



WealthCare Participant Portal

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

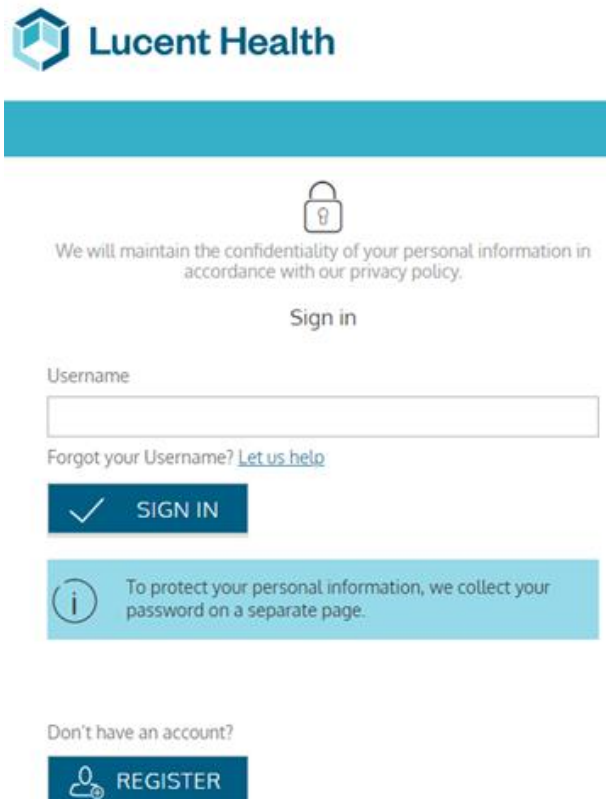
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Getting started

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

- <https://lucent.wealthcareportal.com>



Lucent Health

We will maintain the confidentiality of your personal information in accordance with our privacy policy.

Sign in

Username

Forgot your Username? [Let us help](#)

✓ SIGN IN

To protect your personal information, we collect your password on a separate page.

Don't have an account?

REGISTER

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*.
-
- **Step 2.** Verify your email address.

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

Username *

Password *

Password Strength

Confirm Password *

First Name *

Initial

Last Name *

Email *

Registration ID *

Employer Name

Employer Name *

Employee ID *

I accept [Terms of Use](#)

Register - Secure Authentication

STEP 1 STEP 2 **STEP 3** STEP 4

First Name Test

Last Name Account

Confirm Email *

The email address entered is used for security encryption only. It is not used for solicitation purposes.

CANCEL NEXT

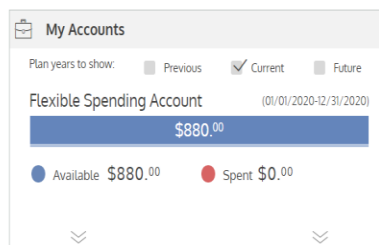
- **Step 3.** Submit setup information. On the next page, you'll be asked to verify the information you entered during the secure authentication process. After you've reviewed and confirmed the accuracy of this information, click *submit setup information*.

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.

Year
Plan
Status

Which activities do you want to see? Select here ▾

☒ Approved
☒ Pending
☐ Denied
☒ Action Required
☐ No Action

Action(s)

SEARCH FOR ACTIVITIES

 Action Required	Jun 9, 2020	\$25. ⁰⁰	\$10.00 Eligible For Reimbursement	REQUEST REIMBURSEMENT
 Pending	Nov 25, 2019	\$1. ⁰⁰	Needs Receipt	ADD RECEIPT
 Pending	Jul 25, 2018	\$25. ⁰⁰	Needs Receipt	ADD RECEIPT
 Pending	Dec 25, 2016	\$25. ⁰⁰	Submitted – Under Review	
 Pending	Oct 12, 2016	\$15. ⁰⁰	Needs Receipt	ADD RECEIPT

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.

