WealthCare Portal

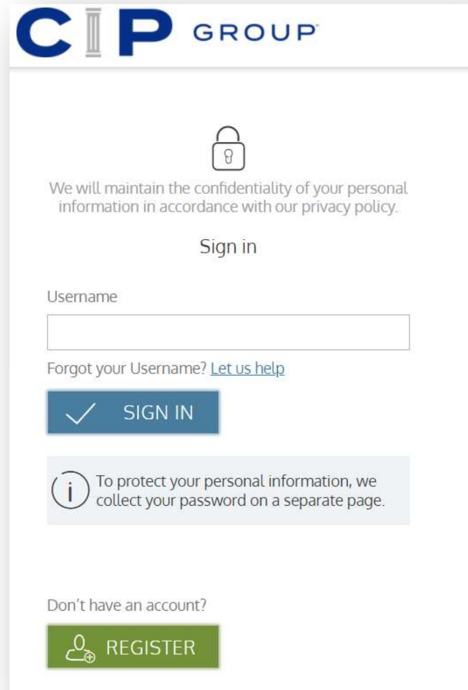
Simplify your healthcare finances with convenient, online access to your tax-advantaged benefit account

Contents

Getting started

The CIP Wealthcare Portal can be accessed by visiting the following URL:

https://compbenesvc.wealthcareportal.com



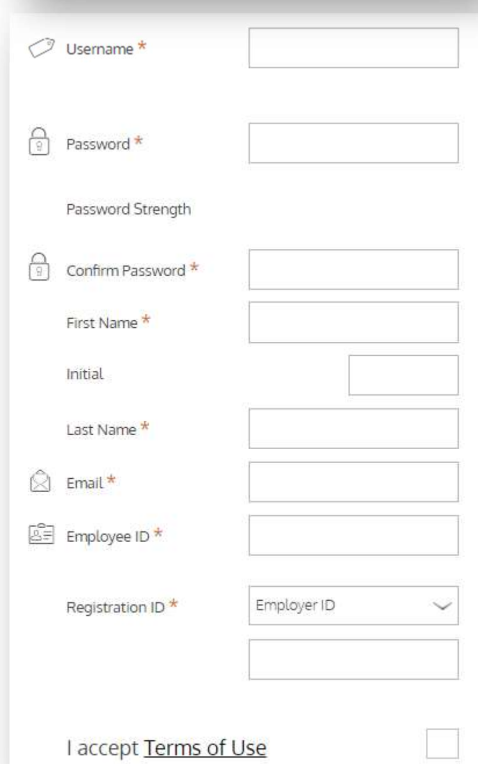
Registration

- **Step 1:** If this is your first time accessing WealthCare Portal click the *register* button atop the right corner of the home screen.
- **Step 2:** Complete the registration form (as shown in the image on the lower right).
    - Choose a username & password
    - Enter your demographic information
    - Obtain your *employee ID* and *employer ID* from your human resources department.

  If you already have a benefit debit card, the debit 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:** Click *register.* The process may take a few seconds. Do not click your browser's back button or refresh the page.



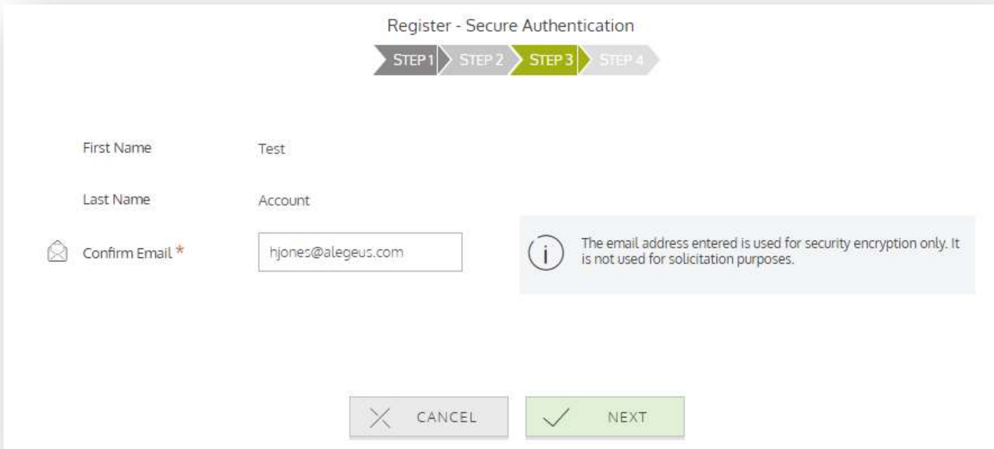
Secure authentication

The next phase of registration involves setting up your secure authentication. This crucial step helps ensure your account is secure and private.

