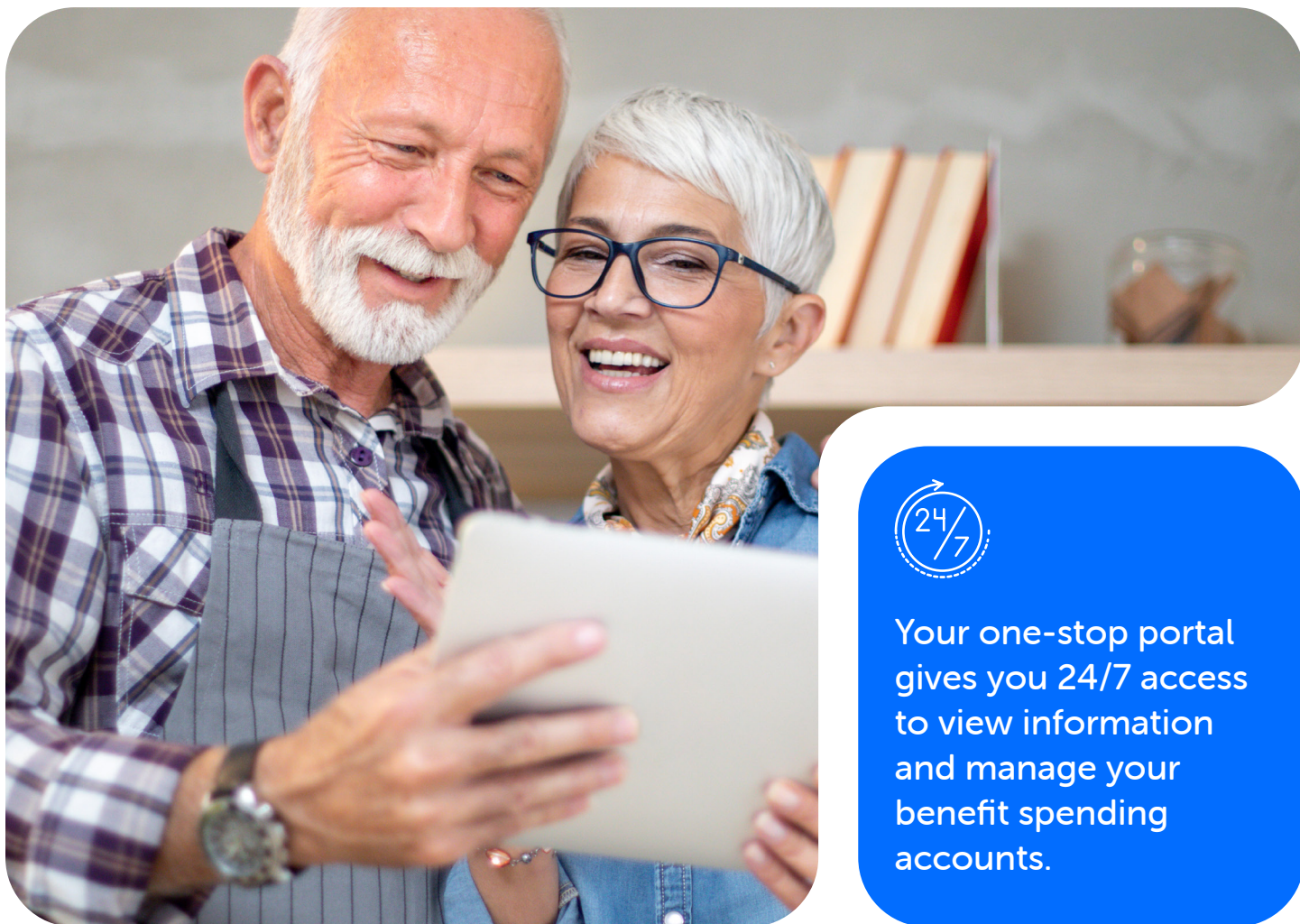


# Benefit Spending Accounts Consumer Portal

## QuickStart Guide

### You can:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history, and reimbursement history
- Report a lost/stolen card and request a new one
- Update or add your banking info
- Download plan information, forms, and notifications



Your one-stop portal gives you 24/7 access to view information and manage your benefit spending accounts.

