# CONSUMER PORTAL USER GUIDE



### Welcome to your Benefit Strategies secure online portal. This one-stop portal gives you 24/7

access to view information and manage your reimbursement and rewards accounts.

#### Our one-stop portal provides you with:

- File a claim online
- Upload receipts and track expenses
- 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

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

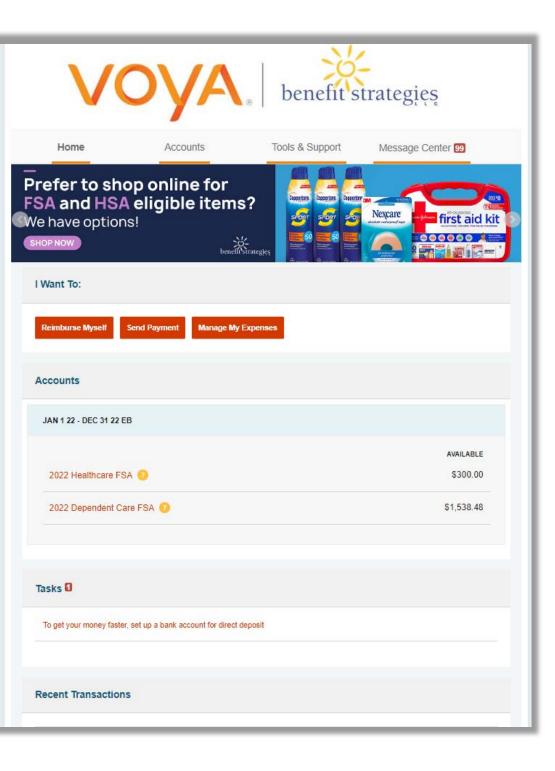
- 1. Work from sections within the Home Page, or
- 2. Click on the four tabs at top of Home Page.

### How do I log into my home page?

- 1. Go to <u>www.benstrat.com</u> and click on the Login button in the upper right corner. Follow the prompts to get to the login page.
- 2. If you have logged in before: Enter your Username and Password and click Login. Note that there are links to use if you have forgotten your Username or Password.
- 3. If you have never logged in before: Click on the Create your Username and Password link.

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

- Easily access the Available Balance and "I Want To" sections to work with your account right away.
- The I Want To...section contains the most frequently used options within the Consumer Portal, including managing your investments.
- The Available Balance links to the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Recent Transaction** section displays the last 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.
- You can also click on one of the 4 tabs at the top of the page.



#### How do I file a claim and upload a receipt?

- On the Home Page, you may simply select the "File a Claim" under the "I want to..." section, <u>OR</u> from any page on the portal, expand the Accounts tab on the top 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.
- When all claims are entered in the Transaction Summary, agree to the terms and conditions click Submit to send the claims for processing.

I Want To:		
Reimburse Myself	Send Payment	Manage My Expenses

Hon	ne	Account	ts	Tools 8	Support	Message Ce	enter 2
coun	nts / Recei	ots Nee	ded				
Receipts	Needed						
DATE OF SERVICE	ACCOUNT	MERCHANT / PROVIDER	RECIPIENT	CLAIM AMOUNT			
3/2/2019	Limited Health	University	Sample Name	\$6.50	Required	View Confirmation	Upload Receipt(s)

**Please Note:** If you see a **Receipts Needed** link in the Tasks 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**.

# How do I view current account balances and activity?

- 1. For current Account Balance only, on the **Home Page**, see the **Accounts** section.
- For all Account Activity, click on the Accounts tab 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.

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

#### How do I view or access 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.

<u>OR</u> from the Home Page, under the Tools & Support page, you may view Plan Summaries for basic information. Then click each applicable plan to see the plan details.



Accounts / Account S	Summary					
The information displayed on the Act View More	count Summary pa	ige will vary d	epending upor	n your specifi	c healthcare	benefits.
Jan 1 22 - Dec 31 22 EB			ESTI	MATED PER PAY	PERIOD DEDU	CTION: \$105.77
+ 2022 Healthcare FSA	\$2,750.00	\$1,681.68	\$1,561.68	\$0.00	\$120.00	\$1,188.32

### ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE!

To view and manage **ALL** healthcare expense activity from **EVERY** source, use the **Expense Link**.

- 1. Under the Accounts menu is the Expenses page. The Expenses page 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.
- 3. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the top of the page.

#### How do I add an expense to the dashboard?

- 1. From the **Expense** page click on the **Add Expense** button on the top 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 Expense page you can pay the expense, if desired.

	Accounts	Tools & Support	Message Center 68
kpenses			
Add Expense Export I	Expenses		
View by: Al Reset Graph	Expenses by Category		
			View By Category
			View By Status
			View By Recipient
Expense Summary	Medical Fharmacy Total Expenses \$1,705.52	Dental Total Paid Expenses \$1,585.52 ••	
Expense Summary Total Eligible to Submit:	Total Expenses	Total Paid Expenses	
Total Eligible to Submit: Filter By ~ Reset Filters	Total Expenses \$1,705.52	Total Paid Expenses	View By Merchant/Provide
Total Eligible to Submit:	Total Expenses \$1,705.52	Total Paid Expenses	View By Merchant/Provide
Total Eligible to Submit: Filter By ~ Reset Filters	Total Expenses \$1,705.52	Total Paid Expenses	View By Merchant/Provide

#### How do I pay an expense?

- 1. You may process payments/ reimbursements for unpaid expenses directly from the **Expenses** 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.
- When you click Pay, the claim details from the Expenses page will be pre-populated within the claim form. Review & edit the claim details as needed.
- 5. You will have the option to either request a reimbursement to yourself or pay the provider.

