

WEX HEALTH CLOUD CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Dependent Flexible Spending Account (DCAP) Health Reimbursement Account (HRA), Health Savings Account (HSA) Accounts. It enables you to:

- 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

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, or
2. Hover over or click on the four tabs at the top.

HOW DO I LOG ON TO HOME PAGE?

1. Go to <https://Keating.lh1ondemand.com>
2. Enter your login ID and password (both provided by Keating & Associates, Inc.)
3. Click **Login**.

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

- Easily access the **Available Balance** and **“I Want To”** sections to work with your accounts right away.
- The **I Want To...**section contains the most frequently used features for the Consumer Portal.
- The **Accounts** section links to your Accounts, Investments, and Profile.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- 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 hover over the tabs at the top of the page.

The screenshot shows the Keating Consumer Portal Home Page. At the top, there are navigation links: Contact Us, Uma Ballard (with a profile icon), a shopping cart icon (0 items), and Logout. The main content area is divided into several sections:

- I Want To:** Buttons for File A Claim, Make HSA Transaction, Manage Investments, and Manage My Expenses.
- Accounts:** A table showing Health Savings Account details. It includes columns for Account Type, Available Balance, and Last Update. Accounts listed include Cash Account, Investment Account, Limited Health Care Flexible Spending Account, Dependent Care Flexible Spending Account, Transit Pass Reimbursement Account, and Parking Reimbursement Account.
- Tasks:** A section showing 1 receipt(s) needed to approve your claim. It includes a link to View More and a table of tasks: Limited Health Care Flexible Spending Account (\$10.00), Limited Health Care Flexible Spending Account (\$15.00), and Dependent Care Flexible Spending Account (\$21.00).
- Healthcare Savings Goal:** A progress bar chart showing 74% completion of a \$5,153 goal out of \$7,000. There is a link to EDIT GOAL.
- Recent Transactions:** A table of the last 3 transactions. It includes columns for Date, Expense, Recipient/Patient, Merchant/Provider, Submitted Amount, and Status. Transactions are: 3/2/2019 Dental (Uma Ballard, University Clinic, \$6.50, \$), 2/4/2019 Vision (Jonathan Ballard, LenCrafters, \$25.00, \$), and 2/1/2019 Dependent Care (Uma Ballard, Rocking Horse Childcare, \$7.00, \$).
- Quick View:** Two charts. The first, 'HSA Contributions & Distributions', shows a bar chart for 2018 with Contributions (\$1,000.00) and Distributions (\$1,000.00). The second, 'HSA Contributions by Tax Year', shows a bar chart for 2018 and 2019 with Current Contributions (\$7,000.00, \$6,900.00) and Maximum Contribution (\$7,500.00, \$6,500.00).

HOW DO I GET ASSISTANCE WITH MY CLAIM?

1. From any page you can open the Let's Chat window from the bottom right icon.
2. Asking about claim denial or claims needing receipt will prompt the chat window to help you review your claims and find where you can attach receipts.

HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

3. On the **Home Page**, you may simply select the “**File a Claim**” under the “I want to...” section, **OR** from any page on the portal, expand the **Accounts** tab on the top of the screen.
4. The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
5. For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
6. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions click **Submit** to send the claims for processing.
7. The **Claim Confirmation** page displays. You may print the **Claim Confirmation Form** as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a **Claim Confirmation Form** to submit to the administrator with the required receipts.

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 or use one of your **Mobile Quick Receipts**.

The image displays three screenshots of the WEX Health portal interface:

- Let's Chat Window:** Shows a secure chat interface with a message from 'Let's Chat' asking how to help with account balances, claims, or sensitive information. The user asks 'Why is my claim denied?'. Below, a list of recently denied claims is shown, with a 'Search claim' button. A message at the bottom states that the claim cannot be approved due to missing documentation, with a link to the 'Message Center'.
- I Want To: Navigation:** A navigation bar with the heading 'I Want To:' and five buttons: 'File A Claim' (highlighted with a red arrow), 'Make HSA Transaction', 'Manage Investments', and 'Manage My Expenses'.
- Accounts / Receipts Needed Page:** A page titled 'Accounts / Receipts Needed' under the 'Accounts' tab. It shows a table for 'Receipts Needed' with one row of data: DATE OF SERVICE (3/2/2019), ACCOUNT (Limited Health...), MERCHANT / PROVIDER (University...), RECIPIENT (Uma Ballard), CLAIM AMOUNT (\$6.50), and RECEIPT STATUS (Required). It includes 'View Confirmation' and 'Upload Receipt(s)' buttons.

HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the **Home Page**, see the **Accounts** section.
2. 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.

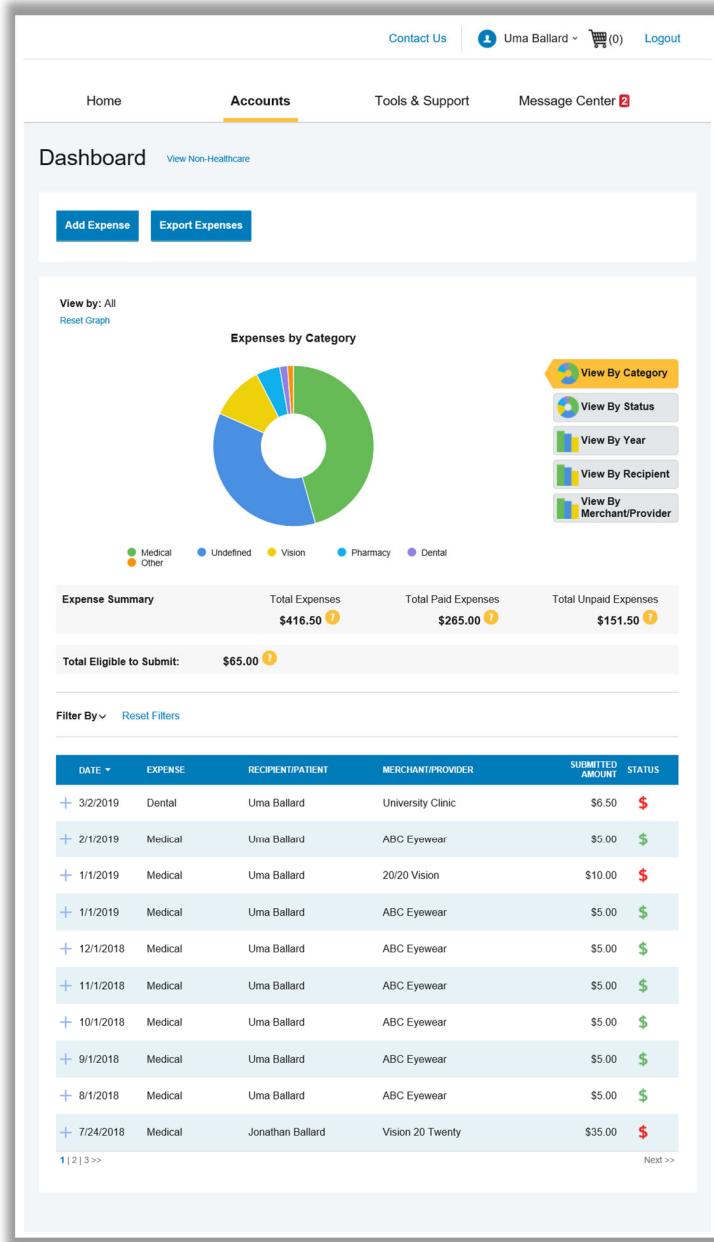
NOTE: You can see election details by clicking to expand the line item for each account.

Accounts	
HEALTH SAVINGS ACCOUNT	01/01/2018 - 12/31/2018
	AVAILABLE
Cash Account	\$2,012.50
Advance	\$0.00
Investment Account	\$795.00
Available to spend	\$2,807.50
Includes Advance	

Accounts / Account Summary							
The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. View More							
Health Savings Account i							
TOTAL AVAILABLE BALANCE \$5,153.00							
AVAILABLE CASH BALANCE \$4,050.00				INVESTMENT BALANCE \$1,103.00 * Current as of 3/13/2019			
01/01/2019 - 12/31/2019				ESTIMATED PER PAY PERIOD DEDUCTION: \$1,161.66			
ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE	
+ Limited Health Care Flexible Spend...	\$2,700.00	\$26.50	\$0.00	\$16.50	\$10.00	\$2,683.50	
+ Dependent Care Flexible Spending...	\$5,000.00	\$14.00	\$0.00	\$14.00	\$0.00	(\$14.00)	
+ Parking Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
+ Transit Pass Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE
To view and manage ALL healthcare expense activity from
EVERY source, use the Dashboard

