Participant Reference Guide
Consumer Driven Accounts
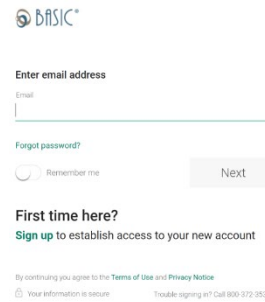
BASIC Consumer Driven Accounts

We hope you will find BASIC's Consumer Driven Accounts system to be efficient and valuable. Our participant website is **https://cda.basiconline.com** and is referred to as BASIC CDA throughout this Guide. This Guide will walk you through your account from the initial sign-up to re-enrollment. Retain this Guide for future reference. For additional questions, sign in to BASIC CDA and select Contact Us or call Customer Service at 800-372-3539.

How to Sign Up

1. Go to: **https://cda.basiconline.com** (**Note**: Chrome is the preferred browser.)
2. Before you can sign in for the first time, **you must sign up for an account**. Click the green *Sign up* link under the First time here? Section.
3. Enter your email address and password where indicated.
4. BASIC CDA will send you an email containing a six-digit verification code. Enter the code and click *VERIFY*.
5. Confirm your name and email address and click continue.
6. Read the Terms of Use and click *AGREE*.
7. Add your mobile number where indicated. BASIC CDA will text you an authentication code. Enter that code where indicated and click *VERIFY*.
8. You are now signed up and signed in to Consumer Driven Accounts.

Password must be a minimum of eight (8) characters and must contain at least one (1) upper case letter, one (1) lower case letter, one (1) special character (!@#$%), and one (1) number. Passwords will expire periodically. Once signed in, you will notice the menu along the top of your screen contains many useful tools to help you manage your account(s).

Alerts

Every time you sign in to your account online, you may notice you have some alerts. Alerts are our way of calling attention to matters concerning your account that need action. You can access your alerts by clicking on *ALERT* at the top of the screen. You will also see alerts posted next to the item needing attention, such as reimbursement, transaction, or contribution. You can also select how you wish to receive alerts.

Support

Click on *SUPPORT* to view the history of your support requests.

Settings

Under *SETTINGS*, you can update your Profile, Bank Account, Dependents, and Sign In & Security. Just click through to make your selections and update your information.

- Click on *PROFILE* to validate your Individual ID, name, last four digits of social security number, email address, mobile phone number, primary address, gender, and date of birth.
- Click on *BANK ACCOUNTS* to add your bank accounts to your BASIC CDA accounts.
- Click on *DEPENDENTS* to add or delete dependents on your account.
- Click on *SIGN IN & SECURITY* to change your password or phone number, and to select the two-factor authentication.

Contact Us

The *CONTACT US* tab also features two (2) different ways to contact us: telephone or online support request. To start the process, click on *CHOOSE A TOPIC* to select your topic from the dropdown menu and click on *CHOOSE A SUB-TOPIC* to select your sub-topic. Then you can select one of the options available to contact BASIC.

Overview

With the Consumer Driven Accounts system, BASIC created a new customer experience for participants. This includes a simple approach where you can manage your account across multiple channels including web, mobile, and phone.

Today, people move from the internet to a tablet to their smart phones. We have designed the Consumer Driven Accounts system to work the way you think. That's how we are providing a seamless and unified experience no matter which channel you're using, with a consistent look and feel, and a smart, integrated approach. You can even start an action in one format like the internet and pick it up right where you left off on another device, such as your smart phone.

Once you have successfully signed in to the web portal, you will be taken to the Overview page. Here you will see the details regarding your account(s). All your active accounts will be listed on the left, with the amount of your available balance. Click on *VIEW ALL* to expand this section.
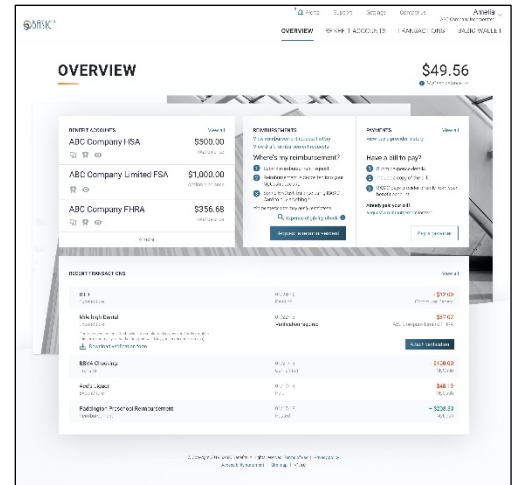

Your MyCash balance will be on the upper-right corner of the page. Click on the *MYCASH BALANCE* dropdown to view MyCash transactions, to transfer balances, to schedule a balance transfer, and to manage your MyCash transfer schedules.

