

# BENECON

*Administrative Services*

## CDH Consumer Portal Start-Up Guide



# CDH Consumer Portal Start-Up Guide

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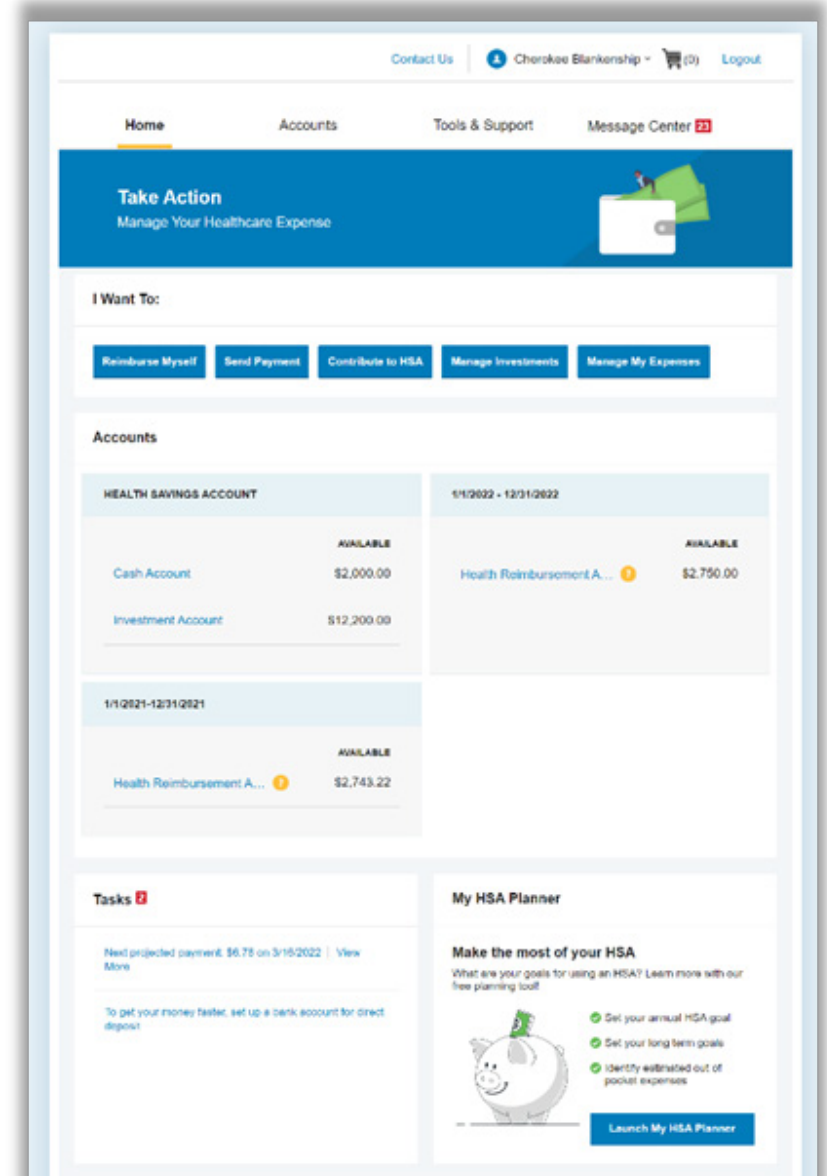
## How Do I Log On To Home Page?

1. Go to <https://benecon.lh1ondemand.com>
2. Click **Existing User** and input your Username & Temporary Password.  
**Username: First Initial + Last Name + Last 4 digits of SSN;**  
**Password: Benecon1**  
Upon first login, you will be prompted to change the password.
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 **Recent Transaction** section displays the last 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.

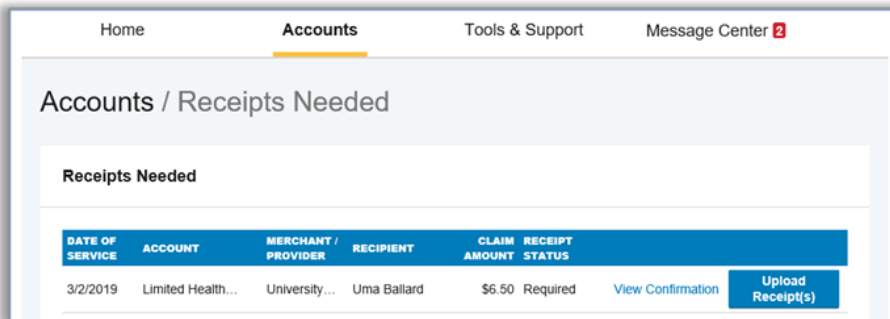
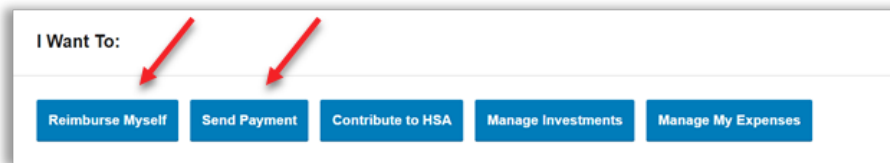
You can also hover over the tabs at the top of the page.



