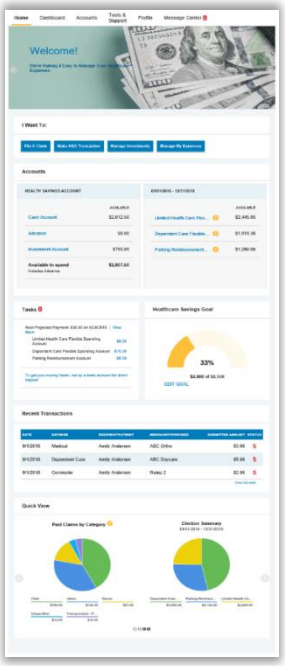
Helping you be Smart About Benefits.

Varipro™

How Do I Log on to the Home Page?



1. Go to member.varipro.com.
2. Your default login user name and password is the first initial of your first name + your last name + the last four digits of your SSN.
3. Click **Login**.

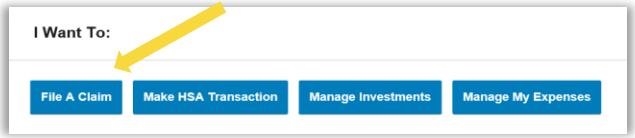
The **Home Page** is easy to navigate:

- 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 the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Recent Transaction** section displays the last 3 transactions on your account(s).
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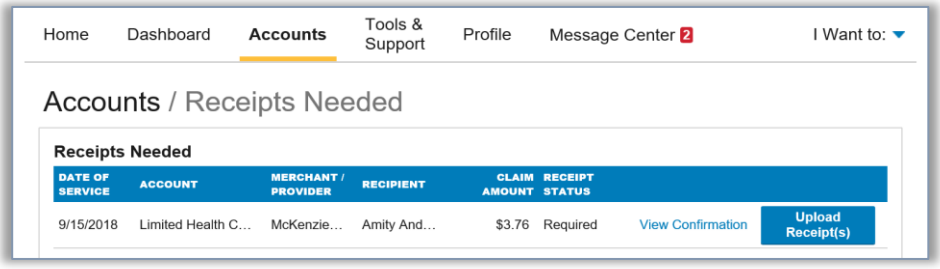
You can also hover over the tabs at the top of the page.

How Do I File A Claim and Upload a Receipt?

1. On the **Home Page**, select the "**File a Claim**" under the "I want to…" section, or from any page on the portal, expand the "I want to…" section on the right-hand side 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. Click to expand the line item to view claim details and the **upload receipts link.**

HRA Eligible & Non-Eligible Expenses

Health Care Expenses under the Limited Purpose Plan may only be reimbursed after the deductible of your High Deductible Health Plan has been satisfied.

HRA Eligible Health Care Expenses

Please note that we do not intend this list to be comprehensive tax advice.
For more detailed information, consult IRS Publication 502 or see your tax advisor.

- Acupuncture
- Alcoholism treatment
- Allergy shots and testing
- Ambulance (ground/air)
- Artificial limbs
- Blind services and equipment
- Car controls for handicapped*
- Chiropractor services
- Coinsurance and deductibles
- Contact lenses
- Crutches, wheelchairs, walkers
- Deaf services-- hearing aid/batteries, hearing aid animal & care, lip reading expenses, modified telephone, etc.
- Dental treatment
- Dentures
- Diagnostic tests
- Doctor's fees
- Drug addiction treatment & facilities
- Drugs (prescription)
- Eye examinations and eyeglasses
- Home health and/or hospice care
- Hospital services
- Insulin
- Insurance premiums
- Laboratory fees
- LASIK eye surgery
- Medical alert (bracelet, necklace)
- Medical monitoring and testing devices*
- Nursing services
- Obstetrical expenses
- Occlusal guards
- Operations and surgeries (legal)
- Optometrists
- Orthodontia
- Orthopedic services
- Osteopaths
- Oxygen/oxygen equipment
- Physical exams (except for employment)
- Physical therapy
- Psychiatric care, psychologists, psychotherapists
- Radial keratotomy related physicals)
- Schools (special, relief, or handicapped)
- Sexual dysfunction treatment
- Smoking cessation programs
- Surgical fees
- Television or telephone for the hearing impaired
- Therapy treatments*
- Transportation (essentially and primarily for medical care; limits apply)
- Vaccinations
- Vitamins*
- Weight-loss programs*
- X-rays

HRA Eligible OTC Medications and Products

For a complete list, or to purchase eligible products online check out the HRA Store. You can access these links from the member portal or through www.varipro.com.

- Acne medications & treatments
- Allergy & sinus, cold, flu & cough remedies (antihistamines, decongestants, cough syrups, cough drops, nasal sprays, medicated rubs, etc.)
- Antacids & acid controllers (tablets, liquids, capsules)
- Antibiotic & antiseptic sprays, creams & ointments
- Anti-diarrheas
- Anti-fungals
- Anti-gas & stomach remedies
- Anti-itch & insect bite remedies
- Anti-parasitics
- Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)
- Condoms (effective 10/17/2024)
- Contraceptives (gels, foams, suppositories, etc.)
- Digestive aids
- Eczema & psoriasis remedies
- Eye drops, ear drops, nasal sprays
- First aid kits
- Hemorrhoidal preparations
- Hydrogen peroxide, rubbing alcohol
- Laxatives
- Menstrual Products
- Medicated band-aids & dressings
- Motion sickness remedies
- Nicotine patches and medications (smoking cessation aids)
- Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)
- Sleep aids & sedatives
- Wart removal remedies, corn patches

EXAMPLES OF ITEMS ELIGIBLE FOR REIMBURSEMENT WITH DETAILED RECEIPT ONLY (NO PRESCRIPTION REQUIRED):

Braces & supports
Breast pumps for nursing mothers
Contact lens solution
CPAP equipment & supplies
Diabetic testing supplies /equipment
Durable medical equipment (power chairs, walkers, wheelchairs, etc.)
Home diagnostic (pregnancy tests, ovulation kits,
Non-medicated band-aids, rolled bandages & dressings
OTC varieties of Insulin
Reading glasses
Sunscreen
Thermometers, blood pressure monitors, etc.)

HRA Non-Eligible Health Care Expenses

Advance payment for services to be rendered
Automobile insurance premium allocable to medical coverage
Boarding school fees
Body piercing
Bottled water
Chauffeur services
Controlled substances
Cosmetic surgery and procedures
Cosmetic dental procedures
Dancing lessons
Diapers for Infants
Diaper service
Ear piercing
Electrolysis
Fees written off by provider
Food supplements
Funeral, cremation, or burial expenses
Hair transplant
Herbs & herbal supplements
Household & domestic help
Health programs, health clubs, and gyms
Illegal operations and treatments
Illegally procured drugs
Long-term care services
Maternity clothes
Medical savings accounts
Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
Personal items
Preferred provider discounts
Social activities
Special foods and beverages
Swimming lessons
Tattoos/tattoo removal
Teeth whitening
Transportation expenses to & from work
Travel for general health improvement
Uniforms
Vitamins & supplements without prescription

Varipro Health Cloud Mobile App

With Varipro Health Cloud Mobile App, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? Varipro Health Cloud Mobile App puts the answers at your fingertips*:

Get started with Varipro Health Cloud Mobile App in minutes.

Download on the App Store | ANDROID APP ON Google Play

Benefits Debit Card
Frequently Asked Questions



Q: What is the Benefits Debit Card?

