



## CONTENTS

<b>BROWSER COMPATIBILITY .....</b>	<b>2</b>
<b>FSA ONLINE ENROLLMENT .....</b>	<b>3</b>
<i>Online Enrollment Process .....</i>	<i>3</i>
<i>Online Enrollment Option for Existing Employees .....</i>	<i>10</i>
<b>REGISTERING YOUR ACCOUNT FOR ONLINE ACCESS .....</b>	<b>11</b>
<b>LOGIN PROCESS .....</b>	<b>14</b>
<b>USERNAME RECOVERY .....</b>	<b>17</b>
<b>PASSWORD RECOVERY .....</b>	<b>18</b>
<b>YOUR ACCOUNT PAGES .....</b>	<b>21</b>
<i>Portfolio .....</i>	<i>23</i>
<i>Account Summary (Dashboard) .....</i>	<i>24</i>
<i>Debit Card .....</i>	<i>37</i>
<i>Submitting a Claim .....</i>	<i>44</i>
<i>Debit Card Adjudication .....</i>	<i>48</i>
<i>Managing Bank Accounts .....</i>	<i>51</i>
<i>Plan Actions .....</i>	<i>52</i>
<i>Update Contact Info .....</i>	<i>57</i>
<i>Notification Preferences .....</i>	<i>57</i>
<i>Message Center .....</i>	<i>57</i>

# BROWSER COMPATIBILITY

This website is compatible with the following browsers:

- ✓ IE 10 and higher.
- ✓ Opera.
- ✓ Safari 3.0 and higher.
- ✓ Firefox 3.0 and higher.
- ✓ Chrome 3.0 and higher.

# FSA ONLINE ENROLLMENT

Sterling Administration's FSA Online Enrollment allows employees to enroll in all FSA products offered by their employer. The instructions below will guide you through the entire FSA employee enrollment process. Before you begin, you will need your **employer's enrollment username** and **password**.

**Note:** If you do not have your employer's group account information, please contact your HR benefits administrator.

## ONLINE ENROLLMENT PROCESS

1. You should have received the username and password from your employer.
2. Go to [www.sterlingadministration.com](http://www.sterlingadministration.com)
3. click on **LOG IN**

[ABOUT](#)[PRODUCTS](#)[FORMS](#)[CALCULATORS](#)[MORE](#)[LOG IN](#)[ENROLL NOW](#)

4. Enter the enrollment login username and password that were provided to you by your Employer.
5. Click on **LOGIN**.

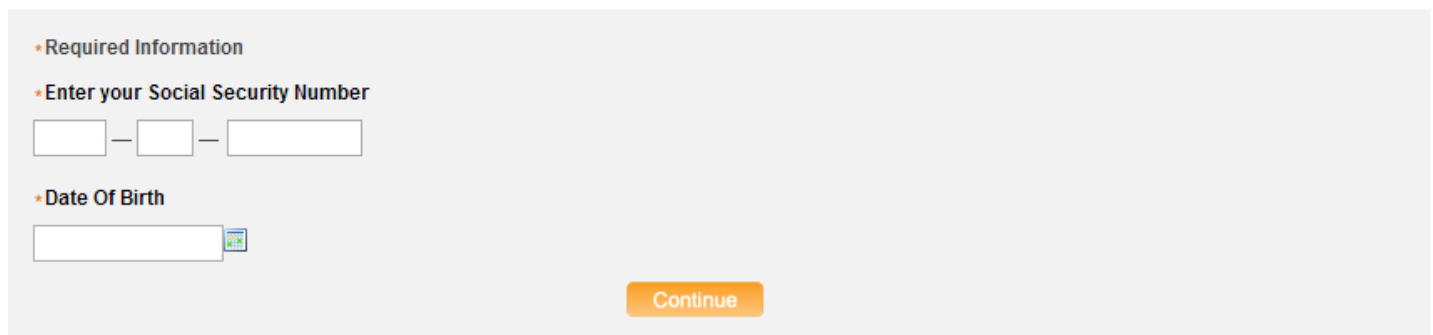


6. Enter your **Social Security Number, Date of Birth**, then click **Continue**.

## Welcome to enrollment express!



Please enter in your Social Security Number to start your enrollment. Your Social Security is used as an identification to set-up your personal benefits. If you already have an account with us, your Social Security Number will be used to pull up your information.



**Note:** If you receive an error message about your social security number and date of birth not matching (only applies to employee with an existing Sterling account or enrollment steps already started by his employer), please contact **Customer Service** at **800-617-4729** during regular business hours or send an email to: [customer.service@sterlingadministration.com](mailto:customer.service@sterlingadministration.com).

7. Select **Flexible Spending Account (FSA)** then click **Continue**.

## Enrollment Express



Select the type of benefit you would like to enroll in or renew. You may select one or more types of benefits. Once you have made your selection, you will continue with the enrollment for each benefit.

Select the type of benefit you would like to enroll in or renew:

- ☒ Flexible Spending Account (FSA)  
☐ Health Saving Accounts (HSA)

Continue

8. If you already have an account with Sterling Administration, your demographic information will be pre-populated. Please verify and make any necessary changes. If this is your first time enrolling, then input your demographic information.
9. Click **Continue** when you are finished.

## Enrollment Express



Please take a few moments to complete your basic information. If you have an account with us, please review the information that we have for correctness and completeness before continuing to the next screen. You can edit your information by clicking in the field and making the change.



### Required Information

#### Personal Information

First Name:  M.I.:  Last Name:  Suffix:  Gender: ☐ Male ☐ Female

Date of Birth:

Address:  City:  State:  Zip:

Daytime Phone Number:  -   Email:

Note: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account we will need you and your authorized signer to provide name, street address, date of birth and other information that will allow us to identify you and your authorized signer. We may also ask to see your driver's license or other identifying documents. If your identity cannot be authenticated, or your application is incomplete, your account will be opened in a frozen status.

Continue

10. Register for your online user account. Create a personal username and password. You will need to confirm your password and provide the answer to the reminder question.

11. Click **Continue** when you are finished.

## Enrollment Express



Sterling HSA secure account access will allow you to manage your benefits online. You can always have access to your account quickly and conveniently. You can view your account summary, submit claims for disbursements and if you have an HSA account with us, you can also contribute to your HSA account.



### Online Access

You must enter a username and password for your account. Usernames and passwords must be at least 6 characters long and 24 characters max. Any combination of letters and numbers can be used. Usernames and passwords are case sensitive. You will get a confirmation email upon successful creation of your account. Click on the confirmation email link in order to activate your online account. By signing up for online account access, you agree to all terms and conditions as indicated in our [Electronic Access Agreement](#)

\*User Name:

\*Password:

Password Recommendation (?) Password strength: Too short

\*Password Reminder Question:

\*Confirm Password:

\*Password Reminder Answer:

Continue

**Note:** If you already have an account with Sterling Administration, you may not see the above module.

# Flexible Spending Account Enrollment



You will need to enter your annual elections for your Flexible Spending Account.



No plans enrolled for this account

## Your Company's Benefit Plan Information

The Plans listed below are the current benefit(s) your employer offer. For additional information on the specific details for these plans, please contact your employer. Click on the checkbox then 'Add Plan' to add.

Plan Type	Plan Start Date	Plan End Date	Min Annual Election	Max Annual Election
<input checked="" type="checkbox"/> Dependent Care FSA	01/01/2014	12/31/2014	0	5000
<input checked="" type="checkbox"/> Healthcare FSA	01/01/2014	12/31/2014	10	1000

Add Plan

## Your Annual Election

Plan Type	Effective Date	Qualifying Event	Annual Election	Payroll Schedule	1st Payroll Contribution Date (?)	Estimated Pay Period Contribution
Dependent Care FSA	01/01/2014	New Hire		Semimonthly	MM/DD/YY	
Healthcare FSA	01/01/2014	New Hire		Semimonthly	MM/DD/YY	

Calculate

Continue

## Field Descriptions

**Effective Date** – Your plan start date. It must be between start and end date of the plan year.

**Qualifying Event** - Changes to product plans are allowed during open enrollment or due to a qualifying event. Select the appropriate qualifying event from the dropdown menu.

**Annual Election** - The yearly amount you would like to contribute from your payroll for the entire plan year.

**Payroll Schedule** - Frequency to deduct funds from your payroll for contribution.

**1st Payroll Contribution Date** - First date to withdraw the funds from your payroll.

**Estimated Pay Period Contribution** – You do not need to input this field. Click **Calculate** and an estimated contribution will automatically populate after you've entered the previous fields.

12. Click on the checkbox for each plan type you wish to enroll.



13. After you have selected the plan type(s), click **Add Plan**. The selected plan(s) will expand for you to provide additional information. Field Description are provided above.

14. Click **Continue** after completing all fields.

## Enrollment Express



**Dependent Information**

First Name	MI	Last Name	Gender	Relation	SSN	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	Select ▼	Select ▼	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> MM/DD/YYYY  

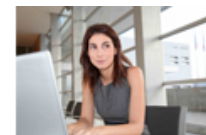
[Add Another Dependent](#)

**Continue**

15. Adding dependents to your account is optional.

- You may proceed **without** adding dependents by clicking **Continue**.
- To add a dependent, complete all the fields. To add more than one dependent, select **Add Another Dependent** and an additional dependent field will be provided. Click **Continue** after adding all of your and dependents and completing all fields.

## Debit Card



Check the box if you want to order MasterCard debit card(s) to pay for qualified healthcare expenses with your funds. You will be issued one card for an HSA and one for an FSA you enrolled in. The card will be issued in your name. Once your account is set up, additional dependent cards can be activated. Cards will be mailed in 5-7 business days of the account becoming active.



**Select the type of benefit you would like to order a debit card for:**

☐ Flexible Spending Account (FSA)

**Continue**

**Note:** If your employer offers both FSA and HRA plans and you choose to enroll in both, there will be only one debit card.

16. Debit cards are optional. Click the checkbox if you would like a Debit Card issued for your FSA account.

17. Click **Continue**.



# Enrollment Summary



Carefully review the information on this page to ensure its accuracy. Make changes if necessary. Once everything is correct, please submit your enrollment.



**Personal Information** [Edit](#)

**Social Security Number:** 657-56-5783

<b>First Name:</b> Monica	<b>Address:</b> 6548 8th Street
<b>MI:</b>	<b>City:</b> San Jose
<b>Last Name:</b> Lopez	<b>State:</b> California

18. Carefully review all of the information on the summary page. Click **Edit** to make changes.

**Important Information About Electronic Records and Your Account**

I acknowledge and agree to these IRS required conditions for Flexible Spending Account. The IRS regulation states four conditions. 1) Any expenses you incur must be within the plan year; 2) Expenses you incur may not be reimbursed by any other source, such as insurance; 3) You must provide proper documentation to receive payment; 4) You cannot change or revoke your election during the plan year unless there is a specific change of status and your employer allows such changes.

☐ I have read the documents associated with establishing my account with Sterling Health Services and transacting business online. I accept the terms of the agreements.

[Submit Form](#)

19. Once you've reviewed your summary information and read the documents associated with establishing your account, check the box acknowledging acceptance of the terms.

20. Click **Submit Form** and a confirmation screen will appear after form submission.

## You have finished your enrollment!



### ✓ Flexible Spending Account (FSA315777)

➔ Healthcare FSA ( 01-OCT-14 - 30-SEP-15 )

Your Flexible Health Plan has been submitted to your employer. Please watch for an email from Sterling Health Services to confirm your enrollment.

**Note:** If you would like to keep a record of the details you enrolled, please click 'Download Enrollment Summary'. Once you leave this page, you will not be able to return.



Download your Enrollment Summary

21. You can download the summary of your enrollment for your records by clicking
22. **Check your email.** You will receive an Account Enrollment Confirmation email from Sterling Administration.



23. Once received, please click the link in your email to confirm your registration. Your confirmation must be completed before access your account online is granted.
24. Once you click on confirmation link, Sterling login page will display.

**Note:** If your employer offers both FSA and HRA Plans, an HRA Account number will not be generated. Your HRA plan will be under an FSA Account instead.

## ONLINE ENROLLMENT OPTION FOR EXISTING EMPLOYEES

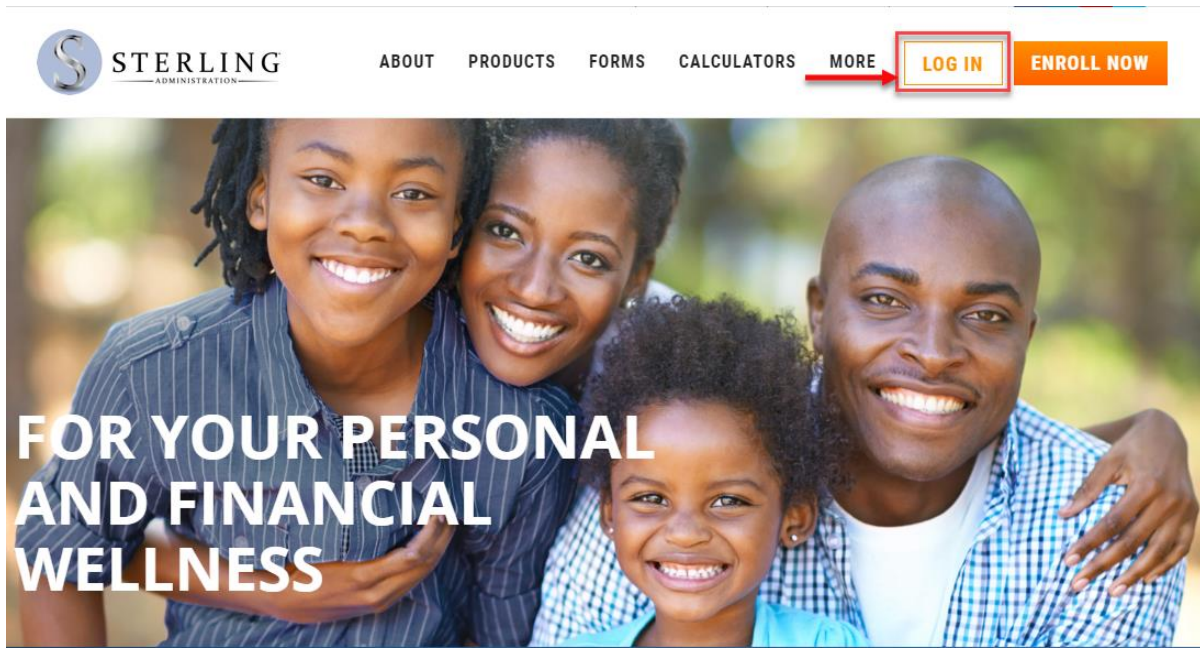
The existing employees can add new plans during open enrollment or renew their existing plans. The steps to perform these tasks are shown in 'Plan Actions' section.

# REGISTERING YOUR ACCOUNT FOR ONLINE ACCESS

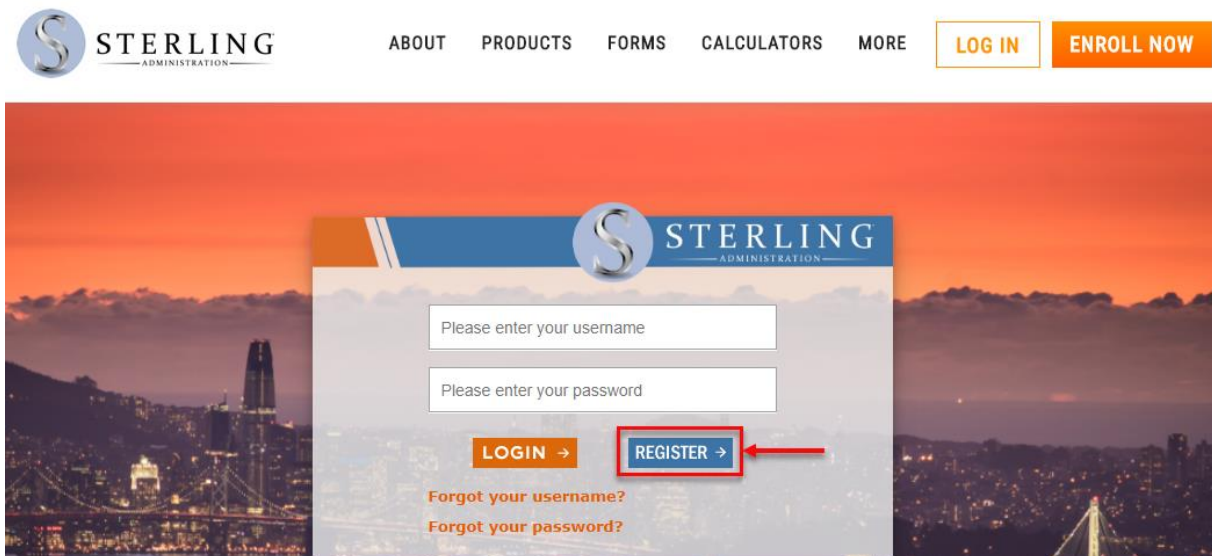
**Note:** If you enrolled via the **Online Enrollment Method** above you can also skip this section.

## IF YOU RECEIVED A WELCOME LETTER IN THE MAIL

1. Go to [www.sterlingadministration.com](http://www.sterlingadministration.com)
2. In homepage, Click on **LOG IN**.



3. Click on **REGISTER** as shown below.



**Note:** **To accountholders with multiple account types with Sterling Administration** - We support a single login for all your accounts with Sterling. If you have already registered another account type under the same Social Security Number with Sterling, you do not need to register again.

