Employee User Guide
What Employees Need to Know About Using the Wealthcare Admin Portal

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Getting started

The Wealthcare Admin Portal can be accessed by navigating to the following URL:

https://www.wealthcareadmin.com/default.aspx

Registration

**Step 1.** If this is your first time accessing Wealthcare Admin Portal, simply click the register button atop the right corner of the home screen (as shown to the right).

**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. You can obtain your employee ID and employer ID from your account administrator.

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 will be prompted to complete the secure authentication setup process. After reading the secure authentication setup instructions, simply click the **begin step now** button, as shown below.
Step 1. Enter a personal phrase. This phrase can be anything easily identifiable to you, up to 40 characters long. Your personal phrase will always appear alongside your picture when you log in.

You must also select a picture that gets linked to your personal phrase. During subsequent logins, viewing the combination of your personal phrase along with your picture are visual cues you are securely viewing the Wealthcare Admin Portal and can safely access your account.

**Step 2. Select security questions.**

You must select four security questions and provide your secret answers. These questions are asked at random while you attempt to login to the Wealthcare Admin Portal. The questions help provide an additional layer of security and help ensure only you are able access your account.

**Step 3. Verify your email address.**

In the next page, you will be prompted to verify your email address. Enter your email address, and click **continue setup**.

On the next page, you will be asked to verify all of 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 will display showing the registration process has been completed. At this point, you can either 1) sign off, or 2) proceed to your account.

**Your first login**

After registering, for all subsequent logins you can click the **login** link in the upper right corner of the home page. You will be prompted to enter your username, two of your four security questions, and finally your password.
My accounts

The *my accounts* tab is where you access basic account information and manage all of your benefit accounts. You can submit & track claims, view account balances, and change reimbursement settings from the *my accounts* tab.

Benefit account summary

The *benefit account summary* page provides at-a-glance account information such as account balance, plan dates, and other important details pertaining to your benefits accounts.

The navigation bar at the top provides one-click access to other commonly used pages within the portal. This navigation bar appears throughout the application.

Use the dropdown menu to select the plan year and accounts displayed on this page. To view all available information on a specific benefit account, click the *view details* button. This takes you to the *benefit account details* page linked to that account.

Benefit account details

The *benefit account details* page displays all available information regarding a specific benefit account, including all available data seen on the *benefit account summary* page, as well as additional details related to recent transactions, account balances, payroll information (if available), and any dependents linked to the respective account. Here you may toggle through the details of multiple benefit accounts using the *select account* dropdown menu.
Recent transactions
As shown above, this section within the benefit account details page displays the 10 most recent transactions for the selected account. The transaction status is linked to the administration of the account and updates in real time as claims are processed.

Account details
This section contains some helpful graphs to illustrate the progression of your account both in terms of spending and plan dates. Your balance details, and any applicable plan rules (limits, deductibles, rollover rules, etc.) display in this section as well.

Payroll info
If the selected benefit account is linked to a payroll calendar, the payroll info tab displays. This section shows your payroll frequency, per-pay-period amounts, as well as your remaining contribution in relation to your annual election, as shown below.
Family details
This section shows the name and status of the account holder and any dependents linked to the selected account, as shown below.

Transaction history
The *transaction history* page displays a list of all transactions across all plans – with dates, amounts, statuses, and more.

The search tab allows you to narrow the list of transactions being displayed, by plan year, plan, transaction type, and/or date. Once your selected search parameters are in place, click the *search* button, as shown below.
Each transaction has an additional, expandable section displaying greater detail. Click the round arrow button (circled below) to expand the transaction details screen.

Transaction details
The transaction details tab, shown above, displays all dates and amounts pertinent to this transaction. The total amount is broken down by amount approved, pending, and denied. If any amount of the transaction is applied to a deductible, or used to offset a balance due, it displays here as well.

Reimbursement details
If the transaction is eligible for reimbursement, a reimbursement details tab appears in the expanded transaction view. If the transaction has not yet been reimbursed, this tab shows a reimbursement status of pending reimbursement and does not show any additional detail. If the transaction has been reimbursed, a number of details related to the reimbursement will display, as shown to the right.

Plan details
The plan details tab shows the plan name and dates associated with the transaction.

Submit claims
Use this page to submit a request for reimbursement electronically.

