



Participant Website Quick Start Guide

Welcome to your Health Reimbursement Account (HRA) Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your account. 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 zenith-americansea.lh1ondemand.com
2. Click on “Create your new username and password”.
3. Simply follow the online screen instructions.

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

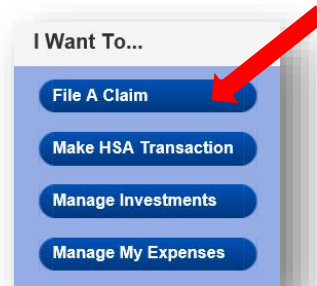
- Easily access the **Available Balance** and “**I Want To**” sections from the left-hand navigation area.
- The **I Want To**...section contains the most frequently used features for the Consumer Portal.
- In the left-hand column **Available Balance** links to the Account Summary page, where you can 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.



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 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**.

The screenshot shows a user interface for "Accounts / Claims". At the top, it says "Last Login: 5/19/2015 - Online" and "April Clarke (0) Logout". The navigation bar includes "Home", "Accounts", "Profile", "Statements & Notifications", "Tools & Support", "Dashboard", and "I Want to...". The left sidebar has "Account Summary", "Account Activity", "Investments", "Claims" (highlighted), "Payments", and "Claims" with a "Reset Filters" link. The main content area shows a table of claims:

Date of Service	Account	Merchant/Provider	Claim Status	Amount
05/20/2015	My LPFSA	Metropolitan DentalCare	Pending Receipt	\$100.00 !
Claim Details Claim Number: KDC000150520P0000201 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				
01/22/2015	My LPFSA	Target Eyes	Pending Receipt	\$73.87 !
01/15/2015	My Wellness	Dr. Sickels	Denied	\$98.65 !

A red arrow points to the "Upload Receipt(s)" link in the "Claim Details" section.

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.

Accounts / Account Summary

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

Health Savings Account

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

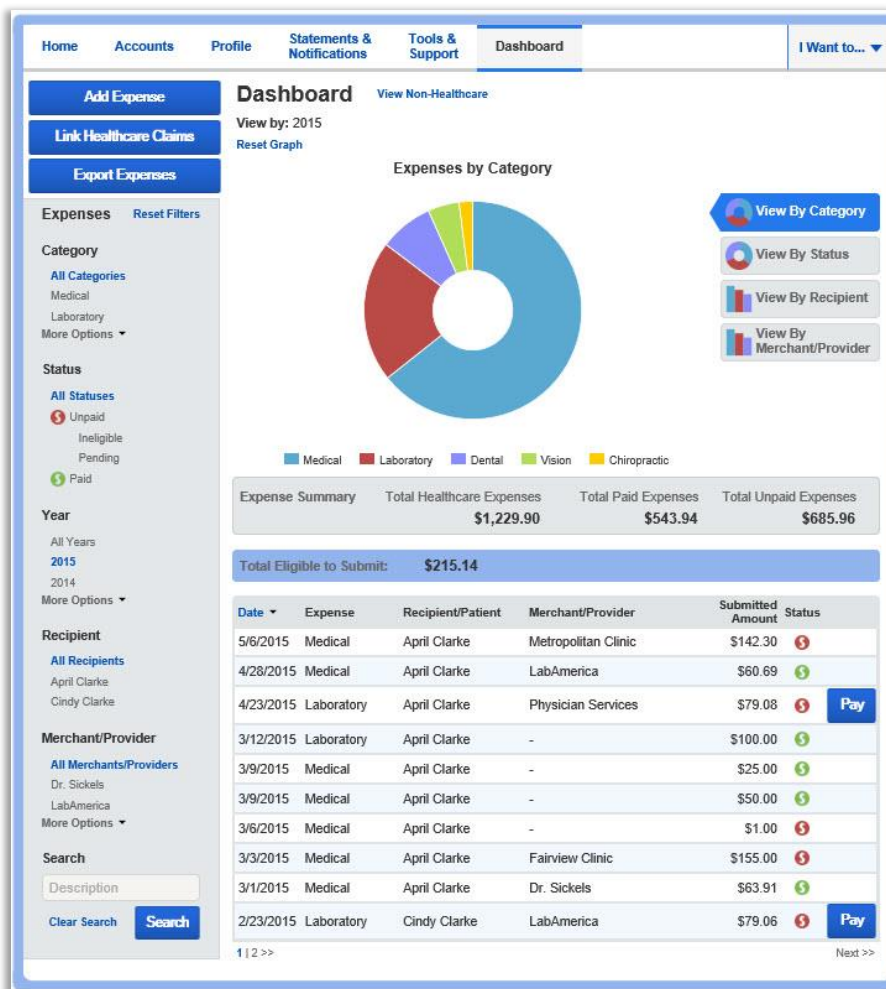
01/01/2015 - 12/31/2015 Total Payroll Deductions: \$43.26 ▲

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
Election Details	Effective: 1/1/2015		My Contributions to Date: \$576.80			
	My Annual Election: \$1,500.00		Estimated Payroll Deductions: \$28.84			
	Company Contribution to-date: \$0.00		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 1View **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 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.

HOW DO I VIEW MY HRA 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** 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**.

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.