#### How do I edit an existing expense in the expenses page?

- 1. You can edit expense details for all claim statuses directly from the **Expenses** page.
- 2. Expand the claim details, visible by clicking on the expense line item.
- 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 page.

Expense Summary		Total Expenses \$45.00	Total Paid Expens		Saturation Statements
Total Eligible to Su	bmit:	\$35.00			
Filter By Reset	Filters				
DATE 🕈 🛛 D	PENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED	STATUS
+ 4/12/2019 O	ther	Undefined	-	\$10.00	0
— 3/14/2019 Vi	sion	Test Stacked	eyemed	\$35.00	6 P
Expense Details	8	Description: vision	Date(s) of	Service: 3/14/2019	
		Source: Online	Total Billed	d Amount: 👩 \$35.0	0
		Expense Amount: \$35.00	Received I	Date: 3/28/2019	
		Payable Amount: \$35.00			
		Upload Receipt(s)	Add Expense Note	Mark as Paid	
		Remove Expense	Update Expense		

#### How do I view my claims history and status?

- 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 top 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.

Home	Account	s Tools &	Support Message Co	enter 12
Accounts / C	Claims			
Filter By~ Heset F	itters			
and a second sec	ACCOUNT	REFORMET/REVICER	CLAW STATUS	AROUNT
+ 0219/2021	Dependent Care Flexi	Little Wonders Daycare	Pending Raimbursement	\$5.20
+ 02102021	Limited Purpose Flexib.	Easthide Dental	Pending Reimbursement	\$7.65
+ 02162021	Transit	Matro Transit	Pending Reinbursement	\$3.7
+ 01/16/2021	Dependent Care FilesL	Little Wonders Daycare	Pending Reimbursement	\$5.20
+ 01152021	Limited Purpose Fissib.	Easthide Dental	Pending Reimbursement	\$7.4

**Did you Know?** For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the Expenses page. You can apply filters from the top of the screen. Filter options on the Expenses 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?

- 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.

Home	Accounts	Too	is & Support	Message Center	
ccounts / F	Payments				
Filter By- Reset F	iters				
	NUMBER	METHOD	STATUS		AMOUNT

#### 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 the Update for the appropriate plans. The Payment Method/Update Payment Method page displays.
- 3. Select Direct Deposit and Update Bank Account.
- 4. Enter your bank account information and click Submit.
- 5. The Payment Method Changed confirmation displays.

## How do I report a debit card missing and/or request a new card?

- 1. From the Accounts Tab, click the Banking/Cards link.
- 2. Under the **Debit Cards** column, click **Report Lost/ Stolen** or **Order Replacement** and follow instructions.

Home	Accounts	Tools & Support	Message Center
anking / Carc	Is		
Bank Accounts		Debit Cards	
Banking Account ABC Bank xxxx1234 Checking View Remove		Sample Member Card Number: x123 Card Status: Active Expires: 12/31/2023 Effective: 12/3/2014 Purse Status 2022 Healthcare FS Active 2021 Healthcare FS Active	3 1 5A:
		Report Lost/Stolen Order Replacement † Request New Person Number: (866) 898-97	nal Identification Number (PIN) Toll Free 95

#### How do I update my personal profile?

- 1. In the Accounts menu, under the Profile section, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
- 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 change my login and/or password?

- 1. From the Home Page, click on the Accounts Tab, and click Login Information.
- 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. Follow the instructions.)

Home Accounts Tools & Support Message Center Profile / Profile Summary Profile Dependents Update Profile Add Dependent Sample Member No dependents HOME ADDRESS MAILING ADDRESS 123 Elm Street 123 Elm Street Manchester, NH 03104 Manchester, NH 03104 GENDER MARITAL STATUS Unspecified Unspecified USERNAME CONSUMER COMMUNIC .... AllthingsHSA 012345



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.

#### How do I view or access notifications?

- 1. From the Home Page, click the Message Center tab.
- 2. Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
- 3. In addition, you can **Update Notification Preferences** by clicking on the link next to Notifications.

#### **Other Helpful Information**

Message Center

RESOURCES: Dependent Care Federal Income Tax Credit

Accounts

Home

**Tools & Support** 

**Documents & Forms** 

FORMS

Comparison

benefit strategies

Message Center 7

**Tools & Support** 

How Do I?

Update Notification Preferences

Download Mobile App

From the **Home Page**, under the **Tools & Support** tab, you may find Quick Links that connect you to helpful information. These may be links to shopping tools, tax calculators or other resources that enable you to manage your healthcare more effectively.