A: The Benefits Debit Card is a special-purpose Visa® card that gives participants an easy, automatic way to pay for eligible health care/benefit expenses incurred during the current plan year. The Card lets participants electronically access the pre-tax amounts set aside in their Flexible Spending Accounts (FSAs) or Health Reimbursement Accounts (HRAs). It cannot be used as a regular Visa® It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

Q: How does the Benefits Debit Card work?

A: The value of the participant's account(s) contribution is stored on the benefits debit card. When you have eligible expenses at a business that accepts benefit debit cards, simply use your Card. The amount of the eligible purchases will be deducted – automatically – from your account and the pre-tax dollars will be electronically transferred to the provider/ merchant for immediate payment.

Q: How many Benefits Debit Cards will I receive?

A: Participants will receive two Cards in the employee's name. If you would like additional Cards for other family members, contact Varipro

Q: Can I use contactless payments on my phone or smart watch?

A: Yes. Whether you use Google Pay, Apple Pay, or Samsung Pay, quickly add your benefits debit card to your mobile wallet. Your card will be accessible (alongside the rest of your virtual credit or debit cards).

Q: Will I receive a new Benefits Debit Card each year?

A: No. Although you must re-enroll each year to use the card, you will not receive a new Card each year. If you have an active Card, and re-enroll for the next plan year, you will keep using the same Card for the next plan year. The Card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) you have.

Q. What if the Benefits Debit Card is lost or stolen?

A: Call Varipro to report a Card that is lost or stolen as soon as you realize it is missing. We will turn off the current Card(s) and issue replacement Card(s). There may be a fee for replacement cards.

Q: How do I activate the Card?

A: Call the toll-free number on the activation sticker on the front of the Card or visit the web site on the back of the Card.

You can use both Cards once the first Card is activated – you do not need to activate both. You should wait one business day after activation to use the Card. Each Card user should sign the Card with his or her own name.

Q: Where can I use the Benefits Debit Card?

A: IRS regulations allow participants to use their Benefits Debit Cards in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA/HRA-eligible items at checkout and accept benefit prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed. You can find out which merchants are participating by visiting the web site on the back of the Card or contacting Varipro

Some plan designs may also allow participants to use their Cards in pharmacies that have certified that 90% of the merchandise they sell is HSA/FSA/HRA-eligible. However, since these pharmacies cannot identify the eligible items at the point of sale, another form of auto substantiation or paper follow-up will be required.

You may also use the Card to pay a hospital, doctor, dentist, or vision provider that accepts prepaid benefit cards. In this case, auto-substantiation technology is used to electronically verify the transaction's eligibility according to IRS rules. If the transaction cannot be auto substantiated, paper follow-up will be required.

Q. Are there places the Benefits Debit Card won't be accepted?

A: Yes. The Card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

Cards will not be accepted at pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that cannot identify HSA/FSA/HRA-eligible items at checkout. The Card transaction may be declined. Participants can find out which merchants are participating by visiting the web site on the back of the Card.

Q: If asked, should I select "Debit" or "Credit"?

A: If you have elected to use a PIN (Personal Identification Number) with your Benefits Debit Card, select "Debit" and enter the PIN when prompted. If you are not using a PIN with your Benefits Debit Card, select "Credit" and you may be asked to sign for the purchase. You cannot receive cash back with the Benefits Debit Card.

Q: How does the Card work in participating pharmacies, discount stores, department stores, and supermarkets?

A: Bring prescriptions, vision products, eligible OTCs and other purchases to the register at checkout to let the clerk ring them up.

Present the Card and swipe it for payment.

If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are HSA/FSA/HRA-eligible), the amount of the FSA/HRA-eligible purchases is deducted from the account balance and no receipt follow up is required. The clerk will then ask for another form of payment for the non- HSA/FSA/HRA -eligible items.

If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.

The receipt will identify the HSA/FSA/HRA - eligible items and may also show a subtotal of the HSA/FSA/HRA -eligible purchases.

In most cases, the participant will not receive requests for receipts for HSA/FSA/HRA - eligible purchases made in participating pharmacies, discount stores, department stores, or supermarkets.

Q: Why do I need to save all of the itemized receipts?

A: You and your other eligible users should always save itemized receipts for FSA and HRA purchases made with the Benefits Debit Card. You may be asked to submit receipts to verify that their expenses comply with IRS guidelines. Each receipt must show:

- the patient name,
- the merchant or provider name,
- the service received, or the item purchased,
- the date and the amount of the service or purchase.

The IRS requires that every card transaction must be substantiated. This can occur through automated processing as outlined by the IRS (e.g. copay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate expense eligibility.

Q: May I use the Benefits Debit Card if I receive a statement with a Patient Due Balance for a medical service?

A: Yes. As long as:

- you have money in your account for the balance due,
- the services were incurred during the current plan year,
- and the provider accepts prepaid benefit debit cards,

you can simply write the Card number on the statement and send it back to the provider. You must have documentation to show: the patient name, the merchant or provider name, the service received, or the item purchased, the date of service to support any balance due statement.

Q: How do I know how much is in my account?

A: You can visit your personal Account Summary page at **member.varipro.com/** to view your account activity and current balance. You should always know their account balance before making a purchase with the Card.

Q: What if I have an expense that is more than the amount left in my account?

A: When incurring an expense that is greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use the Benefits Debit Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, you may pay by another means and submit the documentation for the eligible transaction via a claim form or upload it on the website.

Q: What are some reasons that the Benefits Debit Card might not work at point of sale?

A: The most common reasons why a Card may be declined at the point of sale are:

- The Card has not been activated.
- The Card has been used before the 24-hour period after activation is over.
- You have insufficient funds in your account to cover the expense.
- Non-eligible expenses have been included at the point-of-sale. (Retry the transaction with the eligible expense only.)
- The merchant is encountering problems (e.g. coding or swipe box issues).
- The pharmacy, discount store, department store, or supermarket cannot identify HSA/FSA/HRA eligible items at checkout according to IRS rules.

Q: Can I use the Benefits Debit Card to access last year's money left in the account this year?

A: No, do not use the Card to pay for services incurred during the previous plan year. Amounts are subtracted from the available balance during the plan year in which the transaction is posted.

Q: How will I know to submit receipts to verify a charge?

A: You will receive a letter or email notification from Varipro if there is a need to submit a receipt. All receipts should be saved according to the IRS regulations.

Q: What if I fail to submit receipts to verify a charge?

A: If receipts are not submitted as requested to verify a charge made with Benefits Debit Card, then the Card may be suspended until receipts are received. You may be required to repay the amount charged.

Q: Who do I call if I have questions about the Benefits Debit Card?

A: Contact Varipro at 800-732-3412 for further assistance

Mobile Payments are here – Faster, more secure, and contactless

Take advantage of contactless payments

Mobile payments = contactless! It's the future of payments, and it means less germs, faster (and more secure) purchases, for an easier experience.

Add your benefits debit card to your mobile wallet

Whether you use Google Pay, Apple Pay, or Samsung Pay, quickly add your benefits debit card to your mobile wallet with just a few taps.

Access your benefits debit card via mobile wallet to pay for eligible expenses

No more card fumbling! With mobile payments, there's no need to use (or even bring) your benefits debit card to pay for eligible expenses. Your card will be accessible (alongside the rest of your virtual credit or debit cards).

