



Independence 

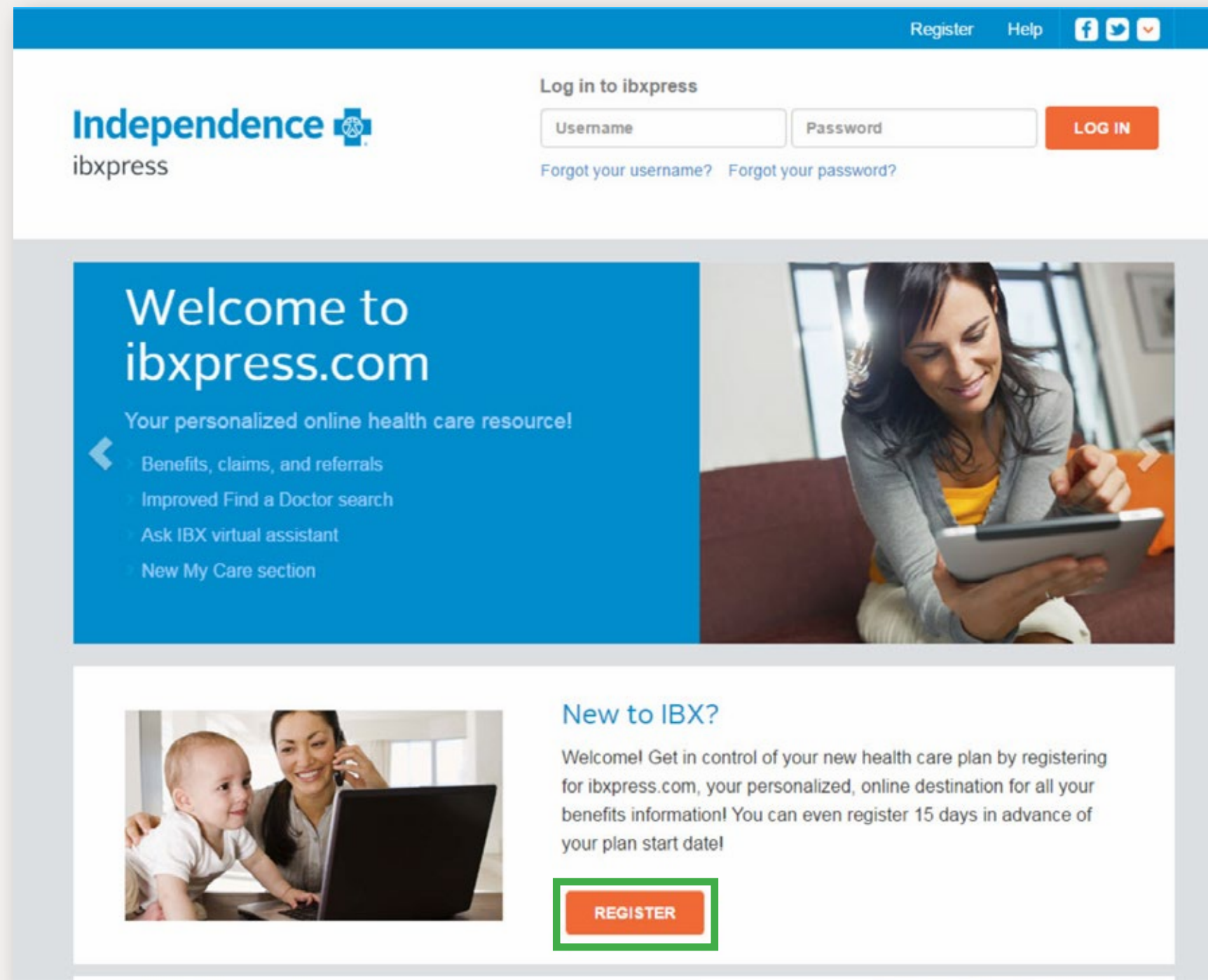
NAVIGATING YOUR
HDHP WITH HSA

Setting Up a User Account



Independence 

Open your web browser and go to the IBXpress website which can be found on the back of your ID card. Click either **Log In** (if you have previously been on the member website) or **Register** (if it is your first time on the member website).



The screenshot shows the Independence ibxpress website. At the top right, there are links for 'Register' and 'Help', along with social media icons for Facebook, Twitter, and YouTube. The main header features the 'Independence ibxpress' logo on the left and a 'Log in to ibxpress' section on the right. The login section includes two input fields for 'Username' and 'Password', and a red 'LOG IN' button. Below the input fields are links for 'Forgot your username?' and 'Forgot your password?'. The main content area is divided into two sections. The left section is a blue banner with the text 'Welcome to ibxpress.com' and 'Your personalized online health care resource!'. Below this, there is a list of services: 'Benefits, claims, and referrals', 'Improved Find a Doctor search', 'Ask IBX virtual assistant', and 'New My Care section'. The right section is a photograph of a woman sitting on a couch and using a tablet. Below the banner, there is a 'New to IBX?' section. It features a photograph of a woman and a baby looking at a laptop. To the right of the photo, the text reads: 'Welcome! Get in control of your new health care plan by registering for ibxpress.com, your personalized, online destination for all your benefits information! You can even register 15 days in advance of your plan start date!'. Below this text is a red 'REGISTER' button with a green border.



Setting Up a User Account

If you have not registered before, provide the required information on the Registration page. Make sure you have your Member ID card or Social Security Number available.

Click continue and follow the instructions.

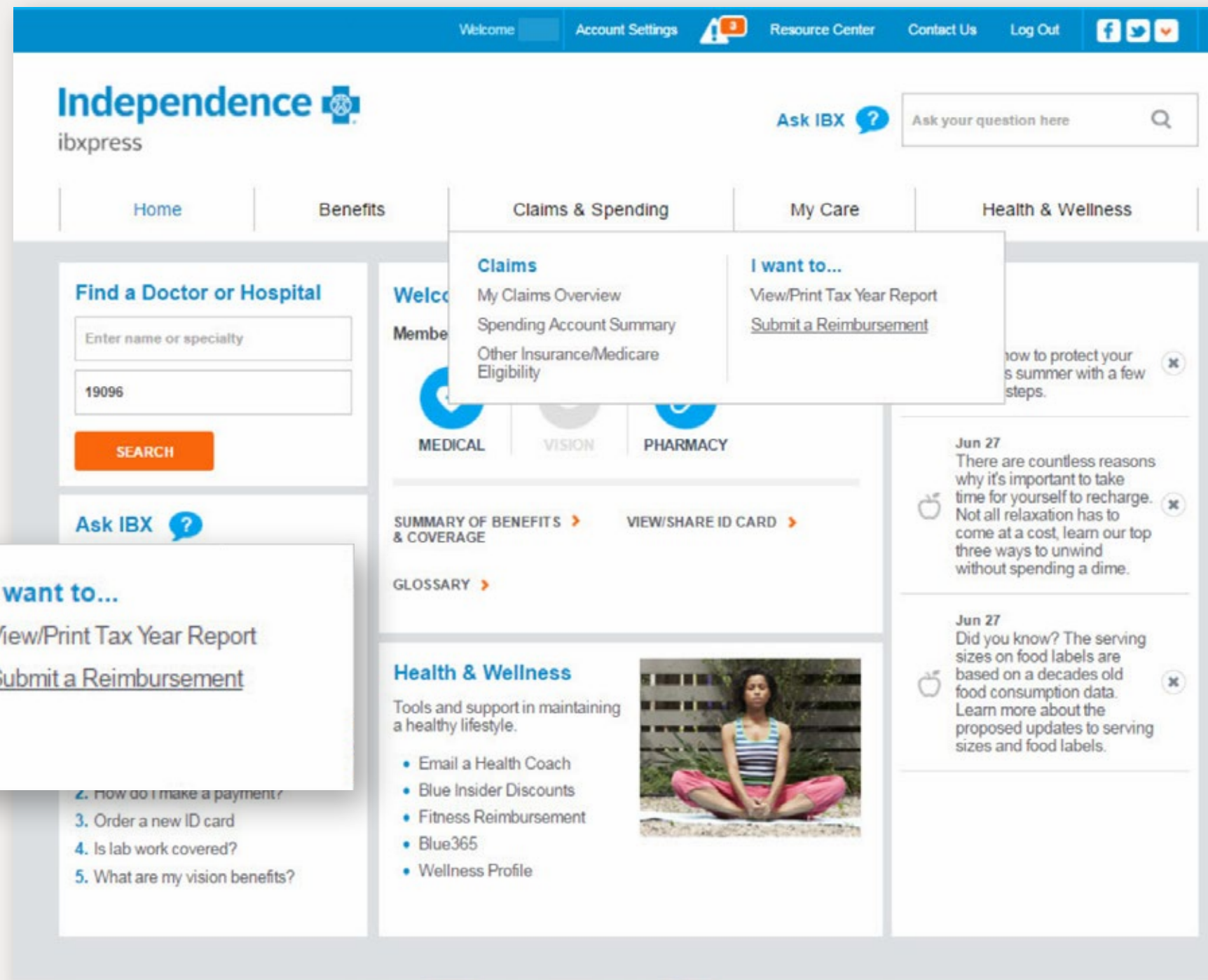
- Create a **Login ID** that is 6 to 15 alphanumeric characters.
- Create a **Password** that is at least 8 characters long, does not begin with a number, contains a combination of both letters and numbers, contains at least one upper case letter and one lower case letter, and does not contain spaces.
- Select a **Security Question** and provide the **Security Answer**.

