



# Flexible Savings Account (FSA)

## Quickstart Guide

# Flexible Savings Accounts

Welcome to your Flexible Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Benefits. Depending on which benefits your employer offers, and which benefits you have elected; this guide will assist you in the administration of Healthcare Flexible Spending Account, Limited Purpose Flexible Spending Account, Dependent Daycare Flexible Spending Account, and Health Reimbursement Arrangement. It enables you to:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute 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.
2. Hover over or click on the six tabs at the top.

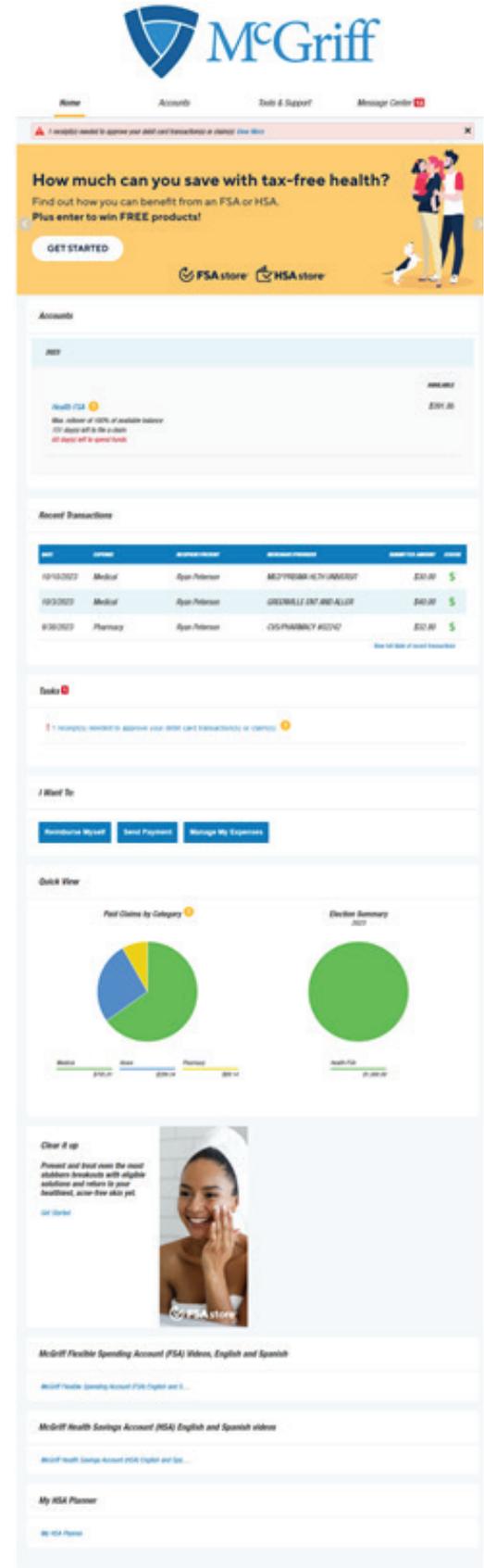
## How do I Log on to Home Page?

- Go to [www.mcgriff.com/flex](http://www.mcgriff.com/flex).
- Select **Log In**.
- Enter Username: last name followed by last five digits of social security number followed by first name initial (i.e. smith12345a).
- Enter Password: five-digit home zip code followed by last name followed by last five digits of Social Security number.
- Click **Login**.

## The Home Page is easy to navigate:

- The **I Want To** section contains the most frequently used features for the Consumer Portal.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- The **Recent Transaction** section displays the last 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.