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

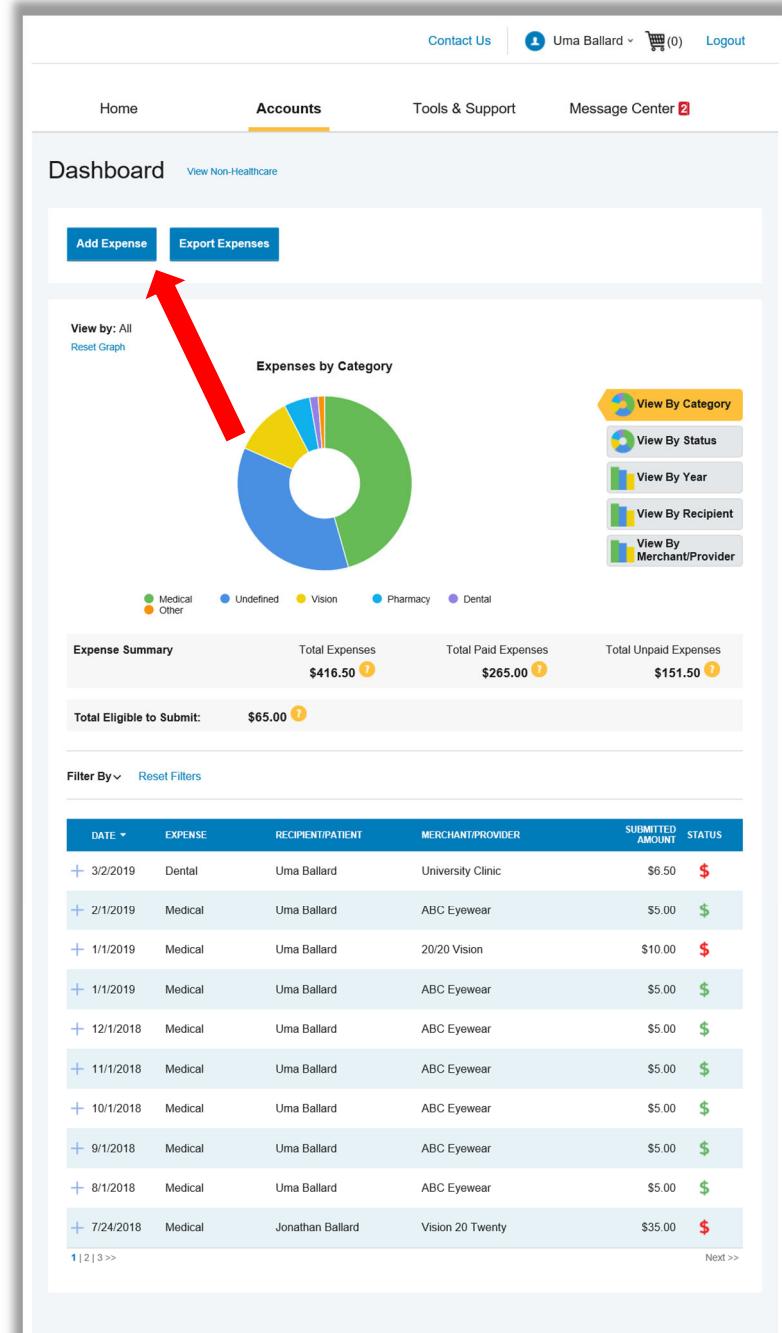


HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** 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 **Dashboard** you can pay the expense, if desired.

