

# LUMEN

## RETIREE BENEFITS SYSTEM NAVIGATION GUIDE

Enclosed you will find step-by-step instructions on how to access the Health and Life website, update your password, update your communication preference[FM1], make an online payment, manage your Health Reimbursement Account (HRA), and more.

For health and life benefit questions call 833-925-0487, Mon – Fri, 7 am – 7 pm CST

## LOGGING INTO BENEFITSOLVER

### How to Register on the Health and Life website for the First Time

1. **Open** your web browser and type: **www.lumen.com/healthbenefits** and hit enter. **Do not click on links or use the search function or you may experience an error.**

**Note: Browser must be one of the following:**

**Mozilla Firefox**  
**Google Chrome**  
**Microsoft Edge**  
**Apple Safari**

2. The following page will appear. Under First time here, **Select** the Register button

The screenshot shows the LUMEN website's login interface. At the top, the LUMEN logo is displayed. Below it, a blue header bar contains the word 'Welcome'. The main content area has two input fields: 'User Name \*' with a dropdown arrow and 'Password \*' with a lock icon. Both fields are labeled 'case sensitive'. A blue 'Login >' button is positioned below the password field. To the right, a 'First time here?' section prompts users to 'Register to create your user name and password.' with a 'Register' button highlighted by an orange border. At the bottom, there is a link for 'Forgot your user name or password?'.

- The following page will appear. **Enter** the last four digits of your SSN, Date of Birth, and Zip Code. **Do not change** the Company Key, which is Lumen. **Select** Continue

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Info Create Confirm Login

Info

SSN Last 4 \*  
XXX-XX-

Date of Birth \*  
MM/DD/YYYY

ZIP

Enter a valid US zip, US zip+4, Canadian, or Foreign postal code. If you do not have a postal code on file, leave blank.

Company Key  
Lumen Change

Directions  
All fields are required.  
If you are unable to provide the information to register your account, contact the Lumen Health and Life Service Center at Businessolver by calling 833-925-0487.

Cancel Continue >

4. The Create Account page will appear. Detailed directions for this page are on the right side. **Create** a username. **Create and confirm** a password. **Select and answer 3** security questions. **Select** Continue.

5. The Confirm page will appear. **Select** Continue.

6. This action will bring you back to the login screen. **Enter** the username and password you just created.

7. Next, the Let's Get Started Page will appear. This page explains the details of the electronic signature. **Select** Yes to Do you agree, then **select** continue.

8. The Personal Preferences page will now appear. **Enter** the email address to be used for primary communication. If you want to opt into text message alerts, **enter** your cell phone number and **check** the “Opt into Text” button. **Confirm** your preferred mailing address, **select** your preferred language, and **click** next.

9. This will bring you to your home page of the Health and Life website.

**Personal Preferences**

Please make your personal preferences selection below and click the "Continue" button.  
**Note:** Please add your personal email below and make it your primary source for electronic communications so that you will never miss an important message regarding your benefits.

**Contact Preferences**  
How would you prefer to be contacted?  
 Electronic Mail  Paper Mail

**Email Address**  
[Text Field] Primary

**Personal Email Address**  
LumentRRTest@Test.com Primary All emails will be sent to this address

**Cell Phone Number**  
555-555-1212  Opt Into Text Opted into text  
555-887-5309

**Preferred Mailing Address**  
Address Primary Use As Mailing Preferred Address

**Language Preference**  
Add Address Alternate  
Language  
English  
Español  
Français

**Continue >**

## How to Log in as a Return User

1. **Open** your web browser and **navigate** to [lumen.com/healthbenefits](https://lumen.com/healthbenefits).
2. The page to the right will appear. Under First time here? **Enter** the username and password.

Welcome

User Name \*  
LumenRRTest  
case sensitive

Password \*  
.....  
case sensitive

Login >

Forgot your user name or password?

First time here?  
Register to create your user name and password.  
Register

3. A Security Phrase Page may appear, **answer** your security question. **Select** Continue.
4. This will bring you to your home page.

LUMEN®

Security Phrase

Security Question  
What street did you grow up on?

Security Answer \*  
Sesame

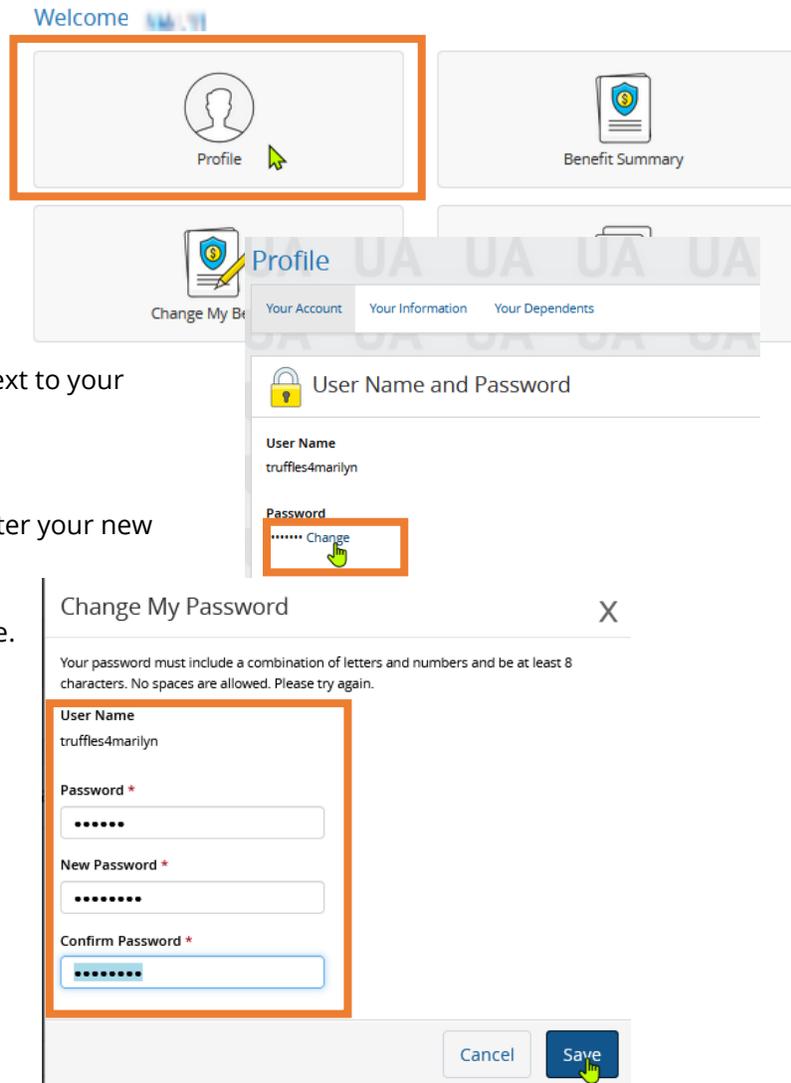
Directions  
Please answer the security question provided in order to log in to your account.