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## How Do I File A Claim And Upload A Receipt?

1. On the **Home Page**, you may simply select “**Reimburse Myself**” or “**Send Payment**” under the “I want to...” section, **OR** 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.
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. 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.

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## 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.

HEALTH SAVINGS ACCOUNT		01/01/2018 - 12/31/2018	
	AVAILABLE		AVAILABLE
<a href="#">Cash Account</a>	\$2,012.50	<a href="#">Limited Health Care Flex...</a>	\$2,445.95
<a href="#">Advance</a>	\$0.00	<a href="#">Dependent Care Flexible...</a>	\$1,918.30
<a href="#">Investment Account</a>	\$795.00	<a href="#">Parking Reimbursement...</a>	\$1,280.00
<b>Available to spend</b> Includes Advance	<b>\$2,807.50</b>		

Home **Accounts** Tools & Support Message Center

Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. [View More](#)

**Health Savings Account**

**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

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The screenshot displays the CDH Consumer Portal Dashboard. At the top, there are navigation links for 'Home', 'Accounts', 'Tools & Support', and 'Message Center'. The 'Accounts' menu is active. Below the navigation, there are buttons for 'Add Expense' and 'Export Expenses'. The main content area features a 'View by: All' dropdown and a 'Reset Graph' link. A donut chart titled 'Expenses by Category' shows the distribution of expenses across categories: Medical (green), Other (orange), Undefined (blue), Vision (yellow), Pharmacy (light blue), and Dental (purple). To the right of the chart are filter options: 'View By Category', 'View By Status', 'View By Year', 'View By Recipient', and 'View By Merchant/Provider'. Below the chart is an 'Expense Summary' table with the following data:

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$416.50	\$265.00	\$151.50

Below the summary is a 'Total Eligible to Submit' of \$65.00. A 'Filter By' dropdown and 'Reset Filters' link are also present. The main table lists individual expense transactions with columns for Date, Expense, Recipient/Patient, Merchant/Provider, Submitted Amount, and Status.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 3/2/2019	Dental	Uma Ballard	University Clinic	\$6.50	\$
+ 2/1/2019	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
+ 1/1/2019	Medical	Uma Ballard	2020 Vision	\$10.00	\$
+ 1/1/2019	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
+ 12/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
+ 11/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
+ 10/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
+ 9/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
+ 8/1/2018	Medical	Uma Ballard	ABC Eyewear	\$5.00	\$
+ 7/24/2018	Medical	Jonathan Ballard	Vision 20 Twenty	\$35.00	\$

## 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.

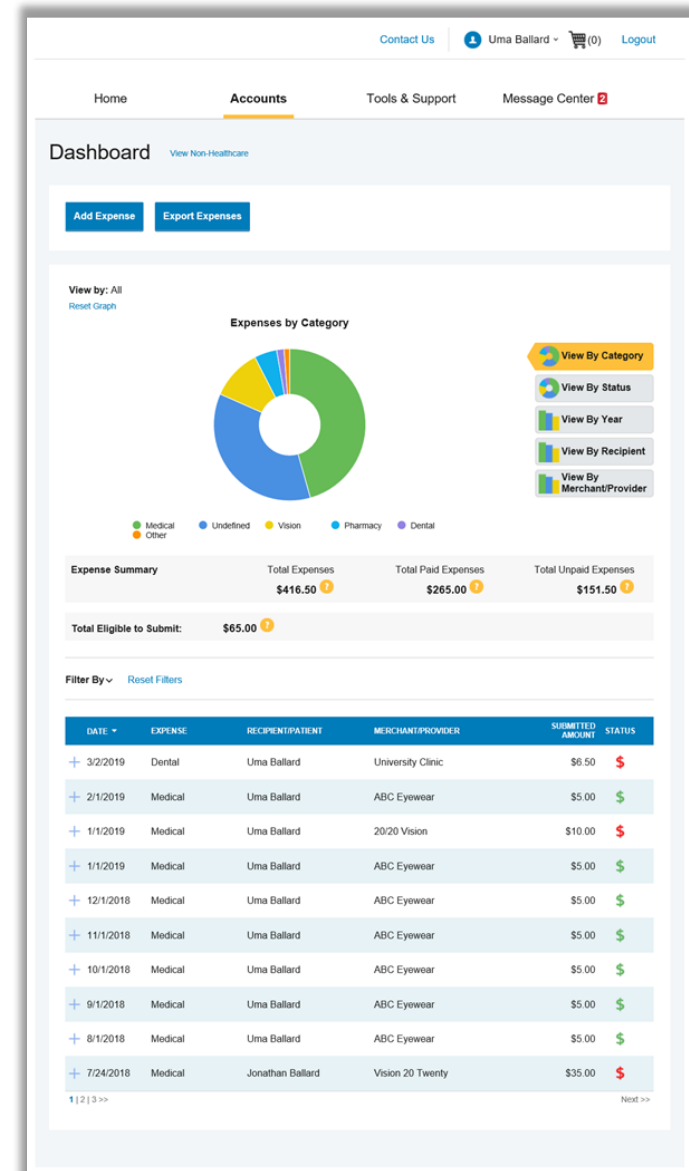
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## How Do I Add An Expense To The Dashboard?