## How do I log on?

1. Sign into **YOURURL.com**
2. Under **My Links**, click **Benefit Spending Accounts**

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

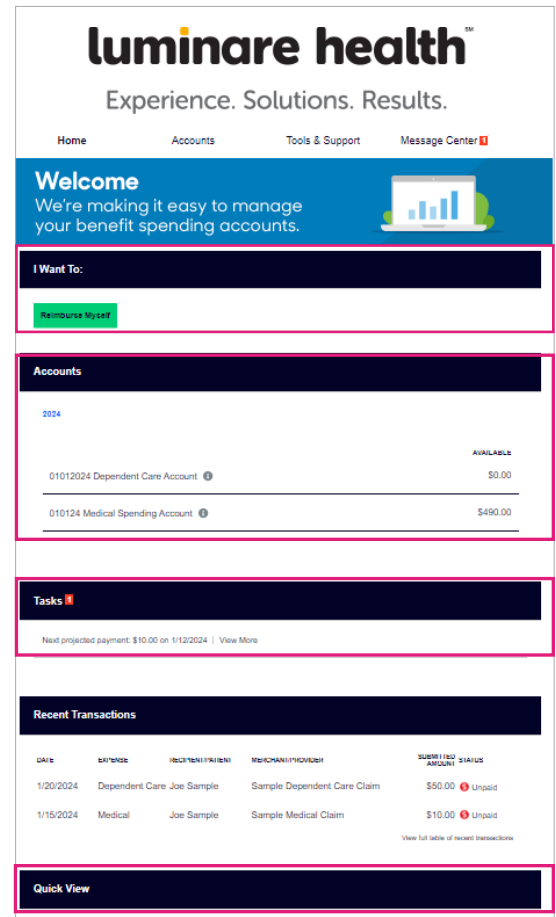
Use the **I Want To** section to:

- File a claim
- Manage your expenses

The **Available Balance** section gives you a quick overview of your account.

The **Tasks** section displays alerts and relevant links to keep you updated.

The **Quick View** section visually displays some of your key account information.

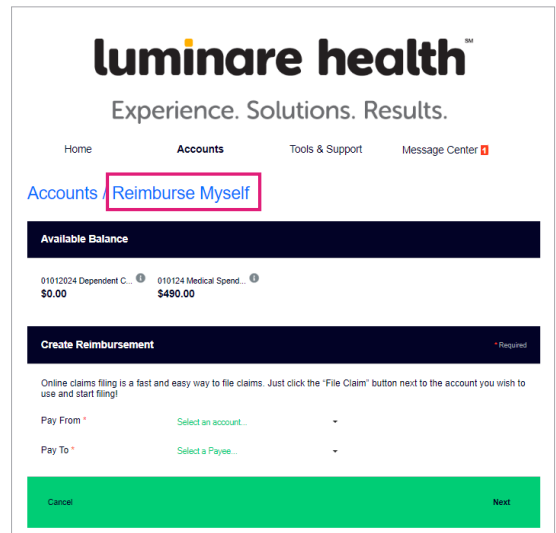


The screenshot shows the Luminare Health Home Page. At the top is the logo and tagline "Experience. Solutions. Results." with navigation links for Home, Accounts, Tools & Support, and Message Center. Below this is a "Welcome" banner with a bar chart icon. The main content area is divided into several sections: "I Want To:" with a "Reimburse Myself" button; "Accounts" showing a table of available balances for 2024; "Tasks" with a notification about a projected payment; "Recent Transactions" with a table of claims; and "Quick View" at the bottom.

