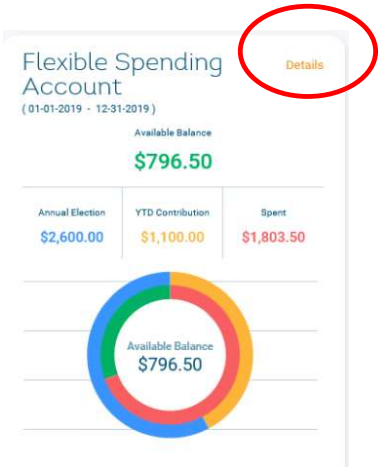
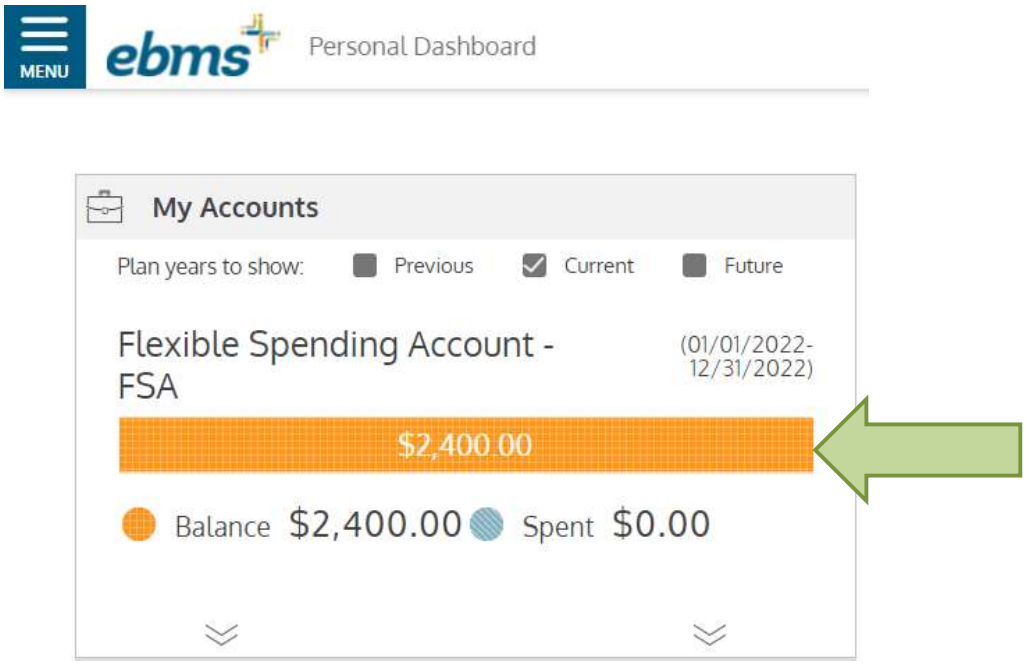
CDH Online Submissions

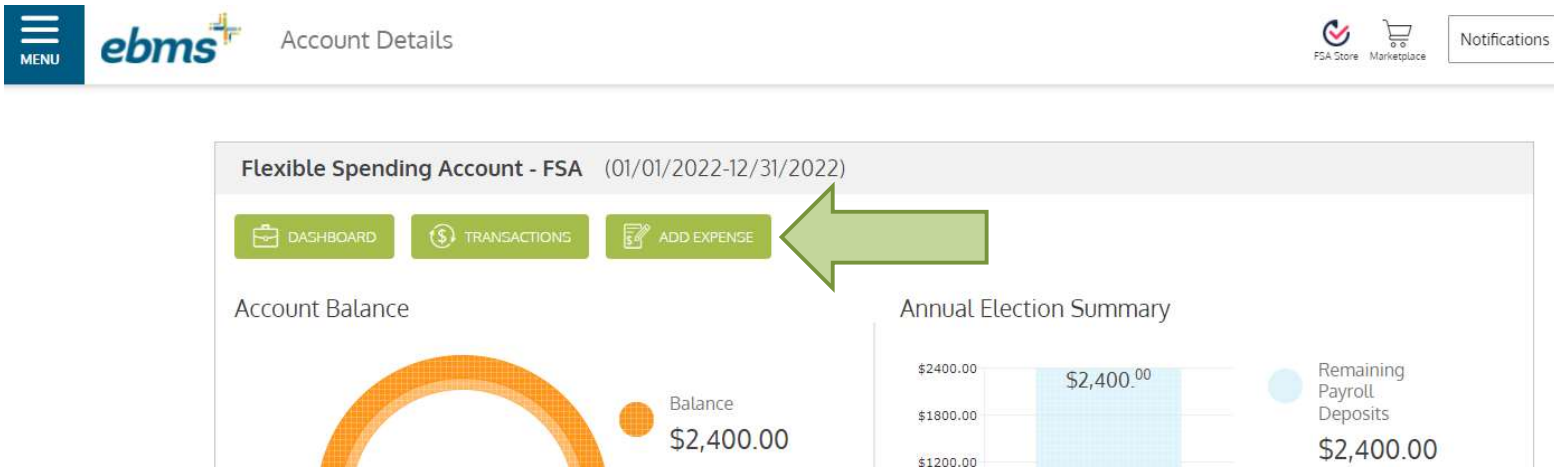
You can access your Consumer Driven Health (CDH) spending account by logging into your MiBenefits account at www.ebms.com with your username and password. Once logged into miBenefits, click on the CDH portal button that appears in your MiBenefits account.