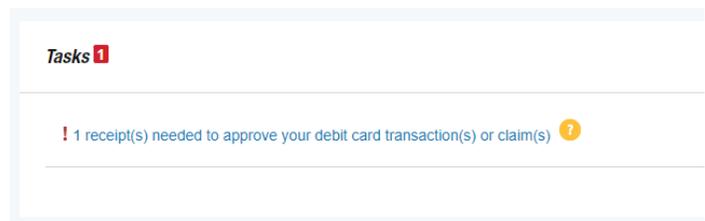
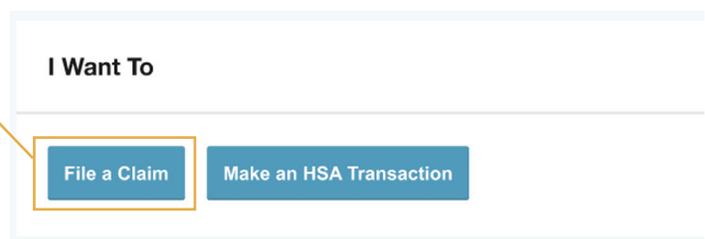
You can also hover over the tabs at the top of the page.



## How do I File A Claim and Upload a Receipt?

- On the **Home Page**, you may simply select the **File a Claim** under the **I Want To** section, **OR** from any page on the portal, expand the **I Want To** section on the right-hand side of the screen.
- The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
- For submitting more than one claim, click **Add Another**, from the Transaction Summary page.
- When all claims are entered in the **Transaction Summary**, agree to the terms and conditions click **Submit** to send the claims for processing.
- The **Claim Confirmation** page displays. You may print the **Claim Confirmation Form** as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a **Claim Confirmation Form** to submit to the administrator with the required receipts.

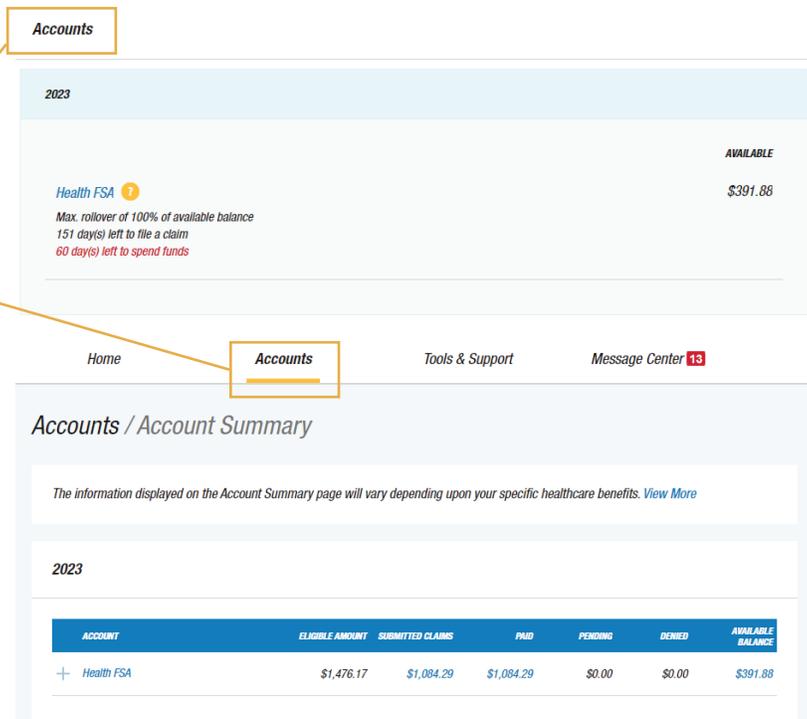


**NOTE:** If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim details and the **Upload Receipts Link**.

## How do I View Current Account Balances and Activity?

- For current Account Balance only, on the **Home Page**, see the **Accounts** section.
- For all Account Activity, click on the **Accounts** tab from the Home Page to bring you to the Account Summary page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under “Eligible Amount” to view enrollment detail.

NOTE: You can see election details by clicking to expand the line item for each account.

