WealthCare Participant Portal

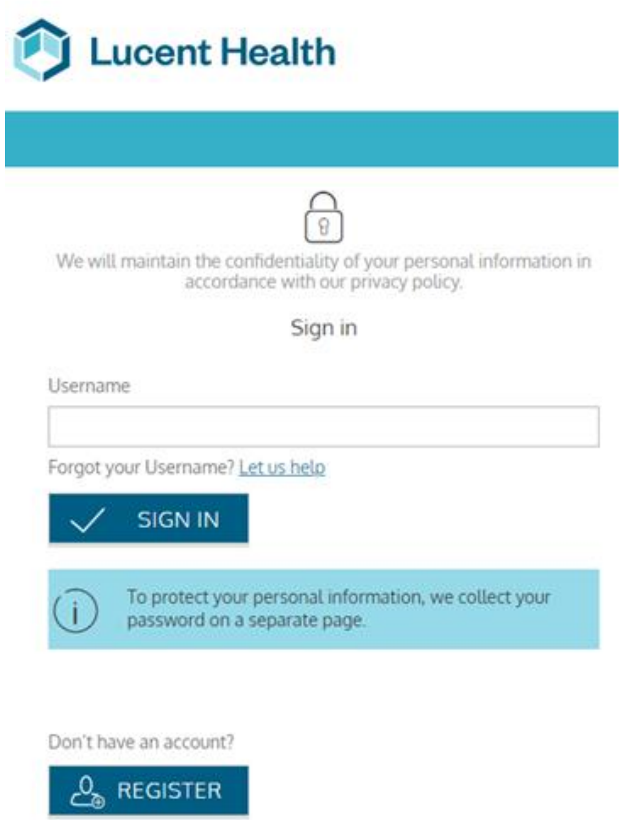
Simplify your healthcare finances with convenient, online access to your tax-advantaged benefit account

Contents

Getting started

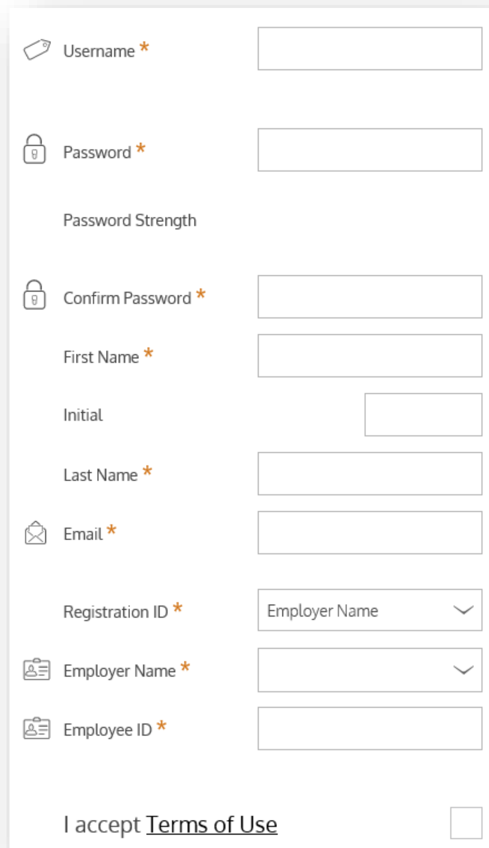
The WealthCare Participant Portal can be accessed by visiting the following URL:

- https://lucent.wealthcareportal.com



Registration

- **Step 1:** If this is your first time accessing the WealthCare Portal, click the *register* button located on the home screen.
- **Step 2:** Complete the registration form (as shown in the image on the lower right).
  - Choose a username & password
  - Enter your name and email address
  - *Registration ID* –In the “Employer Name” field, start typing your employer’s name and the autofill feature will add your employer’s name for you.
  - *Employee ID* – Enter your Social Security Number
  - 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.*
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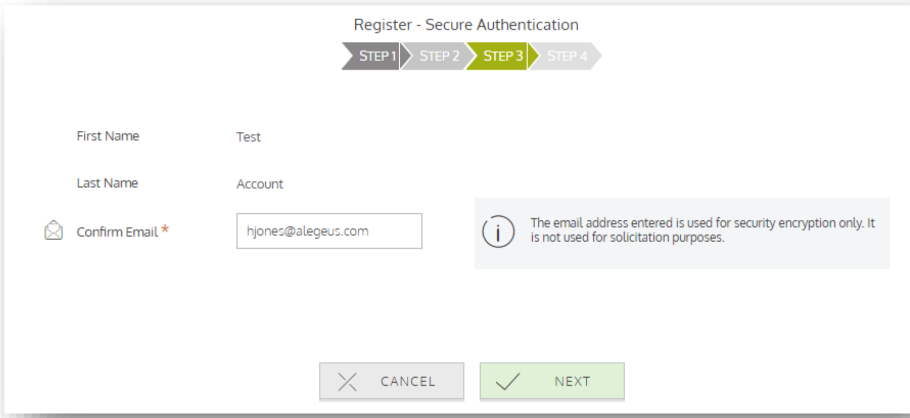
- **Step 2.** Verify your email address.

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



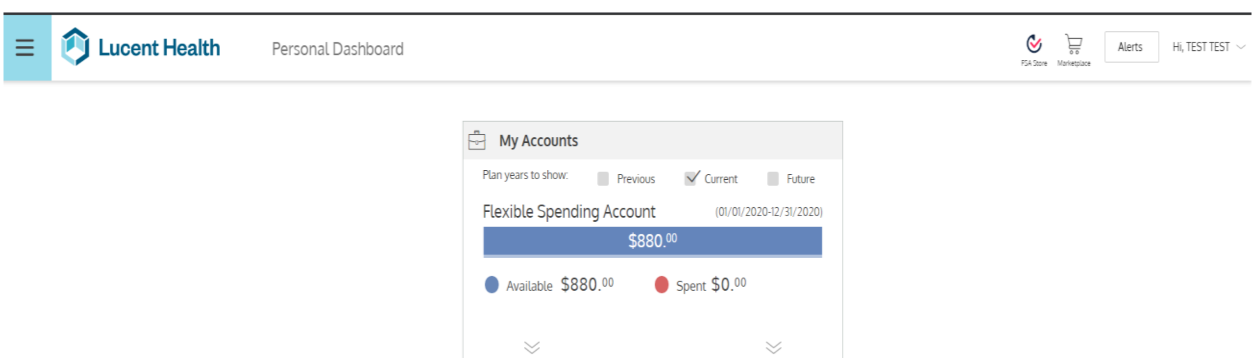
- **Step 3.** Submit setup information. On the next page, you'll be asked to verify the information you entered during the secure authentication process. After you've reviewed and confirmed the accuracy of this information, click *submit setup information.*

