WealthCare Portal
Employee User Guide

Powered by Medcom Benefit Solutions

May 2018

WealthCare Portal Employee User Guide

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Getting started

The WealthCare Portal can be accessed by navigating to the following URL:
https://medcom.wealthcareportal.com

Registration

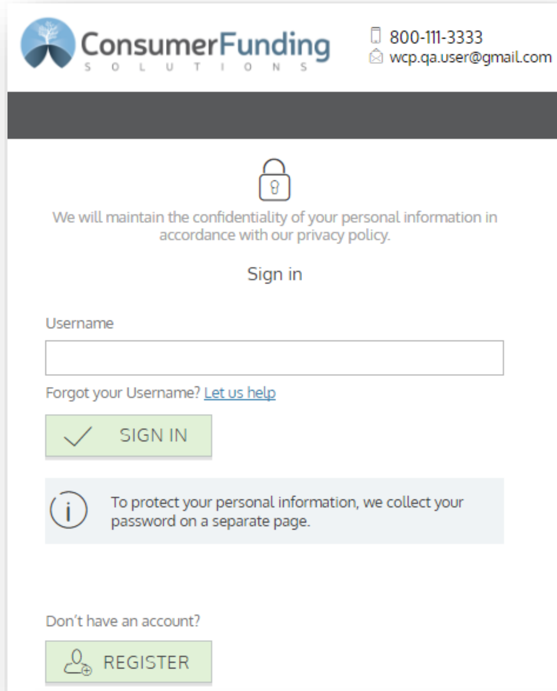
Step 1. If this is your first time accessing WealthCare Portal, simply click the register button atop the right corner of the home screen.

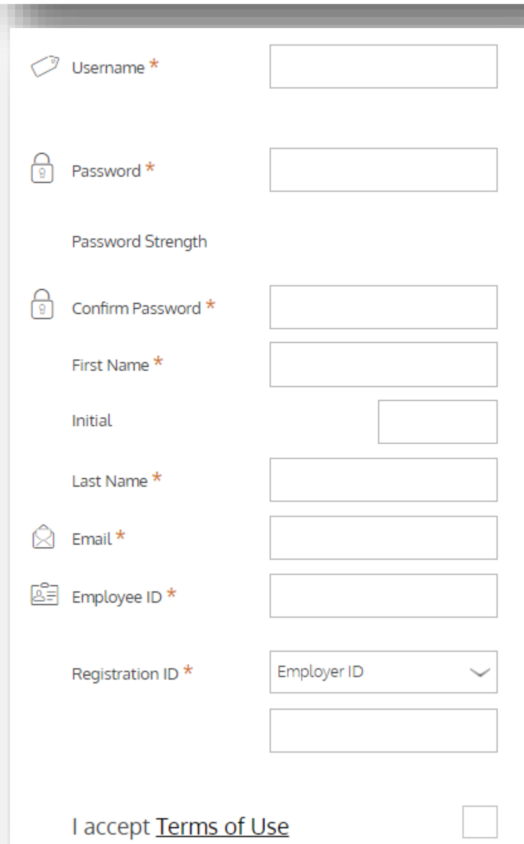
Step 2. After clicking the *register* button, complete the registration form (as shown in the lower right below). Choose a username and password. Enter the required demographic information. You can obtain your *employee ID* and *employer ID* from Medcom's Customer Service at (800) 523-7542 Option 1 Monday-Friday 8:30am-5pm ET.

If you already have a benefit debit card, the card number can be used in place of the *employer ID* in the *registration ID* field.

Before clicking *register*, be sure to view and accept the terms of use.

Step 3. After successfully completing the registration form, click register. The process may take several seconds. Do not click your browser's back button or refresh the page.





Secure authentication

The next part of the registration process involves setting up your secure authentication. This important step helps ensure your account is secure and private.

After the registration form is successfully completed, you're prompted to complete the secure authentication setup process.

