



## 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:

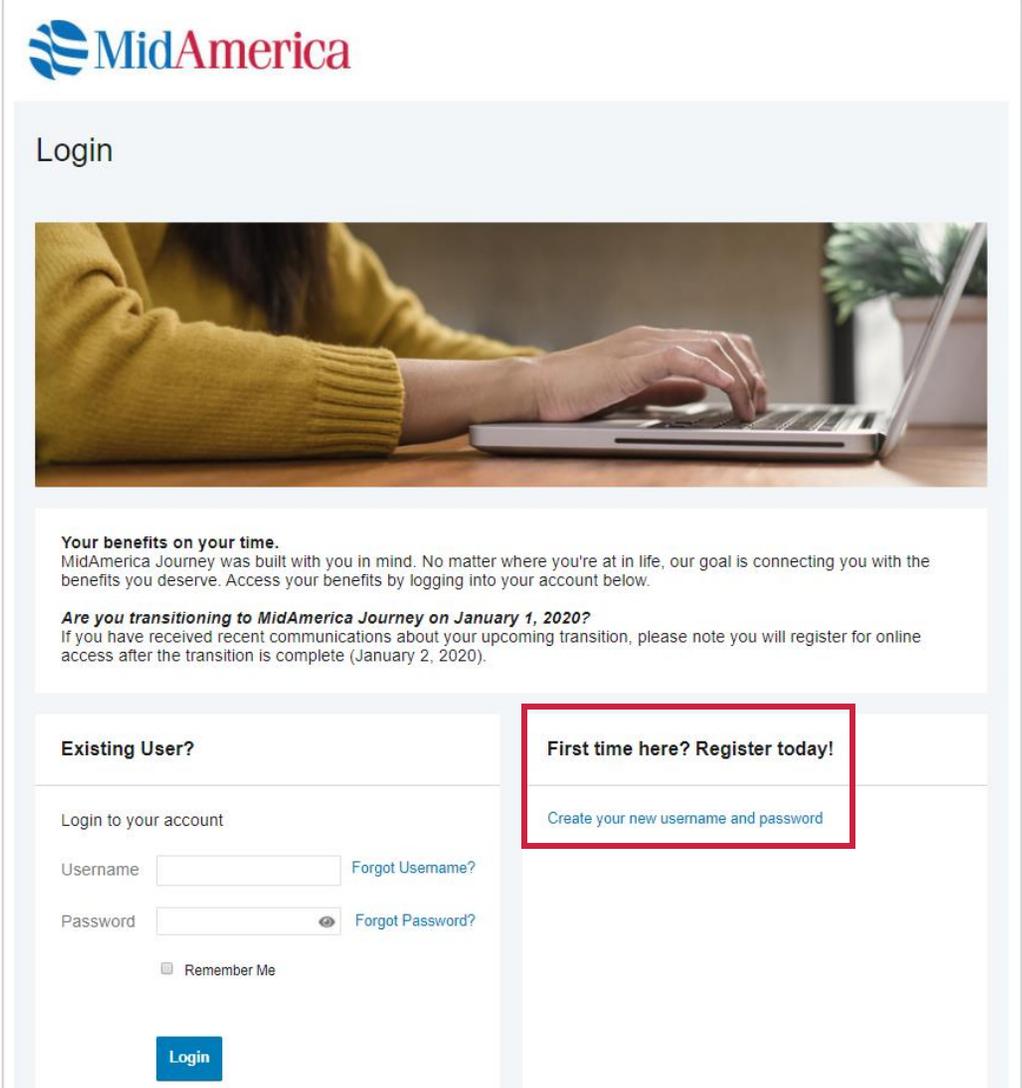
- File a claim online
- Upload receipts and track expenses
- View account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download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



**MidAmerica**

### Login



**Your benefits on your time.**  
MidAmerica Journey was built with you in mind. No matter where you're at in life, our goal is connecting you with the benefits you deserve. Access your benefits by logging into your account below.

**Are you transitioning to MidAmerica Journey on January 1, 2020?**  
If you have received recent communications about your upcoming transition, please note you will register for online access after the transition is complete (January 2, 2020).

