

1. Please review your benefits to determine which of the below you participate in, or if you are enrolled in multiple plans. Plans and plan offerings vary by employer.
2. If someone other than yourself should have access to your account information, please complete and return a [PHI Form](#) to CustomerService@adminamerica.com.

FLEXIBLE SPENDING ACCOUNT (FSA)

With an FSA, you elect to have your annual contribution (up to the annual limit set by the IRS) deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.

HOW DO I USE MY MONEY?

View your plan information to determine which expenses are eligible under your plan. (*i.e* Medical FSA, Limited Purpose FSA, Dependent Care FSA, Transportation FSA, Parking FSA).

Visit the [FSA Store](#) for online products and the [Education Center](#) (Medical FSA, Limited Purpose FSA Only).

Benefits Debit Card Purchase (*availability varies by employer*):

Dependent on your plan you may use your debit card for [Medical Services](#), [Dependent Care Services](#), or [Commuter Expenses](#).

Manual Claim Submission:

[CLICK HERE](#) for the Reimbursement Form. Submit the completed form along with your itemized receipt (*see the 3 MUSTS of a Good Receipt below*) to Admin America.

WHERE WILL MY CARD BE SENT? (consumer portal access required, [CLICK HERE](#) for access guide)
Your Card (*availability varies by employer*), **will be sent to your** [Address on File](#).

DO I NEED TO KEEP MY RECEIPTS?

We may request your receipt to verify your purchase.

TIP: REQUEST & KEEP ALL ITEMIZED RECEIPTS!

The 3 MUSTS: A Good Receipt must include ALL of the following:

1. Date of Service (may not be the same as Date of Purchase)
2. Description of actual Service done or Products Purchased
3. Amount Charged

HOW DO I SUBMIT CLAIMS ELECTRONICALLY?

File Your Claim Online:

File your claims online via our Participant Portal website
<https://adminamerica.lh1ondemand.com/Login>

File your claims online via the participant [Phone App](#)

[CLICK HERE](#) to see **HOW TO FILE A CLAIM**

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

With an HRA, your account is based on your group health insurance plan(s). The HRA is not funded by paycheck deductions. Eligibility of expenses varies by employer and plan type. See your plan summary for additional details.

HOW DOES MY PLAN WORK?

Please review your **Summary Plan Description (SPD)** for information regarding your HRA. You may obtain this document from your Human Resources Department.

HOW DO I FILE A CLAIM?

Manual Claim Submission:

[CLICK HERE](#) for the Reimbursement Form. Submit the completed form along with your Explanation of Benefits to Admin America.

DO I NEED TO SEND ALL OF THE EXPLANATION OF BENEFITS (EOBs) TO ADMIN AMERICA?

We recommend you send all Explanation of Benefits to Admin America for any expenses that may be eligible according to the SPD (see above).

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is paired with a qualified high deductible health plan. With an HSA, you elect to have your annual contribution (up to the annual limit set by the IRS) deducted from your paycheck each pay period. The amount of your pay that goes into an HSA will not count as taxable income, so you will have immediate tax savings. HSA dollars can be used any time after the account is established to pay for qualified expenses and services. The HSA is a personal account, and will travel with you throughout its existence; it is not tied to an employer.

HOW DO I ACTIVATE MY ACCOUNT?

Follow the steps in the [HSA Activation Guide](#) to setup your account

HOW DO I USE MY MONEY?

Benefits Debit Card Purchase:

Use your debit card for [Eligible Services](#), or visit the [HSA Store](#) for online products and the [Education Center](#).

DO I NEED TO KEEP MY RECEIPTS?

We do NOT request receipts, but it is important you keep record of your transactions and expenses in the event of an IRS audit.

WHAT FEATURES ARE AVAILABLE ELECTRONICALLY?

Request Funds Online:

Request funds online via the Participant Portal website
<https://adminamerica.lh1ondemand.com/Login>

[CLICK HERE](#) to see HOW TO REQUEST FUNDS OR CONTRIBUTE POST-TAX

View your account information via the [Phone App](#)

FIRST TIME LOGIN INSTRUCTIONS

If you are viewing this Electronically, [Click Here](#) to access the login page and skip to **Step 3**

1. Go to: <https://adminamerica.com> and click on the  Tab or the  button.



2. Click on the [Login button](#) under the [Participants](#) option

3. You will be redirected to the [Login Screen](#).

Login

ENTER YOUR USERNAME AND PASSWORD BELOW . . .

Login to your account

Username [Forgot Username?](#)

Password [Forgot Password?](#)

Login

The First Time you Login

Your **Username** will be in the following format:

First letter of your first name, full last name, and last 4 digits of your social security number (if your name was Jane Smith with social 987654321, your user name would be jsmith4321)

Your **Password** will be in the following format:

The word **benefit** followed by your **2 digit birth DAY**, **2 digit birth MONTH**, and **2 digit birth YEAR** (if you were born 10/05/1963, your password would be benefit051063)

CLICK

Tools &
Support

FOR ACCESS TO ADDITIONAL RESOURCES, FORMS, AND MATERIALS RELATING TO YOUR COMPANY'S PLAN(S)

Please be sure to remember your password as Admin America does not have access to your password.

However, if you forget your password you may change your password online, with your mobile phone app or contact Admin America for assistance.