Landing Page



Independence

The Landing Page gives you shortcuts to most HSA activities. Under the **Claims & Spending menu**, you can go to **My Claims Overview**, **Spending Account Summary**, and **Submit a Reimbursement**.



Claims

- My Claims Overview
- Spending Account Summary
- Other Insurance/Medicare Eligibility

I want to...

- View/Print Tax Year Report
- Submit a Reimbursement

2. How do I make a payment?
3. Order a new ID card
4. Is lab work covered?
5. What are my vision benefits?



Spending Account Summary

The **Spending Account Summary** shows you your HSA balance, gives you a history of HSA transactions and provides links to other HSA activities through the **Related Links** side bar.

Account Summary

NARROW YOUR RESULTS

Plan Period

Date Range: Last 3 months

05/06/16 To 08/06/16

Account: HSA

Type: Contribution, Distribution, Interest, Fee, Transfer, Advance Reimbursement

TRANSACTIONS

DATE	ACCOUNT	TYPE	DESCRIPTION	CREDIT/DEBIT
/2016	HSA	Contribution	Contribution	\$
/2016	HSA	Interest	Interest	
/2016	HSA	Fee	Fee	
/2016	HSA	Contribution	Contribution	\$
/2016	HSA	Contribution	Contribution	\$
/2016	HSA	Interest	Interest	
06/27/2016	HSA	Fee	Fee	
06/17/2016	HSA	Contribution	Contribution	\$

AVAILABLE BALANCE

\$

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses

Benefits Usage



To see where you stand relative to your deductible and Out of Pocket maximum, click on **Benefits Usage** under **Benefits**.

The screenshot shows the Independence ibxpress website interface. The navigation menu includes Home, Benefits, Claims & Spending, My Care, and Health & Wellness. The Benefits dropdown menu is open, highlighting 'Benefits Usage'. The main content area shows two tables: 'OUT OF NETWORK' and 'IN-NETWORK', each with a 'Program Dollar Deductible' and 'Out Of Pocket' section. The 'IN-NETWORK' section also includes a table with columns for 'DATE OF SERVICE', 'STATUS', and 'YOUR COST'.

OUT OF NETWORK

Program Dollar Deductible

	AMOUNT	SPENT TO DATE	REMAINING	STATUS
Individual	\$0.00	\$0.00	\$0.00	<input type="text" value="\$0"/>
Family	\$10,000.00	\$0.00	\$10,000.00	<input type="text" value="\$10000"/>

Out Of Pocket

	AMOUNT	SPENT TO DATE	REMAINING	STATUS
Individual	\$0.00	\$0.00	\$0.00	<input type="text" value="\$0"/>
Family	\$20,000.00	\$0.00	\$20,000.00	<input type="text" value="\$20000"/>

IN-NETWORK

Program Dollar Deductible

	AMOUNT	SPENT TO DATE	REMAINING	STATUS
Individual	\$0.00	\$0.00	\$0.00	<input type="text" value="\$0"/>
Family	\$3,000.00	\$3,000.00	\$0.00	<input type="text" value="\$3000"/>

Out Of Pocket

	AMOUNT	SPENT TO DATE	REMAINING	STATUS
Individual	\$0.00	\$0.00	\$0.00	<input type="text" value="\$0"/>
Family	\$11,200.00	\$2,887.41	\$8,312.59	<input type="text" value="\$11200"/>

DATE OF SERVICE	STATUS	YOUR COST
/2016	Released	\$2,...
/2016	Released	\$1
/2016	Denied	\$
/2016	Approved	\$
/2016	Partially Approved	\$

- Back
- Forward
- Reload
- Save as...
- Print...
- Cast...
- Translate to
- View page
- Inspect

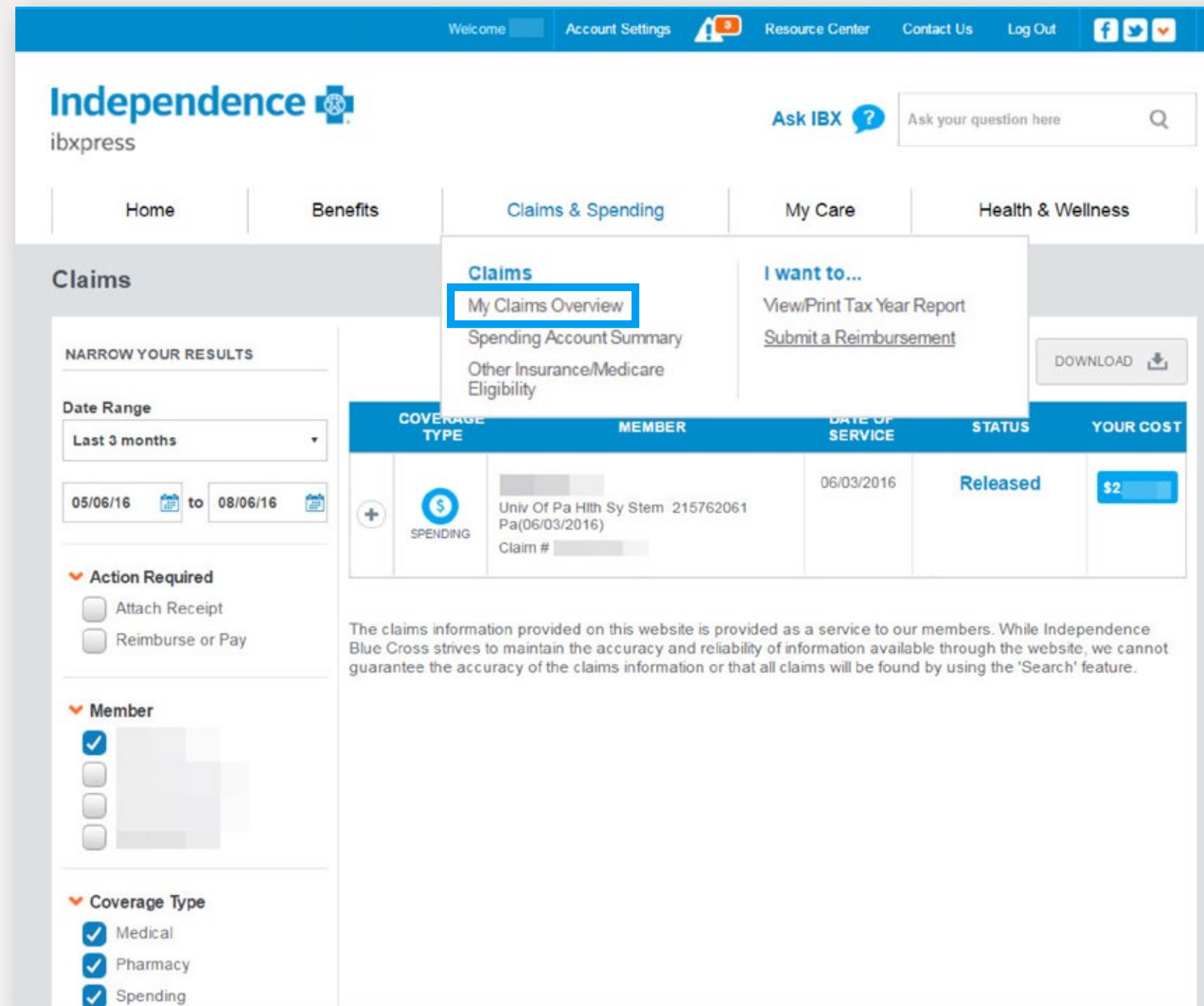
Reviewing Your Claims



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To review your claims: Once you have logged on at ibxpress.com on the landing page choose **My Claims Overview** under **Claims & Spending**

My **Claims Overview** allows you to see claims for you and your dependents



The screenshot shows the Independence ibxpress website interface. The top navigation bar includes links for Welcome, Account Settings, Resource Center, Contact Us, and Log Out. The main navigation menu has tabs for Home, Benefits, Claims & Spending, My Care, and Health & Wellness. The 'Claims & Spending' tab is active, and a dropdown menu is open, highlighting 'My Claims Overview'. Below the navigation, there are filters for 'NARROW YOUR RESULTS' (Date Range: Last 3 months, 05/06/16 to 08/06/16), 'Action Required' (Attach Receipt, Reimburse or Pay), 'Member' (checkboxes), and 'Coverage Type' (Medical, Pharmacy, Spending). A table displays a claim with the following details:

COVERAGE TYPE	MEMBER	DATE OF SERVICE	STATUS	YOUR COST
SPENDING	Univ Of Pa Hlth Sy Stem 215762061 Pa(06/03/2016) Claim #	06/03/2016	Released	\$2

A 'DOWNLOAD' button is visible to the right of the table. Below the table, a disclaimer states: 'The claims information provided on this website is provided as a service to our members. While Independence Blue Cross strives to maintain the accuracy and reliability of information available through the website, we cannot guarantee the accuracy of the claims information or that all claims will be found by using the 'Search' feature.'