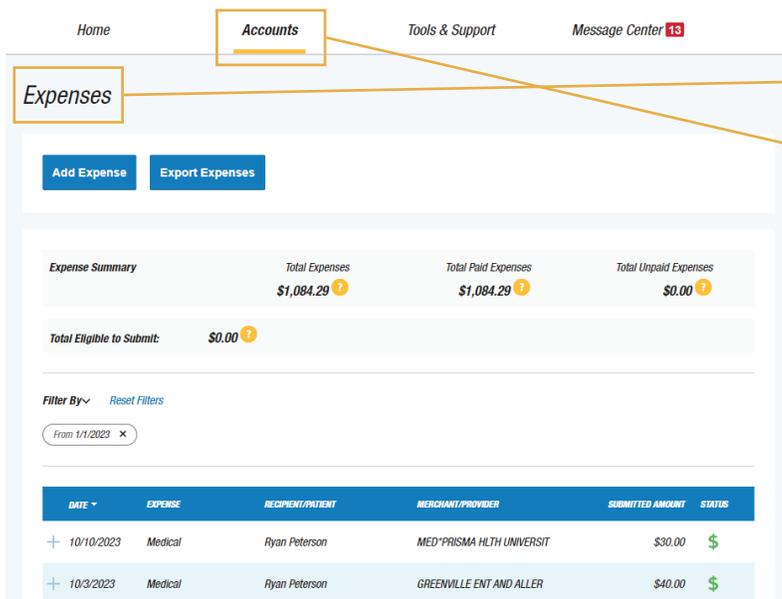


The screenshot shows the 'Accounts' section on the Home Page and the 'Accounts / Account Summary' page. The Home Page shows a 'Health FSA' account with an available balance of \$391.88. The Account Summary page provides a detailed table of account activity for 2023.

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Health FSA	\$1,476.17	\$1,084.29	\$1,084.29	\$0.00	\$0.00	\$391.88

## All Health Care Expense Activity in One Place

To view and manage ALL healthcare expense activity from EVERY source, use the **Expenses Page**.



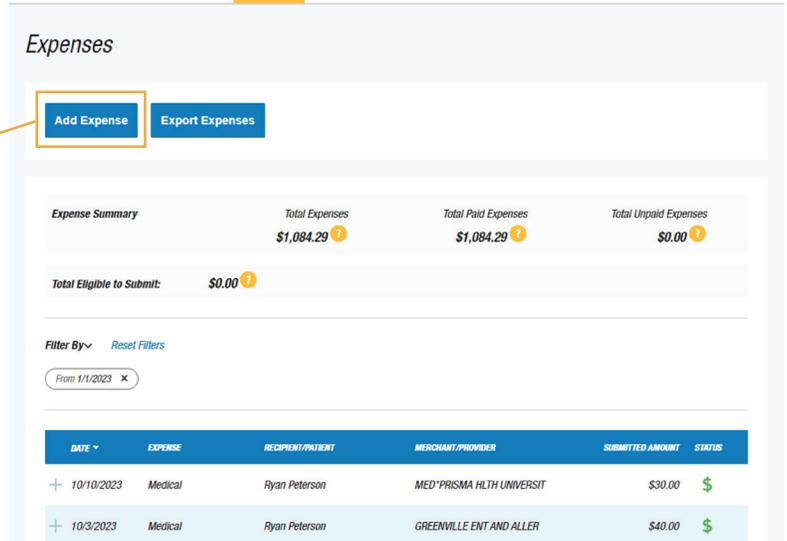
The screenshot shows the 'Expenses' page with a summary and a list of expenses. The summary shows total expenses of \$1,084.29, total paid expenses of \$1,084.29, and total unpaid expenses of \$0.00. The list of expenses includes two medical expenses from 2023.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 10/10/2023	Medical	Ryan Peterson	MED PRISMA HLTH UNIVERSIT	\$30.00	\$
+ 10/3/2023	Medical	Ryan Peterson	GREENVILLE ENT AND ALLER	\$40.00	\$

- Under the **Accounts** tab, the **Expenses** page provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
- Easily filter expenses by clicking on the **filter options** on the navigation pane on the left side of the screen or, by clicking on the **field headers** within the Dashboard.
- You can search for specific expenses using the **search field** on the bottom left side of the screen.
- Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.

## How do I Add an Expense?

- From the **Expenses** page, click on the **Add Expense** button in the upper left side of the page.
- Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
- Once the expense has been added to the Dashboard you can pay the expense, if desired.



