

# Welcome to your account!

Welcome to ConnectYourCare! As the administrator of your health care account, we are focused on providing access to information and services that put you in control of your health care spending and help you maximize your health care investment. Take control of your health care spending!

- Health care payment card for quick and easy payments
- Online portal for account information
- Mobile app for information on the go
- Convenient payment features like direct deposit and rapid reimbursement for faster claims payment

## Using Your Online Account

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Your online account puts everything you need to manage your funds at your fingertips.

- Go to [www.connectyourcare.com](http://www.connectyourcare.com).
- Click on the sign in link.
- Sign in with your user name and password. If it is your first time visiting the site, choose New User Registration to select your user name and password.

- 1. Monitor your account.** Enjoy the convenience of real time online access to account balances and transaction history. Your account balance will be displayed on the Home page. Click on the Account Name to view account transactions.
- 2. Manage your claims.** View card transactions and other claims information online or on the mobile app. When using your health care payment card is not convenient, you can request reimbursement online or by using the mobile app.
- 3. Keep track of your money.** Access current and historical contributions and payments.
- 4. Upload documentation.** To submit claim documentation, use the quick and easy upload feature in the online portal.
- 5. Understand your benefits.** View information about how your account works and what types of expenses are eligible.
- 6. Save time.** Your time is valuable, so don't waste it depositing paper checks. Set up Direct Deposit in your online account.
- 7. Access a wealth of health information.** Our suite of WebMD health education tools under the Help & Tools tab puts the information you need to make wise health care decisions at your fingertips.

### There's an app for that!

CYC Mobile, our secure mobile app, delivers important account information to you on the go! With CYC Mobile, you can:

- View account balances and transaction history
- See claims details and submit a new claim
- View FAQs or tap to call Customer Service
- Receive account alert push notifications
- Take a photo of your receipt and upload it directly to the system
- Upload receipts or explanation of benefits (EOBs) for claims requiring substantiation



## Using Your Health Care Payment Card

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Just 4 easy steps!

### 1. Use Your Health Care Payment Card

Pay for eligible expenses directly at approved merchants (see sidebar). Each time you use your card, funds are automatically deducted from your health care account.

### 2. Get Your Balance

By frequently checking your account balance online or through the mobile app, you will have a good idea of the amount of funds available in your account.

### 3. Know What's Eligible

Familiarize yourself with what is an eligible expense from your employer's plan documents. For example, eligible items may include expenses for doctors' visits, prescription drugs and some over-the-counter items, though your plan may vary. If you use the card for ineligible expenses, you may be asked to write a personal check back to the plan or the ineligible expenses will be reported as taxable income.

### 4. Save Your Receipts

Although your health care payment card eliminates the need to file paper claims, the IRS requires that your charges be verified. Always save your receipts in case ConnectYourCare requests them to confirm a purchase or for tax purposes.

If you have questions, contact  
Customer Service at 855-609-8616.

## Approved Merchants

Your card has been programmed to work only at approved merchant locations.

Examples of approved merchants include doctor's offices, pharmacies, hospitals and may include some retail locations. The card should only be used to pay for eligible healthcare expenses, and you should always save your receipts.

You will not be able to use your healthcare payment card at locations that are not approved merchants.

If your card is not accepted, you can pay by other means, then submit a request for reimbursement through your online account.

Your card includes a preset PIN, which is the last four digits of your card number.

To use this card without a PIN, select "credit" at the payment terminal.

To select a different PIN, call  
1-888-999-0121.

# Health Care Payment Card

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## Frequently Asked Questions

### **Is this a regular debit card?**

No, your healthcare payment card is a prepaid card. It is provided to give you quick access to the funds in your account. This card cannot be used to withdraw cash from an ATM.

### **Where can I use my healthcare payment card?**

Your healthcare payment card can be used nationwide at approved merchants. Examples of approved merchants may include pharmacies, doctors' offices, vision centers, and hospitals. Your card should only be used to pay for expenses eligible under your plan, and you should always save your receipts.

### **What are the benefits of the card?**

The main benefit of the healthcare payment card is convenience. It allows you immediate access to your healthcare funds. Rather than paying out of pocket for eligible expenses, filing a claim and then waiting for reimbursement, using the card will allow you to access your funds directly and pay the provider. While you may still need to submit receipts to document your purchases, you will not have to wait for your money to be reimbursed to you.

The card also eliminates the need for you to fill out a claim form since each card transaction is recorded automatically in your online account. Simply log in to your online account or through the mobile app regularly to see if receipts are needed, or wait for us to send you a request. If receipts are needed, it's a simple process to submit them.

### **When will my card be activated?**

Unless otherwise indicated, your card will be automatically activated the first time you use it and will remain active until the expiration date shown on your card. Be sure to keep your card (even after your funds are depleted) for future plan years!

### **Do I need to keep my receipts?**

YES! We may request third party documentation any time you use your payment card because we don't have access to transaction details due to patient privacy regulations. Therefore, always hold on to your itemized receipt\* in case further documentation is requested.

The receipt must contain the following information:

- patient name
- date of service
- name and address of service provider/merchant
- description of the service or expense provided
- amount charged

\*Please note that non-itemized cash register tapes, credit card receipts and cancelled checks alone do not provide proper substantiation.

### **What happens if I use the card for an ineligible expense?**

For Flexible Spending Accounts (FSAs), if you use the card for an ineligible expense, you will be required to reimburse your account for that transaction. If you used a Health Savings Account (HSA) to pay for an ineligible expense, you may be required to pay income taxes and an additional penalty tax.

### **Can I use my card to pay for prior plan years' expenses?**

For FSAs, the card allows access to funds only during your current plan year or during any plan year extensions (often called "grace period"). For HSAs, you may use your card to access funds for any expenses incurred after your HSA is established.

### **Can I order a replacement or additional card for my spouse or dependent?**

Yes, simply log on to your online account to request an additional card or contact Customer Service at 855.609.8616.