Under the *REIMBURSEMENT* section, you can view your reimbursement history and draft reimbursement requests, as well as request a reimbursement by clicking on the appropriate link. Use the *PAYMENTS* link to view your Pay a Provider history or to pay a provider. Scroll down to view a listing of your *RECENT TRANSACTIONS*.

Benefit Accounts

Under this tab, you can take a deeper dive into your benefit accounts. All your accounts are listed here. Click on *BENEFIT SUMMARY* from the dropdown menu to see a graphic summary of your account. You will see your Total Contributions, Total Expenditures, and your MyCash Balance. Click on *MYCASH* to view your MyCash transactions, transfer a balance, schedule a balance transfer, and manage MyCash transfer schedules.

Click on any of your account(s) from the dropdown menu to view details regarding that specific account. Here you will see your available balance, employer contribution, and your annual election amount. Click on *VIEW ALL TRANSACTIONS* to view a complete history of your transactions. Scroll down to view an account summary of your account.
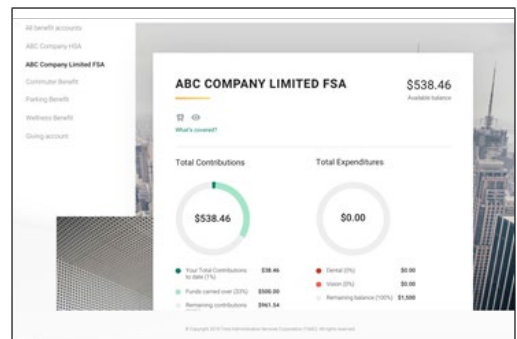
Transactions

Here is where you find all your account transactions. This includes transactions, expenditures, contributions, bills and receipts, and MyCash. Click on any link on the left to view the details. On each of these pages, click on *BENEFIT ACCOUNT* to choose the account you want to view. You can search, sort, and attach receipts easily from this page.

MyWallet

Click on *MyWallet* to view and manage your BASIC Card. Here you can order a new BASIC Card, lock and unlock your card, report a lost or stolen card, order new dependent cards, and reset your ATM PIN.

BASIC Card

The BASIC Card is the preferred and most convenient method to access available account funds for all eligible expenses. It automatically pays for and substantiates most eligible expenses at the point-of-purchase, eliminating the need to submit requests for reimbursement and waiting for payment. You will receive a BASIC Card within ten (10) days following the completion of your account enrollment. Please watch for it to arrive at your home address along with the Cardholder Agreement in a plain white envelope.

Your BASIC Card is good for four (4) years, so hang on to it! Even if you deplete the current year's benefits funds, you'll be able to use the BASIC Card again next year when you re-enroll. The BASIC Card operates under several separate accounts to serve as both a benefits debit card as well as a cash card.

The BASIC Card works like a typical debit card but is used as a credit card for all eligible expenses, based on the funds available in your benefit accounts. Rather than paying out-of-pocket and waiting to be reimbursed, the BASIC Card allows you to pay for eligible expenses when the service is provided (or when an eligible product is purchased).

When using your BASIC Card, the amount of the expense is automatically deducted from your available account balance and paid directly to the authorized provider. All BASIC Card transactions and services must occur within the plan year. Remember to save your receipts as you must retain records and documents to validate your BASIC Card transactions. In some cases, BASIC may require additional documentation regarding a BASIC Card transaction.

Where to Use the BASIC Card

The BASIC Card may be used at merchants who accept Mastercard and who also have an inventory information approval system (IIAS) in place to identify account-eligible purchases. At the point of purchase, the IIAS automatically approves the purchase of eligible items and payment is made automatically to the authorized merchant from your benefits.