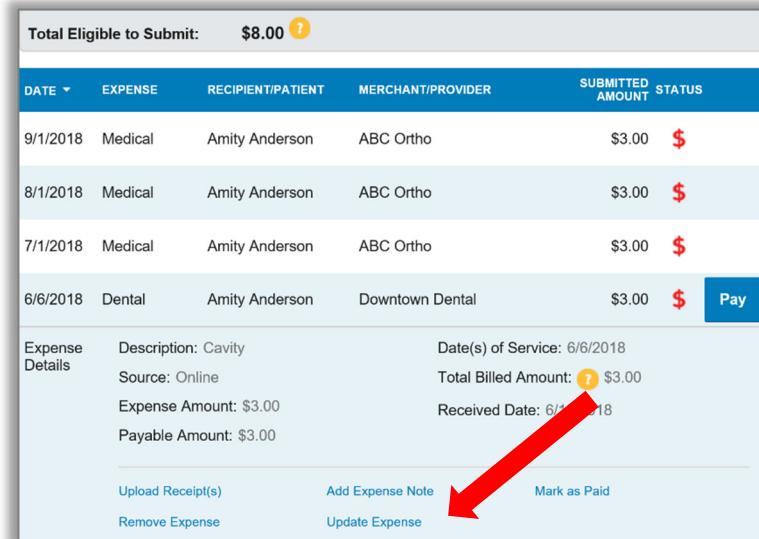
HOW DO I PAY AN EXPENSE?

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.
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 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: \$8.00 ?					
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
9/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
8/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ Pay

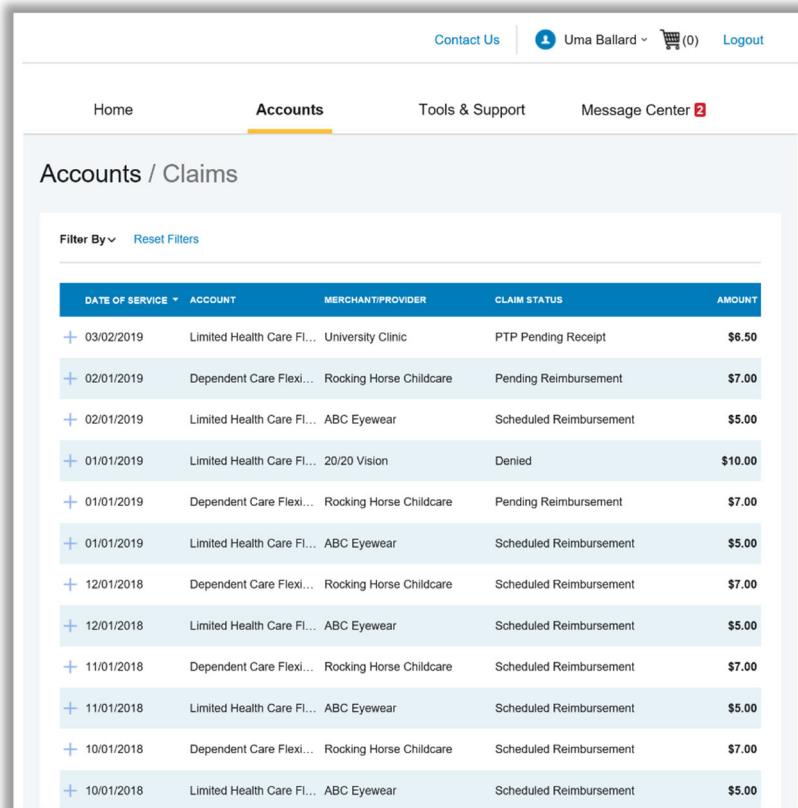
Expense Details: Description: Cavity, Date(s) of Service: 6/6/2018, Source: Online, Total Billed Amount: ? \$3.00, Expense Amount: \$3.00, Received Date: 6/1/2018, Payable Amount: \$3.00

[Upload 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 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.

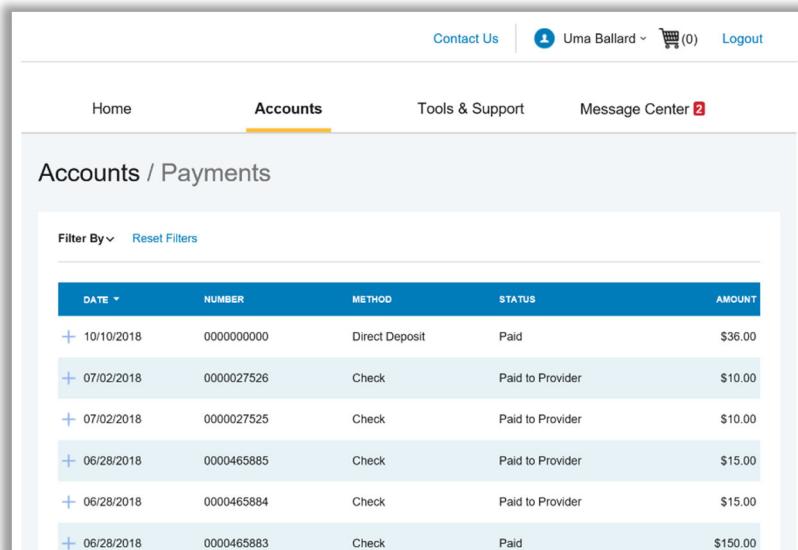
Did you Know? For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the **Dashboard** page. You can apply filters from the top of the screen. Filter options on the Dashboard screen include: expense type, status, date, recipient or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



DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
+ 03/02/2019	Limited Health Care Fl...	University Clinic	PTP Pending Receipt	\$6.50
+ 02/01/2019	Dependent Care Flexi...	Rocking Horse Childcare	Pending Reimbursement	\$7.00
+ 02/01/2019	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 01/01/2019	Limited Health Care Fl...	20/20 Vision	Denied	\$10.00
+ 01/01/2019	Dependent Care Flexi...	Rocking Horse Childcare	Pending Reimbursement	\$7.00
+ 01/01/2019	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 12/01/2018	Dependent Care Flexi...	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
+ 12/01/2018	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 11/01/2018	Dependent Care Flexi...	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
+ 11/01/2018	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00
+ 10/01/2018	Dependent Care Flexi...	Rocking Horse Childcare	Scheduled Reimbursement	\$7.00
+ 10/01/2018	Limited Health Care Fl...	ABC Eyewear	Scheduled Reimbursement	\$5.00

HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

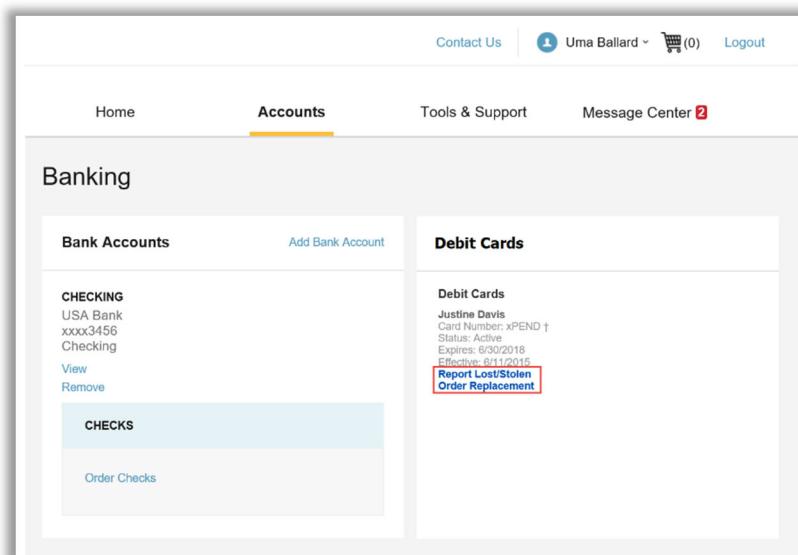
1. From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you can expand the data to display additional details about the transaction.



DATE	NUMBER	METHOD	STATUS	AMOUNT
10/10/2018	0000000000	Direct Deposit	Paid	\$36.00
07/02/2018	0000027526	Check	Paid to Provider	\$10.00
07/02/2018	0000027525	Check	Paid to Provider	\$10.00
06/28/2018	0000465885	Check	Paid to Provider	\$15.00
06/28/2018	0000465884	Check	Paid to Provider	\$15.00
06/28/2018	0000465883	Check	Paid	\$150.00

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

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



Bank Accounts		Add Bank Account
CHECKING		
USA Bank		
xxxx3456		
Checking		
View		
Remove		
CHECKS		
Order Checks		

Debit Cards	
Debit Cards	
Justine Davis	
Card Number: xPEND †	
Status: Active	
Expires: 01/2018	
Issuing: 01/2015	
Report Lost/Stolen	
Order Replacement	

HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Accounts Tab**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link under Profile 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**.