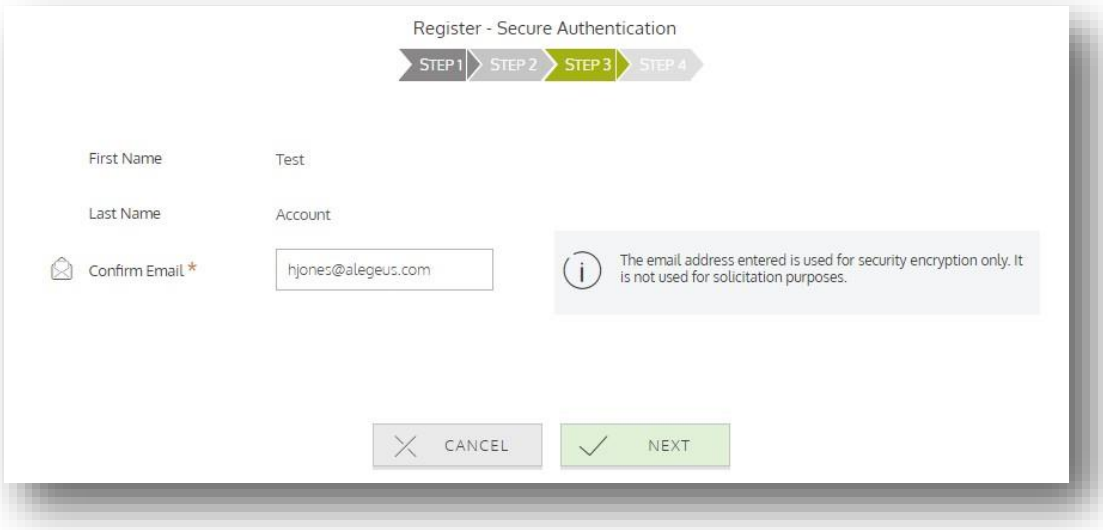
Step 1. Select security questions.

You must select four security questions and provide your secret answers. These questions are asked at random while attempt to login to the WealthCare Portal. The questions help provide an additional layer of security and help ensure only you are able access your account.

Once complete, click *next*.

Step 2. Verify your email address.

On the next page, you’re prompted to verify your email address. Once complete, click *next*.



Step 3. Submit setup information.
On the next page, you’re asked to verify all of the information you’ve entered during the secure authentication process. After you’ve reviewed and confirmed the accuracy of the information, please click *submit setup information.*

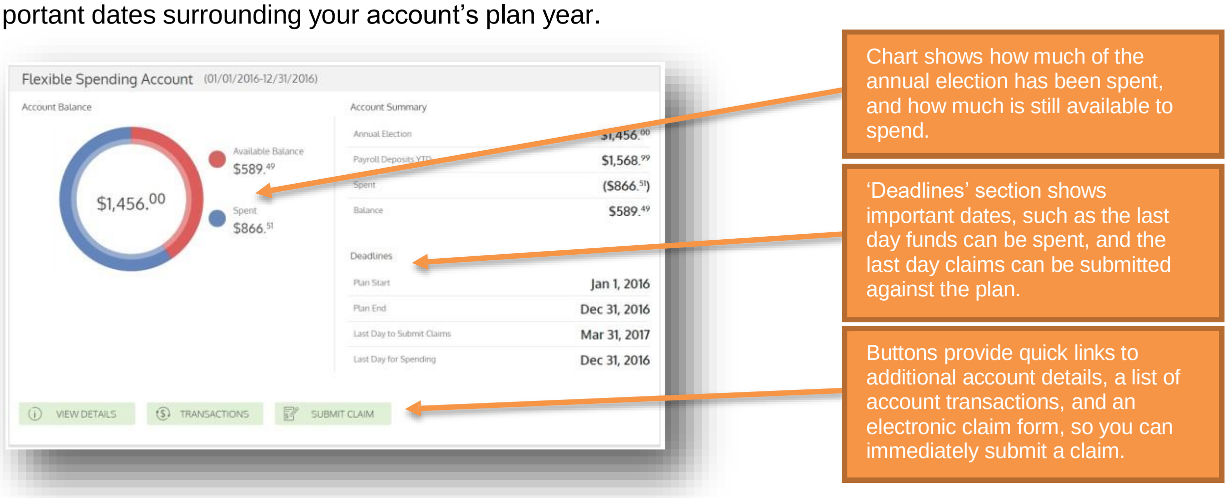
A confirmation page displays, showing the registration process is now complete.

Your first login

After registering, for all subsequent logins you can enter your username and click the *sign in* button on the home page. You are prompted to answer two of your four security questions, and then enter your password.

Checking your account balances

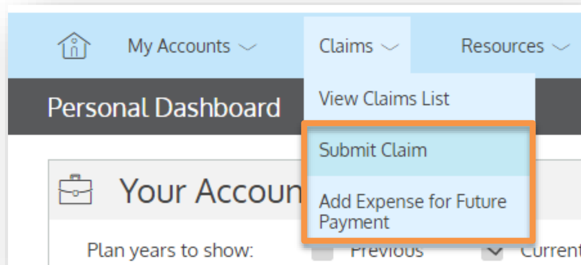
To access a quick view of your account balances, navigate to the *benefit account summary* page. Each account displays in a separate tile,and provides at-a-glance details such as balance, amount spent, and important dates surrounding your account’s plan year.