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.




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Total Eligible to Submit: <b>\$8.00</b> 					
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	\$ <a href="#">Pay</a>

Expense Details	Description: Cavity		Date(s) of Service: 6/6/2018
	Source: Online	Total Billed Amount:  \$3.00	
	Expense Amount: \$3.00	Received Date: 6/18/2018	
	Payable Amount: \$3.00		

[Upload Receipt\(s\)](#)   [Add Expense Note](#)   [Mark as Paid](#)  
[Remove Expense](#)   [Update Expense](#) 

## 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.



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## How Do I View My 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.

The screenshot shows the 'Accounts / Claims' page in the CDH Consumer Portal. The page has a navigation bar with 'Home', 'Accounts' (selected), 'Tools & Support', and 'Message Center 2'. The user is logged in as 'Uma Ballard'. Below the navigation is a 'Filter By' dropdown and a 'Reset Filters' link. The main content is a table of claims with the following columns: DATE OF SERVICE, ACCOUNT, MERCHANT/PROVIDER, CLAIM STATUS, and AMOUNT. The table contains 12 rows of data, alternating between 'Limited Health Care Fl...' and 'Dependent Care Flexi...' accounts.

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

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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 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.

Bank Accounts	Debit Cards
<b>CHECKING</b> USA Bank xxxx3456 Checking View Remove	<b>Debit Cards</b> Justine Davis Card Number: xPEND 1 Status: Active Expires: 6/30/2018 Effective: 6/11/2015 <b>Report Lost/Stolen</b> <b>Order Replacement</b>
<b>CHECKS</b> Order Checks	

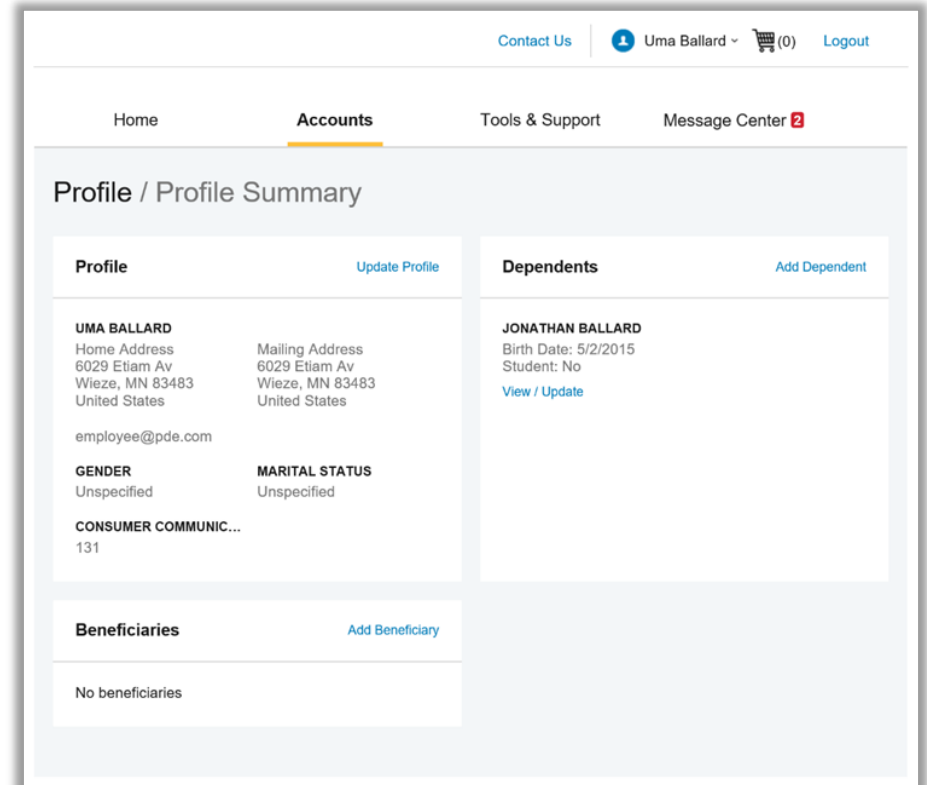
## How Do I Report A Debit Card Missing And/OR Request A New Card?