Cancel Continue >

# UPDATING YOUR PASSWORD

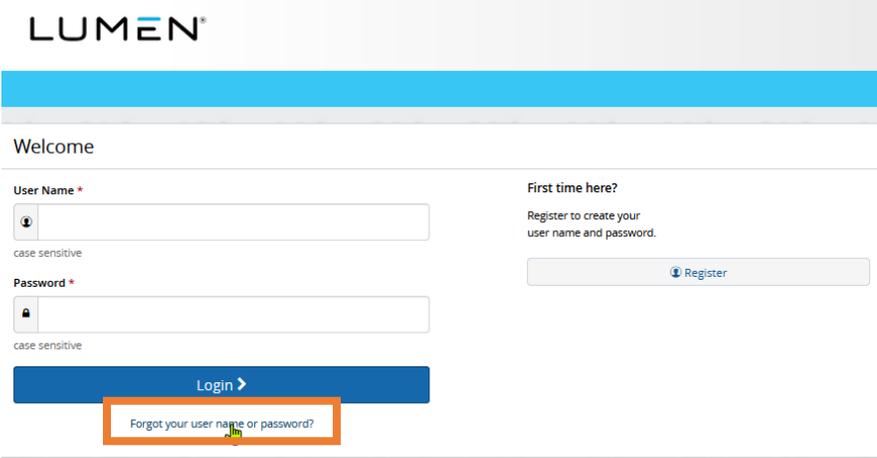
## How to Change your password

1. Once you log in to the Health and Life website, you will land on the welcome page.
2. **Scroll** down to the Welcome section of the page and **Click** on Profile.
3. The Profile page will appear. Select Change next to your password.
4. **Enter** your current password, you need to enter your new password twice to confirm. Then **select** save.
5. The system will then return to the profile page.

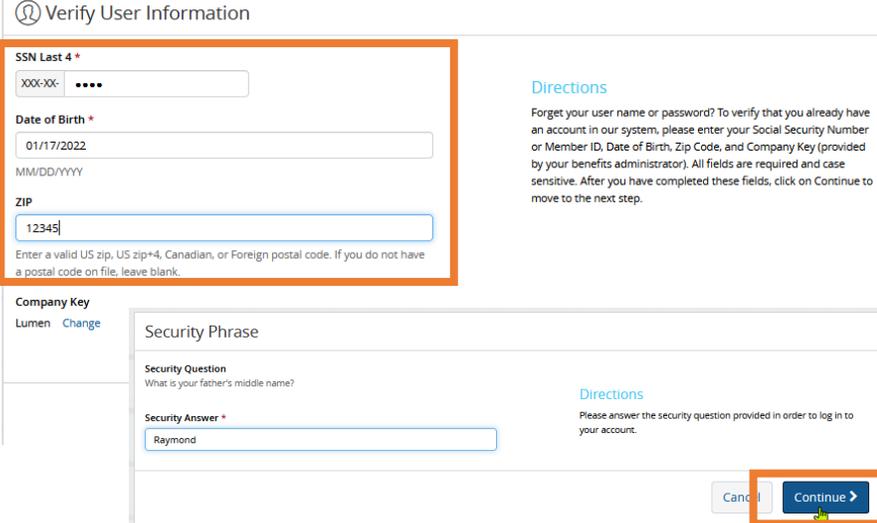


## How to Reset a Password

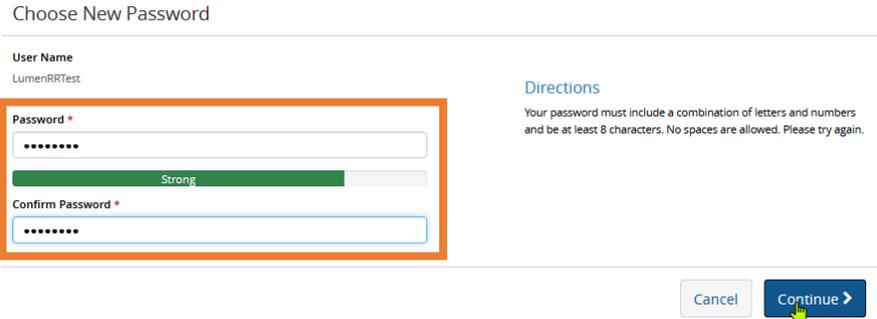
1. **Open** your web browser and **navigate** to [lumen.com/healthbenefits](https://lumen.com/healthbenefits).
2. The following page will appear. Under First time here, **click** on "Forgot your username or password."
3. The page to the right will appear. Enter the last four digits of your SSN, Date of Birth, and Zip Code. Select continue.
4. **Answer** your security question and **click** continue.
5. The screen to the right will appear. **Enter** and **confirm** your new password. **Click** continue.
6. The following informational screen will appear confirming your password has been updated. Click continue.



The image shows the LUMEN Welcome page. At the top is the LUMEN logo. Below it is a "Welcome" section with a "User Name" field (marked as case sensitive) and a "Password" field (also marked as case sensitive). A blue "Login" button is present, with a link "Forgot your user name or password?" highlighted by an orange box. To the right, under "First time here?", there is a "Register" button.



The image shows the "Verify User Information" page. It contains several input fields: "SSN Last 4" (with a masked value), "Date of Birth" (01/17/2022), and "ZIP" (12345). A "Company Key" section shows "Lumen" with a "Change" link. A "Security Phrase" section includes a "Security Question" (What is your father's middle name?) and a "Security Answer" field containing "Raymond". A "Continue" button is highlighted with an orange box. To the right, "Directions" text explains the verification process.



The image shows the "Choose New Password" page. It features a "User Name" field with the value "LumenRRTest". The "Password" field is highlighted with an orange box and shows a strength indicator labeled "Strong". Below it is a "Confirm Password" field. A "Continue" button is highlighted with an orange box. To the right, "Directions" text states: "Your password must include a combination of letters and numbers and be at least 8 characters. No spaces are allowed. Please try again."

# UPDATING YOUR COMMUNICATION PREFERENCE

## How to update your communication preference or email address

To ensure you don't miss any important benefits communications, follow these steps to make your personal email your primary communication address:

1. Log into the Health and Life website at [lumen.com/healthbenefits](https://lumen.com/healthbenefits).
2. On the home page, click on your name located on the upper right corner and then select **Account - Profile** from the drop-down menu.
3. Locate **Personal Preferences** under Contact Preferences and click **Edit**.
4. Choose **Electronic Mail** or **Paper Mail**.
  - a. **Note:** Lumen is committed to green initiatives. You can help by selecting electronic mail instead of paper mail.
5. If you choose electronic mail, enter your **Personal Email Address**. Be sure to select the "Primary" radio button next to the personal email address you added.
6. If you would like to receive important text messages about your benefits, you can also enter your **Cell Phone Number** and click the **Opt into Text** box.
7. Click **Save** and return to the home page or log out.

# MYCHOICE ACCOUNTS – MANAGING YOUR RETIREE HRA

Whether you visit the benefits website or the MyChoice Mobile App, you'll be able to:

- See your HRA balance in real time
- Upload and save your documentation of HRA-eligible expenses
- Submit claims for reimbursement from your HRA:
  - Online: benefits website • Mobile: MyChoice Mobile App
  - Email: [claims@mychoiceaccounts.com](mailto:claims@mychoiceaccounts.com)
  - Fax: 855-883-8542
  - Mail: MyChoice Accounts, MSC 345475, PO Box 105168, Atlanta, GA 30348-5168

## VIA BENEFITS AUTO REIMBURSEMENT

If you have auto-reimbursement for your Medicare Policy from your HRA set up through Via Benefits, Via Benefits is sending a request for reimbursement file to MyChoice Accounts on a daily basis and those requests are processing into the MyChoice Accounts system for claims processing on Mondays.