Submitting an expense or a claim

WealthCare Portal allows you to enter new claims and expenses, as well as view and edit pending ones. If you have a receipt to substantiate your claim, you can easily attach it to a claim or expense to expedite the reimbursement process.

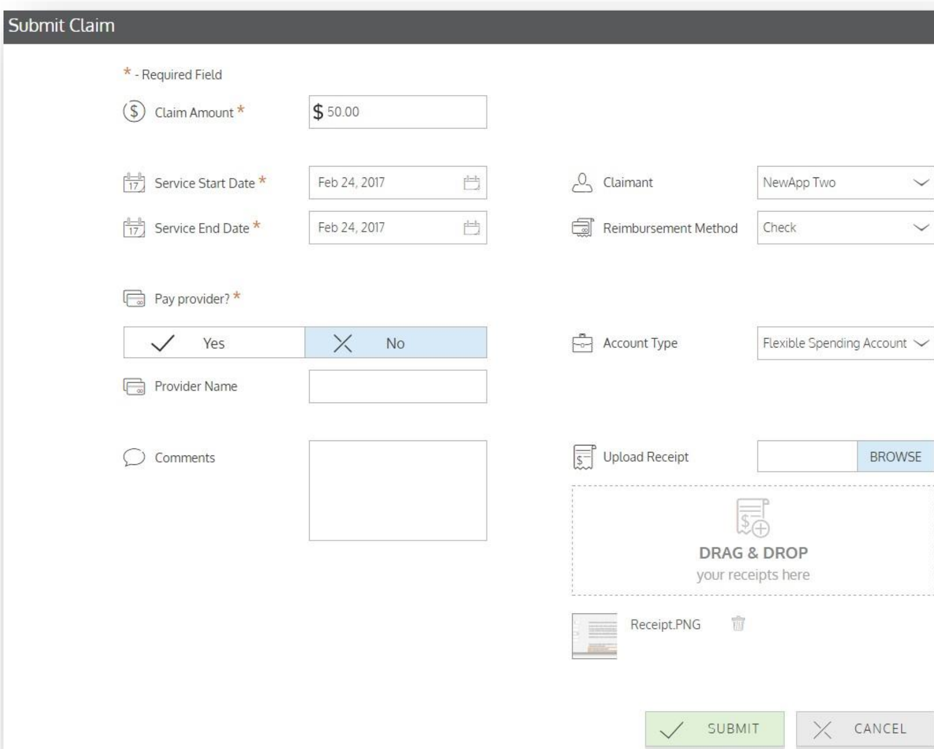
To clarify for the purposes of this guide:

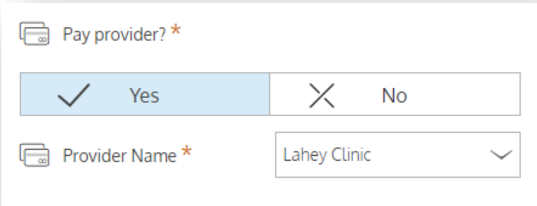


- **Claims** are simply reimbursement requests submitted for costs incurred when receiving eligible services.
- **Expenses** are used to track and manage your medical, dental, vision, prescription, and other potentially eligible expenses. Depending on your administrator's configuration, these expense items can be entered by you, or automatically populated and matched to your profile via an electronic feed from your carrier. Once entered, eligible expenses can be submitted for reimbursement, similar to claims. They can be submitted now, or at a later date of your choosing.

Submitting a claim

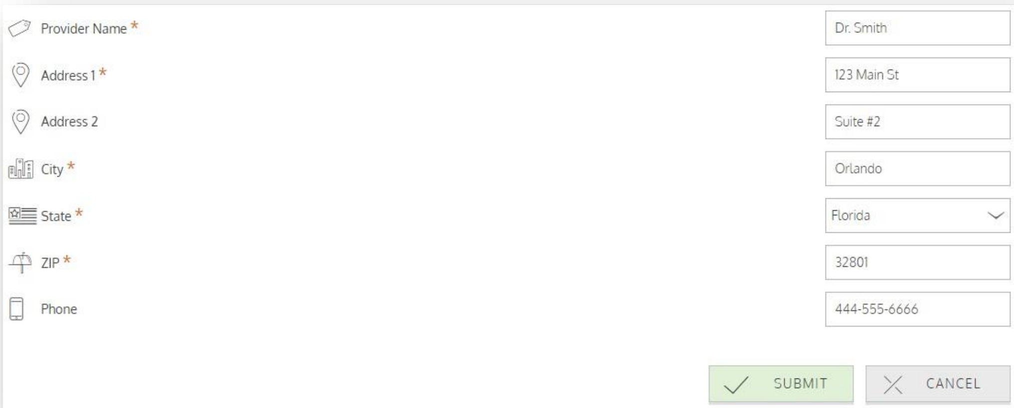
To enter a claim and request reimbursement, open the *submit claim* page and complete the form. Be sure to upload a receipt if you have one. You can click browse to navigate to the receipt file, or drag & drop. Click 'submit' to send the request to your administrator for processing.





