirm Email *:

The email address entered is used for security encryption only. It is not used for solicitation purposes.

REGISTRATION – STEP 4

1. Review the information you entered during the secure authentication process.
2. After you've reviewed and confirmed the accuracy of this information, click **SUBMIT SETUP INFORMATION**.
3. A confirmation page will display the successful completion of your registration.

Other Items to Double Check:

- Make sure the name you enter matches the name on your Humana Access card
- Make sure both the password and login ID have the correct number of characters, and special rules are followed.

If you are no longer an active employee:

- Follow the above registration steps. NOTE: If you do not have a Humana Access debit card, you will need to enter your Employer ID as the Registration ID, which can be found on the welcome letter mailed to your home. If you don't have your letter, call our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 AM - 7:00 PM Eastern.

Quick Reference Guide

USING YOUR HUMANA ACCESS MASTERCARD DEBIT CARD

- Sign the back of the card.
- Read all the information Humana mailed with your card. You'll find helpful information about how to use the card.
- You do not need to activate the card - it is activated upon first use.
- Simply use the card as you would a regular debit or credit card.
- You can use your card for any spending account(s) in which you've enrolled, including dependent care FSA.
- Use the card only for eligible expenses.
 - **TIP:** You can find a sample list of IRS eligible expenses on HumanaAccess.com: *Resources > Forms & Documents > HSA, HRA, FSA Sample Eligible Expenses.*
- If you're buying eligible and non-eligible items in the same shopping trip, ask the cashier to ring up the eligible items separately.
- Use your card only at qualified providers like hospitals, pharmacies, doctor offices, dentist offices and daycare centers.
- Every time you use the card, save the itemized receipt in case you need to verify an expense.
- Visit www.HumanaAccess.com at least once a month to make sure your card transactions were for qualified expenses.

Card Not Received or Lost/Stolen Card

1. Sign in to your account at www.HumanaAccess.com.
2. Click the **CARD** icon in the upper right corner
3. Check the "Mailed Date: to confirm your card was mailed.
 - If your card was mailed **more than 10 days ago and you've not yet receive it**, click **REPORT LOST/STOLEN** and follow the onscreen instructions to request a new card.
 - If your card was mailed **less than 10 days ago, please wait** another few days before reporting your card lost or stolen.

Personal Identification Number (PIN)

A personal identification number (PIN) is a 4-digit password for your Humana Access card. You will need to enter your PIN if the card is being processed as a debit card when making a purchase. You can alternatively choose to run the card as a credit card. To locate your PIN:

1. Sign in to your account at www.HumanaAccess.com.
2. Click the **CARD** icon in the upper right corner
3. Click the **EYE** icon to display your PIN.

Card for Dependents

You can get a Humana Access card for your spouse and/or dependent(s) by following these steps. Spouses/partners who are also enrolled on your medical plan as of 1/1/19 will receive a new spending account on or before 1/15/19. NOTE: Cards will not be automatically mailed to your spouse/partner if enrolled after 1/1/19. You will need to follow the below steps to get a card for them.

1. Sign in to your account at www.HumanaAccess.com.
2. Click on your name in the upper right corner on the green menu bar.
3. Your profile page will open.
4. Click **ADD FAMILY MEMBER**.
5. Complete the required fields.
6. Place a check mark in the **Issue Dependent Card** box if you want this family member to receive a Humana Access card. If this box is not checked, the person will not receive a card.

NOTE: Each Mastercard debit card issued for your account has a unique account number printed on it. This is an enhanced security feature. Your spouse and/or dependents will have a different account number that is linked to you as the primary accountholder.

CHECKING YOUR ACCOUNT BALANCE(S)

Humana Access provides at-a-glance details regarding your balance, funds spent, and important dates.

To view 2019 transactions and contributions:

1. Sign in to your account at www.HumanaAccess.com.
2. From the main menu, select *My Accounts > Benefit Account Summary*.
3. Scroll to the account you wish to view.

You can obtain your account transaction history from the 2018 plan year or prior years, by contacting:

- HSA: UMB at 1-866-520-4472
- FSA & HRA: Humana's Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 a.m. and 7:00 p.m. Eastern or by selecting "Chat" on MyHumana.

