

Maximizing Your Benefits

A Benefits Best Practices



Make the most of your benefits by following these best practices. This checklist provides several tips to help you take advantage of and maximize your benefits this year.

Check out your online account

It's a good idea to log in and view your account balance, account details, and benefit education materials. Your online account is a one-stop shop for managing all your benefits! If you haven't yet, make sure to create your online account:

- Visit ebcflex.com
- Click *Log In > Participants*
- Click the *Register* button and follow the on-screen prompts

Download EBCentral App

Download EBCentral on the [App Store](#)® or [Google Play](#). You'll use your online account information to log in. Once you're logged in, you can:

- Easily submit claims and documentation
- View balances and transaction details
- Manage your Benefits Card*

Set Up Direct Deposit

When you sign up for [direct deposit](#), you get your money faster and have your reimbursed funds deposited electronically and securely in your checking or savings account. After you log in to your online account, select *Direct Deposit* in the *Manage* section of the main menu.

Review Your Eligible Expenses

Access ebcflex.com/EligibleExpenses to verify the types of expenses that are eligible for your benefits. If you have an FSA and/or HSA, make sure to visit ebcflex.com/Wheretoshop for information on where you can buy eligible expenses online.

Learn About Your Benefits

Review Your Plan Documents

Access your Summary Plan Description, My Company Plan, and/or Plan Overview documents in your online account. These resources provide important plan details, explain how your benefits work, and outline the rules for participating in your plan. Review these documents to gain a comprehensive understanding of your benefits.

Access additional educational materials

Be sure to go the *Resources* section of your online account to access additional support content, which may include videos, FAQs, and more.

Use Your Benefits Card

If your plan comes with a Benefits Card, remember that it's a great resource for purchasing eligible expenses. Simply swipe the card, use it to pay online, or add it to your digital wallet and use it wherever Apple Pay®, Google Pay, and Samsung Pay are accepted.

If you have an FSA and/or an HRA, you may receive [documentation requests](#) after using your Benefits Card to pay for eligible expenses. Remember to submit your documentation if this occurs.

**Some benefit plans do not include a Benefits Card. Refer to your My Company Plan for details about your specific plan.*

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