Medcom

BENEFIT SOLUTIONS

WealthCare Portal

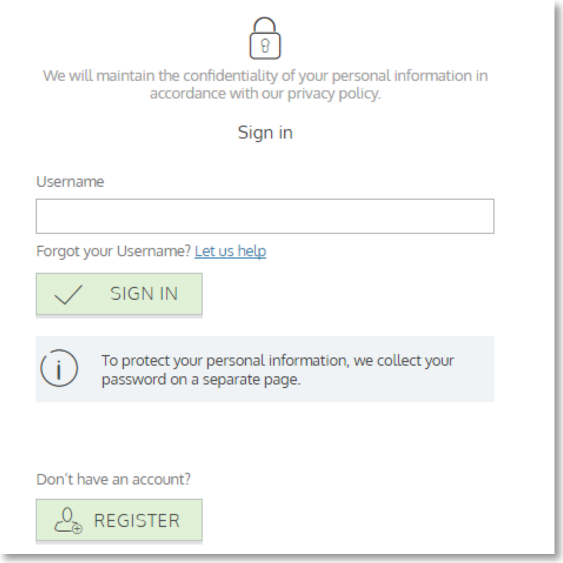
Employee User Guide

Table of Contents

Contact Us:
(800) 523-7542, option 1
MedcomReceipts@medcombenefits.com
www.medcombenefits.com

Getting Started

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

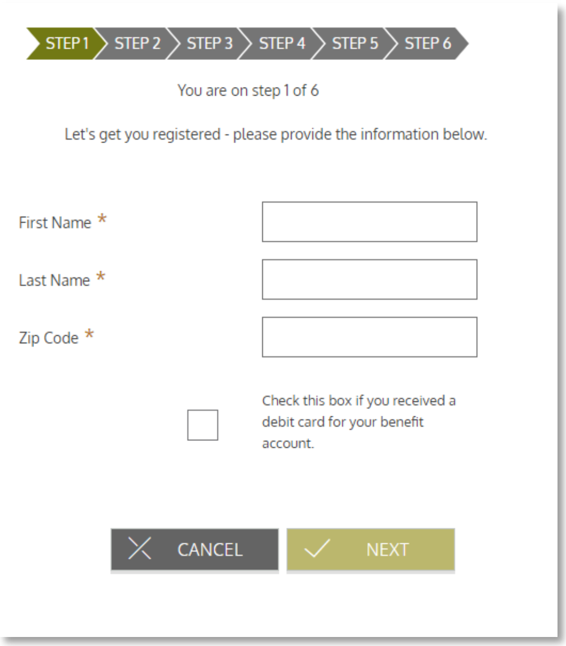


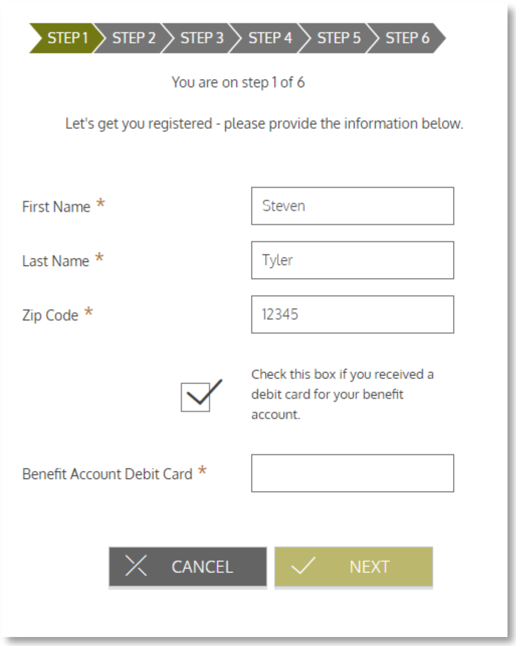
Registration

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

Step 2: After clicking the *Register* button, enter the information requested (as shown below).

Check the box if you have already received a benefit debit card. If your plan does not offer a card or your card has not arrived yet, do not check the box and click *Next*.





Note: The following screens will take you through the registration process when a card number is not entered.

Step 3: Select how you would like to verify your account (via text or email).

For security purposes, you must have either an email address or SMS-enabled phone number on file to receive a code to register your account. If you do not have an email or SMS-enabled phone number, you must contact Medcom Customer Service at (800) 523-7542, option 1.

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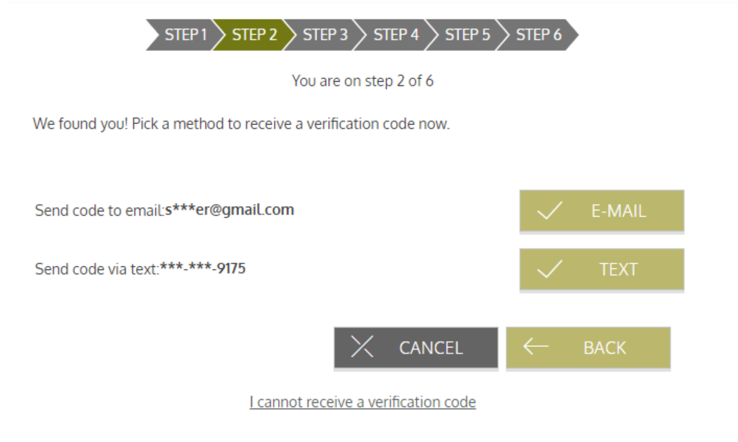
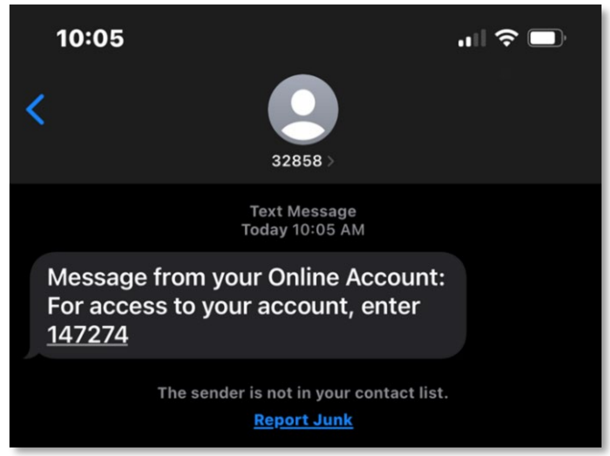
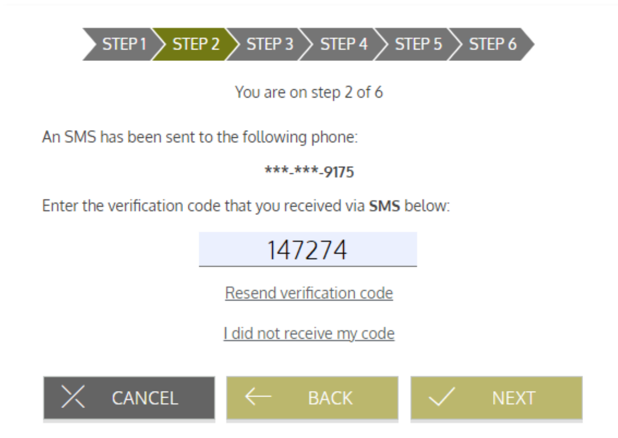