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

- **Step 1.** Select your security questions. From the list, please select four security questions and provide your answers. These questions will be randomly asked during subsequent logins to ensure security. When finished, click *next.*
- **Step 2.** Verify your email address.

On the next page, you will be prompted to verify your email. Click *next.*



- **Step 3.** Submit setup information. On the next page, you'll be asked to verify the information you entered during the secure authentication process. After you've reviewed and confirmed the accuracy of this information, click *submit setup information.*

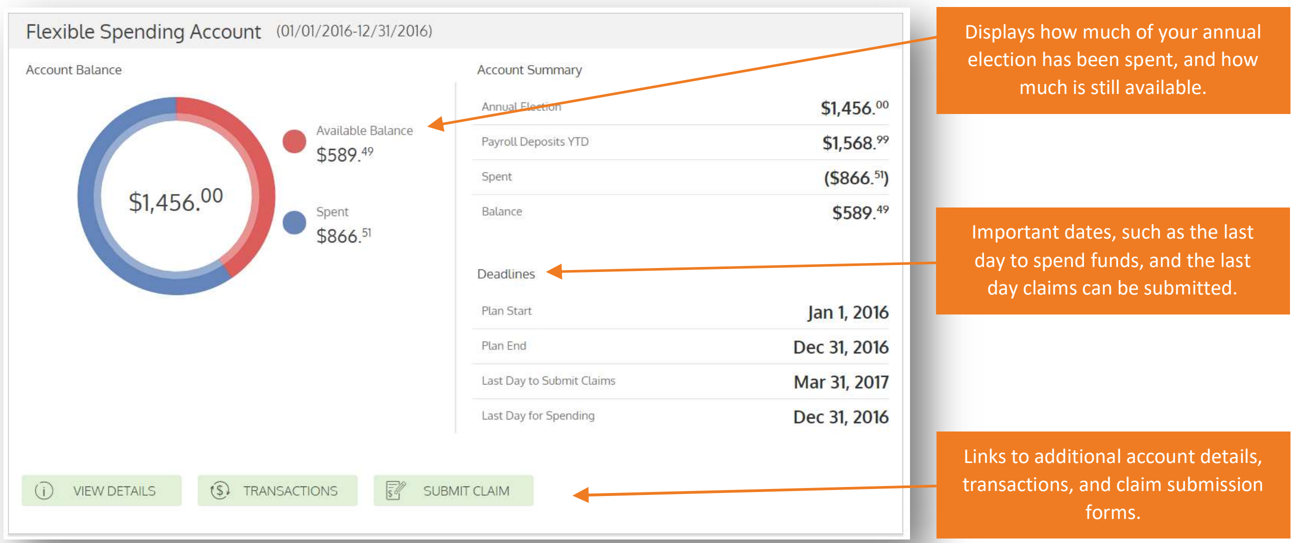
  A confirmation page will display the successful completion of your registration.

Your first login

Once registered, you will be able to enter your username, answer security questions, and enter your password on all subsequent login attempts.

Checking your account balance(s)

Navigate to the *benefit account summary* page to access a quick view of your account balance(s). Each of your accounts displays in its own box, and provides at-a-glance details regarding your balance, funds spent, and important dates.

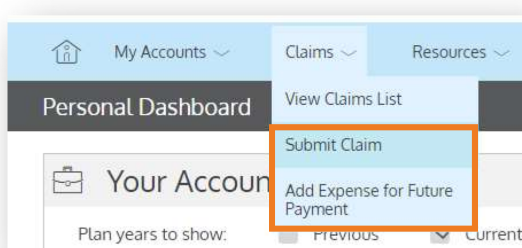


Submitting expenses and filing claims

WealthCare Portal allows you to enter new claims and expenses, as well as view and edit pending claims. If you have receipts or documentation to substantiate your claim, you can attach these to expedite the reimbursement process.

