



Employee Benefits

Consulting and Administration To Fit Your Organization's Needs



Online Access and Online Claim Entry

With Kushner & Company you can access your flexible spending account (FSA) and/or HRA information at <https://www.beneworld.com>. Information is available about your balance, payment information, account balance, personal information (such as address), eligible FSA expenses and other useful information, and online claim entry. Please take the time to familiarize yourself with all of the helpful tools on the website!

Getting Started:

1. Log in to your account at <https://www.beneworld.com>. If you've never before visited our site, you can log in with your default user ID and password:

User ID: Your social security number (without dashes)
Password: Last four digits of your Social Security number

Click on the *Participant* button. We strongly encourage you to change your password after you've logged in for the first time! Click on *Password Change* to change your User ID and Password.

How do I submit my claims electronically?

1. Once logged into your account, choose *Submit Claim* from the menu on the left.
2. Enter your claim data in the online form (the fields marked with asterisks are required):
 - a. Select plan year the expense was incurred.
 - b. Select the applicable benefit for the claim.
 - c. Enter the dependent name. If not in on the drop-down, you may click on the *Dependent* link on the left to add, or simply leave as N/A.
 - d. Select Relation to Employee. Leave as Self if Dependent is N/A.
 - e. Enter the date(s) the expense was incurred (not billed or paid).
 - f. Enter the amount of the expense.
 - g. Select the Service Type Provider (doctor, pharmacy, etc.)
 - h. Type the Service Provider Name.
 - i. Enter the Tax Payer ID (needed for Dependent Care expenses only).
 - j. Press the Add button.
 - k. You will be able to keep adding as many claims as you need. When you have entered everything, click Continue, then Finish.
3. You will now be presented with a link to the summary of your claim(s).
4. Click the *Print Claim for Mailing* link. This will generate a form that you must print and mail, along with your receipt or other proof of service, to Kushner & Company. You may also scan your form and receipts and email them to FSA@kushnerco.com.

Rules governing flexible spending account administration require that proof of service is submitted for all claims, including those submitted electronically. Payment will not be issued until we receive proof of service.

How do I elect to receive communications from Kushner & Company via email instead of mail?

1. Click on *Personal Info.* – enter your email address in the applicable place – select which email address communications should come to. ***If you have entered an email address previously, you are already setup to receive email communications.***

If you have questions about this process or need help using our Web site, you can get assistance by calling (269) 342-1700 or (800) KUSHNER, ext. 219. Additional questions about specific claims, etc. can be directed to the same phone numbers as above, but please use extension 213. You may also email us at FSA@kushnerco.com at any point.