Step 4: Enter the code you received, then click *Next*.



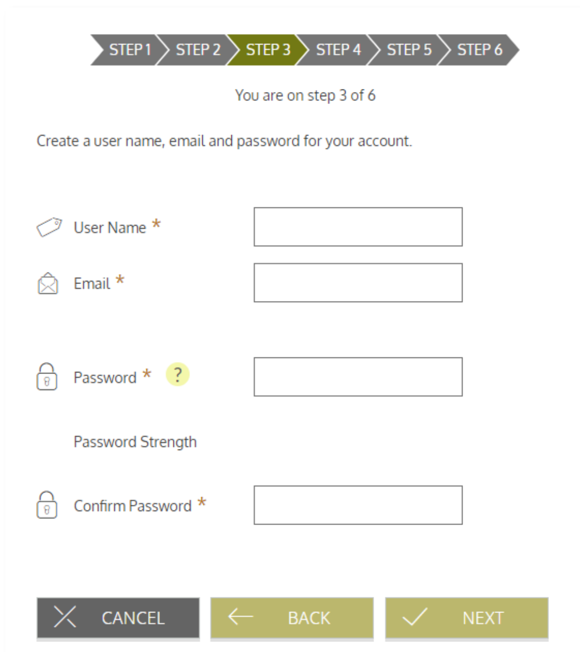
Step 5: Create a username, email, and password for your account. Click *Next*.

Note: Passwords must meet the following criteria:

- Must be between 8 and 16 characters.
- Must contain 3 of the following types of characters:
- Upper case letter
- Lower case letter
- Special character (%, !, @, etc.)
- A number

A password may NOT contain:

- The same character repeating 3 or more times.
- The word "password"
- The username
- Spaces



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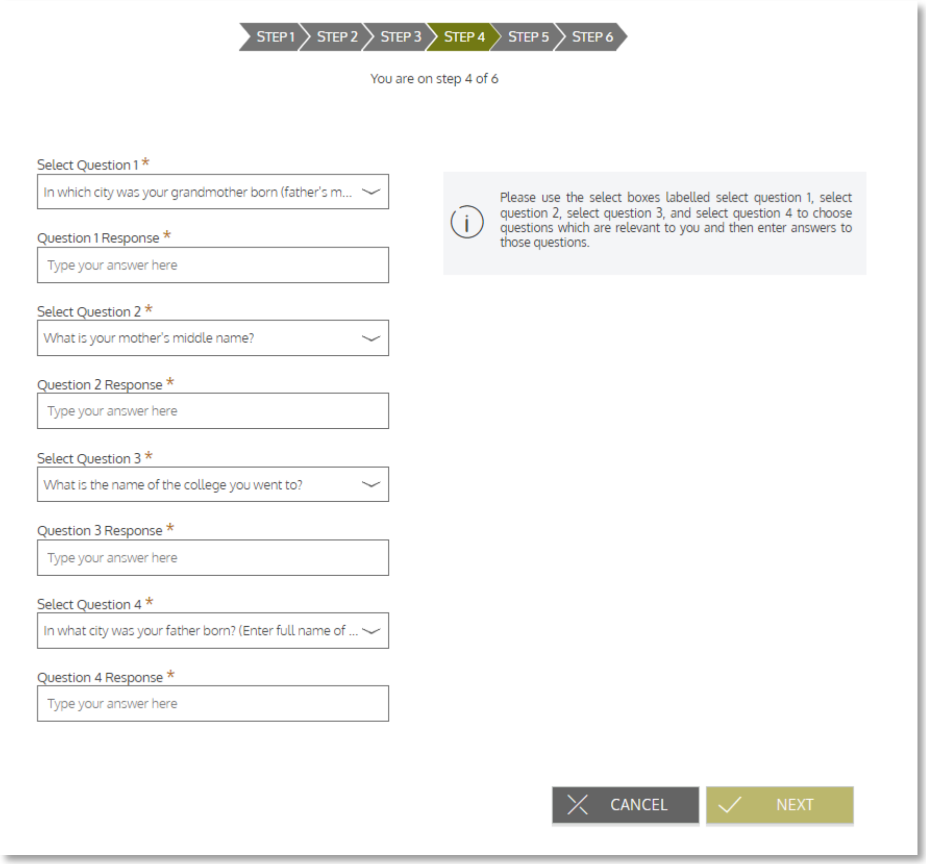
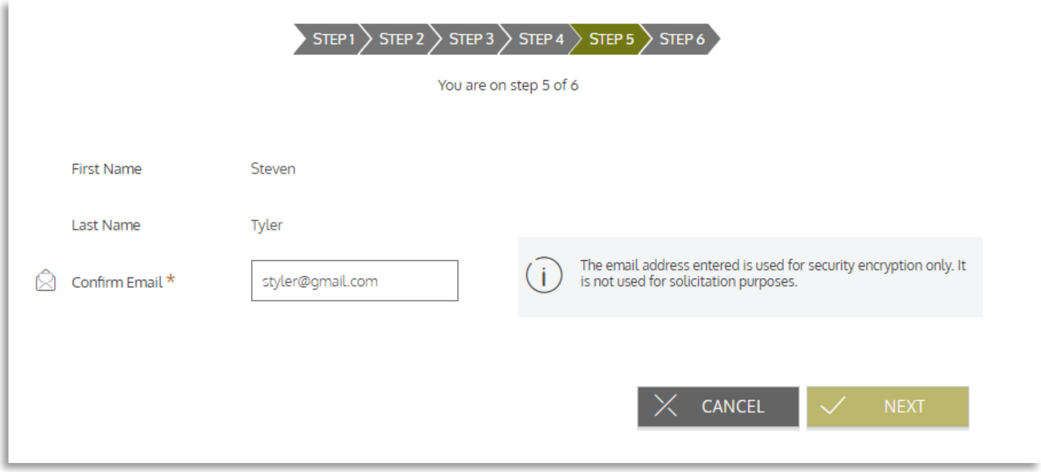
Step 6: Select security questions.