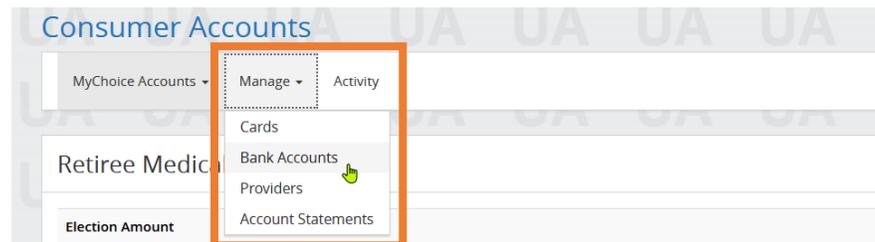
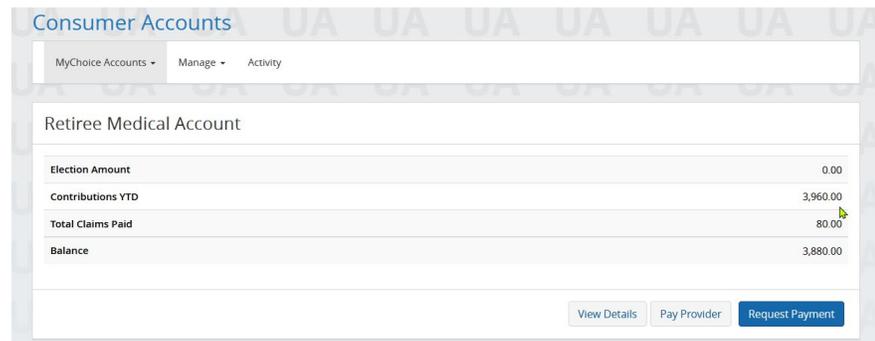
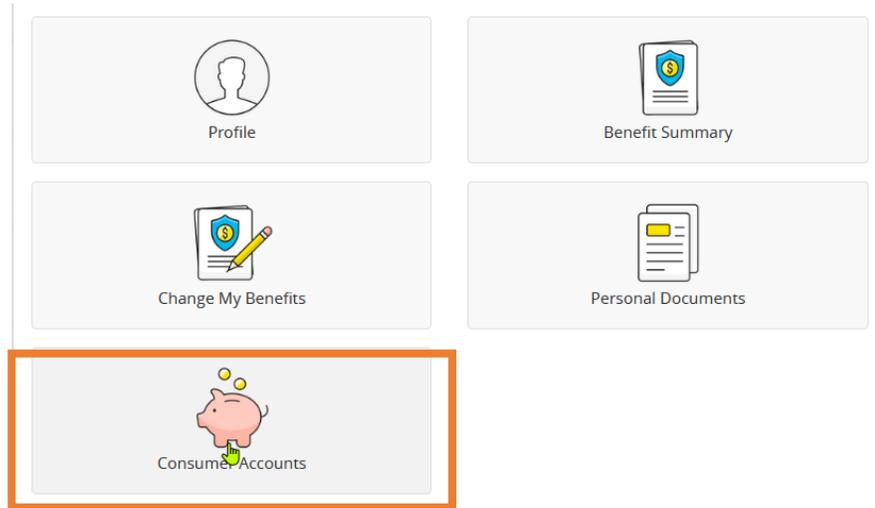
Because your banking information did not transfer from the prior vendor, you must add your banking information to the MyChoice Accounts section of your account to continue direct deposit. Otherwise, you will receive your HRA reimbursements by paper check. If you have questions regarding ViaBenefits or your medicare premiums, please contact Via Benefits directly at 888-825-4252.

## DENTAL HRA REIMBURSEMENT ACCOUNT PROCESS

1. You will receive a billing statement or pension deduction, if applicable, for the full amount of your Lumen Retiree Dental premiums each month. You will be required to pay the full amount each month either by Direct Bill or Pension deduction by the last day of the month in which the premium is due (January must be paid by Jan. 31, February must be paid by Feb. 28, etc.).
2. On or about the same day that you receive your billing statement or pension deduction, you will also receive a check or a direct deposit (if you have set up your bank account information with Businessolver's MyChoice Accounts, MCA) for either \$20 (for retiree only coverage) or \$40 (for retiree and spouse coverage), as an example.
3. Should you wish to do so, you can file a reimbursement claim or change the reimbursement amount for the portion of your dental not currently paid by your Dental HRA. To do that, log into [lumen.com/healthbenefits](http://lumen.com/healthbenefits) and click on the piggy bank icon on the Home page to request a one-time or recurring reimbursement. Or, you may contact the Lumen Health and Life Service Center at Businessolver, 833-925-0487.
4. Want to receive your payment sooner? Be sure to add your Bank Account by clicking on the piggy bank icon on the Home page and go to Manage > Bank Account!

## How to Add your Bank Account

1. Once you log in to the Health and Life website, you will land on the welcome page. You will find information here on the documentation you need and how to submit claims.
2. **Scroll** down until you find the piggy bank icon for Consumer Accounts. **Click** on the piggy bank to lead you to Consumer accounts which is where you will find your Retiree HRA.
3. The page to the right will appear. You will be able to see the contributions made by Lumen.
4. To view account history, **Click** on View Details. This provides details on contributions made and claims history.
5. To add a bank account for direct deposit, from the menu at the top of the page, **select** the Manage Button then Bank Accounts.
6. The page to the right will appear. This is where you will add a bank account to receive a secure direct deposit of funds. **Click** on the Add Account Button.



7. The pop up to the right will appear.

- a) **Add** Account Nickname.
- b) **Select** Account Type.
- c) **Enter** Your routing number and account number. Please enter the account number twice to confirm the account to which funds should be sent.
- d) **Select** Yes to make this account your default account.
- e) Finally, **click** Add to save the account information.

**Add Account** [X]

Indicates Required Field

Account Nickname \*  
Mark and Vicki's Checking Account

Account Type \*  
 Checking  Savings  Investment

Routing Number - (What is this?) \*  
987654321

Account Number - (What is this?) \*  
0005123456

Account Number Confirmation \*  
0005123456

Make this the default account? \*  
 Yes  No

Cancel Add

8. You will be rerouted back to the MyChoice accounts landing page where you will see the following informational box. ***Please disregard the information regarding the two temporary micro-deposits as they do not apply to you.***

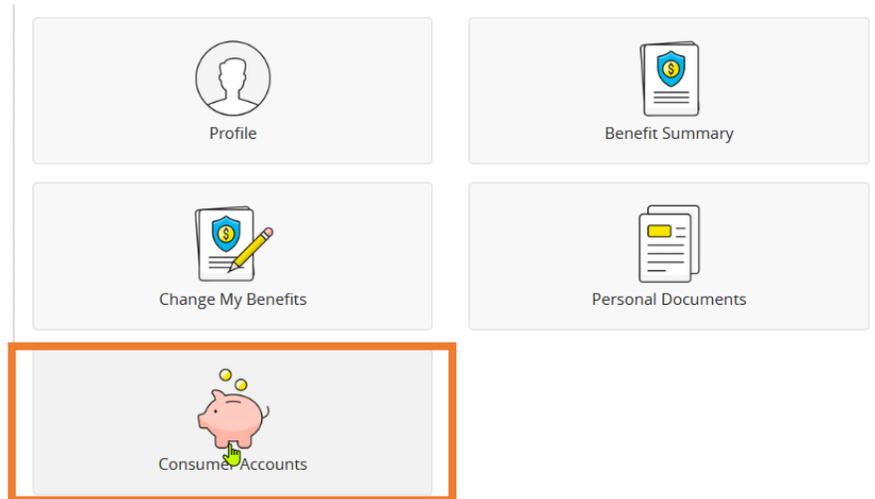
**i** **Information**  
The following action(s) have occurred.

Congratulations! You have successfully linked your personal bank account! Please Note: If you are enrolled in a MyChoice Account HSA, we will make two temporary deposits into this bank account to ensure that it is available for future transactions. If you are NOT enrolled in a MyChoice Account HSA, you will not be required to complete the micro-deposit process. To review the status of your bank account, please select Bank Accounts from the Manage menu dropdown to view you account status and enter your micro-deposits.

