



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 in the upper 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. *Your Employee ID is your social security number without dashes. Your Employer ID can be obtained from your emailed welcome letter once your enrollment is processed.* If you do not have an email address on file when your enrollment is processed, you may obtain this information from Medcom's Customer Care Center 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.

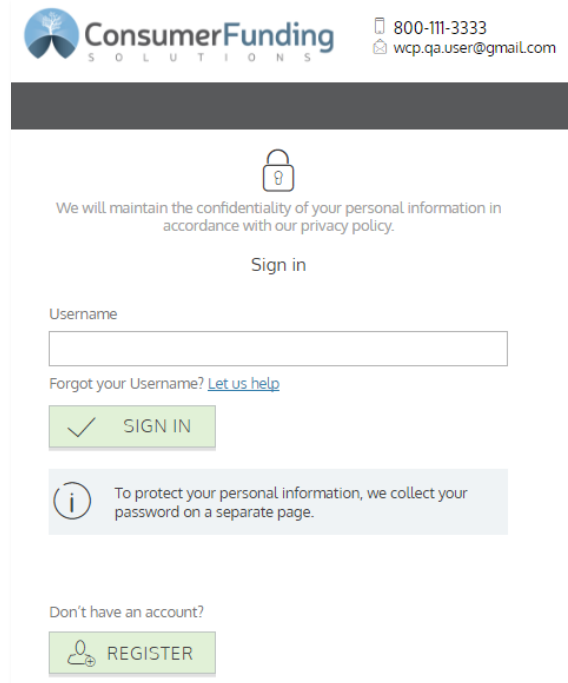
After the registration form is successfully completed, you're prompted to complete the secure authentication setup process.

Step 1: Select security questions.

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

Once complete, click next.

Step 2: Verify your email address.



Consumer Funding SOLUTIONS 800-111-3333 wcp.qa.user@gmail.com

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

Sign in

Username

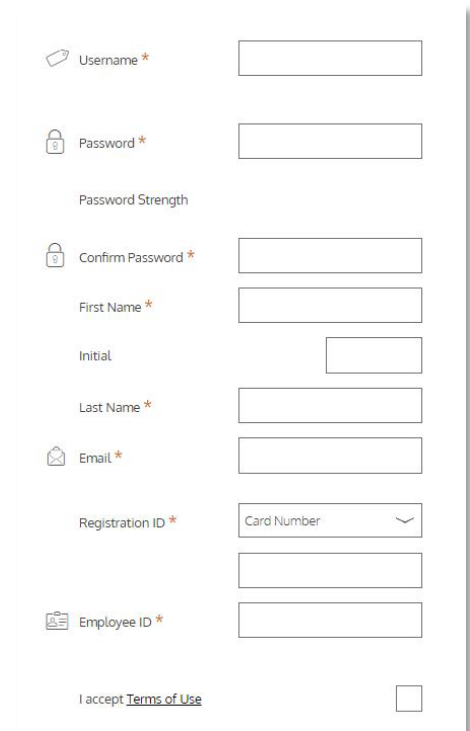
Forgot your Username? [Let us help](#)

SIGN IN

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

Don't have an account?

REGISTER



Username *

Password *

Password Strength

Confirm Password *

First Name *

Initial

Last Name *

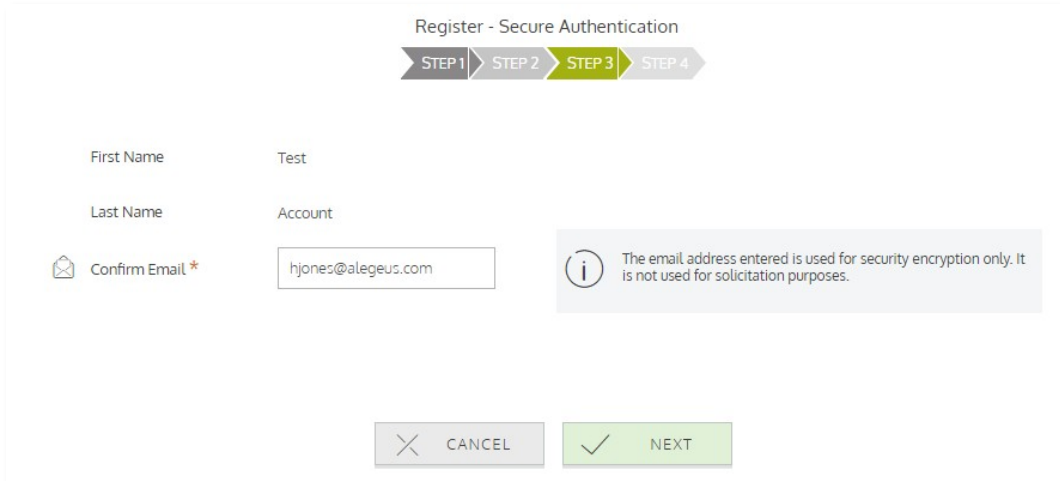
Email *

Registration ID * Card Number

Employee ID *

I accept [Terms of Use](#)

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



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.

Step 3: Submit setup information.