- The card is smart – it knows which account to access based on your purchase and the order the accounts are used.
- Eligible items are automatically approved at authorized merchants and paid from your benefit account.
- Don't worry... your purchases cannot exceed your available account balance.
- Hang on to your card when you deplete this year's funds – you can use the card again next year.

MyCash

On the rare occasions when you can't use your BASIC Card to pay for an eligible expense, you can submit a reimbursement request online or with the mobile app. Your reimbursement will be placed on the BASIC Card in a separate cash account known as MyCash. You can access your MyCash funds by swiping your BASIC Card at a merchant that accepts Mastercard, by withdrawing cash at an ATM (with a PIN you can request online at https://cda.basiconline.com), or by transferring funds to a personal bank account via your online account. You can even purchase retail and healthcare items together in one transaction. Eligible expenses are paid from your benefit account while other items are paid from MyCash. MyCash funds can also be relied upon to cover eligible account expenses if no funds are available in your account (avoid embarrassing declines at checkout).

NOTE: If you no longer participate in a BASIC account, you may maintain an active BASIC Card to access your remaining MyCash funds. Per the Cardholder Agreement, you will be charged a $5 monthly Cash Account Access Service fee, deducted from your account. MyCash funds are not tied to a plan year and never expire. The BASIC Card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circle's design is a trademark of Mastercard International Incorporated.

Transfer MyCash Funds

When it's necessary to pay out-of-pocket and request a reimbursement, we make sure participants get their money back fast with MyCash. BASIC deposits reimbursement payments directly into the linked MyCash account within 12 hours — faster than the speed of bank direct deposit. Participants can then use MyCash funds to cover non-benefit expenses everywhere Mastercard® is accepted or transfer their MyCash funds to a personal bank account.

You can schedule a balance transfer at any time, but the MyCash balance must be at least $25.00 for the transfer to occur.
- Click the black triangle that says MORE at the bottom of the screen
- Under MyCash select SCHEDULE A BALANCE TRANSFER
- Choose WHEN A CERTAIN BALANCE IS REACHED or one of the frequencies (WEEKLY, EVERY TWO WEEKS, MONTHLY)
- After selecting when a certain balance is reached, choose your bank account or link a new one, then set the balance transfer threshold After selecting a frequency, choose your bank account or link a new one, and then select a transfer date

Request for Reimbursement

There are multiple ways to pay for an eligible expense without the BASIC Card. This includes the following methods: BASIC benefits mobile app, online, or mail. BASIC processes requests for reimbursement daily and payments are initiated within 48 to 72 hours of receipt of a complete and accurate reimbursement request. All reimbursements are deposited directly into your MyCash account unless otherwise instructed. You may instead choose to receive a mailed paper check. Paper checks are issued on a limited basis and only upon request. *A convenience fee may be applied per check.*

You may request reimbursement any time a qualified expense has been incurred. The service related to the expense needs only to have taken place; it need not be paid before requesting reimbursement. In addition, you may only claim reimbursement for:

- Eligible expenses incurred during the applicable plan year, or subsequent grace period (if applicable);
- Expenses incurred by eligible plan participants; and
- Expenses that have not been previously reimbursed under this or any other benefit plan or claimed as an income tax deduction.

NOTE: It is your responsibility to comply with these guidelines and to avoid submitting duplicate or ineligible claims.