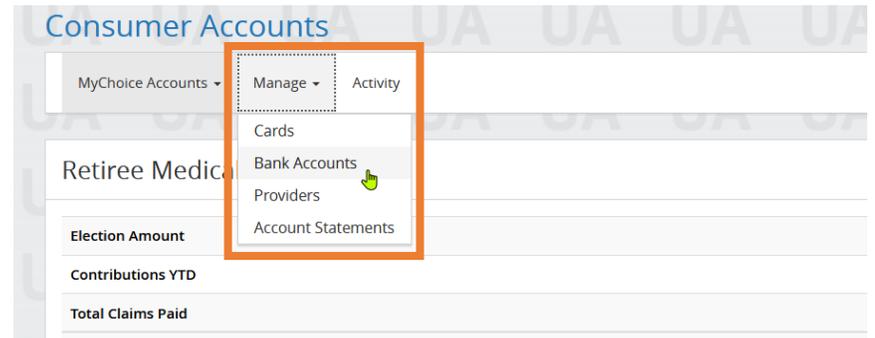
## How to Update your Bank Account for HRA Reimbursement (for direct deposit)

1. Once you log in to the Health and Life website, you will land on the welcome page. You will find information here on the documentation you need and how to submit claims.

2. **Scroll** down until you find the piggy bank icon for Consumer Accounts. **Click** on the piggy bank to lead you to Consumer accounts which is where you will find your Retiree HRA.



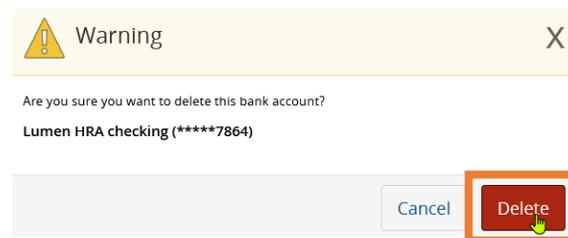
3. To update your bank account for direct deposit, from the menu at the top of the page, **select** the Manage Button then Bank Accounts.



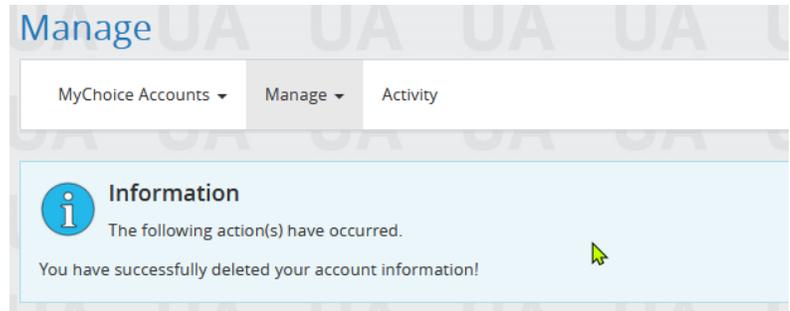
4. On this page you can view current accounts. To edit a currently listed account, use the **blue pencil** button. If you wish to delete the account completely, use the **red trash can**.



5. If you delete an account, you will be required to confirm that action. **Click** delete.

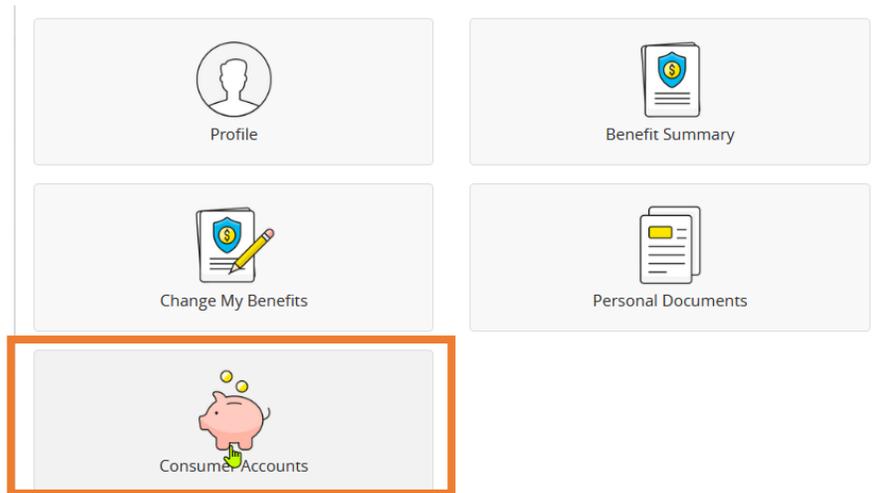


- You will be routed back to the Consumer Accounts Landing Page where you will see the informational box confirming the action is complete.

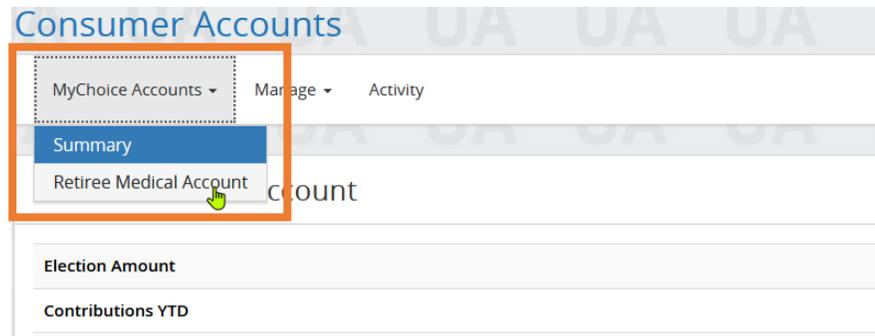


## How to Submit a Claim for Auto-Reimbursement

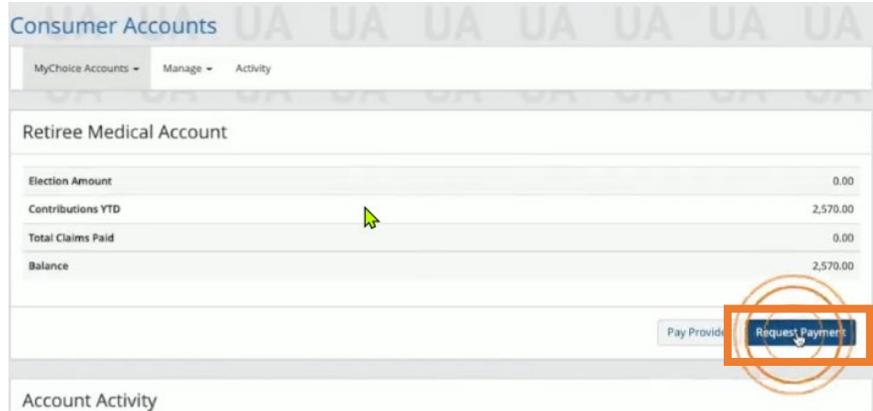
- Once you log in to the Health and Life website, you will land on the welcome page. You will find information here on the documentation you need and how to submit claims.
- Scroll** down until you find the piggy bank icon for Consumer Accounts. **Click** on the piggy bank to lead you to Consumer accounts which is where you will find your Retiree HRA.



- The following page will appear. **Select** the MyChoice Accounts drop down and **click** on Retiree Medical Account.



4. The following page will appear. **Click** on the Request Payment Button.



5. To submit for your auto-reimbursement **complete** the following:

- a) **Enter** start date of January 1st and **enter** end date of December 31<sup>st</sup>

### Request Payment

\* Indicates Required Field

Start Date \*   End Date \*

(MM/DD/YYYY) (MM/DD/YYYY)

- b) **Select** Retire Medical for Category

Category \*

Retiree Medical

Please Select One

Retiree Medical

- c) **Select** the appropriate payment type from the list.

Payment Type \*

Retiree MDCR Part D

Please Select One

Direct Bill Payment

Medical Premiums

Retiree MDCR Part D

Spouse MDCR Part D

- d) **Leave the Payment Provider Blank**

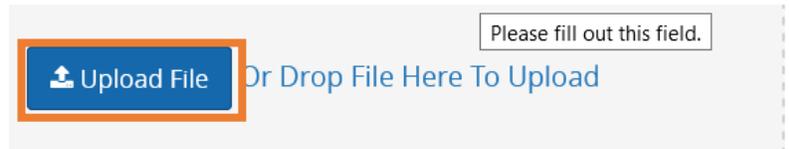
- e) In the Payment Amount field, **enter** the **annual** premium amount you want reimbursed to you in the current calendar year. Ensure the annual amount for all claims entered do not exceed your HRA available balance or claims may be denied due to insufficient funds (for the time period requested).

