

# CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your Consociate Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA). 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,
2. Hover over or click on the six tabs at the top.

## HOW DO I LOG ON TO HOME PAGE?

1. Go to [www.consociatefsa.com](http://www.consociatefsa.com) or [www.consociatehra.com](http://www.consociatehra.com)
2. Enter your login ID and password
3. Click **Login**.

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

- Easily access the **Available Balance** and **"I Want To"** sections from the left-hand navigation area.
- The **I Want To...** section contains the most frequently used features for the Consumer Portal.
- In the left-hand column **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that enable you to keep current on your accounts.
- 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 displays the Consociate Home Page dashboard. At the top, there is a navigation bar with tabs for Home, Accounts, Profile, Statements & Notifications, Tools & Support, and Dashboard. The user is logged in as April Clarke. The main content area is divided into several sections:

- I Want To...**: A vertical menu with buttons for File A Claim, Make HSA Transaction, Manage Investments, and Manage My Expenses.
- Available Balance**: A section showing account balances for My HSA (Cash Account: \$200.00, Investment Account: \$3,065.00), My LPFSA (\$684.89), My Wellness (\$100.00), and My DCFSA (\$217.24).
- Welcome!**: A large banner image of a doctor examining a child, with the text "Welcome! We're Making it Easy to Manage Your Healthcare Expenses".
- Message Center**: A section with alerts, including "1 repayment(s) totaling \$72.85 due for paid claims that were later denied" and "3 receipt(s) needed to approve your claims". It also includes links for "Download Mobile App" and "Link Healthcare Claim Data".
- Quick View**: A section with two charts: "HSA Contributions by Tax Year" (a bar chart showing contributions for 2013, 2014, and 2015) and "Paid Claims By Category" (a donut chart showing the distribution of paid claims by category).

The HSA Contributions by Tax Year chart shows the following data:

Year	Contributions	Maximum Contribution
2015	\$3,110.00	of \$3,350.00
2014	\$200.00	of \$3,300.00
2013	\$200.00	Maximum Contribution \$3,050.00 (93.8%)

The Paid Claims By Category chart shows the following data:

Category	Amount
Dental	\$283.25
Vision	\$60.69

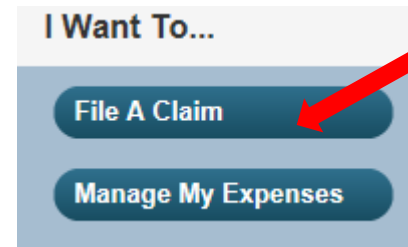
Footnotes for the charts:

- \*Represents your contributions year to date compared to the maximum amount you can contribute based on IRS guidelines.
- \*Contribution amounts do not include pending contributions or rollovers.
- \*Represents all paid claims for the active plan year, including debit card, insurance premiums and claims paid directly to the health provider.

## HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

1. On the **Home Page**, you may simply select the **“File a Claim”** under the **“I want to...”** section which can be located on the lefthand side of the home page.  
**OR** from any page on the portal, expand the **“I want to...”** section on the right hand side 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 Message Center 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**.



A screenshot of a web application interface. The top navigation bar includes "Home", "Accounts", "Profile", "Statements & Notifications", "Tools & Support", and "Dashboard". The user is logged in as "April Clarke". The main content area is titled "Accounts / Claims" and displays a table of claims. A red arrow points to the "Upload Receipt(s)" link in the "Claim Details" section.

Date of Service	Account	Merchant/Provider	Claim Status	Amount
05/20/2015	My LPFSA	Metropolitan DentalCare	Pending Receipt	\$100.00

**Claim Details**

Claim Number: KDC000180820P0000201  
Date(s) of Service: 05/20/2015  
Recipient: Cindy Clarke  
Pending: \$100.00  
Payee: April Clarke  
Source: Online  
Receipt Status: Required

[Upload Receipt\(s\)](#) [View Confirmation](#)

Date of Service	Account	Merchant/Provider	Claim Status	Amount
01/22/2015	My LPFSA	Target Eyes	Pending Receipt	\$73.87
01/15/2015	My Wellness	Dr. Sickels	Denied	\$98.65

**HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?**

1. For current Account Balance only, on the **Home Page**, see the **Available Balance** section.
2. For all Account Activity, click on the **Available Balance** link 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.