On the next page, you're asked to verify all 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.

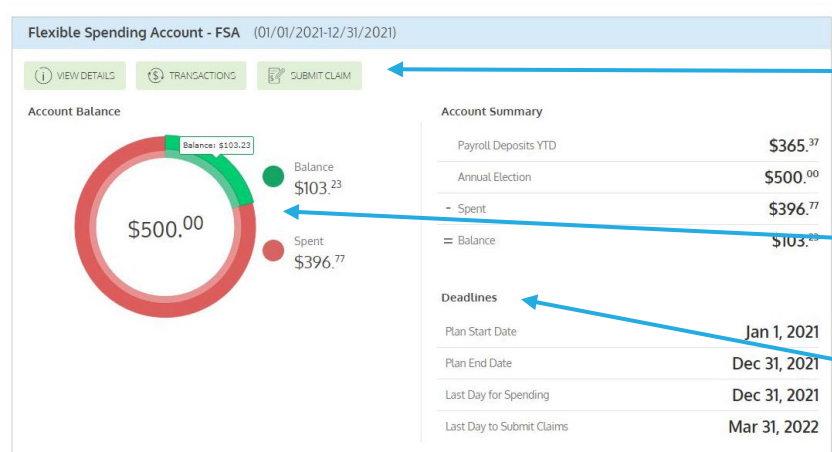
A confirmation page displays, showing the registration process is now complete.

➤ **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.



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.

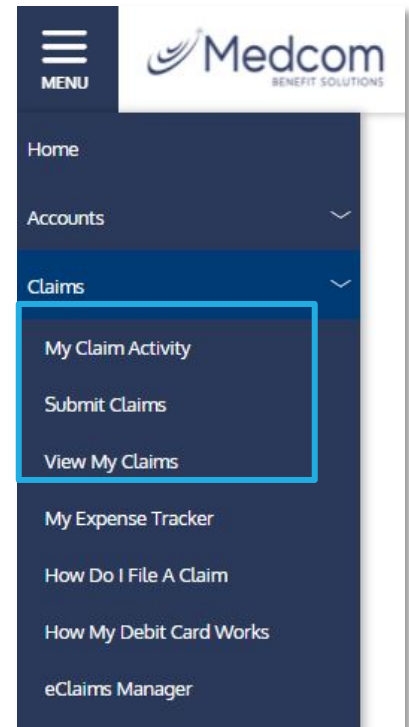
'Deadlines' section shows important dates, such as the last day funds can be spent, and the last day claims can be submitted against the plan.

» 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.



➤ 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 & 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.

The screenshot shows the 'CLAIM DETAILS' form with the following sections:

- CLAIM DETAILS > DOCUMENTATION > CONFIRM SUBMISSION**
- Claim Form Instructions:**
 - Please complete all required fields below. You must attach your receipt(s) in order for your claim to be processed for reimbursement.
 - PLEASE NOTE: WE WILL NOT PAY YOUR PROVIDER DIRECTLY. ALL REIMBURSEMENTS ARE PAYABLE TO THE PRIMARY ACCOUNT HOLDER. WHEN COMPLETING THE FORM BELOW, SELECT 'NO' WHEN ASKED TO PAY TO PROVIDER.
 - This form is intended only for claims that you wish to obtain reimbursement for services you paid for out of pocket **and not with your debit card**. Please navigate to the "Pending Claims" section of the website to submit receipts for debit card transactions.
 - If you are submitting a claim for Dependent Care, please include your child(ren)'s birthdate and provider's tax ID number in the "Notes." Your claim will be denied without this information. Your receipt must include the dates the services rendered and total charges for the care provided.
- * - Required Field**
- Service Start Date ***: select date
- Service End Date**: select date
- Claimant**: Hope, Kacy
- Account Type ***: Flexible Spending Account - FSA (2021)
- Claim Amount ***: \$ 0.00
- Whom shall we pay?**
 - Pay Provider
 - Pay Me
- Provider Name**: [text input]
- Account Number**: [text input]
- Comments**: [text area]
- CANCEL** and **NEXT** buttons at the bottom.

The screenshot shows the 'Whom shall we pay?' section of the form with the following fields:

- Whom shall we pay?**
 - Pay Provider
 - Pay Me
- Provider Name**: [text input]
- Account Number**: [text input]
- Comments**: [text area]

➤ 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.

Add claim for future reimbursement

* - Required Field

Service Start Date *
 Service End Date *

Claimant *
 Provider
 Description

Amount Your Provider Charged or Insurance Allowed Amount must be greater than 0.00.

Amount Your Provider Charged
 Insurance Allowed Amount
 Amount Covered by Insurance
 Amount You Paid Out-Of-Pocket

My Responsibility
 Reimbursed from My Accounts
 My Remaining Responsibility

Upload Receipt
 DRAG & DROP your receipts here

Comments

- **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 that 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.