My Claims Overview

You can see if there are any claims that are available to be paid or if they have already been paid based on the orange bar.

The **Narrow Your Results** area allows you to expand or narrow what claims you see.

- Change the date range
- Filter to items that require action
- Add/exclude dependent claims
- Filter to a specific coverage type

Click **Download** to generate a pdf of your claims.

Claims

NARROW YOUR RESULTS

Date Range: Last 6 months

02/06/16 to 08/06/16

Action Required: Attach Receipt, Reimburse or Pay

Member: [Member 1], [Member 2], [Member 3], [Member 4]

Coverage Type: Medical, Pharmacy, Spending

COVERAGE TYPE	MEMBER	DATE OF SERVICE	STATUS	YOUR COST
REIMBURSE OR PAY FROM SPENDING ACCOUNT				
MEDICAL	[Member]	/2016	Denied	\$ [Amount]
REIMBURSE OR PAY FROM SPENDING ACCOUNT				
MEDICAL	[Member]	/2016	Partially Approved	\$ [Amount]
REIMBURSE OR PAY FROM SPENDING ACCOUNT				
MEDICAL	[Member]	/2016	Approved	\$ [Amount]

PRINT | DOWNLOAD

The claims information provided on this website is provided as a service to our members. While Independence Blue Cross strives to maintain the accuracy and reliability of information available through the website, we cannot guarantee the accuracy of the claims information or that all claims will be found by using the 'Search' feature.

Paying Your Claim



Independence 

Remember, **if you paid your claim already with your Debit Card DO NOT PAY the claim again** even if it says **REIMBURSE OR PAY.**

IF you paid cash for the claim, **DO NOT PAY THE CLAIM** again.



Paying Your Claim

Click **My Claims Overview** under **Claims & Spending** to view claims that have been filed.

If you paid for a provider claim with your HSA debit card you can **“Mark as Paid”**

Click on a claim you would like to submit. Choose **Reimburse or Pay**.

Note that if you did not pay for a drug claim with your HSA debit card you will need to follow steps outlined later in this presentation.

Home | Benefits | **Claims & Spending** | My Care | Health & Wellness

Claims

NARROW YOUR RESULTS

Date Range: Last 6 months

02/06/16 to 08/06/16

Action Required: Attach Receipt, Reimburse or Pay

Member: [blurred], [blurred], [blurred]

Coverage Type: Medical, Pharmacy, Spending

Status:

RELATED LINKS

PRINT | DOWNLOAD

COVERAGE TYPE	MEMBER	DATE OF SERVICE	STATUS	YOUR COST
SPENDING	[blurred] Claim # [blurred]	[blurred]/2016	Released	\$ [blurred]
SPENDING	[blurred] Claim # [blurred]	[blurred]/2016	Released	\$ [blurred]
REIMBURSE OR PAY FROM SPENDING ACCOUNT				
MEDICAL	[blurred] Claim # [blurred]	[blurred]/2016	Denied	\$ [blurred]
MARK/UNMARK AS PAID REIMBURSE OR PAY PLAN ACTIVITY STATEMENT				
		PROVIDER CHARGE	CONTRACTED RATE	YOUR COST
1	[blurred]	\$ [blurred]	\$0.00	\$ [blurred]
MEDICAL	[blurred] Claim # [blurred]	[blurred]/2016	Approved	\$0.00

DO NOT PAY the claim again if you have already paid for it either by the Debit Card or your own monies



Paying Your Claim

After clicking on **Reimburse** or **Pay**:

- Indicate if you want to pay “Myself” or “Provider”
- Check the box by the amount of the claim(s), and
- Click Submit.

After you submit, the system will ask you to confirm the payment.

Remember: If you have the invoice and the amounts match (or the totals match) you can pay the “Provider.” If you choose pay “Myself” the amount will come to you and you will have to pay the provider.

Reimburse Or Pay Item

My Cost: \$.00

Claim # [Redacted] Denied

To:

- Self
- Provider

Service Details to Pay:

Service	Amount	Action
<input checked="" type="checkbox"/> Diagnostic Eye Exam	\$.00	Pay Now

Total: \$.00

Confirmation

Are you sure you want to submit all of these unsubmitted reimbursements?

YES NO

SUBMIT CANCEL

Paying Your Claim



Once you confirm you will return to the claims page and the HSA request will display as “**Approved**” until payment is generated, at which point it will display “Released.”

Home | Benefits | Claims & Spending | My Care | Health & Wellness

Claims

NARROW YOUR RESULTS

Date Range: Last 6 months (02/06/16 to 08/06/16)

Action Required: Attach Receipt, Reimburse or Pay

Member: [Member]

Coverage Type: Medical

	COVERAGE TYPE	MEMBER	DATE OF SERVICE	STATUS	YOUR COST
+ \$ SPENDING		[Member]	/2016	Released	\$
+ \$ SPENDING		[Member]	/2016	Released	\$
+ \$ SPENDING		[Member]	/2016	Approved	\$
+ MEDICAL		[Member]	/2016	Approved	\$0.00

PRINT | DOWNLOAD



Paying Your Claim

If you have already paid a claim (other) with your HSA debit card or you do not want to use the spending account to pay, you can click on “**Mark/Unmark as Paid.**” If you later decide you want to pay yourself back, you can open the medical claim and it will allow you to “**Unmark**” and pay yourself.

Only use **Mark as Paid** if you have used your Debit Card to pay the claim or decide to use your own monies (not your HSA) to pay the Claim.

Home | Benefits | **Claims & Spending** | My Care | Health & Wellness

Claims

NARROW YOUR RESULTS

Date Range: Last 6 months (dropdown)
02/06/16 to 08/06/16

Action Required:
 Attach Receipt
 Reimburse or Pay

Member:
 [Member 1]
 [Member 2]
 [Member 3]

Coverage Type:
 Medical

PRINT | DOWNLOAD

COVERAGE TYPE	MEMBER	DATE OF SERVICE	STATUS	YOUR COST
SPENDING	[Redacted] Claim # [Redacted]	[Redacted]/2016	Released	\$ [Redacted]
SPENDING	[Redacted] Claim # [Redacted]	[Redacted]/2016	Released	\$ [Redacted]
REIMBURSE OR PAY FROM SPENDING ACCOUNT				
MEDICAL	[Redacted] Claim # [Redacted]	[Redacted]/2016	Denied	\$ [Redacted]

MARK/UNMARK AS PAID | REIMBURSE OR PAY | PLAN ACTIVITY STATEMENT

PROVIDER CHARGE	CONTRACTED RATE	YOUR COST
[Redacted]	[Redacted]	[Redacted]

Finding Your Plan Activity Statement

Click on the first medical claim to open it and see if a **Plan Activity Statement** has been generated and shows on the bottom of the claim information.

If a Plan Activity Statement is not available, continue opening your other medical claims until you find one that shows the most recent Plan Activity Statement.

Click on **Plan Activity Statement** to open your most recent statement.

Note that there are no Plan Activity Statements for Drug claims.

The EOB is now called the Plan Activity Statement and they issue monthly when you have claims for that period.

Your Plan Activity Statement




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Depending on your browser and security setups, either a new tab will appear or a box may open at the bottom of the page asking if you want to open or save the statement.

If you have had activity through your HSA, the first page will show the Total of Spending Account Transactions made from your HSA.

In addition, the Plan Activity Summary that includes **the claim you selected** will display.

Independence  **DUPLICATE**

1901 Market Street, Philadelphia PA 19103-1480

May 12, 2016

NEED HELP? CALL 1 (800) ASK-BLUE
OR GO TO IBX.COM
OR CALL TTY AT 1 (888) 857-4816

Jane Doe
123 Main Street
Pittsburgh, PA 12345

Member Name	JANE DOE
Member ID	123456789101
Group Name	Organization

YOUR PLAN ACTIVITY STATEMENT

THIS IS NOT A BILL.
PROVIDED FOR YOUR REFERENCE.

SPENDING ACCOUNT SUMMARY

Account Type	Group#	Total of Spending Account Transactions
Health Savings Account (HSA)	01	\$193.00

The values in the Spending Account Summary section only represent payment information. Check your account on-line for additional transactions. Please review your summary plan description if you have questions about appealing an FSA or HRA claim that was denied in whole or in part. You can request the document from your plan administrator.

PLAN ACTIVITY SUMMARY

Amount Billed	\$00.00	This is the total amount of all claims submitted.
Discounts	- \$7.00	Your negotiated discounts saved you this amount.
What Your Health Plan Paid	- \$0.00	This amount was covered by your Health Plan.
This amount was paid by your Spending Account(s)	- \$73.00	This amount was paid by your Spending Account(s) for Medical Claims.
WHAT YOU OWE OR MAY HAVE PAID	= \$0.00	This is the amount you owe on service after we subtracted discounts, what your plan paid, and what your spending accounts paid. Any amount you paid at the time of service may reduce the amount you owe.