How to Request Reimbursement

1. Sign in to your account at **https://cda.basiconline.com**
2. From the Overview page, select the green box *REQUEST A REIMBURSEMENT*.
3. Select who incurred the expense.
4. Select the date the expense was incurred.
5. Select the expense type. Choose the appropriate category from the list and click on the dropdown menu to the right of the chosen category, and then select the appropriate type from the displayed list.
6. Enter the expense amount, the merchant name, attach the receipt(s), and a description of the expense (optional).
7. Click *NEXT* to review your request, and then *SUBMIT* reimbursement request.
8. Your reimbursement will be deposited into your MyCash account on your BASIC Card.
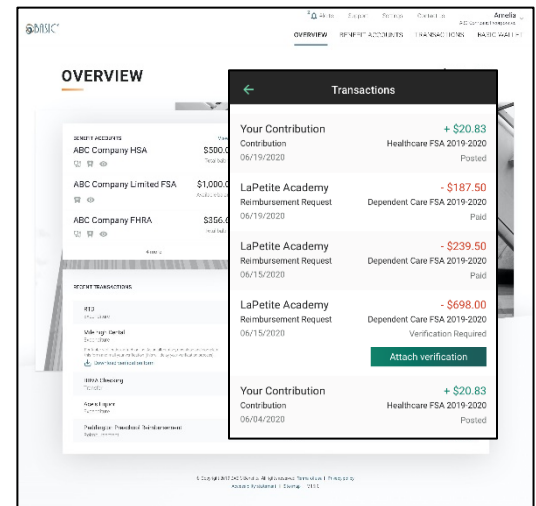
Submitting Verification

Occasionally, you may be asked to submit additional verification before BASIC can process a reimbursement request. If needed, you will receive communication from BASIC requesting the additional verification. To submit verification, sign in to your account at **https://cda.basiconline.com** and click on *ATTACH VERIFICATION* under Recent Transactions to upload verification. Verification must include the following information:

- Provider/merchant name
- Date of service/purchase (must be within current plan year)
- Description of the service/purchase
- Amount of the service/purchase

The screenshot shown to the right is the *RECENT TRANSACTIONS* view from the *OVERVIEW* page. A request with a green *ATTACH VERIFICATION* box requires additional verification. Click the box and follow the on-screen prompts to add additional verification.

Pay the Provider (Do not use if you already paid your provider)

Accessible from the OVERVIEW page and the BENEFIT ACCOUNTS page, the PAY THE PROVIDER feature offers another simple and fast way to pay for an eligible expense. Click on *PAY A PROVIDER*, select who incurred the expense, select the date the expense was incurred, and the expense type. Enter the amount, provider or merchant, address (including unit or suite), city, state, and zip code. Attach the bill by clicking on the appropriate box. This will allow you to attach a bill from the bill depository or to browse your computer to locate the appropriate bill. Review and click *SUBMIT*. BASIC will send payment from your account directly to your provider. Please allow for mail and processing time.

Direct Deposit – Bank

You can choose to have your reimbursements direct deposited into your bank account. To establish a direct deposit of your MyCash funds to a personal bank account, visit the BASIC website, click on *SETTINGS,* and then on *BANK ACCOUNT*. Click on *LINK A NEW BANK ACCOUNT*, enter your name and routing number, select checking or savings, and enter the bank name and account number. Click on *LINK* to finish setting up your direct deposit. With direct deposit, funds ($25 or more) can be forwarded from your MyCash account to your bank within 48 to 72 hours of a completed submission.

BASIC Card Features

MyWallet: This convenient organizer offers mobile and web access to the BASIC Card. You can request a new card, access your card history, report a lost or stolen card, create a PIN, and request an additional card for a spouse/dependent. You can manage your PIN, report a lost or stolen card, or request a new card. You can even take a picture of a card, such as your insurance card, and store it. You can also locate the nearest ATM.

Note: Consumers store many types of cards in their physical wallet, such as healthcare insurance, vision plan, and auto insurance.

Lock/Unlock BASIC Card: If your BASIC Card is lost or stolen, you can quickly disable it with BASIC Card Lock online or via the BASIC benefits mobile app. When found, simply unlock it and it's ready to use again.

Stacked Card: The BASIC Card is the most innovative benefit card with features such as MyCash and Card Decline Protection to improve your health, wealth, and well-being from your benefit plan participation. You can use your BASIC Card to access funds in all your accounts, even when multiple benefit accounts exist, such as an HSA, HRA, Dependent Care, Parking, and Commuter Transit. The BASIC Card allows you to purchase eligible expenses without using your own payment card or submitting receipts for reimbursement. With the Stacked Card feature, not only does your BASIC Card know which accounts to access for funds, but also knows in which order the accounts should be accessed when needing to pay for eligible expenses.