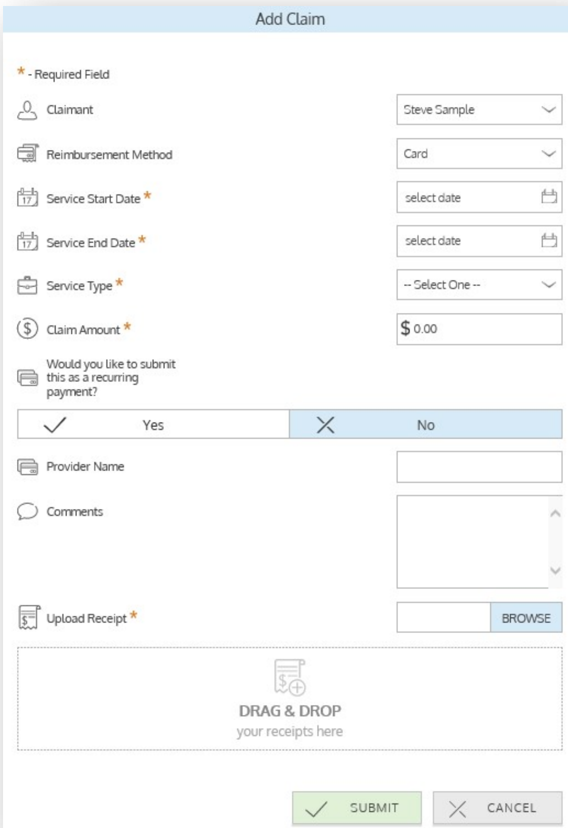
What is the difference between a claim and expense?

- **Claim.** Claims are simply reimbursement requests submitted for costs incurred when receiving eligible services, products, or procedures.
- **Expense.** Expenses are used to track & manage your medical, dental, vision, prescription, and other potentially eligible expenses. Expenses can be manually entered by you. Once entered, expenses can be submitted for reimbursement (just like a claim). Expenses can be submitted now or later.



Submitting a claim

To enter a claim and request reimbursement, navigate to the *add claim* page (by clicking *submit claim* or via the menu bar) and complete the form. Be sure to upload a receipt image if you have one. You can click *browse* to navigate to the file, or you can drag and drop from your computer. Click *submit* to send the request for processing.

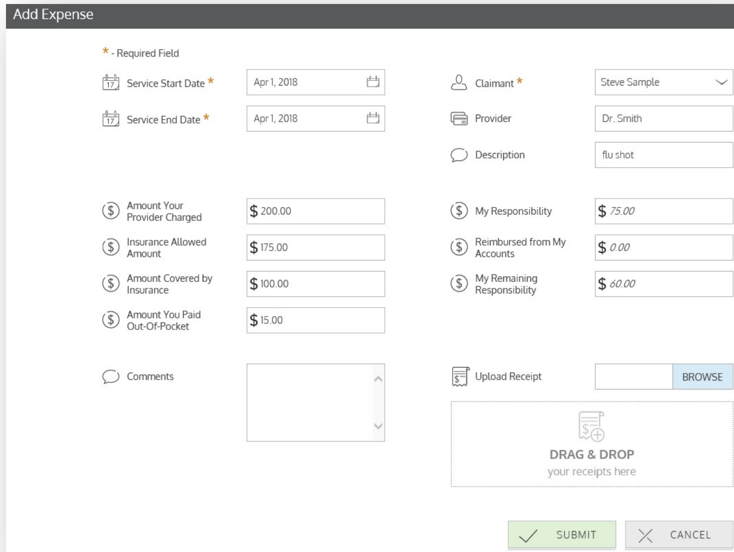


Send payment directly to your service provider. When entering a claim, you can choose to have the reimbursement funds sent directly to you, or you can have payment sent directly to your provider (on your behalf).

If you pay a provider, choose your provider name from the dropdown menu. If you don't see your provider listed, select *add new provider record* to add your provider

Adding an expense for future payment

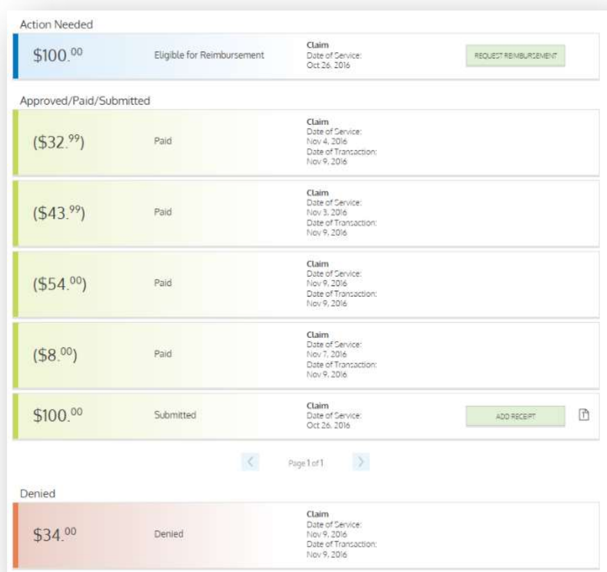
Similar to claim submission, to enter an expense, open the *add expense for future payment* page and complete the form. Be sure to include a receipt, if you have one.



