

***Marshall  
& Sterling***

EMPLOYEE BENEFITS



# Wex Health Portal and Mobile App

Quickstart Guide for New Users



# Table of Contents

<b>Welcome</b>	3
<b>Let's get started!</b>	4
Logging In	4
Navigating Your Home Page	4
View your Current Account Balances and Activity	5
<b>Filing Claims and Uploading Receipts</b>	6
How do I File a Claim and Upload a Receipt?	6
How Do I View My Claims History and Status?	7
<b>Tools &amp; Support</b>	8
<b>Message Center</b>	8
<b>Most Common FAQ's and How-To's</b>	9
How Do I Update My Personal Profile?	9
How Do I Change My Password?	9
How Can I Get My Reimbursements Faster?	10
<b>Using the Flex Mobile App</b>	11
<b>Tips To Get The Most Out Of Your Plans</b>	12





## Welcome!

As the administrator of your benefits plans, Marshall & Sterling is here to make your entire benefits process as easy as possible. That's why we've partnered with Wex Health to bring you an online portal that helps manage your benefits all in one place. This guide will help you understand everything you need to know about using your portal to manage your accounts.



**Your Wex Health portal gives you 24/7 access to view information and manage all Flex plans that you're enrolled in through Marshall & Sterling Employee Benefits, such as your FSA, LPFSA, HSA, HRA, DCAP or Transit Account(s). All accounts you are enrolled in can be accessed under a single login.**



### Your portal 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



**Don't forget the mobile app!** Through Wex Health we are happy to bring you a convenient mobile app that lets you manage your benefits on the go. The app also includes several additional features to make things as easy as possible for you. We'll discuss the app later in this booklet.

**We're here to help.** If you have questions about your online portal or anything pertaining to your Flex plans, please reach out to the Marshall & Sterling Employee Benefits Flex Team! Our team can be reached by email at [flex@marshallsterling.com](mailto:flex@marshallsterling.com) or by phone at 518-373-0069, Option 4.

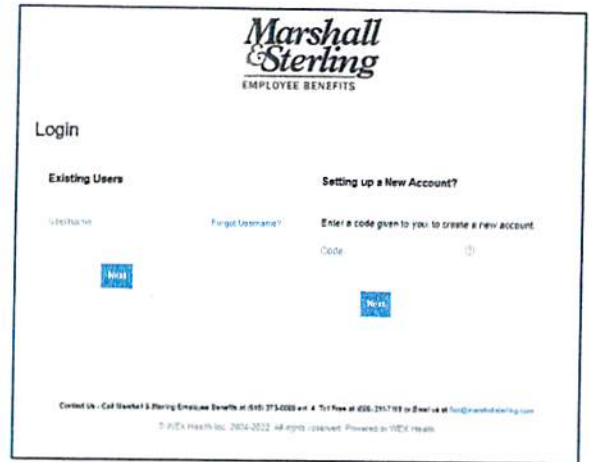


# Let's Get Started!

## Logging in

1. Go to <https://msflex.lh1ondemand.com/>
2. Under *Existing Users*, enter your username. Your username is the first initial of your first name, followed by your last name and the last four digits of your social security number (Example: jsmith1234). Note your username is case sensitive and all lower case.
3. Your password upon initial login is simply the word *password*. You will be prompted to change this at your first login to something more memorable and secure.

✓ That's it! You're in!



## Navigating your Home Page

Your home page gives you access to the most used features of the platform. Your page may look a bit different based on the account(s) you are enrolled in, but you can choose to use the tabs across the top to navigate the platform or use the *I Want To* buttons on the homepage to work with your accounts right away.

Your home page will also notify you of important tasks, recent transactions, and other details that are helpful to have at your fingertips.



## Get help anytime!

Look for this icon at the bottom right corner of your screen. This is an automated chatbot that can help you with some of the most common questions and tasks on the portal. It stays pinned to your screen no matter where you navigate, so help is never more than a click away.



## View your Current Account Balances and Activity

Your Home page includes a section labeled *Accounts* which shows your current account balance only (note your home page may look slightly different based on the account(s) you are enrolled in).

Accounts			
HEALTH SAVINGS ACCOUNT		01/01/2022 – 12/31/2022	
	AVAILABLE		AVAILABLE
Cash Account	\$2,012.50	Limited Health Care Flex	\$2,445.95
Advance	\$0.00	Dependent Care Flexible	\$1,918.30
Investment Account	\$795.00	Parking Reimbursement	\$1,209.00
Available to spend <small>includes Advance</small>	\$2,807.50		

For a more detailed view, you can click on the Accounts tab from the top menu to be taken to your Accounts 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.