BASIC benefits App* (for iPhone and Android)

To download the BASIC benefits mobile app, visit the Apple App Store and search for BASIC benefits app for iPhone or visit the Google Play Store and search for BASIC benefits app for Android. BASIC has developed a mobile app to help you manage your account easily and efficiently from any place at any time. It includes numerous features outlined below.

Account Details: Click on an account to view the details, such as total balance or your available balance. You can look at the contributions and expenditures and can expand to see more details, such as Total Contributions, Expense Type, and your rollover-funding amount, if applicable.

Personal Information: Click on *PROFILE* to update phone numbers, addresses, gender, date of birth, and more. Add a layer of security and enable two (2) factor authentication. Also, enable touch ID, face ID, or a passcode, depending on the device you use.

General Information: At the top of the screen is the MyCash balance. Below the MyCash balance are your contributions and expenditures. And at the lower section of the screen, you'll find a list of your benefit accounts and available balances. Click on these plans to see the details and then scroll down to see your recent transactions.

Employer Contributions: (if applicable) Here you'll find basic account summary information in terms of rollover policy, annual contribution from the employer, the start date of the plan, first paycheck deduction, and more.

Picture to Pay: Picture to Pay makes paying an expense even easier. Click the menu option called *PICTURE TO PAY* and a camera will pop up. Take a picture of the invoice, enter the amount you would like to pay, review it, and then submit. That's all there is to it!

Biometric Security: Everyone is worried about security these days. Biometric Security is the identification of a person by biological features, like a fingerprint, a thumbprint, or facial recognition. As part of the Consumer Driven Accounts system, BASIC uses biometrics to authenticate and provide participants access to their account and create a much more secure environment than a password can provide. Setting up Biometric Security is a readily available feature when you download the BASIC benefits app on your mobile phone.
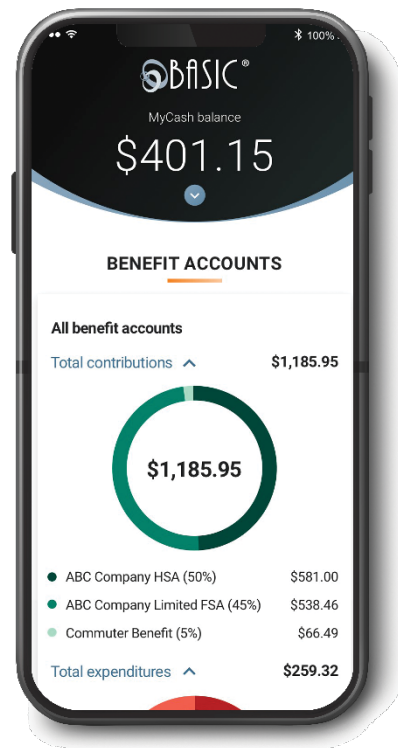
To help you maximize the use of benefit account funds and minimize the use of your personal funds, Expense Eligibility Lookup assists you in determining eligibility of certain items right when you need it the most—while in the shopping aisle of your local store. Never wonder if an item is an eligible expense or if you need to use your personal funds to complete the purchase.

New Consumer Driven Accounts Features

IVR Phone System: In addition to **https://cda.basiconline.com** and the BASIC benefits app, BASIC also offers an Interactive Voice Response (IVR) phone system. To easily check your account balance, recent transactions, and obtain other account information, call one of the automated phone lines.

Receipt Repository: The Receipt Repository enhances and streamlines the online reimbursement request process by allowing you to easily attach receipts and/or bills to an online request for reimbursement of account funds. In the Receipt Repository, you can securely and digitally store and manage receipts and bills needed for reimbursement.

Your receipts and bills can be uploaded by you into your Receipt Repository via the BASIC benefits mobile app using your cell phone's camera or can be scanned and/or uploaded from your browser into the Receipt Repository via **https://cda.basiconline.com** website. Any receipt or bill that you load into the Receipt Repository remains there until you either use it for an online reimbursement request or delete it from the Receipt Repository. Receipts can be uploaded and stored in JPG, JPEG, GIF, PNF, or PDF format and are only viewable by you. Each employee has a separate Receipt Repository, ensuring information is safe and secure.