Your Plan Activity Statement

The second page will show the details of your claim(s) in the top section. In the **Benefits-At-A-Glance** section you can see how much of your **Deductible**, **Out-of-Pocket Total Maximum for In-Network** claims and **Out-of-Pocket Out-of-Network** claims remain to be paid.

YOUR DETAILED CLAIMS ACTIVITY

JANE DOE

DATE AND PROCEDURE	EXPLANATION	
Date of Service: 02/26/2015 Procedure Code: 992 OFFICE/OUTPATIENT VISIT	Your provider Dr. Smith & Associates charged you \$00.00 for this service. Your discount is \$7.00. This is the difference between the provider's charge and our allowance. Since the provider is in-network, you are not responsible for this amount. Your plan allows \$73.00. Your deductible is \$73.00. The allowance for this service has been applied to the dollar deductible amount required under the patient's coverage. You are responsible for \$73.00.	YOUR MEDICAL COSTS: \$73.00
Claim #: 202 Number of Services: 1 Group #: 01 Status: <input checked="" type="radio"/> Approved		
HSA Paid date: 03/26/2015 Status: <input checked="" type="radio"/> Paid	\$73.00 was submitted for payment. \$73.00 was paid out of your account to you.	WHAT YOUR ACCOUNT(S) PAID \$73.00 What you owe or may have paid \$0.00

FRAUD INFORMATION
If you suspect fraud or abuse involving your health insurance, please call the toll-free fraud or abuse hotline at 1 (800) 123-4567


SPENDING ACCOUNT TRANSACTION SUMMARY Group: 01

PAYMENT AMOUNT	PAYMENT DATE	PAYMENT TO	DATE OF SERVICE	ACCOUNT(S)	CLAIM NUMBER	CATEGORY
\$120.00	03/26/2015		02/26/2015	HSA	202	MEDICAL

The values in the Spending Account Transaction Summary section only represent payment information. Check your account on-line for additional transactions.

BENEFITS-AT-A-GLANCE Benefit Period 01/01/2015 - 12/31/2015 Group Number 01

DEDUCTIBLE	OUT OF POCKET
INDIVIDUAL	OUT OF NETWORK
\$1,300.00	INDIVIDUAL
	\$ 2,200.00
	\$ 2,200.00 Remaining



OUT OF POCKET
TOTAL MAXIMUM IN NETWORK
INDIVIDUAL
\$1,300.00
\$1,107.00 Remaining

DISCLAIMER: Please refer to your benefit booklet or agreement for further information. Amount(s) shown may include totals from claims that are still being processed and for which you have not been notified.

MEMBER HEALTH PLAN INFORMATION

Member Service: 1 (800) ASK-BLUE (TTY services via 1 (888) 857-4816 for the hearing and speech impaired)

Helpful Tips



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REMEMBER: ONLY the claims for the services that are on your medical grid are applied to your plan deductible.

It is recommended that you deposit at least enough monies into your account to meet your plan deductible.

Using Your Debit Card

- A **Spending Account Debit Card** works a lot like a bank debit card, however no PIN is available to complete the transaction and it cannot be used at an ATM.
- When you purchase qualified medical services or products, you simply swipe your card and choose **credit**. This enables you to access your HSA funds without having to pay out-of-pocket.
- You will automatically receive one debit card, but you can also go online to request up to three additional cards free for your **tax dependents**.





Order Additional Debit Cards

To order additional debit cards, go to **Spending Account Summary** and click on **Manage Debit Card Information** under Related Links.

The screenshot shows the Independence ibxpress website interface. At the top, there are navigation links: Welcome, Account Settings, Resource Center, Contact Us, and Log Out. The main navigation bar includes Home, Benefits, Claims & Spending, My Care, and Health & Wellness. The 'Claims & Spending' section is active, showing a dropdown menu with options: My Claims Overview, Spending Account Summary (highlighted), and Other Insurance/Medicare Eligibility. To the right, there is an 'I want to...' section with links for View/Print Tax Year Report and Submit a Reimbursement. Below this is an 'AVAILABLE BALANCE' section showing a dollar sign and a blurred amount. The main content area is titled 'Account Summary' and includes a 'NARROW YOUR RESULTS' section with filters for Plan Period and Date Range (Last 3 months). Below the filters are sections for Account (HSA checked) and Type (Contribution, Distribution, Interest, Fee, Transfer, and Advance Reimbursement all checked). A 'TRANSACTIONS' table is displayed with columns for DATE, ACCOUNT, TYPE, DESCRIPTION, and CREDIT/DEBIT. The table contains several rows of transaction data for 2016, including contributions and fees. A 'RELATED LINKS' box on the left side of the page lists various options, with 'Manage Debit Card Information' highlighted by a green arrow.

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses

RELATED LINKS

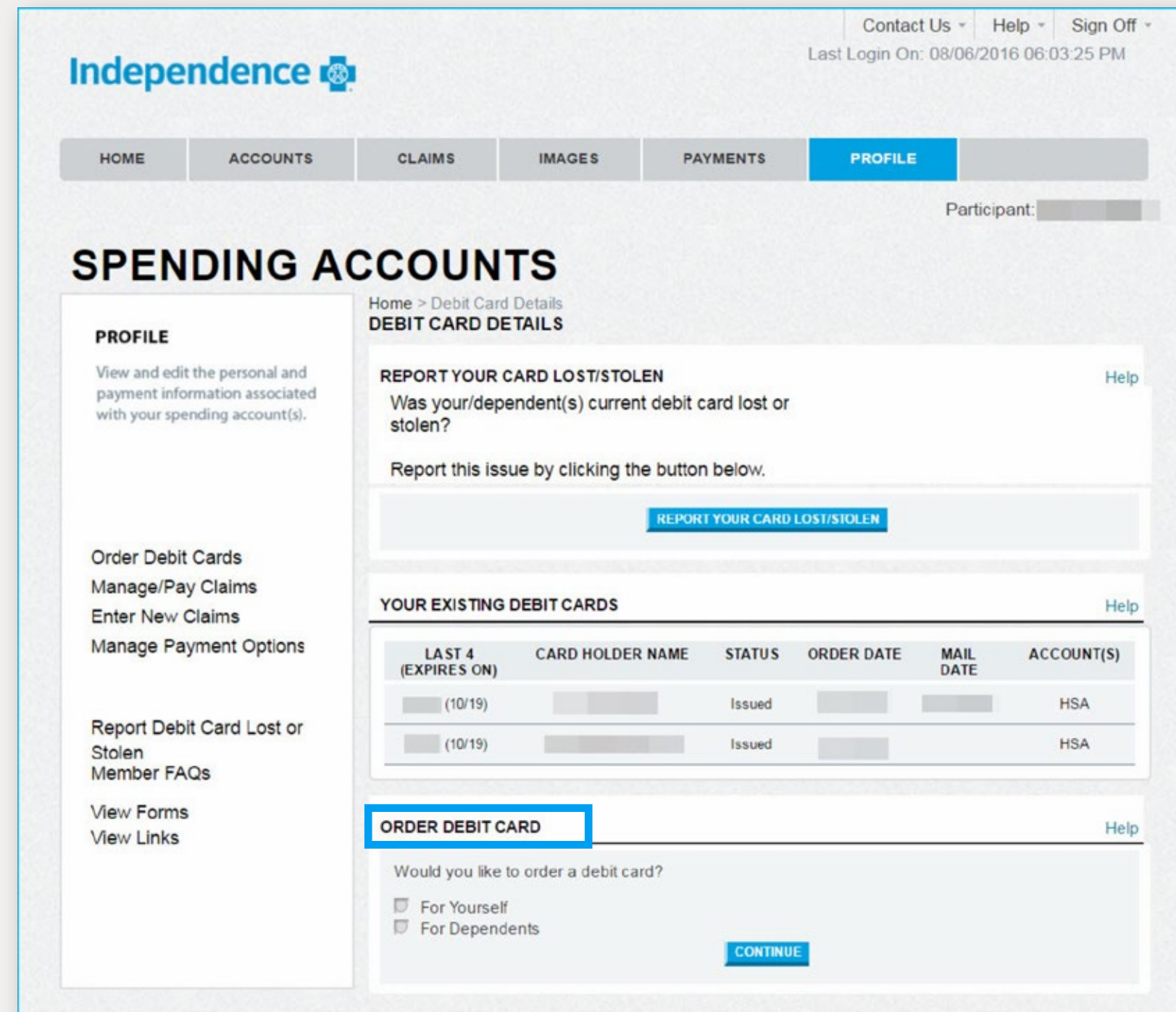
- Manage Spending Account(s)
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- Covered Expenses

Order Additional Debit Cards



Independence 

Once the **Profile tab** opens, go to the **Order Debit Card** section to order a debit card for yourself or for your dependents.



