MidAmerica **Journey**

Participant Overview Guide
Your **journey** begins here.

Welcome to **MidAmerica Journey**, your new Participant Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Accounts (FSAs), and/or Health Reimbursement Arrangements (HRAs).

The Participant Portal is convenient and easy to use. Anytime access to the portal allows you to:

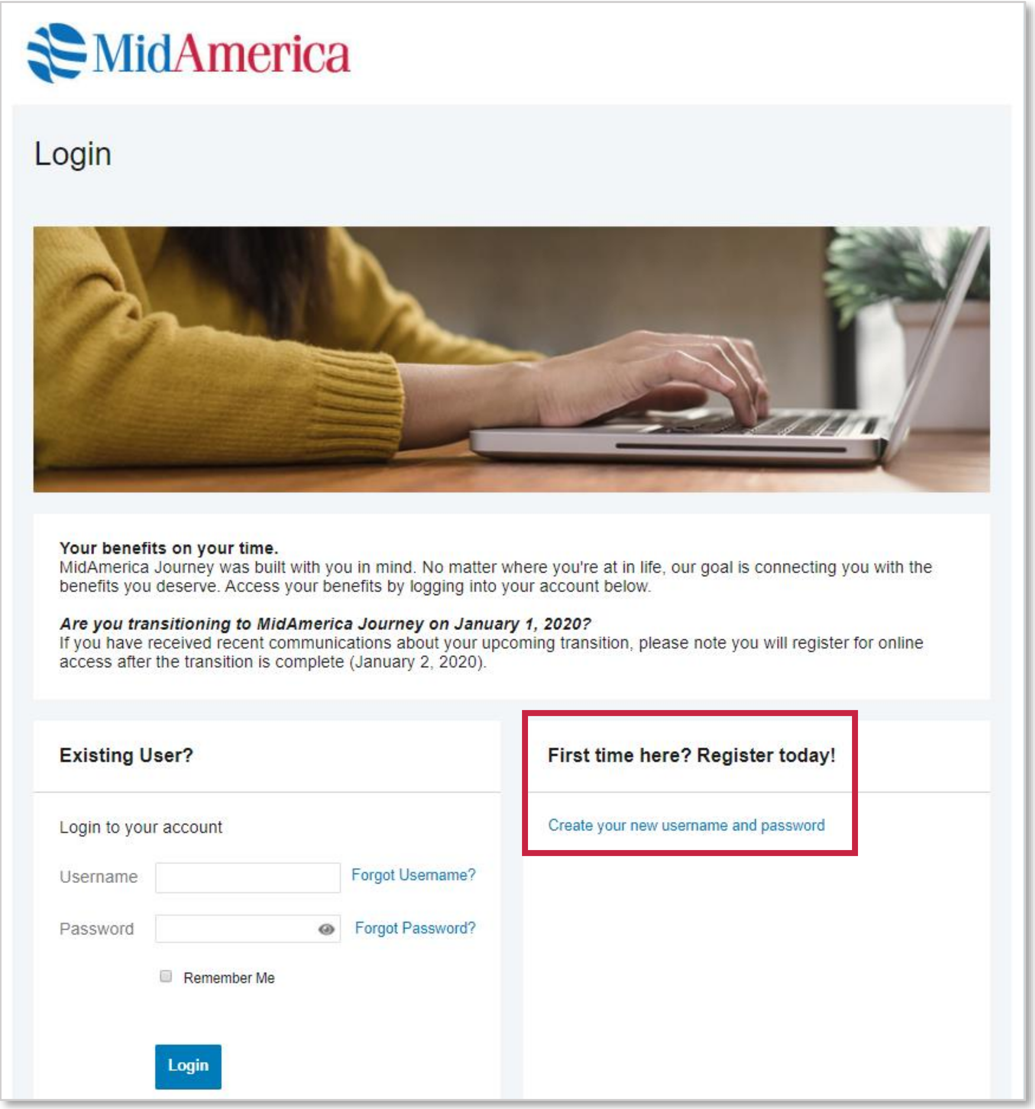
- File a claim online
- Upload receipts and track expenses
- View account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Hover over or click on the four tabs at the top.

Accessing the portal for the first time

- Go to www.myMidAmericaJourney.com
- If this is your first time accessing the portal, you would select **Create your new username and password**.
- Next, you would simply follow the prompts on the screen to enter your identifying details, select your security questions as well as create your username and password.



Understanding your homepage

Here's a quick glance at what you can quickly access once you log in:

I Want To Section

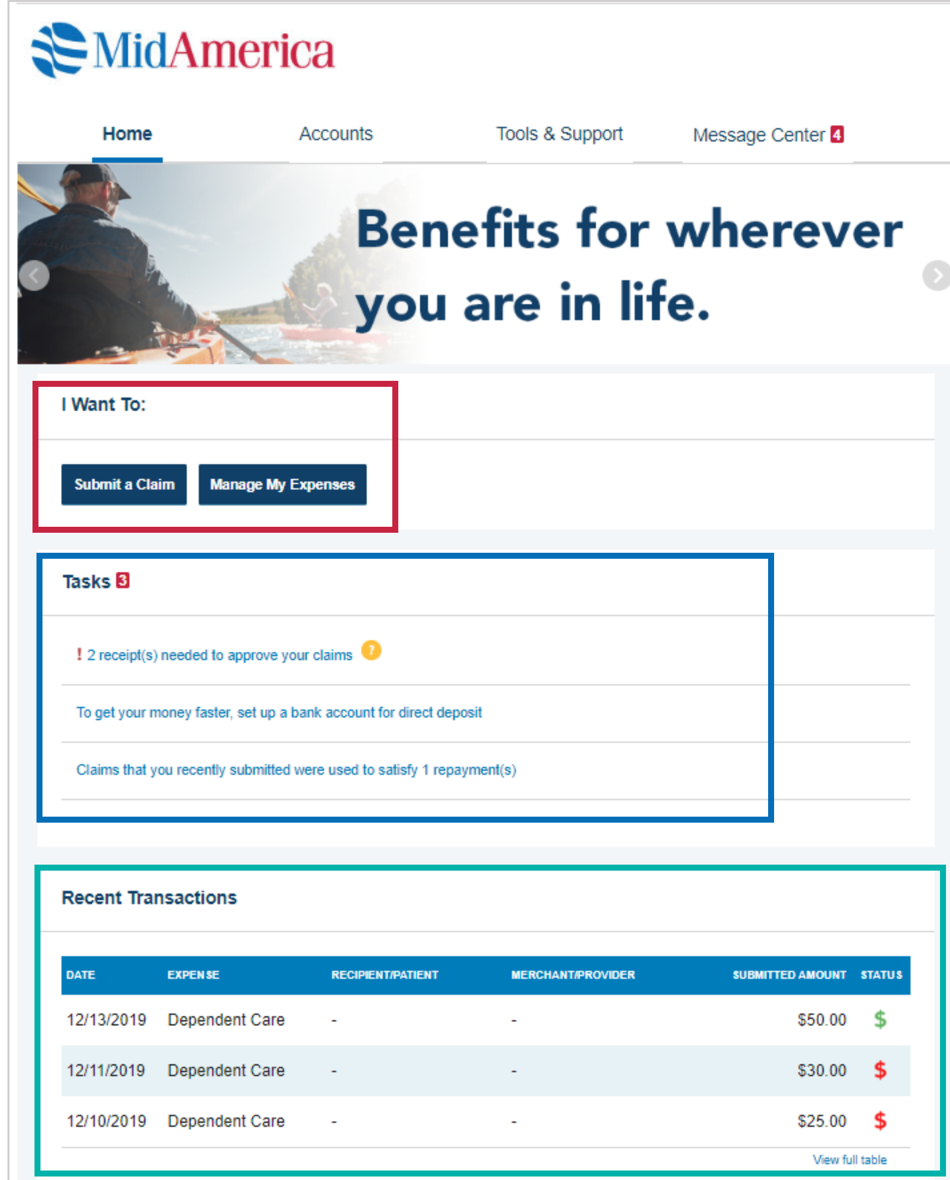
- Quickly access the claims submission form and expense management