Contact Us

Uma Ballard

(0)

Logout

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.

[View More](#)

Health Savings Account

TOTAL AVAILABLE BALANCE

\$5,153.00

AVAILABLE CASH BALANCE

\$4,050.00

INVESTMENT BALANCE

\$1,103.00

01/01/2022 – 12/31/2022

ESTIMATED PER PAY PER CO DEDUCTION: \$1,161.66

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	OWNED	AVAILABLE BALANCE
Limited Health Care Flexible Spending	\$2,700.00	\$11.50	\$0.00	\$16.50	\$0.00	\$2,688.50
Dependent Care Flexible Spending	\$0,000.00	\$14.00	\$0.00	\$14.00	\$0.00	(\$14.00)
Parking Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Transit Pass Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



# Filing Claims and Uploading Receipts

In many cases, no claims submission is needed in order to process your transaction. This is often the case when you use your Flex Debit card for expenses that can be applied directly to your deductible or to your Flex Accounts. In other cases, such as when you've paid out of pocket or we need additional documentation to process your expense, you'll need to file and claim and/or upload a receipt in order to substantiate the expense. The portal makes this process easy and straightforward:



## TIP: Ask for a receipt every time you use your debit card.

You'll need to retain copies in the event you're ever audited by the IRS. If we can auto-approve the expense, you don't need to send us a copy and no further action is required. If we can't auto-approve the expense, we'll send you an email within 2 business days of the transaction letting you know you need to submit it to us. We'll send you a reminder after 10 days if we haven't heard from you, and then again at 15 days if needed. If after 25 days we haven't received your receipt, we'll request that you repay the expense.

## 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.

I Want To:

[File A Claim](#)[Make HSA Transaction](#)[Manage Investments](#)[Manage My Expenses](#)

HomeAccountsTools & SupportMessage Center

Accounts / Receipts Needed

Receipts Needed

DATE OF SERVICE	ACCOUNT	WARRANTY PERIOD	RECEIPT	CLAIM RECEIPT AMOUNT	STATUS
3/2/2013	Lentil Mouth	University	Uma Baked	\$6.50	Request

[View Confirmation](#)[Upload Receipts](#)



## Be sure your receipt contains 5 key pieces of information:

- Patient's name
- Provider's name
- Date of service
- Type of service
- Cost

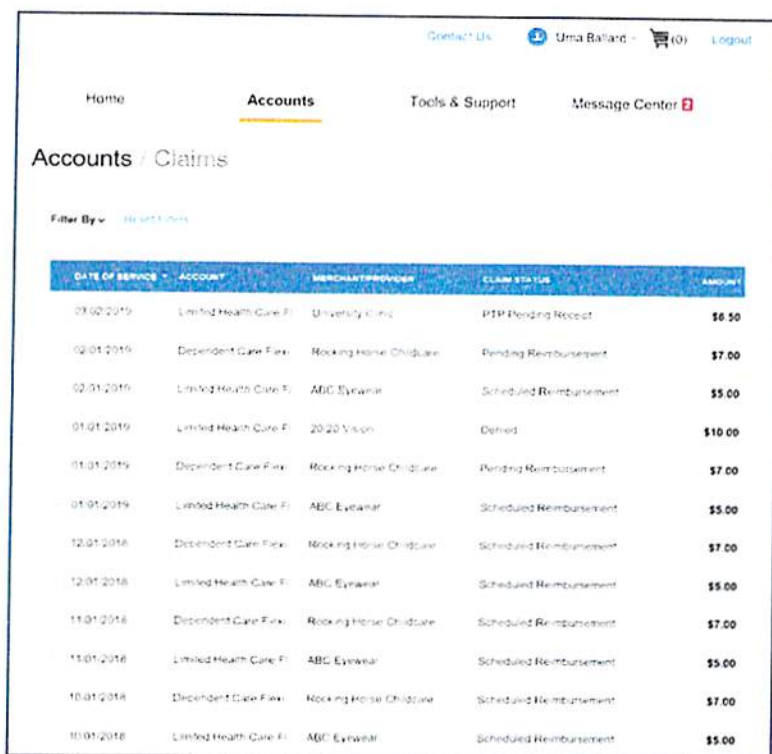
## Tasks 1

**Note:** If a receipt is required, you'll see a **Receipts Needed** link in the Tasks section of your Home Page. Clicking that link will bring you to the **Claims** page where you can see the claims that require documentation.

## How Do I View My 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.

For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the **Dashboard** page. You can apply filters from the top of the screen. Filter options on the Dashboard screen include: expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.



