



# WealthCare Portal

Employee User Guide

# Table of Contents

Getting Started.....	2
Checking Your Account Balances.....	3
Submitting an Expense or a Claim.....	4
Resolving Pending Debit Card Transactions.....	6
Ordering A New Debit Card.....	9
Viewing and making updates to your user profile.....	9
Managing messages and alerts .....	10

## »» 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.

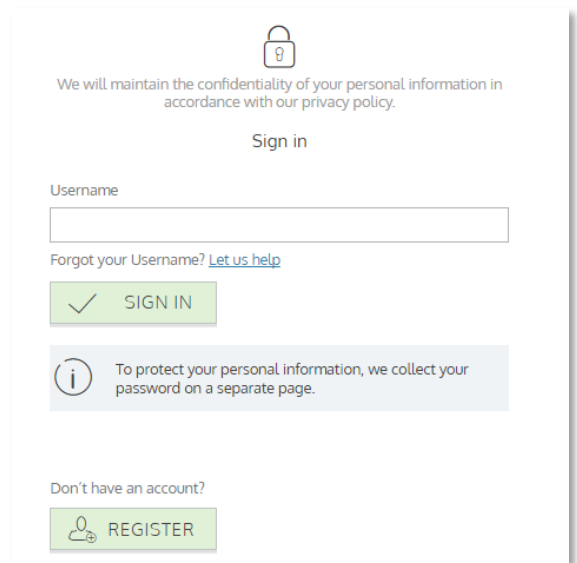
**Step 1:** Select security questions.

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.

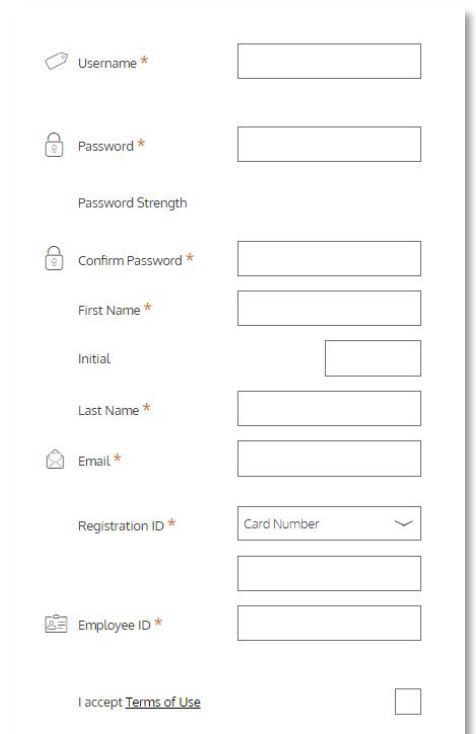
Once complete, click next.

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

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



The screenshot shows the 'Sign in' page. At the top, there is a lock icon and a privacy statement: 'We will maintain the confidentiality of your personal information in accordance with our privacy policy.' Below this is a 'Sign in' heading. A 'Username' input field is present, with a link for 'Forgot your Username? Let us help'. A green 'SIGN IN' button with a checkmark is below the field. A light blue information box states: 'To protect your personal information, we collect your password on a separate page.' At the bottom, there is a 'Don't have an account?' link and a green 'REGISTER' button with a person icon.



The screenshot shows the registration form. It includes the following fields: 'Username \*', 'Password \*', 'Password Strength', 'Confirm Password \*', 'First Name \*', 'Initial', 'Last Name \*', 'Email \*', 'Registration ID \*' (with a dropdown menu set to 'Card Number'), and 'Employee ID \*'. At the bottom, there is a checkbox for 'I accept Terms of Use'.

Register - Secure Authentication

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

First Name: Test

Last Name: Account

Confirm Email \*: hjones@alegeus.com

*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.