Tasks

- Alerts and relevant links that enable to you keep current on your accounts

Recent Transaction

- Snapshot of recent transaction history and the status



Understanding your homepage, cont.

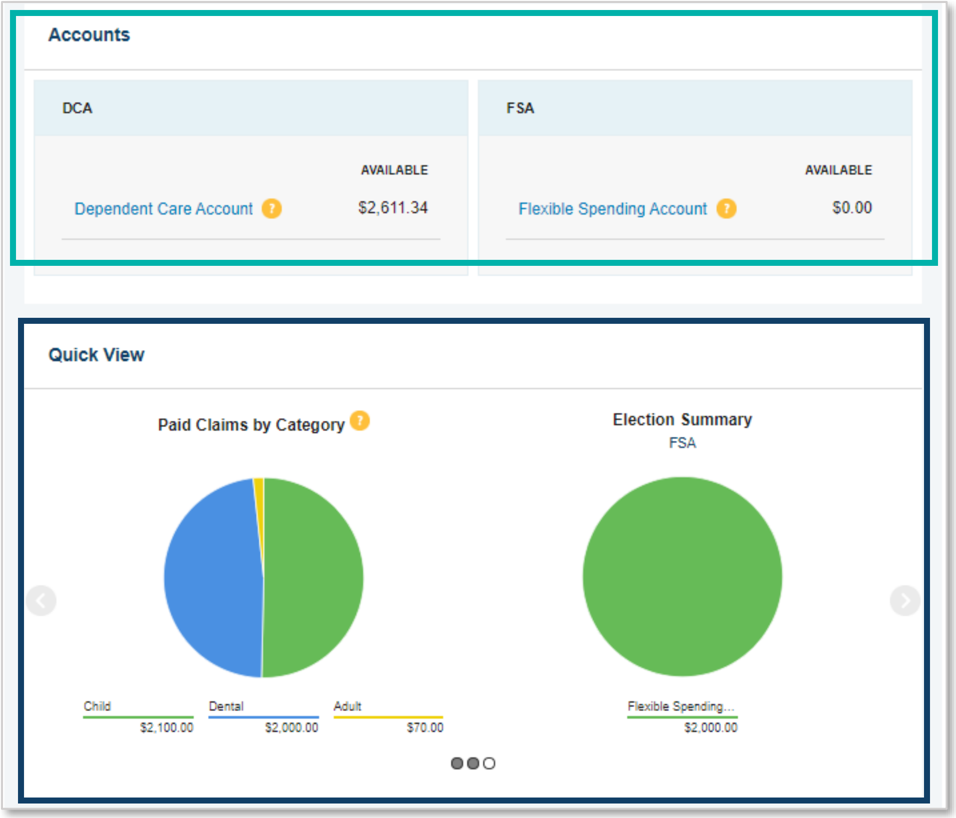
Accounts

- Snapshot of your available account balances
- Click each account type to link to view claim details for that account

Quick View

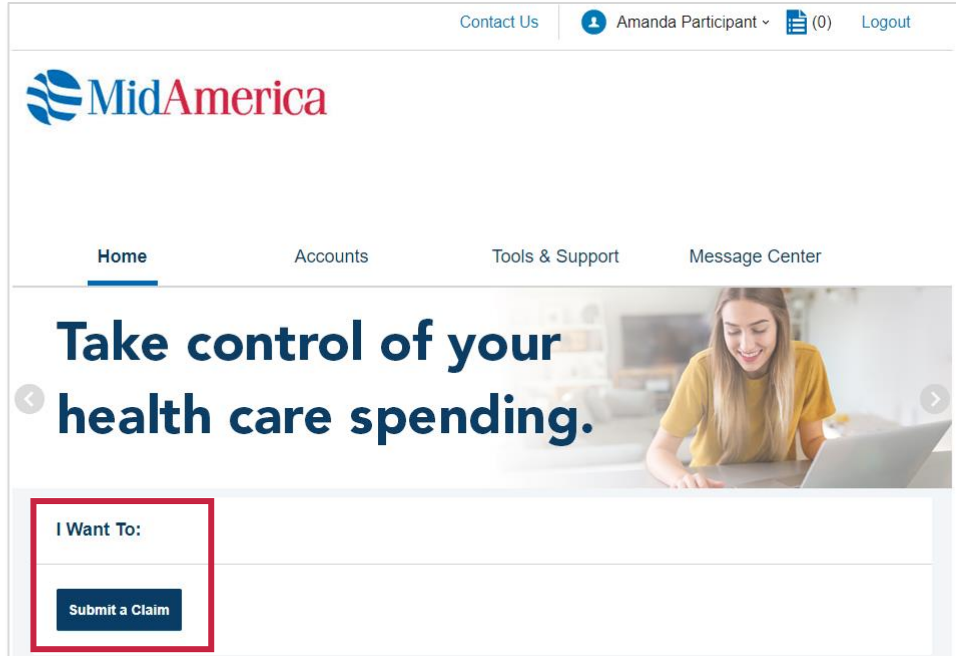
- Graphically displays some of your key account information.