The screenshot shows the 'Accounts / Account Summary' page. At the top, there are navigation tabs: Home, Accounts (selected), Profile, Statements & Notifications, Tools & Support, and Dashboard. A dropdown menu 'I Want to...' is on the right. The main content area is titled 'Accounts / Account Summary' and includes a note about healthcare benefits. Below this is a 'Health Savings Account' summary table:

Available Cash Balance	Investment Balance	Total Available Balance
\$200.00	\$3,065.00 <small>* Current as of 4/30/2015</small>	\$3,265.00

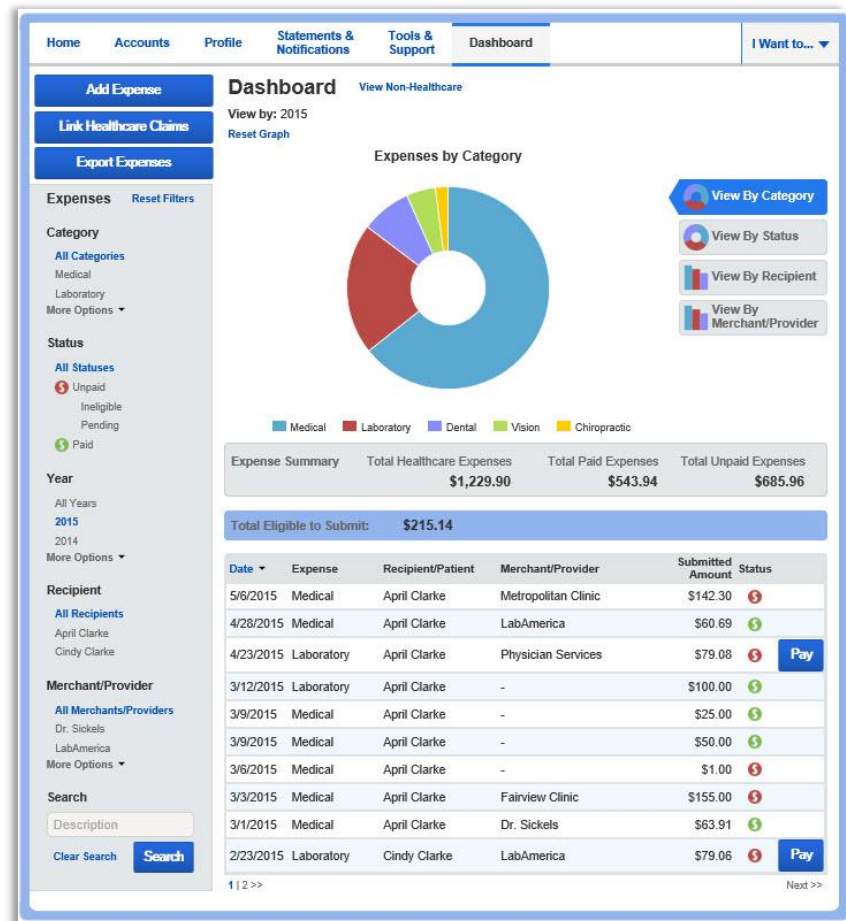
Below the summary is a table for '01/01/2015 - 12/31/2015' with a 'Total Payroll Deductions: \$43.26' indicator. The table has columns for Account, Eligible Amount, Submitted Claims, Paid, Pending, Denied, and Available Balance.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Available Balance
My LPFSA	\$1,500.00	\$815.11	\$343.94	\$471.17	\$0.00	\$684.89
<b>Election Details</b>	Effective: 1/1/2015 My Annual Election: \$1,500.00 Company Contribution to-date: \$0.00					My Contributions to Date: \$576.80 Estimated Payroll Deductions: \$28.84 Plan Year Balance: \$684.89
My DCFSA	\$750.00	\$100.00	\$0.00	\$100.00	\$0.00	\$188.40
My Wellness	-	\$98.65	\$0.00	\$0.00	\$98.65	\$100.00

## ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

To view and manage ALL healthcare expense activity from EVERY source, use the **DASHBOARD**

1. On the **Home Page**, under the **Dashboard** tab. The View 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. You can search for specific expenses using the **search field** on the bottom left side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.



## HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** click on the **Add Expense** button in the upper left side 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.

The screenshot shows the Consociate Dashboard interface. At the top, there are navigation tabs: Home, Accounts, Statements & Notifications, Tools & Support, and Dashboard. A red arrow points to the 'Add Expense' button in the upper left corner. Below the navigation, there are three buttons: 'Add Expense', 'Link Healthcare Claims', and 'Export Expenses'. The main content area is titled 'Dashboard' and includes a 'View Non-Healthcare' link. It shows 'View by: 2015' and a 'Reset Graph' link. A donut chart titled 'Expenses by Category' displays the distribution of expenses across Medical, Laboratory, Dental, Vision, and Chiropractic. To the right of the chart are four view options: 'View By Category', 'View By Status', 'View By Recipient', and 'View By Merchant/Provider'. Below the chart is an 'Expense Summary' table with the following data:

Expense Summary	Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,229.90	\$543.94	\$685.96

Below the summary is a 'Total Eligible to Submit: \$215.14' box. The main part of the dashboard is a table of expenses with columns for Date, Expense, Recipient/Patient, Merchant/Provider, Submitted Amount, and Status. A red arrow points to the 'Pay' button next to the expense dated 4/23/2015 for a Laboratory expense at Physician Services.