The screenshot shows the Independence website's profile page. At the top right, there are links for 'Contact Us', 'Help', and 'Sign Off', along with the text 'Last Login On: 08/06/2016 06:03:25 PM'. The main navigation bar includes 'HOME', 'ACCOUNTS', 'CLAIMS', 'IMAGES', 'PAYMENTS', and 'PROFILE' (which is highlighted). Below the navigation bar, there is a 'Participant:' field. The main content area is titled 'SPENDING ACCOUNTS' and includes a breadcrumb trail 'Home > Debit Card Details'. The 'DEBIT CARD DETAILS' section has three main areas: 1. 'REPORT YOUR CARD LOST/STOLEN' with a 'Help' link and a 'REPORT YOUR CARD LOST/STOLEN' button. 2. 'YOUR EXISTING DEBIT CARDS' with a 'Help' link and a table of existing cards. 3. 'ORDER DEBIT CARD' with a 'Help' link and a 'CONTINUE' button. A left sidebar contains various utility links.

PROFILE
View and edit the personal and payment information associated with your spending account(s).

Order Debit Cards
Manage/Pay Claims
Enter New Claims
Manage Payment Options

Report Debit Card Lost or Stolen
Member FAQs

View Forms
View Links

Home > Debit Card Details
DEBIT CARD DETAILS

REPORT YOUR CARD LOST/STOLEN [Help](#)
Was your/dependent(s) current debit card lost or stolen?
Report this issue by clicking the button below.
[REPORT YOUR CARD LOST/STOLEN](#)

YOUR EXISTING DEBIT CARDS [Help](#)

LAST 4 (EXPIRES ON)	CARD HOLDER NAME	STATUS	ORDER DATE	MAIL DATE	ACCOUNT(S)
█ (10/19)	█	Issued	█	█	HSA
█ (10/19)	█	Issued	█		HSA

ORDER DEBIT CARD [Help](#)
Would you like to order a debit card?
 For Yourself
 For Dependents
[CONTINUE](#)



Order Additional Debit Cards

If you select for yourself, you will have an option to **Submit** for a new card.

If you select for a dependent, you will have the option of **reissuing or adding a dependent card**. You can also edit dependent information or add a new dependent from this page. If a dependent is too young for the debit card, they will show as ineligible.

Independence Last Login On: 08/08/2016 11:12:53 AM

HOME ACCOUNTS CLAIMS IMAGES PAYMENTS **PROFILE**

Participant: [Redacted]

SPENDING ACCOUNTS

HOME
See all the latest activity on your spending account(s) at a glance.

REQUEST DEBIT CARD IN PARTICIPANT'S NAME
To reissue a debit card in your name, click Submit.

A debit card can be requested for your Spouse or a Dependent by clicking the **Profile** tab. In the **Dependents** section, select **Request Card** next to the appropriate Spouse or Dependent. Follow the prompts to complete your request.

SUBMIT **CANCEL**

SPENDING ACCOUNTS

Home > Debit Card Details > Dependent Details

DEPENDENTS & BENEFICIARIES [Help](#)

CODE	NAME	TYPE	STATUS	DEBIT CARD	
[Redacted]	[Redacted]	Spouse	Active	Reissue Card	Edit
[Redacted]	[Redacted]	Child	Active	Ineligible	Edit
[Redacted]	[Redacted]	Child	Active	Ineligible	Edit

ADD NEW DEPENDENT

PROFILE
View and edit the personal and payment information associated with your spending account(s).

Order Debit Cards
Manage/Pay Claims
Enter New Claims

Order Additional Debit Cards

From the **Spending Account Summary** page, choose **Manage Spending Account(s)** from the left-hand navigation, a new window will open to the Spending Account Profile page.

The screenshot shows the Independence ibxpress web portal. The top navigation bar includes links for Welcome, Account Settings, Resource Center, Contact Us, and Log Out. The main navigation menu has tabs for Home, Benefits, Claims & Spending, My Care, and Health & Wellness. The 'Claims & Spending' tab is active, and a dropdown menu is open, highlighting 'Spending Account Summary'. The page content includes an 'Account Summary' section with filters for Plan Period and Date Range, a list of account types (HSA, Contribution, Distribution, Interest, Fee, Transfer, Advance Reimbursement), and a 'TRANSACTIONS' table. The table has columns for DATE, ACCOUNT, TYPE, DESCRIPTION, and CREDIT/DEBIT. An 'AVAILABLE BALANCE' section is also visible on the right.

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses



Setting Up Direct Deposit

This option is if you are paying yourself for a claim payment rather than receiving a check. You can automatically have it deposited in to your account of choice at your bank.

From the **Spending Account Summary page**, choose **Manage Your Direct Deposit** from the left-hand navigation, a new window will open to the Direct Deposit Information Page

The screenshot shows the Independence ibxpress website interface. The top navigation bar includes 'Welcome', 'Account Settings', 'Resource Center', 'Contact Us', and 'Log Out'. The main navigation tabs are 'Home', 'Benefits', 'Claims & Spending', 'My Care', and 'Health & Wellness'. The 'Claims & Spending' tab is active, showing a 'Claims' dropdown menu with 'Spending Account Summary' highlighted. Below this, there's an 'Account Summary' section with filters for 'Plan Period' and 'Date Range'. A 'TRANSACTIONS' table is visible, listing various HSA transactions. A 'RELATED LINKS' box is overlaid on the bottom left, with a green arrow pointing to the 'Manage your Direct Deposit' link.

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
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RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
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- Covered Expenses



Setting Up Direct Deposit

Fill in the **Bank Account Type**, **Bank Routing Number**, and **Bank Account Number** in the applicable boxes and click Submit to set up Direct Deposit. If you set this up and click “pay self” you will not receive a check in the mail; instead the payment goes directly to your bank account. Once you have clicked on the Submit button at the bottom of the page, close the Spending Account Electronic Deposit Information window at the top of the screen to get back to the Spending window.

Note: Direct deposit can take up to 7 to 10 days business days to be completed. Until complete, you continue to receive checks in the mail.

HOME ACCOUNTS CLAIMS IMAGES PAYMENTS **PROFILE**

Participant: WENDY S TREASURE

SPENDING ACCOUNTS

Home > Profile > Electronic Deposit Information

ELECTRONIC DEPOSIT INFORMATION

[HELP](#)

DIRECT DEPOSIT INFORMATION

Note: The 9-digit routing number can be found between the symbols on your check or deposit slip, as shown in the [example](#).

Bank Account Type:

Bank Routing #:

Re-enter Bank Routing #:

Bank Account #:

Re-enter Bank Account #:

Note: It may take up to 15 days to validate your Direct Deposit information. During that time, any payments to you will be made by check and not by ACH Direct Deposit.

I authorize the Reimbursement Account Administrator to electronically deposit entries to my financial institution (as indicated above) for the reimbursement of my flexible spending account. I further authorize the Reimbursement Account Administrator to process charges (debit and credit entries) to my account to adjust for any errors related to such entries. I understand that the Reimbursement Account Administrator is NOT responsible if my financial institution does not make funds immediately available at the time of transmission and is not responsible or liable for any errors or disputes arising from my relationship with my financial institution. Direct Deposit will begin on the next available reimbursement cycle after receipt of this form and administrative validation of account and routing number information. I further understand that I may terminate or change this agreement with written notification to the Reimbursement Account Administrator or by editing my direct deposit account information in my online account with the Reimbursement Account Administrator. Any such change or notification will be effective only after the Reimbursement Account Administrator has had reasonable time to act on it. Pressing the "Submit" button below acknowledges your understanding and agreement with the above statements.

SUBMIT **CANCEL**



Making Contributions to Your HSA

This is used if you have elected NOT to make payroll contributions and elect to put your own monies in the HSA. You may also use this tab if you do elect payroll contributions and want to add additional monies to the account as long as you will not exceed the maximum contribution level.

If you want to make contributions to your HSA in a method other than payroll deductions, it can be accomplished by choosing **Spending Account Summary** then **Access Your Account Statements** from the left-hand navigation, a new window will open to the **Accounts Page**

The screenshot shows the Independence ibxpress website interface. The top navigation bar includes 'Welcome', 'Account Settings', 'Resource Center', 'Contact Us', and 'Log Out'. The main navigation tabs are 'Home', 'Benefits', 'Claims & Spending', 'My Care', and 'Health & Wellness'. The 'Claims & Spending' tab is active, and a dropdown menu is open, highlighting 'Spending Account Summary'. Other options in the dropdown include 'My Claims Overview' and 'Other Insurance/Medicare Eligibility'. On the right, there is an 'AVAILABLE BALANCE' section showing a dollar sign and a blank field. Below this is a 'TRANSACTIONS' table with columns for DATE, ACCOUNT, TYPE, DESCRIPTION, and CREDIT/DEBIT. The table contains several rows of transaction data for 2016, including contributions and interest.

