

# PAYFLEX MEMBER WEBSITE

Create Your Profile & Sign In

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December 2019

PAYFLEX®



# Member website experience – Create Your Profile & Sign In

## Members may access the PayFlex member website from:

- [payflex.com](https://payflex.com)
- [aetna.com](https://aetna.com)
- Another benefit website

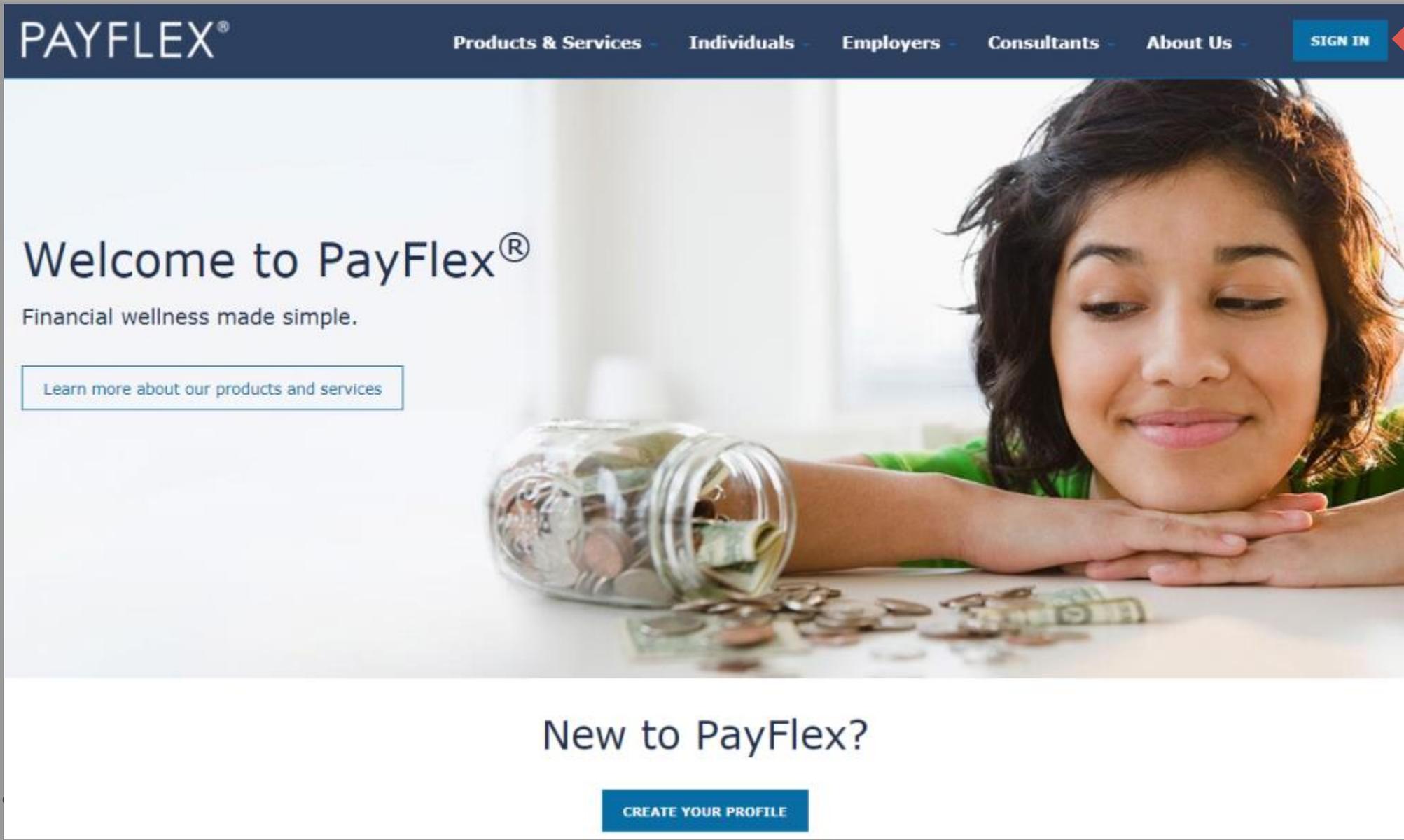
## Here's what you need to know

- The website experience depends on whether the member is a first time user or a returning user.
- This deck shows the experience for each scenario.

