An Employee’s Guide to Accessing your FlexPlan Benefits Online

www.GuardianAnytime.com

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The Guardian Life Insurance Company of America
FlexPlan Benefits on www.GuardianAnytime.com

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About FlexPlan Benefits on www.GuardianAnytime.com

You can easily access your FlexPlan and other Guardian benefits easily at www.GuardianAnytime.com. From reviewing your benefits information to checking the status of a claim to printing forms and plan materials, it is all at your fingertips online.

When it comes to your FlexPlan benefits, you can:

- Instantly add or change personal and direct-deposit information.
- Quickly create and upload claims or find out what claims have been paid and when.
- Effortlessly track payments and account balances.
- Coming soon! View secure messages from your plan administrator concerning your benefits.
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Getting started
To start accessing your FlexPlan Benefits on www.GuardianAnytime.com, you need a username and a password.

Register for Guardian Anytime
Go to www.GuardianAnytime.com, and click on Register now. Follow the easy prompts to create a username and password.

Log into the Site
Once registered, you’ll be able to access your FlexPlan benefits online by logging into www.GuardianAnytime.com. From your homepage, click on the link on the right titled “Click here to access your Section 125 Administrative Services (FlexPlan) Information.”
Viewing Your Account Information

There are several ways to view your benefits accounts. Through FlexPlan Benefits on www.GuardianAnytime.com, you can view your list of accounts, the status of your accounts, and your account messages.

- To view your list of accounts—Navigate to the Home page. Your accounts are listed in the Plan Balances section. Your plan balance information is also displayed on the landing page for each section of the website.
- To view the status of your accounts—Navigate to the **Benefit Status** page by selecting the **Benefit Status** Link under the **Status** Section in the Top Navigation Bar or select the “View Benefit Elections” link on your home page.

![Benefit Status Page](image)

- The **Benefit Status** Page will display. Different information may be displayed for each plan type.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Medical Spending Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Name</td>
<td>Medical Flexible Spending Account</td>
</tr>
<tr>
<td>Election Year</td>
<td>2010</td>
</tr>
<tr>
<td>Total Benefit</td>
<td>$4,002.00</td>
</tr>
<tr>
<td>Claims</td>
<td>$9.00</td>
</tr>
<tr>
<td>Paid</td>
<td>$9.00</td>
</tr>
<tr>
<td>Denied</td>
<td>$9.00</td>
</tr>
<tr>
<td>Deposits</td>
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<tr>
<td>Paid Balance</td>
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<tr>
<td>Pending Settlements</td>
<td>N/A</td>
</tr>
<tr>
<td>Available Balance</td>
<td>$4,002.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Health Reimbursement Arrangement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Name</td>
<td>Health Reimbursement Arrangement</td>
</tr>
<tr>
<td>Election Year</td>
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</tr>
<tr>
<td>Total Benefit</td>
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<tr>
<td>Claims</td>
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<tr>
<td>Paid</td>
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</tr>
<tr>
<td>Denied</td>
<td>$0.00</td>
</tr>
<tr>
<td>Deposits</td>
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</tr>
<tr>
<td>Paid Balance</td>
<td>$5,085.00</td>
</tr>
<tr>
<td>Pending Settlements</td>
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</tr>
<tr>
<td>Available Balance</td>
<td>$5,085.00</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Transportation and Parking Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Name</td>
<td>Transportation Plan</td>
</tr>
<tr>
<td>Election Year</td>
<td>2010</td>
</tr>
<tr>
<td>Total Benefit</td>
<td>$2,700.00</td>
</tr>
<tr>
<td>Claims</td>
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</tr>
<tr>
<td>Paid</td>
<td>$0.00</td>
</tr>
<tr>
<td>Denied</td>
<td>$0.00</td>
</tr>
<tr>
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<tr>
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<tr>
<td>Pending Settlements</td>
<td>N/A</td>
</tr>
<tr>
<td>Available Balance</td>
<td>$2,700.00</td>
</tr>
</tbody>
</table>

**Coming soon! Accessing Secure Messages from your Administrator**

Through FlexPlan Benefits on www.GuardianAnytime.com, you can view messages from your administrator concerning your submitted claims or elections. If you have a new message in the message center, a notification will be displayed in the “**Your Account Requires Attention**” banner directly below the Homepage Navigation menu. Select the “You have x new secure messages!” link to open your Inbox to review your new messages.
The **Message Center** will open. To view a message, select the **View** link on the line corresponding to the message you would like to view. If you would like to archive a message, select the **Archive** link. This will move the message from your Inbox into your Archive. You can use the **Inbox** and **Archive** tabs to toggle between your message inbox and message archive.