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses

RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses

Making Contributions to Your HSA



Independence 

The screenshot shows the Independence HSA website interface. At the top right, there are links for 'Contact Us', 'Help', and 'Sign Off', along with the text 'Last Login On: 08/08/2016 11:46:58 AM'. The main navigation bar includes 'HOME', 'ACCOUNTS' (highlighted), 'CLAIMS', 'IMAGES', 'PAYMENTS', and 'PROFILE'. A 'Participant:' field is visible on the right. The main heading is 'SPENDING ACCOUNTS'. Below it, there is a breadcrumb 'Home > Accounts'. On the left, under 'ACCOUNTS', there is a summary and a list of links: 'Order Debit Cards', 'Manage/Pay Claims', 'Enter New Claims', 'Manage Payment Options', 'Report Debit Card Lost or Stolen', 'Member FAQs', 'View Forms', and 'View Links'. The main content area is titled 'HEALTH SAVINGS ACCOUNT' and lists various account details with corresponding dollar amounts and bar charts: 'Cash Balance', 'Investment Balance', 'YTD Contributions', 'Prior Year Contributions', and 'YTD Distributions'. Below these are several links, with 'Manage Claims and Card Transactions' highlighted by a blue box. Other links include 'View Account Activity', 'View HSA Account Number', 'Investments', 'Manage Contributions', 'View Cash Account Statements', 'View Investment Statements', 'View Prior Year Tax Forms', 'Request / Print Deposit Slips', and 'Make a withdrawal from my HSA'.

Choose **Manage Contributions**

Making Contributions to Your HSA



To make the contribution click on **Add New Contribution.**

HOME ACCOUNTS CLAIMS IMAGES PAYMENTS PROFILE

Participant: WENDY S TREASURE

SPENDING ACCOUNTS

ACCOUNTS
See a summary of your spending account activity from the most recent plan period.

- Order Debit Cards
- Manage/Pay Claims
- Enter New Claims
- Manage Payment Options
- Report Debit Card Lost or Stolen
- Member FAQs
- View Forms
- View Links

SCHEDULE HSA CONTRIBUTION TRANSFER

Below are the transfer schedules for your Health Savings Account.

Changes made after 1PM Eastern may not take effect until the next business day.

Active Transfer Schedules

TRANSFER SCHEDULE	LAST STATUS	STATUS DATE	REQUEST AMOUNT	INITIAL TRANSFER DATE	SCHEDULE END DATE
No Record Found					

ADD NEW CONTRIBUTION

Archived Transfer Schedules

SCHEDULE DETAILS	TRANSFER SCHEDULE	LAST STATUS	STATUS DATE	LAST TRANSFER AMOUNT	INITIAL TRANSFER DATE	SCHEDULE END DATE
No Record Found						



Accessing the Forms Library

Commonly used forms are in the Resource Center. Other forms are available by clicking on **Manage Spending Accounts** on the Spending Account Summary page and choosing the **View Forms** Link from the **Accounts** page.

The screenshot shows the Independence ibxpress website interface. At the top, there is a navigation bar with links for Welcome, Account Settings, Resource Center, Contact Us, and Log Out. Below this is the Independence logo and a search bar labeled 'Ask IBX'. The main navigation menu includes Home, Benefits, Claims & Spending, My Care, and Health & Wellness. The 'Claims & Spending' menu is expanded, showing options like 'My Claims Overview', 'Spending Account Summary' (highlighted with a blue box), 'Other Insurance/Medicare Eligibility', and 'I want to...' with sub-options for 'View/Print Tax Year Report' and 'Submit a Reimbursement'. The main content area is titled 'Account Summary' and includes filters for 'NARROW YOUR RESULTS' (Plan Period, Date Range), a list of accounts (HSA checked), and a 'TRANSACTIONS' table. A 'RELATED LINKS' box is overlaid on the bottom left of the screenshot, listing various account management options.

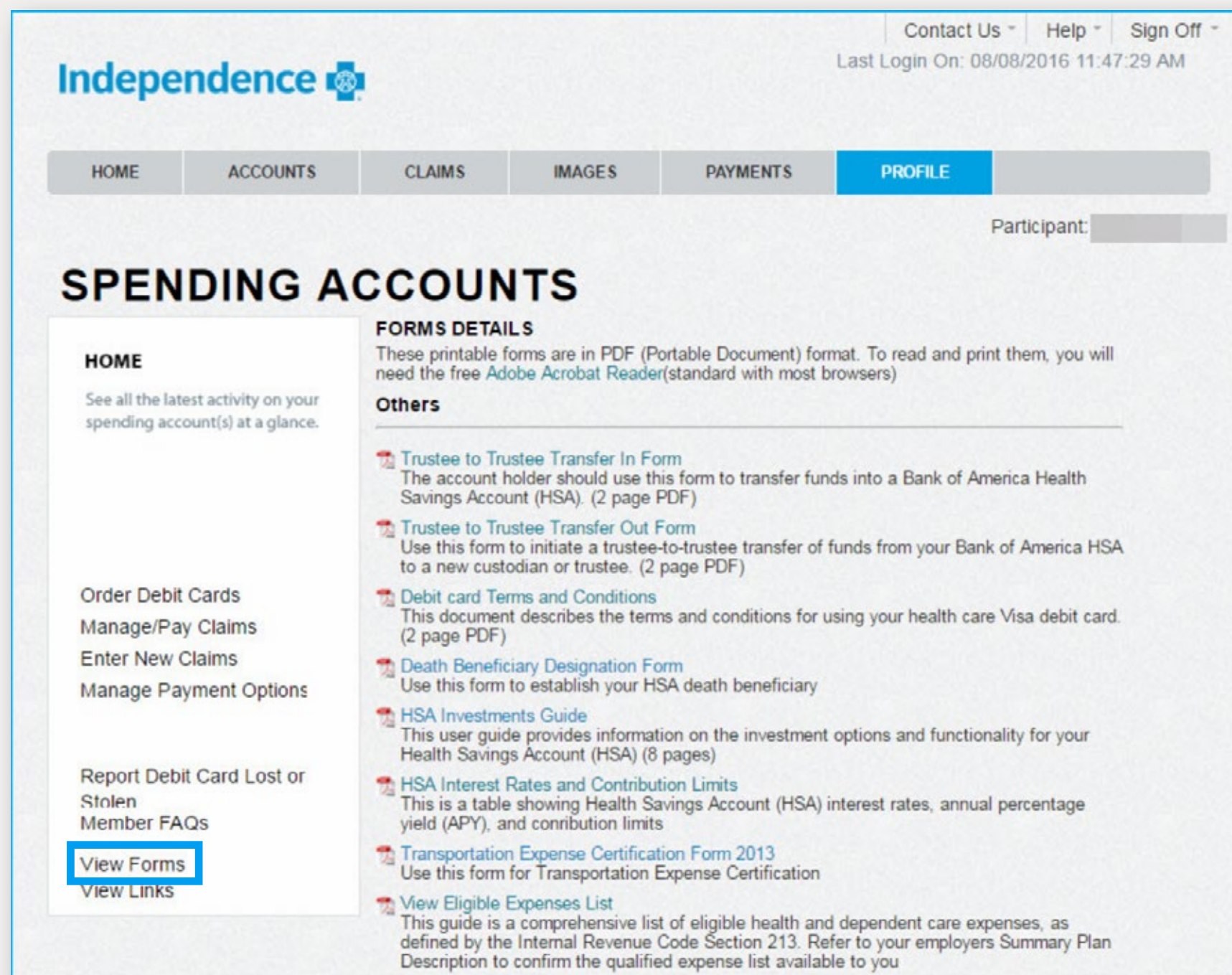
- RELATED LINKS**
- Manage Spending Account(s)
 - Spending Account Claims
 - View Submitted Images
 - Access your Account Statements
 - Submit a Reimbursement
 - Manage Debit Card Information
 - Manage your Direct Deposit
 - Resource Center
 - Covered Expenses





- RELATED LINKS**
- Manage Spending Account(s)
 - Spending Account Claims
 - View Submitted Images
 - Access your Account Statements
 - Submit a Reimbursement
 - Manage Debit Card Information
 - Manage your Direct Deposit
 - Resource Center
 - Covered Expenses



Accessing the Forms Library

The Forms Library focuses on the banking/investment side of the HSA, providing HSA forms (fund transfer, death beneficiary designation, transportation certification), terms and conditions, interest rate information, and an investment guide.



Independence  Contact Us  Help  Sign Off 
Last Login On: 08/08/2016 11:47:29 AM

HOME ACCOUNTS CLAIMS IMAGES PAYMENTS **PROFILE**

Participant:

SPENDING ACCOUNTS

HOME
See all the latest activity on your spending account(s) at a glance.