Payment Amount \*

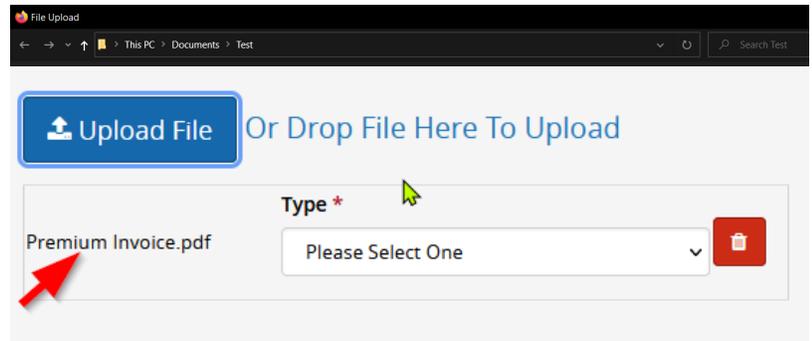
\$ 7500.00

Note: The annual amount requested will decrease your Available Balance shown under your Account Summary and instead be seen allocated to your pending monthly payments found by selecting the action icon for each claim. As each month is automatically processed for payment on the first of each month it will display as a "partial payment" of the full amount requested.

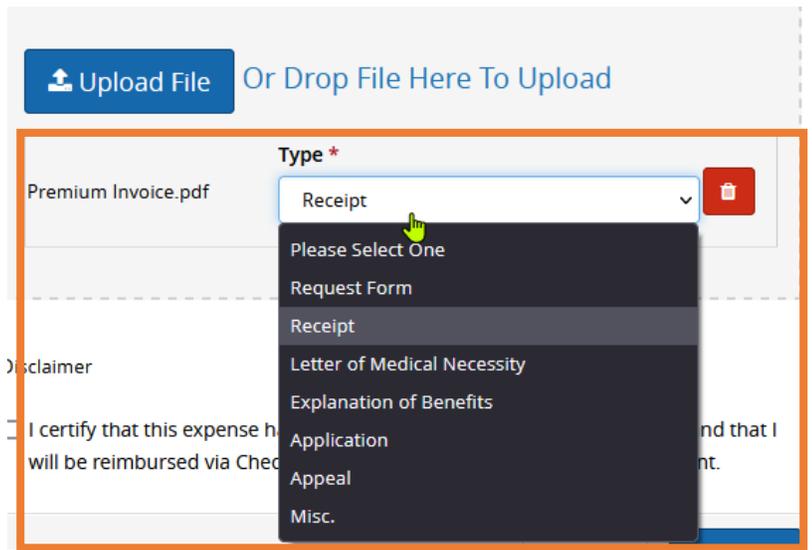
- f) Next, **upload** documentation to support the amount requested for reimbursement.  
*Reminder that Acceptable documentation for annual premium is an itemized invoice.*



- i) **Click** the Upload File button
- ii) A pop up will appear. **Navigate** to the saved file you want to attach and **double click**. The name of the file you attached will appear on the screen.

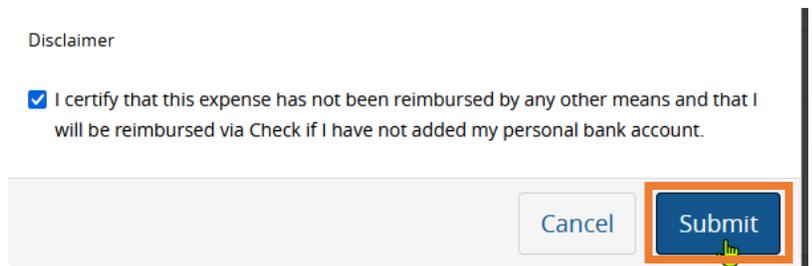


- iii) **Select** the type of document you attached.

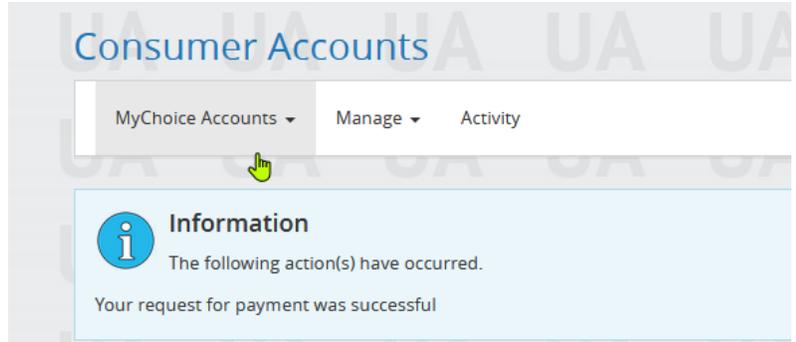


- iv) Note: if you are unable to upload a file, see **page 26** for other options (e.g, fax, email, mail, mobile app).

- v) Finally, **click** on the box to certify the expense has not been reimbursed by another method and **click** submit.

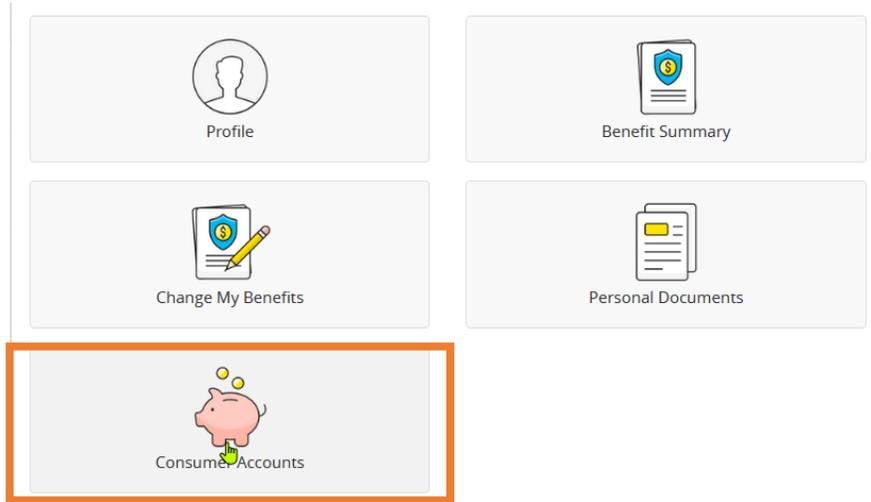


- vi) Once you click submit, you will be returned to the consumer accounts landing page and a blue informational box will appear indicating you request has been submitted.