![Message Center](image)

You can also access the Secure Messaging Center at any time by selecting the **Message Center** Link under the **Status** Section in the Top Navigation Menu from the home page or selecting the **Status** tab and clicking on the **Message Center** icon.
Adding or Modifying an Election during Open Enrollment

Open enrollment occurs at scheduled times throughout the year. During open enrollment, you can enroll in available benefits, modify your existing enrollment, or opt-out of a benefit.

1. During the open enrollment period, a red "ATTENTION" banner is displayed on the Home page. Select the link “Open Enrollment is now running from Saturday, Month Day, Year through Month Day, Year. Click Here to enroll now.”

The Open Enrollment page is displayed. The plans in which you can elect to enroll are listed in the grid.

2. To enroll in a plan, click on the Enroll link on the line for the plan in which you would like to enroll.
You will now be able to enter election information for that plan.

3. If you are able to select and modify the Payroll Calendar pull-down list and the payroll calendar displayed is not correct, use the pull-down list to select the correct payroll schedule.
4. To enroll in the plan, select the Annual pencil symbol next to the type of election that you would like to enter.

5. The dollar amount for this type of election will now be editable. Type the dollar amount of your election in this field.
You can use the calculator to calculate the annual amount of your election. If you enter an annual election and select the calculator icon, your per pay period election will be computed and displayed in the Per Pay Period column.

6. Enter additional elections by repeating steps 2-6.

7. When you have added all of your elections, select the **Submit Enrollments** button to submit your elections.

You can make enrollment changes until the end of the open enrollment period is over for that plan. The date after which changes cannot be made is displayed underneath each plan. When the open enrollment period has ended, the red "ATTENTION" banner will disappear from your **Home** page.
When open enrollment has ended, your application for benefits will be reviewed by your administrator and either approved or disapproved. If an election is disapproved, an administrator will note why in the **Comments** area and you can make any necessary changes to your election.

If any of the plans for which you are enrolling include a debit card, you will be asked to agree to the terms of use for the debit card by checking the “I agree” box and pressing the **Submit** button.
Handling claims

FlexPlan Benefits on www.GuardianAnytime.com allows you to create and view claims online. You can file a new claim, view your claims history, or view an Explanation of Benefits (EOB).

File a New Claim

1. There are three ways to access the Claim Submittal form:
   
   You can select the Submit a New Claim link from the Welcome section of the home page.

   Or you can select the Submit a Claim link under the Claims Icon in the Top Navigation Menu from the home page.

   Or you can select the Claims tab and click on the Submit a Claim icon.
2. To submit a claim, complete the following fields:

- **Plan**—Select a plan from the pull-down list.
- **Provider**—Enter the provider’s name.
- **Claimant Name**—your name, your spouse’s, or your dependant’s name, according to who received the service.
- **Description**—Enter a short description of the care, prescription, or services received.
- **From**—Select the beginning date of service.
- **To**—Select the ending date of service. For a purchase, an appointment, or a visit on a single day, change both date fields to the same day.
- **Requested**—Enter the amount of your claim (the amount of reimbursable expenses).
- **Receipt**—Select Upload Receipt, navigate to the scanned document or image, and click OPEN to upload a receipt or other documentation for your claims. Most plans require documentation for claims.
- **Notes**—Enter any relevant information about this claim.

3. Click **Submit** to enter your claim.
The **Claim Confirmation Receipt** will display so that you can print it for your records. If you have another claim to enter, click **ENTER A NEW CLAIM**. Otherwise, use the navigation menu to access other pages on the site.