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

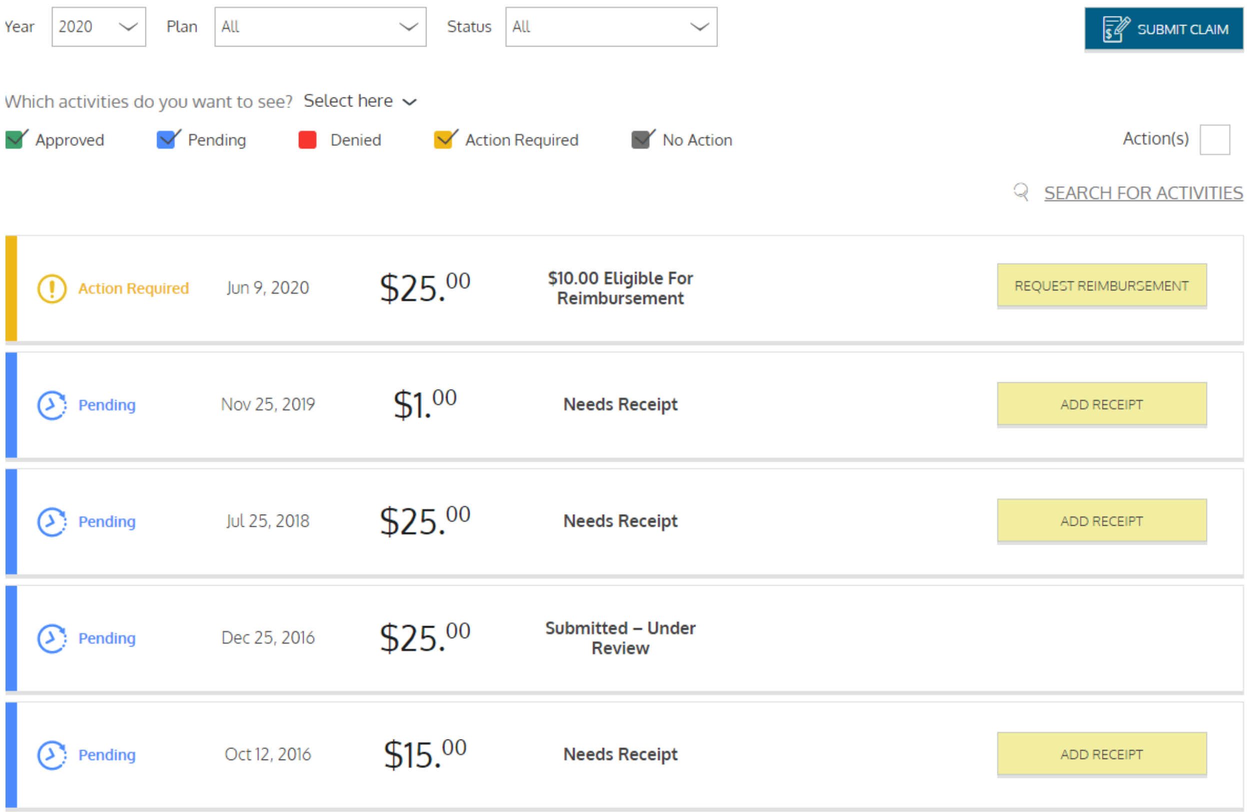
Your first login

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

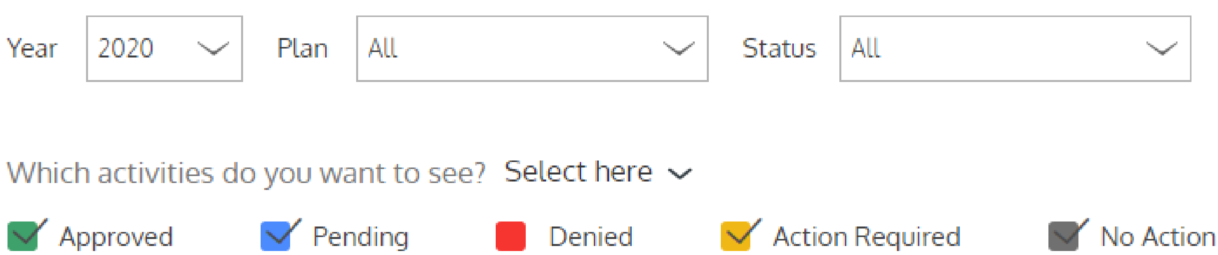
- After each successful login, you will see a snapshot of your balance.



- Below your current plan year balance information, the home screen will have a tab for submit a claim via the participant portal, as well as list your most recent transactions. These transactions can be selected and opened for more information.

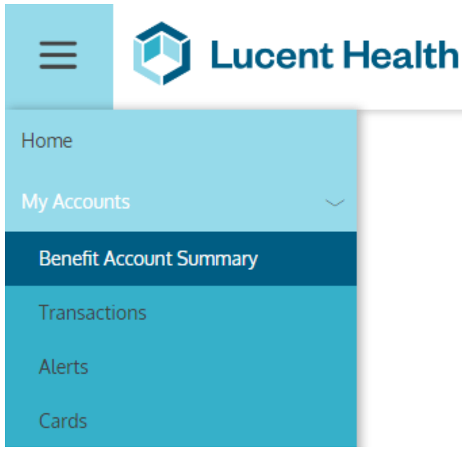


There is a combination of drop down menus along with check boxes for customizing what information you would like to review. You can choose from plan year, plan type, and claim status from the filters.