**Expenses**

**Add Expense**    **Export Expenses**

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,084.29	\$1,084.29	\$0.00
<b>Total Eligible to Submit:</b>	\$0.00		

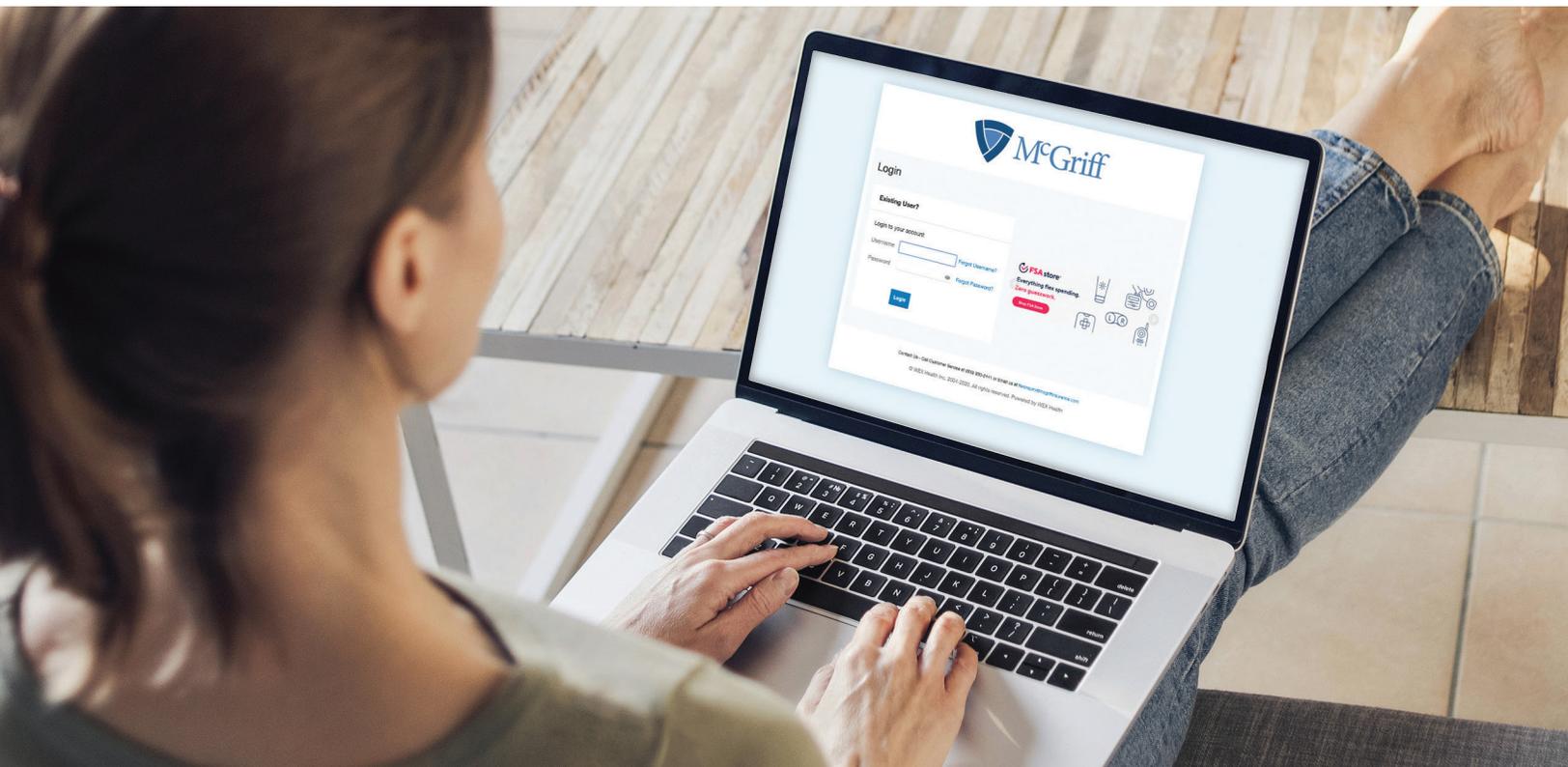
Filter By **Reset Filters**

From 1/1/2023

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
10/10/2023	Medical	Ryan Peterson	MED*PRISMA HLTH UNIVERSIT	\$30.00	\$
10/3/2023	Medical	Ryan Peterson	GREENVILLE ENT AND ALLER	\$40.00	\$