- **Amount your provider charged.** Full amount billed for services provider.
- **Insurance allowed amount.** The maximum amount your health insurance plan will pay for services provided.
- **Amount covered by insurance.** The amount covered by your health insurance plan.
- **Amount you paid out-of-pocket.** 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.
- **Reimbursed from my accounts.** The amount reimbursed from your benefit accounts.
- **My remaining responsibility.** The remaining amount you can submit for reimbursement.

Viewing claims and expenses

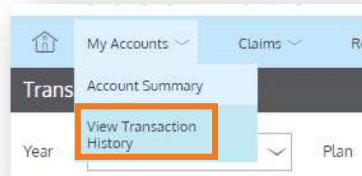
Once entered, claims and expenses can be viewed on the *claims list* page. From here, you can view claim status, attach receipts, and request reimbursement for eligible expenses.



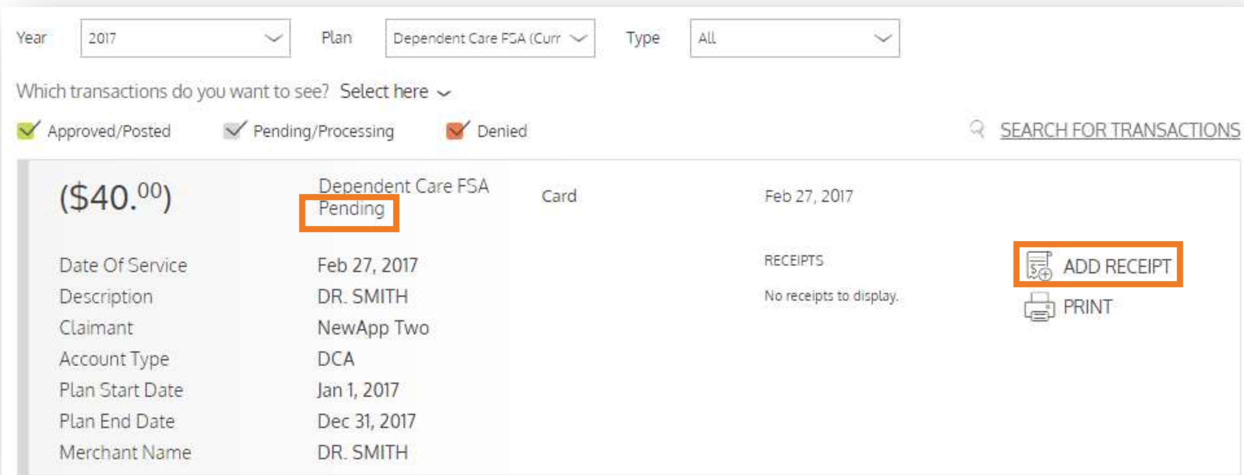
Resolving pending debit card transactions

If you swipe your debit card for eligible products or services, you may be required to submit a receipt or other documentation before the debit 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.
- **Step 2.** Located the pending transaction (using the search filters)
- **Step 3.** Click to expand the transaction, and click *add receipt* to attach your supporting documentation to the transaction.



We will review the documentation you've submitted and update the transaction accordingly.