- BROKER

## Accountholder Registration

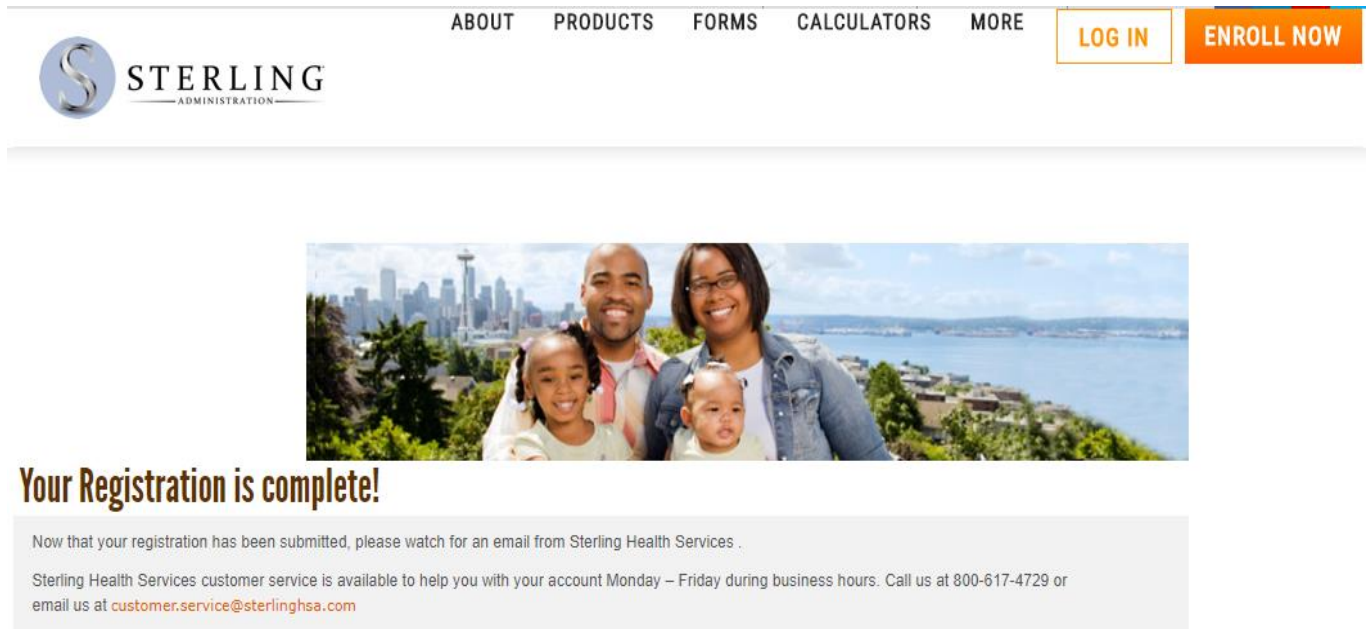
Enter your date of birth.(mm-dd-yyyy format).

**Answer:**



**SUBMIT FORM** →

5. You will receive a message that your registration was submitted successfully as shown below.



6. Check your email for a message from Sterling Administration and *click on the link* provided to confirm your email address.

Welcome to Sterling Health Services Administration! Please click the following link to confirm your registration and to begin using your Online Management Account.

[Click Here to Confirm](#)

Should you have any questions please feel free to call our toll free customer service number at (800) 617-4729, Monday-Friday during business hours. Or you may email us at [customer.service@sterlinghsa.com](mailto:customer.service@sterlinghsa.com).

**Sterling HSA**  
1000 Broadway, Suite 650  
Oakland, CA, 94612

Welcome to Sterling Health Services Administration

7. Once confirmed, sterling login page will open, and you can login with your username and password.

## IF YOU RECEIVED YOUR WELCOME LETTER BY EMAIL

1. Click on the link provided in the Welcome Letter in your email.
2. This will take you to the registration page (pictured above) which will be pre-populated with your account number. Enter your social security number and date of birth. Choose a username, password, password reminder question and answer for password recovery.
3. You will receive a message that your registration was completed successfully and you may log in with your user name and password at [www.sterlingadministration.com](http://www.sterlingadministration.com)

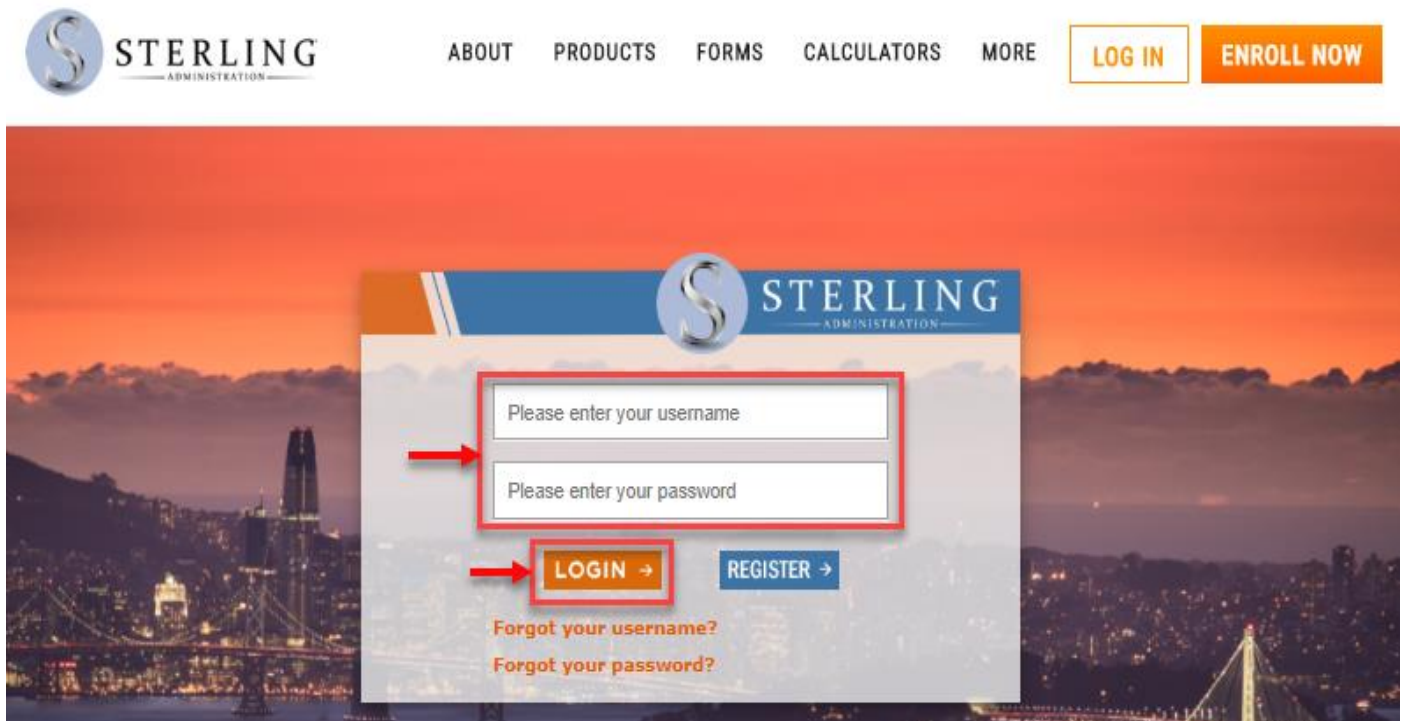


# LOGIN PROCESS

1. Go to [www.sterlingadministration.com](http://www.sterlingadministration.com).
2. Click on **LOG IN**.



3. Enter your username, password, then click on **LOGIN**.



4. Verify your identity by selecting a verification method (i.e., **Email** or **SMS**), then click **SUBMIT**.

**Note:** If this is your first time logging in, the only option available is **Email**. **SMS (Text Message)** option is available only when you add/edit a mobile phone in **Step 6** below.

5. Upon receipt of the verification code. Enter it in the field shown below, and then click on **SUBMIT**.

- a. If you did not receive the email verification code within 30 minutes, you may click on **RESEND MY CODE**.

**Note:** If you are using the same equipment to login. You may be able to skip this verification step for future logins. Just add a checkmark **Don't ask me again on this device** before clicking the **SUBMIT** button.

## Verify Your Identity: Enter your code...



- The Account Verification and Recovery Options popup will appear upon your first time logging in. You can add/edit the mobile phone and/or email for account verification as well as recovery options. Enter your Recovery Mobile Phone and Recovery Email then Click the **CONFIRM** button when done.

*Note: If you opt to Click here to skip this notification and to enter the account portfolio directly. This option will reappear after 60 days.*



**Account Verification & Recovery Options**

To make sure you can get back into your Sterling account if you ever can't sign in, add recovery information. We will use the information below to help you reset your password.

**Recovery Mobile Phone:**  [Edit](#)

*Why do we need this (?)*

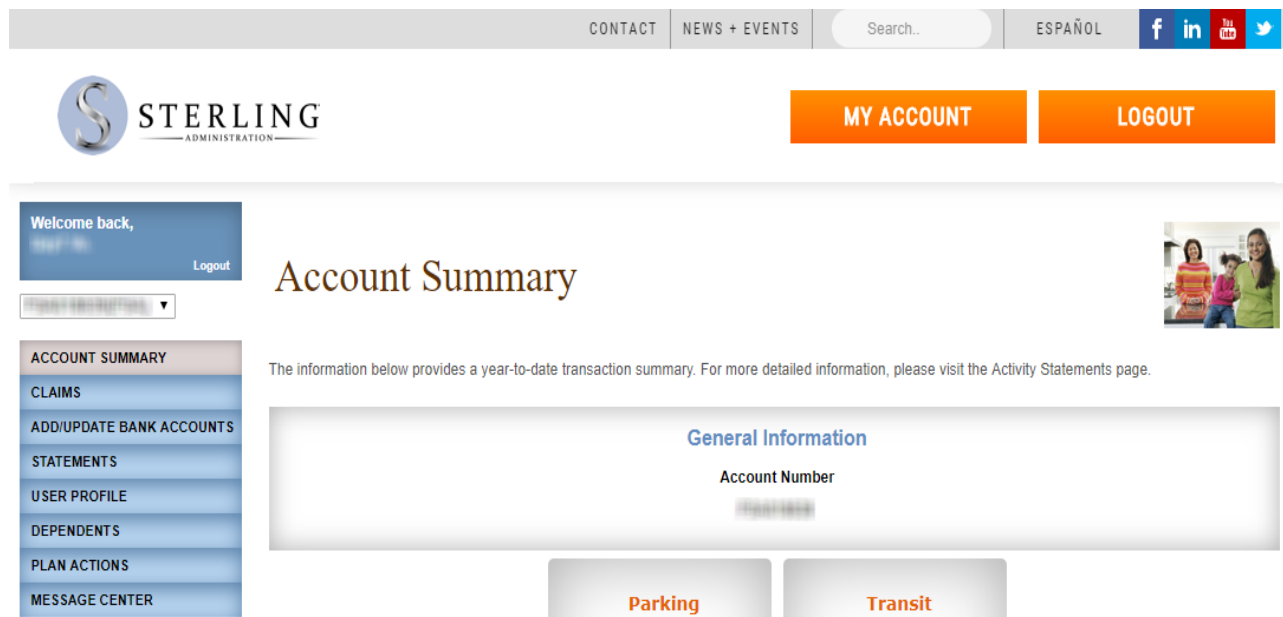
**Recovery Email:**  [Edit](#)

*Why do we need this (?)*

**CONFIRM**

[Click here](#) to skip for now, you will be reminded again in 60 days.

- Your account info will be displayed after a successful login.



CONTACT NEWS + EVENTS Search.. ESPAÑOL f in yt tw

**STERLING** ADMINISTRATION MY ACCOUNT LOGOUT

Welcome back, [Logout](#)

Account Summary

The information below provides a year-to-date transaction summary. For more detailed information, please visit the Activity Statements page.

**General Information**

Account Number

Parking Transit

# USERNAME RECOVERY

1. Under the Sterling administration login page, click 'Forgot your Username'.



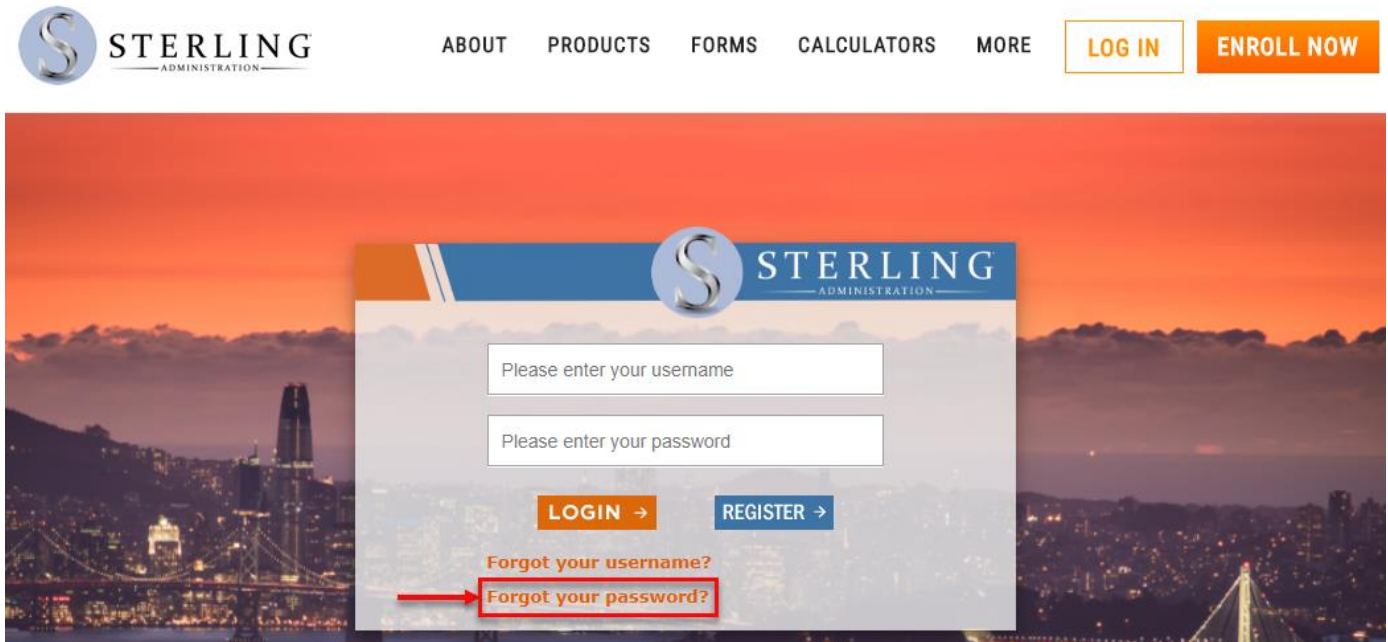
2. You will be prompted to enter your SSN/EIN/Broker License, Email Address, and Account Type (select Employer)



3. Click 'Submit'.  
If completed successfully, we will send you a username recovery e-mail containing your username.

# PASSWORD RECOVERY

1. Click on **Forgot your password?** link to recover your password.



2. Enter your **Username**, then click on **SUBMIT**.

## Forgot your password?

Please enter your username. You will be provided with recovery options to allow you to reset the password for your account. Please remember that your username is case sensitive.

\* Required Information

Username :

3. Select one option from the available recovery methods for a password reset then click **SUBMIT**.

## Password Recovery

\* Required Information

Username : [redacted]

Select a recovery method below:

☐ Send verification code to my email [redacted].com

☐ Send verification code via SMS text message to my phone (\*\*\*).com

☐ Reset the password by answering my password reminder question.

Don't recognize any of the information being offered as a verification option? Please [contact our Customer Service team](#) at 1-800-617-4729 during business hours for assistance with your account.

**SUBMIT →**

3a. If you selected to send the verification code via email or SMS enter code and click on **SUBMIT**.

## Password Recovery: Enter your code...

**i** An email with a one-time verification code has been sent to your email [redacted].com  
*Note: If you do not see the email in your inbox, please check your spam or junk folder.*

Enter your verification code below:

Enter verification code

**SUBMIT →**

Please note: your verification code will be valid for 30 minutes. If you do not receive the verification code; try having your code resent, [use another method for Password Recovery](#), or contact Customer Service at (800) 617-4729 during business hours for assistance.

3b. if you selected to Reset the password by answering the password reminder question. a password reminder question will be shown, enter the password reminder answer and enter the last four numbers of your SSN and click **SUBMIT**

## Password Recovery

\* Required Information

Username [redacted]

Select a recovery method below:

☐ Send verification code to my email [redacted].com

☐ Send verification code via SMS text message to my phone (\*\*\*).com

☒ Reset the password by answering my password reminder question.

Password Reminder: What was the name of my first car

\* Password Answer: [input field]

\* Confirm the last four digits of your SSN: [input field]


Don't recognize any of the information being offered as a verification option? Please [contact our Customer Service team](#) at 1-800-617-4729 during business hours for assistance with your account.

**SUBMIT →**

1. Enter a new password, confirm the password and click **SUBMIT**.

## Password Recovery

Please choose a password to keep your account secure. Try to choose a password that you can remember, but one that cannot be easily guessed by another person.



\*Required Information

\*Username :





\*Password :   
Password strength: Too short  
Password Recommendation (?)


\*Confirm Password :

**SUBMIT →**


Login

If completed successfully, a confirmation page will be shown. You may with **LOGIN**.

CONTACT NEWS + EVENTS Search.. ESPAÑOL    

 ABOUT PRODUCTS FORMS CALCULATORS MORE **LOG IN** **ENROLL NOW**

## Password Recovery

 You have successfully changed your password.

Please click **SIGN IN** button below to start managing your account.

**LOGIN →**

# YOUR ACCOUNT PAGES

## PORTFOLIO

If you have multiple account types with us, the first page that you see upon logging in is your portfolio. This is a brief glance at all your accounts. Please see 'Portfolio' section for more details.

## ACCOUNT SUMMARY (DASHBOARD)

This is your account overview. See 'Account Summary' for more details.

## CLAIMS

This page is an overview of the claims that you have submitted for payment. Claims that appear under the heading 'Pending Claims' are waiting for review/approval and waiting for payment. Claims under the heading 'Processed' include Paid, Denied or Applied to Deductible. 'Cancelled' claims are claims that were entered and later cancelled by the subscriber. Categories are assigned to each claim to identify which plan they are for. On any claim that has a transaction number in orange, you may click it to view more details about that claim. (*Note: Only claims that have not yet been reviewed may be cancelled or edited.*)

- **New Claim Request** - If you would like to submit your claim request online, you may start here. Our online claims system will walk you through the process step-by-step. See the section titled 'Submitting a Claim' for details.
- **EOB** - You can view your EOB, pay your provider, or submit a claim request. See "EOB" for details.
- **Debit Card Activity** - If your plan allows for debit cards, any activity on the cards associated with your account will be listed here. These claims are auto-adjudicated (reviewed) at the point of sale and cannot be edited or cancelled.

