

# 24/7 ACCOUNT ACCESS

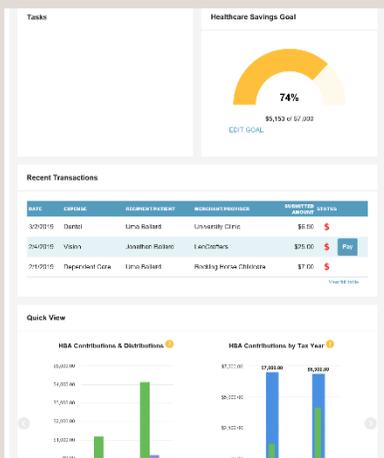


## HEALTH BENEFITS ACCOUNT ACCESS

1. Go to **alerusrb.com** and click **LOGIN**.
2. The first time you log in, you will need to create an account. Click **Create Account**. You will need your Social Security Number and date of birth. You will also need one of the following:
  - Alerus Retirement and Benefits hire date
  - Alerus Health Benefits Debit Card number
3. Next, you will be presented with an electronic consent form and terms and conditions. Click **Accept**.
4. On the next page, select a phone number and your preferred method of authentication (text or call). Ensure information is correct and click **Submit**.
5. Enter the six-digit code sent via text or call and click **Submit**.
6. From the MY ALERUS dashboard, select your HSA, HRA, or FSA plan under **Bank Accounts** and click **Go to my account** under **Quick Links**.

### HOME PAGE

- The **I Want To...** section has the most frequently used features, like **File a Claim**.
- **Accounts** lists your available balance.
- **Tasks** displays alerts and relevant links related to your accounts.
- **Healthcare Savings Goals** displays progress toward your HSA goals (if applicable).
- **Recent Transactions** lists your latest expenses and their status (if applicable).
- The **Quick View** section displays key account information



### ACCOUNTS

The **Accounts** tab provides access to additional sections of the site depending on your account features:

#### Accounts

- Account Summary
- Account Activity
- Expense Tracker
- Claims
- Payments
- Statements

#### Investments

- Investments
- Education
- Manage Investments
- Portfolio Performance
- Balance History
- Fund Activity
- Transaction Details

#### Profile

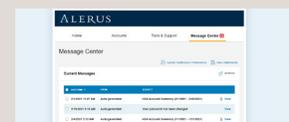
- Profile Summary
- Banking/Cards
- Payment Method
- Login Information

### TOOLS & SUPPORT

- **Documents & Forms** provides:
  - Forms
  - Plan Summaries
  - Rules & Agreements
- **How Do I?** allows you to access common features like depending on your account:
  - Change Payment Method
  - Update Notification Preferences
  - Download Mobile App
  - Update HSA Coverage Level
  - View Interest Information
  - View Fee Schedule
  - Update Healthcare Savings Goal
  - Report Card Lost/Stolen
- **Contact Us** provides multiple methods of contacting Alerus for assistance with your account.

### MESSAGE CENTER

- View Current Messages
- Update Notification Preferences
- View Statements



## QUESTIONS?

Our Client Service Center representatives are eager to assist you Monday through Friday, 7 a.m. to 6 p.m. (CT), at 877.661.4727.

This information is provided for informational and discussion purposes only.

05.05.2021



## HEALTH BENEFITS WEBSITE GUIDE

The following are instructions for some of the most common transactions performed on the website. If you have additional questions, our Client Service Center representatives are eager to assist you Monday through Friday, 7 a.m. to 6 p.m. (CT), at 877.661.4727.

### FILE CLAIMS AND UPLOAD RECEIPTS

*(does not apply to HSA)*

- From the Home page click the **File a Claim** button in the **I Want To:** section.
- The claim filing wizard will walk you through the request including entry of information, payee details, and uploading a receipt.
- To submit more than one claim, click **Add Another**, from the **Transaction Summary** page.
- When all claims are entered in the **Transaction Summary**, click **Submit** to send the claims for processing.

The **Claim Confirmation** page will then display, from here you can save or print the **Claim Confirmation Form** for your records. 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 the Home page, click on it to be taken to the **Claims** page. From here you can view claims that require documentation and upload receipts as necessary. Click on a line item to view the claim details and upload receipts link.

### MAKE CONTRIBUTIONS TO YOUR HSA

Contributions can be made to your HSA by transferring from your personal bank account. You must also make sure to report that contribution on your tax returns to claim your deduction at tax filing time.

- To make a contribution click the **Make HSA Transaction** button from the **I Want To:** section.
- If you have a bank account on file, you may use that as your contribution account or click the link to add a new bank account.
- You may make one-time or recurring contributions. Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
- The funds will be withdrawn from your personal bank account within two business days of your request. Funds become available in your HSA as soon as they are deposited.

### HOW DO I REQUEST A DISTRIBUTION?

*(does not apply to FSA/HRA benefits)*

- To request distribution from your HSA, you may select the **Make HSA Transaction** button from the **I Want To:** section.
- Complete the fields as prompted by the online HSA transaction wizard. You may choose to have the disbursement issued to yourself or someone else.

### HOW DO I GET MY REIMBURSEMENT FASTER?

It's often most convenient to use your Health Benefits Debit Card at the point of sale to pay for eligible expenses. But if you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit.

- From the Home page, select the **Tools & Support** tab and then click **Change Payment Method** in the **How Do I?** section.
- Click **Update**.
- Enter your bank account information and click **Submit**.
- The **Payment Method Changed** confirmation displays.
- If there is a bank validation requirement, you will be notified to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days, which will validate your account.

### VIEW STATEMENTS

Your Account Summary report can be found by clicking on the **Accounts** tab and selecting **Statements**. The three most recent summaries will be displayed or, you can click on **View All** to see more.

An HSA Investment Account summary can be found on the site by choosing **Fund Activity Summary**.