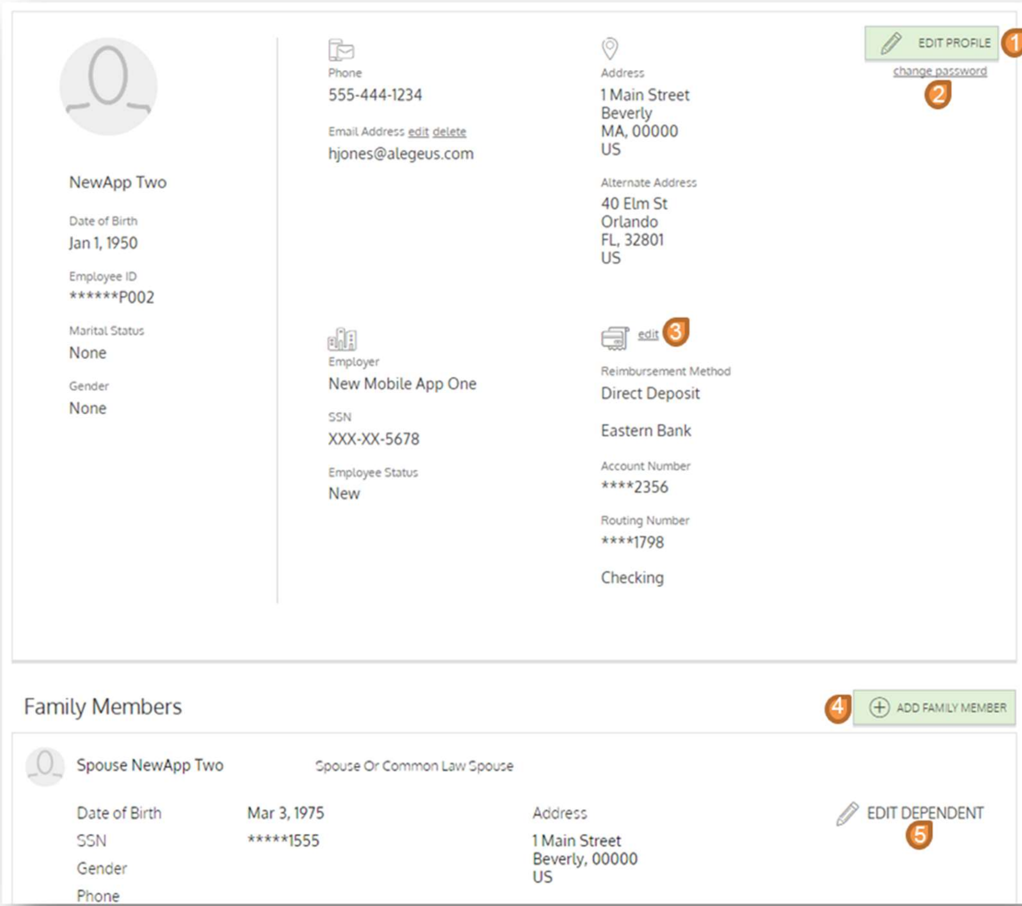


Updating your user profile

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

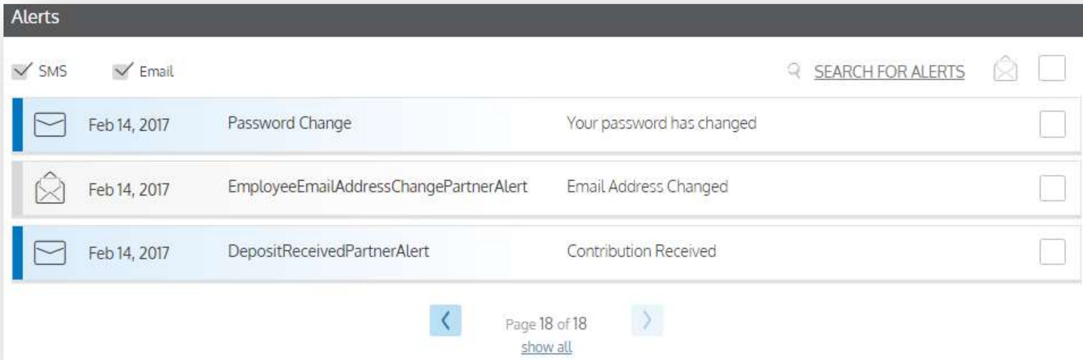
1. Update your phone number and address
2. Change your password
3. Update your reimbursement method
4. Add a new dependent
5. Update or remove an existing dependent

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

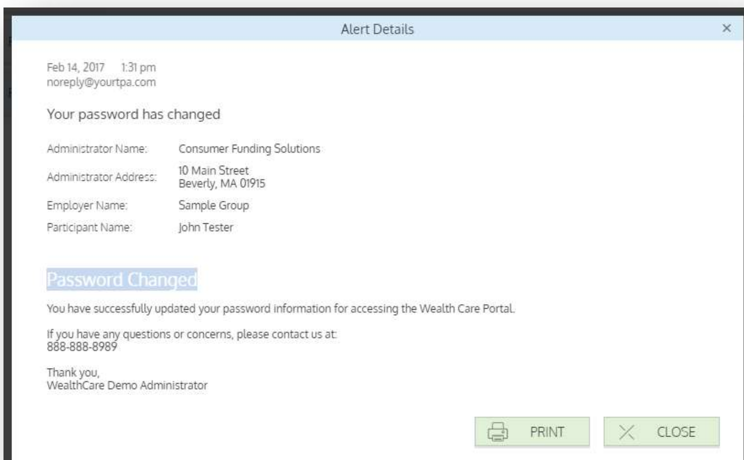


Managing alerts & messages

The bell icon in the navigation bar indicates when you have unread alerts awaiting your review. Depending on your communication preferences and your group's setup, these alerts 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 communication types.