| DATE      | EXPENSE        | RECIPIENT/PAYEE | MERCHANT/PROVIDER           | SUBMITTED AMOUNT | STATUS |
|-----------|----------------|-----------------|-----------------------------|------------------|--------|
| 1/20/2024 | Dependent Care | Joe Sample      | Sample Dependent Care Claim | \$50.00          | Unpaid |
| 1/15/2024 | Medical        | Joe Sample      | Sample Medical Claim        | \$10.00          | Unpaid |

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

1. Click the **Reimburse Myself** button on the **Home** page.
2. Follow the prompts to enter the required information, including uploading a receipt.
3. To submit more than one claim, click **Add Another** from the **Transaction Summary** page.
4. When you're all done, agree to the terms and conditions and click **Submit** to send the claims for processing.
5. Print the **Claim Confirmation Form** for your records.



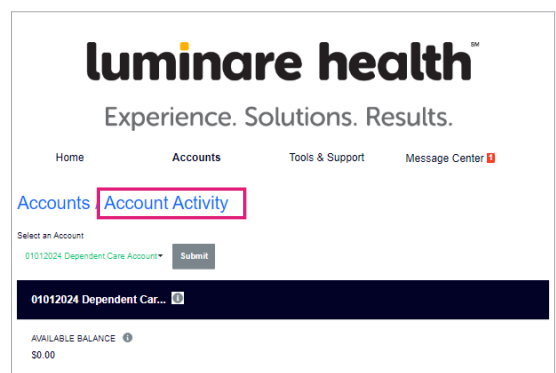
The screenshot shows the "Reimburse Myself" page. It displays the "Available Balance" section with a table showing balances for 01012024 Dependent Care and 010124 Medical Spend. Below this is the "Create Reimbursement" section, which includes a "Pay From" dropdown and a "Pay To" dropdown. At the bottom are "Cancel" and "Next" buttons.

| ACCOUNT                 | AVAILABLE BALANCE |
|-------------------------|-------------------|
| 01012024 Dependent Care | \$0.00            |
| 010124 Medical Spend    | \$490.00          |

## How do I view my current account balances and activity?

You can see your current account balance in the **Available Balance** section on the **Home** page.

For all account activity, click **Account Activity** under the **Account** tab



The screenshot shows the "Account Activity" page. It displays the "Available Balance" section with a table showing balances for 01012024 Dependent Care. Below this is the "Account Activity" section, which includes a "Select an Account" dropdown and a "Submit" button. At the bottom are "Cancel" and "Next" buttons.

| ACCOUNT                 | AVAILABLE BALANCE |
|-------------------------|-------------------|
| 01012024 Dependent Care | \$0.00            |

## How do I view all my healthcare expense activity in one place?

The **Expense** tab gives you an easy-to-use consolidated view of your healthcare expenses.

Easily filter expenses by clicking on the **Filter By** on the left side of your screen.

Filter By Options

Home Accounts Tools & Support Message Center

### Expenses

View Non-Healthcare

| Expense Summary | Total Expenses | Total Paid Expenses | Total Unpaid Expenses |
|-----------------|----------------|---------------------|-----------------------|
|                 | \$10.00        | \$0.00              | \$10.00               |

Total Eligible to Submit: \$0.00

Filter By Reset Filters

From 1/1/2024

| DATE      | EXPENSE | RECIPIENT/PATIENT | MERCHANT/PROVIDER    | SUBMITTED AMOUNT | STATUS |
|-----------|---------|-------------------|----------------------|------------------|--------|
| 1/15/2024 | Medical | Joe Sample        | Sample Medical Claim | \$10.00          | Unpaid |

