

CONSUMER PORTAL QUICKSTART GUIDE



Customer Service Call Center Hours:
Monday – Friday 8:30am-7:30pm ET
Live Chat: <http://hrcts.com>
Phone: (603) 647-1147 option 1
Fax: (866) 978-7868
Email: customerservice@hrcts.com

Welcome to your HRC Total Solutions (HRCTS) Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Benefit plans administered by HRCTS. It enables you to:

- File a claim online (some restrictions based on plan design)
- Upload receipts and track expenses (Depending on Plan offered by your Employer)
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page,
2. Hover over or click on the six tabs at the top.

HOW DO I LOG ON TO HOME PAGE?

1. Go to www.employee.hrcts.com
 2. Enter your login ID and password (if provided by HRCTS) or Click on “Create your new username and password”.
 3. Click **Login**.
- Please keep in mind the Password must have the following criteria
 1. The Password Length must be a minimum of 6 characters and is case sensitive.
 2. When resetting your password your answers to security questions are case sensitive.
 3. Password History: Your password must not be one of your last 12 passwords used.
 4. Account Inactivity: After 180 days of inactivity you must follow the password reset process in order to access your account again.

The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and “**I Want To**” sections from the left-hand navigation area.
- The **I Want To...** section contains the most frequently used features for the Consumer Portal.
- In the left-hand column **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Quick View** section graphically displays some of your key account information.

You can also hover over the tabs at the top of the page.

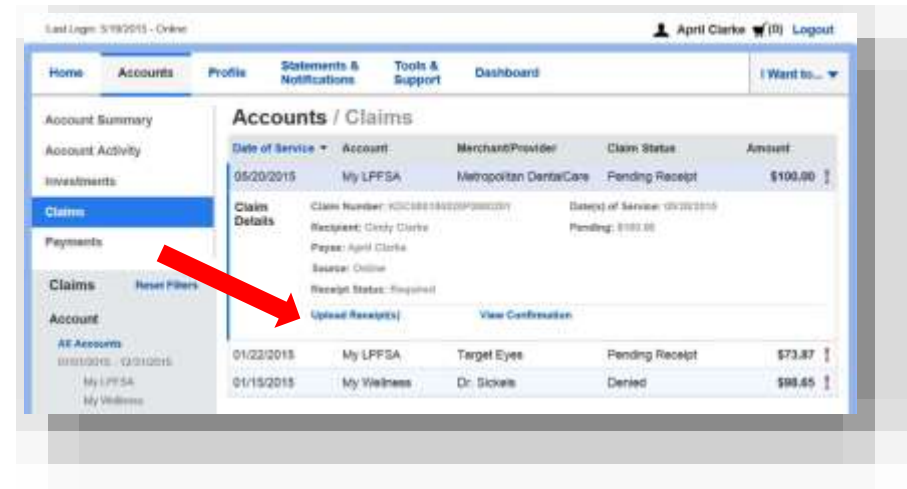


HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

1. On the **Home Page**, you may simply select the **“File a Claim”** under the **“I want to...”** section which can be located on the lefthand side of the home page.
OR from any page on the portal, expand the **“I want to...”** section on the right hand side of the screen.
2. The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
3. For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions click **Submit** to send the claims for processing.
5. The **Claim Confirmation** page displays. You may print the **Claim Confirmation Form** as a record of your submission.

NOTE: If you see a **Receipts Needed** link in the Message Center section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim details and the **upload receipts link**.

***Please note, an itemized receipt illustrating Date of Service, services provided and dollar amount is required.**



HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the **Home Page**, see the **Available Balance** section.
2. For all Account Activity, click on the **Available Balance** link from the Home Page to bring you to the Account Summary page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under “Eligible Amount” to view enrollment detail.

NOTE: You can see election details by clicking to expand the line item for each account.

The screenshot displays the 'Accounts / Account Summary' page. It features a navigation bar with 'Home', 'Accounts', 'Profile', 'Statements & Notifications', 'Tools & Support', and 'Dashboard'. A sidebar on the left lists 'Account Summary', 'Account Activity', 'Investments', 'Claims', and 'Payments'. The main content area shows a 'Health Savings Account' summary with a table of balances and a detailed table for the period 01/01/2015 - 12/31/2015.