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.

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## 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**.



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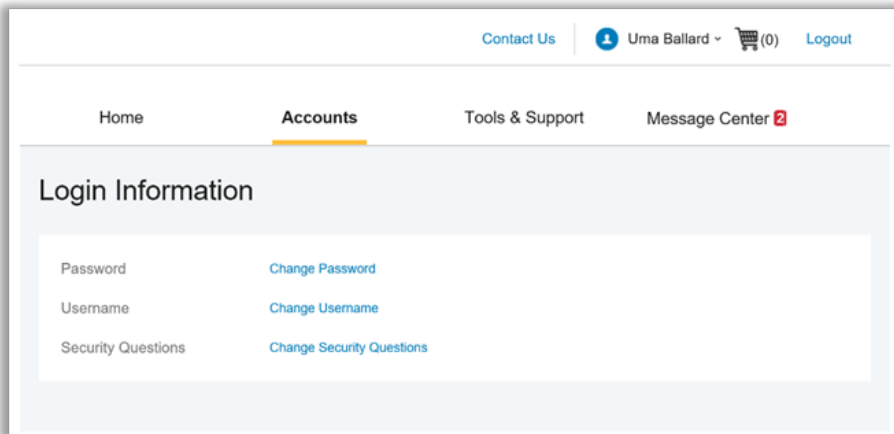
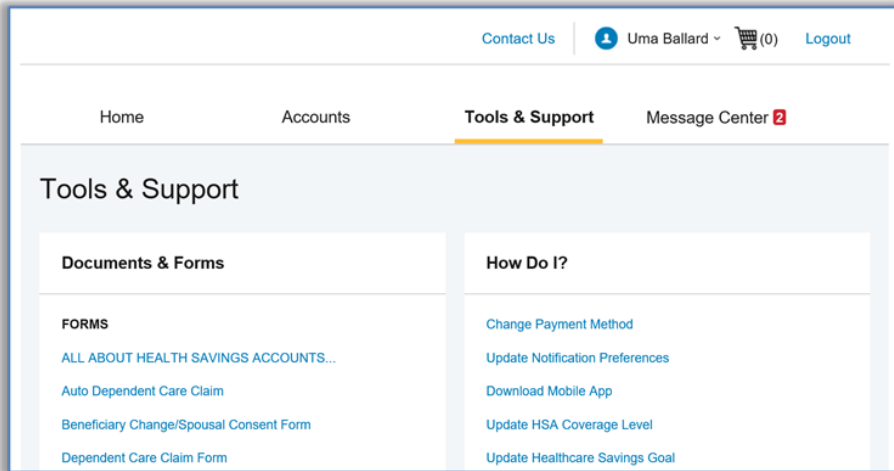
## How Do I Get My Reimbursement Faster?

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 **Update** for the appropriate plans. Update the secondary reimbursement method to **Direct Deposit**.
3. Enter your bank account information and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. **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**.



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## 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.

The image displays two screenshots of the CDH Consumer Portal. The top screenshot shows the 'Accounts / Account Summary' page. It features a navigation bar with 'Home', 'Accounts', 'Tools & Support', and 'Message Center'. The main content area includes a 'Health Savings Account' section with a 'TOTAL AVAILABLE BALANCE' of \$5,153.00, broken down into 'AVAILABLE CASH BALANCE' of \$4,050.00 and 'INVESTMENT BALANCE' of \$1,103.00. Below this is a table for the period '01/01/2019 - 12/31/2019' with an 'ESTIMATED PER PAY PERIOD DEDUCTION' of \$1,161.66. The table has columns for 'ACCOUNT', 'ELIGIBLE AMOUNT', 'SUBMITTED CLAIMS', 'PAID', 'PENDING', 'DENIED', and 'AVAILABLE BALANCE'. The bottom screenshot shows the 'Message Center' page, which includes a 'Current Messages' section with a table of messages. The table has columns for 'DATETIME', 'FROM', 'SUBJECT', and 'ATTACHMENT'. The messages listed include 'HSA Account Summary' for various periods and '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

DATETIME	FROM	SUBJECT	ATTACHMENT
3/5/2019 8:15 AM	Auto-genera...	HSA Account Summary (2/1/2019 - 2/28/...	HSA Account Summary (2/1/2019 - 2/28/...
2/5/2019 10:06...	Auto-genera...	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/...
12/3/2018 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

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**Have any questions?**

**Contact us:**

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*Administrative Services*