You can also hover over the tabs at the top of the page for more in-depth account information.

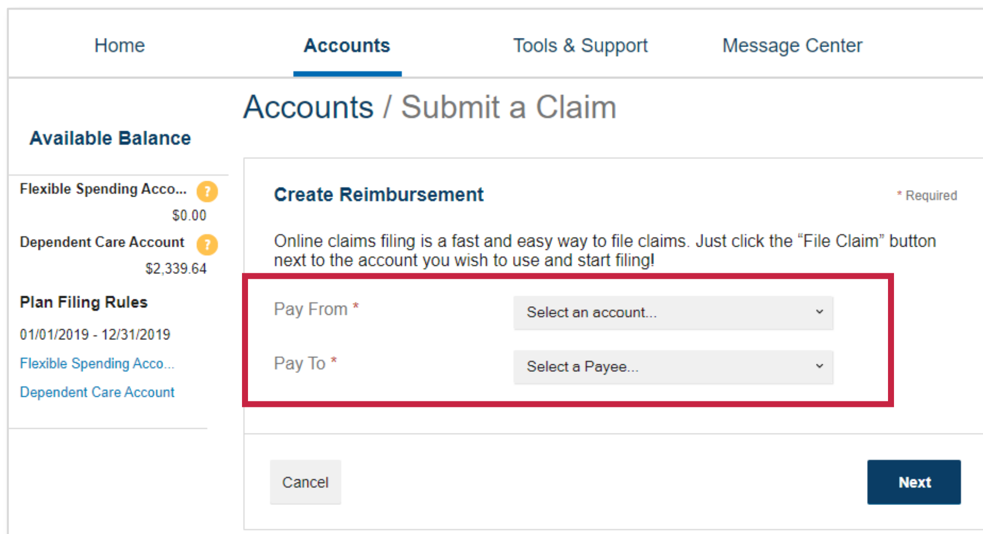


Submitting Claims

- From the homepage, select **Submit a Claim** from the I Want To section

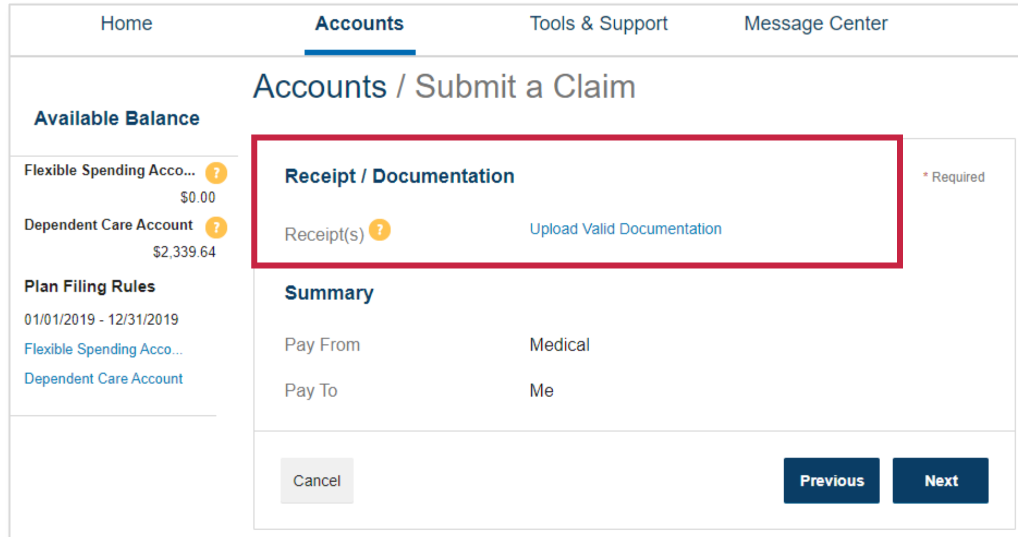


- Next, select the account you wish to be reimbursed from and to whom you would like the reimbursement paid to.
- Click **Next**