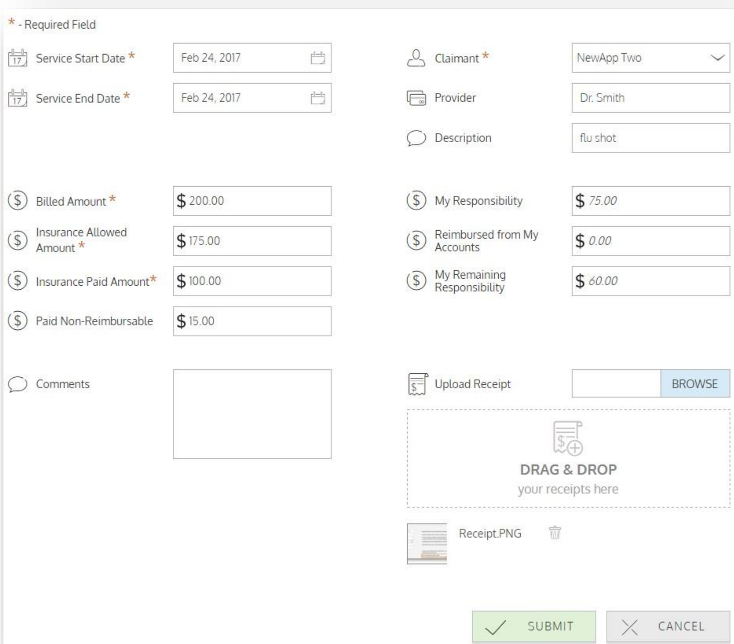
Send payment to your service provider
When entering a claim, you can choose to have reimbursed funds sent to you, or you can have payment sent directly to your provider on your behalf.

If you select to pay a provider, choose your provider name from the dropdown menu. If you do not see your provider listed, select 'add a new provider record' to add it to the dropdown menu.



Adding an expense for future payment

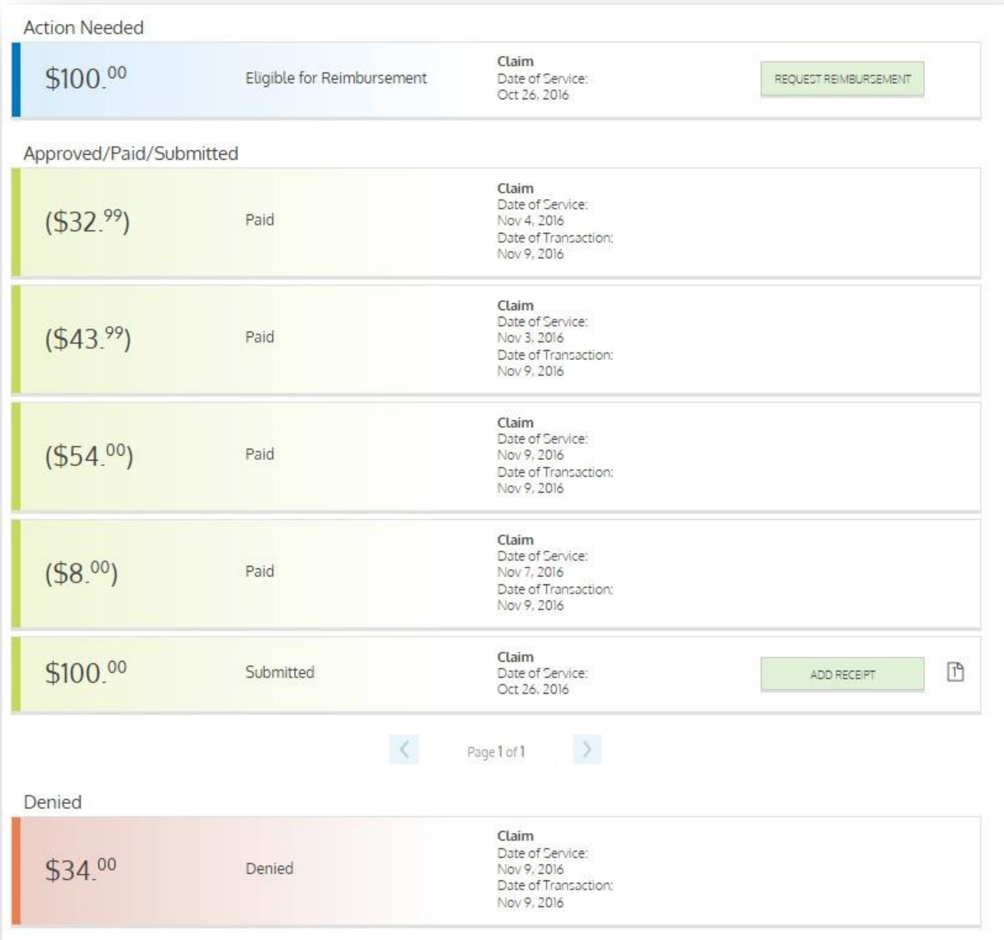
Similar to submitting a claim, to enter an expense, open the *add expense for future payment* page and complete the form. Be sure to include a receipt if you have one.