ACCESS YOUR ACCOUNT FROM  
**PAYFLEX.COM**

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Go to **payflex.com**. Click on **SIGN IN**.



The image shows a screenshot of the PayFlex website homepage. At the top, there is a dark blue navigation bar with the PayFlex logo on the left and several menu items: "Products & Services", "Individuals", "Employers", "Consultants", and "About Us". On the far right of this bar is a blue button labeled "SIGN IN", which is highlighted by a red arrow pointing from the right. Below the navigation bar is a large hero image of a woman with dark hair, wearing a green top, resting her chin on her hands on a white surface. In front of her is a glass jar filled with coins and some bills, with more coins scattered on the surface. To the left of the woman, the text "Welcome to PayFlex®" is displayed in a large, dark font, followed by the tagline "Financial wellness made simple." Below this is a light blue button with the text "Learn more about our products and services". At the bottom of the page, the text "New to PayFlex?" is centered, with a blue button below it labeled "CREATE YOUR PROFILE".

Select **CREATE YOUR PROFILE.**

**PAYFLEX®**

**EMPLOYER** | **CONSULTANT**

### Member login

**SIGN IN**

[Forgot your username or password?](#)

First time user? **CREATE YOUR PROFILE** ←



# Complete this page to verify your identity.

## QUICK TIPS

- **Your ID number** – This may be your Social Security number, Employee ID or employer designated number.
- **If your account includes a PayFlex Card<sup>®</sup>**, be sure to have it nearby. You'll need to enter the last 8 digits of your card number after this page.

PAYFLEX<sup>®</sup>

Get Started



Find Me

Complete the following fields. If you're an employer or consultant, you'll need to contact your PayFlex Account Manager to create your profile.

\*Indicates required field

Last Name\*:

Mailing address\*:

ZIP code\*:

Your ID number\*:

Last 4 characters of your ID number\*:

Date of birth



SUBMIT



Need help with registration?

Call us at 1-844-729-3539 (TTY:711). We're available Monday - Friday, 7:00 am - 7:00 pm (CT).

**For cardholders only** – enter the last 8 digits of your card number.

If your account does **NOT** include a PayFlex Card®, you won't see this page.

PAYFLEX®

SIGN IN

Get Started



Find Me

Enter the last eight digits of your PayFlex Card® number.

\*Indicates a required field.

PayFlex Card Number\*:

12345678

Submit

# Enter your email address and phone number.

We may use this information to update you on important account activity.

PAYFLEX®

SIGN IN

Secure Access



## Your contact information

Complete the fields below. We may use this information to update you on important account activity.

\*Indicates a required field

Email address \*

Enter your email address

Confirm email address \*

Re-enter your email address

Phone number \* 

(123) 456-7890

Mobile phone number 

(xxx) xxx-xxxx



Need help with registration?

Call us at 1-844-729-3539 (TTY: 711).  
We're available Monday - Friday, 7:00 am -  
7:00 pm (CT).

CONTINUE

# Request a verification code to be sent by email or text.

This is how we verify your account. And it helps us remember your device and browser the next time you login.

PAYFLEX®

SIGN IN

Secure Access



## Request a verification code

We're happy to remember this device and browser for you. Before we do that, we need to verify your account. To get started, request a verification code below. If you already have a code from us, select **I received my verification code**. You'll only have to do this once for this device and browser.

Email my verification code



a\*\*\*\*\*n@payflex.com



Add your mobile phone number here.

Update my contact information



You can update your email address or phone numbers here.

I received my verification code



You can verify your account here by using the code we sent you.

OR



Need help with registration?

Call us at 1-844-729-3539 (TTY:711).  
We're available Monday - Friday, 7:00 am - 7:00 pm (CT).