## How Do I Pay an Expense?

- You may process payments/reimbursements for unpaid expenses directly from the **Expenses** page.
- Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
- Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
- When you click **Pay**, the claim details will be pre-populated within the claim form. Review & edit the claim details as needed.
- You will have the option to either request a reimbursement to yourself or, pay the provider.



Total Eligible to Submit: <b>\$215.14</b>					
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
5/20/2015	Medical	Cindy Clarke	Metropolitan DentalCare	\$100.00	🔴
5/6/2015	Medical	April Clarke	Metropolitan Clinic	\$142.30	🔴
4/28/2015	Medical	April Clarke	LabAmerica	\$60.69	🟢
4/23/2015	Laboratory	April Clarke	Physician Services	\$79.08	🔴 <b>Pay</b>

<b>Expense Details</b>	Description: X-rays	Date(s) of Service: 4/23/2015
	Source: Online	Expense Amount: \$79.08
	Received Date: 5/12/2015	Payable Amount: \$79.08
	<a href="#">Upload Receipt(s)</a>	<a href="#">View Receipt(s)</a>
	<a href="#">Mark as Paid</a>	<a href="#">Remove Expense</a>

## How Do I Edit an Existing Expense?

- You can edit expense details for all claim statuses directly from the **Expenses** page.
- Expand the claim details visible by clicking on the expense line item from the Dashboard.
- You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the Dashboard.

[Home](#)
[Accounts](#)
[Tools & Support](#)
[Message Center \*\*13\*\*](#)

## Accounts / Claims

[View Repayments](#)

Filter By [Reset Filters](#)

DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
+ 10/10/2023	Health FSA	MED*PRISMA HLTH UNIVERSIT	Paid	\$30.00
+ 10/03/2023	Health FSA	GREENVILLE ENT AND ALLER	Paid	\$40.00
+ 09/30/2023	Health FSA	CVS/PHARMACY #02242	Paid	\$32.80
+ 09/25/2023	Health FSA	MED*PRISMA HLTH UNIVERSIT	Paid	\$30.00
⊖ 07/31/2023	Health FSA	CVS/PHARMACY #02242	Denial	\$257

## How do I View My Claims History and Status?

- From the **Home Page**, click on the **Accounts Tab**, and then click on the **Claims** link to see your claims history. You can apply filters from the left-hand side of the screen. You can filter by plan year, account type, claim status or receipt status.
- By clicking on the line of the claim, you can expand the data to display additional claim details.

For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the Expenses page. You can apply filters from the left-hand side of the screen. Filter options on the Expenses page include: expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.



[Home](#)

**[Accounts](#)**

[Tools & Support](#)

[Message Center](#) 13

## Accounts / Payments

Filter By ▼ [Reset Filters](#)

DATE ▼	NUMBER	METHOD	STATUS	AMOUNT
+ 10/11/2023	275771756	Debit Card	Paid	\$30.00
+ 10/04/2023	274316689	Debit Card	Paid	\$40.00
+ 10/01/2023	1291566164	Debit Card	Paid	\$32.80
+ 09/26/2023	1290731012	Debit Card	Paid	\$30.00
+ 08/01/2023	1279043155	Debit Card	Paid	\$2.57