Varipro

Substantiation: Frequently Asked Questions

Q. What is substantiation?

A. To substantiate means to provide evidence to support or prove your medical transaction is for an eligible medical expense. The IRS requires that you keep copies of your receipts in the event of an audit.

Varipro can auto-substantiate eligible medical expenses for card swipes made at medical providers if the amount matches the copayment of your medical plan and at retail merchants with an Inventory Information Approval System, (IIAS).

If an eligible expense is auto-substantiated, you will not be required to submit a claim form.

Roughly 85-95% of debit card transactions are auto-substantiated by Varipro and no further action is required. A small percentage of claims may not be auto-substantiated, and the participant may receive a letter or email requesting a receipt to verify the expense.

Q. What types of charges require documentation?

A. The following are common medical expenses that cannot be auto-substantiated and would require documentation:

- Medical expenses that don't match the copay amount of your employer's medical plan.
- Payments made for dental services.
- Payments made for vision services.
- Payments made to non IIAS retail merchants

Recurring expenses can also be auto-substantiated. IRS regulations mandate the initial debit card transaction must be substantiated, but ongoing transactions can be auto substantiated.

Q. What are the IRS Claim Documentation Requirements?

A. The IRS requires the following information for substantiation:

- Name of person who incurred the service or expense
- Name and address of the provider or merchant
- Date the service or expense incurred
- Detailed description of the service
- Amount charged for the service or expense

Examples of acceptable documentation:

- EOB (explanation of benefits)
- Detailed, itemized receipts or invoices

Examples of unacceptable documentation:

- Provider statement that only indicate the amount paid, balance forward or previous balance
- Credit card receipt
- Missing or vague medical practitioner's note
- Bills for prepaid medical expenses where services have not yet occurred

Receipts for over-the-counter (OTC) items do not need to include the participant's name but must display the name of the item (e.g. Band Aids). Some over-the-counter items may require a prescription from your doctor, indicating it is medically necessary.

Q. What is the Varipro process for requesting substantiation?

A. Varipro will send the participant a letter/email requesting documentation.

- Once the participant sends receipt, Varipro reviews it and manually substantiates the expense (if eligible).
- If the transaction is ineligible or if documentation is not sent after second request, Varipro may suspend the card and

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request a refund of the overpayment from participant.
- The debit card will be reinstated when receipts are received, or overpayment is returned to account.

Q. How can I submit my documentation to Varipro?

A. There are several ways to submit the needed information:

- Varipro's Mobile App - Take a picture of your receipt with your phone camera and upload directly to claim
- Varipro Participant Portal - Upload saved copies of itemized receipts, invoices or EOBs directly to claim at member.varipro.com
- Fax - Include copy of receipt reminder with copy of itemized receipts, invoices or EOBs to 844-902-4564
- Mail - Include copy of receipt reminder with copy of itemized receipts, invoices or EOBs

Q. What is Varipro's receipt reminder process?

A. Varipro will let you know if a receipt is needed.

- **Day 1:** Debit Card Transaction processed
  - Auto-Substantiation applied (IIAS, Co-pay matching or Recurring expense logic) if possible
    - If auto-substantiated, no further action needed from participant
  - If Varipro is not able to auto-substantiate the claim, the 1st Receipt Reminder will be sent to participant
- **Day 10:** 2nd Reminder sent to participant
- **Day 15:** 3rd Reminder sent to participant
- **Day 20:** Denial letter/email with repayment request sent to participant; Debit card will be turned off until repayment is made or receipt is provided

Q. What happens if I do not repay the ineligible expense?

A. If you do not repay the Plan may:

- Recoup the amount owed from future eligible expenses;
- Your employer may deduct the amount owed from your paycheck, or
- Failing any of the above, the employer must treat the amount owed as a business debt.
- Include the amount as taxable wages on your W-2.

Substantiation Terminology

Adjudicate:

An official decision on whether an expense/claim is eligible.

Debit Card Auto Substantiation:

The ability to electronically verify the eligibility of card transactions.

Pending Auto Substantiation:

The system is waiting to see if the debit card transaction can be auto-substantiated.

Substantiation Required:

The need to provide proof the service is eligible. After proof (i.e. receipt image, Explanation of Benefits) is provided, the claim will need to be adjudicated**.**

Receipt Required:

The claim requires substantiation before it can be adjudicated.

If you have any further questions about substantiation, please contact us:

Varipro
5300 Patterson Ave SE
Grand Rapids, MI 49512

800-732-3412

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HEALTH REIMBURSEMENT ACCOUNT
REIMBURSEMENT CLAIM FORM

Varipro

Employee Instructions:
Reimbursement form must be complete and clear. **Failure to answer any questions or provide proper documentation may delay payment.**

1. Attached **ALL** pages of your Explanation of Benefits (EOB).
2. Balance due bills from your doctor or other service providers **will not be accepted.**

Participant Information

Employer: _____

Employee Name: _____ **Date of Birth:** ___/___/___

Street Address: _____ ☐ **Check if new address**

City: _____ **State:** _____ **Zip Code:** _____

Email Address: _____ ☐ **Check if new email address**

To the best of my knowledge and belief, this Health Reimbursement Claim form is complete and true. I certify that the member has received the services described below on the date of service indicated and that the expenses qualify as a valid medical service under my Employer Benefit Plan. If the expense is for my spouse or dependent, I certify that the person's receipt(s) meets the definition of dependent/spouse in the Plan. I certify that I have not been reimbursed previously for these expenses under any other Flexible Spending Account or Benefit Plan. I understand that these expenses may not be used to claim any federal income tax deduction or credit. ACCEPTANCE OF FACSIMILE OR SCANNED SIGNATURES: Document signatures delivered by facsimile or email/pdf are valid and enforceable. Such facsimile or scanned signatures shall have the same force and effect as an original signature.

Participant Signature *(Required)* _____ **Date:** _____

Name of Person Receiving Service	Relationship to Employee	Type of Service (Only eligible services will be reimbursed)	Reimbursement Requested
		☐ Deductible ☐ Copay ☐ Coinsurance ☐ Prescriptions ☐ Dental ☐ Vision/Hearing ☐ Other: _____	$
		☐ Deductible ☐ Copay ☐ Coinsurance ☐ Prescriptions ☐ Dental ☐ Vision/Hearing ☐ Other: _____	$
		☐ Deductible ☐ Copay ☐ Coinsurance ☐ Prescriptions ☐ Dental ☐ Vision/Hearing ☐ Other: _____	$
		☐ Deductible ☐ Copay ☐ Coinsurance ☐ Prescriptions ☐ Dental ☐ Vision/Hearing ☐ Other: _____	$
		Total Reimbursement Requested to be paid:	$

Please refer to your benefit plan for your specific plan reimbursement schedule.