GO BACK

Enter your verification code.

PAYFLEX® SIGN IN

### Secure Access



Verify your account

Enter the verification code we sent you.

**Verification code**

[Didn't get a code ? Request a new verification code.](#)

SUBMIT

# Create your profile

After you verify your account, you'll create your profile. We'll ask you to:

- Create a username and password
- Set up security questions and answers
- Review/accept the Online Services Agreement

**QUICK TIP:** After you create a username and password, you can use it to log into the PayFlex Mobile® app.

## Create my profile

Welcome JAMES

Complete the following fields to create your profile. The username and password you choose will also work for the PayFlex Mobile® app.

\*Indicates a required field

Create a username\*:

Create a password\*:

Confirm password\*:

Security Question 1\*:

Answer 1\*:

Review the [Online Services Agreement](#)

I have received, read, understand and agree to the terms of this agreement.\*

Your initials\*:

 **Need help with registration?**  
Call us at 1-844-729-3539 (TTY: 711).  
We're available Monday - Friday, 7:00 am - 7:00 pm (CT).

If you're a new **HSA member**, you'll need to complete a few steps to set up your HSA.

## Set up your HSA



### Step 1 of 3: Fees and Agreements

Review your fees and agreements.

\*Indicates required field.

#### Fee schedule

| Fee                                  | Amount  |
|--------------------------------------|---------|
| Monthly Maintenance Fee ⓘ            | \$2.25  |
| One-Time Setup Fee ⓘ                 | \$10.00 |
| Insufficient Funds Fee (Overdraft) ⓘ | \$25.00 |
| Monthly Investment Account Fee ⓘ     | \$3.00  |
| Deposit Item Returned ⓘ              | \$25.00 |
| Bill Pay (postage included) ⓘ        | \$1.00  |
| Monthly Paper Account Statement ⓘ    | \$0.75  |
| Account Closure Fee ⓘ                | \$10.00 |

#### Review the HSA Custodial Agreement

I have received, read, understand and agree to the terms of the agreements, including the fees.\*

Your initials\*

SAVE AND CONTINUE

## Set up your HSA



### Step 2 of 3: Personal Information

Complete all required fields.

\*Indicates required field.

**Name** Tucker Sebastian

**Address** 7612TH  
Omaha  
NE 68154

**Social Security number** XXX-XX-3676

**Date of birth** 04/01/1999

**Marital status\***

Select your marital status 

**High deductible health plan start date\***

01/01/2018 

Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. You or your employer provided an HDHP start date shown above. If you were enrolled in an HDHP prior to this date, you should update your HDHP start date on this page. PayFlex is not responsible for determining the accuracy of this information.

**High deductible health coverage\*** 

Select your coverage type 

SAVE AND CONTINUE

## Set up your HSA



### Step 3 of 3: Beneficiaries

#### Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field.

#### Select your primary beneficiary\*

Select type of beneficiary 

#### Beneficiary Terms

- If all of my beneficiaries predecease me, my HSA funds will be paid to my estate.
- If my spouse is my beneficiary and receives my HSA, they may choose to continue the HSA in their name. This is subject to the HSA Custodian's consent. My spouse must also provide a written election, sign the forms and provide the required information to the HSA Custodian to open an HSA with PayFlex.
- If my beneficiary is not my spouse, the HSA terminates as of my date of death and any remaining balance is paid to my beneficiary(ies).
- I understand that in certain states, my spouse's consent may be necessary if I wish to name a person as my beneficiary other than or in addition to my spouse. I also understand that I should consult with my attorney before making this type of beneficiary designation.
- By naming a beneficiary, I represent and warrant to the HSA Custodian that this beneficiary designation satisfies all legal requirements under applicable law and, on behalf of myself, the beneficiary or beneficiaries, my heirs and my estate, I hereby indemnify and hold the HSA Custodian harmless from and against any and all claims, damages, liabilities, and costs (including attorney's fees) arising as a result of the HSA Custodian's payment of my HSA balance in accordance with this beneficiary designation.
- The HSA Custodian may ask my beneficiary(ies) for proof of identity and entitlement to payment before making a final payout from my HSA.

