



# The Benecon CDH Consumer Portal

## *Start-Up Guide*

# Welcome to The Benecon CDH Consumer Portal!

This one-stop portal gives you 24/7 access to view information and manage your CDH Programs.

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 password
- Download plan information, forms and notifications
- Manage HSA investments

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

- Work from sections within the Home Page,
- Hover over or click on the six tabs at the top.

**The following pages will provide you with a step-by-step guide to get started!**

# How Do I Access the Consumer Portal?

- Go to <https://benecon.lh1ondemand.com>
- 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.
- Once password is updated and confirmed, click **Login**

**BENECON**  
The Benecon Group, Inc.

## Login

**Existing User?**  
Login to your account

Username  [Forgot Username?](#)

Password  [Forgot Password?](#)

**New User?**  
[Create your new username and password](#)

Contact Us - Call Customer Support at (717) 723-4600, Toll Free at (833) 738-6729 or Email us at [CDHServices@benecon.com](mailto:CDHServices@benecon.com)

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## Security Questions (Step 1 of 2)

Please enter an answer to any 3 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password. \*Required

What city were you born in?

What is the first name of your spouse's mother?

What is the middle name of your oldest sibling?

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## Change Username and Password (Step 2 of 2)

Please change your login information. \*Required

Username\*

New Password\*

The password must: Have a minimum of 6 characters Not be one of your last 3 passwords Contain upper and lowercase letters Contain at least one number

Confirm Password\*

# The Home Page

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

Once you're logged on, everything you need to efficiently and effectively manage your accounts is found on the Home Page. From the Home Page, you can:

- 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 the Accounts/Claims page, where you can view your claims.
- 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.

The screenshot shows the Benecon Home Page interface. At the top, there are navigation tabs: Home (highlighted), Accounts, Tools & Support, and Message Center. Below the tabs is a banner with the text "Click here for FSA & HSA Eligible Products!" and a "Health Shopper" button. The main content area features a large banner with the text "The Best Products for Health at Home. Fully HSA and FSA Eligible." and the "HEALTH SHOPPER" logo. Below this is a section titled "I Want To:" with buttons for "File A Claim", "Make an HSA Transaction", "Manage Investments", "Manage My Expenses", and "Change HSA Election". The "Accounts" section displays two columns of account information. The left column shows "H2A 2018" with "Cash Account" at \$2,000.00 and "Investment Account" at \$1,953.00. The right column shows "5/1/19-4/30/19" with "FSA 2019-20" at \$2,400.00 and "Dep Care 2019" at \$538.44. Below the accounts is a section for "Informational Materials" with links for "Debit card Auto Substitution Guide", "Benecon Health Payment Card FAD", and "How to File a Claim". The "Tasks" section shows "No current Tasks."

Account Name	Available Balance
Cash Account	\$2,000.00
Investment Account	\$1,953.00
FSA 2019-20	\$2,400.00
Dep Care 2019	\$538.44

# 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, **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**, 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. Simply click to expand the line item to view claim details and the **upload receipts link**.

Home Accounts Tools & Support Message Center 3

## Accounts / File A Claim

**Available Balance**

HSA 2019	
Cash Account	\$2,000.00
Investment Account	\$1,953.00
FSA 2019-20	\$2,400.00
Dep Care 2019	\$538.44

**Plan Filing Rules**

05/01/2019 - 04/30/2020

[FSA 2019-20](#)

[Dep Care 2019](#)

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**Payee Details**

Payee Name \*

Enter who provided this service (this may be a physician, hospital, etc.)

Who is this for?

When appropriate, provide the name of the person who received service.

Account Number \*

Enter the account number that the payee uses to identify the service or recipient.

Payee Address \*

Address Line 1

Address Line 2

Address Line 3

City

Select a state...  Zip Code

Enter the address of physician, hospital, etc. who provided the service.

Save new payee information

**Summary**

From Medical

To Someone Else

Cancel Previous Next

# 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 highlighted dollar amounts for more detail.

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

Home Accounts Tools & Support Message Center 3

## Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits.