How to Submit Claims

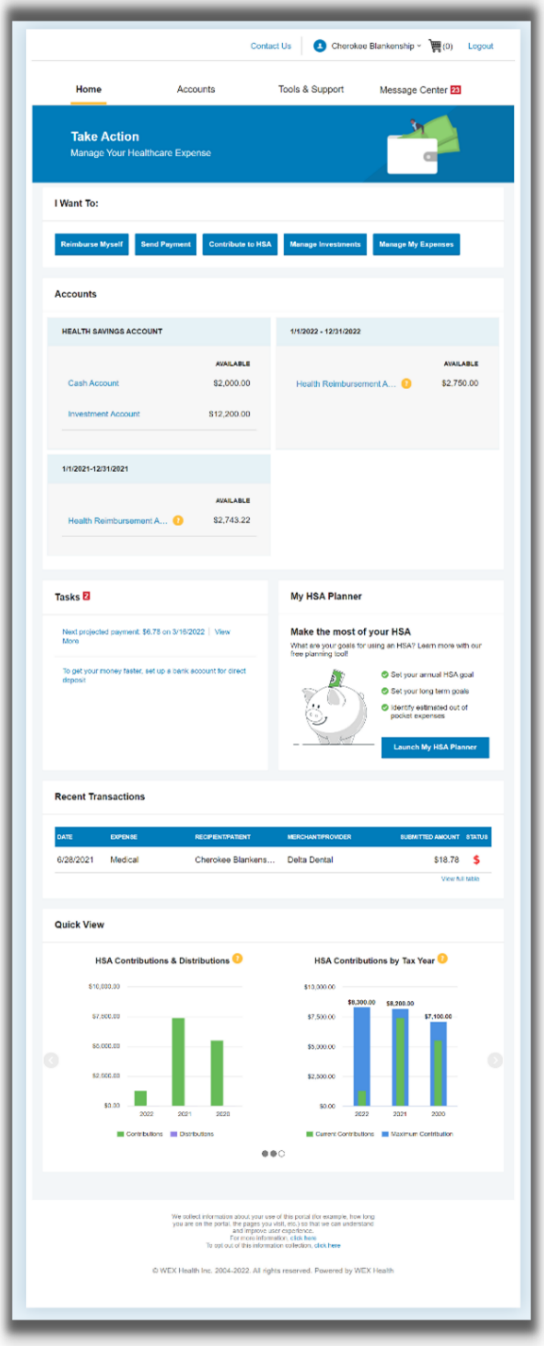
Electronically Upload claims online:	By FAX:	By Mail:
member.varipro.com/ **Email:** hra@varipro.com	**FAX Number:** 844-902-4564 **Number of Pages:** _____	Varipro 5300 Patterson Ave SE, Suite 150 Grand Rapids, MI 49512

Customer Service: 800-732-3412

Health Cloud Quick Start Guide

Varipro's one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Health Reimbursement Account (HRA), and/or Health Savings Account (HSA). 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. There are 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.

How Do I Log on to the Home Page?

Go to member.varipro.com. In the Existing User Area enter:

- Your default login user name and password is the first initial of your first name + your last name + the last four digits of your SSN. If your last name is hyphenated, enter both names without the hyphen.
- Click **Login**.

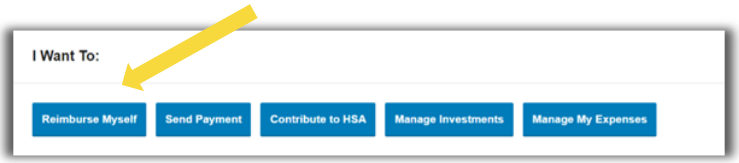
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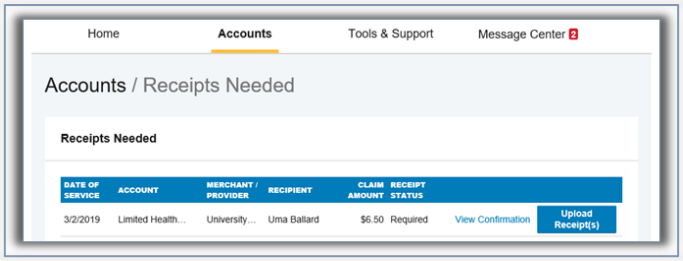
Health Cloud Quick Start Guide

How Do I File a Claim and Upload a Receipt?



1. On the **Home Page**, select the "**Reimburse Myself**" or "**Send Payment**" 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. Each expense must be entered individually.
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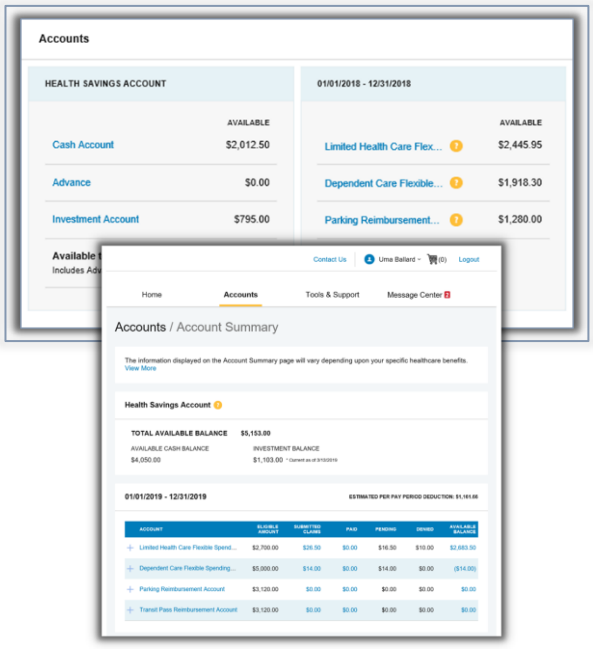


How Do I View Current Account Balances and Activity?

For current Account Balance only, on the **Home Page**, see the **Accounts** section.

1. For all Account Activity, click on the **Accounts** tab from the Home Page to bring you to the Account Summary page. Select the underlined dollar amounts for more detail. For example, click on the amount under "Eligible Amount" to view enrollment detail.

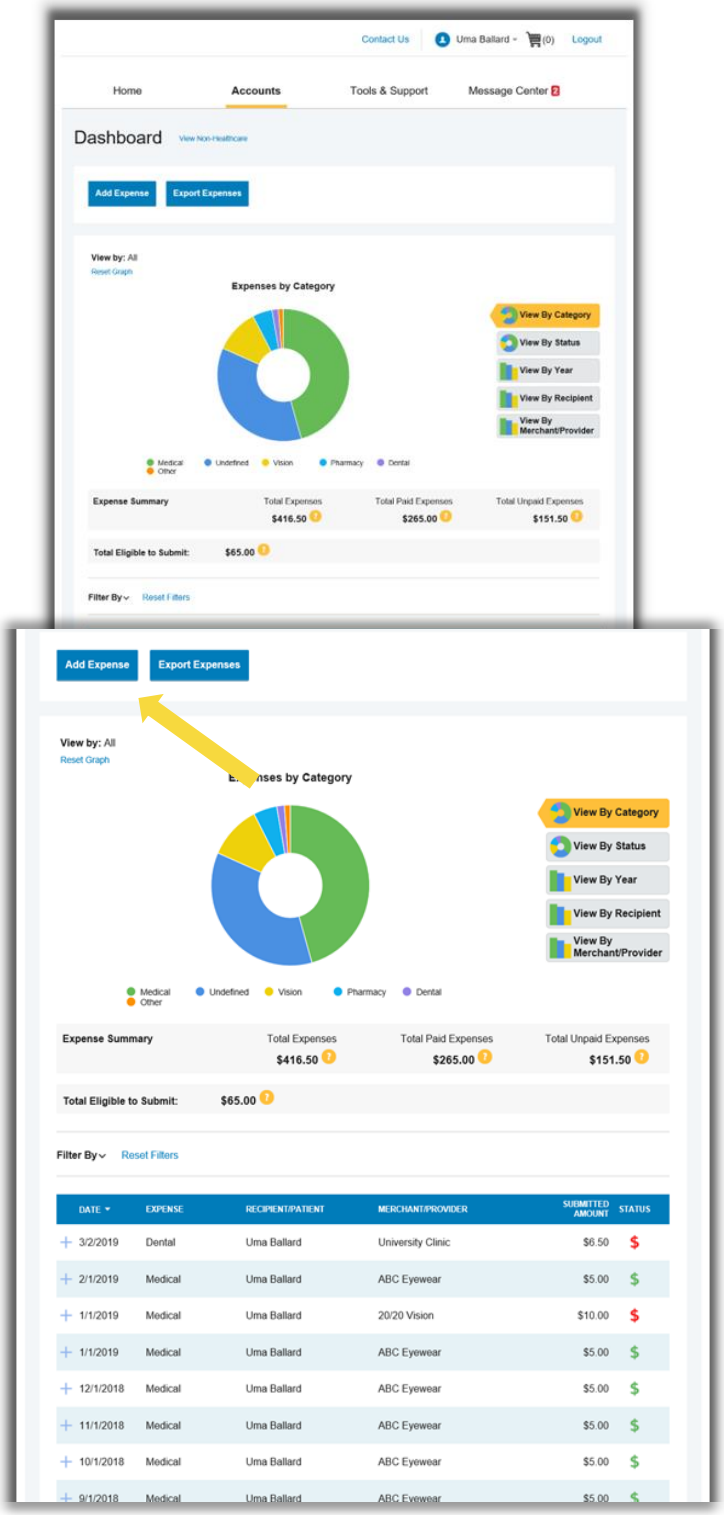
NOTE: You can see election details by clicking to expand the line item for each account.