## Set up your HSA



### Step 3 of 3: Beneficiaries

#### Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field.

#### Select your primary beneficiary\*

Person 

#### Beneficiary first name\*

First name

#### Beneficiary last name\*

Last name

#### Address\*

Address line 1

#### Address Line 2

Address line 2

#### City\*

City

#### State\*

Select state 

#### ZIP code\*

Zip code

#### Social Security number\*

Social security number

#### Relationship\*

Select relationship 

#### Phone number

(xxx) xxx-xxxx

#### Date of birth\*

MM/DD/YYYY 

 [Beneficiary Terms](#)

## Set up your HSA



### Step 3 of 3: Beneficiaries

#### My Beneficiaries

Success! You've named a beneficiary for your HSA.

You may add, change or remove your beneficiary at any time prior to your death.

Primary Beneficiary

Percentage 

Samantha Sebastian

100%

Edit

Total: 100%

ADD A PRIMARY BENEFICIARY

ADD A CONTINGENT BENEFICIARY

SAVE AND CONTINUE

# Set up your HSA



## HSA set up summary



Here's the information you entered for your HSA. You can update it at any time through Account Settings.

### Personal Information

#### Name

Tucker Sebastian

#### Address

7612TH  
Omaha, NE 68154

#### High deductible health plan start date

01/01/2018

#### High deductible health plan coverage

Single Plan

### My Beneficiaries

#### Primary beneficiaries

| Name               | Social Security number | Relationship | Percentage |
|--------------------|------------------------|--------------|------------|
| Samantha Sebastian | XXX-XX-1234            | Child        | 100        |

### Find out how much you can contribute

Each year, the Internal Revenue Service (IRS) sets annual contribution limits for HSAs. These limits are based on your HDHP coverage level (self-only or family). And they are subject to annual change. You can find the contribution limits on the [U.S. Department of Treasury website](#).

[CONTINUE](#)

Welcome Tucker!  
Your online account is ready to go.

Where to next?

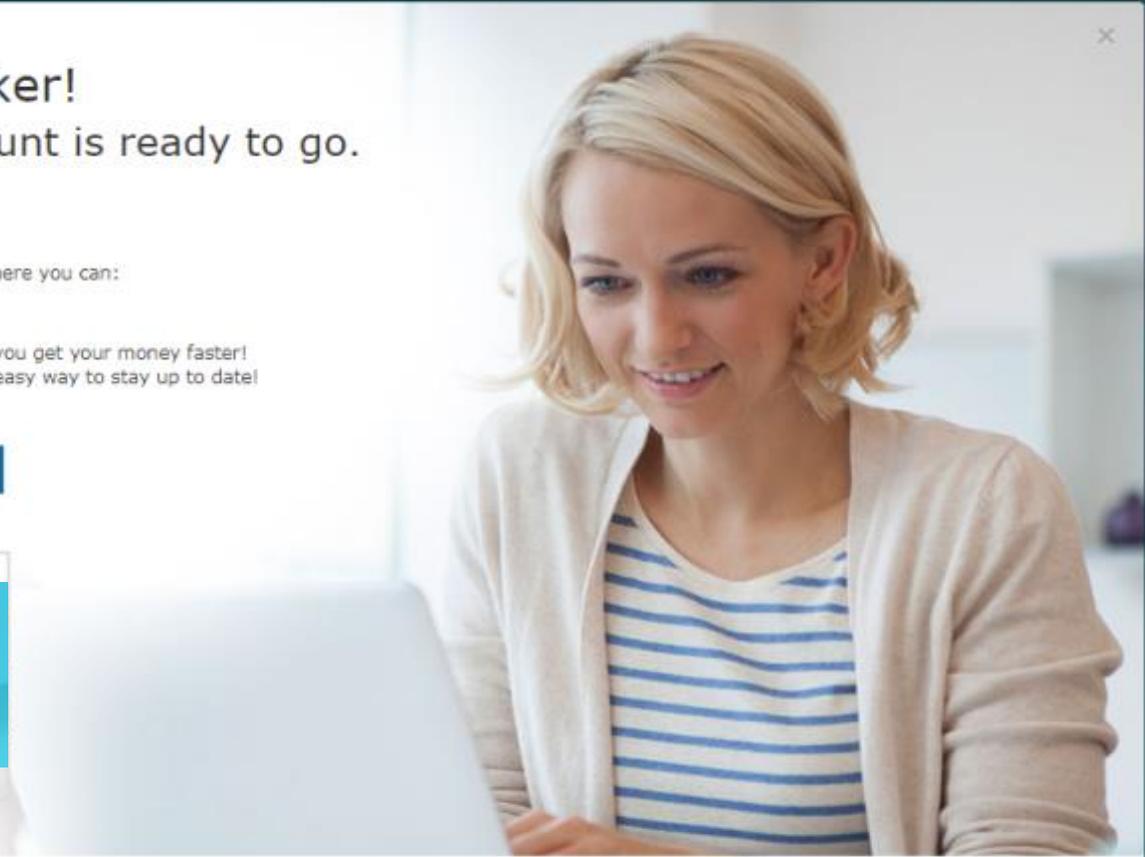
Check out your account settings. There you can:

- **Link a bank account** – it helps you get your money faster!
- **Account notifications** – it's an easy way to stay up to date!

[GO TO ACCOUNT SETTINGS](#)



[Go to My Dashboard >](#)



After you create your profile and set up your account, we'll take you to your account dashboard.

**PAYFLEX®** Home Help & Support Account Settings Sign Out

Your Accounts Alerts & News Health Plan Claims Documents & Forms

## Hello, LINDA

### Dependent Care

1/1/2018 - 12/31/2018 [Change Plan Year](#) ▼  
ABC Sample Company

**\$475<sup>00</sup>** available funds ⓘ

Annual election ⓘ **\$5,000.00**  
Deposits ⓘ **\$500.00**  
Spent Funds ⓘ **\$25.00**

**Last day to spend funds** ⓘ December 31, 2018  
**Last day to file claims** ⓘ March 31, 2019

**Account Actions**  
[View account details >](#)  
[File a claim >](#)  
[Link a bank account >](#)  
[Set up account notifications >](#)

**Quick Tips**  
Explore eligible expenses. Find out what you can pay for with your PayFlex account.

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### Healthcare (FSA)

1/1/2018 - 12/31/2018 [Change Plan Year](#) ▼  
ABC Sample Company

**\$2,454<sup>00</sup>** available funds ⓘ

Annual election ⓘ **\$2,500.00**  
Spent Funds ⓘ **\$46.00**

**Last day to spend funds** ⓘ December 31, 2018  
**Last day to file claims** ⓘ March 31, 2019

**Account Actions**  
[View account details >](#)  
[File a claim >](#)  
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**Quick Tips**  
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ACCESS YOUR ACCOUNT FROM  
**AETNA NAVIGATOR®**

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Log into **aetna.com**.



## Secure Member Log-in

Welcome to Aetna Navigator®

User name

Password

Remember user name

Secure Log In

[Forgot user name?](#)

[Forgot password?](#)

[Log in tips](#)

### First-time users

Please sign up for an account.  
You will create a user name and  
password.

Register

Under *See Coverage & Costs*, select your account name.

This will take you to the PayFlex member website.