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

Once complete, click *Next*.

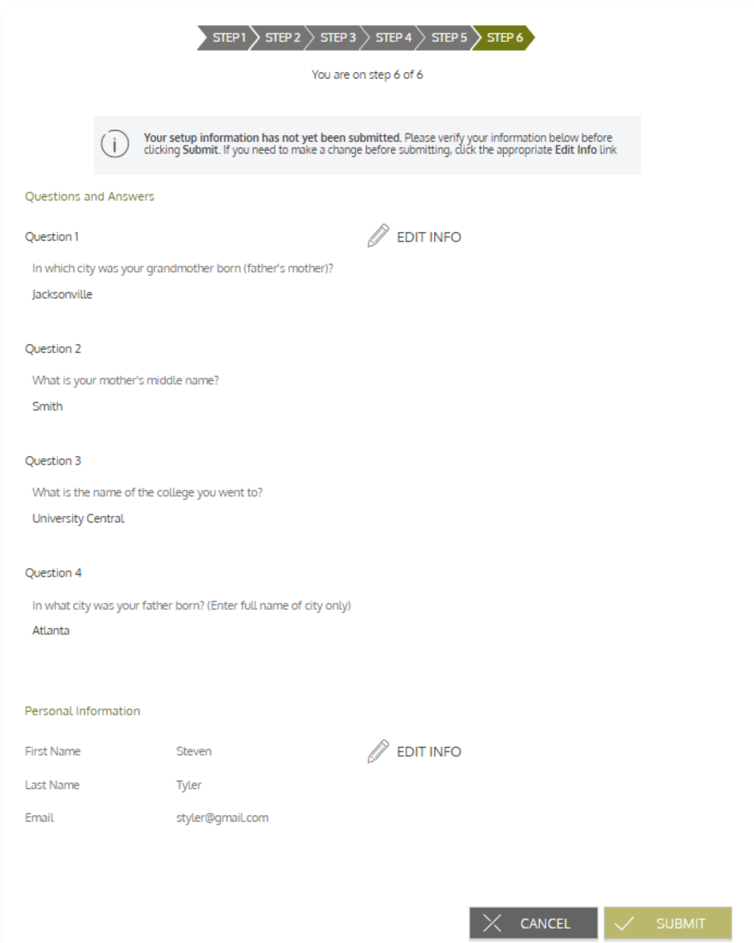


Step 7: On the next page, you're prompted to verify your email address. Once complete, click *Next*.

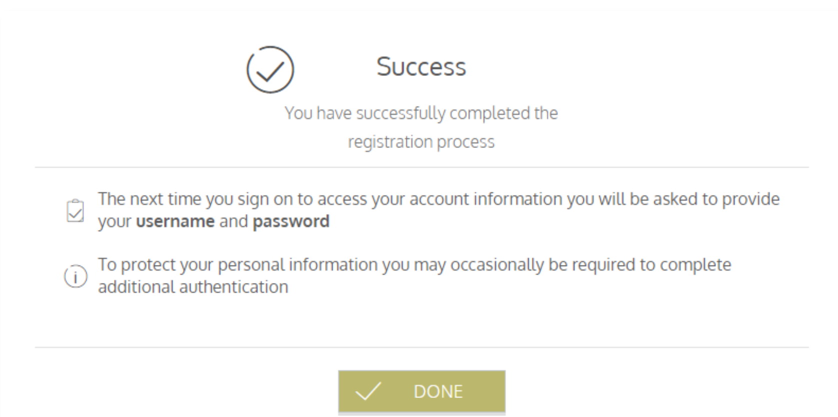


Step 8: Submit setup information.

On the next page, you're asked to verify all the information you've entered. After you've reviewed and confirmed the accuracy of the information, please click *Submit*.



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



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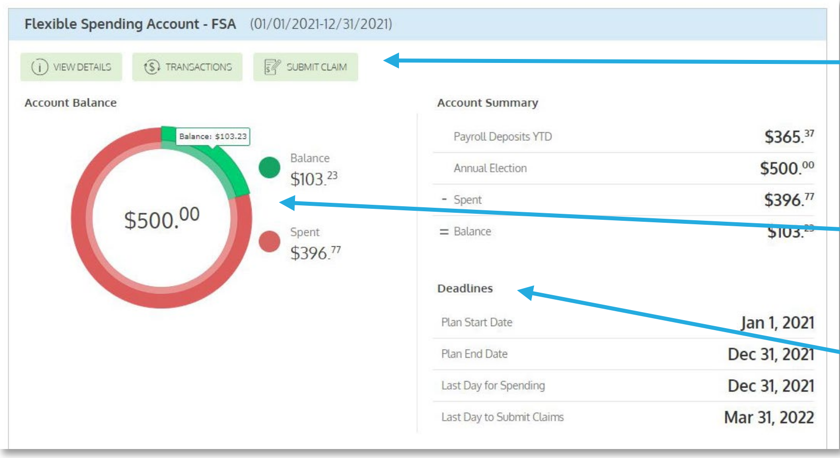
Your First Login

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.