![Claim Confirmation Receipt](image)

**View Your Claims History or an EOB**

1. There are two ways to access the **Claims History** form:
   
   You can select the **Claims History** link from the **Plan Balances** section of the home page.

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**Plan Balances**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSA (2010)</td>
<td>$4,000.00</td>
</tr>
<tr>
<td>HSA (2010)</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>Transit (2010)</td>
<td>$2,250.00</td>
</tr>
</tbody>
</table>
Or you can select the **Claims History** Link under the **Claims** Icon in the Top Navigation Menu from the home page.

Or you can select the **Claims** tab and click on the **Claims History** icon.

2. Your claims history will display. If the claim for which you are looking is not displayed, select the **Member** (or dependent) and **Plan Year** for the claim you want to view and click **Submit**.
3. Click the appropriate view link and the EOB will be displayed:

![Image of an EOB]

**Working with Debit Card Transactions**

If you are enrolled in a debit card plan with the Benny® Prepaid Benefits Card, you have access to your debit card transactions and real-time balance information through FlexPlan Benefits on www.GuardianAnytime.com. This information can be accessed by clicking on the **Debit Card** Link under the **Claims** Icon in the Top Navigation Menu from the home page or selecting the **Claims** tab and clicking on the **Debit Card** icon.

In addition to accessing up-to-the-minute information on your debit card accounts, you can activate your card, report a card lost or stolen, and submit documentation (receipts) or print refund letters for unsubstantiated debit card transactions.
Activate a Card


When you click the Activate Card button, after a short delay, a confirmation message is displayed:
Pending Debit Card Transactions

When you have one or more debit card transactions that require receipts and or additional documentation in order for the transaction to be approved, a link will appear in the header section of your home page under the “Your Account Requires Attention” heading.

Click on the “You have debit card transactions that need receipt verification!” link.
You will be routed to the **Purchase Requiring Receipts** tab on the **Debit Card** screen:

If you have any debit card transactions that are pending due to insufficient documentation, they will appear in the table at the top portion of this screen. From here, you can do one of two things:

- Submit documentation
- Print a Refund Letter
Submit Documentation for Pending Claims

To submit documentation, on the Purchases Needing Receipts tab of the Debit Card screen, click the Upload Receipt link corresponding to the item for which you need to submit documentation.

A pop-up is presented with details of the transaction; click ADD DOCUMENTATION.
A browsing window will open. Navigate to the location of the file you would like to upload and select your documentation file. Any image file is acceptable (bmp, jpg, pwg, tiff, giff).
Click the OPEN button from the browsing window once you have found the file that contains your receipt. When you click OPEN, you are returned to the **Upload Receipt** pop-up window and you will see the progress of your upload:
You can upload multiple receipts by repeating the above process for each receipt. Click SAVE to submit the receipt or CANCEL to exit the screen. (Note that if you click CANCEL, the receipt is still associated with the transaction. It is not deleted unless you click the Remove link next to the receipt upload file.)

![Upload Receipt]

When you click SAVE, you are returned to the Debit Card screen and the transaction is moved to the Processed Transactions table.
Refund a Debit Card Purchase

If you have any pending debit card transactions, they will appear in the table at the top portion of the **Purchase Requiring Receipts** tab of the **Debit Card** screen:

If you do not have documentation and you want to indicate that you will send a refund for an item in the list, click the **Upload Receipt** link corresponding to the item for which you need to submit a refund.
In the pop-up, click the **Entire Transaction Not Eligible** check box or indicate the amount that is eligible in the **Eligible Amount** box (subtract the ineligible amount from the **Transaction Amount**; this is your **Eligible Amount**).

![Upload Receipt](image)

You must supply a note once you indicate that there is an ineligible amount for the transaction. Enter a short note and then click **SAVE**.

When you click **SAVE**, a refund letter is presented:

![Refund Letter](image)

Click **PRINT** to print the letter so that you can send it in with your payment for the refund.
Work with Processed Transactions

All transactions for which you have submitted documentation or have indicated that you will provide a refund are displayed in the Processed Transactions table on the Purchases Needing Receipts tab of the Debit Card screen.