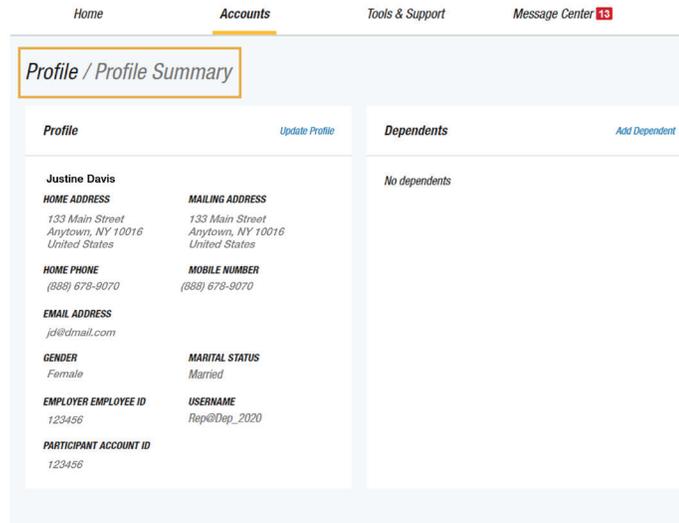
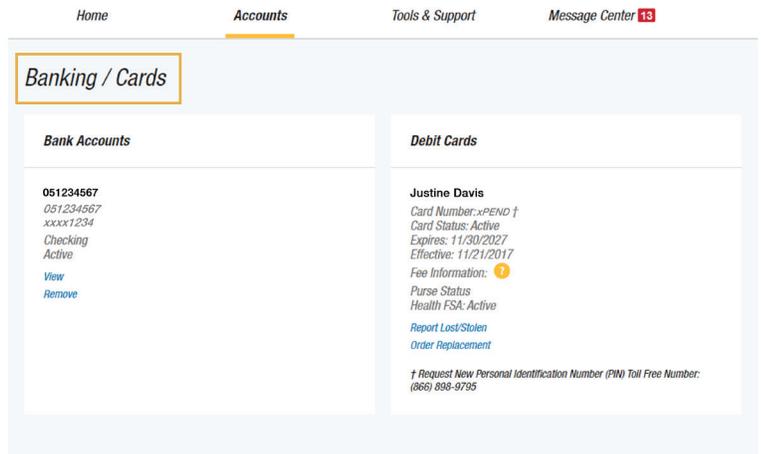
### How do I View My Payment (Reimbursement) History?

- From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
- By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

## How Do I Report a Debit Card Missing and/or Request a New Card?

- From the **Accounts** tab, under the **Profile**, click **Banking/Cards**.
- Under the **Debit Cards** column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

\*\*\*Please note: \$5.00 fee will be deducted from our FSA balance for each set of debit cards that you order.



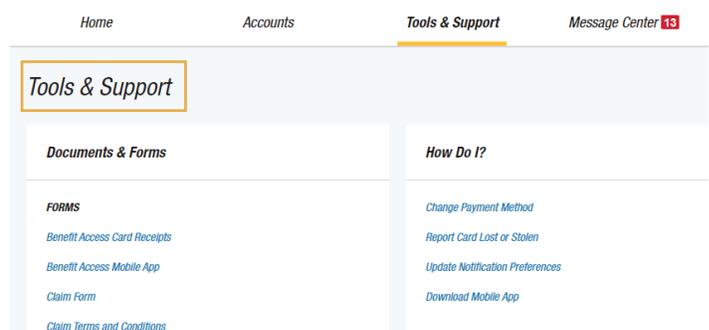
## How do I Update My Personal Profile?

- From the **Accounts** tab, under **Profile**, click **Profile Summary**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
- Click the appropriate link on the **Profile** screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
- Complete your changes in the form and click **Submit**.

## How Do I Get My Reimbursement Faster?

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

- Click on the **Tools & Support** tab. Then, click **Change Payment Method** under the **How Do I** section.
- Select the **Primary Payment Method** and/or **Alternate Payment Method** click **Submit**. The **Add Bank Account: Direct Deposit Setup** page displays.
- Enter your bank account information, and click **Submit**.
- The **Payment Method Changed** confirmation displays.



Home

**Accounts**

Tools & Support

### Login Information

Password

[Change Password](#)

Username

[Change Username](#)

Security Questions

[Change Security Questions](#)

## How Do I Change My Login and/or Password?

- From the **Accounts** tab, under **Profile**, click **Login Information**.
- Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
- Click **Save**.