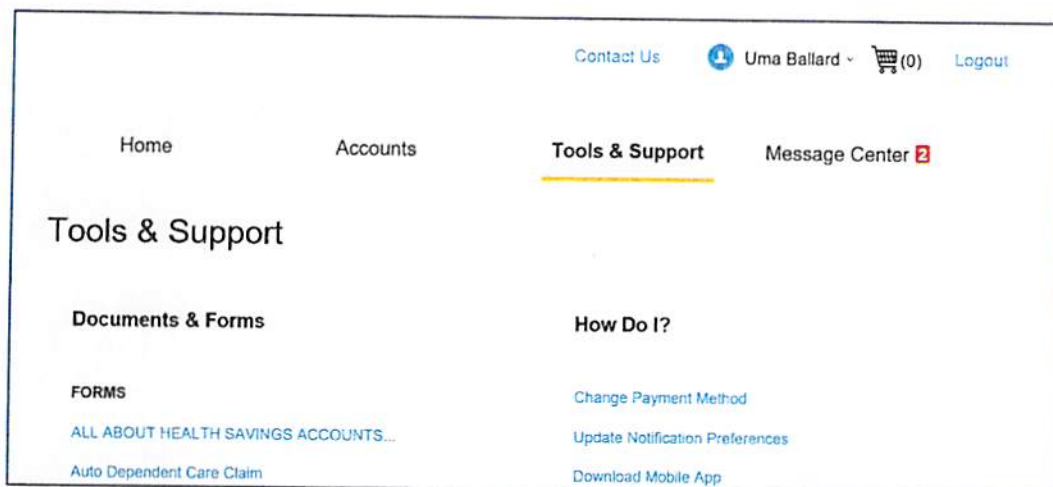
DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
03/02/2019	Limited Health Care F	University Clinic	PTP Pending Receipt	\$6.50
02/01/2019	Dependent Care Fink	Rocking Horse Childcare	Pending Reimbursement	\$7.00
02/01/2019	Limited Health Care F	ABC Eyewear	Scheduled Reimbursement	\$5.00
01/01/2019	Limited Health Care F	20-20 Vision	Denied	\$10.00
01/01/2019	Dependent Care Fink	Rocking Horse Childcare	Pending Reimbursement	\$7.00
01/01/2019	Limited Health Care F	ABC Eyewear	Scheduled Reimbursement	\$5.00
12/01/2018	Dependent Care Fink	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
12/01/2018	Limited Health Care F	ABC Eyewear	Scheduled Reimbursement	\$5.00
11/01/2018	Dependent Care Fink	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
11/01/2018	Limited Health Care F	ABC Eyewear	Scheduled Reimbursement	\$5.00
10/01/2018	Dependent Care Fink	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
10/01/2018	Limited Health Care F	ABC Eyewear	Scheduled Reimbursement	\$5.00





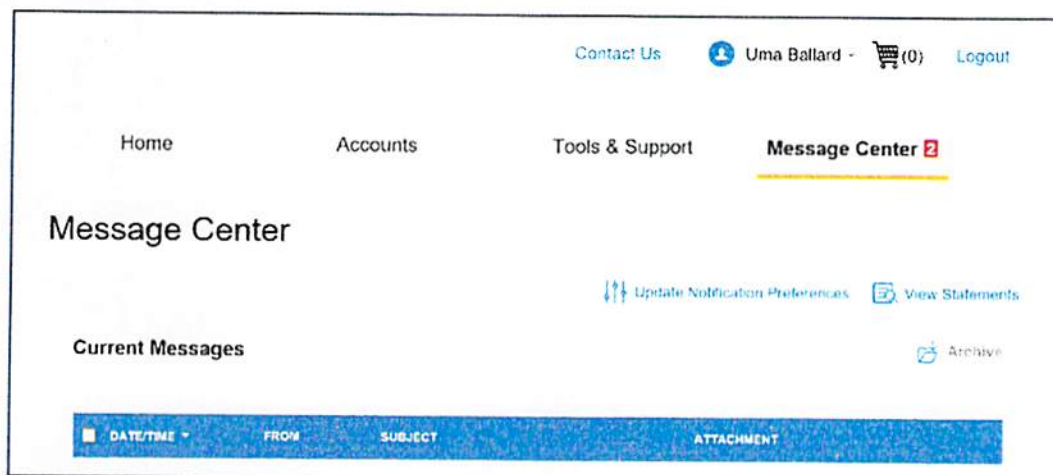
# Tools & Support

Visit this tab for links to commonly used Documents & Forms as well as Plan Summaries and details about how your benefits work. From this screen you can also find links to change your payment method, request a new debit card, sign up for text messaging, and several other features. Don't forget to scroll to the bottom of this page where we provide helpful tools like links to your carrier websites, savings calculators, and expense eligibility lookup tools, among other items.