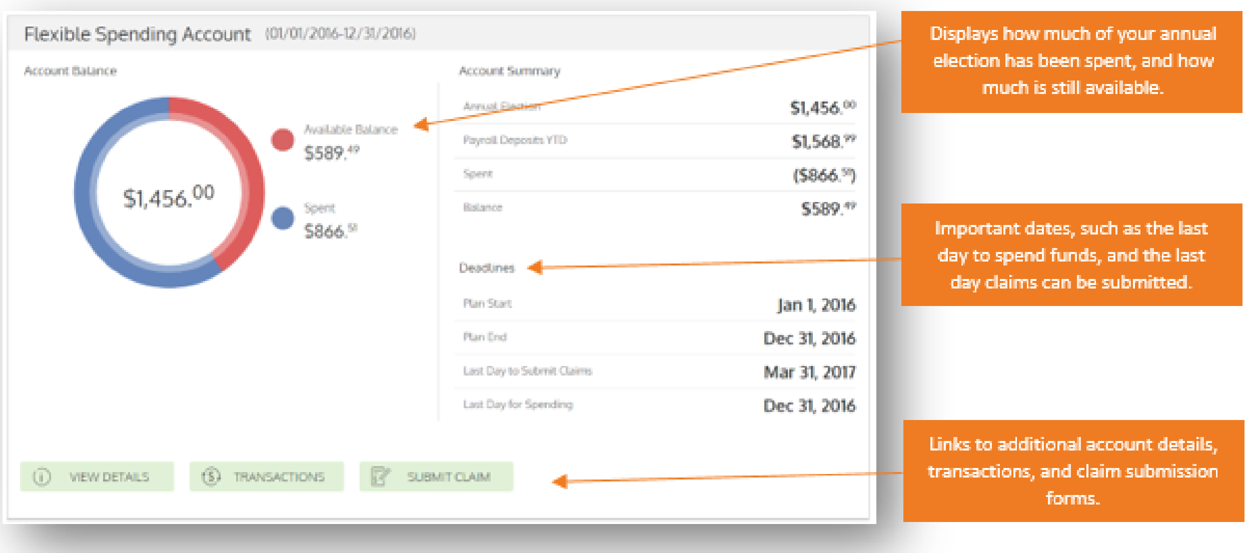


Checking your account balance(s)

- Navigate to the *benefit account summary* page by hovering the three lines on the left hand side of the home page to access a quick view of your account balance(s).



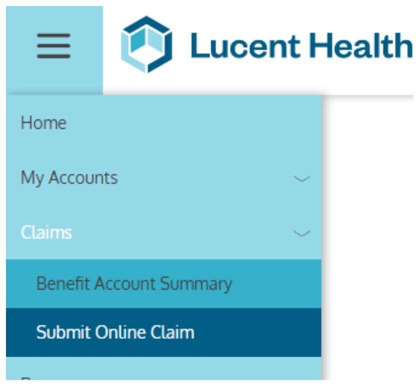
- Each of your accounts displays in its own box, and provides at-a-glance details regarding your balance, funds spent, and important dates.