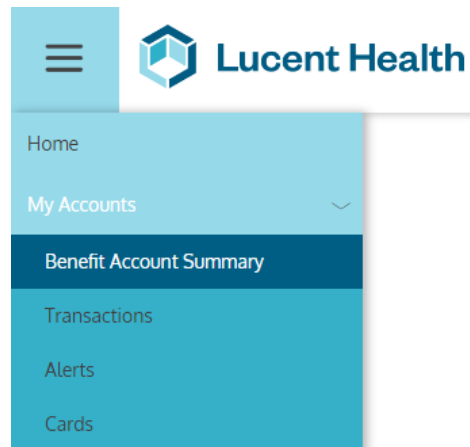
Year
Plan
Status

Which activities do you want to see? Select here ▾

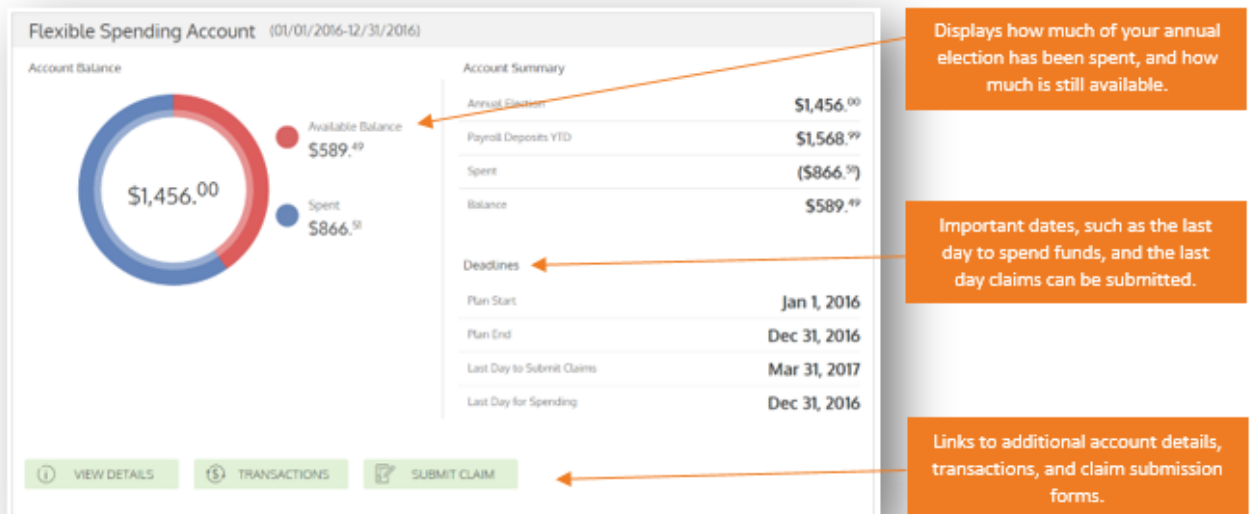
☒ Approved
☒ Pending
☐ Denied
☒ Action Required
☐ No Action

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).



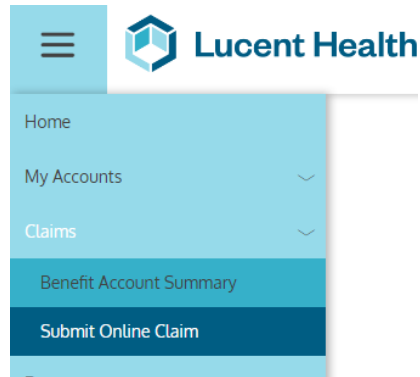
- Each of your accounts displays in its own box, and provides at-a-glance details regarding your balance, funds spent, and important dates.



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.

CLAIM DETAILS
DOCUMENTATION
CONFIRM SUBMISSION

Claim Form Instructions

* - Required Field

17 Service Start Date *	Jan 1, 2020
17 Service End Date	Jan 1, 2020
0 Claimant	TEST, TEST
17 Service Type *	Medical Expense
\$ Claim Amount *	\$15.00
17 Provider Name	
17 Account Number	
17 Comments *	

×

 CANCEL

✓

 NEXT

- ✓ 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.

CLAIM DETAILS
DOCUMENTATION
CONFIRM SUBMISSION

Please Choose a Validation Method to Continue



Attach Claim Receipt

Take a photo of your receipt or attach an existing document now.



Validate Later

Submit the claim without a receipt now, knowing a receipt may be required for claim approval.

- ✓ 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.