## ADD/UPDATE BANK ACCOUNTS

You may have multiple bank accounts associated with your Flexible Benefits Plan. When making a claims request online, you may select from one of these accounts. You may add, remove or edit accounts as necessary. See the section entitled 'Managing Bank Accounts' for more details.

## STATEMENTS

Your Statement is a detailed view of your account activity for the period you select. You may choose your desired time period from the drop-down list at the top of the page and the page will load the information automatically.

## DEBIT CARD

Debit Card section contains the information related to cards associated to users and dependents, *Order/Reorder* and *Closing of debit cards* can be done in this section.

*Note: Primary account holder must have an active account and a debit card to be able to order cards for dependents.*

---

## USER PROFILE

Your user profile is where you may update your address, phone number or email address as well as change the password on your online account.

**Note:** *Because your account is funded through your employer, you must go through your Human Resources department if you have a name change. This is to ensure that your employer is aware of the change and can identify your account.*

Health plan information is required to be completed with your insurance carrier's name, plan effective date, and plan type (coverage tier). The options for plan type are: single, family, employee + spouse, employee + child, and employee + children.

This page also lists the debit cards associated with your account and close or open debit cards.

---

## DEPENDENTS

Here, you may view, remove or add dependents associated with your FSA account if your plan allows. Proper social security numbers and dates of birth are required.

**Note:** *Debit cards are allowed only for dependents 10 years of age or older.*

---

## PLAN ACTIONS

Adding, renewing, and making changes to benefit plans can be completed in this page. The information on employer provided plans and the plans that you are enrolled in can be viewed immediately when you first enter this page. See 'Plan Actions' section for further details.

---

## UPDATE CONTACT INFO

Here you can make changes to your correspondence email address and Phone number, and from next time you will notifications related to your sterling account to the updated contact details.

---

## NOTIFICATION PREFERENCES

Service and security related notifications resides in this page, where you can subscribe or unsubscribe for Email and Text alerts related to same.

---

## MESSAGE CENTER

All messages will show in this page for you to view. Please see 'Message Center' for more details.



## PORTFOLIO

If you have multiple account types with us, the first page that you see upon logging in is your portfolio. Accounts/Plans available will appear in boxes with corresponding information.

'View Account' button will take you in to that specific account, 'Resources' section provides all the links for you to view.

'**Action center**' module will be present for the individuals who has any of these products such as **HSA/FSA/HRA**, and this section has been added instead of *Notifications* section.

**Note:** *Action center* module will be present in **Portfolio** page if an employee has enrolled for multiple products and it will be present in **Account summary** page if the employee has enrolled for single product.

The screenshot displays the 'Portfolio' page. At the top left, a blue header bar contains 'Welcome back, [Name]' and a 'Logout' link. Below this is a vertical menu with options: FLEXIBLE SAVING ACCOUNT, HEALTH SAVINGS ACCOUNT, REIMBURSE CLAIM, UPDATE CONTACT INFO, STATEMENTS, NOTIFICATION PREFERENCES, and MESSAGE CENTER. The main heading 'Portfolio' is followed by a sub-header: 'Your portfolio of accounts is listed below with a brief view of your annual election and the funds available. To view more detailed information, please click on an account type or use the menu to the left.' Two account cards are shown: 'HSA' with account number ICA and a piggy bank icon, and 'Dependent Care' with account number FSA and a calendar icon. Both cards show an 'Available Balance' and a 'View Account' button. On the left, a box lists 'HSA Maximum Contribution Limits for: 2020' with values for Single Coverage (\$3,550.00), Family Coverage (\$7,100.00), and Catch-up Contributions\* (\$1,000.00). Below this is an 'HSA Store' banner. At the bottom, a yellow 'Action Center' button with a red arrow points to it, and a 'Resources' section lists links for HSA, FSA, and HRA Employee Website Guides, and Eligible Expenses Information for Members.

Welcome back, [Name] Logout

**Portfolio**

Your portfolio of accounts is listed below with a brief view of your annual election and the funds available. To view more detailed information, please click on an account type or use the menu to the left.

**HSA**  
Account Number: ICA  
Available Balance: \$  
View Account

**Dependent Care**  
Account Number: FSA  
Plan Year: [Year]  
Annual Election: \$0.00  
Available Balance: \$  
View Account

**HSA Maximum Contribution Limits for: 2020**  
Single Coverage \$3,550.00  
Family Coverage \$7,100.00  
Catch-up Contributions\* \$1,000.00  
\*If you are 55 or older, you can make an additional catch-up contribution.

**HSA Store**  
Save on health costs with an HSA  
Stay on top of your health expenses with money-saving tools and HSA-eligible products.

**Action Center**

**Resources**  
HSA Employee Website Guide  
FSA Employee Website Guide  
HRA Employee Website Guide  
Eligible Expenses Information for Members

## ACCOUNT SUMMARY (DASHBOARD)

Your account number displays in the first module followed by the plan(s) with the donut chart(s) showing the percentage of annual election paid out for the corresponding plan year(s), and the exact dollar amounts. 'Action center' and 'Resources' are at the bottom.

The screenshot shows the 'Account Summary' dashboard. At the top left, there is a 'Welcome back' message with a 'Logout' link. Below this is a dropdown menu for 'FSA' with '(FSA)' selected. A vertical sidebar on the left contains links: 'ACCOUNT SUMMARY', 'CLAIMS', 'ADD/UPDATE BANK ACCOUNTS', 'STATEMENTS', 'DEBIT CARD', 'USER PROFILE', 'DEPENDENTS', 'PLAN ACTIONS', 'UPDATE CONTACT INFO', 'NOTIFICATION PREFERENCES', and 'MESSAGE CENTER'. The main content area has a title 'Account Summary' and a notification: 'It's Open Enrollment Time! Please click [here](#) to enroll in Benefit Plans.' Below this is a note: 'The information below provides a year-to-date transaction summary. For more detailed information, please visit the Activity Statements page.' The dashboard is divided into sections: 'General Information' showing 'Account Number' as 'FSA'; 'Dependent Care' showing a donut chart at '0.00%' of the 'Your Annual Election' for the 'Plan Year 01/01/2020-12/31/2020', with an 'Available Balance' of '\$0.00'; 'Action Center' (highlighted with a red arrow) containing icons for 'Alerts', 'Claim payment', 'Statements', and 'Messages'; and 'Resources' containing links to 'HSA Employee Website Guide', 'FSA Employee Website Guide', 'HRA Employee Website Guide', and 'Eligible Expenses Information for Members'. A red arrow points to the 'Action Center' header. A 'Shop FSA Store' banner is visible on the left side of the dashboard.

If there are more than 4 plans, you can click on the left or right arrow to see them all. The 'Resources' module provides all of the links for you to view.

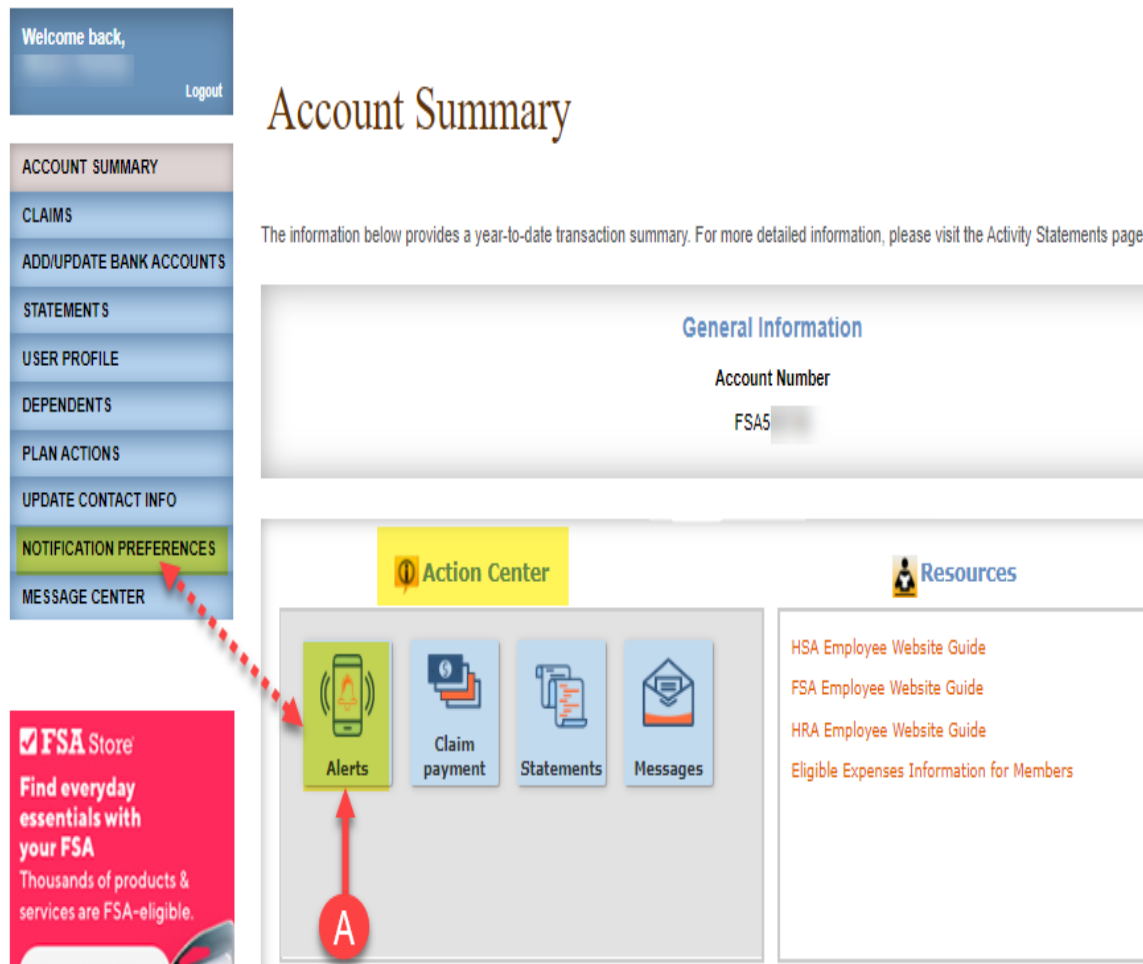
## ACTION CENTER

'Action center' module contains links along with icons for the following which are present in *Side Navigation* bar of Account summary page respectively.

- A. Alerts (Notification preferences)
- B. Claim Payment (Claims)
- C. Statements (Statements)
- D. Messages (Message center)

### A. ALERTS (NOTIFICATION PREFERENCES)

In the *Action Center* module, click 'Alerts' icon, which will redirect you to the '**Notification Preferences**' page.



**Note:** As **Alerts** in Action Center section and **Notification Preferences** in side navigation will navigate you to **Notification Preferences** page, you can click on any one of them.

Notification preferences page mainly contains **Service Related Notifications** and **Security Related Notifications** section, there you can subscribe or unsubscribe for Email and/or Text alerts.

Welcome back, [Name] [Logout](#)

## Notification Preferences

Please review the available notification options down below to make sure your preferences are up to date, and to stay informed regarding your Sterling Account.

Service Related Notifications	Email	Text
Payroll Contribution Processed	<input type="checkbox"/>	<input type="checkbox"/>
Claim Processed	<input type="checkbox"/>	<input type="checkbox"/>
Claim Denied	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Security Related Notifications	Email	Text
Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Email Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Phone Number Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bank Account Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Contact Information**

**Alert Phone Number:**

(\*\*\*-\*\*\*-4613)

**Alert Email:**

\*\*\*\*\*@\*\*\*\*\*.com

Visit your User Profile page to edit your account alerts contact information.

[Edit contact information](#)

[Save](#) [Cancel](#)

- By default, all the **Text (SMS)** alert notifications will be unchecked as shown above.
- Subscribe** or **Unsubscribe** the *Email* or *Text (SMS)* check boxes based on your preferences, and then click the **Save** button.
- You will get Alert notifications only on your **registered email address** and on **verified phone number** with sterling.
- By default, you will be notified by Sterling Alerts via **Email** for all the updates/Changes related to **Security Related section** and for **Claim Denied** only.
- Your Email ID and Phone number can be changed by clicking the **Edit Contact Information** link in **Notification Preferences** page or the **Update Contact Info** tab in side navigation as shown in above figure which will open *Update Recovery Contact Info* page.

- f. In **Update Recovery Contact Info** page, you can update the Email ID and/or Phone number and then click **Save** button as shown below.  
Once the contact details got updated, you will receive notification via email about the changes.

Welcome back, [Logout](#)

## Update Recovery Contact Info

**Account Verification & Recovery Options**

• Required Information

• Mobile Phone:   
[Why do we need this \(?\)](#)

• Email:   
[Why do we need this \(?\)](#)

**Save** **Cancel**

**Note:** 'Update contact Info' pop up window will be displayed when you login for the first time to capture changes in phone number & Email ID.

## SERVICE RELATED NOTIFICATIONS

### 1. Payroll Contribution Processed

Select *Email and/or Text* alert check boxes corresponding to *Payroll contribution processed* section and click **Save** button., then once the contribution request for your plan type got processed, you will get an alert notification from '*Sterling Alert*', which mainly includes *Plan type, Amount* and the amount *Processed Date*.

The screenshot shows a web form titled 'Service Related Notifications'. It has two main sections: 'Service Related Notifications' and 'Security Related Notifications'. The 'Service Related Notifications' section has three rows: 'Payroll Contribution Processed' (highlighted with a red circle and number 1), 'Claim Processed', and 'Claim Denied'. Each row has two columns: 'Email' and 'Text'. For 'Payroll Contribution Processed', both 'Email' and 'Text' checkboxes are checked (indicated by red arrows). For 'Claim Processed', both are unchecked. For 'Claim Denied', 'Email' is checked and 'Text' is unchecked. The 'Security Related Notifications' section has four rows: 'Address Change made online, by phone, or email.', 'Email Address Change made online, by phone, or email.', 'Phone Number Change made online, by phone, or email.', and 'Bank Account Change made online, by phone, or email.'. Each row has 'Email' and 'Text' columns, with 'Email' checked and 'Text' unchecked for all rows. At the bottom, there are 'Save' and 'Cancel' buttons, with a red arrow pointing to the 'Save' button.

Service Related Notifications		Email	Text
1	Payroll Contribution Processed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Claim Processed	<input type="checkbox"/>	<input type="checkbox"/>
	Claim Denied	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Security Related Notifications		Email	Text
	Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Email Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Phone Number Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Bank Account Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Save** **Cancel**

### 2. Claim Processed

Select *Email and/or Text* alert check boxes corresponding to ***Claim processed*** section and click **Save** button., then once claim gets paid, you will get an alert notification from '*Sterling Alert*', which mainly includes Claim number, Plan type, Amount and the claim processed Date.

The screenshot shows the same 'Service Related Notifications' form as above. In this section, the 'Claim Processed' row is highlighted with a red circle and number 2. Both 'Email' and 'Text' checkboxes for 'Claim Processed' are checked (indicated by red arrows). The 'Payroll Contribution Processed' row is now unchecked for both 'Email' and 'Text'. The 'Claim Denied' row remains unchanged with 'Email' checked and 'Text' unchecked. The 'Security Related Notifications' section remains unchanged. At the bottom, there are 'Save' and 'Cancel' buttons, with a red arrow pointing to the 'Save' button.

Service Related Notifications		Email	Text
	Payroll Contribution Processed	<input type="checkbox"/>	<input type="checkbox"/>
2	Claim Processed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Claim Denied	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Security Related Notifications		Email	Text
	Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Email Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Phone Number Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Bank Account Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Save** **Cancel**

### 3. Claim Denied

Select *Text* alert check box corresponding to ***Claim Denied*** section and click **Save** button., then once claim gets denied, you will get an alert notification from *Sterling Alert*, which mainly includes Claim number, Plan type, Amount and the claim denied Date.

Service Related Notifications		Email	Text
Payroll Contribution Processed		<input type="checkbox"/>	<input type="checkbox"/>
Claim Processed		<input type="checkbox"/>	<input type="checkbox"/>
3 Claim Denied		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Security Related Notifications		Email	Text
Address Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Email Address Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Phone Number Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bank Account Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>



## SECURITY RELATED NOTIFICATIONS

**Note:** By default, **Email** alert check boxes will be selected corresponding to all the security related notifications.

### 4. Address change made online, by phone or email

Select **Text** alert check box corresponding to **Address change made online, by phone or email** section and click the **Save** button., then once your correspondence address gets updated, you will receive an alert notification about it.

Service Related Notifications		Email	Text
	Payroll Contribution Processed	<input type="checkbox"/>	<input type="checkbox"/>
	Claim Processed	<input type="checkbox"/>	<input type="checkbox"/>
	Claim Denied	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Security Related Notifications		Email	Text
4	Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Email Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Phone Number Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Bank Account Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

### 5. Email Address Change made online, by phone, or email

Select **Text** alert check box corresponding to **Email Address Change made online, by phone, or email** section and click the **Save** button., then once your email address gets updated, you will receive an alert notification via Email to your previous email id and as well as Text (SMS).

Service Related Notifications		Email	Text
	Payroll Contribution Processed	<input type="checkbox"/>	<input type="checkbox"/>
	Claim Processed	<input type="checkbox"/>	<input type="checkbox"/>
	Claim Denied	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Security Related Notifications		Email	Text
	Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Email Address Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Phone Number Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Bank Account Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## 6. Phone Number Change made online, by phone, or email.

Select *Text* alert check box corresponding to **Phone Number Change made online, by phone, or email** section and click the **Save** button., then once your phone number gets updated, you will receive an alert notification about it.

The screenshot shows a form with two sections: 'Service Related Notifications' and 'Security Related Notifications'. Each section has columns for 'Email' and 'Text' alerts. In the 'Security Related Notifications' section, the row 'Phone Number Change made online, by phone, or email.' is highlighted in yellow. A red circle with the number '6' is next to this row. A red arrow points to the 'Text' checkbox, which is checked. Below the form, a red arrow points to the 'Save' button.