- Order Debit Cards
- Manage/Pay Claims
- Enter New Claims
- Manage Payment Options

Report Debit Card Lost or Stolen
Member FAQs

View Forms
View Links

FORMS DETAILS
These printable forms are in PDF (Portable Document) format. To read and print them, you will need the free [Adobe Acrobat Reader](#)(standard with most browsers)

Others

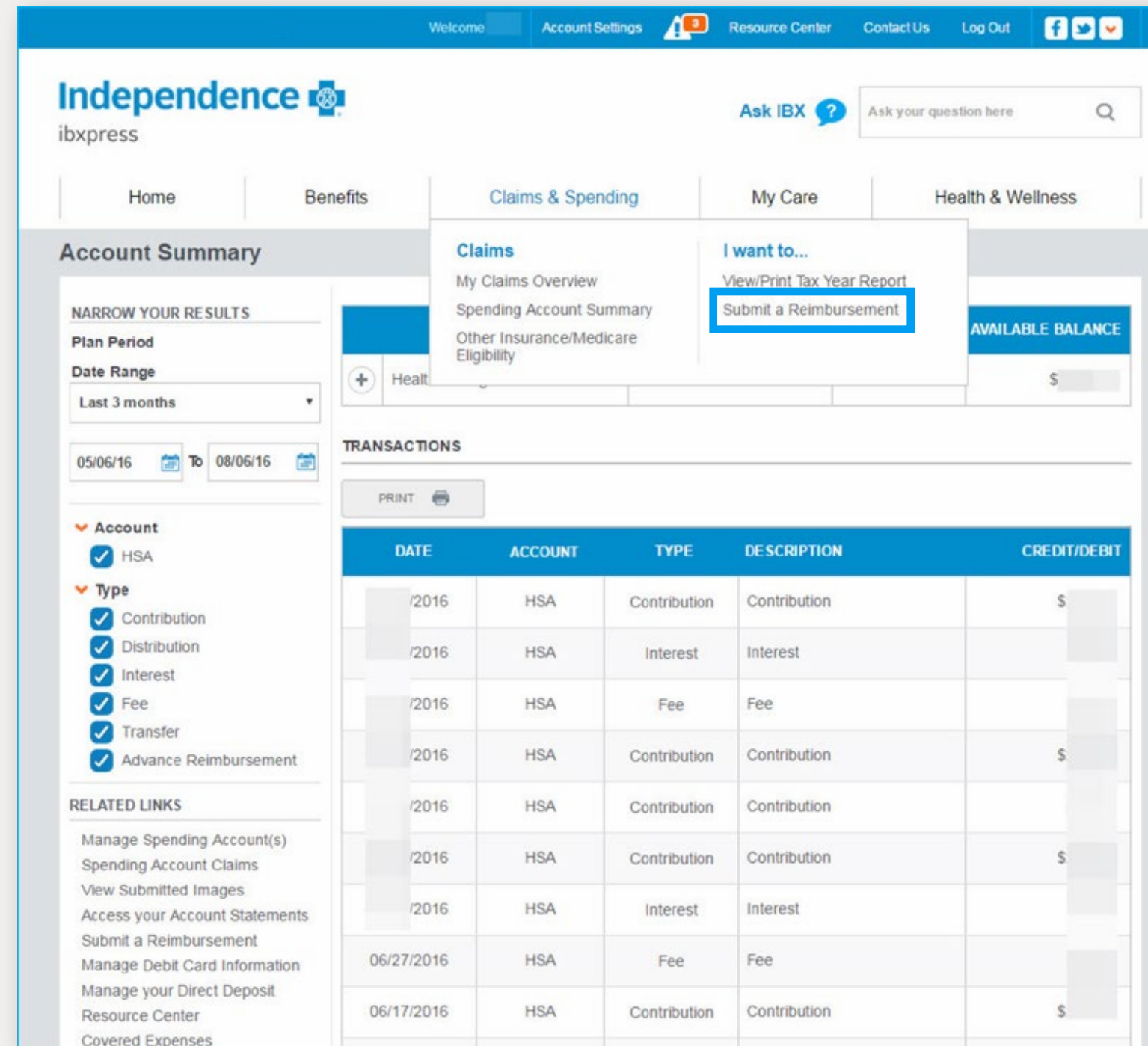
- [Trustee to Trustee Transfer In Form](#)
The account holder should use this form to transfer funds into a Bank of America Health Savings Account (HSA). (2 page PDF)
- [Trustee to Trustee Transfer Out Form](#)
Use this form to initiate a trustee-to-trustee transfer of funds from your Bank of America HSA to a new custodian or trustee. (2 page PDF)
- [Debit card Terms and Conditions](#)
This document describes the terms and conditions for using your health care Visa debit card. (2 page PDF)
- [Death Beneficiary Designation Form](#)
Use this form to establish your HSA death beneficiary
- [HSA Investments Guide](#)
This user guide provides information on the investment options and functionality for your Health Savings Account (HSA) (8 pages)
- [HSA Interest Rates and Contribution Limits](#)
This is a table showing Health Savings Account (HSA) interest rates, annual percentage yield (APY), and contribution limits
- [Transportation Expense Certification Form 2013](#)
Use this form for Transportation Expense Certification
- [View Eligible Expenses List](#)
This guide is a comprehensive list of eligible health and dependent care expenses, as defined by the Internal Revenue Code Section 213. Refer to your employers Summary Plan Description to confirm the qualified expense list available to you



Submitting Your Manual Claim

Typically, you may have to submit a claim for dental, vision, or over the counter RX.

If you paid for a claim and you did not use your HSA debit card, you can submit the claim by clicking on “**Submit Reimbursement**” under the **Claims & Spending** tab.



The screenshot shows the Independence ibxpress website interface. At the top, there is a navigation bar with links for Welcome, Account Settings, Resource Center, Contact Us, and Log Out. Below this is the Independence logo and a search bar labeled 'Ask IBX'. The main navigation tabs include Home, Benefits, Claims & Spending (which is active), My Care, and Health & Wellness. Under the 'Claims & Spending' tab, a dropdown menu is open, showing options: My Claims Overview, Spending Account Summary, Other Insurance/Medicare Eligibility, and 'Submit a Reimbursement' (which is highlighted with a blue box). To the right of the dropdown is a section for 'AVAILABLE BALANCE' showing a dollar sign and a blurred amount. Below the navigation is the 'Account Summary' section, which includes filters for 'NARROW YOUR RESULTS' (Plan Period, Date Range) and a list of 'Account' and 'Type' categories with checkboxes. A 'TRANSACTIONS' table is also visible, showing a list of HSA transactions with columns for DATE, ACCOUNT, TYPE, DESCRIPTION, and CREDIT/DEBIT.

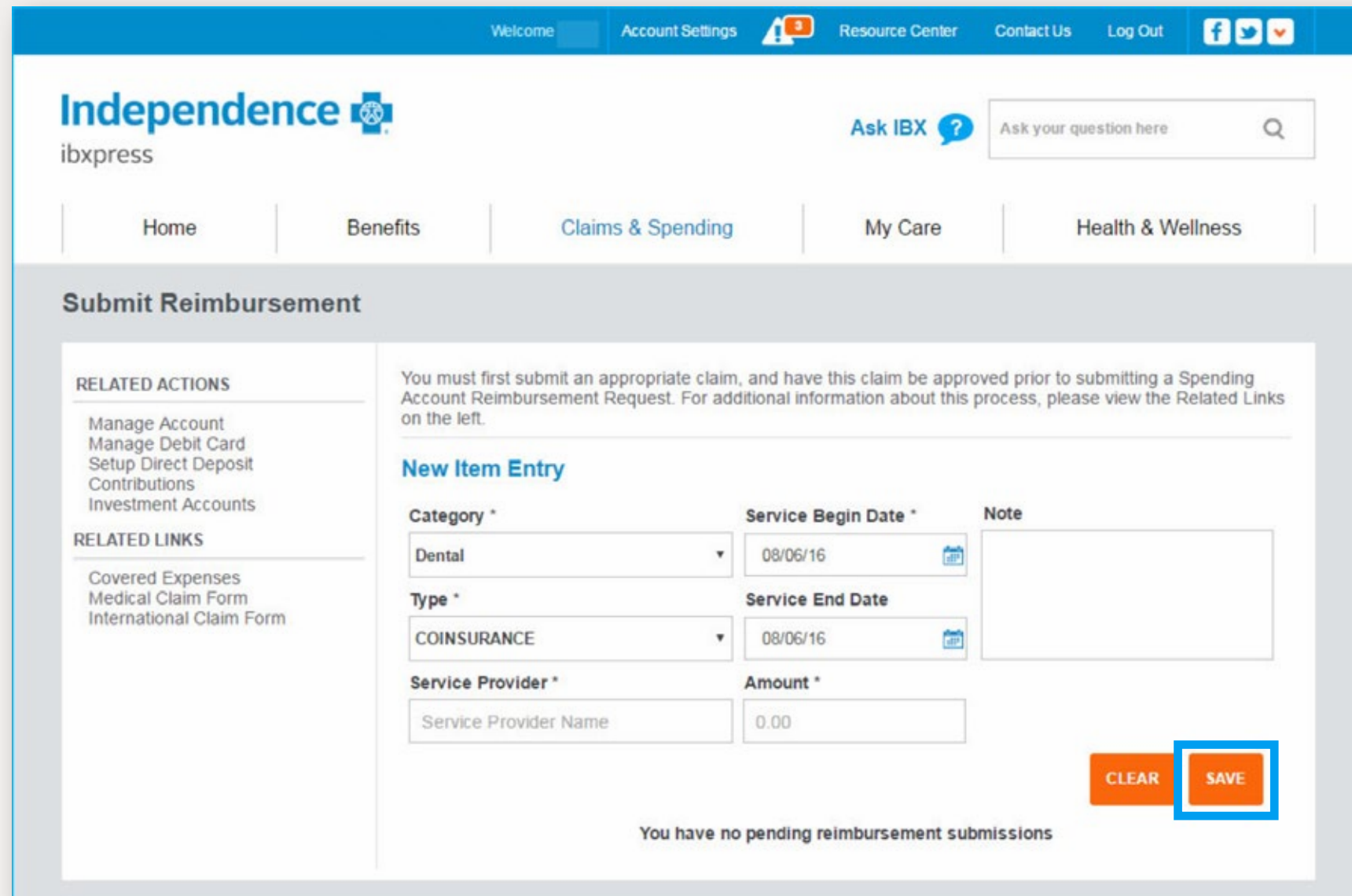
DATE	ACCOUNT	TYPE	DESCRIPTION	CREDIT/DEBIT
/2016	HSA	Contribution	Contribution	\$
/2016	HSA	Interest	Interest	
/2016	HSA	Fee	Fee	
/2016	HSA	Contribution	Contribution	\$
/2016	HSA	Contribution	Contribution	\$
/2016	HSA	Interest	Interest	
06/27/2016	HSA	Fee	Fee	
06/17/2016	HSA	Contribution	Contribution	\$