All Health Care Expense Activity in One Place

To view and manage ALL healthcare expense activity from EVERY source, use the Expenses.

1. Under the Accounts menu is the Expenses. The Expenses provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the filter options on the navigation pane on the top of the page or, by clicking on the field headers within the Expenses.
3. Expenses can be exported into an Excel spreadsheet by clicking on the Export Expenses button on the top of the page.



How Do I Add an Expense to the Expenses?

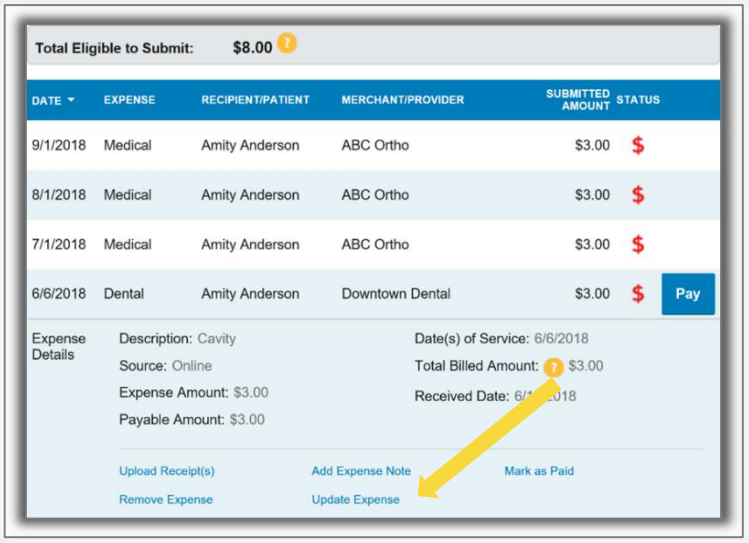
From the **Expenses** click the **Add Expense** button in the upper left side of the page.
Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
Once the expense has been added to the **Expenses** you can pay the expense, if desired.

How Do I Pay an Expense?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Expenses** page.
2. Expenses will be categorized, and **payment** can be initiated by clicking the **Pay** button to the right of the expense details.
3. Select the expenses you want paid and you will be shown with the eligible accounts from which you can initiate payment.
4. When you click **Pay,** the claim details from the **Expenses** will be pre-populated within the claim form. Review and edit the claim details as needed.
5. You will have the option to either request a personal reimbursement or to pay the provider.

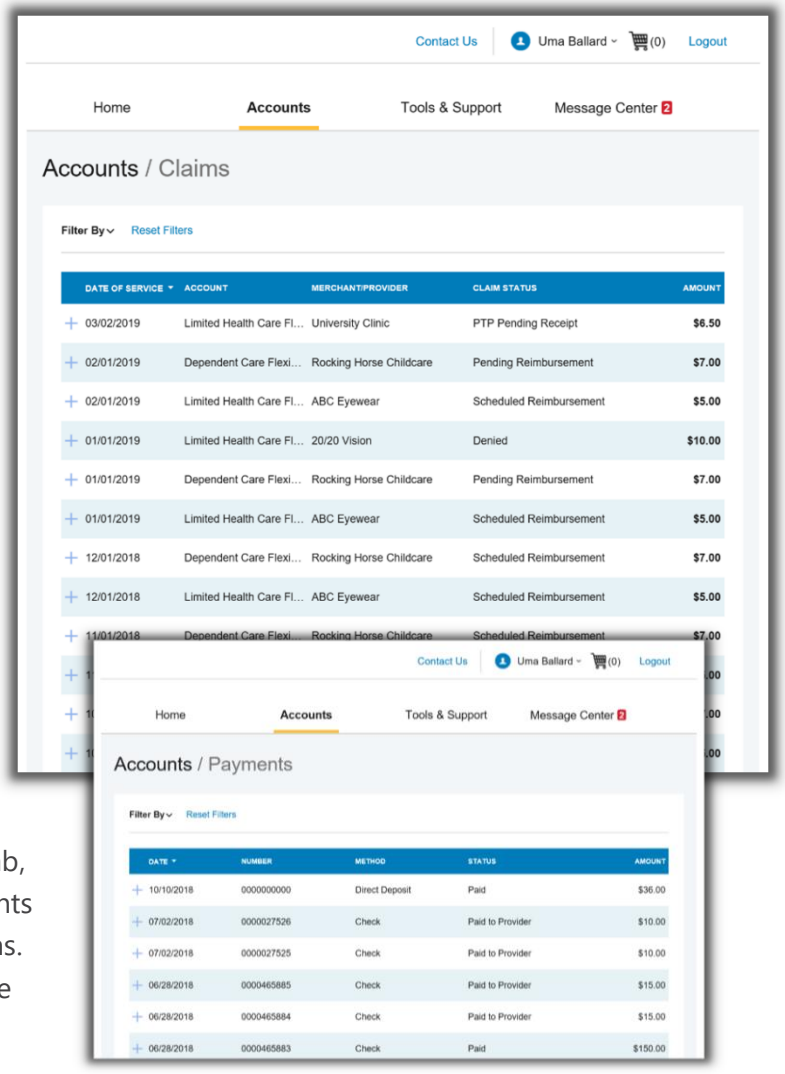
How Do I Edit an Existing Expense in the Expenses?

1. You can edit expense details for all claim statuses directly from the **Expenses** page.
2. To see claim details click on the expense line item from the Expenses.
3. You will see options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the **Expenses**.



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. Click on the line of the claim to expand the data to display additional claim details.