Service Related Notifications		Email	Text
Payroll Contribution Processed		<input type="checkbox"/>	<input type="checkbox"/>
Claim Processed		<input type="checkbox"/>	<input type="checkbox"/>
Claim Denied		<input checked="" type="checkbox"/>	<input type="checkbox"/>

Security Related Notifications		Email	Text
Address Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Email Address Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
6	Phone Number Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bank Account Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Save** **Cancel**

## 7. Bank Account Change made online, by phone, or email.

Select *Text* alert check box corresponding to **Bank Account Change made online, by phone, or email** section and click the **Save** button., then once there is an update in your Bank account, you will receive an alert notification about it.

The screenshot shows the same form as step 6, but with the row 'Bank Account Change made online, by phone, or email.' highlighted in yellow. A red circle with the number '7' is next to this row. A red arrow points to the 'Text' checkbox, which is checked. Below the form, a red arrow points to the 'Save' button.

Service Related Notifications		Email	Text
Payroll Contribution Processed		<input type="checkbox"/>	<input type="checkbox"/>
Claim Processed		<input type="checkbox"/>	<input type="checkbox"/>
Claim Denied		<input checked="" type="checkbox"/>	<input type="checkbox"/>

Security Related Notifications		Email	Text
Address Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Email Address Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Phone Number Change made online, by phone, or email.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	Bank Account Change made online, by phone, or email.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**Save** **Cancel**

**Note:** You can **Subscribe** or **Unsubscribe** the Email or Text (SMS) check boxes under Service/Security related notifications based on your preferences.

## B. CLAIM PAYMENT

In the *Action Center* module in Account Summary page, click 'Claim Payment' icon, it will redirect you to the 'Reimburse' page.

The screenshot shows the 'Account Summary' page. On the left is a sidebar with a 'Welcome back, [Name] Logout' header and a menu: ACCOUNT SUMMARY, CLAIMS (highlighted with a red arrow), ADD/UPDATE BANK ACCOUNTS, STATEMENTS, USER PROFILE, DEPENDENTS, PLAN ACTIONS, UPDATE CONTACT INFO, NOTIFICATION PREFERENCES, and MESSAGE CENTER. Below the menu is an 'FSA Store' banner. The main content area has a title 'Account Summary' and a subtitle 'The information below provides a year-to-date transaction summary. For more detailed information, please visit the Activity Statements page.' Below this is a 'General Information' section with 'Account Number' and 'FSA [Redacted]'. The 'Action Center' section contains four icons: Alerts, Claim payment (highlighted with a red arrow and a red circle with the letter 'B'), Statements, and Messages. A red dotted arrow points from the 'CLAIMS' menu item to the 'Claim payment' icon. To the right is a 'Resources' section with links: HSA Employee Website Guide, FSA Employee Website Guide, HRA Employee Website Guide, and Eligible Expenses Information for Members.

**Note:** As **Claim Payment** in Action Center section and **Claims** in side navigation will navigate you to **Reimburse** page, you can click on any one of them.

In the **Reimburse** page, click the account number as shown below to continue with the Reimbursement. (**New claim** page will open) and to know the complete claim process click [Submitting a Claim](#)

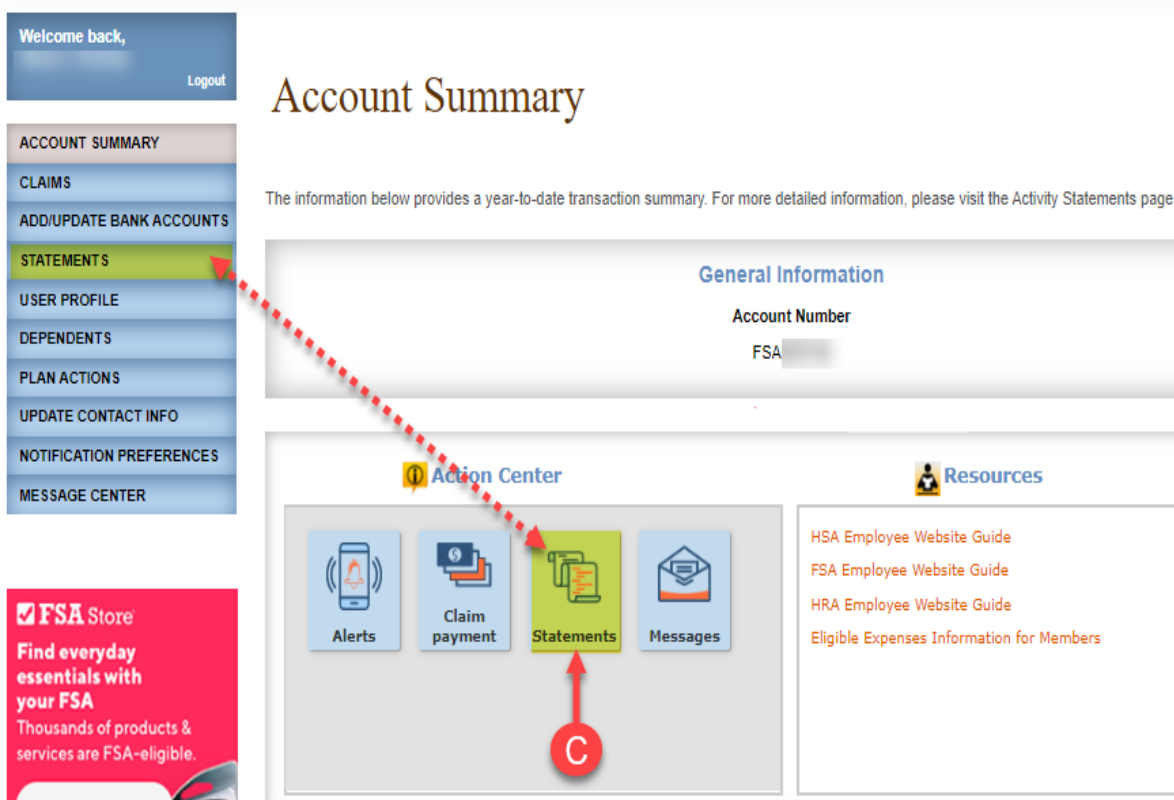
The screenshot shows the 'Reimburse' page. On the left is a sidebar with a 'Welcome back, [Name] Logout' header and a menu: FLEXIBLE SAVING ACCOUNT, REIMBURSE CLAIM (highlighted), UPDATE CONTACT INFO, STATEMENTS, NOTIFICATION PREFERENCES, and MESSAGE CENTER. The main content area has a title 'Reimburse' and a subtitle 'Your portfolio of accounts is listed below with a brief look at the funds available in each account. Click on an account type to continue with the reimbursement.' Below this is a table with the following data:

Flexible Benefit Plans:	FSA505725	Plan Year	Available Balance
Plan Type			
Parking FSA			\$4,000

A red arrow points to the account number 'FSA505725' in the table. To the right of the table is a small image of a smiling couple.

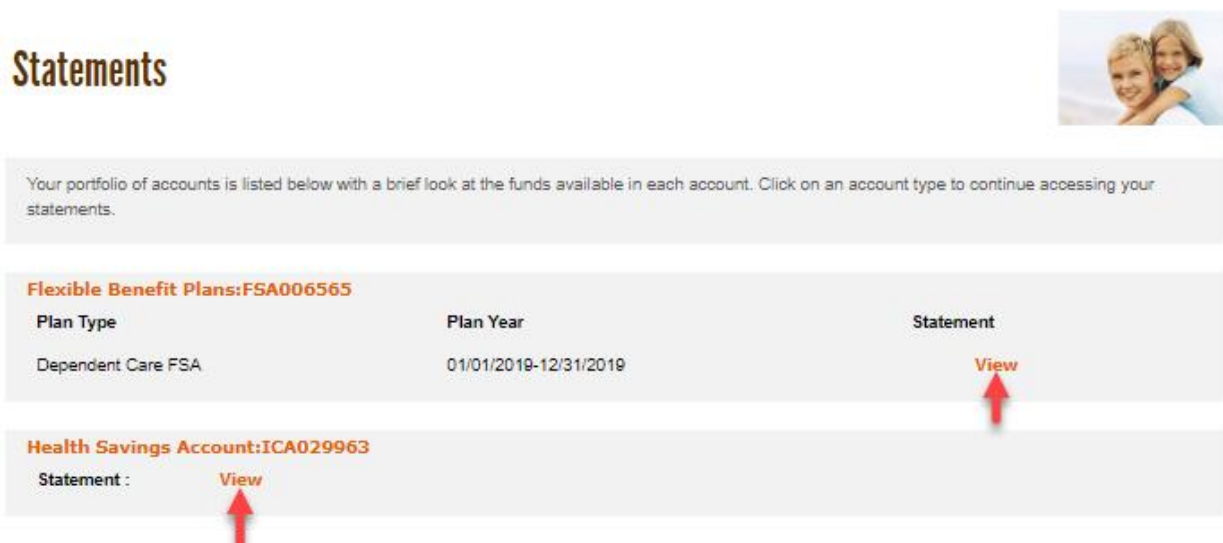
## C. STATEMENTS

In the *Action Center* module, click 'Statements' icon, it will redirect you to the 'Accountholder Activity Statement' page as shown below.

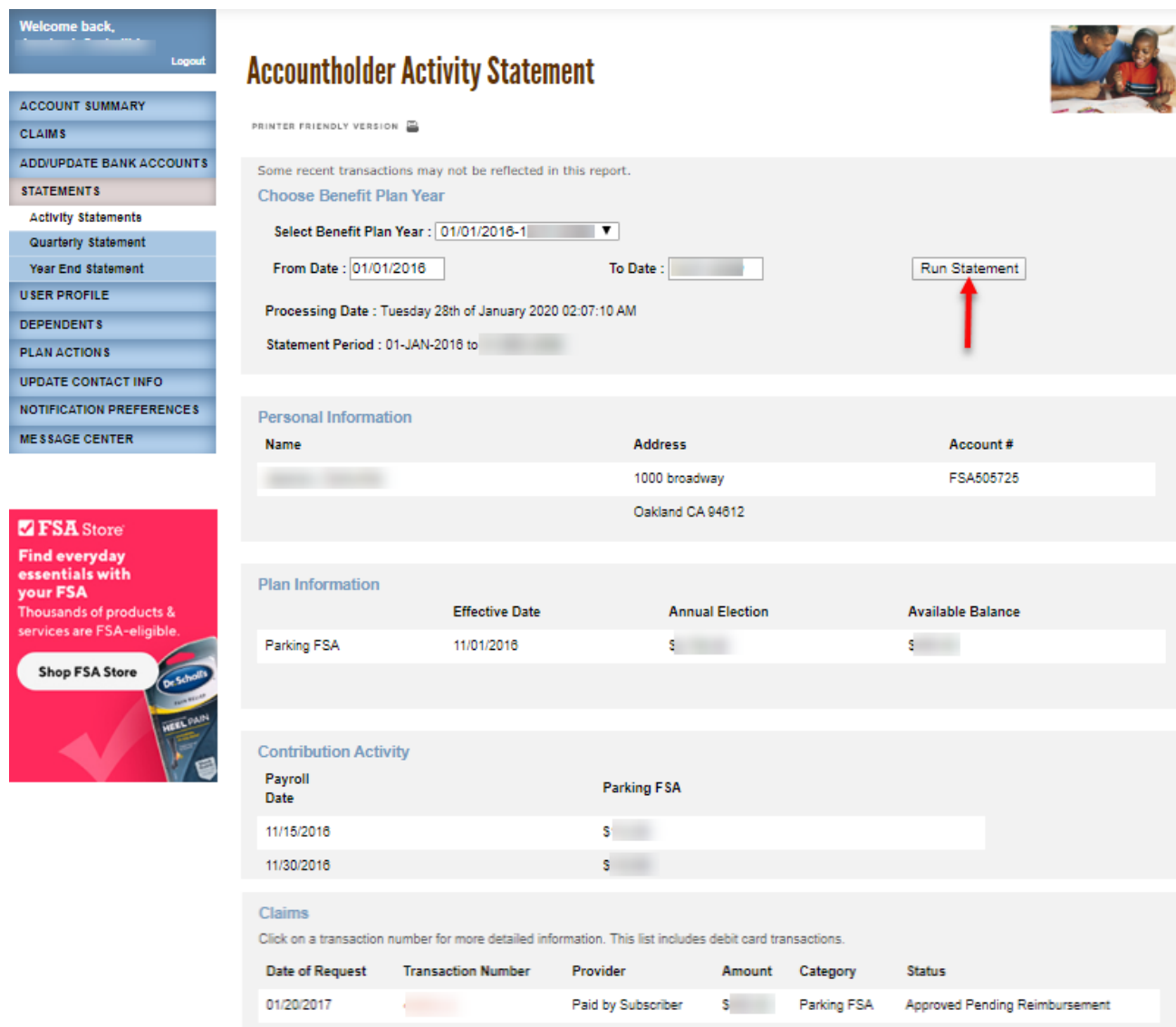


**Note:** As **Statements** in Action Center section and **Statements** in side navigation will navigate you to same page, you can click on any one of them.

In **Portfolio** page, if you click 'Statements' icon, it will open statements page as shown below which has list of accounts associated with it and you can click on **view**, it will open *Accountholder Activity Statement* page.



- a. In the Accountholder Activity Statement page, select the Date range and then click the **Run Statement** button as shown below., it will give the complete information about Contribution Activity, Claims.



Welcome back, [Name] Logout

**Accountholder Activity Statement**

PRINTER FRIENDLY VERSION

Some recent transactions may not be reflected in this report.

**Choose Benefit Plan Year**

Select Benefit Plan Year : 01/01/2016-1

From Date : 01/01/2016 To Date : [Date]

**Run Statement**

Processing Date : Tuesday 28th of January 2020 02:07:10 AM

Statement Period : 01-JAN-2016 to [Date]

**Personal Information**

Name	Address	Account #
[Name]	1000 broadway Oakland CA 94612	FSA505725

**Plan Information**

	Effective Date	Annual Election	Available Balance
Parking FSA	11/01/2016	\$ [Amount]	\$ [Amount]

**Contribution Activity**

Payroll Date	Parking FSA
11/15/2016	\$ [Amount]
11/30/2016	\$ [Amount]

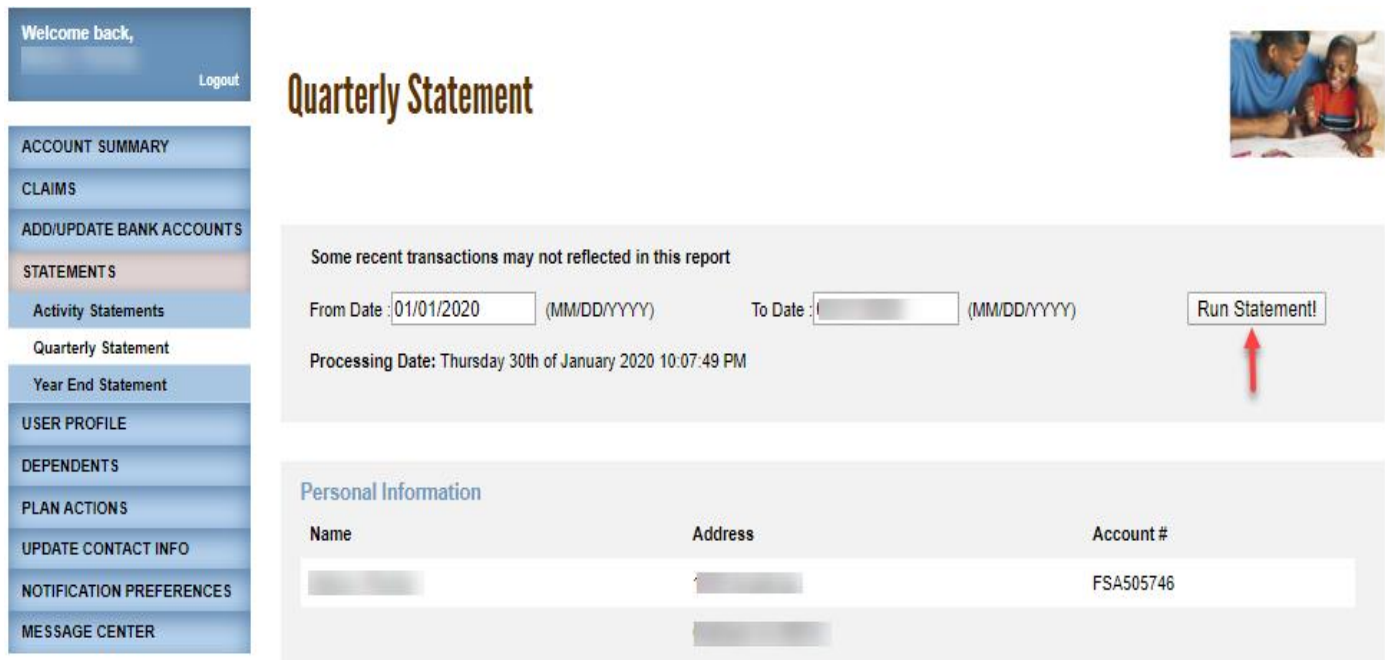
**Claims**

Click on a transaction number for more detailed information. This list includes debit card transactions.

Date of Request	Transaction Number	Provider	Amount	Category	Status
01/20/2017	[Transaction Number]	Paid by Subscriber	\$ [Amount]	Parking FSA	Approved Pending Reimbursement

- b. There are **three** types of statements available such as **Activity Statements** as shown above, **Quarterly Statement & Year End Statement**, you can select any of the them in the side navigation and Click **Run statement**.

- c. In *Quarterly Statement*, select the From and To dates, click the Run Statement as shown below, and then a pdf document which contains qarterly statement will be downloaded in your system.



Welcome back, [redacted] Logout

**Quarterly Statement**

Some recent transactions may not reflected in this report

From Date : 01/01/2020 (MM/DD/YYYY) To Date : (MM/DD/YYYY) Run Statement!

Processing Date: Thursday 30th of January 2020 10:07:49 PM

**Personal Information**

Name	Address	Account #
[redacted]	[redacted]	FSA505746

- d. In *Year End Statement*, select the From and To dates, click the Run Statement as shown below, and then a pdf document which contains Year End statement will be downloaded in your system.