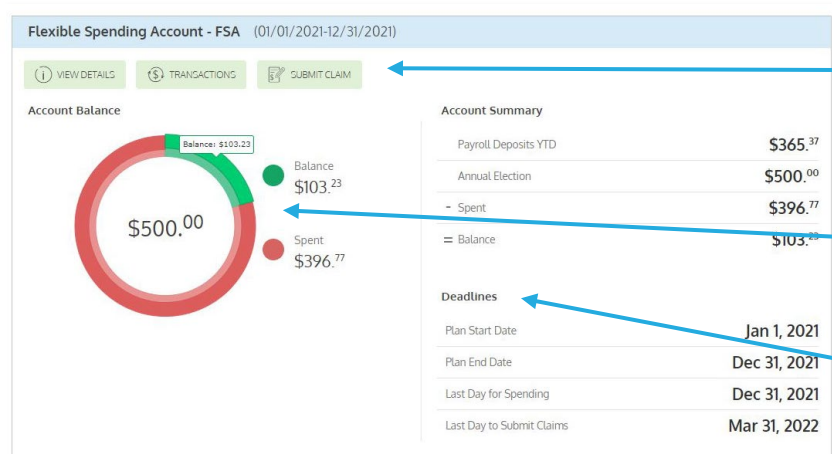
A confirmation page displays, showing the registration process is now complete.

➤ [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.

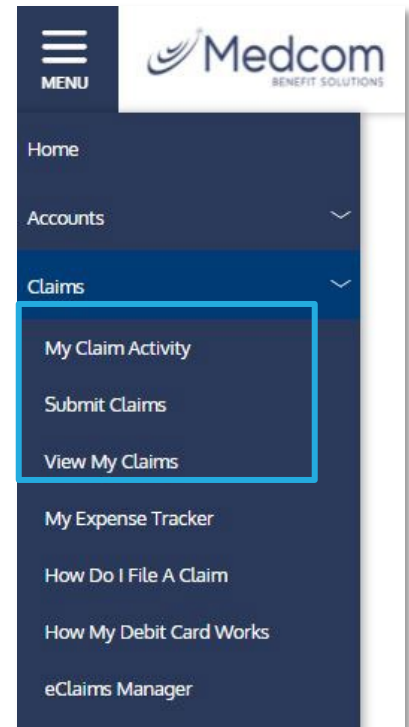
'Deadlines' section shows important dates, such as the last day funds can be spent, and the last day claims can be submitted against the plan.

## » 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 fields and options:

- 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]

Buttons: CANCEL, NEXT

This close-up shows the 'Whom shall we pay?' section 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 \*

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

Claimant \*

My Responsibility

Reimbursed from My Accounts

My Remaining Responsibility

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

## »» Resolving Pending Debit Card Transactions

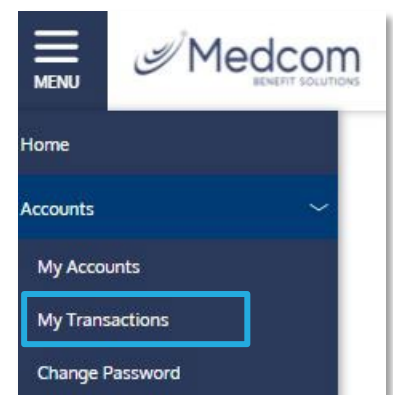
If you swipe your benefit debit card for eligible products or services, you may be required to submit a receipt or other supporting documentation before the card transaction can be approved. To aid in resolving pending debit card transactions, you can take the following action:

**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. <sup>00</sup> )	Flexible Spending Account - FSA <b>Pending</b>	<b>Card</b> DOWNTOWN DENTAL ASSOCI	Aug 26, 2021	
Date Of Service	Aug 25, 2021	RECEIPTS No receipts to display.		
Description	DOWNTOWN DENTAL ASSOCI			
Claimant				
Account	Flexible Spending Account			
Plan Start Date	Jan 1, 2021			
Plan End Date	Dec 31, 2021			
Merchant Name	DOWNTOWN DENTAL ASSOCI			
<b>Payment Details</b>				
Total	\$62. <sup>00</sup>			
Posted	\$62. <sup>00</sup>			
Ineligible	\$0. <sup>00</sup>			
Remaining Balance Due	\$0. <sup>00</sup>			
Approved	\$62. <sup>00</sup>			

## »» 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.

PCA Store Marketplace Notifications Hi, John Smith

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


	**** -3806	Active	Tony Stark
	**** -6703	Lost/Stolen	Tony Stark

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



 **** -3806	Active	Tony Stark	<a href="#">VIEW PIN</a>
Issue Status: Sent	Activation Date: Oct 8, 2020	<a href="#">REPORT LOST / STOLEN</a>	
Mailed Date:	Expiration Date: Oct 31, 2023		

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.


