Guide to Setting up a Bank Account

Through your online account, you can set up a bank account (checking/savings) to receive direct deposit reimbursements, make repayments to a Medical FSA, and make a distribution or contribution to a Health Savings Account (HSA).

**Step 1: Log In.** To access your account online go to [www.discoverybenefits.com](http://www.discoverybenefits.com). Click the Login button and then select Reimbursement Account.

**Step 2:** Select the ‘Profile’ tab and choose the ‘Banking/Cards’ link.

**Step 3:** Select ‘Add Bank Account’.

**Step 4:** Enter the bank account (checking/savings) information in to the required fields.

NOTE: The Routing Number will auto-populate the Bank Institution Information when you tab to the next field. Select the ‘Submit’ button.

**Step 5:** Answer a Security Question.

**Step 6:** Check the boxes for what plans you would like set up associated to the bank account entered. Click the ‘Continue’ button.

**Step 7:** Validate the bank account as outlined below. The direct deposit process will be in a hold status until the bank account is validated.

- A test deposit between $0.01 and $0.99 followed by an immediate withdrawal will be made into the designated bank account within 1-3 business days of direct deposit submission.*

  08/28/2014  
  Electronic Deposit Discovery Benefit  
  $0.63

- Once you see the deposit in your bank account, log in to your Discovery Benefits account at [www.discoverybenefits.com](http://www.discoverybenefits.com). Click on the activation link in the message center section on the home tab and enter the deposit amount in the format $0.00. **Please note:** Discovery Benefits withdraws the test amount almost immediately after the test deposit is made into your account. Not having an available balance may result in an overdraft of your bank account.