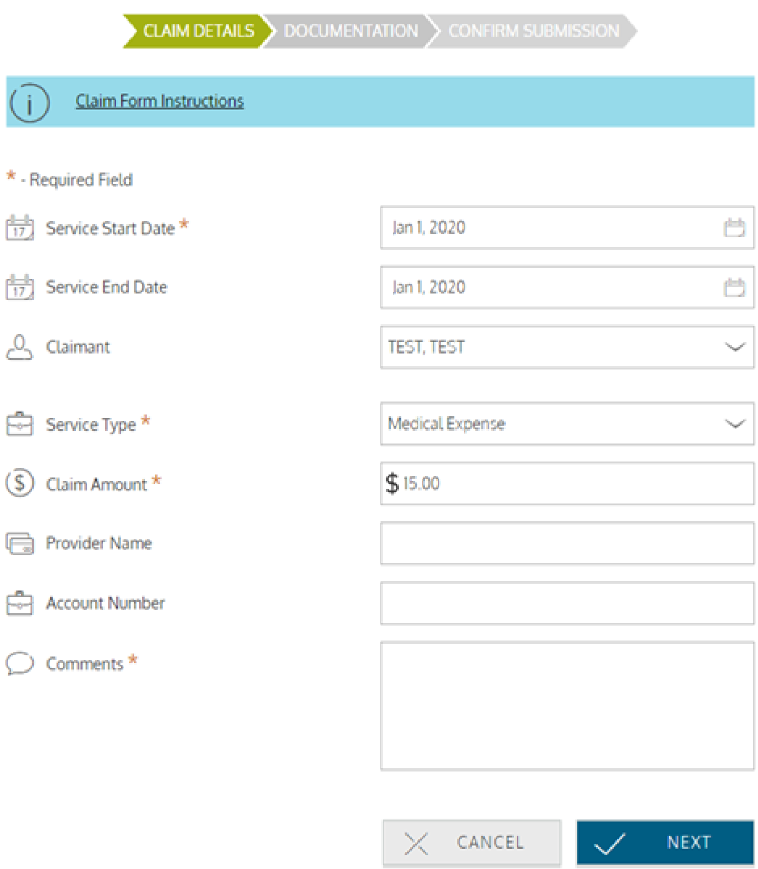
Submitting expenses and filing claims

The 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.

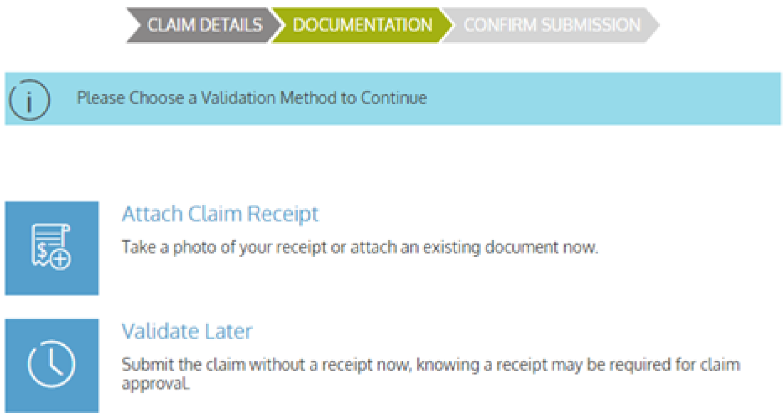
Submitting a claim



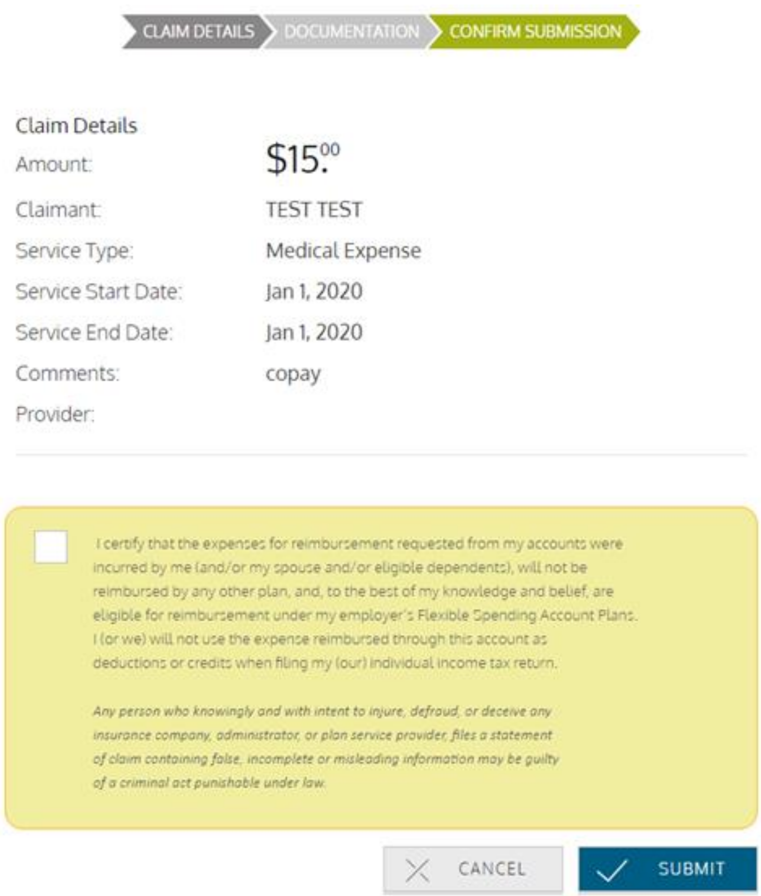
To enter a claim and request reimbursement, navigate to the *add claim* page (by clicking *submit claim* or via the menu bar) and complete the form. The categories with the star (*) are required for completion of the claim process. Select "Next" to download related claim documentation.