![Processed Transactions Table]

When you submit a receipt or indicate a refund, your administrator must approve the receipt or confirm that a refund was received before the transaction can be cleared. Once your administrator has approved the receipt or the refund, the status in this table will be changed to "Approved".

Approved transactions can be archived (or stored) so that you can hide completed transactions from the Processed Transactions table. To archive an item, click the Archive link corresponding to the transaction that you would like to archive. The transaction is immediately moved to the archive. To view archived items, check the "Include archived Transactions?" checkbox. If the checkbox is not checked, Archived transactions will not be displayed in the Processed Transactions table. This helps to only show the most recent or relevant information.
**View Card Activity**

The **Card Activity** tab of the **Debit Card** screen displays a grid containing all debit card transactions that you have made with the card. Eight transactions are shown per page in chronological order. To view transactions before the eight displayed, use the number links at the bottom of the table to navigate through your older transactions.

To view additional details about a specific transaction, click the **View** link on the line of the transaction about which you would like additional information. The **Transaction Detail** for that item is shown at the bottom of the **Debit Card** page:
**View Card Information**

On the **Card Information** tab of the **Debit Card** screen, you can see your card status and activation date.

![Debit Card Screen](image)

**Report a Missing Card**

To report a missing card (lost or stolen), go to the **Card Information** tab and click **REPORT MISSING CARD**. After a short delay, a confirmation message is displayed:

![Confirmation Message](image)

The confirmation message indicates Evolution1 has logged that the card is missing. The missing card will be deactivated and the card will be replaced with a new card.
Maintaining Your Personal Profile and Login Credentials

Maintaining your profile makes it faster and easier to process your claims and send you reimbursement. Your personal profile contains information about you and your dependents.

Change Your Personal or Banking Information

Navigate to the View/Edit Profile page by selecting the Personal Data link from the Profile section of the top navigation menu or selecting the Profile tab and clicking on the Personal Data icon.

To update your profile, make the desired changes by clicking in the corresponding field, modifying it, and selecting SAVE. Your changes will be submitted to your Human Resources Department for approval. Once your changes are approved by the Human Resources Department, they will be added to your permanent record.
Add or Change Electronic Funds Transfer Banking Information

If EFT payments are allowed, you can enter your banking account information on the Personal Data form to receive payments electronically.

You can review the User Agreement, which details the terms for receiving EFT payments, by selecting the View Agreement button. You must check the “I Agree” checkbox to enroll in EFT payments. If the routing number entered is not valid, you will receive a message stating “Invalid Routing Number” when you attempt to save your information. If the routing number is valid, your information will be sent to an administrator for approval. Upon approval, your bank account information will be added to your permanent record and you will be able to begin receiving EFT payments for claims.
If you have issues saving your information, you can select the “Find my Bank” link to verify or find the routing number. To find your bank, type criteria in one or more of the available fields: **Routing Number**, **Bank Zipcode**, and/or **Bank Name** and click the **SEARCH** button.
Accessing Plan Documents

To view your plan documents, navigate to the Plan Documents page by selecting the Plan Documents Link under the Resources Section in the Top Navigation Bar of the home page or by selecting the Resources tab and clicking on the Plan Documents icon.

The Plan Document page will display. Click on the link in the Document column corresponding to the Plan for which you would like to display the plan document. If a window appears asking you to open or save the document, choose one of the options and click OK.

Accessing Forms and Letters

Your company’s Account Representative will determine which forms are available to you. To view available forms, navigate to the Forms & Letters page by selecting the Forms & Letters link from the Resources section of the top navigation menu on the home page or by selecting the Resources Tab and clicking on the Forms & Letters Icon.
Some of the forms for your FlexPlan program may be available in the Document Library. To open a navigate to the Document Library and click one of the document links.

**Viewing Available Reports**

Your FlexPlan Representative will determine which reports are available to you. If reports are available, navigate to the Reports page by selecting the Reports link from the Resources section of the top navigation menu on the home page or by selecting the Resources Tab and clicking on the Reports Icon.

Select a report from the Report Name pull-down list and click View Report.