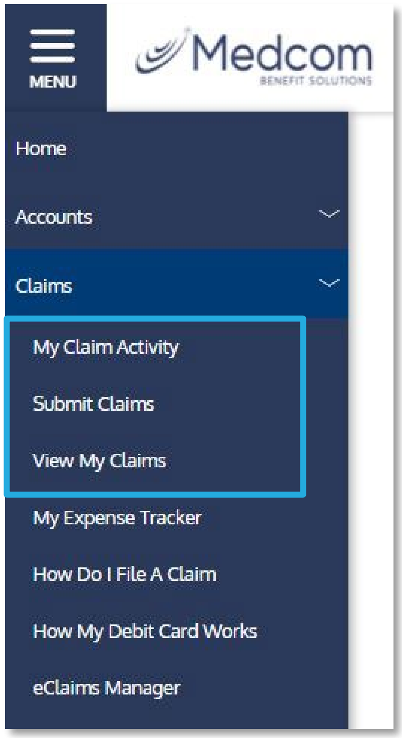
Buttons provide quick links to additional account details, a list of account transactions, and an electronic claim form, so you can immediately submit a claim.

Chart shows how much of the annual election has been spent, and how much is still available to spend.

'Deadlines' section shows important dates, such as the last day funds can be spent, and the last day claims can be submitted against the plan.

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. Once entered, eligible expenses can be submitted for reimbursement, like claims. They can be submitted now or later; just make sure to submit them within the filing deadlines.

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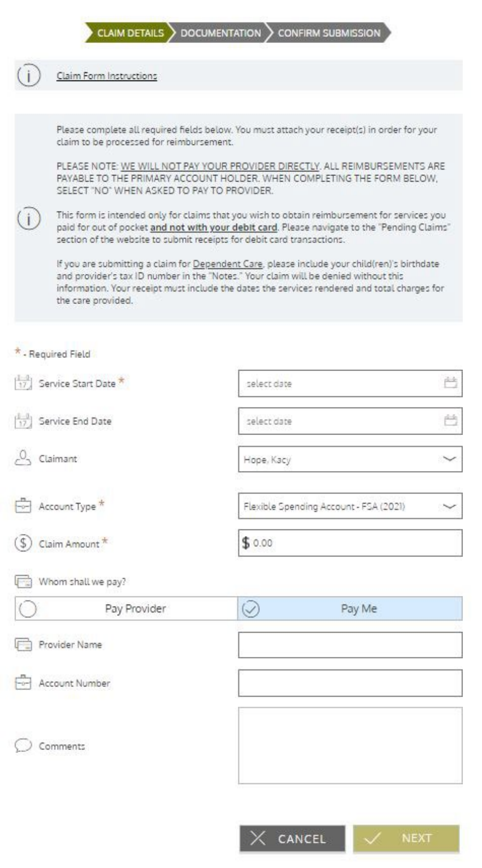
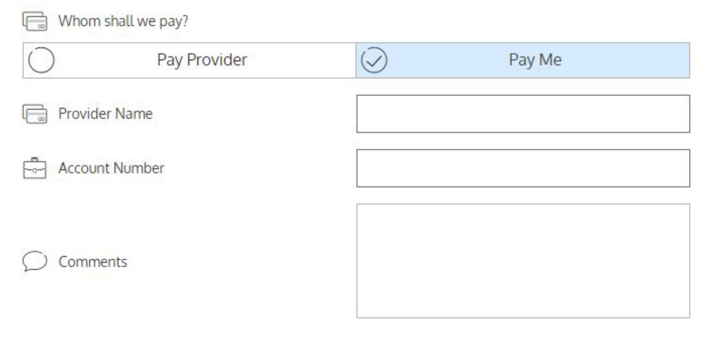


Submitting a Claim

To enter a claim and request reimbursement, open the submit claims page and complete the form. Be sure to upload a receipt if you have one; your claim cannot be processed without it. You can click browse to navigate to the receipt file or drag and drop. Click 'submit' to send the request to your administrator for processing.

Medcom will only send payments to you and not to your service provider. When entering a claim, choose to have reimbursed funds sent to you.



Adding an expense for future payment

Similar to submitting a claim, to enter an expense, open the My Expense Tracker page and complete the form. Be sure to include a receipt if you have one.

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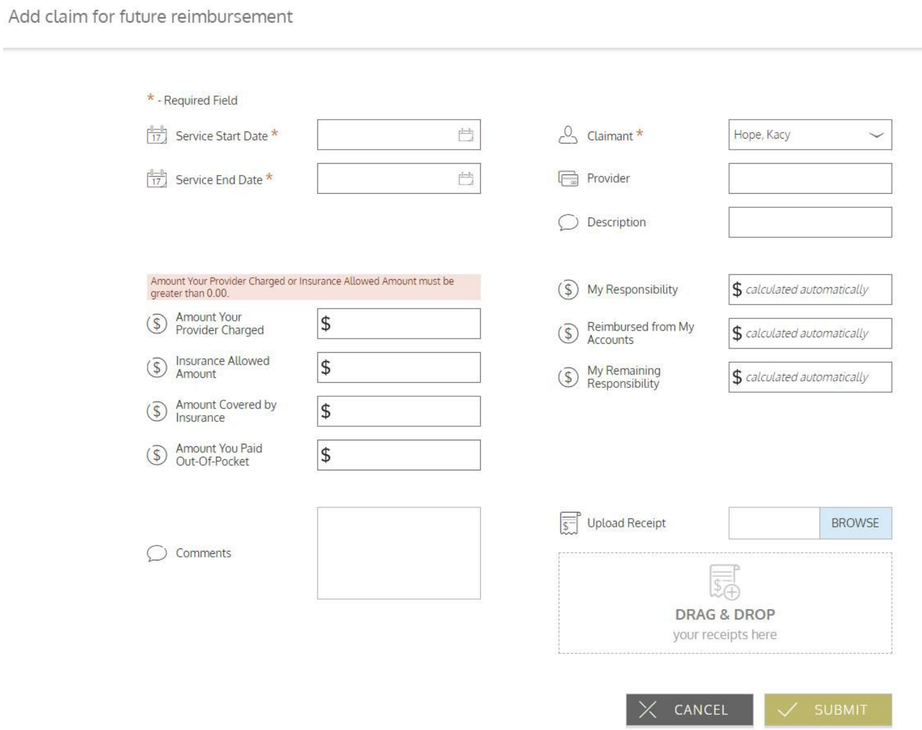

- **Billed amount:** The full amount billed for the services provided.
- **Insurance allowed amount:** The maximum amount your health insurance plan will pay for the services provided (sometimes called the 'negotiated rate').
- **Insurance paid amount:** The amount covered by your health insurance plan.
- **Paid non-reimbursable:** The cost included in the insurance allowed amount that is 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 unless you have been reimbursed for a portion of the expense previously).
- **My remaining responsibility:** This is the remaining amount you can submit for reimbursement.