Flexible Spending Health Account (01/01/2018-12/31/2018)

VIEW DETAILS | TRANSACTIONS | SUBMIT CLAIM

Account Balance

Available Balance: \$2,599.⁰⁰

Spent: \$51.⁰⁰

Account Summary

Annual Election	\$2,650. ⁰⁰
Payroll Deposits YTD	\$2,484. ⁴⁵
Spent	\$51. ⁰⁰
Balance	\$2,599. ⁰⁰
Deadlines	
Plan Start	Jan 1, 2018
Plan End	Dec 31, 2018
Last Day to Submit Claims	Mar 31, 2019
Last Day for Spending	Mar 15, 2019

Callout Boxes:

- Links to additional account details, transactions, and claim submission forms.
- Displays how much of your annual election has been spent, and how much is still available.
- Important dates, such as the last day to spend funds, and the last day claims can be submitted.

ACCOUNT TRANSACTIONS

Humana Access provides detailed information about your account activity. To view your recent transactions:

1. Sign in to your account at www.HumanaAccess.com.
2. From the home page/personal dashboard, locate the **Recent Transactions** box.
 - The first column shows the amount of the transaction.
 - The second column shows which account (in case you have more than one Humana Access account).
 - The third column shows the status of the activity:
 - Posted = Available dollars
 - Approved = Transactional item (in the case below on 1/3/2019, a file attempted to load and did not post until 1/8/19)
 - Denied = a reimbursement claim or card swipe was declined
 - The last column shows the date and type of transactions such as a card swipe, deposit, reimbursement claim, fee, interest paid, etc.

Recent Transactions			
(\$120. ¹¹)	Health Savings Account	Authorized	Card Jan 14, 2019
\$125. ⁰⁰	Health Savings Account	Posted	Deposit Jan 11, 2019
(\$4. ⁸⁰)	Health Savings Account	Denied	Claim Jan 10, 2019
(\$79. ²⁹)	Health Savings Account	Denied	Claim Jan 10, 2019
\$125. ⁰⁰	Health Savings Account	Posted	Deposit Jan 8, 2019
\$125. ⁰⁰	Health Savings Account	Approved	Deposit Jan 3, 2019
(\$7. ⁹¹)	Health Savings Account	Denied	Claim Jan 2, 2019
\$0. ⁰⁰	Health Savings Account	Approved	Claim Jan 2, 2019
\$15. ⁵⁸	Health Savings Account	Posted	System Balance Transfer Dec 31, 2018

SETTING YOUR COMMUNICATION PREFERENCES

1. Sign in to your account at www.HumanaAccess.com.
2. Click on the **GEAR** icon in the upper right corner on the green menu bar.
3. On the left side of the screen, select how you want to receive each type of alert for your account – by mobile, email, both or none.
4. Confirm your email address.
5. Add your mobile phone number if desired. You will need to provide your phone number if you want to receive mobile text alerts. NOTE: Alerts will be sent from 97487.

YOUR HEALTH SAVINGS ACCOUNT (HSA)

If you're enrolled in a HSA, Humana Access makes it easy and convenient to manage your HSA.

1. Sign in to your account at www.HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the "Your Accounts" box.
3. From here you can:
 - View account balances, contributions and transactions
 - Set up additional contributions to your HSA
 - Access your HSA investment funds
 - Set up recurring provider payments
 - Reimburse yourself for expenses not paid with your Humana Access debit card
 - Sign up for quarterly electronic statements (avoid the \$1.50 fee for a paper statement)
 - Add and view beneficiaries

HSA Investments

If you have an investment account with your HSA, your investments will simply move (in-kind transfer) to Humana Access. You will no longer manage your investments from the UMB website. Your investment funds will remain in the same fund options as selected before the transition to Humana Access. The in-kind transfer will finalize after all trades settle. You will be able to view your balances on HumanaAccess.com the week of 1/14/2019.

1. Sign in to your account at www.HumanaAccess.com.
2. From the home page/personal dashboard, click on **Health Savings Accounts** listed in the "Your Accounts" box.
3. Click on **INVESTMENTS**.
4. Click on **VIEW/TRADE**.

[Learn more](#) about your HSA online account and investment options.

HSA Quarterly Statements

You will be charged \$1.50 to receive a paper quarterly statement in the mail. You can avoid this fee by enrolling in electronic statements. To sign-up for electronic statements:

1. Sign in to your account at www.HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the “Your Accounts” box.
3. Click **Statements**.
4. Click **Electronic Only**
5. As shown below, click **Sample PDF File** to view the PIN number.
6. Enter that PIN into the box
7. Click **SUBMIT**

HSA Beneficiaries

If you are enrolled in a HSA, you will need to add your beneficiaries again as part of the transition to Humana Access.