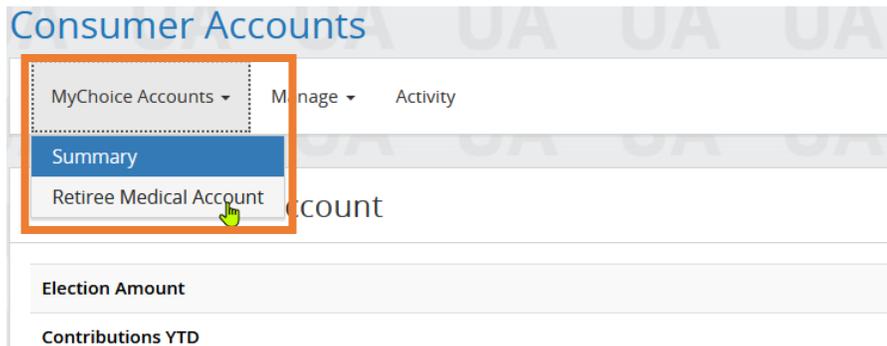


### How to Submit a Claim for One-time Reimbursement

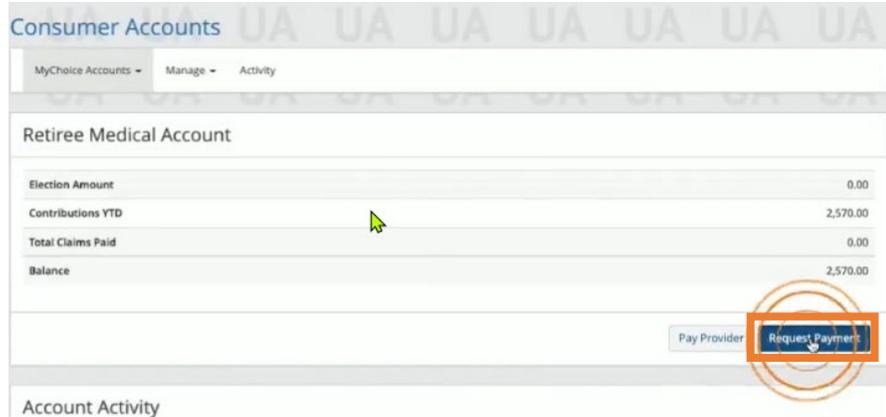
1. Once you log in to the Health and Life website, you will land on the welcome page. You will find information here on the documentation you need and how to submit claims.
6. **Scroll** down until you find the piggy bank icon for Consumer Accounts. **Click** on the piggy bank to lead you to Consumer accounts which is where you will find your Retiree HRA.



7. The following page will appear. **Select** the MyChoice Accounts drop down and **click** on Retiree Medical Account.



8. The page to the right will appear. **Click** on the Request Payment Button.



9. To submit for your **one-time** reimbursement, **complete** the following:

- a) **Enter** start date of 1st of the month and **enter** end date of the last day of the month for which you are requesting reimbursement. The example below is for the month of May.

\* Indicates Required Field

- b) **Select** Retire Medical for Category.

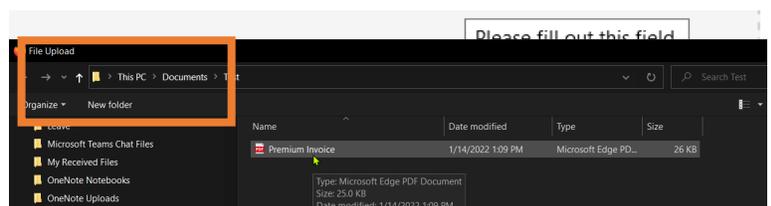
- c) **Select** the appropriate payment type from the list.

- d) **Leave** the Payment Provider Blank.

- e) In the Payment Amount field, **enter** the monthly premium amount.

- f) Next **upload** documentation to support the amount requested for reimbursement.

*Reminder that Acceptable documentation*



for annual premium is an itemized invoice.

- i) **Click** the Upload File button.
- ii) A pop up will appear. **Navigate** to the saved file you want to attach and **double click**. The name of the file you attached will appear on the screen.

- iii) **Select** the type of document you attached.
- iv) Finally, **click** on the box to certify the expense has not been reimbursed by another method and **click** submit.
- v) Once you click submit, you will be returned to the consumer accounts landing page and a blue informational box will appear indicating you request has been submitted.
- vi) Note: if you are unable to upload a file, see **page 26** for other options (e.g. fax, email, mail, mobile app).

The screenshot shows a web interface for uploading documents. At the top, there is a blue button labeled 'Upload File' and the text 'Or Drop File Here To Upload'. Below this, a file named 'Premium Invoice.pdf' is listed. To its right is a dropdown menu labeled 'Type \*' with the text 'Please Select One'. A red arrow points to the file name, and a yellow mouse cursor points to the dropdown menu. Below the first instance, a second instance of the same interface is shown, but with an orange border around the dropdown menu. The dropdown menu is open, showing a list of options: 'Receipt', 'Please Select One', 'Request Form', 'Receipt', 'Letter of Medical Necessity', 'Explanation of Benefits', 'Application', 'Appeal', and 'Misc.'. A yellow mouse cursor is pointing to the 'Receipt' option. Below the dropdown menu, there is a 'Disclaimer' section with a checked checkbox and the text 'I certify that this expense has not been reimbursed by any other means and that I will be reimbursed via Check if I have not added my personal bank account.' At the bottom right, there are two buttons: 'Cancel' and 'Submit'.

## DELETING A MANUAL HRA CLAIM

SYSTEM ENHANCMENTS ARE IN PROCESS TO ALLOW YOU TO INITIATE THE CANCELANATION/STOP OF AN APPROVED CLAIM. UNTIL THEN, PLEASE EMAIL YOUR REQUEST TO LUMENRETIREEHHELP@BUSINSSOLVER. INCLUDE IN YOUR EMAIL THE SPECIFIC CLAIM AND AMOUNT YOU WANT DELETED.

## 2021 EXPENSES

Available 2021 HRA balances have been transferred from the prior vendor to Businessolver and are available in your MyChoice Account to request reimbursement for eligible 2021 expenses. 2021 claim information is also available in your MyChoice Accounts.

## PAY A PROVIDER

If you want to use your account balance to pay a provider (carrier/ insurance company) directly, just click the Pay a Provider button on the Account Overview page. You can select the provider name, indicate whether it's a one-time expense or one you'll have on a more regular basis and indicate the date for the payment. Then, you can upload documentation and submit the expense for payment. MyChoice Accounts will manage the payment based on your settings.

# PAYING FOR LUMEN BENEFITS

Retirees have the option to pay for Lumen benefits, i.e. dental, non-medicare medical from a Lumen pension check or through direct bill. To elect to have your payment deducted from pension, or to stop your pension deduction contact the Service Center. In the event you need to mail a payment, Retirees should mail payments to the address:

Businessolver  
PO BOX 850512  
Minneapolis, MN 55485-0512

## DIRECT BILL PAYMENT [FM2]

We encourage you to set up ongoing automatic payments for your direct bill account (for example, dental coverage). If you choose to make one-time payments, you will incur a \$2.00 service fee with each payment. If you choose to set up auto-payments, you must first pay your outstanding balance in full before the auto-pay will begin. This initial one-time payment will process with the \$2.00 service fee.

### How to Set up Auto Pay

- 1) Once you log in to the Health and Life website, you will land on the welcome page. On the lower right side of the screen, you will see 'Payment Due' which provides detail about your monthly premium.
- 2) **Scroll** down until you see the option to "Make a Payment" and "View Account." **Select** Make a Payment.

The screenshot displays the LUMEN website interface. At the top, there is a navigation bar with links for Home, Message Center, Live Chat, and Reference Center. Below this is a secondary navigation bar with options like Welcome, My Health Benefits, Health Reimbursement Account, My Spending & Savings Accounts, and My Life & Disability. The main content area features a large banner image of a modern building interior. To the right of the banner, there are several informational boxes: 'MyChoice Health Reimbursement Account (HRA) - Click Here to Submit a Claim Online!', 'Consumer Accounts', and 'Don't Want to Submit Your HRA Claim Online?'. A prominent 'Payment Due' notification is highlighted with an orange border and a red arrow, showing a current amount due of \$1066.78 due by 01/01/2022. Below the notification, there is a 'Make A Payment' button, also highlighted with an orange border. The bottom of the page includes a footer with the LUMEN logo and a 'Welcome to MyChoice' message.

3) A pop-up window will appear.

a) **Enter** Account Type, Routing Number and Account Number.

b) **Confirm** the billing and email address.

c) **Select** Yes to set this account up as your primary payment method.

d) **Select** Yes to set up auto pay. Note: Funds will be automatically deducted on the 5<sup>th</sup> of each month.

e) Next, **Click** Pay.