The screenshot shows the Aetna member website interface. At the top, there is a purple navigation bar with links for Messages, Forms, ID Card, Profile, Contact Us, and Log Out. Below this is the Aetna logo and a 'Welcome' message. A secondary navigation bar contains links for Home, Find Care, Manage Claims, See Coverage & Costs, Stay Healthy, and Manage Prescriptions. A 'Message for our Members' link is also present. A large banner image features a smiling woman with the text 'Live well' overlaid. Below the banner are five main service categories, each with a list of sub-options:

- Find Care >**
  - Urgent Care
  - Doctor & Hospital
  - Dentist
  - Other Care Providers
  - Pharmacy
  - My Providers & Visits
  - Choose/change my primary care doctor
- Manage Claims >**
  - Claims
  - Explanation of Benefits
- See Coverage & Costs >**
  - Benefits
  - Estimate Costs
  - Dependent Care
  - Health Savings Account
  - Deductible
  - Out of Pocket Limit
  - Pharmacy Coverage
  - Long Term Disability
  - Short Term Disability
- Stay Healthy >**
  - Personal Health Record
  - Health Programs
  - Discounts
  - Discover a Healthier You
- Manage Prescriptions >**
  - Order Rx
  - Refill Rx
  - Specialty Rx
  - Pharmacy Coverage
  - Estimate Drug Cost

**For cardholders only** – enter the last 8 digits of your card number.

If your account does **NOT** include a PayFlex Card®, you won't see this page.

PAYFLEX®

SIGN IN

Get Started



Find Me

Enter the last eight digits of your PayFlex Card® number.

\*Indicates a required field.

PayFlex Card Number\*:

12345678

Submit

# Update/create your profile

We may ask you to update/create your online profile. This helps make your account more secure and protect your identity.

## You'll simply:

- Create a username and password
- Enter your email address
- Set up security questions and answers
- Review/accept the Online Services Agreement

**QUICK TIP:** After you create a username and password, you can use it to log into **payflex.com**. And it'll work for the PayFlex Mobile® app.

Create my profile

Welcome JAMES

Complete the following fields to create your profile. The username and password you choose will also work for the PayFlex Mobile® app.

\*Indicates a required field

Create a username\*:

Enter a username

Create a password\*:

Enter a password

Confirm password\*:

Re-enter your password

Security Question 1\*:

Select a security question

Answer 1\*:

Enter an answer

Review the [Online Services Agreement](#)

I have received, read, understand and agree to the terms of this agreement.\*

Your initials\*:

Enter your initials

 **Need help with registration?**  
Call us at 1-844-729-3539 (TTY: 711).  
We're available Monday - Friday, 7:00 am - 7:00 pm (CT).

If you're a new **HSA member**, you'll need to complete a few steps to set up your HSA.

## Set up your HSA



### Step 1 of 3: Fees and Agreements

Review your fees and agreements.

\*Indicates required field.

#### Fee schedule

| Fee                                  | Amount  |
|--------------------------------------|---------|
| Monthly Maintenance Fee ⓘ            | \$2.25  |
| One-Time Setup Fee ⓘ                 | \$10.00 |
| Insufficient Funds Fee (Overdraft) ⓘ | \$25.00 |
| Monthly Investment Account Fee ⓘ     | \$3.00  |
| Deposit Item Returned ⓘ              | \$25.00 |
| Bill Pay (postage included) ⓘ        | \$1.00  |
| Monthly Paper Account Statement ⓘ    | \$0.75  |
| Account Closure Fee ⓘ                | \$10.00 |

#### Review the HSA Custodial Agreement

I have received, read, understand and agree to the terms of the agreements, including the fees.\*

Your initials\*

SAVE AND CONTINUE

## Set up your HSA



### Step 2 of 3: Personal Information

Complete all required fields.

\*Indicates required field.

**Name** Tucker Sebastian

**Address** 7612TH  
Omaha  
NE 68154

**Social Security number** XXX-XX-3676

**Date of birth** 04/01/1999

**Marital status\***

Select your marital status

**High deductible health plan start date\***

01/01/2018



Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. You or your employer provided an HDHP start date shown above. If you were enrolled in an HDHP prior to this date, you should update your HDHP start date on this page. PayFlex is not responsible for determining the accuracy of this information.

**High deductible health coverage\*** ⓘ

Select your coverage type

SAVE AND CONTINUE

## Set up your HSA



### Step 3 of 3: Beneficiaries

#### Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field.