- ✓ 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.

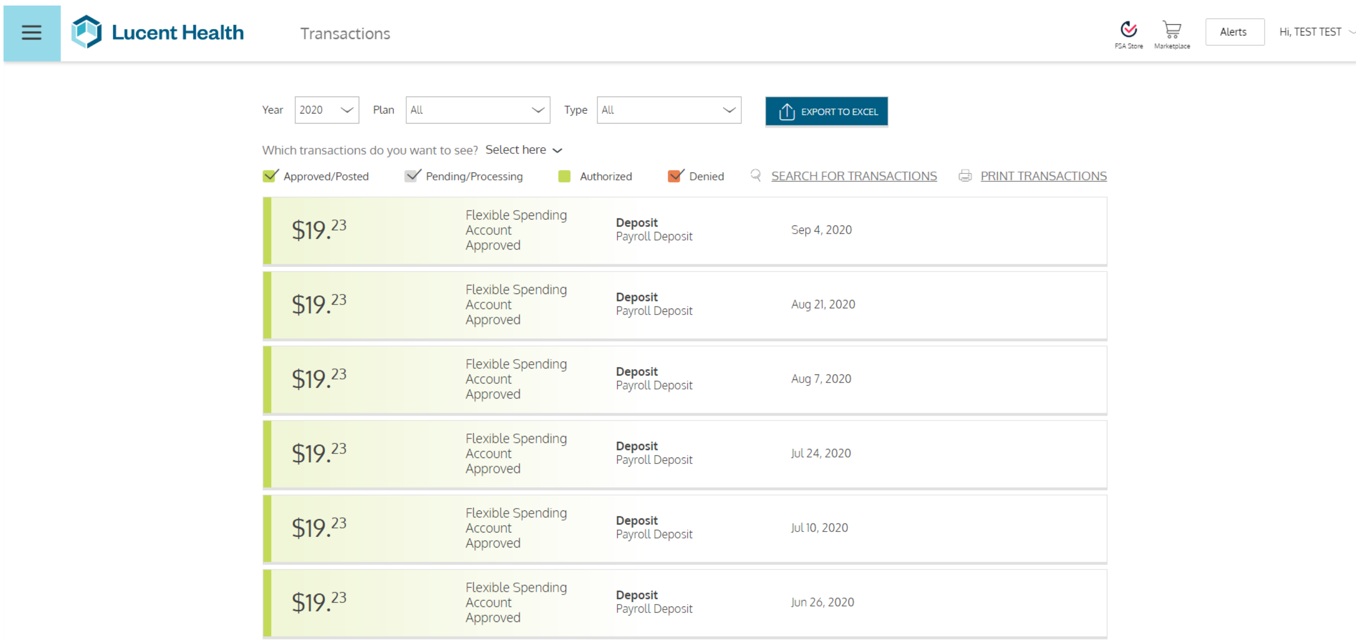


- ✓ Once the documentation is attached to your claim, you will be taken to the final step of the claim submittal process. A review of the claim you created will appear, and well as the terms and conditions for submitting a claim against your account. you must agree to the terms and conditions listed to complete your claim submittal.