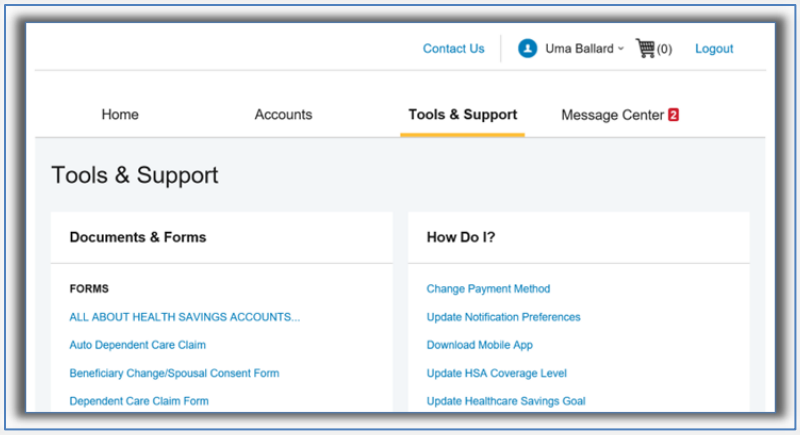
Did you Know? You may also view claims history and status for all claim types on the **Expenses** page**.** You can apply filters from the top of the page with options that include: expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.

How Do I View My Payment (Reimbursement) History?

1. From the **Home Page**, under the **Accounts** tab, click **Payments** to see reimbursement payments made to date, including debit card transactions.
2. To see transaction details, click on the expense line item from the Expenses.

Health Cloud Quick Start Guide

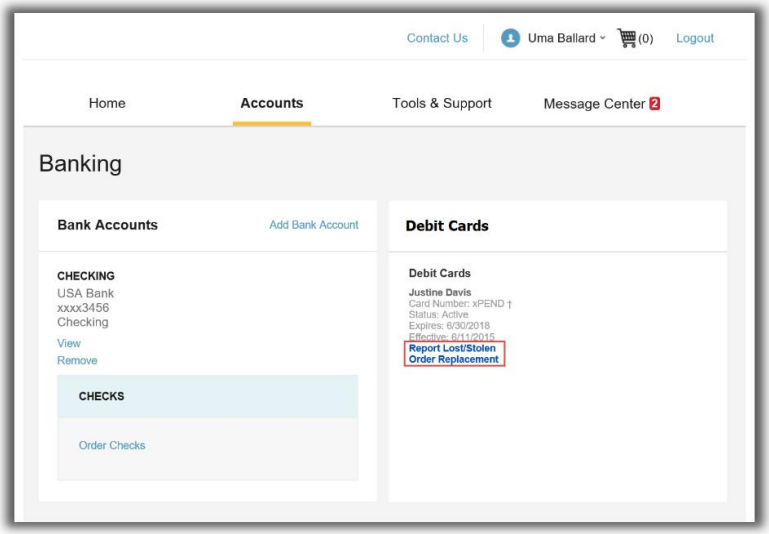
How Do I Report a Debit Card Missing and/or Request a New Card?



1. From the **Accounts** tab, click the **Banking** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

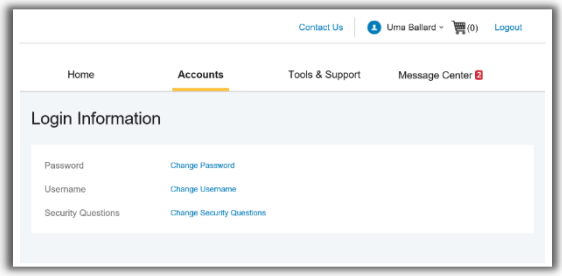
How Do I Get My Reimbursement Faster?

If you did not use your debit card, the fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.



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.

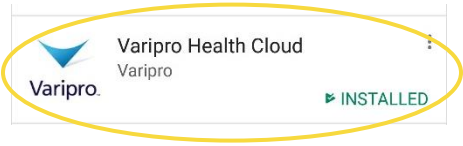
How Do I Change My Login and/or Password?



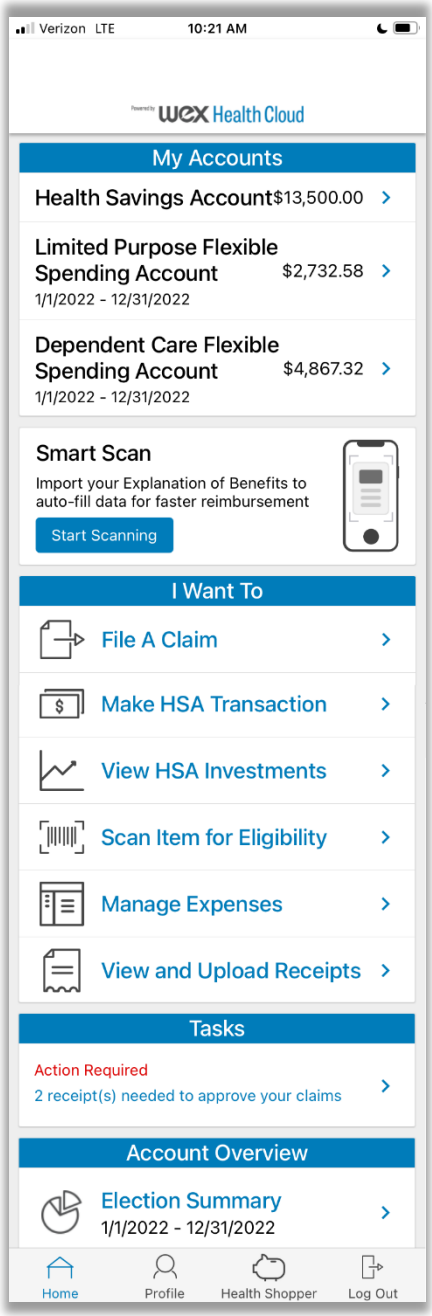
1. From the **Home Page**, hover over your name at the top of the page then click **Login Information.**
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.

Varipro Mobile App Quick Start Guide

How Do I Access the App?



1. Go to the Google Play or Apple store and search for Varipro Health Cloud
2. Download the app and tap on the icon to open it.



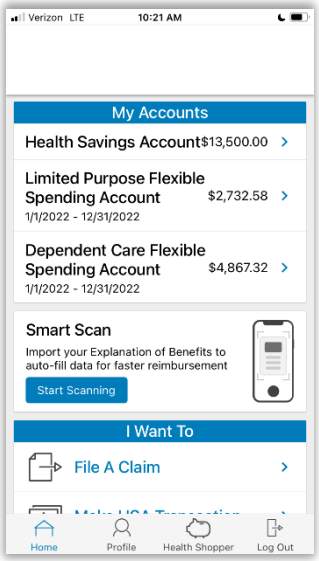
How Do I Log In To The Home Page?

1. Tap on the app icon.
2. Enter your login ID and password (both provided by Varipro).
3. Click **Login**.

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 **My Accounts** section links to your Accounts, Investments, and Profile.
- **Smart Scan** section allows you to import your Explanation of Benefits and auto-create a claim.
- The **I Want To** section contains the most frequently used features for the consumer.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.

How Do I View Current Account Balances and Activity?



1. The My Accounts section shows your current balance.
2. Tap on the plan name to see additional details include account activity.

How Do I Scan an Explanation Of Benefits (EOB)?

On the **Home Page**, you can simply tap "**Start Scanning**".