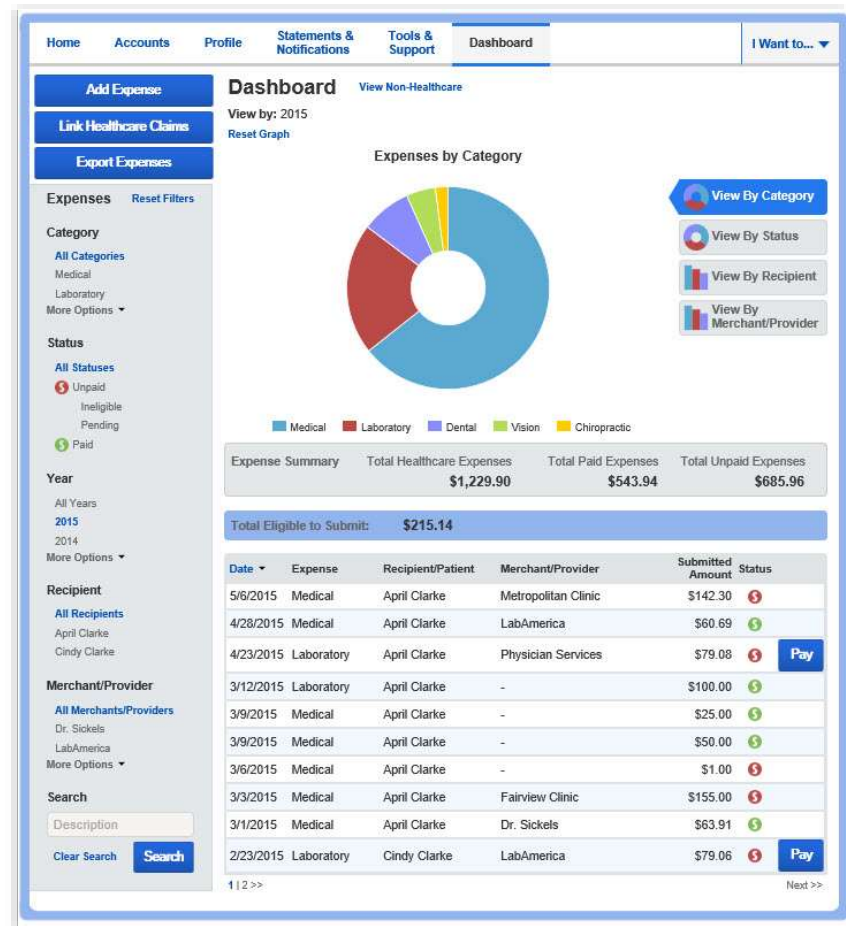
Health Savings Account		Available Cash Balance	Investment Balance	Total Available Balance
		\$200.00	\$3,085.00 <small>** Current as of 6/30/2015</small>	\$3,285.00

01/01/2015 - 12/31/2015						Total Payroll Deductions: \$43.26
Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
<u>My LPPSA</u>	\$1,500.00	\$818.11	\$343.04	\$471.17	\$0.00	\$684.83
Election Details						
	Effective: 1/1/2015	My Contributions to Date: \$0.00				
	My Annual Election: \$1,500.00	Estimated Payroll Deductions: \$33.94				
	Company Contribution to-date: \$0.00	Plan Year Balance: \$684.83				
My DCPSA	\$750.00	\$100.00	\$0.00	\$100.00	\$0.00	\$150.00
My Wellness	-	\$98.65	\$0.00	\$0.00	\$98.65	\$100.00

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

To view and manage ALL healthcare expense activity from EVERY source, use the **DASHBOARD**

1. On the **Home Page**, under the **Dashboard** tab. The View Dashboard provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **filter options** on the navigation pane on the left side of the screen or, by clicking on the **field headers** within the Dashboard.
3. You can search for specific expenses using the **search field** on the bottom left side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.



HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** click on the **Add Expense** button in the upper left side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the dashboard you can pay the expense, if desired.

HOW DO I PAY AN EXPENSE?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
4. When you click **Pay**, the claim details from the **Dashboard** will be pre-populated within the claim form. Review & edit the claim details as needed.