 **** -1173	New	Tony Stark	<a href="#">ACTIVATE</a> 2241
Issue Status: Issue	Activation Date:	<a href="#">REPORT LOST / STOLEN</a>	
Mailed Date:	Expiration Date: Oct 31, 2025		

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

 **** -3806	Active	Tony Stark	<a href="#">VIEW PIN</a> <a href="#">REPORT LOST / STOLEN</a>
Issue Status: Sent	Activation Date: Oct 8, 2020		
Mailed Date:	Expiration Date: Oct 31, 2023		

Mark as Lost/Stolen ×

You are going to mark your card  
 XXXX-XXXX-XXXX-3806  
 as lost / stolen

 Do you want to issue a new card?

No
  Yes

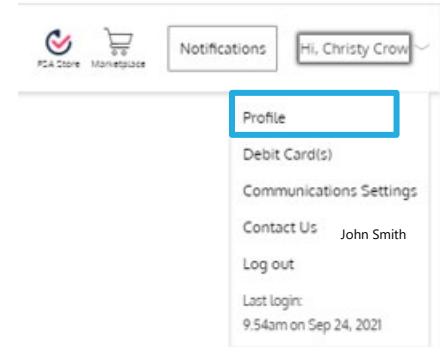
There may be a cost to issue a new card. For questions regarding possible costs, please contact your administrator.

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

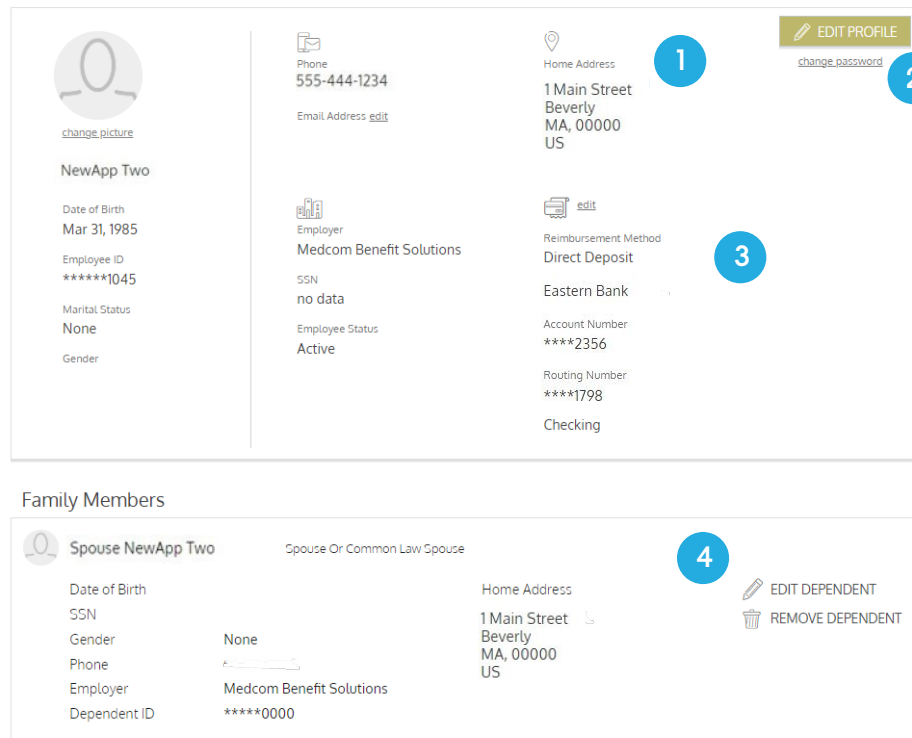
## »» Viewing and making updates to your user profile

