Welcome to your Cross Insurance Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Health Reimbursement Account (HRA), and Commuter Benefits. 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, or
2. Hover over or click on the four tabs at the top.
HOW DO I LOG ON TO HOME PAGE?

1. Go to https://CrossAgency lh1ondemand.com
2. Enter your login ID and password (both provided by Cross Insurance).
3. Click Login.

The Home Page is easy to navigate:

- Easily access the Available Balance and “I Want To” sections to work with your accounts right away.
- The I Want To…section contains the most frequently used features for the Consumer Portal.
- The Accounts section links to your Accounts, Investments, and Profile.
- 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 GET ASSISTANCE WITH MY CLAIM?

1. From any page you can open the Let’s Chat window from the bottom right icon.
2. Asking about claim denial or claims needing receipt will prompt the chat window to help you review your claims and find where you can attach receipts.

HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

3. On the Home Page, you may simply select “Reimburse Myself” or “Send Payment under the “I want to…” section, OR from any page on the portal, expand the Accounts tab on the top of the screen.
4. The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
5. For submitting more than one claim, click Add Another, from the Transaction Summary page.
6. When all claims are entered in the Transaction Summary, agree to the terms and conditions click Submit to send the claims for processing.
7. 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 or use one of your Mobile Quick Receipts.
HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the Home Page, see the Accounts section.

2. 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.
ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE
To view and manage ALL healthcare expense activity from EVERY source, use the Expenses Page

1. Under the Accounts menu is the Expenses Page. 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.

2. 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 Expenses Page.

3. Expenses can be exported into an Excel spreadsheet by clicking on the Export Expenses button on the top of the page.
HOW DO I ADD AN EXPENSE TO THE EXPENSES PAGE?

1. From the Expenses Page click on the Add Expense button on the top of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the Expenses Page you can pay the expense, if desired.

HOW DO I PAY AN EXPENSE?

1. You may process payments/ reimbursements for unpaid expenses directly from the Expenses Page.
2. Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Simply choose which expenses you would like paid, and you will be presented with the eligible accounts from which you can initiate payment.
4. When you click Pay, the claim details from the Expenses Page will be pre-populated within the claim form. Review & edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.
HOW DO I VIEW MY CDH CLAIMS HISTORY AND STATUS?

1. 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 top of the screen. You can filter by plan year, account type, claim status or receipt status.
2. By clicking on the line of the claim, you can expand the data to display additional claim details.

Did you Know? 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 top of the screen. Filter options on the Expense screen 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.
HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

1. From the Home Page, under the Accounts tab, click Payments. You will see reimbursement payments made to date, including debit card transactions.
2. 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?

1. From the Home Page, under the Accounts Tab, click the Banking link.
2. Under the Debit Cards column, click Report Lost/Stolen or Order Replacement and follow instructions.
HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Accounts Tab**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.

2. Click the appropriate link under Profile for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.

3. Complete your changes in the form.

4. 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.

1. From the Home Page, under the Tools & Support tab, click Change Payment Method under the “How Do I” section
2. Select Update for the appropriate plans. Update the secondary reimbursement method to Direct Deposit.
3. Enter your bank account information and click Submit.
4. The Payment Method Changed confirmation displays.
5. You will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the Home Page, click on the Accounts Tab, and click Login Information.
2. 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.)
3. Click Save.
HOW DO I VIEW OR ACCESS:

...DOCUMENTS & FORMS?
1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

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

...PLAN INFORMATION?
1. On the **Home Page**, under the **Accounts Tab**, you will be directed to the **Account Summary** page
2. 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** page, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.
Cross Benefits Mobile, Mobile App

Manage your health benefits on the go.

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The Cross Benefits Mobile app lets you securely access your health benefit accounts with a touch of a finger. Designed so you can quickly find what you need most, our Mobile App provides easy, on-the-go access to all your health accounts.

Stay up to speed

With Cross Benefits Mobile, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? Cross Benefits Mobile puts the answers at your fingertips*:

- Enjoy real-time access including an intuitive app design and navigation
- Log in to your account(s) with ease using your fingerprint
- Quickly check available balances and account details for medical and dependent care FSA, HSA, HRA, VEBA, transportation and premium reimbursement plans
- View charts summarizing account information
- View in-app messages and text alerts that provide instant notifications about your account(s)
- Link to an external web page to obtain helpful information such as a list of eligible expenses
- Retrieve a lost username or password

Use your device of choice – including Apple® and Android™-powered smartphones
Tap to take action

Our easy-to-use app helps you quickly find what you need to make a payment, capture a receipt, or take any number of actions – whether you’re on the couch or waiting in line. With Cross Benefits Mobile, you can get it done fast and enjoy the rest of your day*.

- Submit claims for medical and dependent care FSA, HRA, VEBA, transportation, tuition, and premium reimbursement plans
- Snap a photo of a receipt and submit with a new or existing claim, or store in your camera roll for claim filing
- Make an HSA distribution or contribution and view HSA investment details
- Use the Eligible Expense Scanner to scan items to determine if they’re qualified medical expenses before you get to the checkout lane
- Access your account funds to pay yourself or someone else such as doctor
- Add and store information on new payees
- Enter and view expense information and receipts
- Report a debit card as lost or stolen

Check Balances

Wondering whether you can pay for an elective procedure or a mounting bill? Do a quick account check to see your current balance. No need to wait for an answer – it’s right at your fingertips.

Scan Expenses

How can you easily determine which products can be paid for using your account funds? With Cross Benefits Mobile, you can simply scan a product bar code to help determine eligibility as a qualified medical expense. That is peace of mind with a touch of a button.

Make Payments Quickly

Record a health expense and capture the receipt the moment the transaction happens. Easily add payees and pay bills from any account. And, if you pay out-of-pocket, file a claim with a receipt or request a distribution from your HSA -- right from your phone.

Manage HSA Investments

Keep track of your HSA investment performance wherever you are. In addition to balance and activity details, a graphical snapshot shows the rate of return and performance over time. Analyze your asset mix and allocations with easy-to-read graphs to make informed decisions about your healthcare.

With a quick barcode scan, you’ll know in an instant whether an item qualifies as an eligible expense.

Check the activity of your HSA investments at any time, right from your mobile device.