Viewing Claims and Expenses

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

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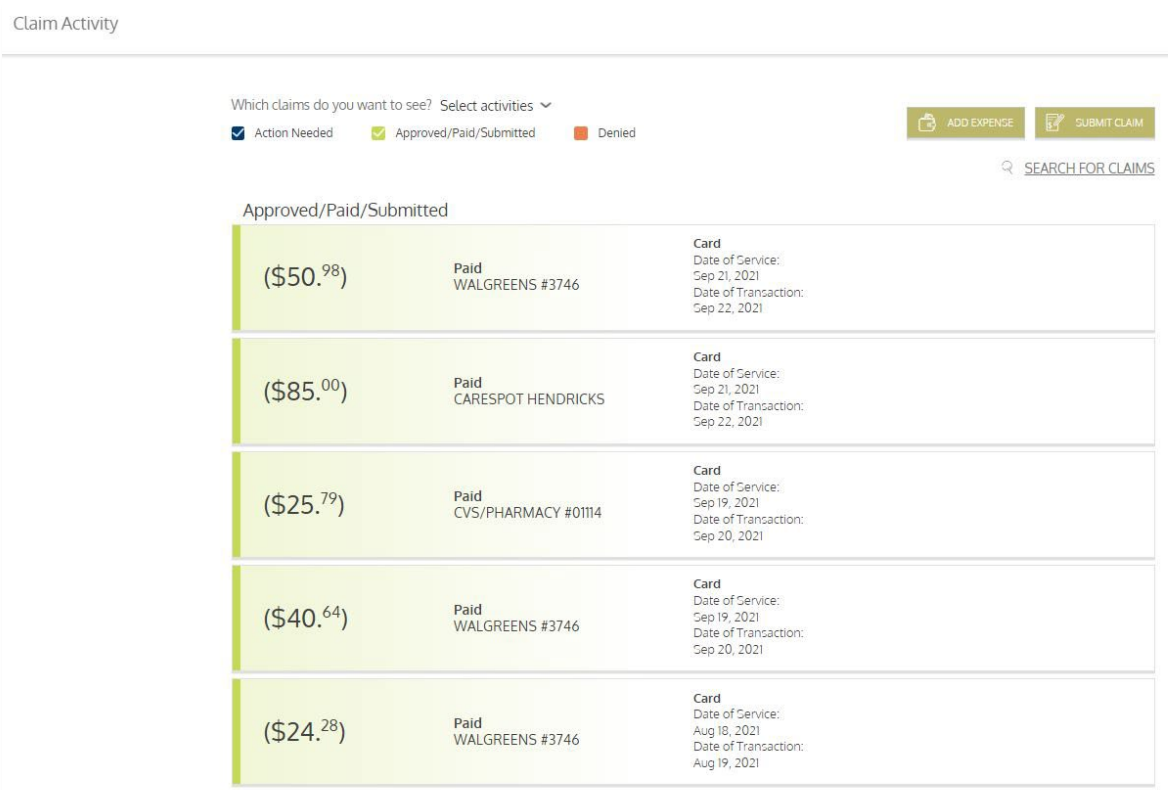


Resolving Pending Debit Card Transactions

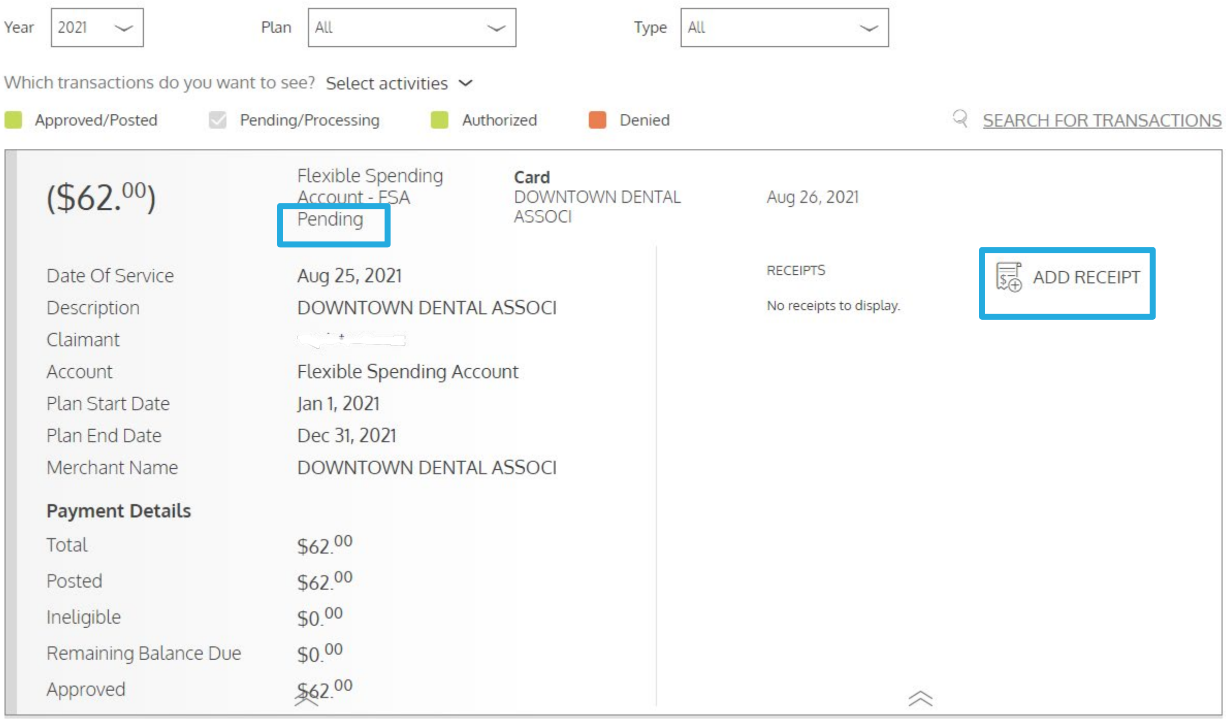
If you swipe your benefit debit card for eligible products or services, you may be required to submit a receipt or other supporting documentation before the card transaction can be approved. To aid in resolving pending debit card transactions, you can take the following action:

Step 1: Navigate to the *My Transactions* page in WealthCare Portal.

