

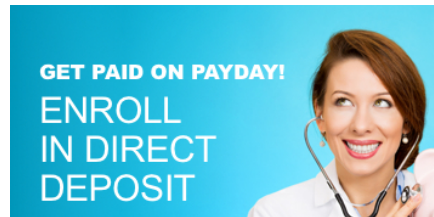
ABS Quick Tips

ABS HEALTH BENEFITS DEBIT CARD:

- Two debit cards will be issued to each plan participant in the participant's name if not currently enrolled. If currently enrolled please keep debit cards they are good for 5 years. Sent to home address.
- Upon receipt of your cards follow the included instructions for activation.

Direct Deposit: Get your money quickly and easy.

- Go to www.abs125.com and click Logins
- Click **Tools & support**
- Under the **How Do I** menu
- Click **Change Payment Method**
- Add your bank routing and account number



ABS Mobile App – Information on the go! Download app from Apple Store or Google Play.

- Log in with the same user ID and password you use for the Consumer Portal (search www.abs125.com).
- View your account balance/s and submit claims. Sign up for **Direct Deposit** and Contactless mobile pay
- Consumers can simply scan a product bar code right in their ABS mobile app to help determine eligibility as a qualified medical expense.



TRANSIT & PARKING (if available to you):

- **Do you have an excessive amount of money saved in one or both of those accounts??** Check your account on the Consumer Portal or Mobile App at www.abs125.com, visit your Human Resource office or give ABS a call (1-877-732-8125) to discuss the value of your accounts and how you can remedy the overage.
- Consumers can have both a parking account and a transit account, each account is separate, and funds cannot be transferred from one to the other.
- **What if I have dollars remaining at the end of the year?** At the end of the plan year, funds will automatically roll over to the new plan year if you *re-enroll*. Commuter benefits are a month-to-month benefit.
- *Ask about the ABS Commuter Benefits automatic reimbursement affidavit for fixed expenses*

Health Savings Account (HSA): Are you currently active and Interested in growing your HSA account balance?

- Meet the minimum cash balance threshold, and start investing HSA dollars into mutual funds. Check out investment options and information in your online account or mobile app (www.abs125.com).
- Step-by-step investment enrollment process with access to the Guidance Tool.
- Expense analysis dashboard – plan, budget, manage.
- Integrated HSA investment goals & analysis.
- Add banking information to quickly & safely transfer to funds from your HSA to your bank.
- Choose electronic statements instead of paper delivery.

RESOURCES:

1. ABS Mobile App- (Search abs125 on the App Store or Google Play)
2. ABS Consumer Portal- (www.abs125.com)
3. Toll Free- (1-877-732-8125)
4. FAX - (860-675-2207)
5. Mail- (30 Mill Street, Unionville, CT 06085)
6. Claims@abs125.com