- **Billed amount:** The full amount billed for the services provided.
- **Insurance allowed amount:** The maximum amount your health insurance plan will pay for the services provided (sometimes called the 'negotiated rate').
- **Insurance paid amount:** The amount covered by your health insurance plan.
- **Paid non-reimbursable:** The cost included in the insurance allowed amount that are for ineligible items or services.
- **My responsibility:** Any part of the insurance allowed amount that is not covered by your health insurance plan (calculated automatically).
- **Reimbursed from my accounts:** The amount reimbursed from your benefit accounts (calculated automatically, but when entering a new expense, this amount will always be $0.00).
- **My remaining responsibility:** This is the remaining amount that you can submit for reimbursement.

Viewing claims and expenses

Once entered, claims and expenses can be viewed on the *claims list* page. From here, you can view claim statuses, attach receipts, and request reimbursement for eligible expenses.



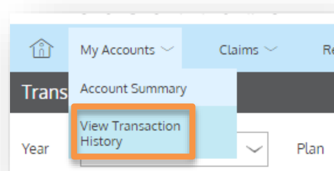
Resolving pending debit card transactions

If you swipe your benefit debit card for eligible products or services, you may be required to submit a receipt or other supporting documentation before the card transaction can be approved. To aid in resolving pending debit card transactions, you can take the following action:

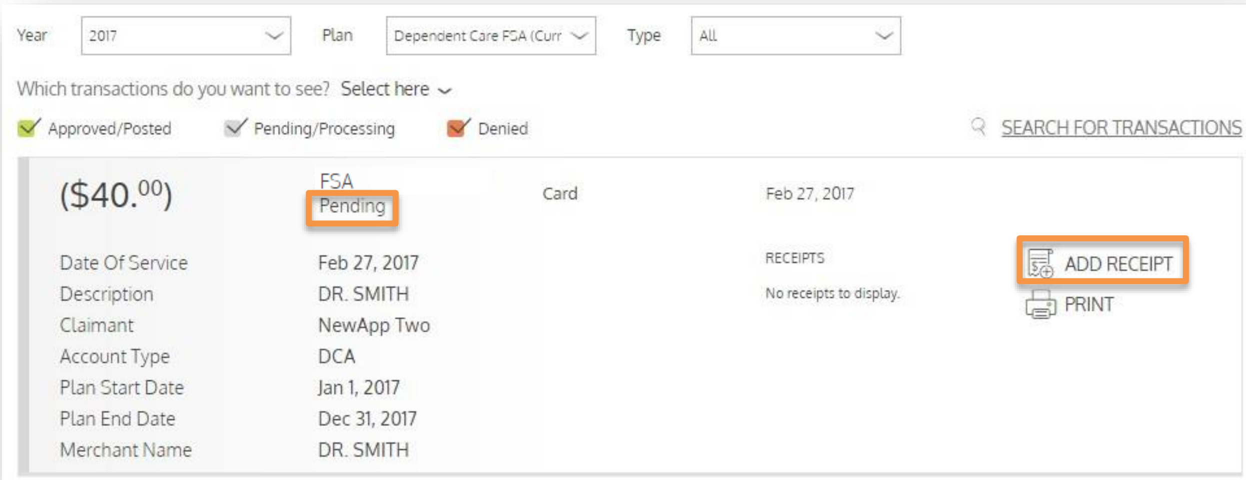
Step 1. Navigate to the *transactions* page in WealthCare Portal.

Step 2. Locate the pending transaction (using the search filters at the top of the page, if necessary).

Step 3. Click to expand the transaction and click ‘add receipt’ to attach your supporting documentation to the transaction.