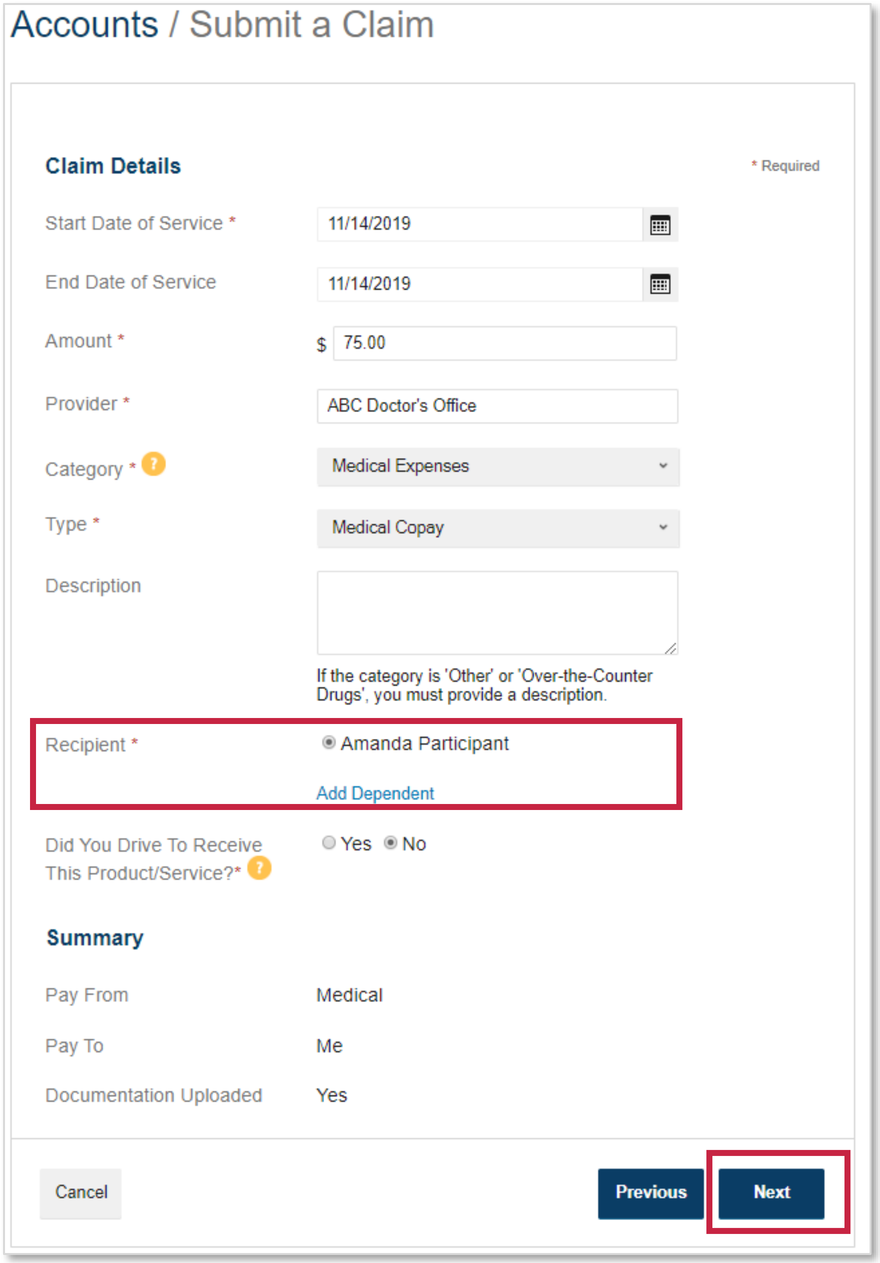


- From the next screen, upload your corresponding documentation. Common forms of documentation include:
    - The Explanation of Benefits (EOB) statement returned to you from the insurance carrier indicating the amount you are responsible for
    - Copay receipts if you are covered under a managed care or prescription drug plan
    - If there is no insurance for the health care expenses, submit an itemized bill with the following:
    - Name of the provider and patient
    - Service cost, date, and description
    - Notation when there is no coverage

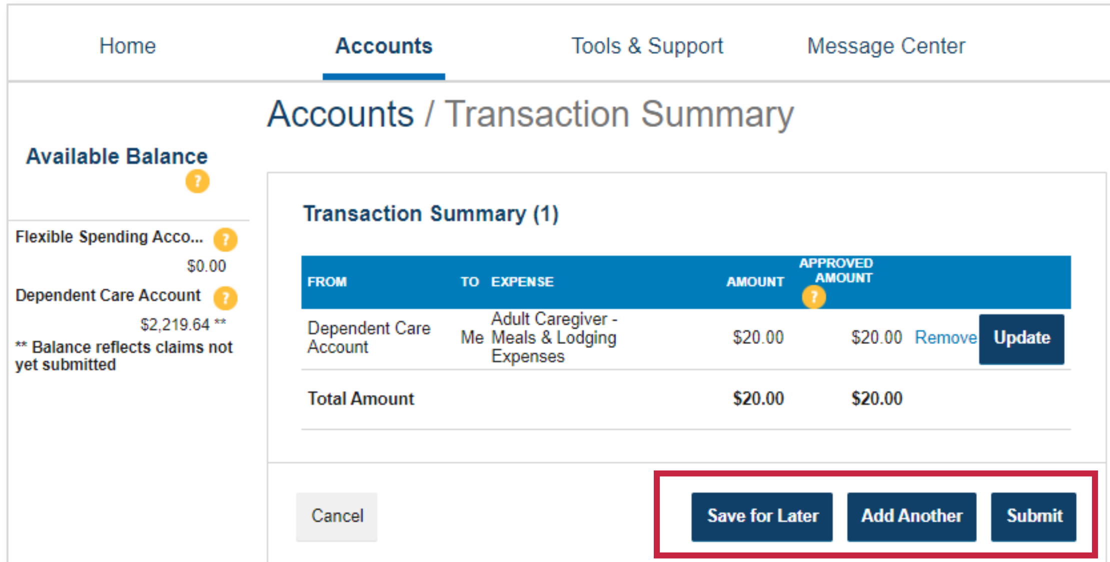
- Once uploaded, click **Next**



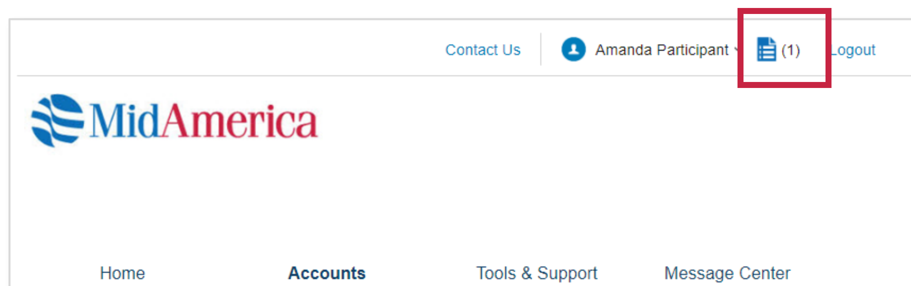
- Next, enter in your claim details
- If you would to add a dependent, you can do so from this screen. Once the dependent has been added, their name will appear as an option in the recipient section.
- Once satisfied, click **Next**



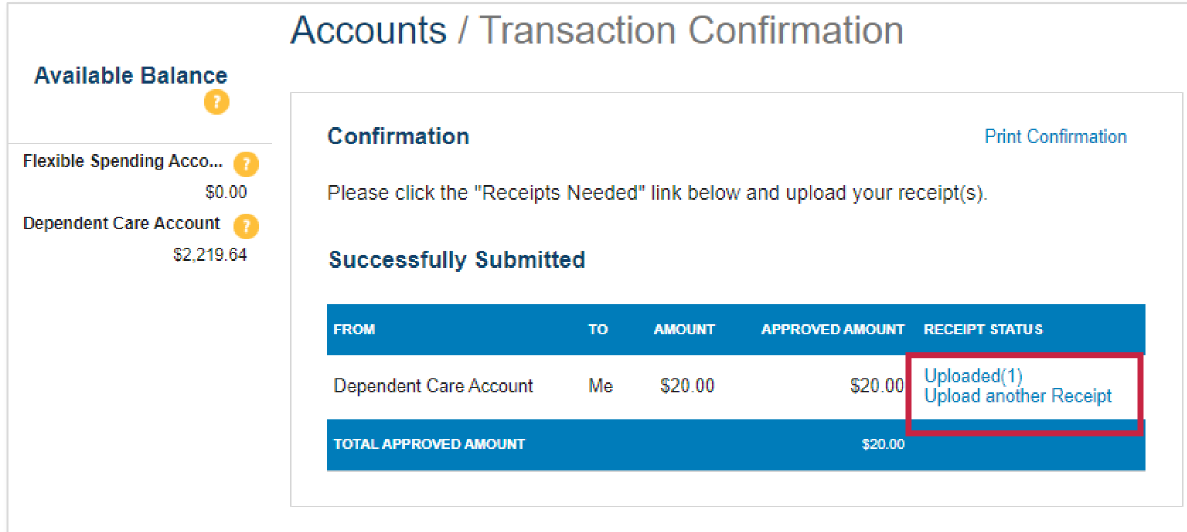
- From the next screen, you will see your transaction summary.
- If you are satisfied with your submission, select **Submit.**
- You can also **Add Another** claim from this screen or **Save for Later.**



- **Quick tip!** Until you submit your claim for processing, you will see a claim count appear next to the document icon at the top of the screen. Once you submit your claim, that count will go down to zero.