### Health Savings Account ?

<b>TOTAL AVAILABLE BALANCE</b>	<b>\$3,953.00</b>
AVAILABLE CASH BALANCE	INVESTMENT BALANCE
\$2,000.00	\$1,953.00 * Current as of 5/3/2019

5/1/19-4/30/19 ESTIMATED PER PAY PERIOD DEDUCTION: \$169.23

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ FSA 2019-20	\$2,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,400.00
+ Dep Care 2019	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$538.44

# All Health Care Expense Activity In One Place

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

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.

1. 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**.
2. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the top of the page.

The screenshot shows the Benecon Dashboard interface. At the top, there are navigation links: Home, Accounts (highlighted), Tools & Support, and Message Center (with a notification badge of 11). Below the navigation is the 'Dashboard' title with a 'View Non-Healthcare' link. Two main action buttons are visible: 'Add Expense' and 'Export Expenses'. The 'Expense Summary' section displays three key metrics: Total Expenses (\$1,420.00), Total Paid Expenses (\$1,140.00), and Total Unpaid Expenses (\$280.00). Below this, a 'Total Eligible to Submit' of \$30.00 is shown. A 'Filter By' section includes a 'Reset Filters' link and a date filter set to 'From 1/1/2019'. The main data area is a table with columns for DATE, EXPENSE, RECIPIENT/PATIENT, MERCHANT/PROVIDER, SUBMITTED AMOUNT, and STATUS. The table contains four rows of expense data, with the third row (4/2/2019, Vision, Rob Stark, Dr. Eye Doctor, \$30.00) having a 'Pay' button next to its status.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
4/10/2019	Chiropractic	Rob Stark	-	\$250.00	\$
4/7/2019	Medical	Rob Stark	Dr. Doctor	\$15.00	\$
4/2/2019	Vision	Rob Stark	Dr. Eye Doctor	\$30.00	\$ Pay
4/1/2019	Medical	Richard Stark	Wellspring Hospital	\$150.00	\$

# How Do I Add An Expense To The Dashboard?

1. From the Dashboard click on the Add Expense button in 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.

The screenshot shows the 'Accounts' section of the Benecon dashboard. At the top, there are navigation links for 'Home', 'Accounts' (which is active), 'Tools & Support', and 'Message Center' with a notification badge of '11'. Below the navigation is a 'Dashboard' header with a link to 'View Non-Healthcare'. The main content area features two buttons: 'Add Expense' and 'Export Expenses'. A large blue arrow points to the 'Export Expenses' button. Below the buttons is an 'Expense Summary' section with the following data:

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,420.00	\$1,140.00	\$280.00

Below the summary is a 'Total Eligible to Submit' section showing \$30.00. There is a 'Filter By' dropdown and a 'Reset Filters' link. A date filter is set to 'From 1/1/2019'. The main part of the dashboard is a table of expenses:

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	
+ 4/10/2019	Chiropractic	Rob Stark	-	\$250.00	\$	
+ 4/7/2019	Medical	Rob Stark	Dr. Doctor	\$15.00	\$	
+ 4/2/2019	Vision	Rob Stark	Dr. Eye Doctor	\$30.00	\$	Pay
+ 4/1/2019	Medical	Richard Stark	Wellspring Hospital	\$150.00	\$	

A large blue arrow points to the 'Pay' button in the third row of the table.



# 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***.

+ 4/7/2019	Medical	Rob Stark	Dr. Doctor	\$15.00	\$	
- 4/2/2019	Vision	Rob Stark	Dr. Eye Doctor	\$30.00	\$	Pay
Expense Details		Description: Vision Expenses		Date(s) of Service: 4/2/2019		
		Source: Online		Total Billed Amount: ? \$30.00		
		Expense Amount: \$30.00		Received Date: 4/10/2019		
		Payable Amount: \$30.00				
		Upload Receipt(s)	Add Expense Note	Mark as Paid		
		Remove Expense	Update Expense			
+ 4/1/2019	Medical	Richard Stark	Wellspring Hospital	\$150.00	\$	

# 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.
  - For an alternative perspective, you may also view claims history and status for all claim types 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. At the top, there are navigation links: Home, Accounts (highlighted), Tools & Support, and Message Center (with a red notification icon '11'). Below the navigation is the page title 'Accounts / Claims'. Underneath, there is a 'Filter By' dropdown menu and a 'Reset Filters' link. The main content is a table with the following columns: DATE OF SERVICE, ACCOUNT, MERCHANT/PROVIDER, CLAIM STATUS, and AMOUNT. The table contains eight rows of claim data.

DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
+ 04/10/2019	Dependent Care 2019	Sunshine Daycare	Paid to Provider	\$250.00
+ 04/07/2019	FSA 2019	Dr. Doctor	Paid	\$15.00
+ 04/01/2019	FSA 2019	Dr. Doctor	Denied	\$250.00
+ 04/01/2019	FSA 2019	Wellspan Hospital	Paid	\$150.00
+ 01/22/2019	Dependent Care 2019	Dependent Care Provider	Paid	\$10.00
+ 01/22/2019	FSA 2019	Lancaster General Hospital	Paid	\$525.00
+ 09/05/2018	FSA 2018	Dr. Who	Paid	\$250.00

# How Do I View My Payment (Reimbursement) History?

From the *Home Page*, under the *Accounts* tab, click *Payments*. You will see reimbursement payments made to date, including debit card transactions.

- By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

The screenshot shows the 'Accounts / Payments' page with a navigation bar at the top containing 'Home', 'Accounts', 'Tools & Support', and 'Message Center 11'. Below the navigation bar is a 'Filter By' dropdown and a 'Reset Filters' link. The main content is a table with the following data:

DATE	NUMBER	METHOD	STATUS	AMOUNT
+ 04/19/2019	0000001054	Check	Paid	\$250.00
+ 04/19/2019	0000001053	Check	Paid	\$200.00
+ 04/11/2019	0000001529	Check	Paid to Provider	\$250.00
+ 04/11/2019	0000001528	Check	Paid	\$165.00
+ 01/25/2019	0000001520	Check	Paid	\$535.00
+ 09/06/2018	0000001253	Check	Paid	\$250.00

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

From the *Home Page*, under the *Accounts Tab*, click the *Banking* link.

- Under the *Debit Cards* column, click *Report Lost/Stolen or Order Replacement* and follow instructions.

The screenshot shows the 'Banking' page with a navigation bar at the top containing 'Home', 'Accounts', 'Tools & Support', and 'Message Center 2'. Below the navigation bar is a 'Banking' section with two columns: 'Bank Accounts' and 'Debit Cards'. The 'Bank Accounts' column has a link 'Add Bank Account' and lists a 'CHECKING' account for 'USA Bank' with card number 'xxxx3456' and 'Checking' type. Below this are links for 'View' and 'Remove'. The 'Debit Cards' column lists a 'Debit Cards' section for 'Justine Davis' with card number 'xPEND †', status 'Active', expires '6/30/2018', and effective date '6/11/2015'. A red box highlights the link 'Report Lost/Stolen Order Replacement'.

# How Do I Update My Personal Profile?

- From the **Home Page**, under the **Accounts Tab**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
- 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.
- Complete your changes in the form.
- Click **Submit**.

Home **Accounts** Tools & Support Message Center **11**

## Profile / Profile Summary

Profile <a href="#">Update Profile</a>	Dependents <a href="#">Add Dependent</a>
<p><b>ROB STARK</b></p> <p><b>HOME ADDRESS</b> 981 Orange Street Lancaster, PA 17602 United States</p> <p><b>MAILING ADDRESS</b> 981 Orange Street Lancaster, PA 17602 United States</p> <p><b>HOME PHONE</b> (717) 471-9087</p> <p><b>EMAIL ADDRESS</b> rstark@GOT.com</p> <p><b>GENDER</b> Male</p> <p><b>MARITAL STATUS</b> Single</p> <p><b>USERNAME</b> rstark17602</p> <p><b>PARTICIPANT ACCOUNT ID</b> 0004900613</p>	<p><b>RICHARD STARK</b> Birth Date: 1/1/2015 Student: No <a href="#">View / Update</a></p>
<p><b>Beneficiaries</b> <a href="#">Add Beneficiary</a></p> <p>No beneficiaries</p>	

# 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 the Update for 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.