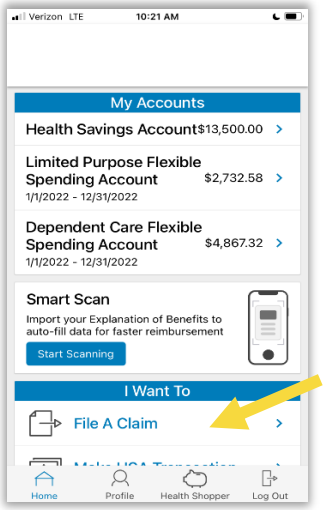
1. Choose the type of EOB you will be scanning.
2. Tap on your insurance provider name, or if your provider doesn't appear select "I don't see my carrier".
   - Add EOB pages using the Receipt Organizer, Camera or Photos.
3. The AI will scan your EOB and give you the opportunity to review and edit you claim details before saving it for later or paying the expense now.

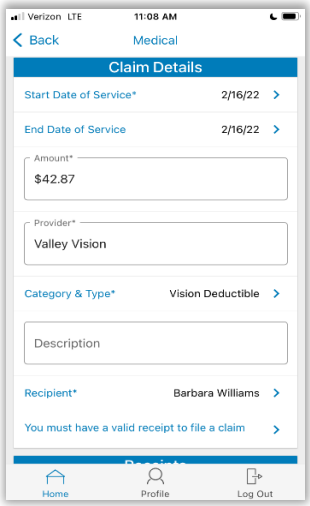
Mobile App Quick Start Guide

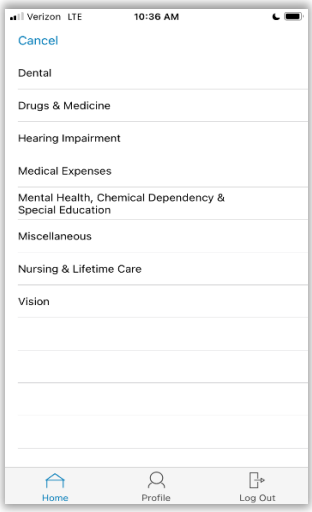
How Do I File A Claim And Upload A Receipt?

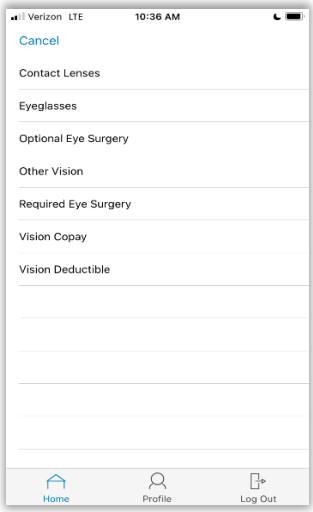
1. On the **Home Page**, you can simply tap "**File a Claim**" under the "I want to" section.
2. The claim filing wizard will allow you to enter all your claim information on one page.
3. Select the start and end date of service.
4. Enter the cost of your service in the Amount section and complete the Provider section.
5. Tap on Category & Type to pick from a list of expense categories and types.
6. You can attach a receipt by either choosing a photo from your camera, taking a new picture, or selecting an image from the receipt organizer.

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**.





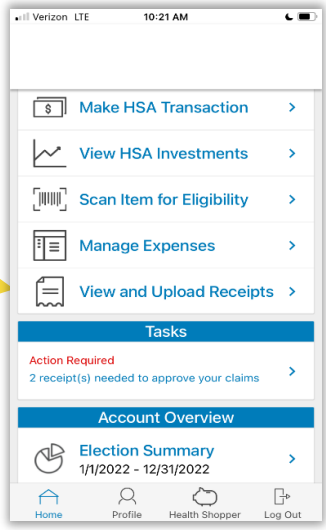


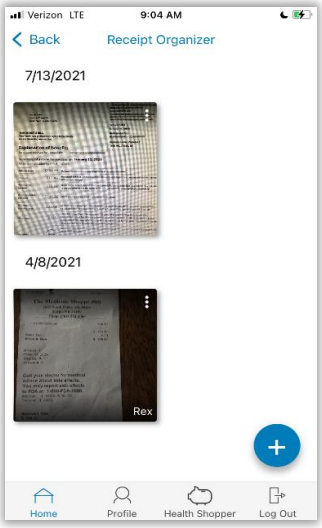


How Do I Add a Receipt On The Go?

Use the **Receipt Organizer** to add and organize receipts on the go.

1. Tap on View and Upload Receipts under the "I Want To" section.
2. Use the + icon to upload a receipt from your photos or to take a picture of your receipt with your camera.
3. Tap the three dots on the upper right side of each image to:
   - View the receipt
   - Remove the image
   - Add or edit the label



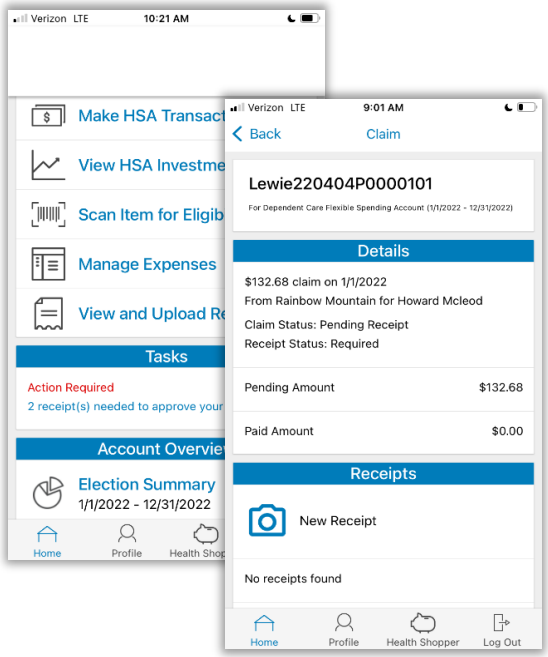


Mobile App Quick Start Guide

How Do I Upload a Receipt For a Debit Card Claim?

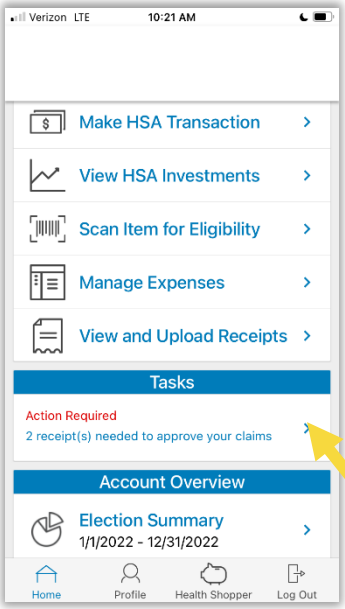
The tasks section updates in real time with receipts needed notifications when you use your debit card. Simply,

1. Tap on the "Action Required" task.
2. Tap on the claim you have a receipt for.
3. Tap on "New Receipt" to:
   - Add an image from your Receipt Organizer
   - Use your camera to take a picture, or
   - Choose a picture from your photo album