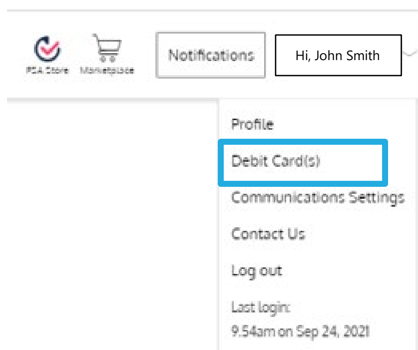
Step 2: Locate the pending transaction (using the search filters at the top of the page, if necessary).

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

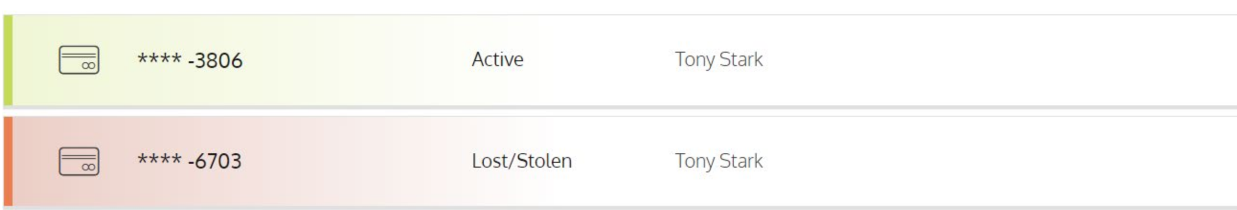
Your administrator will review the document you've submitted and will update the transaction accordingly.



Ordering a New Debit Card



You can obtain your PIN number from the online portal or mobile app. You can also order a new debit card using the self-service option on the WealthCare Portal. In the upper right corner of the page, click on the down arrow next to your name. Click on the “Debit Card(s)” link. This will show all debit card(s) issued and the status of each.



When you click on the card, the section will expand, offering more options.

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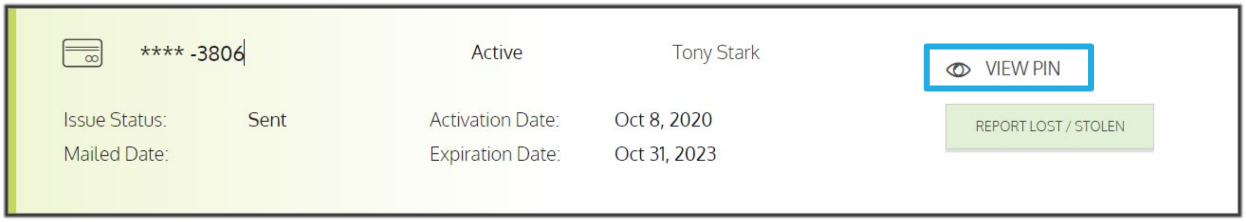
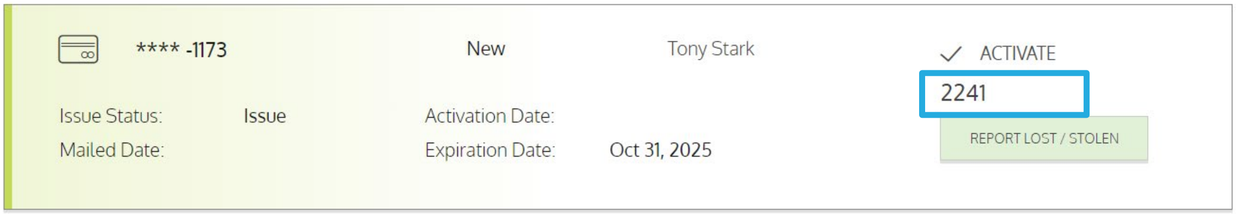
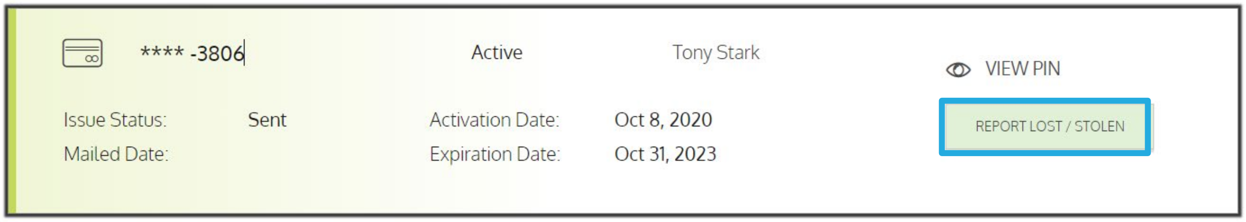
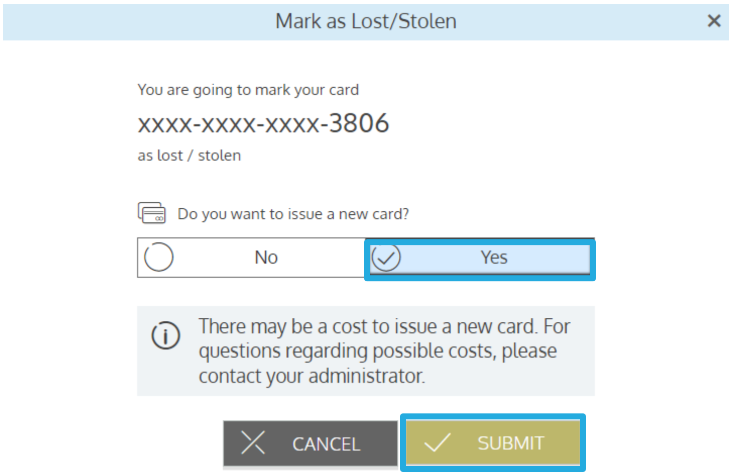


Clicking the "View PIN" link will allow you to obtain your PIN number. You can use your card as either a debit or credit transaction.