Submitting Your Manual Claim



Independence 

Fill in the necessary claim details, including **Category**, **Type**, **Service Provider**, **Amount**, **Service Dates**, and any applicable **Notes** to clarify what procedure was performed and then click **Save** box at the bottom of the page.



The screenshot shows the 'Submit Reimbursement' page in the Independence ibxpress portal. The page has a blue header with navigation links: Welcome, Account Settings, Resource Center, Contact Us, and Log Out. Below the header is the Independence logo and a search bar labeled 'Ask IBX'. A navigation menu includes Home, Benefits, Claims & Spending (highlighted), My Care, and Health & Wellness.

The main content area is titled 'Submit Reimbursement' and contains a message: 'You must first submit an appropriate claim, and have this claim be approved prior to submitting a Spending Account Reimbursement Request. For additional information about this process, please view the Related Links on the left.'

On the left side, there are two sections: 'RELATED ACTIONS' with links for Manage Account, Manage Debit Card, Setup Direct Deposit Contributions, and Investment Accounts; and 'RELATED LINKS' with links for Covered Expenses, Medical Claim Form, and International Claim Form.

The 'New Item Entry' form includes the following fields:

Category *	Service Begin Date *	Note
Dental	08/06/16	
Type *	Service End Date	
COINSURANCE	08/06/16	
Service Provider *	Amount *	
Service Provider Name	0.00	

At the bottom right of the form are two buttons: 'CLEAR' and 'SAVE'. The 'SAVE' button is highlighted with a blue border. Below the form, it states 'You have no pending reimbursement submissions'.



Submitting Your Manual Claim

After you save, the reimbursement will appear at the bottom of the form.

You can continue entering new reimbursements. Each new item will be added to the submission list.

You can edit or remove items on the submission list.

Once you are done, click **Submit All**. Claims will not be processed until you click Submit All.

Welcome Account Settings Resource Center Contact Us Log Out

Independence ibxpress

Ask IBX ? Ask your question here

Home Benefits Claims & Spending My Care Health & Wellness

Submit Reimbursement

RELATED ACTIONS

- Manage Account
- Manage Debit Card
- Setup Direct Deposit
- Contributions

RELATED LINKS

- Covered Expenses
- Medical Claim Form
- International Claim Form

You must first submit an appropriate claim, and have this claim be approved prior to submitting a Spending Account Reimbursement Request. For additional information about this process, please view the Related Links on the left.

New Item Entry

Category * Service Begin Date * /16

Type * Service End Date /16

Note

Service Provider * Amount *

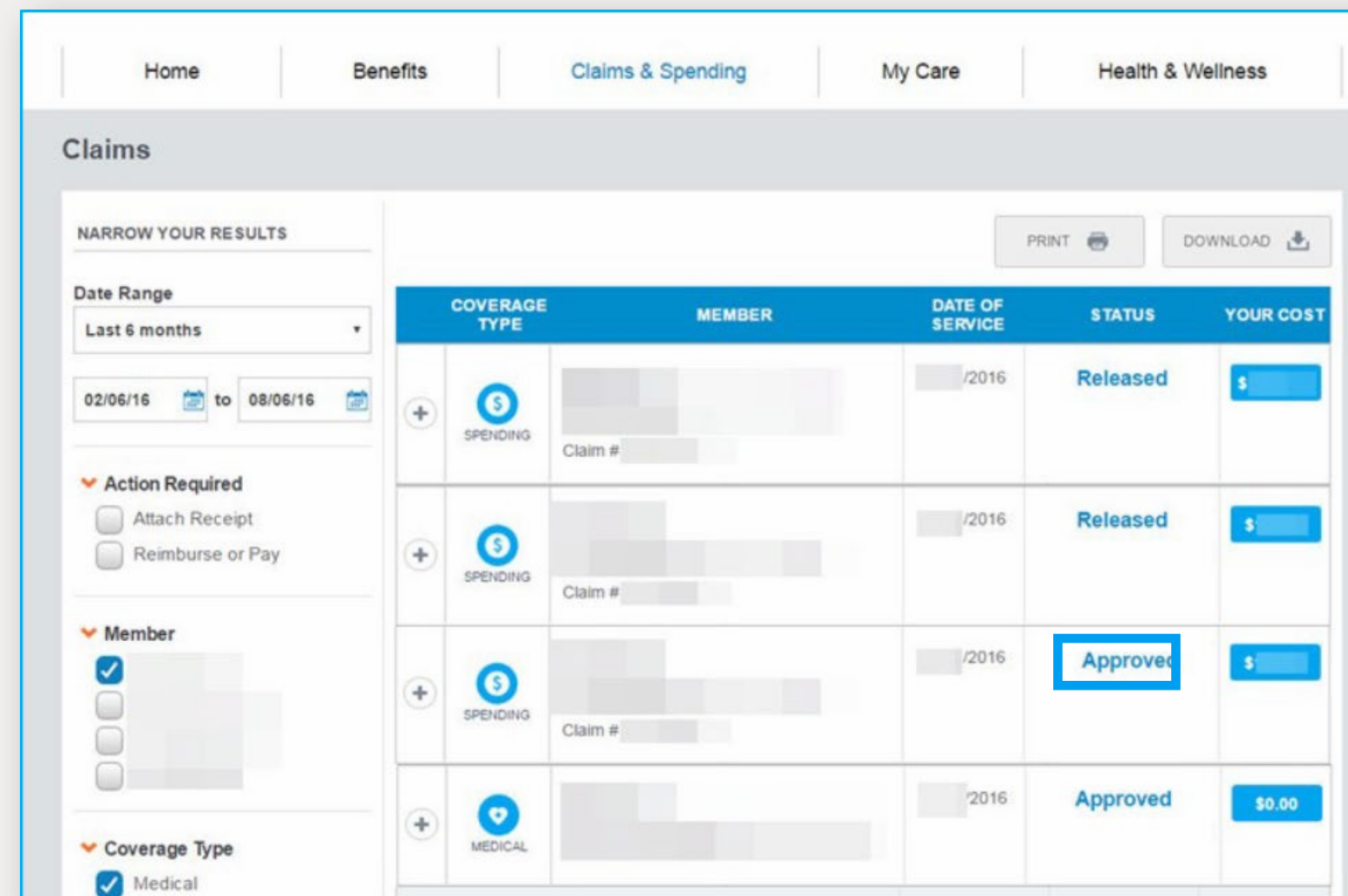
Reimbursements to be Submitted

ID	SERVICE DATE	PROVIDER	AMOUNT	EDIT	DELETE
<input type="text"/>	<input type="text"/> /2016	<input type="text"/>	\$ <input type="text"/>		

Submitting Your Manual Claim



As with medical claims, your each submission item will display as “**Approved**” until payment is generated, at which point it will change to “Released.”



The screenshot shows a web interface for managing claims. At the top, there are navigation tabs: Home, Benefits, Claims & Spending (selected), My Care, and Health & Wellness. Below the navigation is a 'Claims' section with a 'NARROW YOUR RESULTS' filter on the left and a table of claims on the right. The filter includes a 'Date Range' dropdown set to 'Last 6 months' (with dates 02/06/16 to 08/06/16), an 'Action Required' section with checkboxes for 'Attach Receipt' and 'Reimburse or Pay', a 'Member' section with a checked checkbox, and a 'Coverage Type' section with a checked checkbox for 'Medical'. The table has columns for 'COVERAGE TYPE', 'MEMBER', 'DATE OF SERVICE', 'STATUS', and 'YOUR COST'. It contains four rows of claim data. The third row has the status 'Approved' highlighted with a blue box.

COVERAGE TYPE	MEMBER	DATE OF SERVICE	STATUS	YOUR COST
SPENDING	[REDACTED]	/2016	Released	\$
SPENDING	[REDACTED]	/2016	Released	\$
SPENDING	[REDACTED]	/2016	Approved	\$
MEDICAL	[REDACTED]	/2016	Approved	\$0.00



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QUESTIONS?