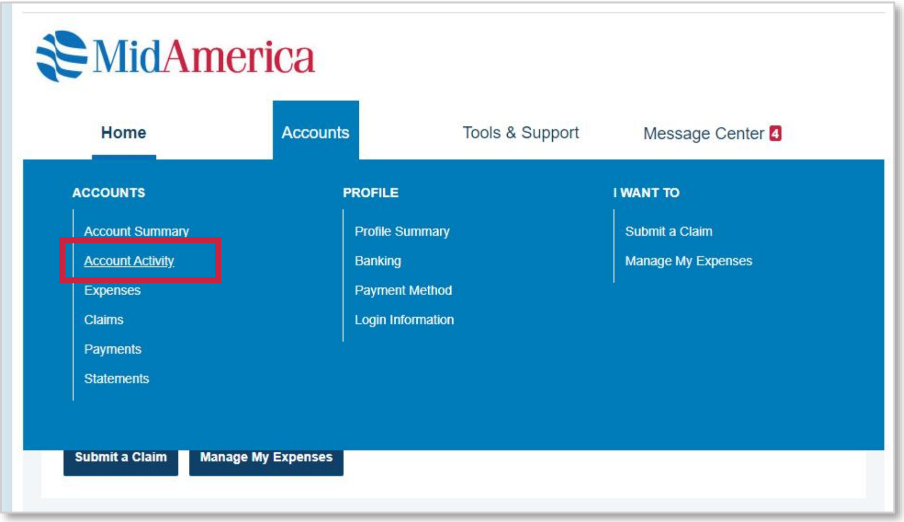


- Once you submit your claim, you will be redirected to a confirmation page. You will also be sent a confirmation email.
- If you need to upload additional receipts to your claim, you can do so from this screen.