Clicking the "Report Lost/Stolen" button will allow you to report your current card lost/stolen so a new one can be ordered.





After clicking the "Report Lost/Stolen" button, a window will pop up asking if you want a new card ordered. Click "Yes" and "Submit". Your debit card will typically arrive within 7-10 days.

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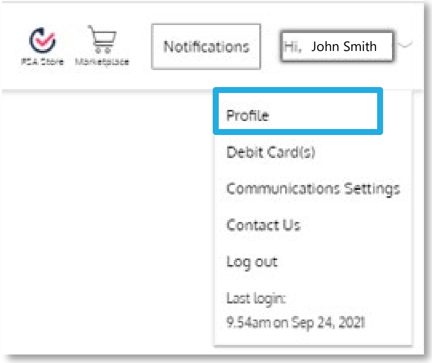
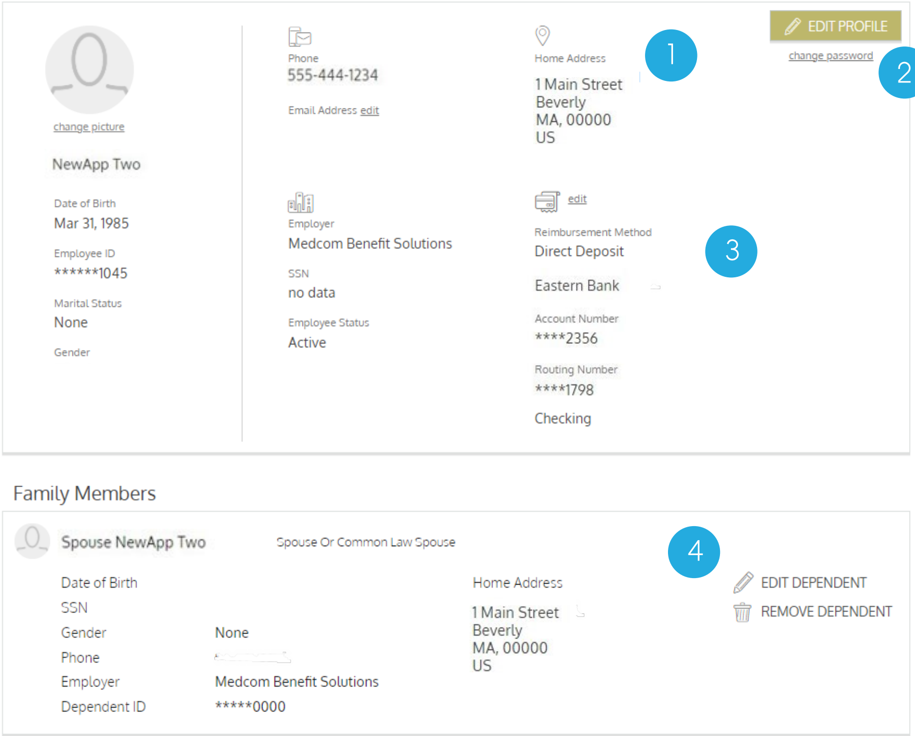
Viewing and making updates to your user profile

To access and edit your user profile, click the down arrow next to your name in the upper right corner of the page. From this page, you can:

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



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



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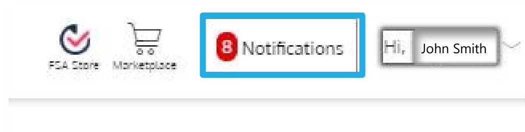
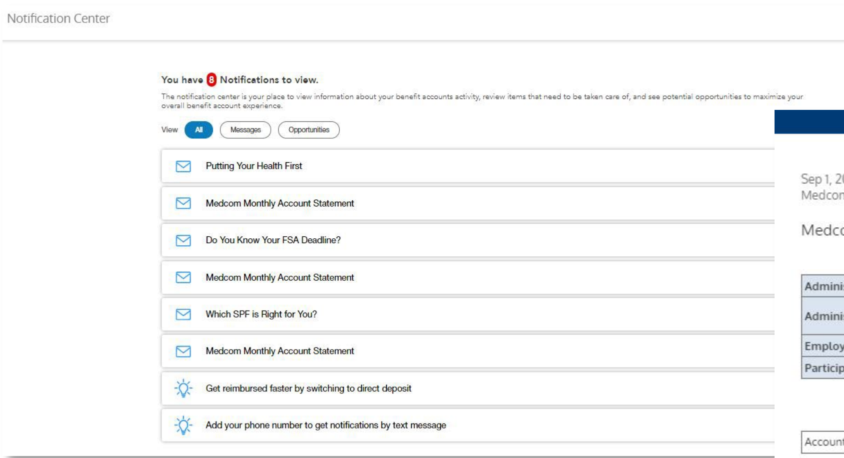
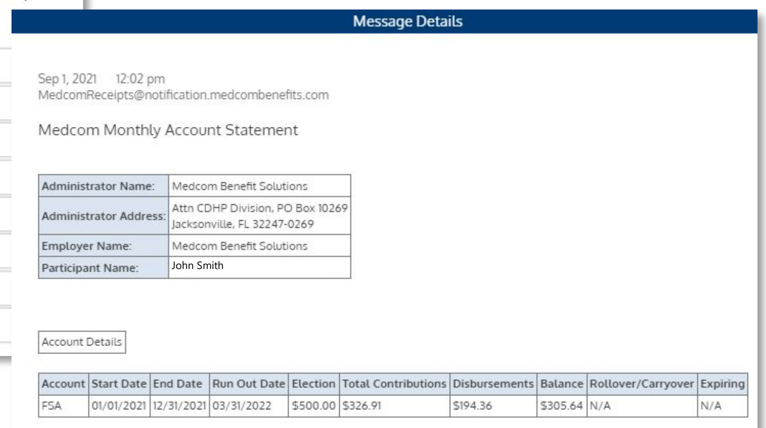
Managing messages and alerts



The notifications icon in the upper right corner (next to your name) alerts you to any unread messages awaiting your review. Depending on your communication preferences and your employer's setup, these messages could be anything from a password change, a card mailed notification, an alert that a card transaction was denied, or a variety of other messages.