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
5/6/2015	Medical	April Clarke	Metropolitan Clinic	\$142.30	Unpaid
4/28/2015	Medical	April Clarke	LabAmerica	\$60.69	Paid
4/23/2015	Laboratory	April Clarke	Physician Services	\$79.08	Unpaid
3/12/2015	Laboratory	April Clarke	-	\$100.00	Paid
3/9/2015	Medical	April Clarke	-	\$25.00	Paid
3/9/2015	Medical	April Clarke	-	\$50.00	Paid
3/6/2015	Medical	April Clarke	-	\$1.00	Unpaid
3/3/2015	Medical	April Clarke	Fairview Clinic	\$155.00	Unpaid
3/1/2015	Medical	April Clarke	Dr. Sickels	\$63.91	Paid
2/23/2015	Laboratory	Cindy Clarke	LabAmerica	\$79.06	Unpaid



## 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: **\$215.14**

Date ▾	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
5/20/2015	Medical	Cindy Clarke	Metropolitan DentalCare	\$100.00	🚫
5/6/2015	Medical	April Clarke	Metropolitan Clinic	\$142.30	🚫
4/28/2015	Medical	April Clarke	LabAmerica	\$60.69	✅
4/23/2015	Laboratory	April Clarke	Physician Services	\$79.08	🚫 <a href="#">Pay</a>

**Expense Details**

Description: X-rays  
Source: Online  
Received Date: 5/12/2015

Date(s) of Service: 4/23/2015  
Expense Amount: \$79.08  
Payable Amount: \$79.08

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



## HOW DO I LINK MY HEALTHCARE CLAIMS?

1. Link Healthcare claims allows you to receive claims data from your healthcare insurance carriers.
2. Expenses from your insurance carrier(s) will be added to **Dashboard** for tracking and/or payment purposes.
3. To register click on the “Link Healthcare Claims” button located in the upper left side of the **Dashboard** page.
4. You will be alerted to new expenses within the message area of both the consumer online portal and mobile app.

The screenshot displays the Consociate online portal dashboard. The top navigation bar includes links for Home, Accounts, Profile, Statements & Notifications, Tools & Support, and Dashboard. A red arrow points to the 'Link Healthcare Claims' button in the upper left corner. The dashboard features a 'View Non-Healthcare' section with a 'View by: 2015' filter and a 'Reset Graph' button. Below this is a pie chart titled 'Expenses by Category'. On the right side, there are filters for 'View By Category', 'View By Status', 'View By Recipient', and 'View By Merchant/Provider'. The main content area shows a form titled 'Link Healthcare Claim Data' with the following sections:

- Link my Healthcare Claim Data**
  - I want to link my healthcare claim data to my account(s).
    - Yes, link my healthcare claim data
    - No, I do not want to link my healthcare claim data
- Auto Pay from My Accounts**
  - I would like to:
    - Automatically reimburse me the amount I owe from my account(s) selected below. Notify me when payments are made.
      - 01/01/2015 - 12/31/2015 - My LPFSA
      - Health Savings Account
    - Alert me when new claims are ready to view. I will decide what action to take.
  - I have read and agree to the Terms of Service

At the bottom of the form are 'Save' and 'Cancel' buttons. The user's name 'April Clarke' and last login '5/29/2015 - Online' are visible in the top right corner.



## 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 lefthand side 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 lefthand side 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.

## 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.

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

1. From the **Home Page**, under the **Profile**, click the **Banking/Cards** link on the lefthand side of the screen.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

## HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Profile**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent**. 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 GET MY REIMBURSEMENT FASTER?

The fastest way to get your money is to sign up online for direct deposit to your personal checking account.

1. From the **Home Page**, under the **Tools&Support** tab, click **Change Payment Method** under the “**How Do I**” section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.
4. The **Payment Method Changed** confirmation displays.

## HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the **Home Page**, click on the **Profile** tab, and click **Login Information** on the left-hand navigation bar.
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**.

## 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 **Statements & Notifications** tab.
2. Click any link of your choice. **Receipt Reminders, Account Statements, Advice of Deposits, Denial Letters, or Denial Letters with Repayments** are a few options.

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

## MORE HELPFUL INFORMATION ...

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by your employer or Consociate. These may be links to your employer website or to other valuable resources that enable you to manage your healthcare more effectively.