Claim Activity

Which claims do you want to see? Select activities ▾

Action Needed Approved/Paid/Submitted Denied

[ADD EXPENSE](#) [SUBMIT CLAIM](#)

[SEARCH FOR CLAIMS](#)

Approved/Paid/Submitted		
(\$50. ⁹⁸)	Paid WALGREENS #3746	Card Date of Service: Sep 21, 2021 Date of Transaction: Sep 22, 2021
(\$85. ⁰⁰)	Paid CARESPOT HENDRICKS	Card Date of Service: Sep 21, 2021 Date of Transaction: Sep 22, 2021
(\$25. ⁷⁹)	Paid CVS/PHARMACY #01114	Card Date of Service: Sep 19, 2021 Date of Transaction: Sep 20, 2021
(\$40. ⁶⁴)	Paid WALGREENS #3746	Card Date of Service: Sep 19, 2021 Date of Transaction: Sep 20, 2021
(\$24. ²⁸)	Paid WALGREENS #3746	Card Date of Service: Aug 18, 2021 Date of Transaction: Aug 19, 2021

»» Resolving Pending Debit Card Transactions

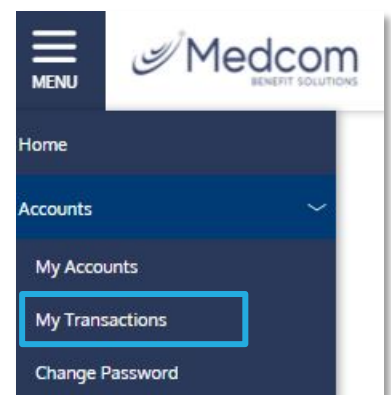
If you swipe your benefit debit card for eligible products or services, you may be required to submit a receipt or other supporting documentation before the card transaction can be approved. To aid in resolving pending debit card transactions, you can take the following action:

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.



Year Plan Type

Which transactions do you want to see? Select activities

Approved/Posted
 Pending/Processing
 Authorized
 Denied

[SEARCH FOR TRANSACTIONS](#)

(\$62.00)	Flexible Spending Account - FSA Pending	Card DOWNTOWN DENTAL ASSOCI	Aug 26, 2021	
Date Of Service	Aug 25, 2021		RECEIPTS	ADD RECEIPT
Description	DOWNTOWN DENTAL ASSOCI		No receipts to display.	
Claimant	John Smith			
Account	Flexible Spending Account			
Plan Start Date	Jan 1, 2021			
Plan End Date	Dec 31, 2021			
Merchant Name	DOWNTOWN DENTAL ASSOCI			
Payment Details				
Total	\$62.00			
Posted	\$62.00			
Ineligible	\$0.00			
Remaining Balance Due	\$0.00			
Approved	\$62.00			

»» 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 on the following page shows where each item in the list above is located.

- Profile
- Debit Card(s)
- Communications Settings
- Contact Us
- Log out
- Last login: 9:54am on Sep 24, 2021

1 Home Address
1 Main Street
Beverly
MA, 00000
US

2 [change_password](#)

3 Reimbursement Method
Direct Deposit
Eastern Bank

Account Number
***2356

Routing Number
***1798
Checking

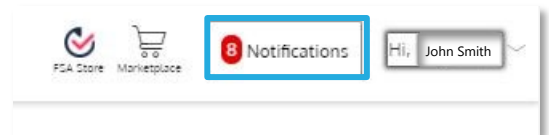
Family Members

4 Home Address
1 Main Street
Beverly
MA, 00000
US

EDIT DEPENDENT
REMOVE DEPENDENT

»» 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 set up, these messages could be anything from a password change to a card mailed notification, to an alert that a card transaction was denied, or a variety of other messages.



Notification Center

You have **8** Notifications to view.

The notification center is your place to view information about your benefit accounts activity, review items that need to be taken care of, and see potential opportunities to maximize your overall benefit account experience.

View: **Messages** Opportunities

- Putting Your Health First
- Medcom Monthly Account Statement
- Do You Know Your FSA Deadline?
- Medcom Monthly Account Statement
- Which SPF is Right for You?
- Medcom Monthly Account Statement
- Get reimbursed faster by switching to direct deposit
- Add your phone number to get notifications by text message

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

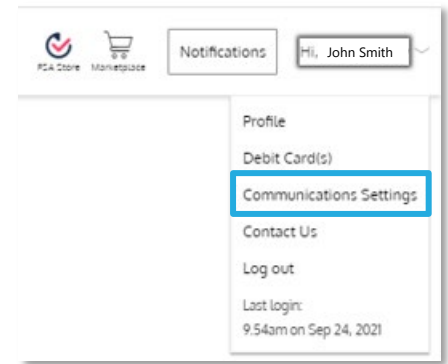
Account Details

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 This communication is sent on a Monthly basis.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Card Lost/Stolen This communication is sent when your card has been marked as "Lost/Stolen".	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Card Mailed This communication is sent when your card has been mailed.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
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.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Enrollee Welcome Email This communication is sent when your account is created.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Online Balance Repayment Confirmation This communication is sent to an employee when an employee initiates a payment for a balance due.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Online Balance Repayment Failure This communication is sent to an employee when a payment for paying back the balance due fails.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Password Change This communication is sent when your portal password has been updated.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Year End Reminder	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

SAVE

Email Address

John.Smith@test.com

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.