1. Sign in to your account at www.HumanaAccess.com.
2. From the home page/personal dashboard, click on **Health Savings Accounts** listed in the “Your Accounts” box.
3. Click **VIEW BENEFICIARIES**.
4. In the pop-up box, click **Add a Primary Beneficiary**.
5. Follow the on-screen instructions to complete the required fields. Leave the “Beneficiary Percentage” field blank and click **SUBMIT**.
6. You can add another beneficiary if desired.
7. Once you’ve added all your beneficiaries, click **Allocate** to set the percentage for each beneficiary. The percentages must total 100.
8. Click **SAVE CHANGES**.

HSA Contributions

If you are enrolled in a HSA, you can make extra contributions to your HSA in addition to what is contributed from your paycheck and/or your employer. First, you will need to add a bank account:

1. Sign in to your account at www.HumanaAccess.com.
2. From the main menu, select *My Accounts > Benefit Account Summary*.
3. Scroll to your HSA.
4. Click **CONTRIBUTIONS**.
5. Click **ADD BANK ACCOUNT**.
6. Enter your bank account info, then click **SUBMIT**. Your bank account will need to be verified which can take 1-3 days.

Add Bank Account

The bank account you add here can be used to make post tax contributions to your HSA account. You will not be able to start making contributions from this account until you confirm this bank account. We will make three small transactions of less than \$1 each to your bank account within 1-3 business days and you can complete the validation process on the bank accounts screen.

Institution Name *

Account Nickname *

Account Routing # *

Re-enter Routing # *

Account # *

Re-enter Account # *

Account Type *
 Checking Savings

Check example

Name _____
 Address _____ Date _____

Pay to the order of: _____

Your bank

Routing Number: 1233211231 | Check #: 234511 | Account Number: 123456789123

Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

7. Once your bank account has been verified, click **ADD CONTRIBUTION**.
8. Follow the on-screen instructions to complete the required fields.
9. Click **SUBMIT**.

Reimbursing Expenses from Your HSA

You can reimburse yourself for any eligible expense or withdraw HSA funds online:

1. Sign in to your account at www.HumanaAccess.com.
2. From the home page, click on **Health Savings Accounts** listed in the “Your Accounts” box
3. Select **BILL PAY**.
4. Select **PAY ME**.
5. Follow the on-screen instructions to complete the required fields.

HSA Account Fees

If you are enrolled in a HSA, the following fees will apply to your HSA effective 1/1/19. These fees are reduced or unchanged from 2018.

- HSA Monthly Investment Fee - \$2.50
- HSA Quarterly Statement Fee - \$1.50 for paper statement / \$0 for electronic statement
- HSA Returned Item Fee - \$15.00 per incident
- HSA Close Account Fee - \$25.00

YOUR HEALTH REIMBURSEMENT ARRANGMENT (HRA) AND FLEXIBLE SPENDING ACCOUNT (FSA)

Please note: Personal Care Account (PCA) is called Health Reimbursement Arrangement (HRA) on the Humana Access website.

If you're enrolled in a HRA and/or FSA, HumanaAccess.com makes it easy to:

- View account balances
- View the last day to spend your 2018 remaining funds
- View the last day to submit reimbursement claims for 2018
- Submit reimbursement claims online (you also have the option to submit claims by mail)

Requesting Reimbursement

If you're enrolled in a HRA and/or FSA, you can request reimbursement for an eligible expense online:

1. Sign in to your account at www.HumanaAccess.com.
2. From the upper left menu, click *Claims > Claims Activity*.
3. Click **SUBMIT CLAIM**.
4. Follow the on-screen instructions to complete the required fields and upload your receipt or other documentation.

You will need to include an Explanation of Benefits for eligible expenses that are not fully paid or reimbursed by any other benefits plan, or an itemized receipt for eligible expenses not covered by any other benefits plan. Please note, you must have enough available funds in your spending account in order to be reimbursed.

You can also download and print the Spending Account Claim Form from the Humana Access website. Go to *Resources > Forms and Documents > HRA / FSA Forms*. After completing the form, you can submit it to Humana by mail, fax or email (instructions are included on the form).

Account Fees

There are no fees applied to your HRA or FSA.