Your administrator will review the document you’ve submitted and will update the transaction accordingly.

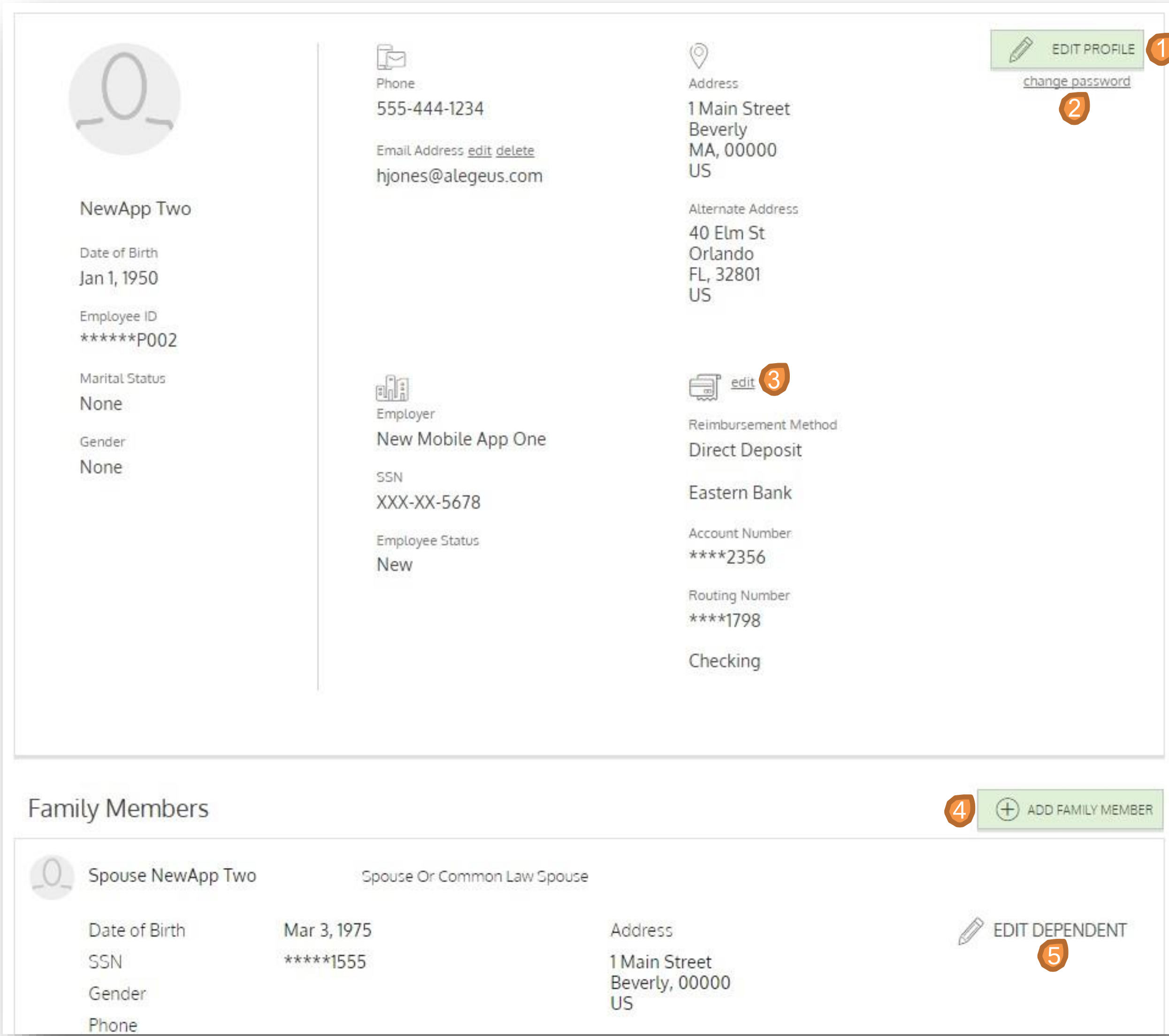


Viewing and making updates to your user profile

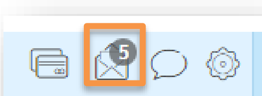
To access and edit your user profile, click the username hyperlink on the right side of the navigation bar. From this page, you can:

1. Update your phone number and address.
2. Change your password
3. Update your reimbursement method
4. Add a new dependent
5. Update an existing dependent