Profile / Profile Summary

Profile	Update Profile	Dependents	Add Dependent
UMA BALLARD Home Address 6029 Etiam Av Wieze, MN 83483 United States employee@pde.com	Mailing Address 6029 Etiam Av Wieze, MN 83483 United States	JONATHAN BALLARD Birth Date: 5/2/2015 Student: No View / Update	
GENDER Unspecified	MARITAL STATUS Unspecified		
CONSUMER COMMUNIC... 131			
Beneficiaries	Add Beneficiary		
No beneficiaries			

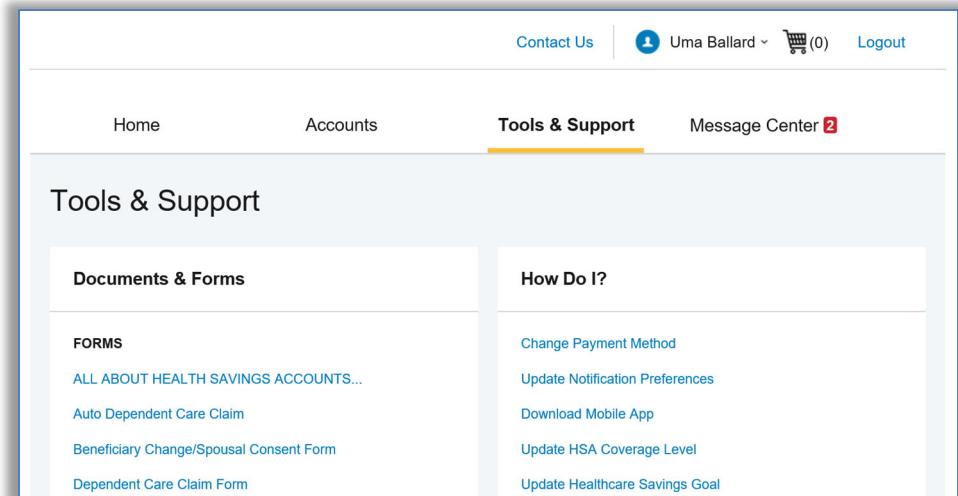
HOW DO I GET MY REIMBURSEMENT FASTER?

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.

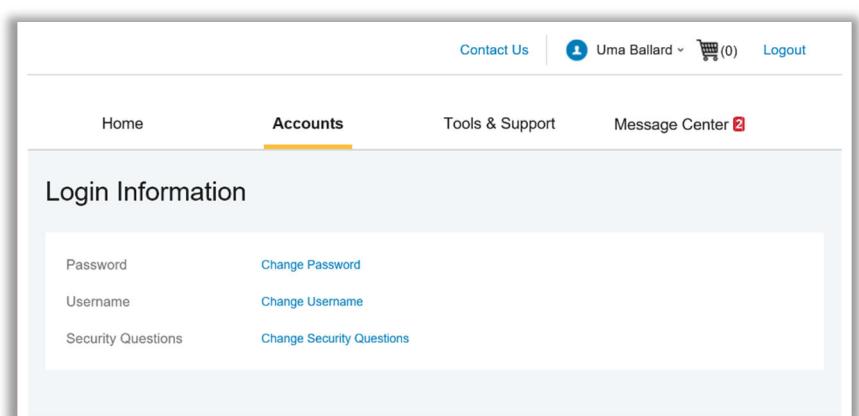
1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “**How Do I**” section
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Reimburse Myself Using Direct Deposit** and **Update Bank Account**.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.
6. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.

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 by your plan administrator. Follow the instructions.)
3. Click **Save**.



The screenshot shows the WEX Health portal's navigation bar with links for Contact Us, Uma Ballard, a shopping cart (0), and Logout. Below the navigation is a horizontal menu with Home, Accounts, Tools & Support (which is underlined in yellow), and Message Center. The Tools & Support section contains a 'Documents & Forms' box with a 'FORMS' section and links to 'ALL ABOUT HEALTH SAVINGS ACCOUNTS...', 'Auto Dependent Care Claim', 'Beneficiary Change/Spousal Consent Form', and 'Dependent Care Claim Form'. To the right is a 'How Do I?' box with links to 'Change Payment Method', 'Update Notification Preferences', 'Download Mobile App', 'Update HSA Coverage Level', and 'Update Healthcare Savings Goal'.