Welcome back, [redacted] Logout

**Year End Statement**

Some recent transactions may not reflected in this report

From Date : 01/01/2019 To Date : Run Statement

Processing Date : Thursday 30th of January 2020 10:07:50 PM

**Personal Information**

Name	Address	Account #
[redacted]	[redacted]	FSA505746

## D. MESSAGES

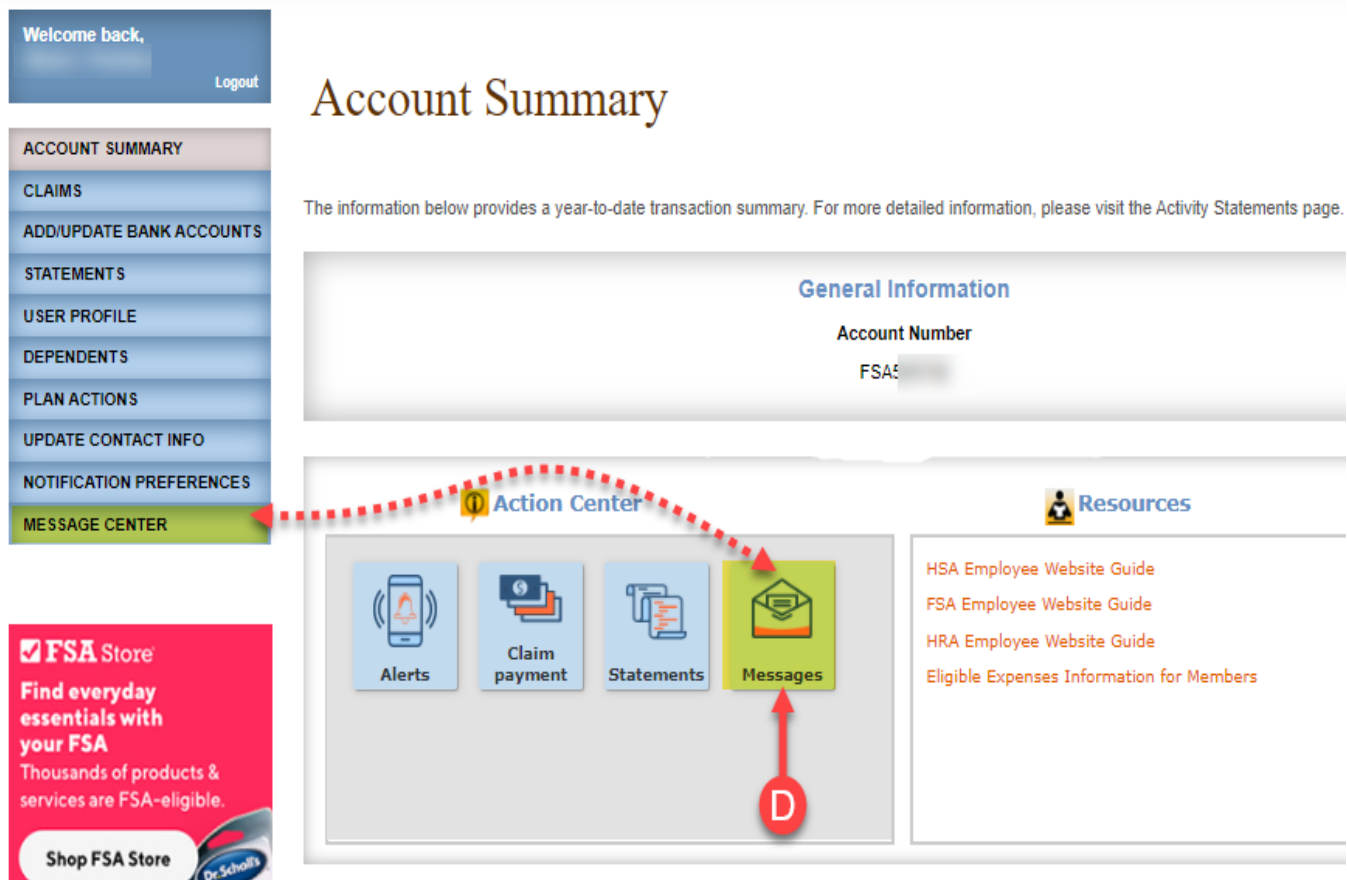
In the *Action Center* module, click 'Messages' icon as shown below, it will redirect you to the **Messages** page.

To know more about the same, click

[As](#) Notification Preferences in side navigation and Alerts in Action Center section will navigate you to Notification Preferences page, you can click on any one of them. *refer page 25*

Notification preferences page mainly contains **Service Related Notifications** and **Security Related Notifications** section, there you can subscribe or unsubscribe for Email and/or Text alerts.

### Message Center

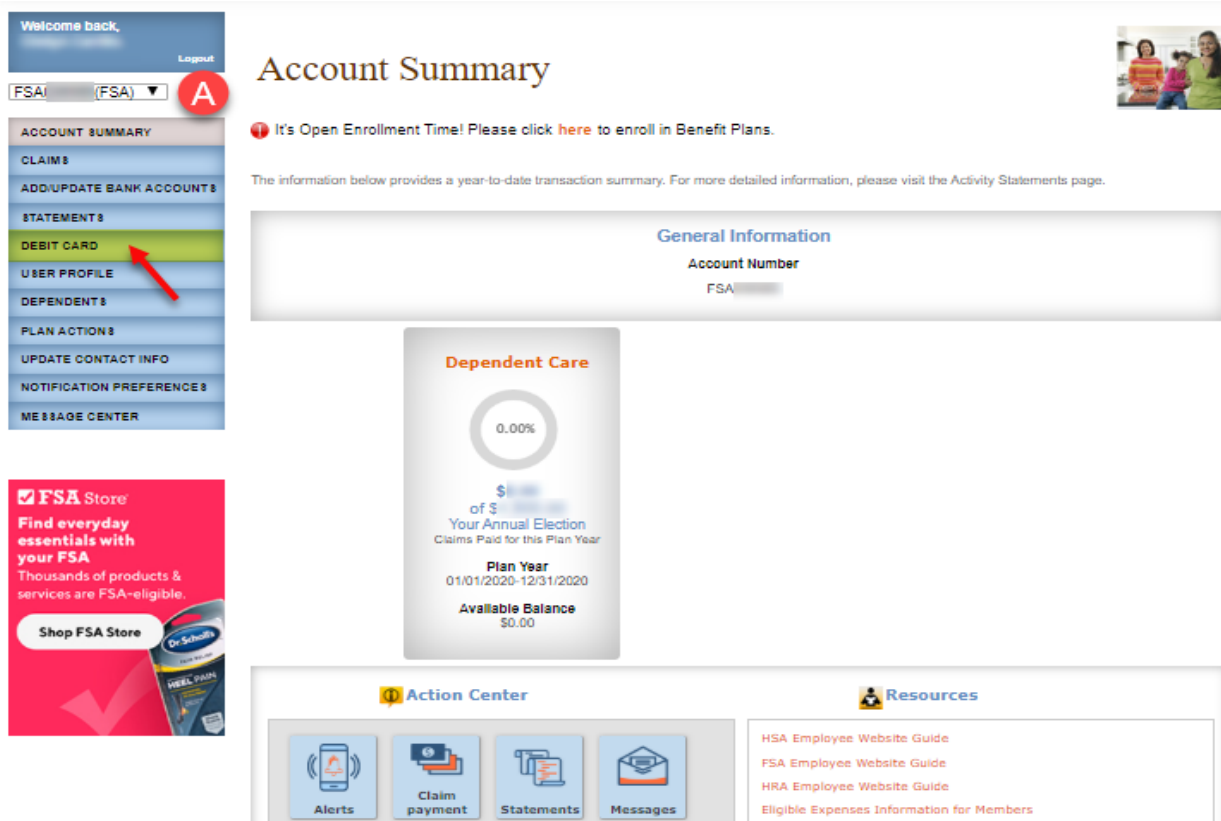


**Note:** As **Messages** in Action Center section and **Message center** in side navigation will navigate you to **Messages** page, you can click on any one of them.



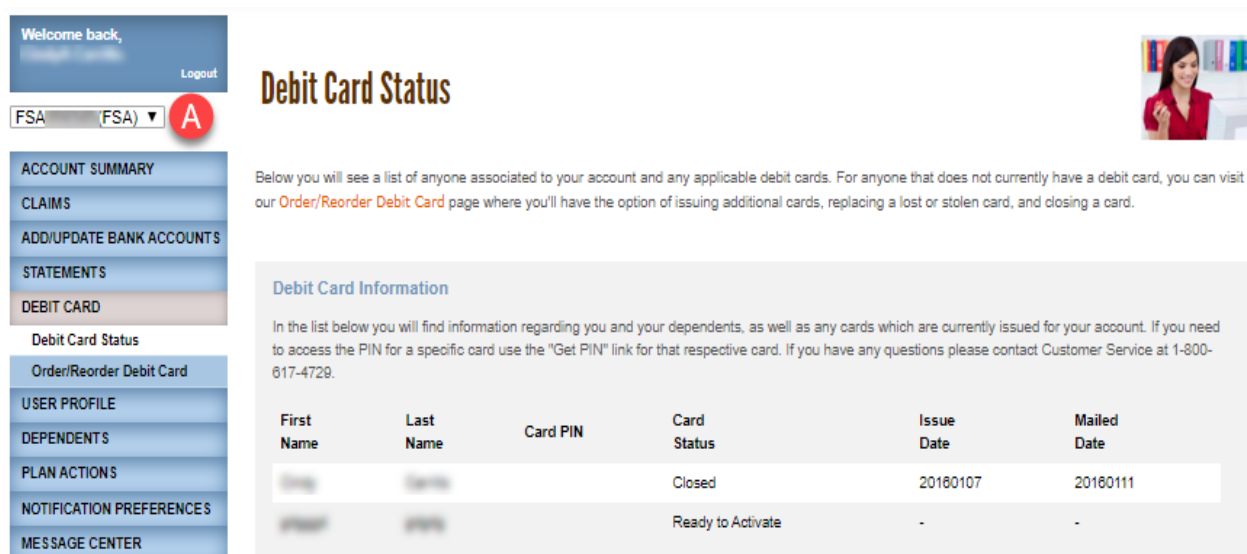
## DEBIT CARD

- Click on **Debit Card** tab in the side navigation as shown below, it will navigate to *Debit Card Status* page.



The screenshot shows the 'Account Summary' page. On the left, a side navigation menu lists various options: ACCOUNT SUMMARY, CLAIMS, ADD/UPDATE BANK ACCOUNTS, STATEMENTS, DEBIT CARD (highlighted with a red arrow), USER PROFILE, DEPENDENTS, PLAN ACTIONS, UPDATE CONTACT INFO, NOTIFICATION PREFERENCES, and MESSAGE CENTER. The main content area is titled 'Account Summary' and includes a notification about Open Enrollment Time. Below this, there's a 'General Information' section showing the account number. A 'Dependent Care' section displays a 0.00% progress indicator for the annual election. At the bottom, there's an 'Action Center' with icons for Alerts, Claim payment, Statements, and Messages, and a 'Resources' section with links to various guides.

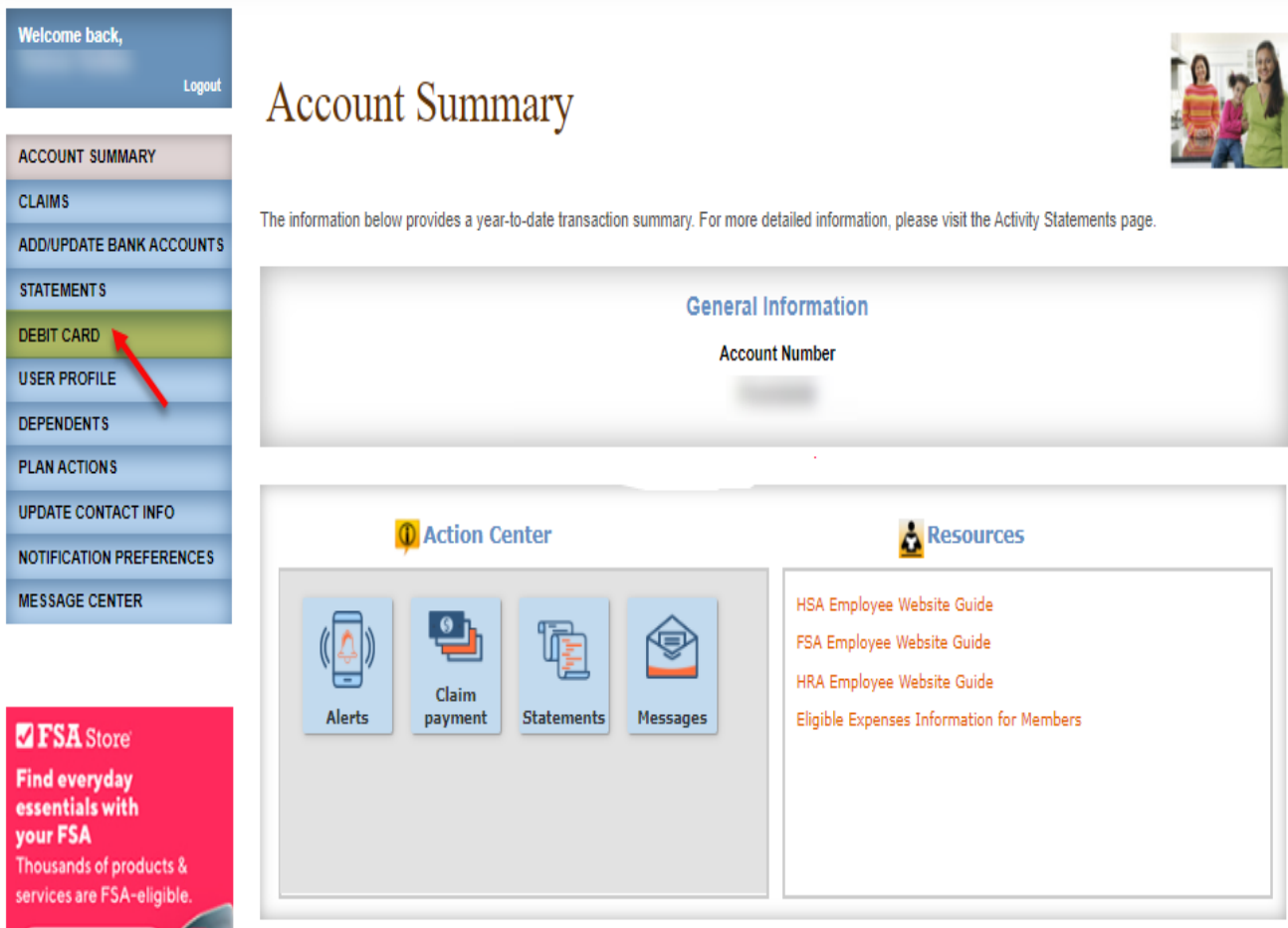
- Debit Card Status page contains information to associated cards as shown below.



The screenshot shows the 'Debit Card Status' page. The side navigation menu is similar to the previous page, but the 'DEBIT CARD' option is selected, and its sub-menu items 'Debit Card Status' and 'Order/Reorder Debit Card' are visible. The main content area is titled 'Debit Card Status' and includes a brief explanation of the page's purpose. Below this, there's a 'Debit Card Information' section with a table listing card details.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date
[Redacted]	[Redacted]	[Redacted]	Closed	20180107	20180111
[Redacted]	[Redacted]	[Redacted]	Ready to Activate	-	-

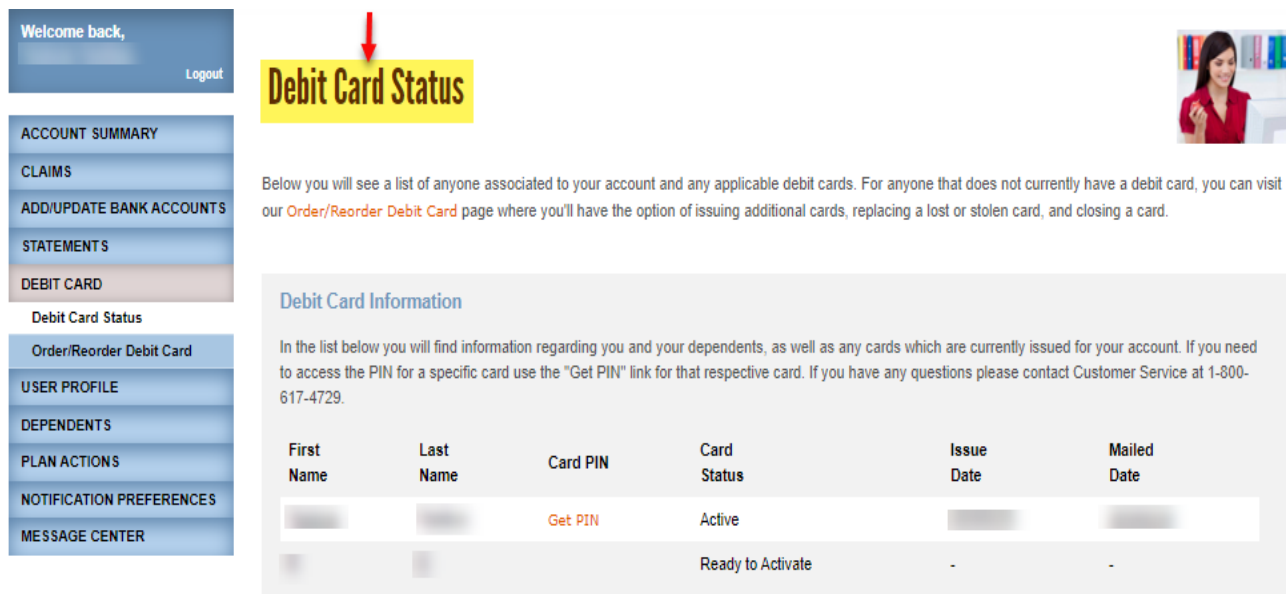
- If you have only one account associated with Sterling, such as HSA/FSA/HRA., then once you login, *Account Summary* page will be displayed. Click on **Debit card** tab in the side navigation, it will redirect you to the *Debit Card Status* page.



- DEBIT CARD tab two sub-sections, such as:
  - **Debit Card Status**
  - **Order/Reorder Debit Card**

## DEBIT CARD STATUS

- Debit card status section contains information regarding the debit cards issued to your account.
- This section displays the associated debit card's current status, PIN, Issue date, Mailed date.