Click on an individual message to see the full text:



Message Details

Sep 1, 2021 12:02 pm
MedcomReceipts@notification.medcombenefits.com

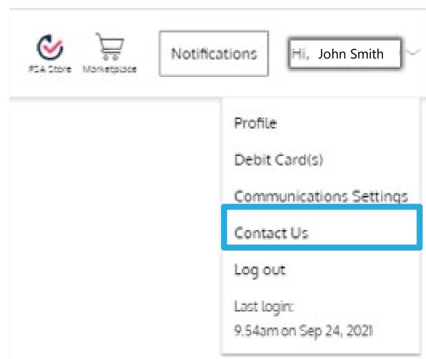
Medcom Monthly Account Statement

Administrator Name:	Medcom Benefit Solutions
Administrator Address:	Attn CDHP Division, PO Box 10269 Jacksonville, FL 32247-0269
Employer Name:	Medcom Benefit Solutions
Participant Name:	John Smith

Account Details

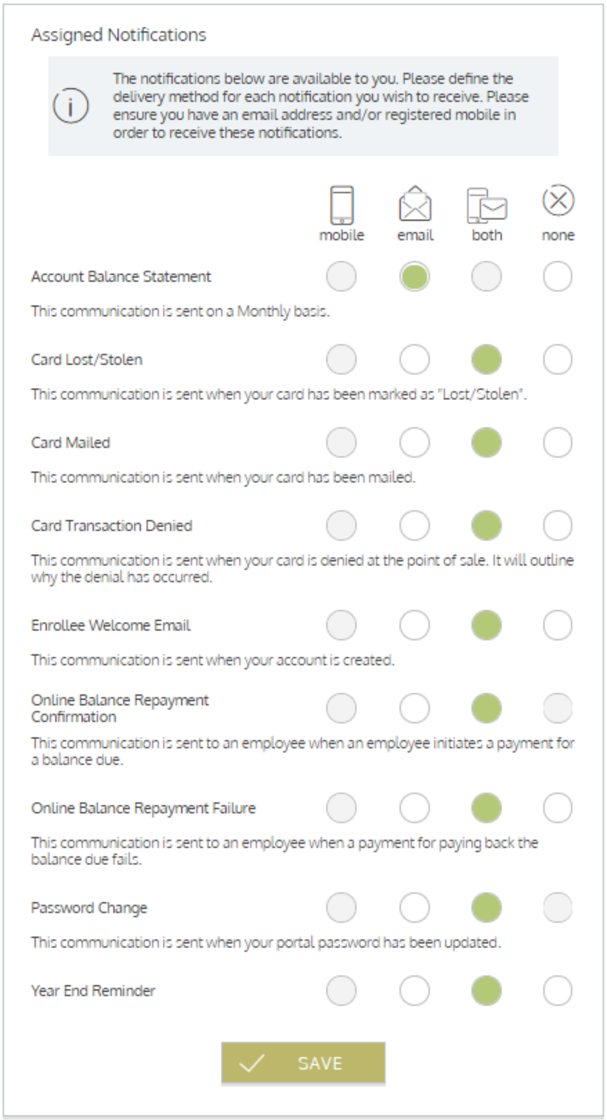
Account	Start Date	End Date	Run Out Date	Election	Total Contributions	Disbursements	Balance	Rollover/Carryover	Expiring
FSA	01/01/2021	12/31/2021	03/31/2022	$500.00	$326.91	$194.36	$305.64	N/A	N/A

Changing your message preferences



You can change whether 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 down arrow next to your name in the upper right corner of the page.

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



Assigned Notifications

The notifications below are available to you. Please define the delivery method for each notification you wish to receive. Please ensure you have an email address and/or registered mobile in order to receive these notifications.

	mobile	email	both	none
Account Balance Statement		●		
Card Lost/Stolen			●	
Card Mailed			●	
Card Transaction Denied			●	
Enrollee Welcome Email			●	
Online Balance Repayment Confirmation			●	
Online Balance Repayment Failure			●	
Password Change			●	
Year End Reminder			●	

Account Balance Statement — This communication is sent on a Monthly basis.

Card Lost/Stolen — This communication is sent when your card has been marked as "Lost/Stolen".

Card Mailed — This communication is sent when your card has been mailed.

Card Transaction Denied — This communication is sent when your card is denied at the point of sale. It will outline why the denial has occurred.

Enrollee Welcome Email — This communication is sent when your account is created.

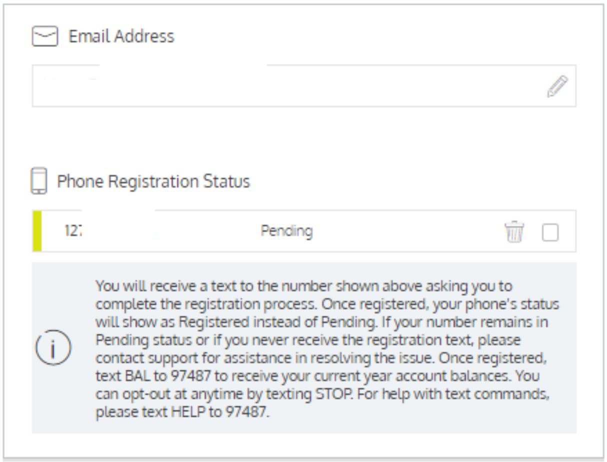
Online Balance Repayment Confirmation — This communication is sent to an employee when an employee initiates a payment for a balance due.

Online Balance Repayment Failure — This communication is sent to an employee when a payment for paying back the balance due fails.

Password Change — This communication is sent when your portal password has been updated.

Year End Reminder

SAVE



Email Address

Phone Registration Status

12: 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.

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