**Existing User?**

Login to your account

Username  [Forgot Username?](#)

Password  [Forgot Password?](#)

Remember Me

[Login](#)

**First time here? Register today!**

[Create your new 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

The screenshot shows the MidAmerica homepage with the following elements:

- Navigation:** Home, Accounts, Tools & Support, Message Center (4)
- Hero Banner:** "Benefits for wherever you are in life." with an image of a person kayaking.
- I Want To Section (Red Box):** Contains two buttons: "Submit a Claim" and "Manage My Expenses".
- Tasks Section (Blue Box):** Contains a notification: "2 receipt(s) needed to approve your claims" with a help icon. Below it are links: "To get your money faster, set up a bank account for direct deposit" and "Claims that you recently submitted were used to satisfy 1 repayment(s)".
- Recent Transactions Section (Green Box):** Contains a table with the following data:

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
12/13/2019	Dependent Care	-	-	\$50.00	✓
12/11/2019	Dependent Care	-	-	\$30.00	✗
12/10/2019	Dependent Care	-	-	\$25.00	✗

View full table

## Understanding your homepage, cont.

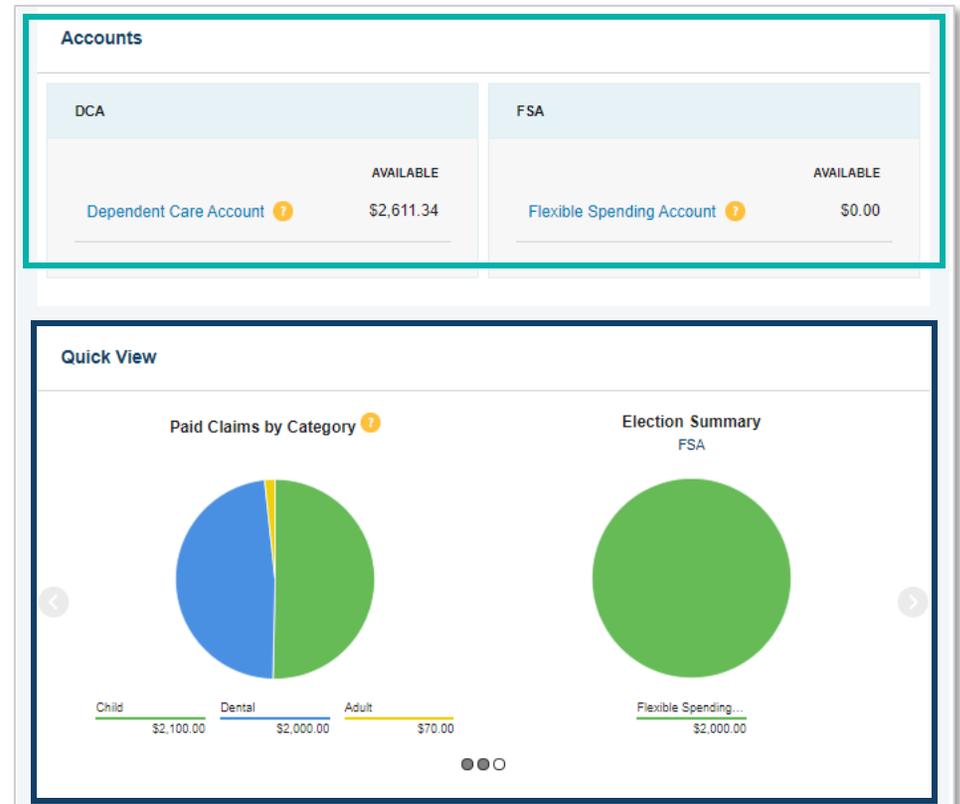
### Accounts

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

### Quick View

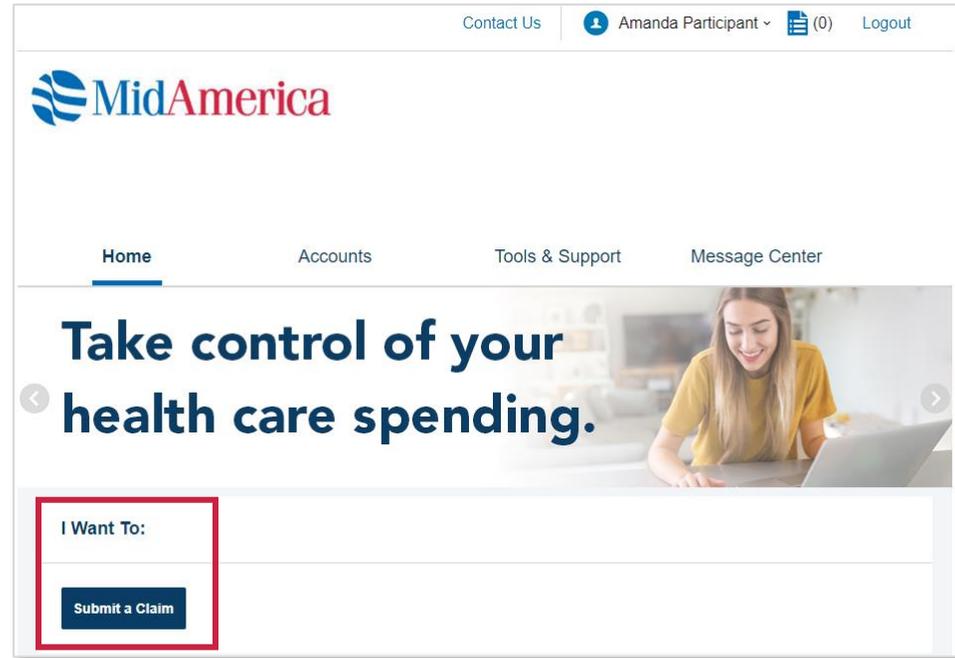
- Graphically displays some of your key account information.