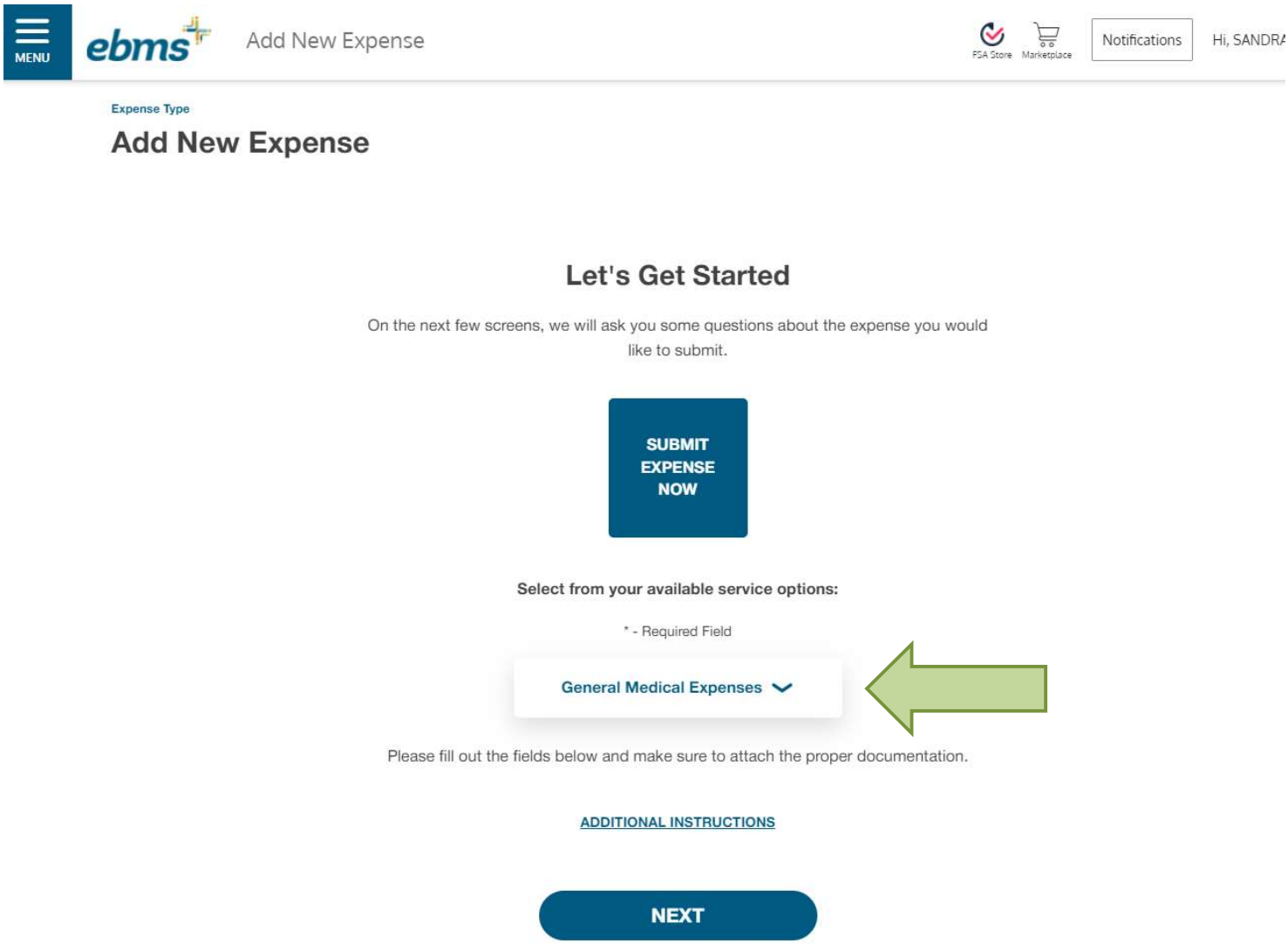
This will take you to Personal Dashboard where you will view the My Accounts Menu which will default to the current plan year; however, you can change your view to a previous plan year.