Step 1. Click the add new button.
Step 2. Complete the claim form. Items with an asterisk (*) are required. Be sure to add a receipt file if you have one. When complete, click ok.

Your newly-entered claim appears in the new claims box. If you have any additional claims to enter, click the add new button again, and repeat the process until all claims are entered.

Click the edit button to go back and edit anything you have entered on a claim, as needed.

NOTE: Once you submit your claim, you are no longer able to edit it.

If you have linked a receipt file for a prior claim, you can choose to link the same receipt file when entering a subsequent claim, as shown below.

Step 3. When complete, acknowledge the certification text by checking the checkbox and click the submit button. A confirmation page displays, showing the tracking number and total amount for your submitted claim(s). Individual claim details appear under two headings; one for claims submitted with receipts, and one for claims submitted without.

Step 4. If you would prefer to fax in your receipts instead of uploading them through the portal, click the view receipt submittal form button for a cover page that you can print and submit when faxing.
An example of the printable fax cover page is shown below.

It is important that you submit your receipt with the cover page included when faxing, as it contains specific information that speeds up the process of linking your receipt with your claim in our system. Faxing in your receipt without this cover page may cause your reimbursement to be delayed.

Please fax receipts to 860-295-6548.
Reimbursement settings

On this page, you can edit your reimbursement preferences to one of the following options:

- Check – Reimbursements are mailed to you in paper check form
- Direct deposit – Reimbursements are deposited directly into your bank account
- Card – Reimbursements are credited to a special purse attached to your benefit debit card that you can then spend wherever you want.

Change your reimbursement method

Step 1. Click the edit button, as shown to the right.

Step 2. Choose your new reimbursement method from the dropdown menu.

Step 3. If the direct deposit reimbursement method is selected, enter the information for the bank account where you would like your reimbursements to be deposited, as shown below.

Step 4. Click save.
Upload receipts / pending claims

This screen allows you to see details on claims that have been received by the administrator and are awaiting review. This is also the screen where receipts can be uploaded and attached to pending claims.

Similar to the transaction history page, each pending claim can be expanded to show additional detail by clicking the round arrow button to the left of the claim.
To upload a receipt to a pending claim, follow these simple instructions.

**Step 1.** Click the icon circled in orange below.

![Image of a pending claim with an icon circled in orange]

**Step 2.** Click the *choose file* button, and navigate to the receipt file.

![Image of a pending claim with a file selection dialog]

**Step 3.** Once you have selected the receipt file you wish to upload, click *save*.

![Image of a pending claim with a file selected and save button highlighted]

**Step 4.** When complete, the receipt icon should appear next to the pending claim as shown below.

![Image of a pending claim with an icon indicating a receipt]

**Contact us**

Using the *contact us* section, you can contact Diversified Group. Simply fill out the text form with a subject and message body, and it automatically submits a message on your behalf.
**My expenses**

The *my expenses* page provides users the ability to track medical, dental, vision and prescription expenses. Think of it as an electronic shoebox of your healthcare-related expenses.

![Track My Healthcare Expenses](image)

The following fields are available within the *my expenses* page:

- **Action:** Allows users to view, edit, or delete an expense.
- **Date of service:** Start date and end date for the service that was provided.
- **Provider:** Name of the service provider.
- **Description:** Description of the provided service.
- **My responsibility:** The total amount you are responsible for paying out-of-pocket.
- **Paid non-reimbursable:** The total amount you have paid toward this service.
- **Reimbursed from my accounts:** The total amount reimbursed.
- **My remaining responsibility:** The total amount that remains your responsibility.

Depending on administrative configuration, expense items can be entered by you, or automatically populated and matched to your profile via an electronic feed from your insurance carrier.

**Adding an expense**

To add a new expense, click the *add new expense* button. A form appears for you to populate your expense details. This form is similar to the reimbursement request form, with fields for you to enter dates, provider information, a description, and an option for receipt upload. Some additional information regarding the amount you were billed by your provider is requested as well. When complete, click *save.*
Requesting reimbursement from my expenses

If an expense is eligible for you to request reimbursement, a green dollar sign icon appears to the right of the remaining responsibility amount, as shown below.

Clicking this icon displays a pre-populated reimbursement request form that you can edit and submit for reimbursement, as shown on the next page.
When you are ready to submit the request, check the certification checkbox and click submit.