The screenshot shows the WEX Evolution Dashboard interface. At the top, there are navigation tabs: Home, Accounts, Statements & Notifications, Tools & Support, and Dashboard. The Dashboard tab is active. On the left sidebar, there are buttons for 'Add Expense', 'Link Healthcare Claims', and 'Export Expenses'. Below these are filters for 'Expenses' (Reset Filters), 'Category' (All Categories, Medical, Laboratory, More Options), 'Status' (All Statuses, Unpaid, Ineligible, Pending, Paid), 'Year' (All Years, 2015, 2014, More Options), 'Recipient' (All Recipients, April Clarke, Cindy Clarke), and 'Merchant/Provider' (All Merchants/Providers, Dr. Sickels, LabAmerica, More Options). There is also a search bar with 'Description' and 'Search' buttons.

The main content area is titled 'Dashboard' and shows 'View by: 2015' and 'Reset Graph'. A donut chart titled 'Expenses by Category' displays the distribution of expenses. Below the chart is an 'Expense Summary' table:

Expense Summary	Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,229.90	\$543.94	\$685.96

Below the summary is a 'Total Eligible to Submit: \$215.14' box. The main part of the dashboard is a table of expenses:

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status	
5/6/2015	Medical	April Clarke	Metropolitan Clinic	\$142.30	Unpaid	
4/28/2015	Medical	April Clarke	LabAmerica	\$60.69	Paid	
4/23/2015	Laboratory	April Clarke	Physician Services	\$79.08	Unpaid	Pay
3/12/2015	Laboratory	April Clarke	-	\$100.00	Paid	
3/9/2015	Medical	April Clarke	-	\$25.00	Paid	
3/9/2015	Medical	April Clarke	-	\$50.00	Paid	
3/6/2015	Medical	April Clarke	-	\$1.00	Unpaid	
3/3/2015	Medical	April Clarke	Fairview Clinic	\$155.00	Unpaid	
3/1/2015	Medical	April Clarke	Dr. Sickels	\$63.91	Paid	
2/23/2015	Laboratory	Cindy Clarke	LabAmerica	\$79.06	Unpaid	Pay

At the bottom of the table, there are pagination controls: '1 | 2 >>' and 'Next >>'. A red arrow points to the 'Pay' button next to the expense on 4/23/2015.

HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the **Dashboard** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the Dashboard.

Total Eligible to Submit: \$215.14					
Date ▾	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
5/20/2015	Medical	Cindy Clarke	Metropolitan DentalCare	\$100.00	Ⓢ
5/6/2015	Medical	April Clarke	Metropolitan Clinic	\$142.30	Ⓢ
4/28/2015	Medical	April Clarke	LabAmerica	\$60.69	Ⓢ
4/23/2015	Laboratory	April Clarke	Physician Services	\$79.08	Ⓢ Pay

Expense Details	Description: X-rays	Date(s) of Service: 4/23/2015
	Source: Online	Expense Amount: \$79.08
	Received Date: 5/12/2015	Payable Amount: \$79.08

Upload Receipt(s)	View Receipt(s)	Add Expense Note
Mark as Paid	Remove Expense	Update Expense



HOW DO I VIEW MY CDH CLAIMS HISTORY AND STATUS?

1. From the **Home Page**, click on the **Accounts Tab**, and then click on the **Claims** link to see your claims history. You can apply filters from the lefthand side of the screen. You can filter by plan year, account type, claim status or receipt status.
2. By clicking on the line of the claim, you can expand the data to display additional claim details.

Did you Know? For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the **Dashboard** page. You can apply filters from the lefthand side of the screen. Filter options on the Dashboard screen include: expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.

HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

1. From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. From the **Home Page**, under the **Profile**, click the **Banking/Cards** link on the lefthand side of the screen.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Profile**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

HOW DO I GET MY REIMBURSEMENT FASTER?

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools&Support** tab, click **Change Payment Method** under the “**How Do I**” section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.
4. The **Payment Method Changed** confirmation displays.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the **Home Page**, click on the **Profile** tab, and click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.

HOW DO I VIEW OR ACCESS...

...DOCUMENTS & FORMS?

1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

...NOTIFICATIONS?

1. From the **Home Page**, click the **Statements & Notifications** tab.
2. Click any link of your choice. **Receipt Reminders, Account Statements, Advice of Deposits, Denial Letters, or Denial Letters with Repayments** are a few options.

...PLAN INFORMATION?

1. On the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
2. Click onto the applicable account name and the **Plan Rules** will open in a pop-up window.
OR from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.