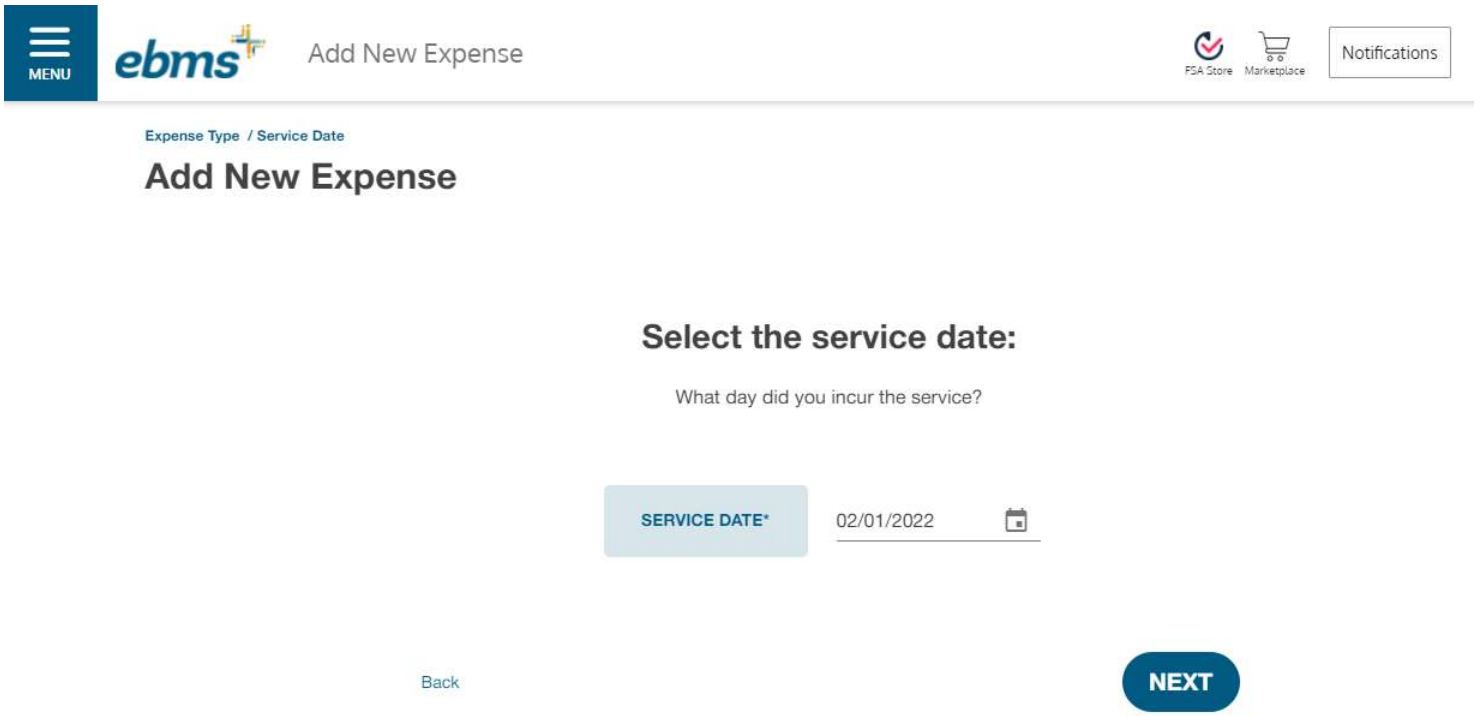
You can click anywhere on the current available balance to be redirected to the Accounts Details page.