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



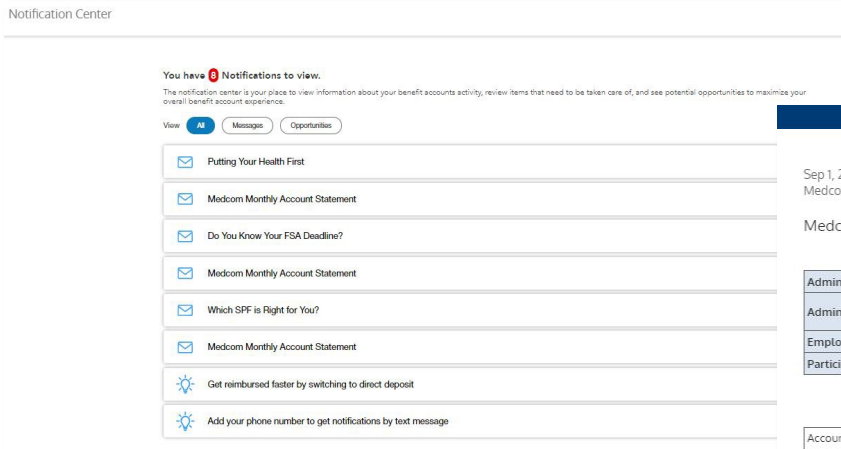
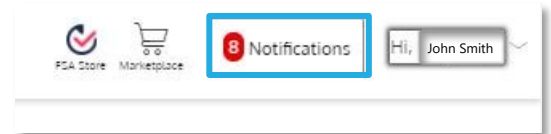
The image on the following page shows where each item in the list above is located.



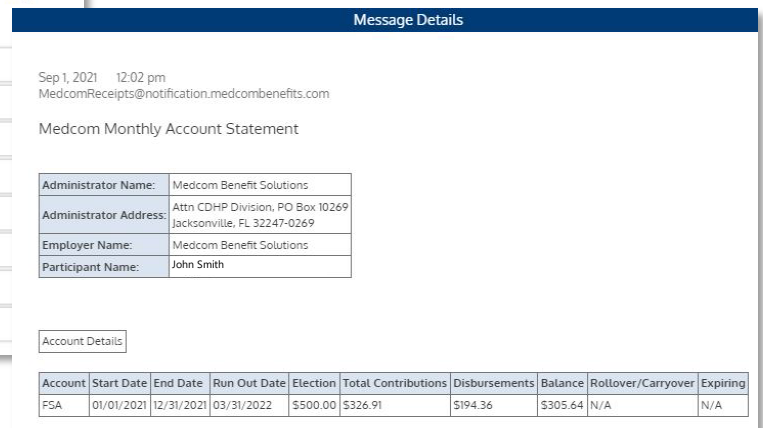
## »» Managing messages and alerts

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.



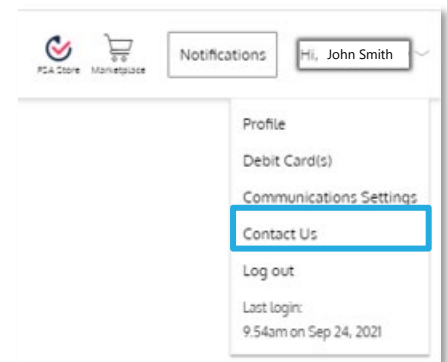
Click on an individual message to see the full text:



## » 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**  mobile  email  both  none

This communication is sent on a Monthly basis.
- Card Lost/Stolen**  mobile  email  both  none

This communication is sent when your card has been marked as "Lost/Stolen".
- Card Mailed**  mobile  email  both  none

This communication is sent when your card has been mailed.
- Card Transaction Denied**  mobile  email  both  none

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**  mobile  email  both  none

This communication is sent when your account is created.
- Online Balance Repayment Confirmation**  mobile  email  both  none

This communication is sent to an employee when an employee initiates a payment for a balance due.
- Online Balance Repayment Failure**  mobile  email  both  none

This communication is sent to an employee when a payment for paying back the balance due fails.
- Password Change**  mobile  email  both  none

This communication is sent when your portal password has been updated.
- Year End Reminder**  mobile  email  both  none

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.