

# IBIS 105/125 Online Account Guide

## Logging In to the IBIS Employee Self-Service (ESS) Website

1. Go to the IBIS Website at [www.bankers-ins.com](http://www.bankers-ins.com).
2. Click *Employee Self-Service* on the right side of the screen under the Employee Benefits Login heading (shown at right).
3. Enter your user name and click *Log In*. (If it is your first time logging in, your temporary user name is your last name followed by the last two digits of the year of your birth.)
4. Chose your employer from the list that appears. (If your employer's name does not appear, the user name you entered does not match the user name stored in the IBIS system.)
5. Enter your password and click *Log In*. (If it is your first time logging in, your temporary password is the last four digits of your Social Security Number.)
6. Is it your first time logging in?
  - If yes, enter a new user name and password to use going forward, re-enter the new password, and click *Log In*. The Employee Home Page appears.
  - If no, click *Log In*. The Employee Home Page appears.

### Employee Benefits Login

Log in to access and update your benefits information.

**Employee Self-Service**

Administrator Log In

### Quicklinks

- » Event Calendar
- » Presentations & Handouts
- » News
- » IBBP

## IBIS ESS Website Options

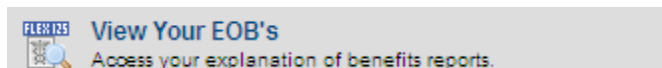
The IBIS ESS Website enables you to access the following online options related to your 105/125 plans:

- Access your online 105/125 explanation of benefits (EOBs)
- Access information about your 125 flex account status (annual election, payroll deductions, claims incurred, claims denied, reimbursements, and funds available)
- Change how you receive IBIS 105/125 EOBs (paper to online or online to paper) and change the email address to which EOB notifications are sent
- Access an MFSA Covered Expense Table to help you determine if your medical expense is eligible for reimbursement under the 125 flex plan
- Enroll in or decline enrollment in the 125 flex plan, which includes electing payroll deductions for MedFSA, LFSA, and/or DCAP and electing to pre-tax group insurance premiums.



## Accessing Online 105/125 Explanations of Benefits (EOBs)

1. Click *View Your EOBs* on the Employee Home Page. The Explanation of Benefits screen appears with links to your EOBs.
2. Click *View* next to the date of the EOB you would like to view. Select the date of the EOB you would like to view from the drop-down menu at the top of the page to view other EOBs.

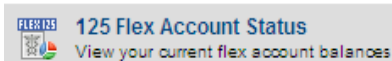


**Note:** This option gives you access to your online IBIS 105/125 EOBs, not Delta Dental or Wellmark online EOBs.

Main Menu		EXPLANATION OF BENEFITS	
<div style="border: 1px solid black; padding: 2px;">August 2010</div>			
<b>2010</b>			
Date	Document Name		
Aug 20 2010	S105/125 EOB	<a href="#">View</a>	
Aug 20 2010	S105/125 EOB	<a href="#">View</a>	
Aug 06 2010	S105/125 EOB	<a href="#">View</a>	

## Accessing Information About Your 125 Flex Account

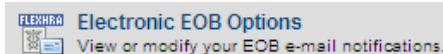
Click *125 Flex Account Status* on the Employee Home Page. The Flex Account Status Screen appears providing the following information: annual election, payroll deductions, claims incurred, claims denied, reimbursements, and funds available.



Main Menu		2010 Report	2009 Report	2008 Report	FLEX ACCOUNT STATUS
Medical Flex Spending Account Summary for 2010 as of Friday, August 20, 2010					
Annual Election:	\$1,800.00	(Funds available for claims)			
Payroll Deductions to Date:	\$1,000.00				
<b>Claims</b>					
Incurred in 2010:	\$1,747.93				
Incurred in 2011 Paid From 2010:	\$0.00				
Claims Denied:	\$423.99				
<b>Total Eligible Claims:</b>		<b>\$1,323.94</b>			
<b>Reimbursements</b>					
2010 claims paid w/ 2009 funds:	\$0.00				
2010 claims paid w/ 2010 funds:	\$1,323.94				
2011 claims paid w/ 2010 funds:	\$0.00				
<b>Total Reimbursements:</b>		<b>\$1,323.94</b>			
Unpaid Claims:	\$0.00				
<b>2010 Funds Available for Future Claims:</b>		<b>\$276.06</b>			

## Changing How You Receive EOBs or Email Address to Which EOBs Notifications Are Sent

1. Click *Electronic EOB Options* on the Employee Home Page. The EOB Options screen appears.



2. To change how you receive IBIS 105/125 EOBs, check or uncheck the box next to AGREEMENT FOR ELECTRONIC NOTIFICATION OF THE EXPLANATION OF BENEFITS. If you are authorizing online EOB access, enter the email address to which you want email notification sent when a new EOB is posted online. Click *Save*.