#### Select your primary beneficiary\*

Select type of beneficiary 

#### Beneficiary Terms

- If all of my beneficiaries predecease me, my HSA funds will be paid to my estate.
- If my spouse is my beneficiary and receives my HSA, they may choose to continue the HSA in their name. This is subject to the HSA Custodian's consent. My spouse must also provide a written election, sign the forms and provide the required information to the HSA Custodian to open an HSA with PayFlex.
- If my beneficiary is not my spouse, the HSA terminates as of my date of death and any remaining balance is paid to my beneficiary(ies).
- I understand that in certain states, my spouse's consent may be necessary if I wish to name a person as my beneficiary other than or in addition to my spouse. I also understand that I should consult with my attorney before making this type of beneficiary designation.
- By naming a beneficiary, I represent and warrant to the HSA Custodian that this beneficiary designation satisfies all legal requirements under applicable law and, on behalf of myself, the beneficiary or beneficiaries, my heirs and my estate, I hereby indemnify and hold the HSA Custodian harmless from and against any and all claims, damages, liabilities, and costs (including attorney's fees) arising as a result of the HSA Custodian's payment of my HSA balance in accordance with this beneficiary designation.
- The HSA Custodian may ask my beneficiary(ies) for proof of identity and entitlement to payment before making a final payout from my HSA.

## Set up your HSA



### Step 3 of 3: Beneficiaries

#### Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field.

#### Select your primary beneficiary\*

Person 

#### Beneficiary first name\*

First name

#### Beneficiary last name\*

Last name

#### Address\*

Address line 1

#### Address Line 2

Address line 2

#### City\*

City

#### State\*

Select state 

#### ZIP code\*

Zip code

#### Social Security number\*

Social security number

#### Relationship\*

Select relationship 

#### Phone number

(xxx) xxx-xxxx

#### Date of birth\*

MM/DD/YYYY 

 **Beneficiary Terms**

## Set up your HSA



### Step 3 of 3: Beneficiaries

#### My Beneficiaries

Success! You've named a beneficiary for your HSA.

You may add, change or remove your beneficiary at any time prior to your death.

Primary Beneficiary

Percentage ⓘ

Samantha Sebastian

100%

Edit

Total: 100%

ADD A PRIMARY BENEFICIARY

ADD A CONTINGENT BENEFICIARY

SAVE AND CONTINUE

# Set up your HSA



## HSA set up summary



Here's the information you entered for your HSA. You can update it at any time through Account Settings.

### Personal Information

#### Name

Tucker Sebastian

#### Address

7612TH  
Omaha, NE 68154

#### High deductible health plan start date

01/01/2018

#### High deductible health plan coverage

Single Plan

### My Beneficiaries

#### Primary beneficiaries

| Name               | Social Security number | Relationship | Percentage |
|--------------------|------------------------|--------------|------------|
| Samantha Sebastian | XXX-XX-1234            | Child        | 100        |

### Find out how much you can contribute

Each year, the Internal Revenue Service (IRS) sets annual contribution limits for HSAs. These limits are based on your HDHP coverage level (self-only or family). And they are subject to annual change. You can find the contribution limits on the [U.S. Department of Treasure website](#).

[CONTINUE](#)

Welcome Tucker!  
Your online account is ready to go.