Welcome back, [Name] Logout

**Debit Card Status**

ACCOUNT SUMMARY  
CLAIMS  
ADD/UPDATE BANK ACCOUNTS  
STATEMENTS  
DEBIT CARD  
Debit Card Status  
Order/Reorder Debit Card  
USER PROFILE  
DEPENDENTS  
PLAN ACTIONS  
NOTIFICATION PREFERENCES  
MESSAGE CENTER

Below you will see a list of anyone associated to your account and any applicable debit cards. For anyone that does not currently have a debit card, you can visit our [Order/Reorder Debit Card](#) page where you'll have the option of issuing additional cards, replacing a lost or stolen card, and closing a card.

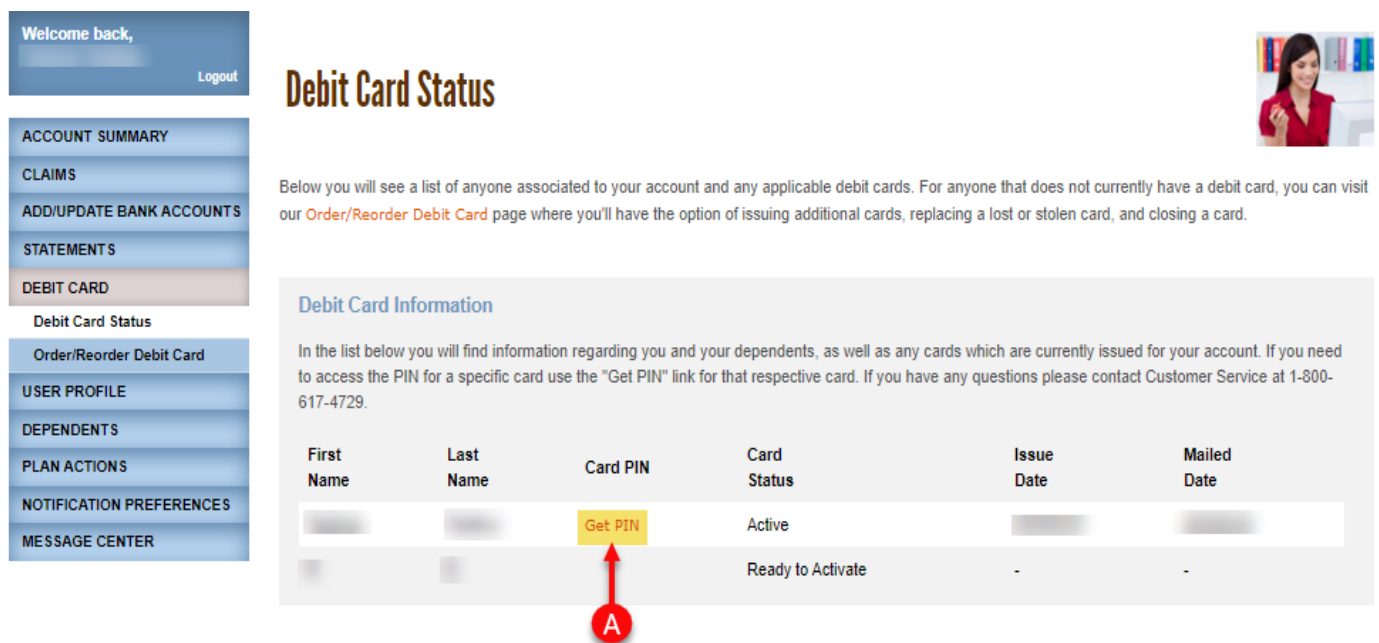
### Debit Card Information

In the list below you will find information regarding you and your dependents, as well as any cards which are currently issued for your account. If you need to access the PIN for a specific card use the "Get PIN" link for that respective card. If you have any questions please contact Customer Service at 1-800-617-4729.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date
[Redacted]	[Redacted]	<a href="#">Get PIN</a>	Active	[Redacted]	[Redacted]
[Redacted]	[Redacted]		Ready to Activate	-	-

- You can access the *PIN* for your card by clicking the *GET PIN* (A) link of the respective card as shown below.

*Note: After clicking on Get PIN, new pop up will be displayed.*



Welcome back, [Name] Logout

**Debit Card Status**

ACCOUNT SUMMARY  
CLAIMS  
ADD/UPDATE BANK ACCOUNTS  
STATEMENTS  
DEBIT CARD  
Debit Card Status  
Order/Reorder Debit Card  
USER PROFILE  
DEPENDENTS  
PLAN ACTIONS  
NOTIFICATION PREFERENCES  
MESSAGE CENTER

Below you will see a list of anyone associated to your account and any applicable debit cards. For anyone that does not currently have a debit card, you can visit our [Order/Reorder Debit Card](#) page where you'll have the option of issuing additional cards, replacing a lost or stolen card, and closing a card.

### Debit Card Information

In the list below you will find information regarding you and your dependents, as well as any cards which are currently issued for your account. If you need to access the PIN for a specific card use the "Get PIN" link for that respective card. If you have any questions please contact Customer Service at 1-800-617-4729.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date
[Redacted]	[Redacted]	<a href="#">Get PIN</a>	Active	[Redacted]	[Redacted]
[Redacted]	[Redacted]		Ready to Activate	-	-

## ORDER/REORDER DEBIT CARD

- This section also displays a list of debit cards associated with your account and dependents.
- Order/Reorder and Close debit card actions can be taken here.
- If you have not opted for debit card while doing online enrollment, then once you login to your account, the card status will be blank as shown below.

Welcome back, [Logout](#)

### Debit Card Status

Below you will see a list of anyone associated to your account and any applicable debit cards. For anyone that does not currently have a debit card, you can visit our [Order/Reorder Debit Card](#) page where you'll have the option of issuing additional cards, replacing a lost or stolen card, and closing a card.

#### Debit Card Information

In the list below you will find information regarding you and your dependents, as well as any cards which are currently issued for your account. If you need to access the PIN for a specific card use the "Get PIN" link for that respective card. If you have any questions please contact Customer Service at 1-800-617-4729.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date
				-	-
				-	-

- To order a new Debit Card (For the first time-card order)
  1. click on *Order/Reorder Debit Card* tab in the side navigation.
  2. check the box under Order/Reorder Debit Card (1) column.
  3. click the **Save** (2) button.

Welcome back, [Logout](#)

### Order/Reorder Debit Card

VIEW YOUR CARDS

Below you will see a list of anyone associated to your account and any applicable debit cards. Requesting a replacement card be done below, by submitting a replacement request any previously active card will be inactivated. Please confirm the address on your [User Profile](#) page is current, prior to submitting your request.

#### Debit Card Information

**NEED TO ORDER OR CLOSE A DEBIT CARD?**

If applicable, your Debit Card information is provided below. Below is a list of all people associated with your account. If you want to order new debit cards or replace an existing debit card, check the box under Order/Reorder Debit Card column and then hit Save. Note that the subscriber's debit card and one dependent debit card are included with your account. Before you order new debit cards, please verify that your mailing address is current by visiting your [User Profile](#) page. Please note, it will take 7-10 business days for you to receive your new card.

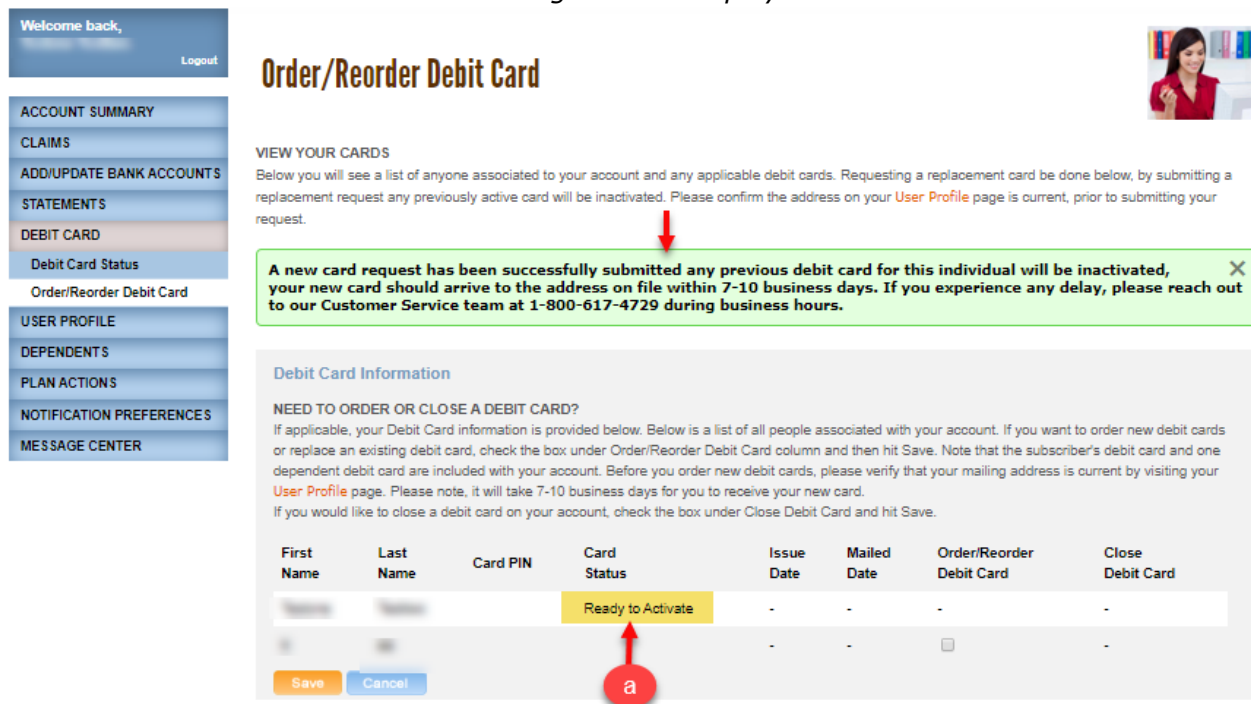
If you would like to close a debit card on your account, check the box under Close Debit Card and hit Save.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date	Order/Reorder Debit Card	Close Debit Card
				-	-	<input checked="" type="checkbox"/>	-
				-	-	<input type="checkbox"/>	-

**2** [Save](#) [Cancel](#)

#### 4. card status updated as **Ready to Activate(a)**.

A confirmation notification message will be displayed as shown below.



Welcome back, [Logout](#)

**Order/Reorder Debit Card**

**VIEW YOUR CARDS**  
Below you will see a list of anyone associated to your account and any applicable debit cards. Requesting a replacement card be done below, by submitting a replacement request any previously active card will be inactivated. Please confirm the address on your [User Profile](#) page is current, prior to submitting your request.

**A new card request has been successfully submitted any previous debit card for this individual will be inactivated, your new card should arrive to the address on file within 7-10 business days. If you experience any delay, please reach out to our Customer Service team at 1-800-617-4729 during business hours.**

**Debit Card Information**

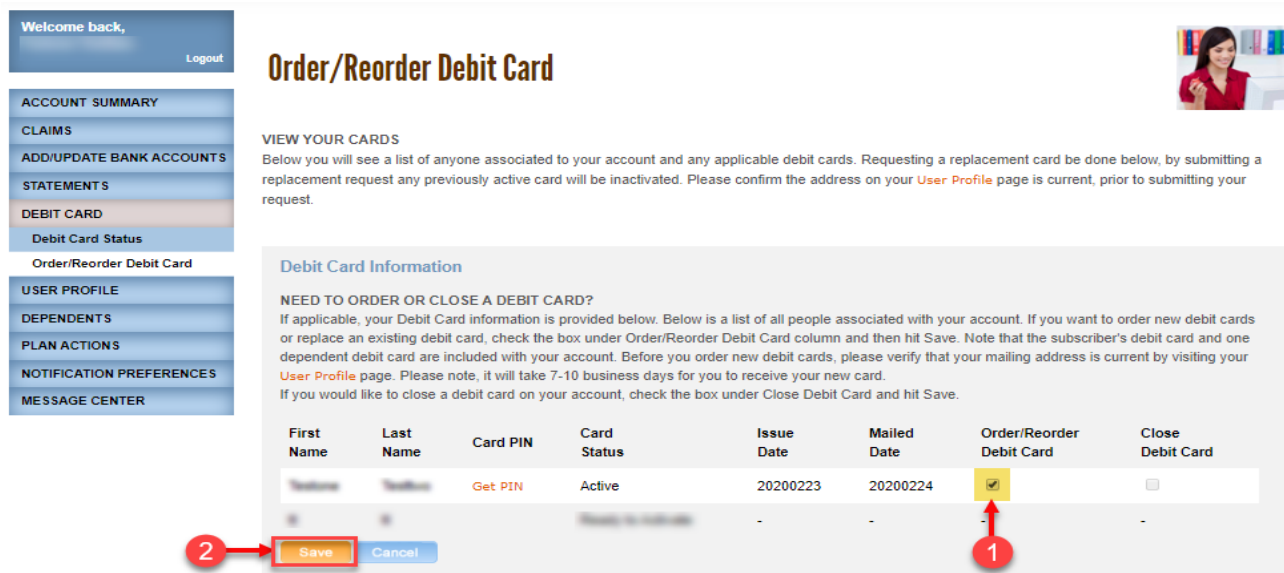
**NEED TO ORDER OR CLOSE A DEBIT CARD?**  
If applicable, your Debit Card information is provided below. Below is a list of all people associated with your account. If you want to order new debit cards or replace an existing debit card, check the box under Order/Reorder Debit Card column and then hit Save. Note that the subscriber's debit card and one dependent debit card are included with your account. Before you order new debit cards, please verify that your mailing address is current by visiting your [User Profile](#) page. Please note, it will take 7-10 business days for you to receive your new card.  
If you would like to close a debit card on your account, check the box under Close Debit Card and hit Save.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date	Order/Reorder Debit Card	Close Debit Card
Thomas	Thomas		Ready to Activate	-	-	-	-
				-	-	<input type="checkbox"/>	-

[Save](#) [Cancel](#)

#### • To reorder the debit card (For Card replacements)

- Click on Order/Reorder Debit Card tab in the side navigation.
- Select the checkbox under Order/Reorder Debit Card (1) column.
- Click the Save (2) button as shown below.



Welcome back, [Logout](#)

**Order/Reorder Debit Card**

**VIEW YOUR CARDS**  
Below you will see a list of anyone associated to your account and any applicable debit cards. Requesting a replacement card be done below, by submitting a replacement request any previously active card will be inactivated. Please confirm the address on your [User Profile](#) page is current, prior to submitting your request.

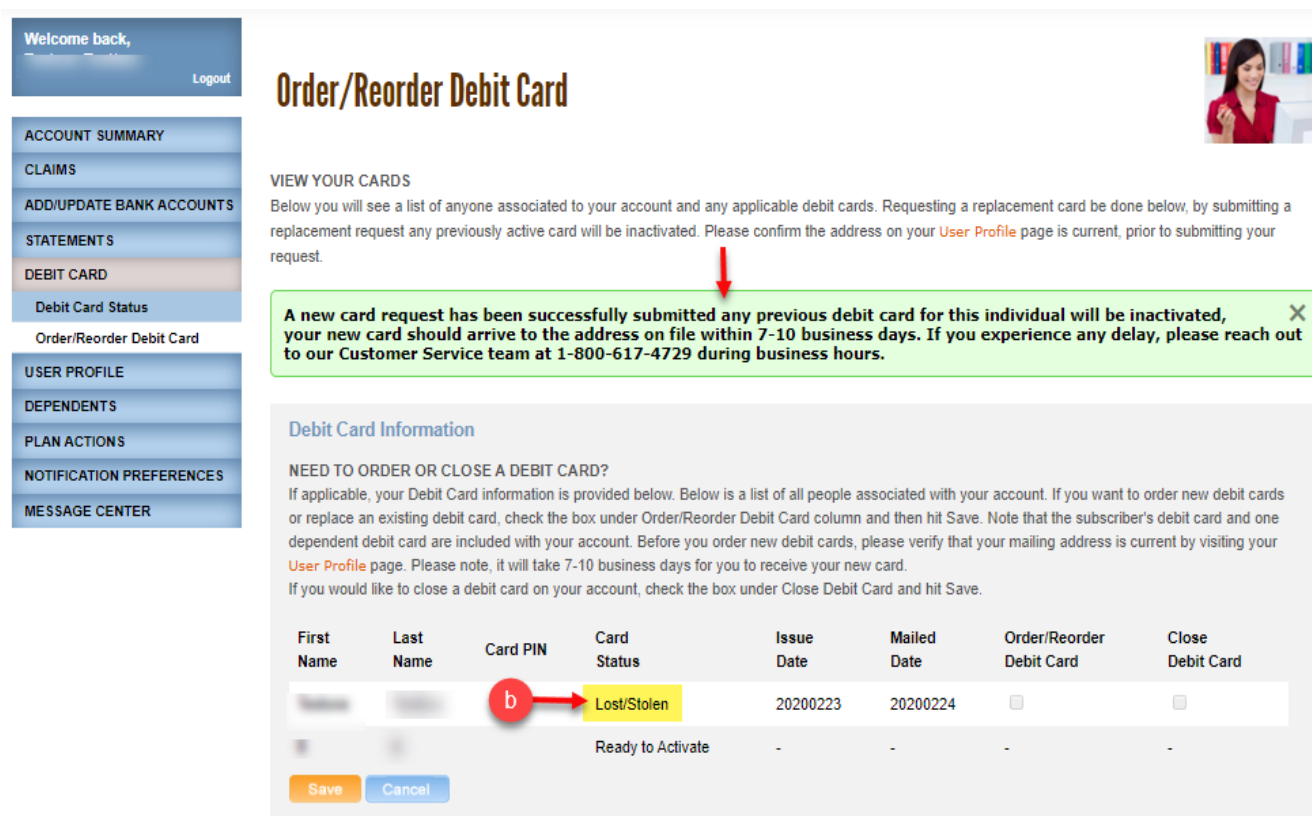
**Debit Card Information**

**NEED TO ORDER OR CLOSE A DEBIT CARD?**  
If applicable, your Debit Card information is provided below. Below is a list of all people associated with your account. If you want to order new debit cards or replace an existing debit card, check the box under Order/Reorder Debit Card column and then hit Save. Note that the subscriber's debit card and one dependent debit card are included with your account. Before you order new debit cards, please verify that your mailing address is current by visiting your [User Profile](#) page. Please note, it will take 7-10 business days for you to receive your new card.  
If you would like to close a debit card on your account, check the box under Close Debit Card and hit Save.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date	Order/Reorder Debit Card	Close Debit Card
Thomas	Thomas	Get PIN	Active	20200223	20200224	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				-	-	<input type="checkbox"/>	-

[Save](#) [Cancel](#)

- iv. Card status will be updated as **Lost/Stolen (b)**.  
A confirmation notification message will be displayed as shown below.