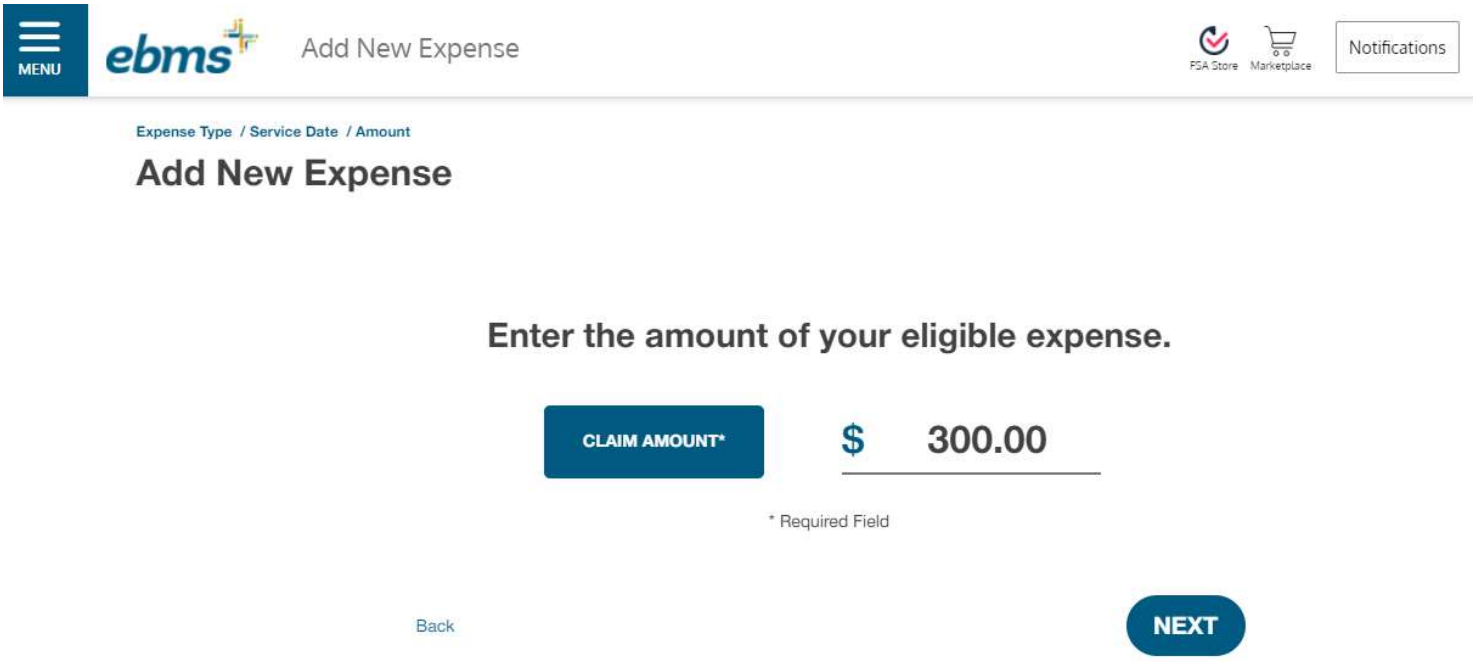
You will click on the Add Expense button where you will select the type of expense from the drop-down menu and click Next.



You will then enter the date of service for when the actual services were provided and go to the Next screen. Please note that eligible dates of services are not determined on when you are invoiced by the provider or pay the bill.

