

Your One-Wallet Solution

MyChoice[®] Accounts

With MyChoice Accounts, you have a secure and simple way to manage spending accounts for a Health Care Flexible Spending Account (FSA), a Daycare/Eldercare FSA, a Health Savings Account (HSA) and a Commuter FSA. The MyChoice[®] benefits app offers the most convenient way to manage it all on Android and iOS devices. You can also access your MyChoice Accounts on your benefits portal by clicking on the piggy bank icon at unitibenefits.com.

Download the app:

1. Visit your benefits portal at unitibenefits.com.
2. Click **Access the App** on the right side of your screen.
3. Scan QR code and your account information will be added automatically.



Using Your Debit Card

Use your MyChoice Accounts Visa[®] debit card to pay for eligible expenses. It's accepted at most major retailers, medical/dental/vision providers and more. Call the number on the back of your card to activate it upon receiving it. If your card was declined, it may have been for one of the following reasons:

- **There's not enough money in your account:** Check your balance by clicking on the piggy bank icon. You can also ask Sofia, "What's my balance?"
- **You used the card at an unauthorized merchant or for an unauthorized purchase:** When at the drug store, you may have forgotten to pay for snacks on a separate card, for example. Check whether your attempted purchase was an FSA or HSA eligible expense. (Full lists of eligible expenses can be viewed by scanning the QR code on the other side of this document and clicking **Eligible Expenses**.)
- **Your purchase requires documentation:** On the mobile app, click on **Accounts** and scroll down to **Claims**. Outstanding claims will be listed here, and you can upload documentation to substantiate it. On your benefits portal, go to **Claims > Claim Summary** to view outstanding claims. Using the three-dot menu to the far right of the claim information, select **Upload Documentation** and submit.

Manage Your Benefits on the Go with the MyChoice Benefits App

- Stay connected with your benefits wherever you are.
- View your account balance, request reimbursements, transfer HSA funds and track your transactions.
- Pay your provider.
- Store ID cards.
- Upload documentation with your device's camera.
- Chat with your virtual personal benefits assistant, SofiaSM.



How to Add Documentation

If you have a smart phone, you may use the MyChoice benefits app and take a photo of your documentation and attach it to the claim. You may also use a photo or scan and upload directly to your benefits portal online. You may upload a jpeg, pdf, png or gif file. Be sure all parts of the document are legible and all items from the documentation checklist below are on the file.

- Date the expense was incurred
- Name of the service provider
- Description of the service and/or expense
- Amount of the expense for which you are responsible
- Patient or dependent name (if applicable)

Using Your Funds Without Your Debit Card

- **Reimbursement:** If your card was declined, or if you'd like to get reimbursed for an out-of-pocket expense, simply log on to your benefits portal or use the MyChoice benefits app to submit a claim or transfer funds. To make it simple, you can add your banking info for direct deposit. Faxed and mailed forms are also accepted.
- **Pay a Provider:** If you want to pay a bill for an eligible expense, you may also initiate your payment online or via the mobile app (examples: doctor visit, lab fees, hospital bill).

Access Your MyChoice Account

Click the dollar sign icon on the MyChoice benefits app or the piggy bank icon on your benefits portal.

View Your Claims History

On the MyChoice benefits app:

- Click the dollar sign icon.
- Under Claims, select **View All** and the **History** tab.

On your benefits portal:

- Click **Claims** on the menu bar across the top.
- Click **Claim Summary** from the drop-down menu.

Transfer Funds (HSA Only)

1. Click the dollar sign or piggy bank icon.
2. Select **Accounts**.
3. Select **Health Savings Account**.
4. Click **Transfer Funds**.

Note: You will need to add a bank account before requesting a funds transfer. You can add a new account by clicking the dollar sign icon on the app or the piggy bank icon on your benefits portal, then selecting **Manage** and **Bank Accounts**. Adding your bank account information to your HSA can increase your reimbursement time by 5-8 days.

Submit a Claim

1. Click the dollar sign or piggy bank icon.
2. Click **Claims**.
3. Click **Submit Claim**.
4. Choose **Myself** or **Provider**.



Scan the QR code to learn more about your MyChoice Accounts.



Questions?

Get instant answers by chatting with Sofia — your virtual benefits assistant — on the MyChoice benefits app or on your benefits portal. Sofia can answer many of your benefits questions in over 27 languages.