



BlueCross BlueShield
of Montana



Access Your Benefit Spending Accounts From Anywhere

Access your Benefit Spending Accounts from your mobile phone or tablet with our mobile app.

Download the **Benefit Spending Accounts mobile app** for free from the App Store or Google Play to access your Benefit Spending Account(s) right at your fingertips! Just look for the green logo with the dollar sign.



Benefit Spending Accounts
Luminare Health Benefits, Inc.

Your employee ID number is your username for the app. You can find your employee ID on your Luminare Health® ID card. Your password is your zip code + the last 4 digits of your social security number. If you have trouble accessing your mobile app, please reach out to the Benefit Spending Accounts team at 877-267-3359.

The **Benefit Spending Accounts app** shows account details, provides 24/7 access, and much more!

- Manage Benefit Spending Accounts from mobile devices
- Check available balances
- Use "Quick View" to see key account info
- Check claims requiring receipts
- Submit receipts using mobile device camera
- Electronically submit claims to your Benefit Spending Account(s)
- Enter & view expense info via the Dashboard
- Report a debit card lost or stolen
- Receive text message alerts
- Ask a question or contact customer service

After downloading the app, you'll have to complete a quick initial registration process.

1. Select New Username And Password

Once you're signed in for the first time, you'll select a new username and password. When you're done, tap **Submit**.

The screenshot shows two stacked forms. The top form, titled 'Change Username', has a 'Username' field with the text 'zz0000000' and a 'Submit' button. Below it is a 'Change Password' form with 'New Password' and 'Confirm Password' fields, both masked with asterisks. A 'Submit' button is at the bottom. A note states: 'Your username may contain alphanumeric characters and...'.

2. Log In

After updating your username and password, log into the app using your new information.

The screenshot shows the Luminare Health app interface. At the top is the 'luminare health' logo with the tagline 'Experience. Solutions. Results.' Below the logo are input fields for 'Username' (containing 'zz0000000') and 'Password'. A 'SAVING...' button is at the bottom. The status bar at the top shows the time as 9:13.

3. Answer Security Questions

After logging in, select three security questions in case you ever forget your password.

REMEMBER: Choose questions and answers you won't forget! When you're done, tap **Submit**.

The screenshot shows a 'Security Questions' screen with a list of questions, each with a radio button for selection. The questions are: 'What is the model of your first car?', 'What is your mother's maiden name?', 'What was your first pet's name?', 'What is your paternal grandmother's name?', 'What is your maternal grandfather's name?', 'What was your first job?', 'What city were you born in?', and 'What is the first name of your spouse's mother?'. A 'Submit' button is at the bottom.

4. Set A Passcode

A passcode lets you to access the app quickly without having to enter your password every time.

Pick a 4-digit code you'll remember. After you confirm your passcode, you're all done!

The screenshot shows a 'Please Create Your Passcode' screen. It features four empty boxes for entering a 4-digit passcode. Below the boxes is a numeric keypad with digits 1-9 and 0, along with letters for some digits (e.g., ABC for 2, DEF for 3). A 'Back' button is at the bottom right.



The Benefit Spending Accounts mobile app is available for both Apple and Android devices. Download the free mobile app to take advantage of easy access to your Benefit Spending Account(s)!