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

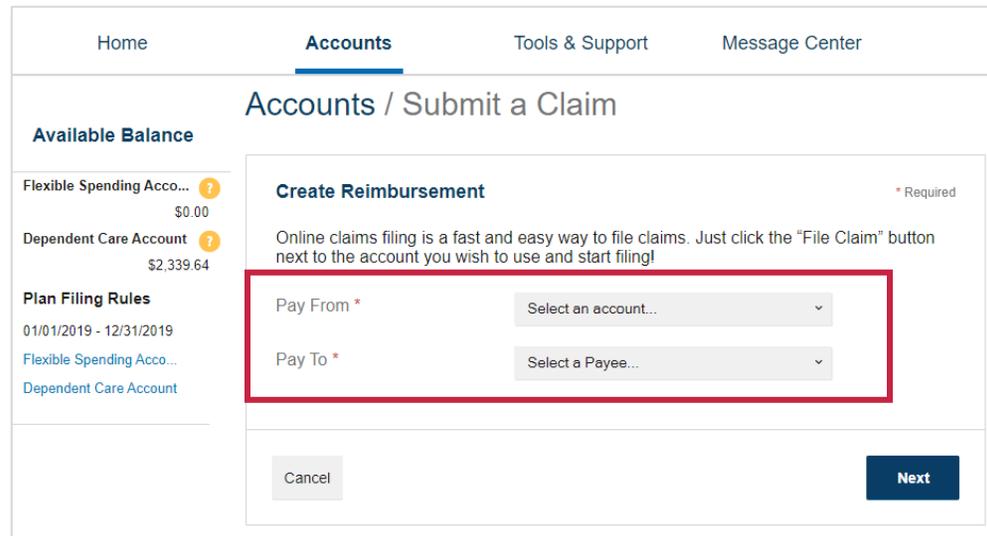


## Submitting Claims

- 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**

The screenshot displays the 'Accounts / Submit a Claim' page. At the top, there are navigation links for 'Home', 'Accounts', 'Tools & Support', and 'Message Center'. The main heading is 'Accounts / Submit a Claim'. On the left, under 'Available Balance', there are two accounts: 'Flexible Spending Account' with a balance of \$0.00 and 'Dependent Care Account' with a balance of \$2,339.64. Below this is the 'Plan Filing Rules' section, indicating the period from 01/01/2019 to 12/31/2019. The main content area is divided into two sections: 'Receipt / Documentation' and 'Summary'. The 'Receipt / Documentation' section is highlighted with a red border and contains a 'Receipt(s)' label and an 'Upload Valid Documentation' link. The 'Summary' section shows 'Pay From: Medical' and 'Pay To: Me'. At the bottom, there are three buttons: 'Cancel', 'Previous', and '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**

### Accounts / Submit a Claim

**Claim Details** \* Required

Start Date of Service \*

End Date of Service

Amount \* \$

Provider \*

Category \*

Type \*

Description

If the category is 'Other' or 'Over-the-Counter Drugs', you must provide a description.

Recipient \*  Amanda Participant  
[Add Dependent](#)

Did You Drive To Receive This Product/Service? \*  Yes  No

**Summary**

Pay From Medical

Pay To Me

Documentation Uploaded Yes

- 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**.

Home Accounts Tools & Support Message Center

### Accounts / Transaction Summary

**Available Balance** ⓘ

Flexible Spending Acco... ⓘ \$0.00

Dependent Care Account ⓘ \$2,219.64 \*\*

\*\* Balance reflects claims not yet submitted

**Transaction Summary (1)**

FROM	TO EXPENSE	AMOUNT	APPROVED AMOUNT ⓘ	
Dependent Care Account	Adult Caregiver - Meals & Lodging Expenses	\$20.00	\$20.00	Remove Update
<b>Total Amount</b>		<b>\$20.00</b>	<b>\$20.00</b>	

Cancel Save for Later Add Another Submit

- **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.