Communications

The communications tab is where announcements, alerts, and other communications from your administrator display.

Announcements

Any announcement communications from Diversified Group appear here. You might find announcements displaying information on special programs, incentive opportunities, enrollment, instructions, policies, reminders, and more.

View messages & communications

This page contains copies of messages, emails, SMS text messages, and other alerts that are specific to you and your benefit accounts. You might find balance alerts, enrollment confirmations, address change verifications, and other such communications listed.

If the information in an alert contains particularly sensitive data, you may get an email or SMS text message notifying you that you have a message waiting for you in the portal. In those cases, the message can be retrieved from this page after you log in.
Communication preferences

On this page, you can view the various alert communications available to you, and choose your preference for receiving those alerts. You can receive an alert via email, SMS text message (where available), or you can choose not to receive a particular alert at all.

Choose your preferred delivery method using the drop-down menus to the right, and save when complete.

You can also keep your email address up-to-date from this page. The email address provided here receives all applicable benefit account communications. Also, if available, you can register your mobile phone to receive SMS text alerts from this page as well. Any mobile phone that has SMS text message capabilities can be registered to receive text alerts.

Registering your mobile phone for SMS text alerts

Step 1. Click the add mobile button, from the communication preferences page in the portal, as shown to the right.

Step 2. Read the terms & conditions, and enable the checkbox acknowledging that you accept them. Understand that message and data rates may apply.
Step 3. Enter your mobile number and click register.

Step 4. Shortly, you will receive a confirmation text message on your mobile phone.

Step 5. Reply to this message with the letter Y to complete your registration. You should receive a confirmation message similar to the one to the right.

As stated in the message above, once registered, you can send the following text commands to 97487 at any time:

- BAL – To get your benefit account balances without having to log in to the online portal.
- HELP – To get help with SMS text alerts.
- STOP – To opt out of future SMS text alerts.

### Enrollment

If a plan assigned to your employer is available for online enrollment, this tab is where the enrollment process occurs.

### Open enrollment

This page is where you can start the process of enrolling in available plans. Any plans scheduled for open enrollment appear in the enroll online section with the applicable open enrollment dates, as shown below. Plans that are currently available for enrollment display in the enrollment summary section with clickable links allowing you to either enroll in, or waive, the offered coverage.

#### Online Enrollment

**Enroll Online**

Welcome to online enrollment for your benefit plans. Your online enrollment schedule is listed below. For any other questions, please contact us at XXX-XXX-XXXX.

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Name</th>
<th>Plan Year</th>
<th>Open Enrollment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>HRA</td>
<td>Health Reimbursement - HRA</td>
<td>1/1/2015 - 12/31/2015</td>
<td>6/30/2015 - 7/15/2015</td>
</tr>
<tr>
<td>PKG</td>
<td>Parking Plan Pre Tax - PKG</td>
<td>1/1/2015 - 12/31/2015</td>
<td>6/30/2015 - 7/15/2015</td>
</tr>
</tbody>
</table>

**Enrollment Summary**

Below are benefit plans that you are eligible to enroll. Please click on the "Enroll Now" or "Waive Now" link under the Action column to either enroll or waive your enrollment for each plan.

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Name</th>
<th>Plan Year</th>
<th>Election</th>
<th>Dependents</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>HRA</td>
<td>Health Reimbursement - HRA</td>
<td>01/01/15 - 12/31/15</td>
<td>$0.00</td>
<td>Yes</td>
<td>New</td>
<td>Enroll Now</td>
</tr>
<tr>
<td>PKG</td>
<td>Parking Plan Pre Tax - PKG</td>
<td>01/01/15 - 12/31/2099</td>
<td>$0.00</td>
<td>N/A</td>
<td>New</td>
<td>Enroll Now  - Waive Now</td>
</tr>
</tbody>
</table>
Enrolling in a plan

Step 1. Click the enroll now link in the action column of the plan in which you wish to enroll.

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Name</th>
<th>Plan Year</th>
<th>Election</th>
<th>Dependents</th>
<th>Status</th>
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</tr>
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<tr>
<td>HRA</td>
<td>Health Reimbursement - HRA</td>
<td>01/01/15 - 12/31/15</td>
<td>$0.00</td>
<td>Yes</td>
<td>New</td>
<td>Enroll Now</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Waive New</td>
</tr>
</tbody>
</table>

Step 2. Verify and edit your demographic information. Be sure all fields marked with an asterisk (*) are completed, as shown on the next page.