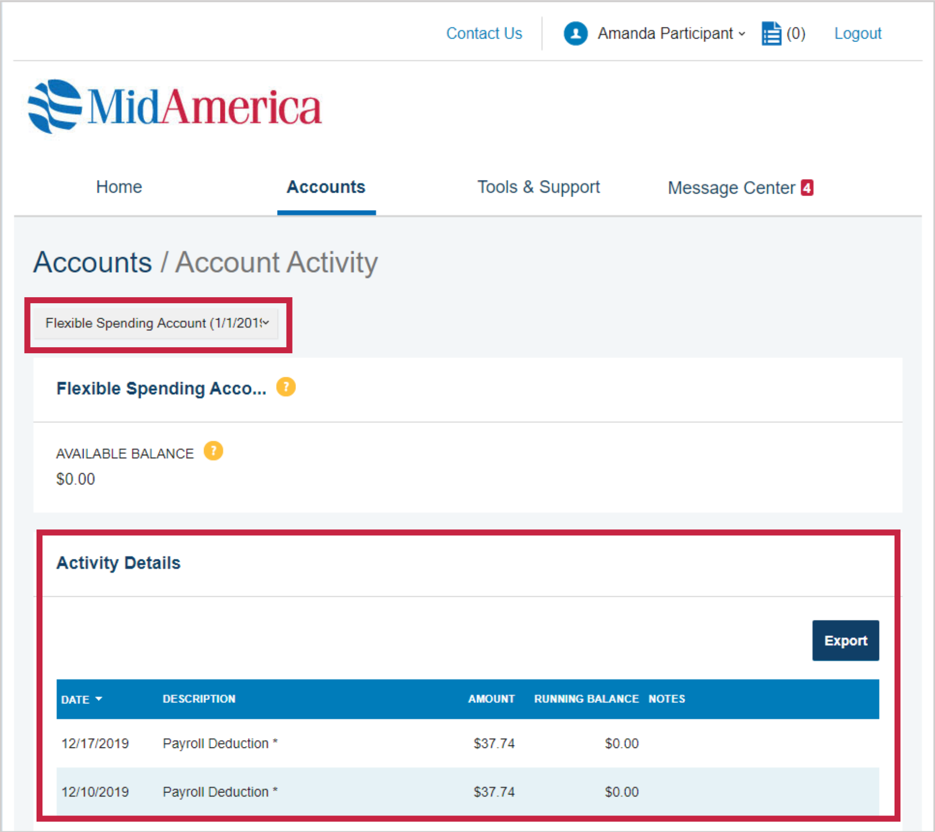
Viewing Account Balances and Activity

- Within the Accounts tab, select **Account Activity.**

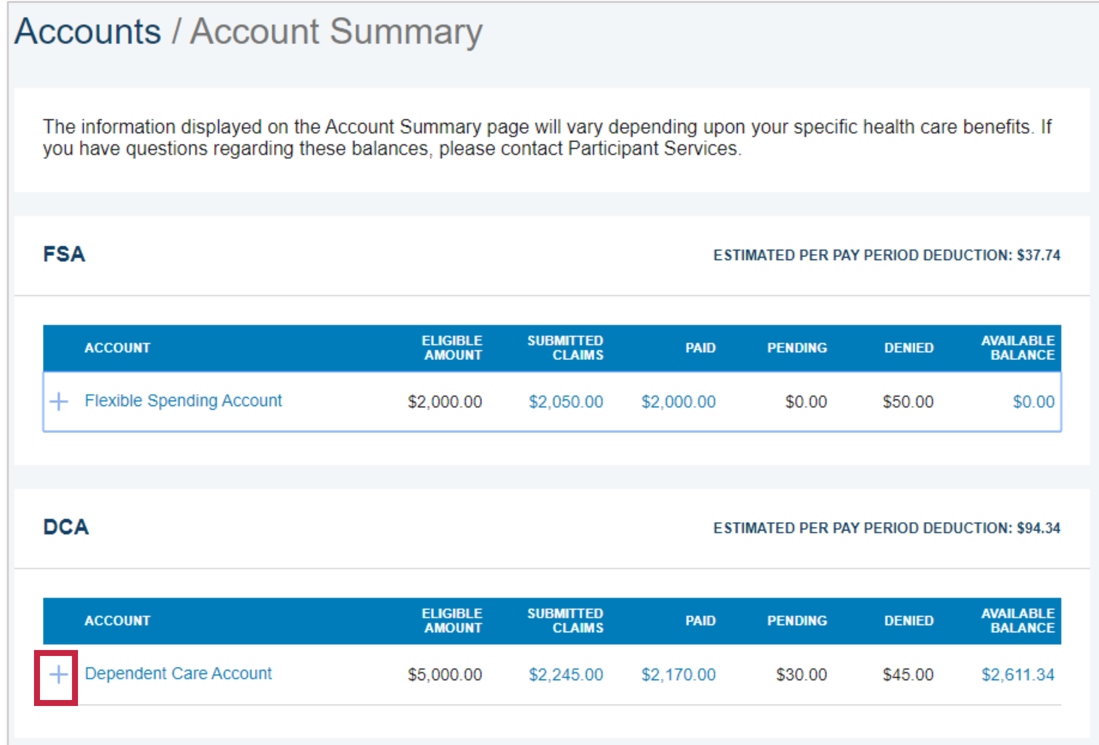


- From the top of the next screen, you can select which account you would like to view activity on (if you have multiple accounts).

- Activity details can be found farther down on the page.



- To view account balances, select **Account Summary** from the Accounts drop-down menu.
- From the next page, you can view the details of your plans at an account level.
- To learn more about a particular account, select the "plus" symbol next to the plan.



Accounts / Account Summary

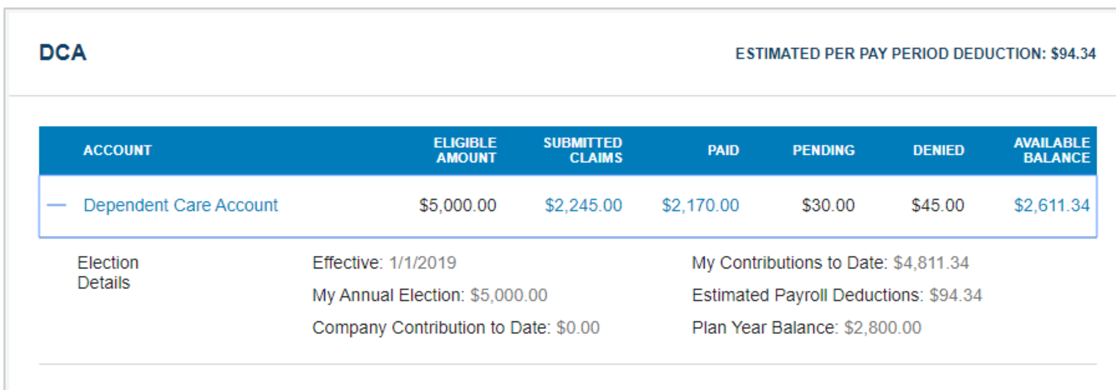
The information displayed on the Account Summary page will vary depending upon your specific health care benefits. If you have questions regarding these balances, please contact Participant Services.

FSA ESTIMATED PER PAY PERIOD DEDUCTION: $37.74

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Flexible Spending Account	$2,000.00	$2,050.00	$2,000.00	$0.00	$50.00	$0.00

DCA ESTIMATED PER PAY PERIOD DEDUCTION: $94.34

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Dependent Care Account	$5,000.00	$2,245.00	$2,170.00	$30.00	$45.00	$2,611.34



DCA ESTIMATED PER PAY PERIOD DEDUCTION: $94.34

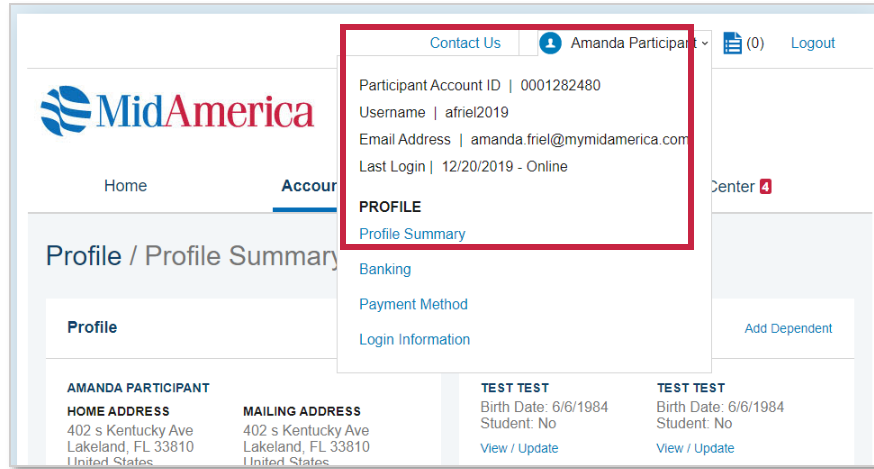
ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
— Dependent Care Account	$5,000.00	$2,245.00	$2,170.00	$30.00	$45.00	$2,611.34

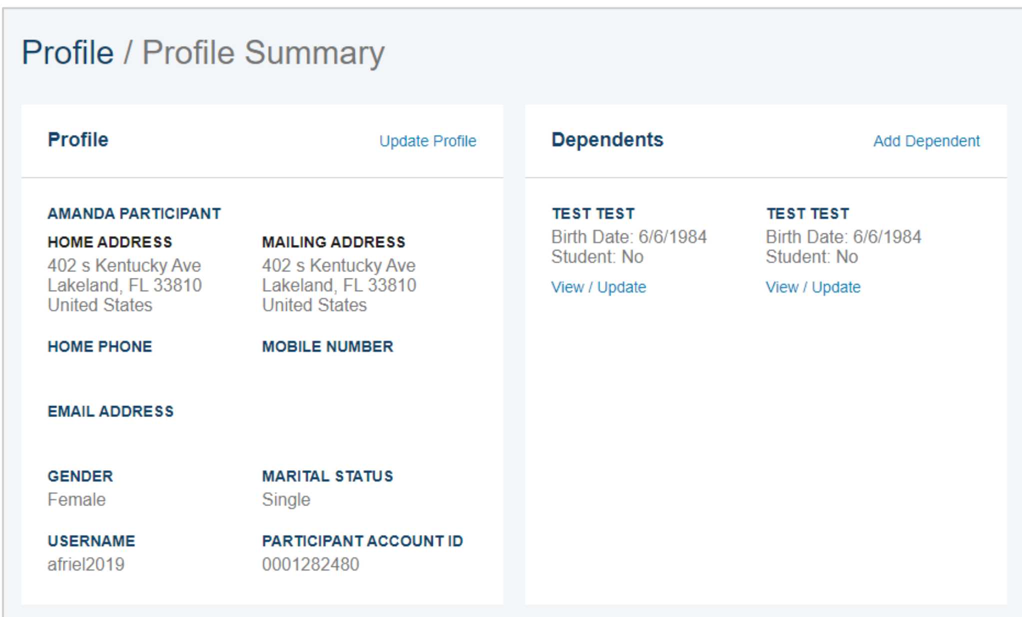
Election Details	Effective: 1/1/2019	My Contributions to Date: $4,811.34
	My Annual Election: $5,000.00	Estimated Payroll Deductions: $94.34
	Company Contribution to Date: $0.00	Plan Year Balance: $2,800.00