Contact Us Amanda Participant (1) Logout

**MidAmerica**

Home Accounts Tools & Support Message Center

- 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.

### Accounts / Transaction Confirmation

**Available Balance** ?

---

Flexible Spending Acco... ?  
\$0.00

Dependent Care Account ?  
\$2,219.64

[Print Confirmation](#)

**Confirmation**

Please click the "Receipts Needed" link below and upload your receipt(s).

**Successfully Submitted**

FROM	TO	AMOUNT	APPROVED AMOUNT	RECEIPT STATUS
Dependent Care Account	Me	\$20.00	\$20.00	<div style="border: 2px solid red; padding: 2px;">           Uploaded(1)            Upload another Receipt         </div>
<b>TOTAL APPROVED AMOUNT</b>			\$20.00	

## Viewing Account Balances

- 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

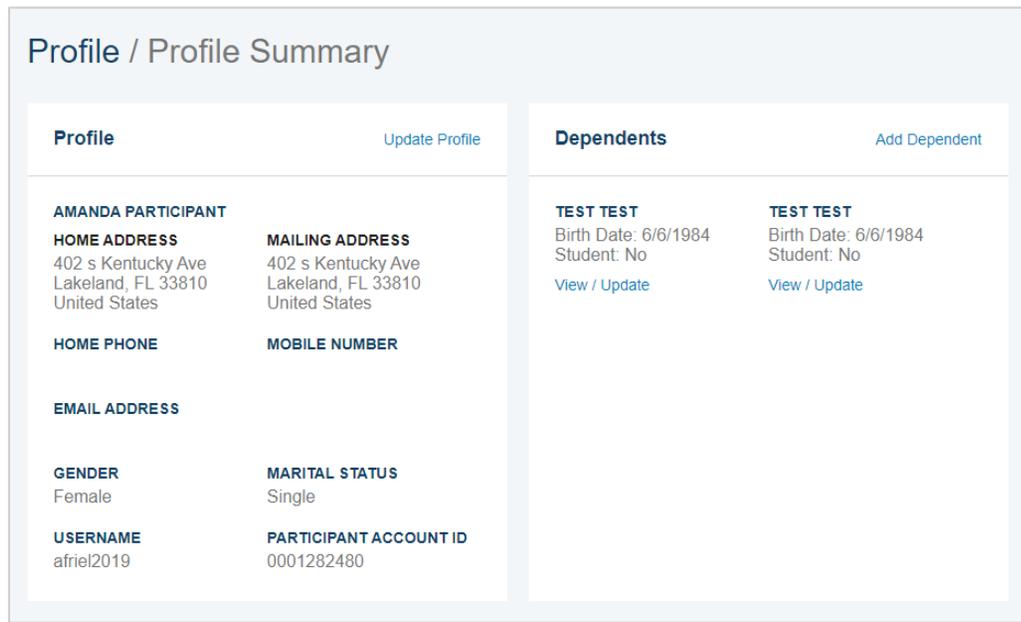
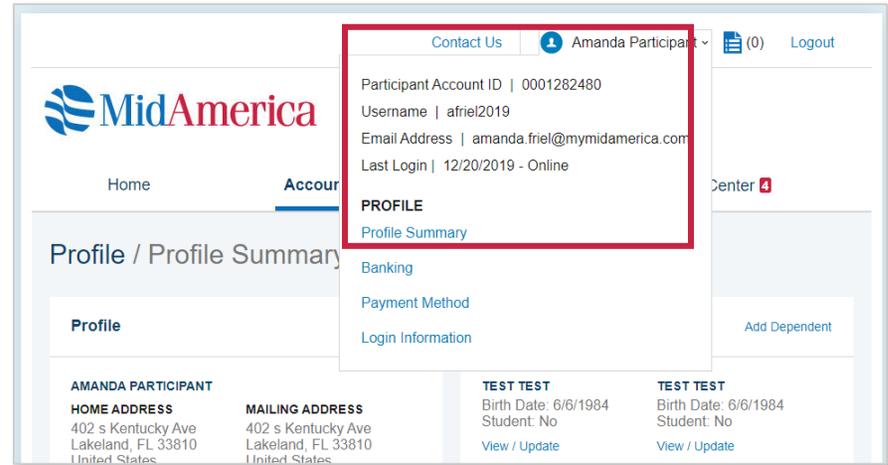
Election Details