The screenshot shows the WEX Health portal's navigation bar with links for Contact Us, Uma Ballard, a shopping cart (0), and Logout. Below the navigation is a horizontal menu with Home, Accounts (which is underlined in yellow), Tools & Support, and Message Center. The Accounts section contains a 'Login Information' box with links for 'Password' (Change Password), 'Username' (Change Username), and 'Security Questions' (Change Security Questions).

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.

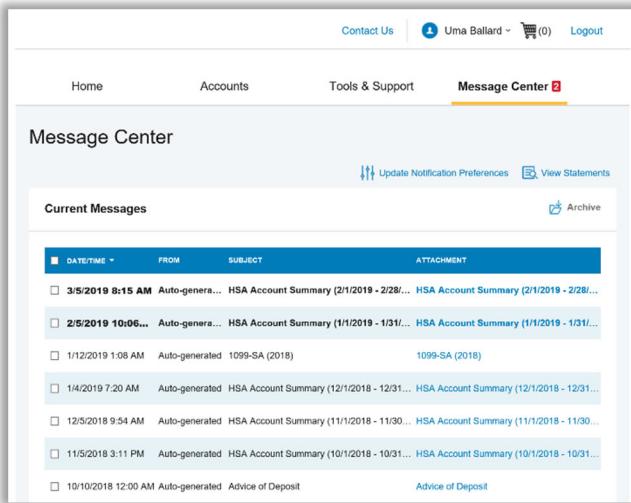
...NOTIFICATIONS?

1. From the **Home Page**, click the **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.

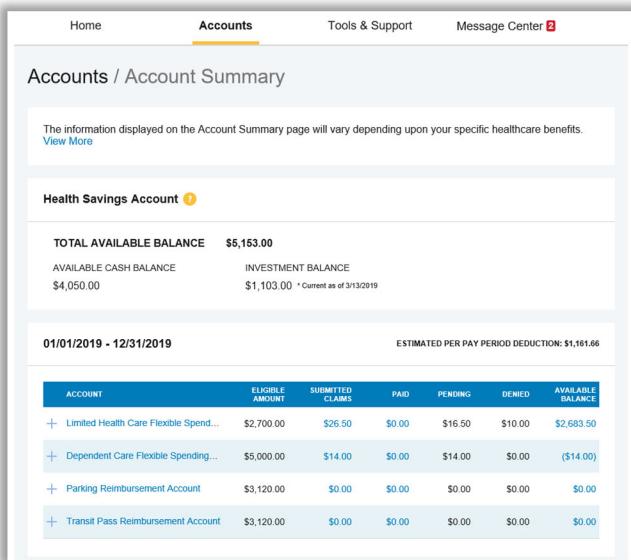
...PLAN INFORMATION?

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** page, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.



DATE/TIME	FROM	SUBJECT	ATTACHMENT
3/5/2019 8:15 AM	Auto-generated...	HSA Account Summary (2/1/2019 - 2/28/...	HSA Account Summary (2/1/2019 - 2/28/...
2/5/2019 10:06...	Auto-generated...	HSA Account Summary (1/1/2019 - 1/31/...	HSA Account Summary (1/1/2019 - 1/31/...
1/12/2019 1:08 AM	Auto-generated...	1099-SA (2018)	1099-SA (2018)
1/4/2019 7:20 AM	Auto-generated...	HSA Account Summary (12/1/2018 - 12/31/...	HSA Account Summary (12/1/2018 - 12/31/...
12/5/2018 9:54 AM	Auto-generated...	HSA Account Summary (11/1/2018 - 11/30/...	HSA Account Summary (11/1/2018 - 11/30/...
11/5/2018 3:11 PM	Auto-generated...	HSA Account Summary (10/1/2018 - 10/31/...	HSA Account Summary (10/1/2018 - 10/31/...
10/10/2018 12:00 AM	Auto-generated...	Advice of Deposit	Advice of Deposit



ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
Limited Health Care Flexible Spend...	\$2,700.00	\$26.50	\$0.00	\$16.50	\$10.00	\$2,683.50
Dependent Care Flexible Spending...	\$5,000.00	\$14.00	\$0.00	\$14.00	\$0.00	(\$14.00)
Parking Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Transit Pass Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00