# Message Center

The final tab on your home page is the Message Center, where we send you important updates about your accounts and transactions. Here you can also view and archive current documents as well as reference documents archived previously. When further action is needed on your part, the messages will link you to the appropriate section of the portal where you can provide needed documentation or information.







# Most Common FAQ's and How-To's

Below we show several of the most common actions taken on the portal and how you can navigate to them:

## 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**.

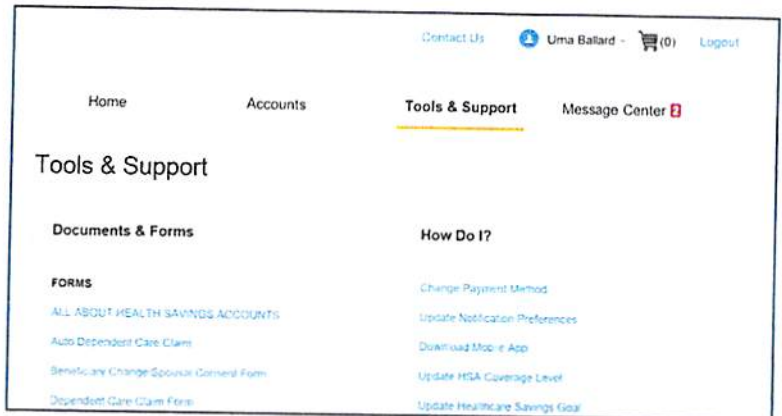
## How Do I Change My Password?

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 your initial password. Follow the instructions.)
3. Click **Save**.

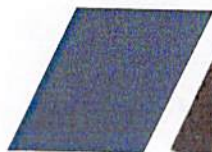
## How Can I Get My Reimbursements Faster?

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**. The **Payment Method Changed** confirmation displays.
5. 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.







## Using the Flex Mobile App

You can access and manage your health benefits anytime, anywhere using the Flex Mobile App. The app gives you many of the same features and functionality as your online portal, plus a few extra features for added convenience. With the app you can:

- View your account activity and/or check your balance in seconds
- Submit claims for reimbursement
- Take a photo of your receipt and upload it to a new or existing claim
- View expense information and receipts
- Scan barcodes to determine if an expense is eligible with the built-in scanner

**Convenient**

**Easy**

**Customized**

**Secure**

**Available 24/7**

### To download the FLEX Mobile App:

- Go to your app store and search for "JFA Flex Mobile". Note you can also find links to download the app under the Tools & Support tab of your portal.
- Select to download the app to your phone
- Login with the same username and password you use for your Wex Health Portal, then create a PIN for use in the future.





## Tips To Get The Most Out Of Your Plans

Take a few minutes to set up your accounts and make sure you've enrolled in all the features the portal has to offer! Taking a few minutes to do these few things will make your accounts easier to use in the future:

- ❑ **Agree to the terms and conditions** on the website to start using your Flex Debit Card. You'll be prompted to do this upon your first login.
- ❑ **Set up direct deposit to your bank account.** This way, we can send funds right to your bank account anytime you initiate a distribution from your accounts. Select **Banking/Cards**, found under your Profile in order to set this up. You'll need to know your Routing Number and Account Number.
- ❑ **Designate your beneficiaries.** Select **Profile Summary**, found under your Profile in order to name the person(s) who should receive your account in the event you pass away.
- ❑ **Sign up for text messaging** by selecting the **Message Center** tab and then updating your notification preferences. This way we can text you when account alerts are available.
- ❑ **Download the Flex Mobile App** by visiting your app store and searching for JFA Flex. The app lets you manage your accounts on-the-go and even use your phone to take pictures of your receipts for easy storage and recordkeeping.
- ❑ **Log back in regularly for updates on your account and to access important documents.** At the beginning of each year, be sure to download any applicable tax documents to help you in preparing your tax returns.
- ❑ **Don't be afraid to get help!** Our team is here to make your benefits process easy and enjoyable. You can reach us at:

**Marshall & Sterling Employee Benefits - Flex**  
42 South Street, Glens Falls, NY 12801

Phone: 518-373-0069, Option 4 | Fax: 518-792-0226

Email: [flex@marshallsterling.com](mailto:flex@marshallsterling.com)