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

1. Click on **Claims** under the **Accounts** tab
2. You can view additional claim details by clicking on a claim.

Home Accounts Tools & Support Message Center

### Accounts / Claims

Filter By Reset Filters

| DATE OF SERVICE | ACCOUNT                | MERCHANT/PROVIDER           | CLAIM STATUS          | AMOUNT  |
|-----------------|------------------------|-----------------------------|-----------------------|---------|
| 01/20/2024      | 01012024 Dependent...  | Sample Dependent Care Claim | Pending Reimbursement | \$50.00 |
| 01/15/2024      | 010124 Medical Spen... | Sample Medical Claim        | Pending Reimbursement | \$10.00 |

## How do I view my reimbursement history?

1. Click on **Payments** under the **Accounts** tab to see reimbursement payments made to date.
2. You can view additional transaction details by clicking on a payment.

Home Accounts Tools & Support Message Center

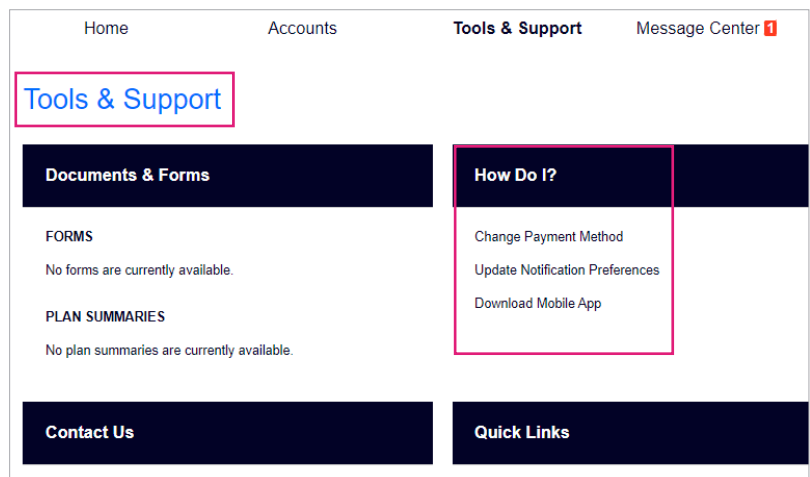
### Accounts / Payments

Filter By Reset Filters

| DATE                             | NUMBER | METHOD | STATUS | AMOUNT |
|----------------------------------|--------|--------|--------|--------|
| There are no records to display. |        |        |        |        |

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

1. Under **Tools & Support**

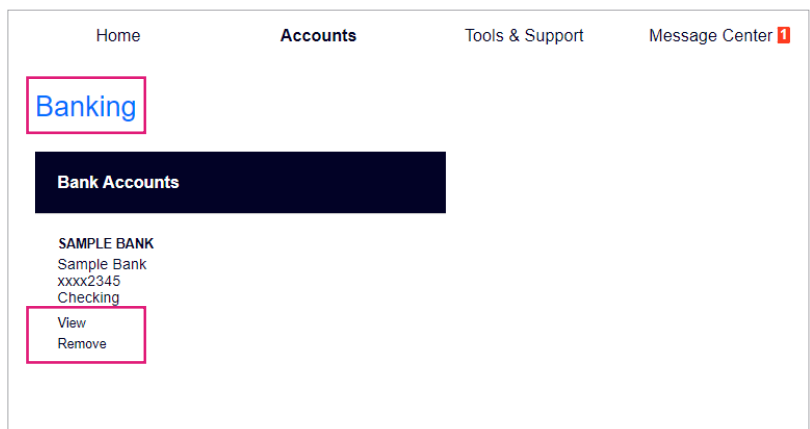


## How do I get my reimbursement faster?

Direct deposits to your personal checking account are the fastest way to receive your reimbursements.

Make sure your employer offers direct deposit setup online before you start. Here's how you set it up:

1. Under the **Accounts** tab, click **Banking**.
2. Select **View** to view or update your direct deposit information or select **Remove** to delete your bank account information on file.
3. Enter your bank account information, and click **Submit**.



For questions about the portal, give us a call at 1-800-YOUR-NUMBER. We're here to help.