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

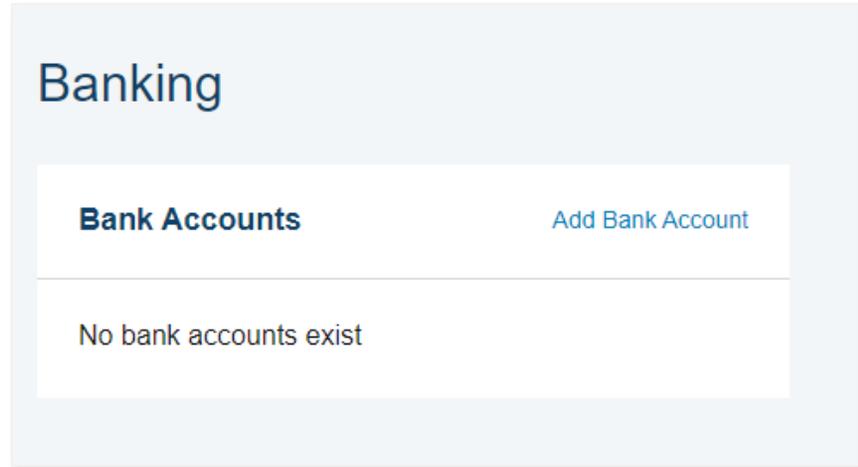
## Updating Census Information and Adding Dependents

- 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.



### Banking / Add Bank Account

**Bank Account Information** \*Required

Routing Number \* 

Account Number \*

Confirm Account Number \*

Account Type \*

Account Nickname \* 

**Bank Institution Information**

Bank Name \*

Bank Address \*

## 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.

### Profile / Payment Method

#### Current Payment Method

PLAN YEAR	ACCOUNT(S)	PRIMARY	ALTERNATE	
01/01/2019 - 12/31/2019	Flexible Spending Account	Direct Deposit	-	<a href="#">Update</a>
01/01/2019 - 12/31/2019	Dependent Care Account	Check	-	<a href="#">Update</a>

### Payment Method / Update Payment Method

#### Primary Payment Method

Direct Deposit

Signing up for direct deposit will allow your disbursements to be deposited in your designated bank account.

Check

A reimbursement check will be sent via U.S. mail based on your normal reimbursement schedule.

[Cancel](#)

[Submit](#)

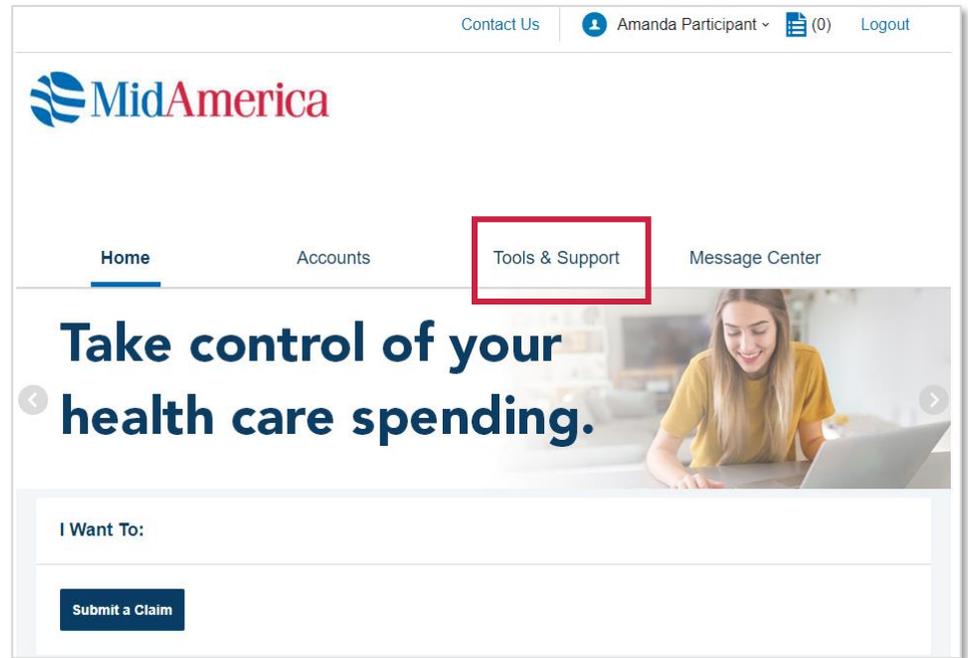
## Updating Login Information

- 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.

Login Information	
Password	<a href="#">Change Password</a>
Username	<a href="#">Change Username</a>
Security Questions	<a href="#">Change Security Questions</a>

## 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](mailto:healthaccountservices@myMidAmerica.com) or give us a call at (855) 329-0095.