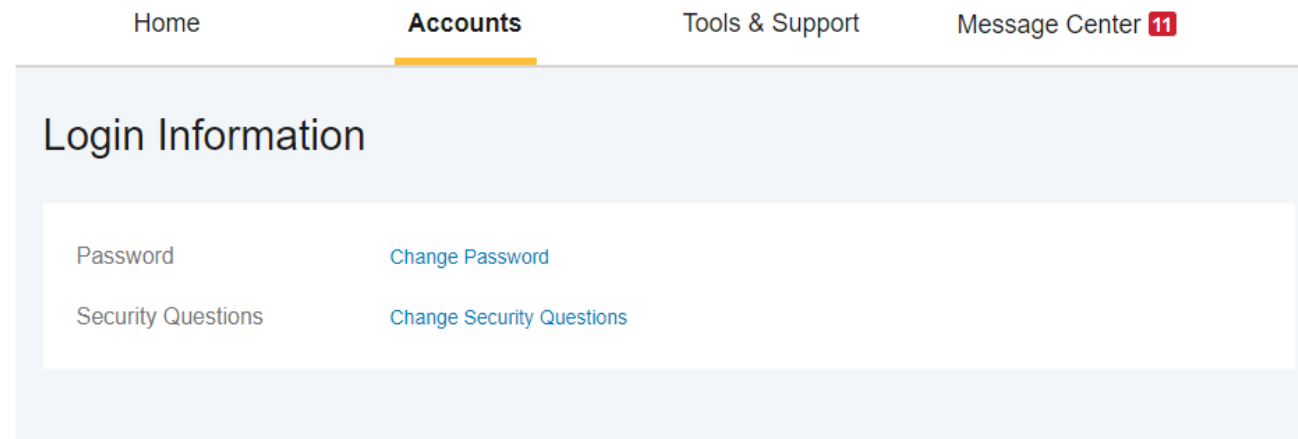
The screenshot shows the 'Tools & Support' page with a navigation bar at the top containing 'Home', 'Accounts', 'Tools & Support' (highlighted), and 'Message Center 11'. The main content area is divided into two columns. The left column has sections for 'Documents & Forms', 'FORMS' (with a link to 'HSA Tax Documents'), 'PLAN SUMMARIES' (with a note that no summaries are currently available), and 'RULES & AGREEMENTS' (with links to 'Custodial Agreement and Disclosure Statement', 'Electronic Disclosure', and 'Important Information on Patriot Act Requirements'). The right column is titled 'How Do I?' and contains three links: 'Change Payment Method', 'Update Notification Preferences', and 'Update HSA Coverage Level'. A blue arrow points to the 'Change Payment Method' link.

The screenshot shows the 'Profile / Payment Method' page with a navigation bar at the top containing 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center 11'. The main content area is titled 'Profile / Payment Method' and contains a section for 'Current Payment Method'. Below this is a table with the following data:

PLAN YEAR	ACCOUNT(S)	PRIMARY	ALTERNATE	
01/01/2019 - 12/31/2019	FSA 2019 Dependent Care 2019 HRA 2019	Debit Card	Direct Deposit	<a href="#">Update</a>
01/01/2018 - No end date	HSA 2018	Direct Deposit	-	<a href="#">Update</a>

# How Do I Change My 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**.



# How Do I View Or Access:

## ...Documents & Forms?

- From the Home Page, click the Tools & Support tab.
- Click any form or document of your choice.

## ...Notifications?

- From the Home Page, click the Message Center tab.
- Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
- In addition, you can Update Notification Preferences by clicking on the link next to Notifications.

## ...Plan Information?

- On the Home Page, under the Accounts tab, you will be directed to the Account Summary page
- 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.

**Have any questions? Contact us:**

**(833) 738-6729 | [CDHServices@benecon.com](mailto:CDHServices@benecon.com)**