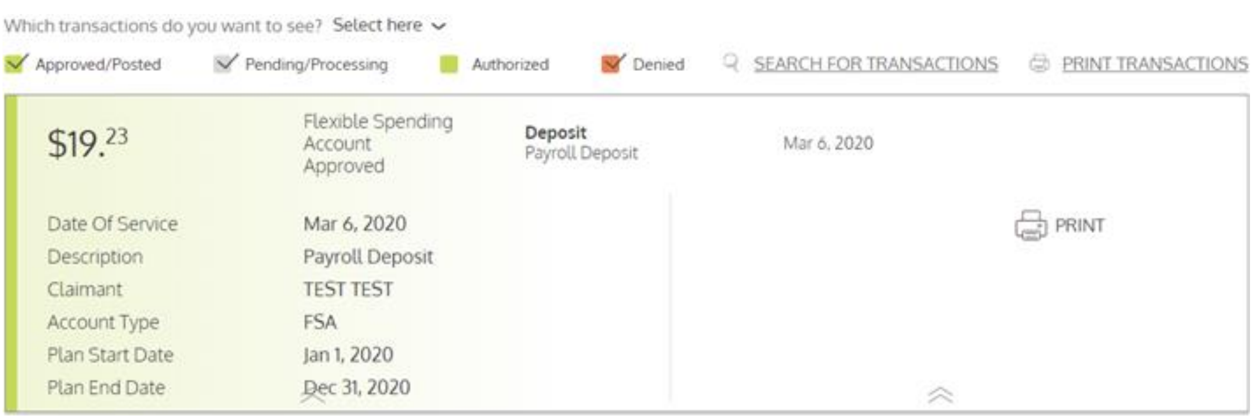


Viewing claims and expenses

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.

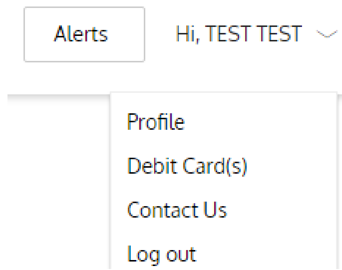


- You may review each transaction for more detail by clicking on it.



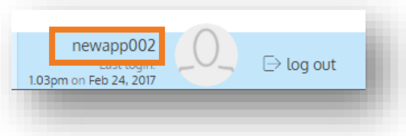
Updating your user profile

To access and edit your user profile, click the username hyperlink on the right side of the navigation bar, located under the drop down next to your name:

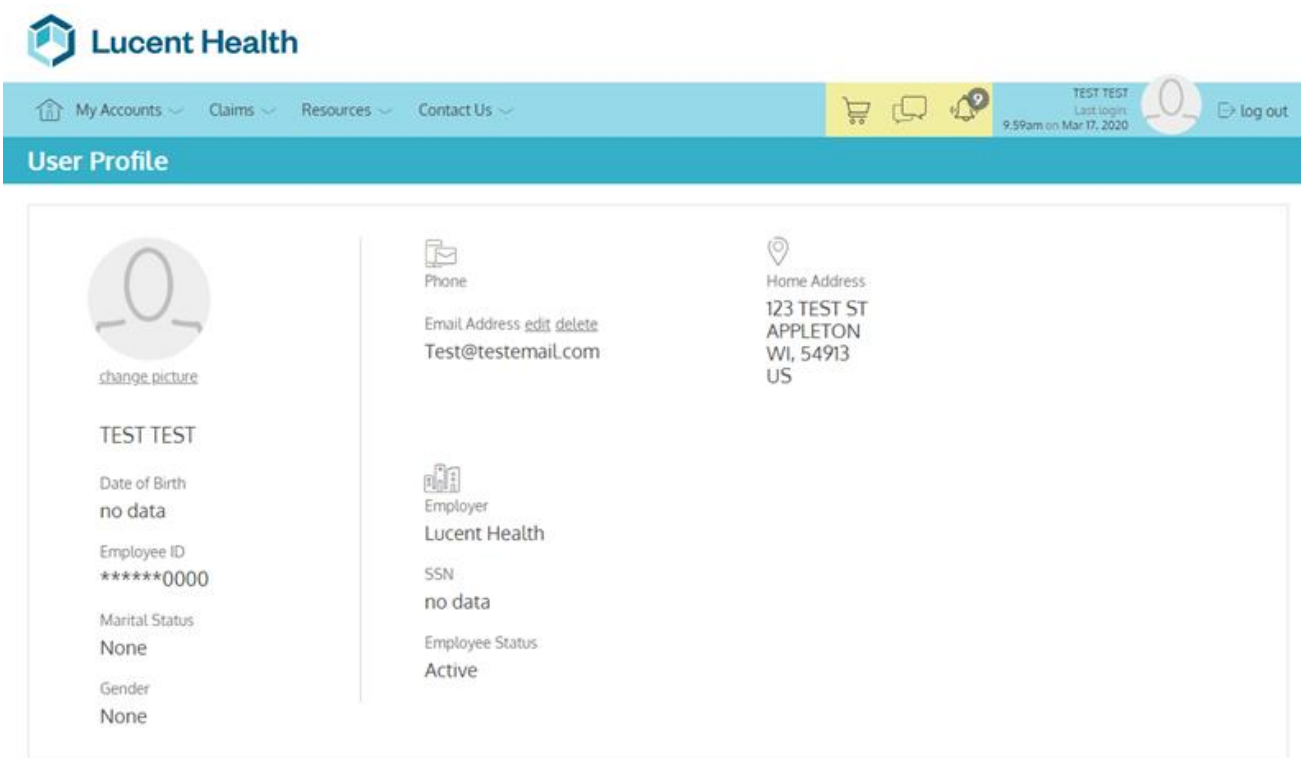


From this page, you can:

1. Update your email address
2. Change your password

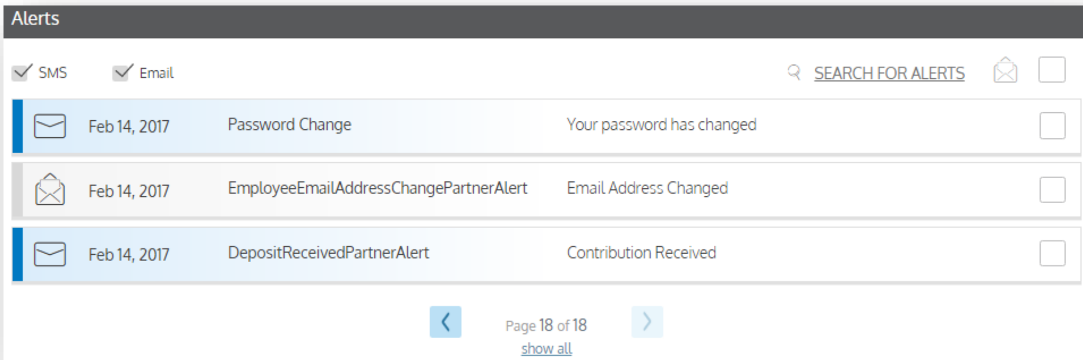


The image below shows where each item in the list above is located.

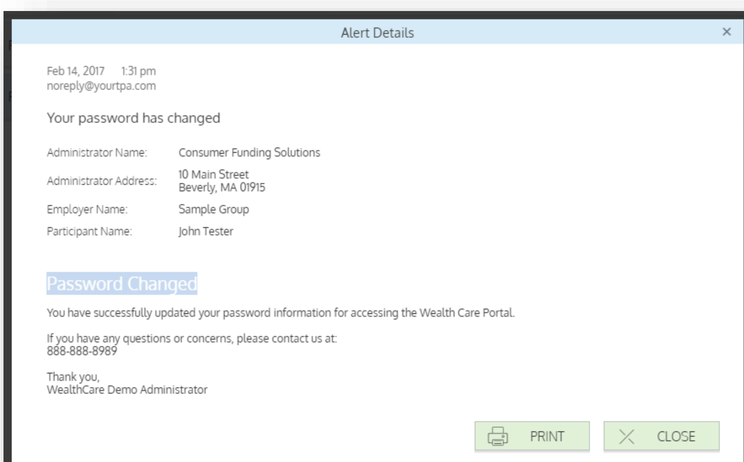


Managing alerts & messages

The Alert icon next your name on the right-hand side of the home page 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:



Location of FSA claim Form

If you would rather complete and fax or mail your FSA claim to our office, please use the following claim form, located under the “Resources” then the “Forms and Documents” tab.