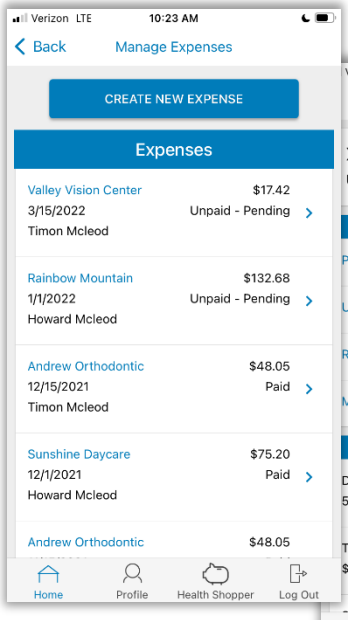


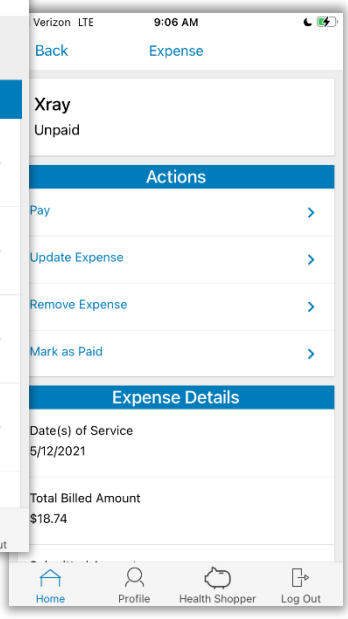
All Health Care Expense Activity in One Place

To view and manage ALL healthcare expense activity from EVERY source, use Expense Manager



1. Under the **I Want to** section is the **Manage Expenses** option**.** The **Expense Manager** provides you with an easy-to-use, consolidated view of expenses for ongoing management of medical claims, premiums, and card transactions.
2. At-a-glance details make it easy to review recent transactions.
3. Tap on "create new expense" to add a saved expense or file a new claim.
4. Quickly review transaction details by tapping on the desired expense.





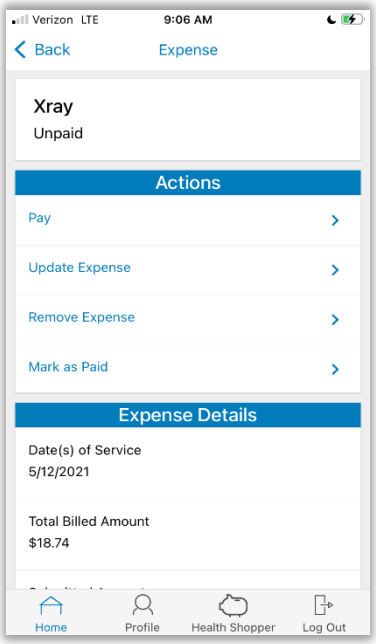
How Do I Add an Expense to the Expense Manager?

1. From the **Expense Manager** Page click on the **Add Expense** button on the top of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the **Expense Manager** you can submit the expense, if desired.

Mobile App Quick Start Guide

How Do I Pay an Expense?

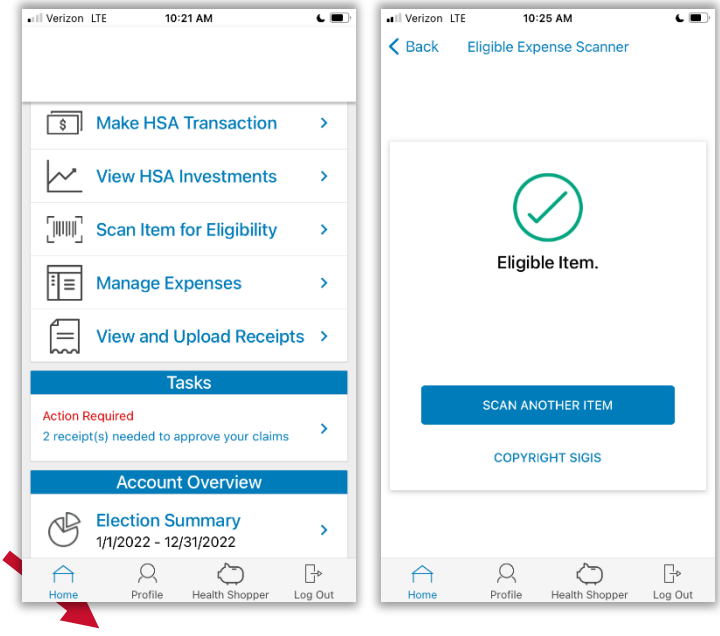
1. You may process payments/ reimbursements for unpaid expenses directly from the **Expense Manager**.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by on the expense details.
3. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
4. When you tap **Pay,** the claim details from the **Expense Manager** will be pre-populated within the claim form. Review and edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.



How Do I Edit an Existing Expense in the Expense Manager?

1. You can edit expense details for all claim statuses directly from the **Expense Manager** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the **Expense Manager**.

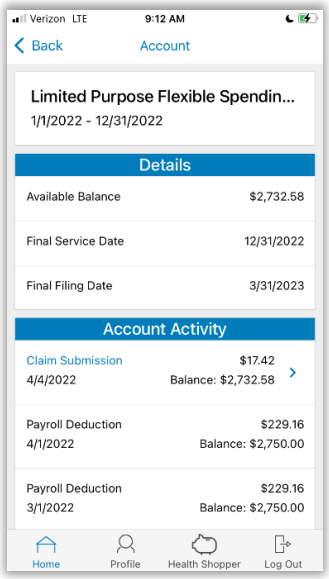
How Do I Tell What Products Are Eligible?



The **Eligible Expense Scanner** gives you the ease of scanning the barcodes of products you normally buy to see if they are eligible. Simply open the expense scanner and use your camera to view the barcode. You will know immediately if the product is eligible, ineligible, or eligible only with a doctor's note or prescription.

Mobile App Quick Start Guide

How Do I View My Claims History And Status?



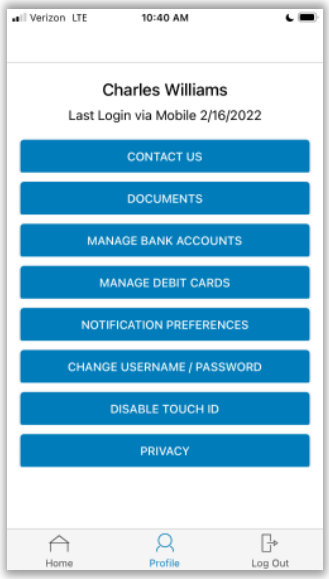
1. From the **Home Page**, tap on the plan name to see your claims history.
2. By tapping on the line of the claim, you can expand the data to display additional claim details.

Did you Know? For an alternative perspective, you may also view claims history and status for all claims on the **Expense Manager** page**.**

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. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How Do I"** section
2. Select **Update** for the appropriate plans. Update the secondary reimbursement method to **Direct Deposit**.
3. Enter your bank account information and click **Submit**.
4. 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.



How Do I Change My Login and/or Password?

1. From any page, tap on the **Profile** icon, and tap **Change Username/Password**.
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. Tap **Save**.

How Do I Report a Debit Card Missing and/or Request a New Card?

1. From any page, tap on the Profile icon.
2. Tap on Manage Debit Cards to put a debit card on hold or report it lost or stolen.

How Do I View Or Access:

...Documents & Forms?

1. From any page, tap on the **Profile** icon.
2. Tap **Documents** tap on the form or document of your choice.

...Notifications?

1. From any page, tap on the **Profile** icon.
2. Tap on **Notification Preferences**.
3. Tap on any notification or document as well as adjust notification preferences.