Also, if available and/or applicable, add any dependents by clicking the add dependent button, and providing the required demographic information.

Also, if available and/or applicable, add any dependents by clicking the add dependent button, and providing the required demographic information.
When all participant and dependent demographic information has been entered, click *next*.

**Step 3.** Provide your coverage election choices. Depending on the plan you are electing, you may be asked to choose a coverage tier, provide an annual election or per-pay-period election, and/or indicate a broker ID.

Once your selections have been made, read and check the certification acknowledgement checkbox and click *next*.

**Step 4.** A summary page lists all of your entered demographic information and coverage selections. Verify that all information is correct and use the *edit* buttons to change anything, as needed.
When complete, click submit application.

**Step 5.** A confirmation message appears, indicating the enrollment process is complete. Clicking done takes you back to the main open enrollment page.

The enrollment summary section of the open enrollment page now displays the plan with a completed status. Elections and dependent information that you entered during the enrollment process appear as well. You can return to this page to make changes or waive coverage up until the end of open enrollment.

**Waiving coverage**

**Step 1.** To waive coverage for a plan, click the waive now link in the action column for the applicable plan.

**Step 2.** Check the box acknowledging that you are waiving the offered coverage and click submit.
The enrollment summary now reflects that you have waived this plan by showing a status of waived. You can cancel your waived status and enroll in the plan at any time up until the end of the plan’s open enrollment period.

### Resources

The resources tab contains a robust repository of helpful videos, calculators, and FAQs, designed to assist you in learning more about your benefit options. Any important forms and/or documents you might need are also available for download from this tab.

As you can see in the image below, most of the educational content is grouped by plan type.
My info

This tab contains information pertaining to your account and login credentials. Here, you can edit your demographics or those of your dependents, update your password, and manage your benefit debit card.

Personal information

View and edit demographic information for yourself or your dependents from this page. Click the edit button to get access to the demographic fields. Once your edits are complete, click save.

![Image of personal information form]

To view and edit the demographics of your dependents, or to add a new dependent, click the family details tab.

![Image of family details form]

Expand the details of a particular dependent by clicking the round arrow button to the left of the dependent’s name, as shown on the next page.

![Image of expanded family details]

Use the edit button to update demographic details if necessary, and click save when complete.
Add a new dependent

Step 1. Click the *add dependent button* in the *family details* tab on the *personal information* page.

Step 2. Enter the dependent’s demographic data and click next.
Step 3. Choose benefit accounts to link to the dependent by checking the appropriate checkboxes, then click next.

Step 4. Confirm whether or not a card should be issued. When complete, click next.

Step 5. Review the dependent summary, and make any edits as necessary. When complete, confirm that you wish to add this dependent by clicking finish.
Debit card management

Use this page to manage any benefit debit cards that have been generated and issued to you and/or your dependents.

Clicking the round arrow button expands the section to reveal additional card details as shown below.
Activate a debit card

Click the card icon for the card you wish to activate, as shown below.

Click **yes** to confirm that you would like to activate the card.

On the debit card management page, notice that the card status has changed to active, and the card icon has disappeared from the right side of the row, indicating that the card is now active.

Obtain your PIN number

Most benefit debit card transactions are verified at the point-of-sale with a signature. However, you may use a PIN number to complete card transactions as well.

To access the PIN number assigned to your card, click the pushpin icon as indicated below.

Your PIN number appears in a pop-up window:
Report a card lost / stolen

To report your benefit debit card as lost or stolen, click the scissors icon as shown below.

You can deactivate the card by clicking the yes button. If you would like a replacement card issued, be sure the checkbox is checked.

Once complete, the debit card management page displays with the original card in a lost/stolen status, and the new card (if requested), in a new status.

If requested, the new card will arrive in approximately 7-10 business days. You can track when the new card is on its way by expanding the card details and checking the mailed date periodically. This date populates automatically once the card has been mailed.
Change password

If you would like to change your password at any time, you can do so from this page. You must answer two of your secure authentication security questions, then enter, confirm, and submit your new password.