### Bank Account (US Only)

PAY TO THE ORDER OF \_\_\_\_\_

**Acme Bank Inc.**  
Routing Number    Account Number

**Account Type \***  
Checking

**Routing Number \***  
111111111

**Account Number \***  
222222222

**Billing Address**

**First Name \*** EDDIE    **Last Name \*** GARCIA

**Address Line 1 \*** 1421 GLORIETA ST NE

**Address Line 2 \***

**City \*** ALBUQUERQUE    **State \*** New Mexico    **Zipcode \*** 87112

**Country \*** United States

**Phone Number \*** 505-888-8735  
000-000-0000

**Email Address \*** test@test.com  
example@example.com

**Primary?**

Yes     No

**Auto-Pay?**

Yes     No

Payment methods marked as auto-pay, will be used to automatically deduct or charge payments on day 5 of the month.

will be used to automatically deduct or charge payments on day 5 of the month.

Cancel    **Pay**

f) This will return you to the Billing Information page where you can view your account Summary, Payment history and Account Premium Information.

### Billing Information

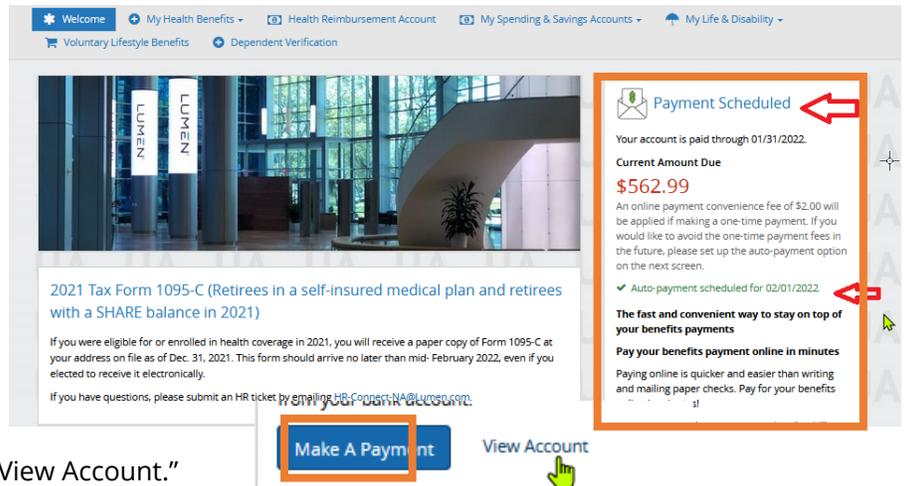
**Account Summary**

**Current Amount Due** \$533.39

Next Payment Due	Grace Period Payment Due	Last Payment Date	Total Monthly Premium	Paid-Through Date
01/01/2022	01/31/2022	No Payment Made	\$533.39	12/31/2021

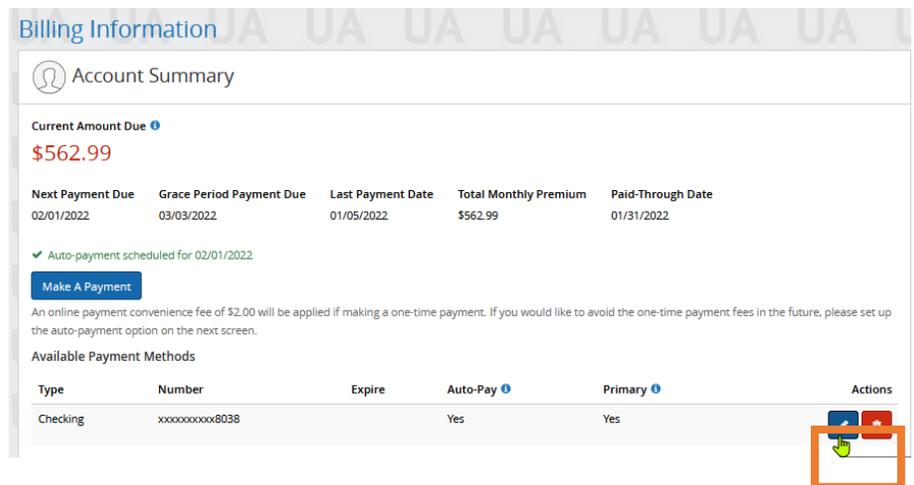
## How to Update Auto Pay Bank Account Information

- 1) Once you log in to the Health and Life website, you will land on the welcome page. On the lower right side of the screen, you will see 'Payment Scheduled' which provides detail about your monthly premium including the next scheduled auto-payment date.

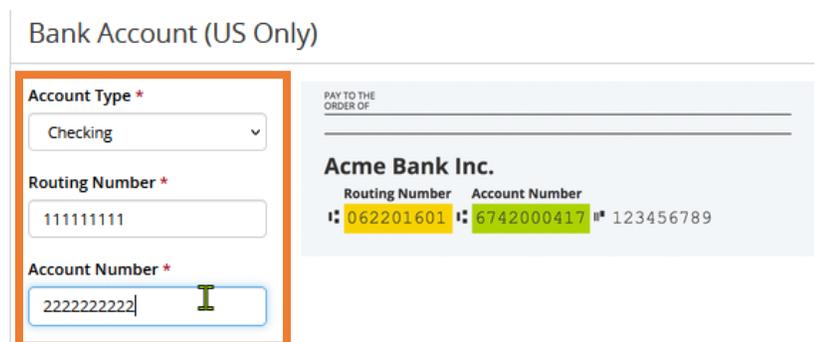


- 2) **Scroll** down until you see the option to "Make a Payment" and "View Account." **Select** "View Account."

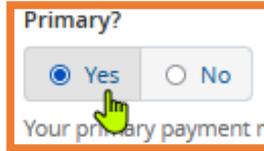
- 3) This will bring you to the Billing Information screen where you can view your account Summary, Payment history and Account Premium Information. **Click** on the blue pencil icon next to the available payment method.



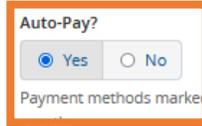
- 4) A pop-up window will appear.
  - a) **Enter** Account Type, Routing Number and Account Number.
  - b) **Confirm** the billing and email address.
  - c) **Select** Yes to set this account up as your primary payment method.



d) **Select** Yes to set up auto pay. Note: Funds will be automatically deducted on the 5<sup>th</sup> of each month.



e) Next, **Select** the “Add Payment Method” Button. This will return you to the Billing Information screen where you will be able to see the updated account under available Payment Methods.