CLAIM DETAILS
DOCUMENTATION
CONFIRM SUBMISSION

Claim Details

Amount:
\$15.⁰⁰

Claimant:
TEST TEST

Service Type:
Medical Expense

Service Start Date:
Jan 1, 2020

Service End Date:
Jan 1, 2020

Comments:
copay

Provider:

☐

I certify that the expenses for reimbursement requested from my accounts were incurred by me (and/or my spouse and/or eligible dependents), will not be reimbursed by any other plan, and, to the best of my knowledge and belief, are eligible for reimbursement under my employer's Flexible Spending Account Plans. I (or we) will not use the expense reimbursed through this account as deductions or credits when filing my (our) individual income tax return.

Any person who knowingly and with intent to injure, defraud, or deceive any insurance company, administrator, or plan service provider, files a statement of claim containing false, incomplete or misleading information may be guilty of a criminal act punishable under law.

X
CANCEL

✓
SUBMIT

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.


Transactions



Alerts
Hi, TEST TEST

Year 2020 Plan All Type All [EXPORT TO EXCEL](#)

Which transactions do you want to see? Select here
 ☒ Approved/Posted
 ☒ Pending/Processing
 ☐ Authorized
 ☒ Denied
 [SEARCH FOR TRANSACTIONS](#)
[PRINT TRANSACTIONS](#)

\$19. ²³	Flexible Spending Account Approved	Deposit Payroll Deposit	Sep 4, 2020
\$19. ²³	Flexible Spending Account Approved	Deposit Payroll Deposit	Aug 21, 2020
\$19. ²³	Flexible Spending Account Approved	Deposit Payroll Deposit	Aug 7, 2020
\$19. ²³	Flexible Spending Account Approved	Deposit Payroll Deposit	Jul 24, 2020
\$19. ²³	Flexible Spending Account Approved	Deposit Payroll Deposit	Jul 10, 2020
\$19. ²³	Flexible Spending Account Approved	Deposit Payroll Deposit	Jun 26, 2020

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

Which transactions do you want to see? Select here
 ☒ Approved/Posted
 ☒ Pending/Processing
 ☐ Authorized
 ☒ Denied
 [SEARCH FOR TRANSACTIONS](#)
[PRINT TRANSACTIONS](#)

\$19.²³

Date Of Service
Description
Claimant
Account Type
Plan Start Date
Plan End Date

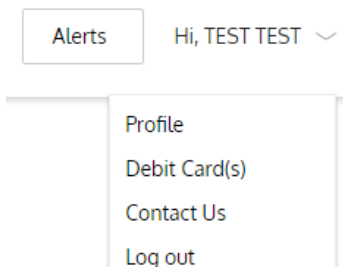
Flexible Spending Account Approved
Mar 6, 2020
Payroll Deposit
TEST TEST
FSA
Jan 1, 2020
Dec 31, 2020

Deposit Payroll Deposit
Mar 6, 2020

 PRINT

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:

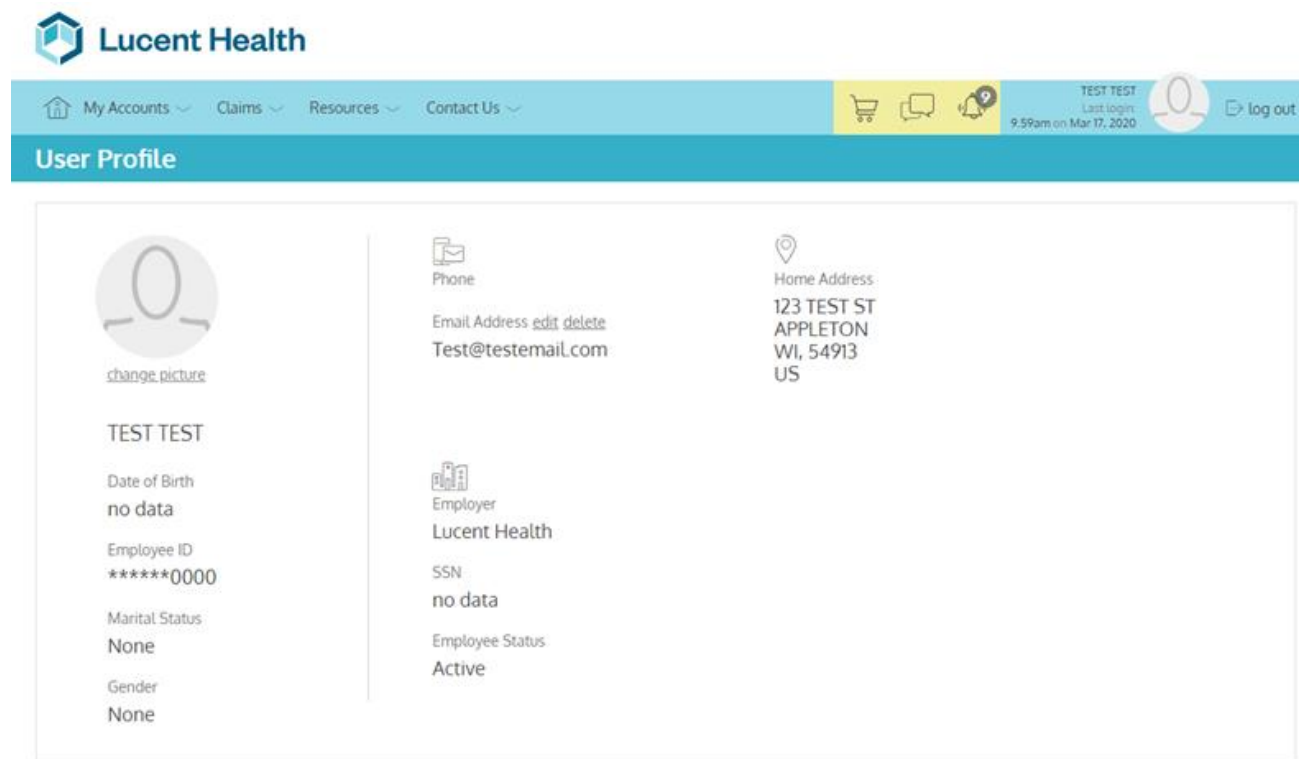


From this page, you can:

1. Update your email address
2. Change your password

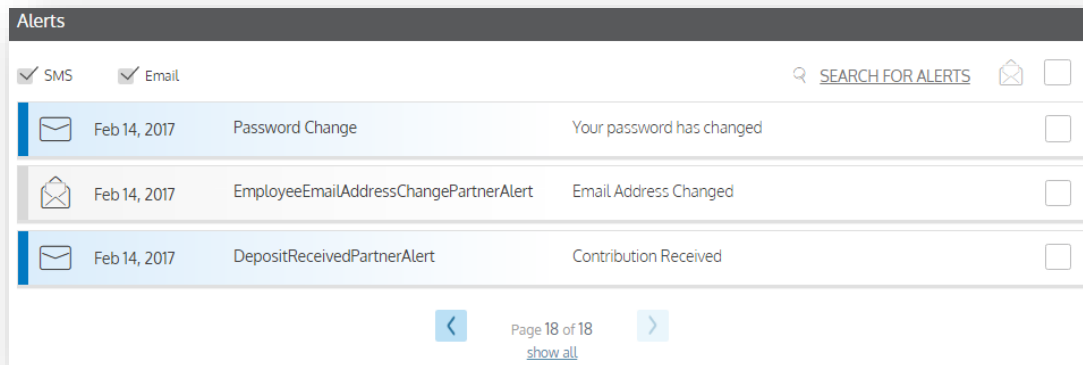


The image below shows where each item in the list above is located.

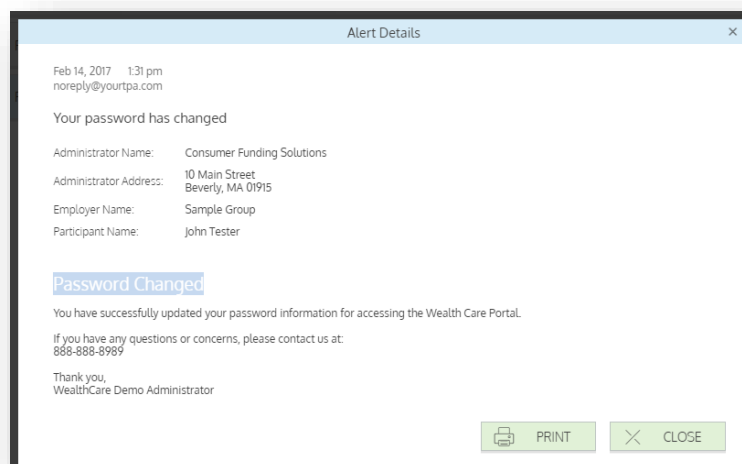


Managing alerts & messages

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.