Updating Profile, Banking, Payment Method and Login Information

Updating Census Information and Adding Dependents

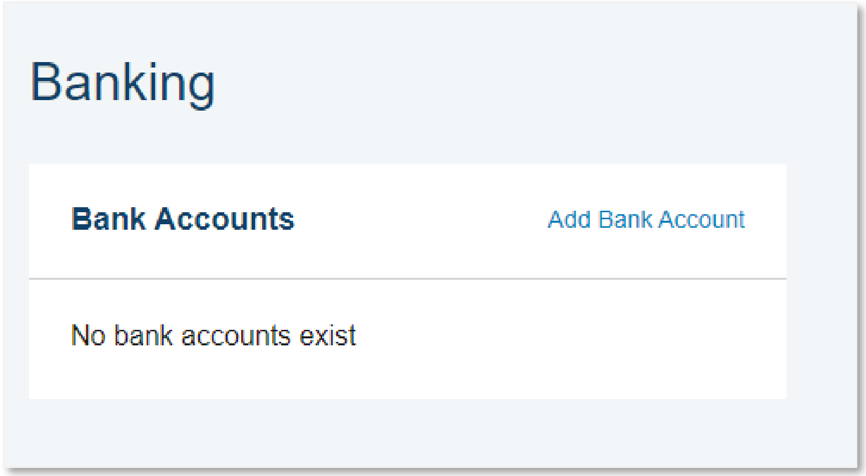
- Select your name in the top right-hand corner.
- Next, select **Profile Summary**
- From here, you can update your address, phone number, email address as well as add dependents.

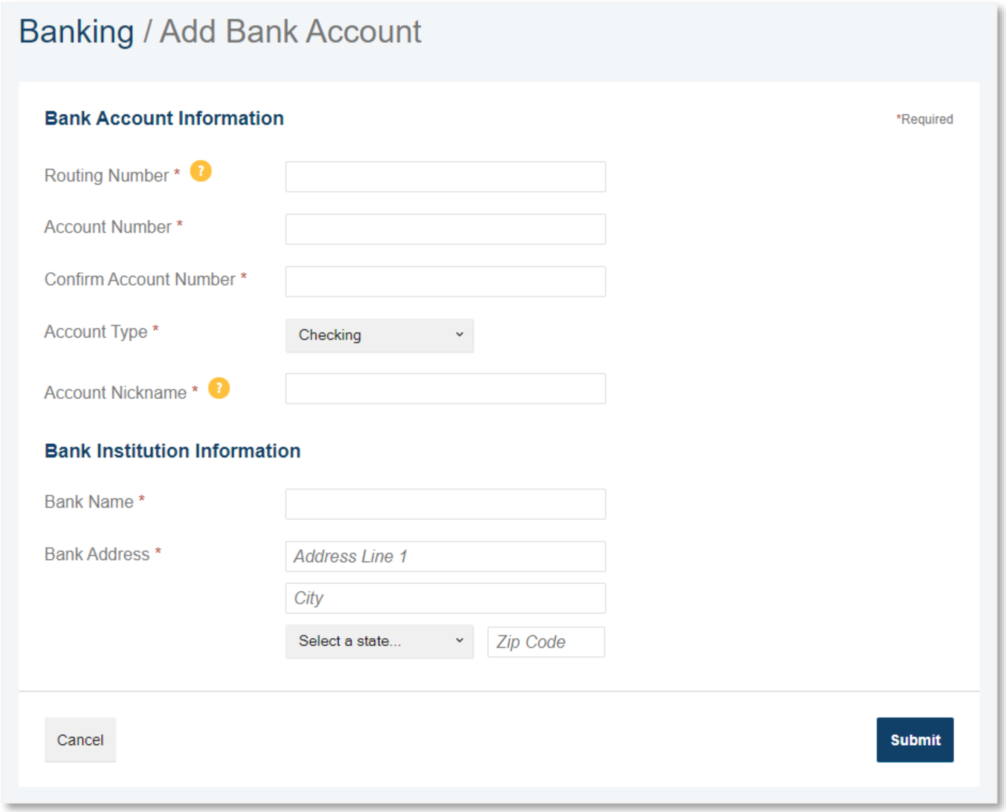




Add a Bank Account

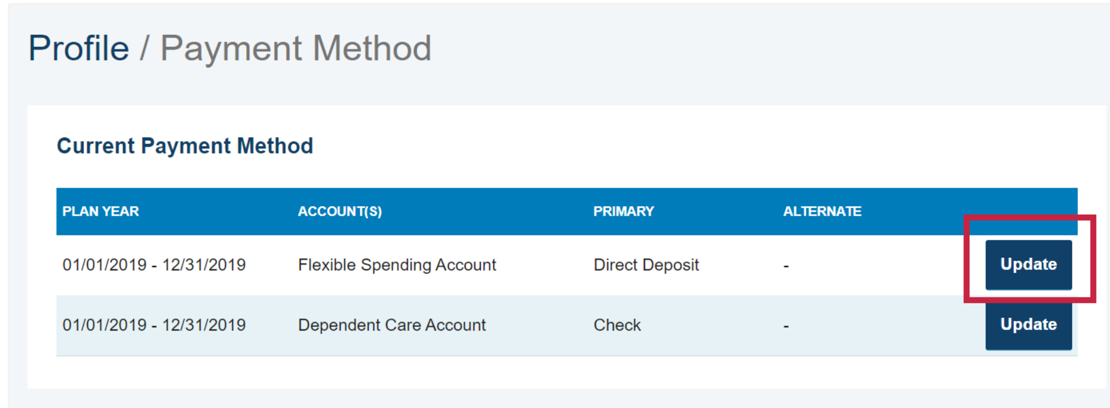
- Select your name in the top right-hand corner.
- Next, select **Banking.**
- From here, you can add a new bank account or manage an existing account. Please note to establish direct deposit, you must first add your bank account.