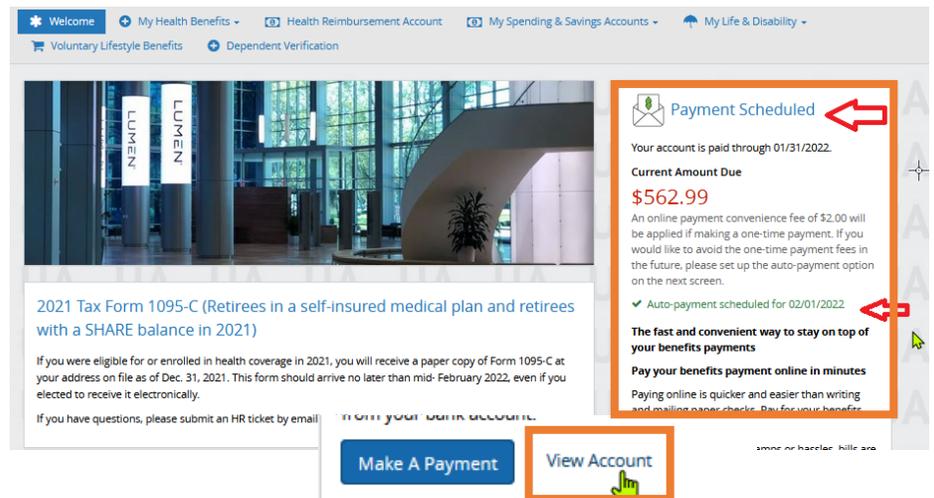


Available Payment Methods

Type	Number	Expire	Auto-Pay	Primary
Checking	xxxxxxxx8038		Yes	Yes

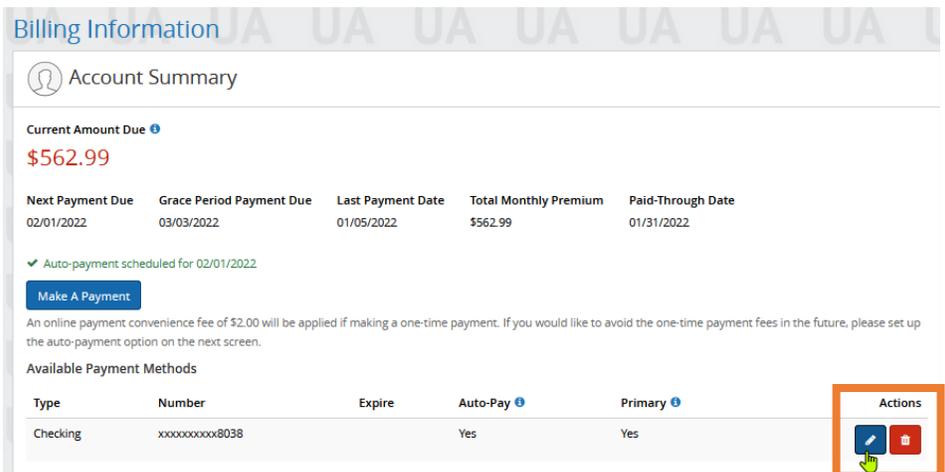
## How to Turn Off Auto Pay

1) Once you log in to the Health and Life website, you will land on the welcome page. On the lower right side of the screen, you will see ‘Payment Scheduled’ which provides detail about your monthly premium including the next scheduled auto-payment date.



2) **Scroll** down until you see the option to “Make a Payment” and “View Account.” **Select** “View Account.”

3) This will bring you to the Billing Information screen where you can view your account Summary, Payment history and Account Premium Information. **Click** on the blue pencil icon next to the available payment method.



- 4) A pop-up window will appear.
  - a) **Re-enter** your preferred Account Type, Routing Number and Account Number.
  - b) **Confirm** the billing and email address.
  - c) **Select** Yes to set this account up as your primary payment method.
  - d) **Select** No to turn off auto pay.
  - e) Next, **Select** the “Add Payment Method” Button. This will return you to the Billing Information screen where you will be able to see the updates under available Payment Methods.

### Bank Account (US Only)

PAY TO THE ORDER OF

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**Acme Bank Inc.**

Routing Number: 062201601    Account Number: 6742000417    123456789

**Account Type \***

**Routing Number \***

**Account Number \***

### Billing Address

**First Name \***     **Last Name \***

**Address Line 1 \***

**Address Line 2**

**City \***     **State \***     **Zipcode \***

**Country \***

**Phone Number \***  
  
 000-000-0000

**Email Address \***  
  
 example@example.com

**Primary?**

Yes     No

Your primary payment method will be used to pre-populate payment options.

**Auto-Pay?**

Yes     No

Payment methods marked as auto-pay, will be used to automatically deduct or charge payments on day 5 of the month.

## How to Print HRA Claim Reimbursement Forms

Enclosed with this guide are copies of the HRA Reimbursement form for your convenience. You can also find the Claim Reimbursement Form along with the MyChoice Account Welcome Kit and the 2022 HRA SPD in the Reference Center, in the Health Reimbursement Account Folder, at [lumen.com/healthbenefits](https://lumen.com/healthbenefits). We are partnering with Lumen and our fulfillment team to provide claim forms upon request via U.S. Mail. To initiate a claim form request, please call the Service Center at 833-925-0487.

## How to Get Information and Send Claim Reimbursement Forms Via Mail

**You can submit claims online, via email, via fax, or via U.S. Mail.**

Email: [claims@mychoiceaccounts.com](mailto:claims@mychoiceaccounts.com)

*(Please do not email any questions to this email account)*

Fax: 855-883-8542

U.S. Mail: MyChoice Accounts

MCS 345475

P.O. Box 105168

Atlanta, GA 30348-5168

For questions, call the Service Center at 833-925-0487.

## How to Update your address, add an alternate address, or phone number:

- Log in to the Health and Life website at [lumen.com/healthbenefits](https://lumen.com/healthbenefits)
- Enter your Username and Password
  - If you do not have a Username and Password, click “Register” and follow the steps to set up a Username and Password
- Once logged in, click on the “**Change My Benefits**” tile on the Home page:
- Under Life Event, select “**Update Demographic Information Only**”
- On the next screen enter the current date and click “**Continue**”
- Click the “**Edit**” button under the About You section, and edit your primary address and/or add an alternate address and click “**Next**”
- On the next screen click “**Approve**”
- On the next screen click “**I Agree**”
- On the **Thank You!** page, make note of your **Confirmation Number**

## How to Update life insurance beneficiary

Here are the steps to follow:

- Log into [lumen.com/healthbenefits](https://lumen.com/healthbenefits) (be sure to type this URL into your browser search bar and hit Enter. Do not select it if it pops up in a drop-down under the search bar)
- On the Home page, click on the "Change My Benefits" tile
- Click on "Basic Info" and "Change of Beneficiary"
- Enter today's date and click "Continue"
- On the next page, click "Start Enrollment"
- On the Beneficiary page, click "Edit" to edit an existing Beneficiary or click on "+ Add Beneficiary" to add a new primary or contingent beneficiary.
- Once you have completed your updates, click "Next"
- On the "Review Your Elections" page, click "I Approve"
- On the "Confirmation" page, click "I Agree"
- Make note of your Confirmation number on the "Thank You!" page.

## How to Enter Bank Information and Request HRA Reimbursement if Online Access is Not Available

Enclosed with this letter is a Banking Information Form for your convenience if you are unable to enter your banking information online. You can also find the Bank Information form in the Reference Center at [lumen.com/healthbenefits](https://lumen.com/healthbenefits). We are partnering with Lumen and our fulfillment team to provide claim forms upon request via U.S. Mail. To request the form or to instead provide your bank information by phone, please call the Service Center at 833-925-0487.

See above for instructions on how to submit a claim through fax, email or U.S. Mail.

## Using the MyChoice Mobile App

It's easy to manage your HRA wherever you are with the MyChoice Mobile App. Download the app from your phone's app store. From the Home Page, you'll be able to see your HRA balance.

You can also tap on the piggy bank icon at the bottom of the home screen to see your current HRA balance.

For more details, tap on an account name to see how much of your HRA balance that you've spent, along with your current balance.

### **Managing Your HRA on the Go**

To see even more, tap the Manage Account button at the bottom of the screen. This will take you to the benefits site where you'll have full access to the same details that are available through the Account Activity page. With the MyChoice Mobile App, you can upload images of receipts for HRA-eligible expenses and submit claims for reimbursement, just like you can when using the benefits website.

### **Documenting Your HRA-eligible Expenses**

Whether using a claim form, the benefits website or the MyChoice Mobile App, each time you submit a request for HRA reimbursement, you will be asked to provide documentation.

Your reimbursement request must have the following information:

- Date(s) of coverage
- Cost of premium
- Name of the insured
- Carrier (or insurance company) name
- Type of premium

Please Note: Canceled checks, credit card receipts and balance-forward statements are NOT acceptable forms of documentation.