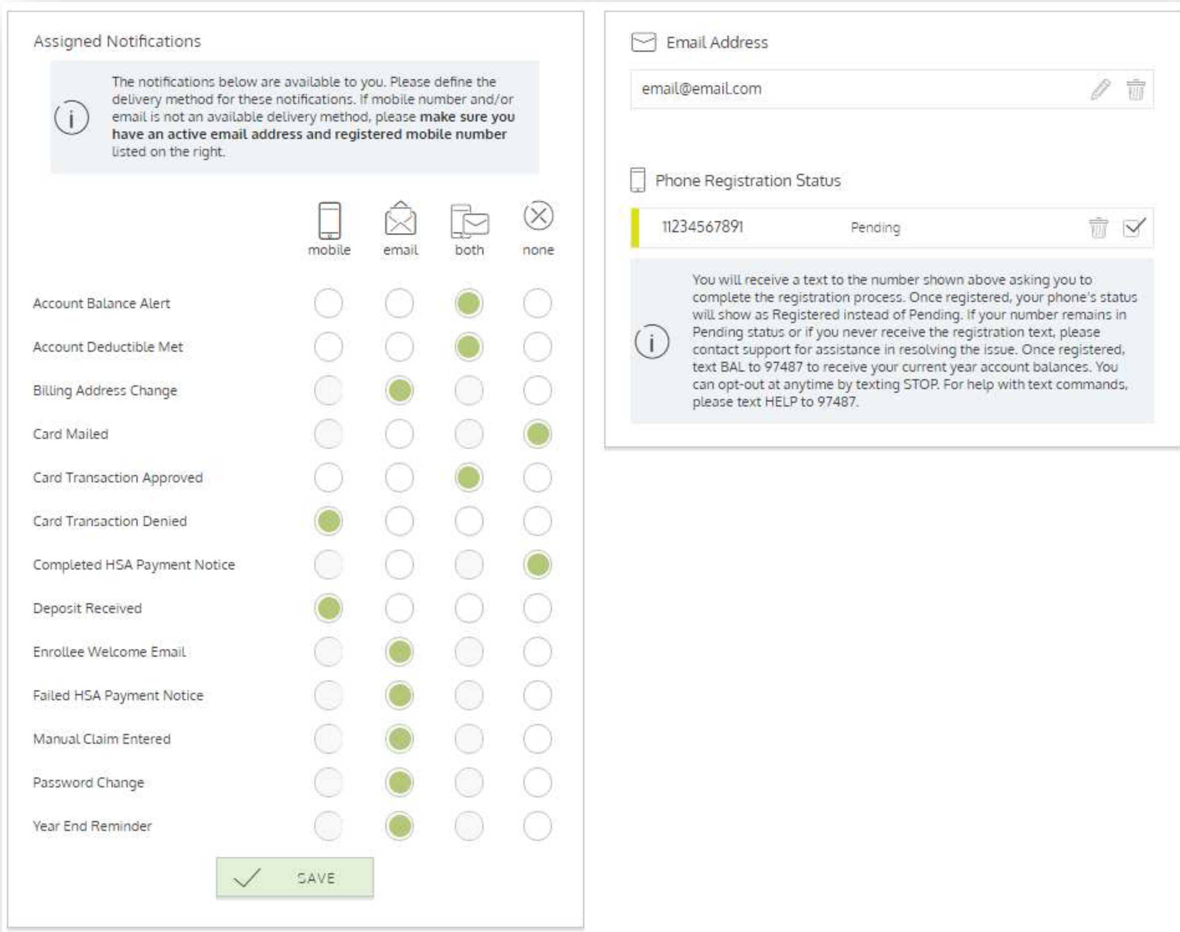
Click on an individual message to see the full text:



Changing your alert preferences

You can change whether you receive certain alert 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.



The envelope icon in the navigation bar indicates when you have unread messages awaiting review. These messages include copies of manual claim letters, receipt notification letters, and reimbursement letters. Similar to alerts, you can simply click any message item to see the letter text in full.