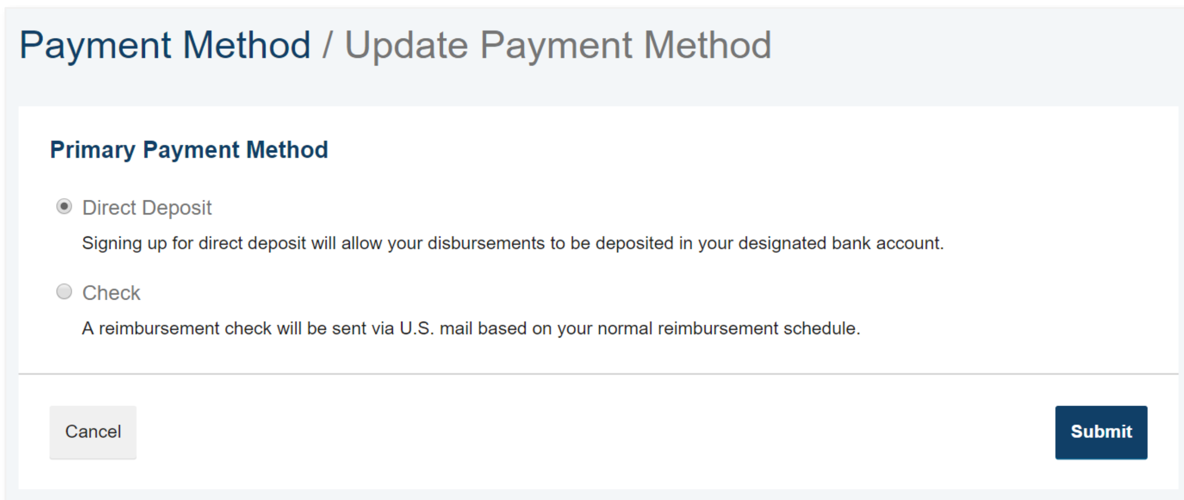




Managing Payment Methods

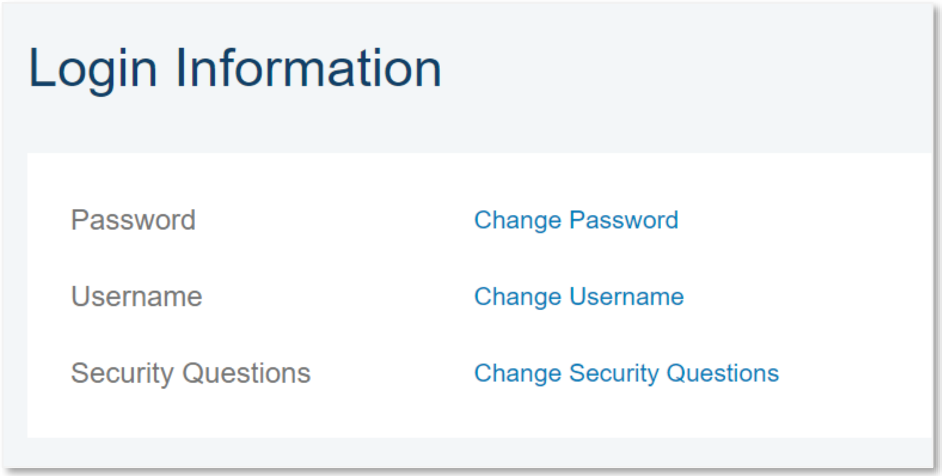
- Select your name in the top right-hand corner.
- Next, select **Payment Method.**
- From here, you can choose how you wish to be reimbursed from each of your benefit accounts.





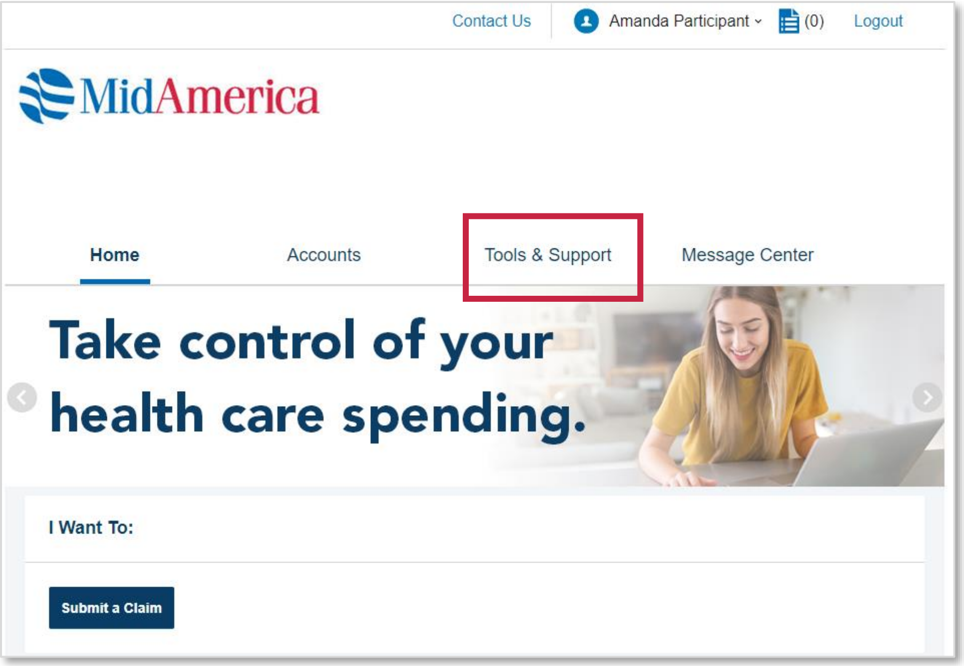
Updating Login Information

- Select your name in the top right-hand corner.
- Next, select **Login Information.**
- From here, you can update your username, password and your security questions.



Download Plan Forms and View Plan Information

- Select **Tools & Support** from the top navigation
- From this page, you can view high-level details about your benefit, download relevant plan forms and access contact information if you need help.



Questions?
If you have questions about MidAmerica Journey, please email us at healthaccountservices@myMidAmerica.com or give us a call at (855) 329-0095.