### Where to next?

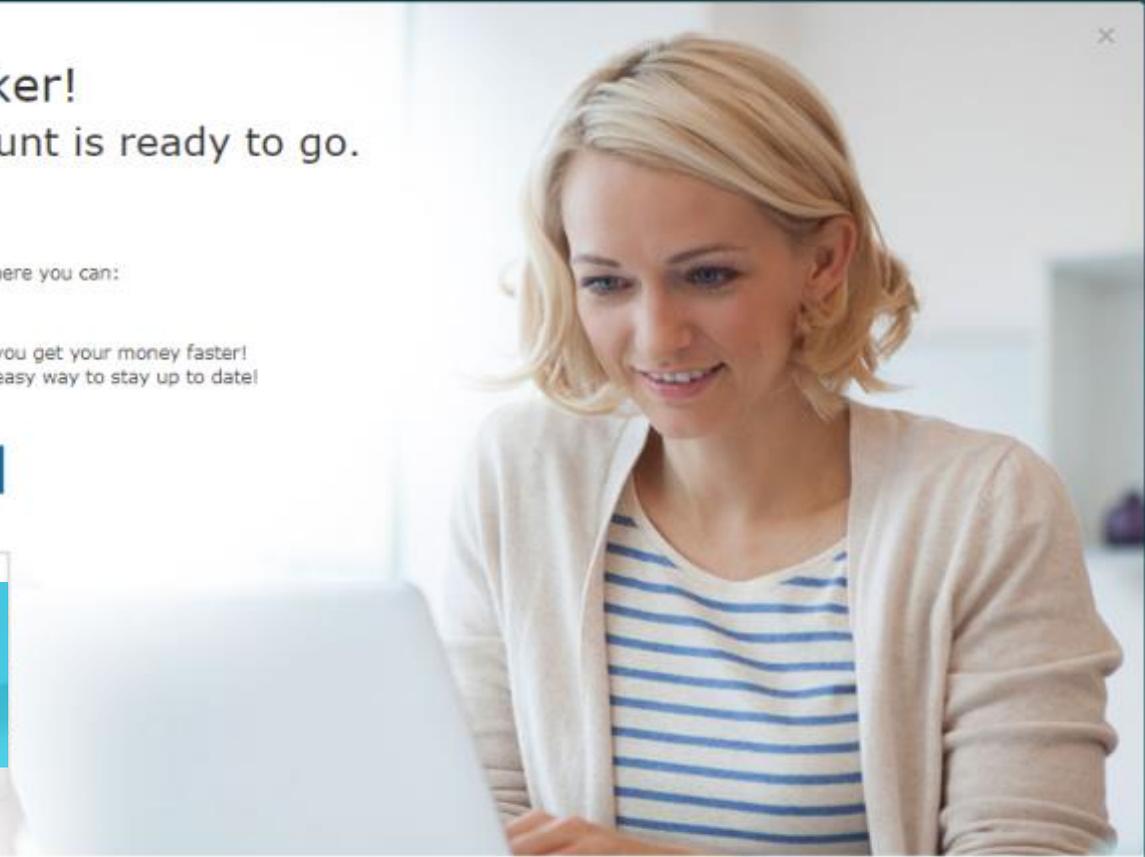
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After you update/create your profile and set up your account, we'll take you to your account dashboard.

**PAYFLEX®** Home Help & Support Account Settings Sign Out

Your Accounts Alerts & News Health Plan Claims Documents & Forms

## Hello, LINDA

### Dependent Care

1/1/2018 - 12/31/2018 [Change Plan Year](#) ▼  
ABC Sample Company

|  |                                     |
|--|-------------------------------------|
| <b>\$475<sup>00</sup></b><br>available funds ⓘ | Annual election ⓘ <b>\$5,000.00</b> |
| Deposits ⓘ <b>\$500.00</b>                     | Spent Funds ⓘ <b>\$25.00</b>        |

**\$475.00** available funds    **\$25.00** spent funds

**Last day to spend funds** ⓘ December 31, 2018    **Last day to file claims** ⓘ March 31, 2019

**Account Actions**  
[View account details >](#)  
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**Quick Tips**  
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### Healthcare (FSA)

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ABC Sample Company

|  |                                     |
|--|-------------------------------------|
| <b>\$2,454<sup>00</sup></b><br>available funds ⓘ | Annual election ⓘ <b>\$2,500.00</b> |
| Spent Funds ⓘ <b>\$46.00</b>                     |                                     |

**\$2,454.00** available funds    **\$46.00** spent funds

**Last day to spend funds** ⓘ December 31, 2018    **Last day to file claims** ⓘ March 31, 2019

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