Welcome back, [Name] Logout

ACCOUNT SUMMARY  
CLAIMS  
ADD/UPDATE BANK ACCOUNTS  
STATEMENTS  
DEBIT CARD  
Debit Card Status  
Order/Reorder Debit Card  
USER PROFILE  
DEPENDENTS  
PLAN ACTIONS  
NOTIFICATION PREFERENCES  
MESSAGE CENTER

## Order/Reorder Debit Card

VIEW YOUR CARDS

Below you will see a list of anyone associated to your account and any applicable debit cards. Requesting a replacement card be done below, by submitting a replacement request any previously active card will be inactivated. Please confirm the address on your [User Profile](#) page is current, prior to submitting your request.

**A new card request has been successfully submitted any previous debit card for this individual will be inactivated, your new card should arrive to the address on file within 7-10 business days. If you experience any delay, please reach out to our Customer Service team at 1-800-617-4729 during business hours.**

### Debit Card Information

NEED TO ORDER OR CLOSE A DEBIT CARD?

If applicable, your Debit Card information is provided below. Below is a list of all people associated with your account. If you want to order new debit cards or replace an existing debit card, check the box under Order/Reorder Debit Card column and then hit Save. Note that the subscriber's debit card and one dependent debit card are included with your account. Before you order new debit cards, please verify that your mailing address is current by visiting your [User Profile](#) page. Please note, it will take 7-10 business days for you to receive your new card.

If you would like to close a debit card on your account, check the box under Close Debit Card and hit Save.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date	Order/Reorder Debit Card	Close Debit Card
[Redacted]	[Redacted]	(b)	Lost/Stolen	20200223	20200224	<input type="checkbox"/>	<input type="checkbox"/>
			Ready to Activate	-	-	-	-

Save Cancel

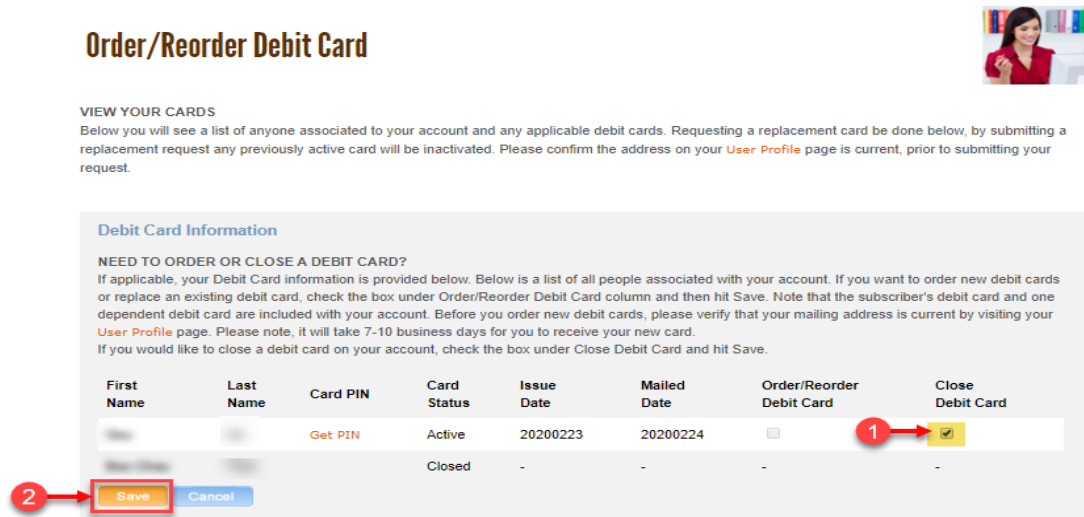
- After the request is submitted successfully, request for new card will be placed. Card Pin, Issue date, mailed date will be displayed and Card status changes to **New** once the request process completes.  
*Note: While your request is being processed (A new card processing time will be 7 to 10 business days), you cannot order or close a card as the respective checkboxes will be grayed out until the card status changes to **New**.*

**Note: The Card Status will update to process your request. The status may show "Ready to Activate" for a first-time card order or "Lost/Stolen" for card replacements.**

- **To Close Debit Card**

- I. check the box under the **Close Debit Card (1)** column.
- II. Click the **Save (2)** button.

*Note: Order/Reorder Debit Card and Closed Debit Card cannot be done at the same time, (If you select the checkbox of Order/Reorder Debit Card, then Close Debit Card checkbox will be grayed out and vice-versa).*



### Order/Reorder Debit Card

**VIEW YOUR CARDS**  
Below you will see a list of anyone associated to your account and any applicable debit cards. Requesting a replacement card be done below, by submitting a replacement request any previously active card will be inactivated. Please confirm the address on your [User Profile](#) page is current, prior to submitting your request.

**Debit Card Information**

**NEED TO ORDER OR CLOSE A DEBIT CARD?**  
If applicable, your Debit Card information is provided below. Below is a list of all people associated with your account. If you want to order new debit cards or replace an existing debit card, check the box under Order/Reorder Debit Card column and then hit Save. Note that the subscriber's debit card and one dependent debit card are included with your account. Before you order new debit cards, please verify that your mailing address is current by visiting your [User Profile](#) page. Please note, it will take 7-10 business days for you to receive your new card.  
If you would like to close a debit card on your account, check the box under Close Debit Card and hit Save.

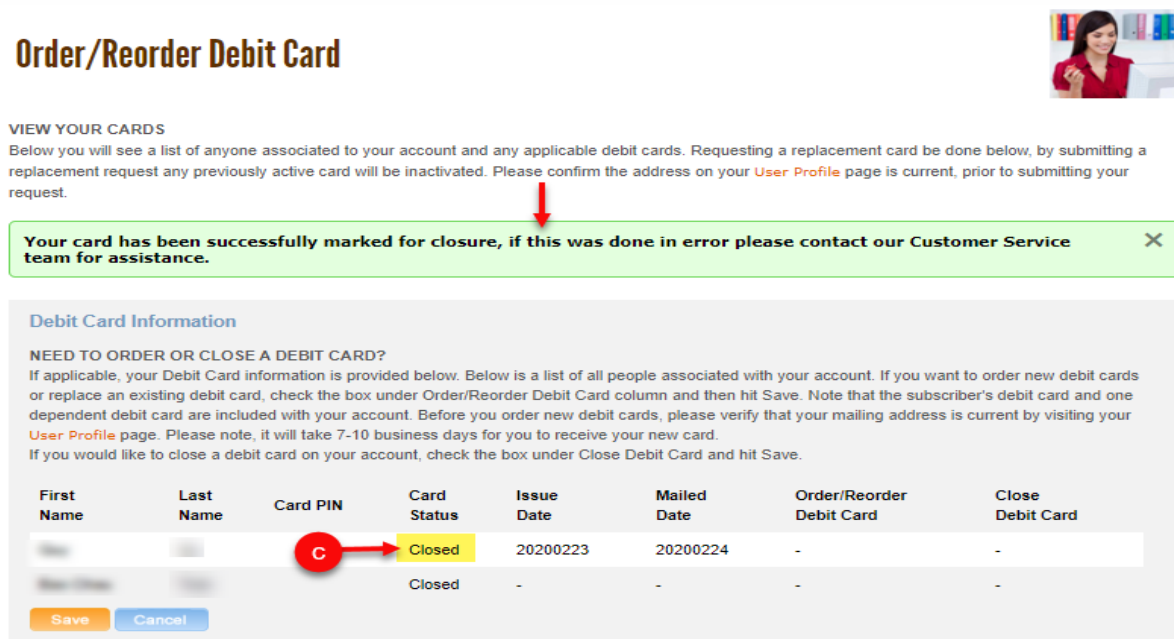
First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date	Order/Reorder Debit Card	Close Debit Card
[Redacted]	[Redacted]	Get PIN	Active	20200223	20200224	<input type="checkbox"/>	<input checked="" type="checkbox"/>
[Redacted]	[Redacted]	[Redacted]	Closed	-	-	-	-

**Save** **Cancel**

- III. Card status will be updated as **Closed (c)**.

*A confirmation notification message will be displayed as shown below.*

*Note: To reorder a card that is in Closed status or If the card closed in error, please contact customer service team at 1-800-617-4729 for assistance.*



### Order/Reorder Debit Card

**VIEW YOUR CARDS**  
Below you will see a list of anyone associated to your account and any applicable debit cards. Requesting a replacement card be done below, by submitting a replacement request any previously active card will be inactivated. Please confirm the address on your [User Profile](#) page is current, prior to submitting your request.

**Debit Card Information**

**NEED TO ORDER OR CLOSE A DEBIT CARD?**  
If applicable, your Debit Card information is provided below. Below is a list of all people associated with your account. If you want to order new debit cards or replace an existing debit card, check the box under Order/Reorder Debit Card column and then hit Save. Note that the subscriber's debit card and one dependent debit card are included with your account. Before you order new debit cards, please verify that your mailing address is current by visiting your [User Profile](#) page. Please note, it will take 7-10 business days for you to receive your new card.  
If you would like to close a debit card on your account, check the box under Close Debit Card and hit Save.

First Name	Last Name	Card PIN	Card Status	Issue Date	Mailed Date	Order/Reorder Debit Card	Close Debit Card
[Redacted]	[Redacted]	[Redacted]	Closed	20200223	20200224	-	-
[Redacted]	[Redacted]	[Redacted]	Closed	-	-	-	-

**Save** **Cancel**



## SUBMITTING A CLAIM

You have two options for submitting a claim request to Sterling Health Services. One is to fill out a claim request form ([available here](#)), attach supporting documentation and fax, mail or email it to our office. The other is to submit the claim request online. Our online claims system will walk you through the process step-by-step. *(Note: Healthcare FSA, Limited Purpose FSA, Post Deductible FSA, Dependent Care and Individual Insurance Premium claims require documentation. With all other plan types, you may submit documentation for archiving, but it is not required for claim review.)*

### 1. Claim Type

- a. Choose which plan you would like the claim to be paid from. Only the plans that you are enrolled in will appear here.

The screenshot shows a progress bar with six steps: 1. Claim Type, 2. Payment Preference, 3. Payee Info, 4. Claim Details, 5. Review Claim, and 6. Document and Submit. Step 1 is highlighted. Below the progress bar, there is a text prompt: "Select the type of claim that you would like to submit:" followed by a dropdown menu labeled "Select Claim Type". At the bottom left, there is an orange "Continue" button.

### 2. Payment Method

- a. Pay My Provider – (if allowed under your HRA plan) pay the individual or business that provided services and have not yet been paid by the subscriber. Use this option if you have received a bill from the provider. Checks will be mailed out to your provider by US Post within 7 business days of the date of complete claim submission if approved.
- b. Pay Me By Check – If you have already paid your provider and would like to be reimbursed by check, select this option. Checks will be mailed out to you by US Post within 7 business days of the date of complete claim submission if approved.
- c. Pay Me By Direct Deposit – If you have already paid your provider and would like to have the reimbursement amount deposited directly into your checking or savings account, use this option. Deposits will be processed within 7 business days of the date of complete claim submission if approved.

The screenshot shows the same progress bar as Step 1, but Step 2, "Payment Preference", is now highlighted. Below the progress bar, there is a text prompt: "How would you like this claim to be paid?" followed by a dropdown menu labeled "Select payment metho". At the bottom left, there is an orange "Continue" button.

### 3. Payee Information *(Payees are the individual or business receiving the funds.)*

- a. If you have selected Pay My Provider, you will have the option to select a payee that is already in our system or add a new payee.
- b. If you have selected Pay Me by Check, you will have the opportunity to review the mailing address on your account. If this address is incorrect, you will need to go to the User Profile page to change it and return to the claims process after.
- c. If you selected Pay Me by Direct Deposit, you will have the choice of using a bank account that you have already added to our system or adding a new one. Bank Name is required so that you can identify your accounts for future claims.

### 4. Claim Details

- a. Here, you may enter the details of your claim request. These fields will vary depending on the type of claim you are submitting, but typically include service dates, a description of the services received, the amount requested and the name of the person receiving the service. If your service spanned multiple days (such as a hospital visit or monthly parking service), you may enter a start and end date. If the service was on multiple separate dates (such as a recurring office visit), you may enter multiple lines within the same claim. All line items must be for the same plan type that was selected in step 1.
- b. Before continuing, you must check the box indicating that you have read the agreement. It certifies that you are the person covered under the plan, that you are not requesting reimbursement under any other plan and that you understand the tax implications for claims.

## New Claim



1 ... 
 2 ... 
 3 ... 
 4 ... 
 5 ... 
 6

Claim Type
Payment Preference
Payee Info
Claim Details
Review Claim
Document and Submit

Enter your claim details below. If your bills are itemized. When you are finished adding items, please certify that you have read the statement by checking the box and then click 'Continue'.

* Service Start (MM/DD/YYYY)	* Service End (MM/DD/YYYY)	* Description of Service	* Medical Code	* Amount	* Patient's Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	Medical-Hospital ▼	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	Medical-Hospital ▼	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	Medical-Hospital ▼	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	Medical-Hospital ▼	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	Medical-Hospital ▼	<input type="text"/>	<input type="text"/>	

☐ *By submitting this form, I certify that I am a participant in the Flexible Spending Account and confirm that these expenses, for which reimbursement is requested, have been incurred during the plan year while I was covered under the FSA plan. These expenses have not been reimbursed by any other benefit plan. I understand that I am responsible for the validity of this request and all information pertaining to it. I further understand that I am liable for all related Federal, State or City taxes for any invalid request submitted by me and I will not claim credit for reimbursed expenses on my individual tax return.*

### 5. Claim Review

- a. Once your information for the claim has been entered, you will have the chance to review it before submitting. If you have entered multiple items in the claim, you will see the total being requested here.
- b. If you need to edit the line items, you may click 'Edit Claim' to return to the previous step. Any other changes will require you to start again.

## New Claim



1 ... 2 ... 3 ... 4 ... 5 ... 6

Claim Type
Payment Preference
Payee Info
Claim Details
Review Claim
Document and Submit

Review the claim information you have entered. When you are ready, click 'Continue' to upload your documentation and submit the claim. If you would like to edit the claim details, please click 'Edit Claim'. To change the claim type, payment preference or payee information, you will need to cancel this claim and start a new one.

**Claim Type:** Healthcare FSA

**Payment Preference:** Pay me By Direct Deposit

**Bank Information:**  
 Bank Name : [REDACTED]  
 Bank Account: [REDACTED]  
 Bank Routing: [REDACTED]

**Claim Information:**

Service Start:	Service End:	Description:	Medical Code	Amount:	Patient Name:
01/02/2014	01/02/2014	Annual checkup	Medical-Physician	\$250.55	[REDACTED]
<b>Total Claim</b>				<b>\$250.55</b>	

Continue
Edit Claim Detail
Cancel Claim

### 6. Document and Submit

- a. Documentation is required for Healthcare FSA, Limited Purpose FSA, Post Deductible FSA, Dependent Care and Individual Insurance Premium claim requests. *(All other plan types offer the opportunity to upload receipts for archiving purposes, but are not required for review.)* This will be in the form of an Explanation of Benefits or a Receipt showing the details of the services received. Your documentation must include the provider's name and address, the amount billed, the service provided and the actual dates of service. *(Note: The date of payment is not sufficient.)*

*You may either scan your documents to your computer and upload them here or check the box that states you will fax or mail the documentation to our office. (Note: If you choose to send required documentation by fax or mail, we will not review your claim until we receive complete documentation. This will extend the processing time.)*

## New Claim



For Healthcare or Dependent Care claims, documentation is required, either by uploading the images here or by mailing them to our office. Documentation is not required for Parking or Transit claims. If you mail the receipts to our office, we will not be able to process the request until we receive documentation. Your receipts or documentation must include the provider's name and address, the amount billed, the service provided and the actual dates of service. (Note that the date of payment is not sufficient.)

To upload your documentation, click the **Browse** button and find the file on your computer. We can only accept PDF, JPG and PNG files.

**Choose File** No file chosen

☐ I will send my documentation to Sterling's office. I understand that my claim will not be processed until complete documentation is received.

**Choose File** No file chosen

**Choose File** No file chosen

**Choose File** No file chosen

**Choose File** No file chosen

**Submit Claim**

**Cancel Claim**

7. Click 'Submit Claim' and you will receive a message that your claim has been successfully submitted. If you chose to mail or fax your documentation, take note of the claim number provided on this screen and include it with the documentation to expedite processing.

## New Claim



### Claim Submitted Successfully

Your claim has been successfully submitted. Processing will take up to 7 business days from the date we receive a complete claim request, including documentation. If you have chosen to submit your documentation by mail, fax or email, this will add to your processing time.

Please reference this claim number on your documentation: **999999**

#### Mailing Address:

Sterling Health Services Administration  
475 14th Street Suite 650  
Oakland, CA 94612

Fax Line: 888.410.7361

Email: [customer.service@sterlinghsa.com](mailto:customer.service@sterlinghsa.com)

## DEBIT CARD ADJUDICATION

It is Sterling's responsibility to ensure that Sterling debit card payments are made in compliance with IRS rules and regulations. Unless the debit card transaction falls into the category of standard co-pay amount or major pharmacy prescription (excluding some online pharmacies), supporting documentation must be submitted for review. Supporting documentation must reflect the name of patient and provider, date(s) of service, description of the service(s) received and the corresponding charge amount.