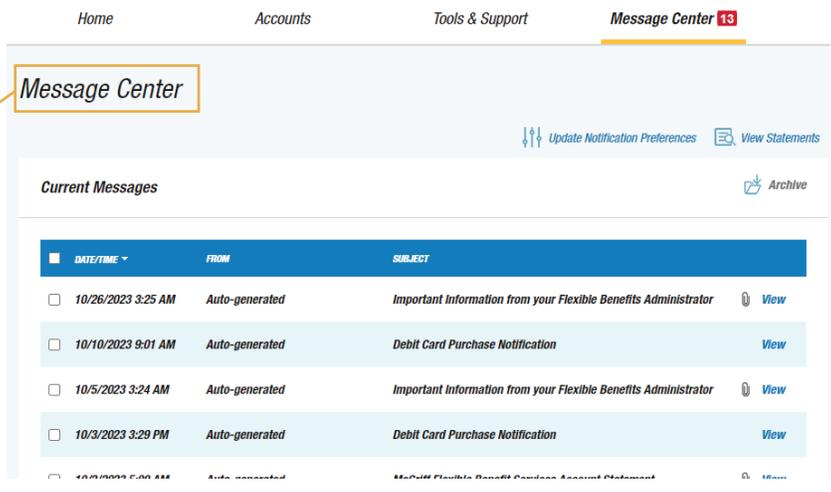
## How Do I View or Access:

### Documents & Forms?

- From the **Home Page**, click the **Tools & Support** tab.
- Click any form or document of your choice.

### Notifications?

- From the **Home Page**, click the **Message Center** tab.
- Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
- In addition, you can **Update Notification Preferences** by clicking on the link next to Notifications.



Home Accounts Tools & Support **Message Center 13**

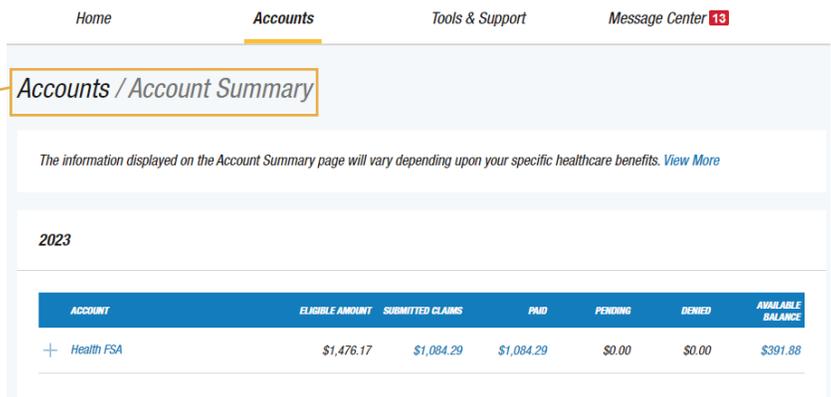
[Update Notification Preferences](#) [View Statements](#)

**Current Messages** [Archive](#)

DATE/TIME	FROM	SUBJECT	
<input type="checkbox"/> 10/26/2023 3:25 AM	Auto-generated	Important information from your Flexible Benefits Administrator	<a href="#">View</a>
<input type="checkbox"/> 10/10/2023 9:01 AM	Auto-generated	Debit Card Purchase Notification	<a href="#">View</a>
<input type="checkbox"/> 10/5/2023 3:24 AM	Auto-generated	Important information from your Flexible Benefits Administrator	<a href="#">View</a>
<input type="checkbox"/> 10/3/2023 3:29 PM	Auto-generated	Debit Card Purchase Notification	<a href="#">View</a>
<input type="checkbox"/> 10/2/2023 5:00 AM	Auto-generated	McGriff Flexible Benefit Card Account Statement	<a href="#">View</a>

### Plan Information?

- On the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page.
- Click onto the applicable account name and the **Plan Rules** will open in a pop-up window. **OR** from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.



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### Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. [View More](#)

2023

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Health FSA	\$1,476.17	\$1,084.29	\$1,084.29	\$0.00	\$0.00	\$391.88



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