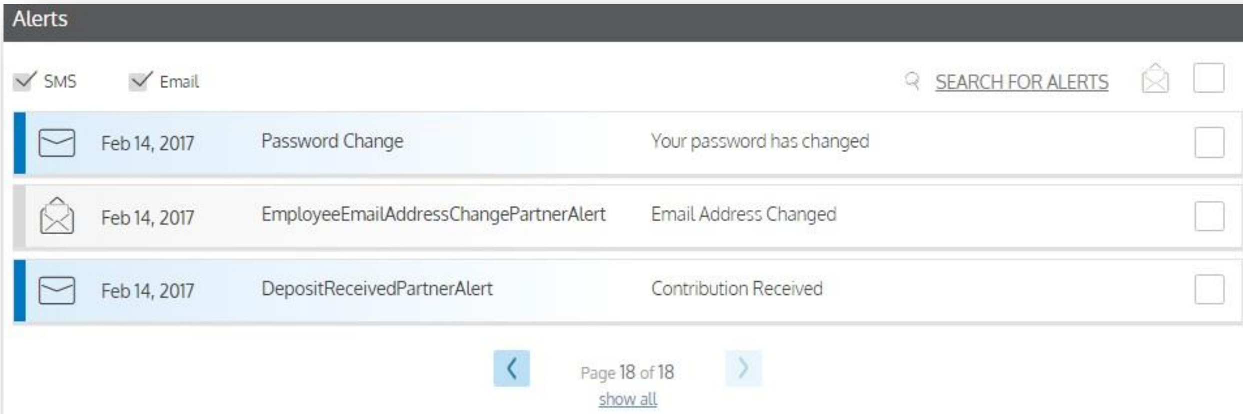
The image below shows where each item in the list above is located.



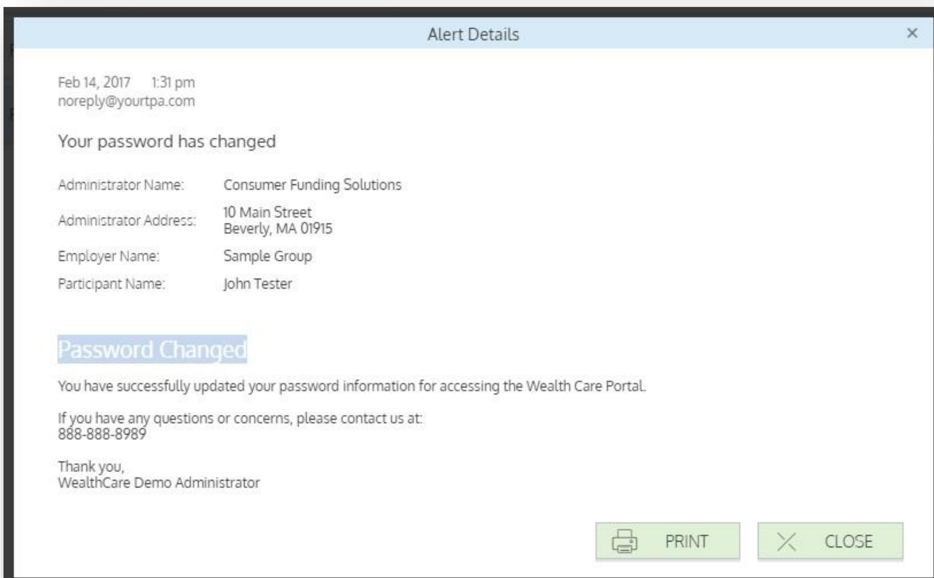
Managing messages and alerts



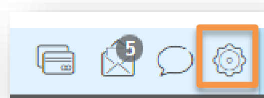
The envelope icon in the navigation bar alerts you to any unread messages awaiting your review. Depending on your communication preferences and your group's setup, these messages could be anything from confirmation of an email address or password change, to notification that a claim you submitted has been received, to an alert that a card transaction was denied, to a wide variety of other messages.



Click on an individual message to see the full text:

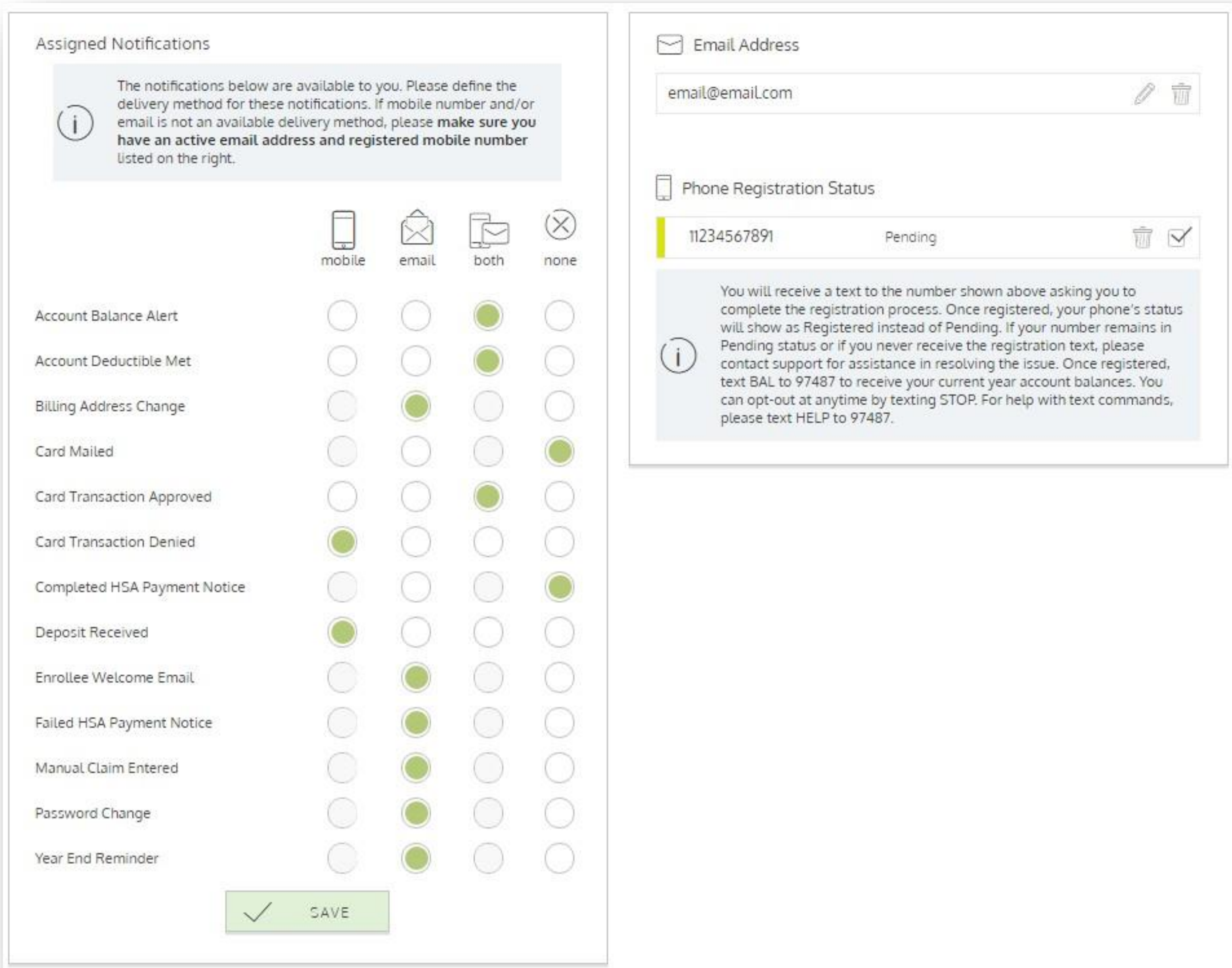


Changing your message preferences



You can change whether or not you receive certain message types, as well as how you receive them from the *communication settings* page. This page can be accessed by clicking the sprocket symbol in the navigation bar.

You may choose, for each alert type, whether you receive it via mobile, email, both, or neither. Click 'save' when you are done editing your preferances. You can also use this page to update your email address, and to register your mobile phone for SMS text alerts



Assigned Notifications

The notifications below are available to you. Please define the delivery method for these notifications. If mobile number and/or email is not an available delivery method, please **make sure you have an active email address and registered mobile number** listed on the right.

	mobile	email	both	none
Account Balance Alert	○	○	●	○
Account Deductible Met	○	○	●	○
Billing Address Change	○	●	○	○
Card Mailed	○	○	○	●
Card Transaction Approved	○	○	●	○
Card Transaction Denied	●	○	○	○
Completed HSA Payment Notice	○	○	○	●
Deposit Received	●	○	○	○
Enrollee Welcome Email	○	●	○	○
Failed HSA Payment Notice	○	●	○	○
Manual Claim Entered	○	●	○	○
Password Change	○	●	○	○
Year End Reminder	○	●	○	○

SAVE

Email Address

email@email.com

Phone Registration Status

11234567891 Pending

You will receive a text to the number shown above asking you to complete the registration process. Once registered, your phone's status will show as Registered instead of Pending. If your number remains in Pending status or if you never receive the registration text, please contact support for assistance in resolving the issue. Once registered, text BAL to 97487 to receive your current year account balances. You can opt-out at anytime by texting STOP. For help with text commands, please text HELP to 97487.