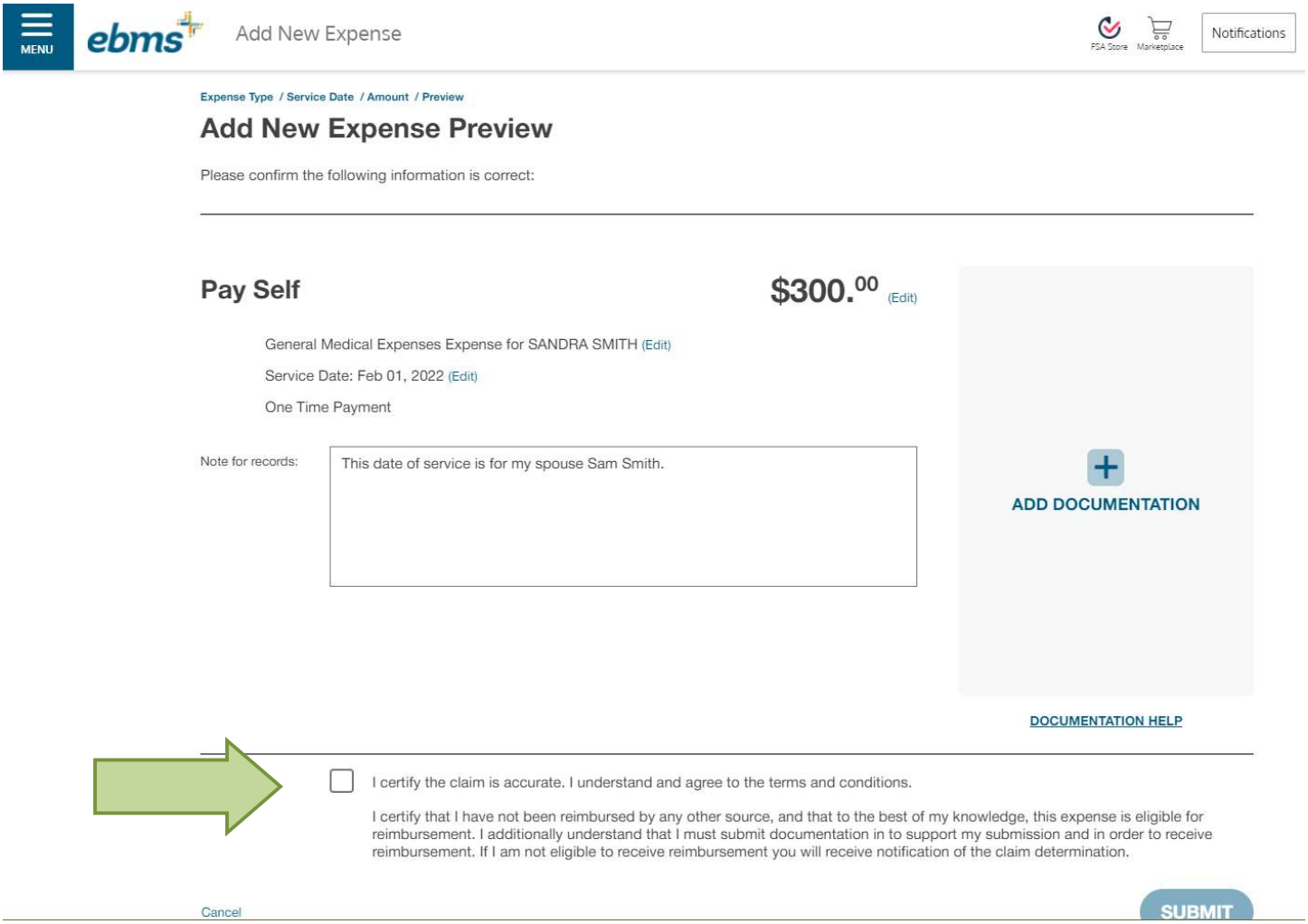


You should enter the total amount that is patient responsibility owed to the provider for that date of service and click Next.



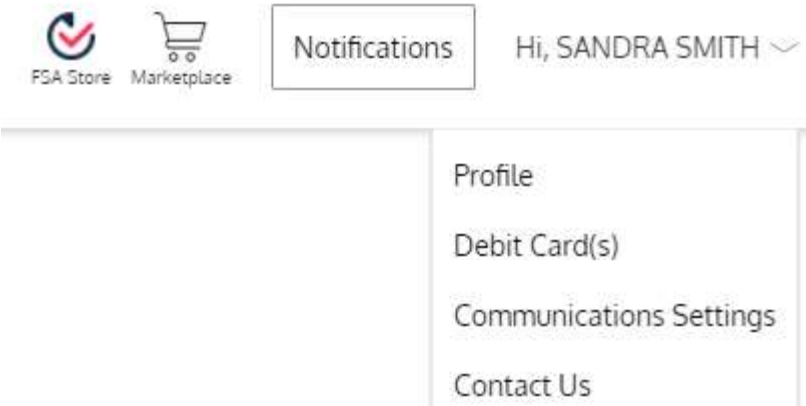
You will then be asked to preview your request, add a note if the request is for a spouse or taxable dependent child, and add documentation.

You must add supporting documentation so that your claim can be processed timely. The best documentation will be your insurance EOB, however we can also accept an itemized receipt that legibly show the patient's name, date of service, service provider name, total amount owed (including insurance amounts if applicable), and the eligible service or product. Prescription claims require the RX tag that includes the fill date, RX number, patient name, and the amount owed. ***Note: Credit card receipts, balance due statements, cancelled checks, and "estimated" insurance references are not acceptable forms of documentation. Daycare expense submissions must include the tax ID or social security number of that provider.***



If everything is correct, place a checkmark in the box to the right of the disclosure at the bottom of the screen to certify that the expenses you're submitting are valid and click on the blue "Submit" button at the bottom of the screen.

Anytime a CDH claim is successfully submitted a confirmation message will be found in the Notifications box on the Personal Dashboard. You can update your Communication Settings by hovering over your name in the right side of the screen.



Claims submitted online take up to 24-48 business hours to be processed. If a request is pended for additional information or is denied, a written message will be added to the Notification Box the next business day after the transaction is processed.

When the claim has been processed the completed transaction and any reimbursement information can be found by going to the Menu box, clicking on Accounts, and selecting My Transactions. The date of service will be listed based on the date the transaction was processed; you can then select a transaction and the box will expand to show the date of service, amounts, reimbursement methods, and any applicable denial reasons.