**EOB Options**

AGREEMENT FOR ELECTRONIC NOTIFICATION OF THE EXPLANATION OF BENEFITS: I hereby authorize Iowa Bankers Insurance and Services, Inc. to send an electronic notification, whenever possible, to the email address listed below, for notification of my Explanation of Benefits.

Your Email Address:

[Save Changes](#) [Cancel & Return To Menu](#)

3. To change the email address to which your EOB notifications are sent, delete the current email address, and enter the new email address. Click *Save*.

## Accessing MFSA Covered Expense Table

Click *MFSA Covered Expense Table* on the Employee Home Page. The Health Care Expenses Table appears. This table provides an extensive list of health care expenses and indicates if an expense is reimbursable through a 125 plan according to IRS regulations. Refer to the table when you are planning your 125 election for the next year or if you are unsure if a medical expense is reimbursable through your 125 plan.

**HEALTH CARE EXPENSES TABLE**

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Each item, service, or charge in this Table is classified as a "qualified expense" (normally qualifying for reimbursement under a **Health FSA or HSA**) or for a tax-free distribution from an **IRA**, a "potentially qualifying expense" (depending on the facts, sometimes qualifying and sometimes not qualifying), or "not a qualifying expense." Shaded rows with the **OTC** icon represent items that are generally available for retail purchase over the counter (i.e., without a prescription). Some OTC items are qualifying expenses (for example, aspirin), some are potentially qualifying expenses (for example, air purifier), and some are not qualifying expenses (for example, hand lotion).

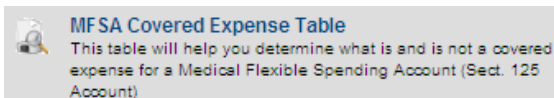
Disclaimer: This Table is the copyrighted work of EBIA and is designed to provide accurate and authoritative information. It represents EBIA's interpretation of the Internal Revenue Code, Treasury regulations, and both federal and internal IRS guidance. Because the applicable laws are not always clear, reasonable minds may differ from some of our interpretations. The Table provides general information and its entries may be changed without notice. This Table is made available "as is" without warranty of any kind, and with the understanding that EBIA, the publisher, is not engaged in rendering legal, accounting, or other professional service. If tax or legal advice is required, the services of a competent professional should be sought. Caution: Some items in this Table might not be reimbursable under your employer's health FSA or HSA if the FSA or HSA contains exclusions, restrictions, or other limitations or requirements. Consult the summary plan description (SPD) of your employer's health FSA or HSA for guidance. If you have an HSA, you are responsible for determining whether an expense qualifies for a tax-free distribution.

Last revised: 08/2010

Browse by: **HE** **OTC** **P** **Q** **R** **S** **T** **U** **V** **W** **X** **Y** **Z** **OTC**

Key: **Q** = Qualifying expense, **P** = Potentially qualifying expense, **R** = Not a qualifying expense, **OTC** = Over-the-counter item (shaded in yellow)

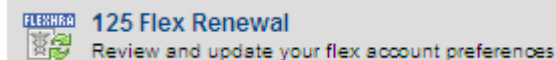
Expense	Is expense a qualifying expense?	Comments and special rules
<a href="#">Learn more about this category</a>		



## Enrolling or Declining Enrollment in 125 Flex Plan

**Note:** This option is only available during the 125 flex enrollment period, which generally is November and December each year. You must complete this step even if you are declining participation in the 125 plan.

1. Click *125 Flex Renewal* on the Employee Home Page. The Flex Benefits Renewal screen appears.



2. Follow the instructions at the top of the online form.

3. If you receive a pop-up message stating **Thank You! Your new Flex 125 Election has been recorded**, your online election was accepted and recorded. If you do not receive this message, follow the instructions in the pop-up warning boxes, if applicable, or log out and try again later.

**FLEX BENEFITS RENEWAL**

**Instructions...**

- Select whether or not you would like to pre-pay your Group Health, Dental and Other premiums.
- If you do not wish to participate in the 125 Flex Spending program, please check "I do not wish to participate in the 125 Flex Spending program".
- Otherwise, enter your desired election amounts.
- When you have finished filling out this page, please click the "Submit Completed Form" button.

**Pre-Tax Premiums**

Pre-pay my premiums for...

Group Health  Yes  No

Dental  Yes  No

Other  Yes  No

**125 Flex Spending Election**

I DO NOT wish to make an Employee Annual Election

**PLEASE NOTE:** Due to IRS regulations, as of 01-01-2011, over the counter items will no longer be an eligible expense for your flex reimbursement plans.

Plan Year: 2010  
First 125 Payroll Date: 1/15/2010  
Number of Pay Periods: 24  
Employer: Employee

**Note:** Upon completing online enrollment, you can confirm your MFSA, LFSA and/or DCAP election by logging out of the IBIS ESS Website, logging back in, and clicking on *125 Flex Account Status* to view the election you just entered.