### UNSUBSTANTIATED DEBIT CARD CLAIMS

If there is an unsubstantiated debit card claim listed in your account, you are required to submit supporting documentation for it even though payment has already been processed. Your debit card will be automatically suspended if supporting documentation is not submitted after 45 days. All unsubstantiated claims will be displayed in two places: 1) Account Summary 2) Debit Card Activity

### ACCOUNT SUMMARY

This is the first place where you can view the unsubstantiated claims if they are pending for your supporting documentation.



#### Debit Card Claims Awaiting Receipts

If applicable, your recent debit card transaction activity is provided below. If you have an unsubstantiated claim, click on 'Unsubstantiated' under the 'Status' column to see the details where you can upload your documentation.

Date of Request	Transaction Number	Provider	Amount	Category	Days Old	Status
06/02/2014	1446880	Dr. Ken Li	\$125.11	Healthcare FSA	6	Unsubstantiated

What you should do?

1. Click on 'Unsubstantiated' under 'Status' column.
2. You will be redirected to the detail page for the corresponding debit card transaction.
3. Click 'Choose File' and locate your supporting documentation for the transaction.
4. Click 'Submit' to upload your supporting documentation.

#### Upload Documents (?)

Supporting documentation must include the following: Patient and provider information, date of service, description of service and the corresponding charge amount. See Example

No file chosen

After a successful upload, you should see the name of your document and the uploaded date under 'Claims Document'.

Claim Documents	
Document Name	Uploaded
Lab Receipt.pdf	06/09/2014

To see an example of an acceptable documentation, please click on 'See Example' in the link provided in the 'Upload Documents' module:

**Supporting documentation must include the following: Patient and provider information, date of service, description of service and the corresponding charge amount. See Example**

If there is an issue with your documentation, you will receive an email notification letting you know that we are unable to approve your expense based on one of the following criteria:

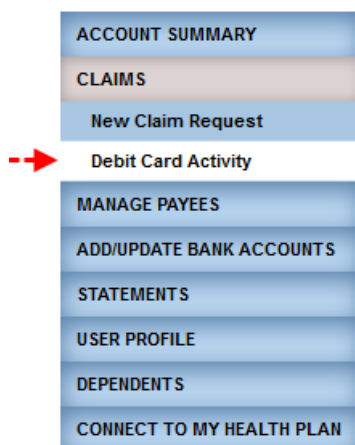
- The documentation is insufficient
- The service is ineligible based on the date or type of service
- Only a portion of the expense is eligible

In this case, you need to resubmit an acceptable documentation. If you are unable to obtain documentation or have determined that the expense was ineligible and would prefer to pay the funds back, please mail a personal check to the address below along with the email notification received:

Sterling Administration  
475 14th Street, Suite #650  
Oakland, CA 94612

## DEBIT CARD ACTIVITY

This is the second place where you can view the unsubstantiated claims if they are pending for your supporting documentation.



Transaction Number	Transaction Date	Provider Name	Transaction Amount	Days Old	Status
1446880	06/02/2014	Dr. Ken Li	\$125.11	6	Unsubstantiated

Click 'Unsubstantiated' and follow the same steps as instructed above to upload your supporting documentation.



## UNSUBSTANTIATED CLAIM OFFSET BY A NEW CLAIM

If you have instructed Sterling to offset your unsubstantiated debit card claim with a new claim, the offset can be viewed in the claim details. On the other hand, Sterling will perform the offset after 45 days if there is no response from you. Example of the claim details for the new claim is shown below after the offset.

### CLAIM DETAILS

The details of this claim show the denied amount of \$100.00 with denied reason 'Offset Debit Card Claim #1446880'.

### Claim Details

Claim Number:	1447008
Claim Date:	06/07/2014
Claim Type:	Healthcare FSA
Total Claim Amount:	\$100.00
Payee Name:	John Doe
Payee Address:	999 24th Street,Oakland, CA 94612

Service Start:	Service End:	Description:	Medical Code	Amount:	Patient Name:
06/07/2014	06/07/2014	Lab Test	Medical-Lab	\$ 100.00	John Doe

#### Claim Documents

Document Name	Uploaded
Lab Receipt.pdf	06/09/2014

#### Payment Information

Claim Status	Approved Amount	Paid Amount	Paid Date	Pended Amount	Denied Amount	Denied Reason	Reimbursement Method
Denied	\$ 0.00	\$ 0.00		\$ 0.00	\$ 100.00	Offset for Debit Card claim #1446880	Check

## SUSPENDED DEBIT CARD

If you have unsubstantiated debit card claims that are 45 days and older, your debit card will be automatically suspended. In order to reactivate it, you need to submit supporting documentation for the claim(s). You can see the days in 'Days Old' column.

Transaction Number	Transaction Date	Provider Name	Transaction Amount	Days Old	Status
1568965	04/15/2014		\$234.88	55	Unsubstantiated Claim



If you are unable to obtain documentation or have determined that the expense was ineligible and would prefer to pay the funds back, please mail a personal check to the address below along with the email notification received:

Sterling Administration  
475 14th Street, Suite #650  
Oakland, CA 94612

---

## MANAGING BANK ACCOUNTS

You may have multiple bank accounts associated with your Flexible Benefits Plan.

---

### TO ADD A NEW ACCOUNT

1. Go to 'Add/Edit Bank Accounts'
2. Click 'Add New Bank Account'
3. A form will appear on the page. Fill this out with your banking information and click 'Save.'

**Add New Bank Account**

Your Bank Routing Number and Account Number can be found on your check, bank statement, or online banking account. Because all banks are different, please contact your bank if you are unsure of these numbers.

• Required Information

• Bank Name	• Account Type	• Routing Number	• Account Number
<input type="text"/>	<input type="radio"/> Checking/Money Market Account <input type="radio"/> Saving	<input type="text"/>	<input type="text"/>

---

### TO REMOVE AN EXISTING ACCOUNT

1. Go to 'Add/Edit Bank Accounts'
2. Check the box in the row of the account you would like to remove and click 'Save'

---

### TO EDIT AN EXISTING ACCOUNT

1. Go to 'Add/Edit Bank Accounts'
2. Click the Edit icon in the row of the account you would like to edit.
3. A form will appear below with the account information.
4. Make the necessary changes and click 'Save'.

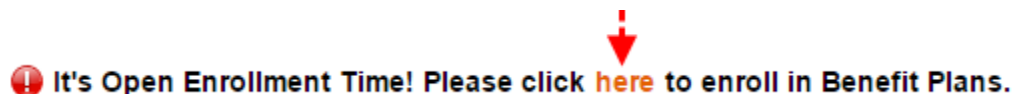
## PLAN ACTIONS

In 'Plan Actions' page, you may enroll in available plans during open enrollment period. In addition, you can submit changes to your plans based on qualifying events. These features are available for existing employees with online access already established.

### ONLINE ENROLLMENT OPTION FOR EXISTING EMPLOYEES

The existing employees can add new plans during open enrollment or renew their existing plans. The steps to perform these tasks are as follows:

1. Log in to <http://www.sterlingadministration.com/>
2. You will see the message below in 'Account Summary' page when it's open enrollment time then click on 'here':



3. You can also click on 'Plan Actions' tab on the left navigation menu. Once you land on 'Plan Actions' page, you will see the current benefit(s) your employer offers by clicking on 'Click here for more information.'

#### Your Company's Benefit Plan Information

The plans listed below are the current benefit(s) your employer offers. Please contact your employer for specific details on these plans. If you want to enroll, please click 'Enroll Now' button to start the process. 'Enroll Now' button will appear only during Open Enrollment and for a new hire within a specific period.

#### Company Provided Flexible Benefit Plans (FSA) [Click here for more information.](#)

Plan Type	Plan Start Date	Plan End Date	Min Annual Election	Max Annual Election
Dependent Care FSA	01/01/2014	12/31/2014		2500
Dependent Care FSA	01/01/2015	12/31/2015		2500
Healthcare FSA	01/01/2014	12/31/2014		2500
Healthcare FSA	01/01/2015	12/31/2015		2500
Ind Ins Premium	01/01/2014	12/31/2014		2000
Limited Purpose Healthcare FSA	01/01/2014	12/31/2014		2000
Limited Purpose Healthcare FSA	01/01/2015	12/31/2015		2000
Parking FSA	01/01/2014	12/31/2099		3000
Transit FSA	01/01/2014	12/31/2099		1560

**Enroll Now**

4. When you are ready, click on 'Enroll Now'. 'Enroll Now' button only appears in the following cases:
  - a) During Open Enrollment period.
  - b) Employer denies the plan.
  - c) Employee withdraws from a plan during open enrollment period.
  - d) TRN, PKG, UA1 offered by the Employer.
  - e)

- You will be landed on the plan page where you can click on the checkbox(es) of the plan type you wish to enroll.

### Flexible Benefit Plans (FSA)

#### Your Company's Benefit Plan Information

The plans listed below are the current benefit(s) your employer offer. For additional information on the specific details for these plans, please contact your employer. Click on the checkbox then 'Add Plan' to add.

Plan Type	Plan Start Date	Plan End Date	Open Enrollment Start Date	Open Enrollment End Date	Min Annual Election	Max Annual Election
<input checked="" type="checkbox"/> Dependent Care FSA	01/01/2015	12/31/2015	10/01/2014	11/14/2014	0	5000
<input checked="" type="checkbox"/> Parking FSA	01/01/2014	12/31/2099	10/17/2014	10/17/2014	0	3000
<input type="checkbox"/> Transit FSA	01/01/2014	12/31/2099	01/01/2014	10/17/2014	0	1560

Add Plan

*Note: If your Employer offers a Health Reimbursement Arrangement plan, you will see options to select either FSA or HRA as shown below before seeing the corresponding plan selection screen like the example above.*

#### Select the type of benefit you would like to enroll in or renew:

- ☐ Flexible Spending Account(FSA)
- ☐ Health Reimbursement Arrangement (HRA)

Continue

- After you have selected the plan type and clicked on 'Add Plan', the selected plan(s) will expand for you to fill in more data. The details for each field are described below.

#### Your Annual Election

To get an estimate on the contribution you will be making each pay period, please enter your information in the required fields and click on the 'Calculate' button. The value returned in the 'Estimated Pay Period Contribution' field serves as an estimation and is editable by you before you continue.

Your employer will review your submission and approve the contribution amount based upon your annual election and number of pay periods.

##### \*Required Information

Plan Type	*Effective Date	*Qualifying Event	*Annual Election \$	*Payroll Schedule	*1st Payroll Contribution Date (?)	Estimated Pay Period Contribution
Dependent Care FSA	01/01/2015	Open Enrollment	<input type="text"/>	Semimonthly	MM/DD/YY	<input type="text"/>
Parking FSA	11/02/2014		<input type="text"/>	Semimonthly	MM/DD/YY	<input type="text"/>

Calculate

Submit

#### Effective Date:

Date the plan starts for you. Must be between start and end date of the plan year.

#### Qualifying Event:

This will be defaulted to 'Open Enrollment'.

#### Annual Election:

The amount which you will contribute for the plan year.

#### Payroll Schedule:

Schedule to deduct funds from your payroll for contribution.

### 1st Payroll

#### Contribution Date:

First date to withdraw the funds from your payroll.

#### Estimated Pay Period

#### Contribution:

This field will be populated after entering/selecting the previous fields then clicking on 'Calculate'.

- Click 'Calculate' to populate the 'Estimated Pay Period Contribution' value then 'Submit' after completing all of the above fields.
- The confirmation page is shown below after submission where you can download your Enrollment Summary.

## You have successfully added your plan(s)!



Your plan has been successfully submitted to your employer. If you have any questions regarding this request, please contact your employer.

**Note:** If you would like to keep a record of the details you enrolled, please click 'Download Enrollment Summary'. Once you leave this page, you will not be able to return.



Download your Enrollment Summary



## ANNUAL ELECTION CHANGE

Annual election can be changed during Open Enrollment or when you have a Qualifying Event.




### DURING OPEN ENROLLMENT

- Log in to <http://www.sterlingadministration.com/>
- Click on 'Plan Actions' tab on the left navigation menu.
- 'Your Benefit Plan Information' module will show all of your plans.
- You can withdraw from all the plans that are in 'Pending Activation' status by click on the red x under 'Actions' column.

#### Your Benefit Plan Information

The plans listed below are your current benefit(s). If you would like to submit a change, please click on the icon under 'Actions' column of the corresponding plan.

#### Flexible Benefit Plans (FSA)







Plan Type	Plan Start Date	Plan End Date	Annual Election	Status	Actions
Dependent Care FSA	01/01/2015	12/31/2015	\$5,000.00	Pending Activation	
Healthcare FSA	01/01/2014	12/31/2014	\$100.00	Active	
Parking FSA	01/01/2014	12/31/2099	\$1,500.00	Pending Activation	

5. During 'Pending Activation' status, you can also edit the annual election by click on the edit icon.

### Your Benefit Plan Information

The plans listed below are your current benefit(s). If you would like to submit a change, please click on the icon under 'Actions' column of the corresponding plan.

#### Flexible Benefit Plans (FSA)

Plan Type	Plan Start Date	Plan End Date	Annual Election	Status	Actions
Dependent Care FSA	01/01/2015	12/31/2015	\$5,000.00	Pending Activation	 
Healthcare FSA	01/01/2014	12/31/2014	\$100.00	Active	 
Parking FSA	01/01/2014	12/31/2099	\$1,500.00	Pending Activation	 



6. In the editing page, you will see the following fields for all FSA products:

- **Plan** - This is the plan EE wants to change and it is not editable.
- **Type of Event** - Qualifying event list with 'Open Enrollment' as the default.
- **Effective Date** - The date EE wants this change to happen.
- **Plan Year** - This will not be editable and shows the current plan year.
- **New Annual Election Amount** - The new annual election amount EE wants.
- **New Payroll Schedule** - This will be pre-populated according to how ER payroll schedule was setup in SAM by the Benefits Department.
- **New 1<sup>st</sup> Payroll Contribution Date** - The new 1st payroll contribution date that EE wants.

## Change/Withdraw Benefit Plan



Your products are allowed to be changed here only during open enrollment or due to a qualifying event.

Plan	Dependent Care FSA
Type of Event	Open Enrollment ▼
Effective Date	01/01/2015 
Plan Year	01/01/2015-12/31/2015
New Annual Election Amount	5000
New Payroll Schedule	Semimonthly ▼
New 1st Payroll Contribution Date (?)	01/15/2015 
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	







## QUALIFYING EVENT

1. Log in to <http://www.sterlingadministration.com/>
2. Click on 'Plan Actions' tab on the left navigation menu.
3. 'Your Benefit Plan Information' module will show all of your plans.
4. Click on the edit icon under 'Actions' column for an 'Active' status plan you want to make changes.

**Your Benefit Plan Information**

The plans listed below are your current benefit(s). If you would like to submit a change, please click on the icon under 'Actions' column of the corresponding plan.

**Flexible Benefit Plans (FSA)**

Plan Type	Plan Start Date	Plan End Date	Annual Election	Status	Actions
Dependent Care FSA	01/01/2015	12/31/2015	\$5,000.00	Pending Activation	 
Healthcare FSA	01/01/2014	12/31/2014	\$100.00	Active	 
Parking FSA	01/01/2014	12/31/2099	\$1,500.00	Pending Activation	 

5. The following fields will appear for all FSA products:
  - **Plan** - This is the plan EE wants to change and it is not editable.
  - **Type of Event** - Qualifying event list which requires one selection.
  - **Effective Date** - The date EE wants this change to happen.
  - **Plan Year** - This will not be editable and shows the current plan year.
  - **Notes** - Additional information if required.
  - **Current Annual Election Amount** - The last updated annual election amount.
  - **New Annual Election Amount** - The new annual election amount EE wants.
6. 'Qualifying Event Change History' module is provided for you to view the changes you have made thus far.

### Qualifying Event/Annual Election Change



Use this form to advise your employer of your annual election change. Transit and Parking FSA can be changed at anytime. Other FSA products are allowed to be changed here only during open enrollment or due to a qualifying event.

Plan	Healthcare FSA
Type of Event	Select Qualifying Event
Effective Date	02/20/2014
Plan Year	01/01/2014-12/31/2014
Notes	
Current Annual Election Amount	100
New Annual Election Amount	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

#### Qualifying Event Change History

Plan	Type of Event	Effective Date	New Annual Election	Plan Year	Status	Notes
No Records found						

---

## UPDATE CONTACT INFO

Your Email ID and Phone number can be changed by clicking **Update Contact Info** tab in side navigation, which will open *Update Recovery Contact Info* page. refer [above 26](#)

---

## NOTIFICATION PREFERENCES

As Notification Preferences in side navigation and Alerts in Action Center section will navigate you to Notification Preferences page, you can click on any one of them. refer page [25](#)

Notification preferences page mainly contains **Service Related Notifications** and **Security Related Notifications** section, there you can subscribe or unsubscribe for Email and/or Text alerts.

---

## MESSAGE CENTER

All messages reside in this 'Message Center' page. Click on the subject line to view the message details. There are 2 options available: 1) Unread and 2) Delete. Check the box for the message then click on the button accordingly.

### Messages

<input type="checkbox"/>	Status	Subject	Date
<input type="checkbox"/>		Your Benefit Plans Have Been Submitted for Review	08/04/2020 01:57 AM
<input type="checkbox"/>		Your Benefit Plan Has Been Approved	07/27/2020 02:04 AM
<input type="checkbox"/>		Your Benefit Plan Has Been Approved	07/27/2020 02:04 AM
<input type="checkbox"/>		Your Benefit Plans Have Been Submitted for Review	07/27/2020 01:59 AM
<input type="checkbox"/>		Your Benefit Plans Have Been Submitted for Review	07/27/2020 01:59 AM
<input type="checkbox"/>		Your Benefit Plan Has Been Approved	07/20/2020 12:12 PM
<input type="checkbox"/>		Your Benefit Plan Has Been Approved	07/20/2020 12:12 PM
<input type="checkbox"/>		Your Benefit Plans Have Been Submitted for Review	07/17/2020 03:05 AM
<input type="checkbox"/>		Your Benefit Plans Have Been Submitted for Review	07/17/2020 03:05 AM
<input type="checkbox"/>		Your Qualifying Event Change Has Been Submitted for Review	07/16/2020 07:18 AM