



# CONSUMER PORTAL USER GUIDE





Dear Member,

**Congratulations!** Your employer has empowered you to be a part of the next generation of health care. As such, we want to welcome you and your family to The Health Plan... a leader in Consumer Directed Health Plans (CDHPs).

In your packet, you will find an employee user guide explaining how to manage your account and important information about your prepaid benefit card. Also included is information about accessing your account, and a benefit snapshot.

The consumer portal is designed to be easy to use and convenient. This one-stop portal gives you 24/7 access to manage your flexible spending account (FSA), dependent flexible spending account (DFSA), and health reimbursement arrangement (HRA).

**The consumer portal allows you to access:**

- Filing a claim
- Uploading receipts
- Viewing up-to-the-minute account balances, account activity, claims and payment history
- Reporting a lost/stolen card and requesting a new one
- Updating your personal profile information
- Downloading plan information, forms, and notifications

If you have any questions, concerns or problems accessing your account, please don't hesitate to call us at **1.866.347.3640**.

Thank you!

Consumer Solution Department



**Accessing your account online using a laptop or computer:**

- Go to <http://cbs.healthplan.org>
- If you are a first-time user, you will need to set up an account. Follow the on-screen instructions for setting up an account.
- Your username will display automatically. This will be your username to log in to the site. Enter a new password and retype the password in the "Confirm Password" field.
- In lieu of paper documents, please provide your email address to receive electronic communication about your benefits.

**Accessing your account using a mobile device:**

- THP Wallet is available for Android and iPhone users.
- Download THP Wallet from your app store.
- Log in with your username and password.
- If you don't know or have not set up your username and password, select "Forgot Username or Password." You will follow the on-screen instructions for a username and password.
- When you log in for the first time on your mobile device, you will be asked to create a 4-digit PIN. You will always need this PIN number to access your account with your mobile app.



**Download the THP Wallet App!**

Available on Apple and Android. Search for "THP Wallet" in the AppStore or Google Play.



## Managing Your Account is as Easy as 1, 2, 3

The Health Plan is now offering new services that will make it easy for you to manage your account-based benefits, such as flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), and health savings accounts (HSAs).



### 1. Log into an easy-to-use consumer portal with secure, 24/7 access to your accounts

Go to <http://cds.healthplan.org>

- Check your up-to-the-minute plan balances
- View all plan, claims and payment detail
- File claims and submit receipts online
- Order new or report lost/stolen debit cards
- Sign up for direct deposit



### 2. Download the THP Wallet mobile app

- Access available account balances
- Submit claims and receipts using your device's camera
- Receive account balances and selected alerts via text message on any mobile device
- Use 'Quick View' to obtain key account info
- Check claims requiring receipts
- Enter & view expense info via 'Expense Tracker'



### 3. Use the payment card

The convenient health payment card eliminates the need to pay with cash at the point of service and then submit claims for reimbursement. You can access all your accounts on the same card – it automatically takes funds from the correct account at the point of payment and it reduces the need to submit receipts to verify purchases.

#### To File A Claim

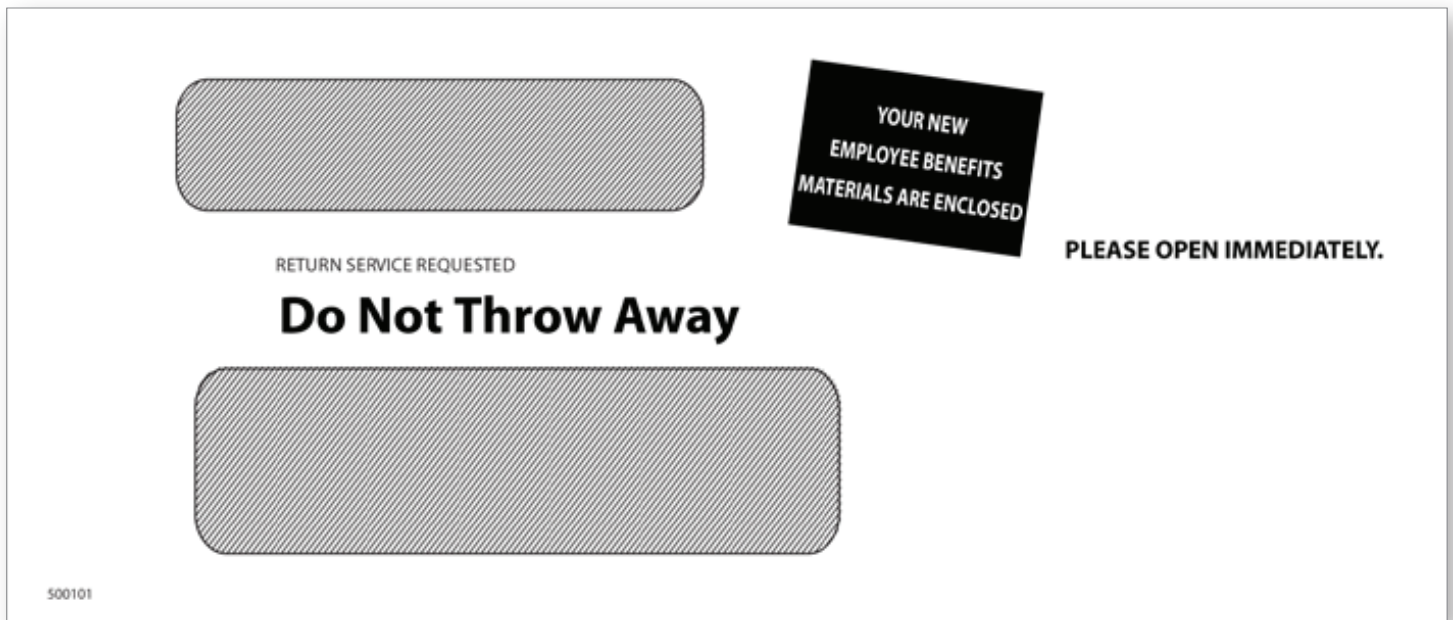
Online: <http://cds.healthplan.org> | Fax: 304.347.3643 | Mail: The Health Plan, PO Box 953, Charleston, WV 25323



## Important Information About Your Prepaid Benefits Card

You will be receiving **two** prepaid benefits cards in the mail at your home address. The cards will come in a white nondescript envelope. (see example)

example



To activate call: **1.866.898.9795**

Now you can start using your Benny Card to pay for your qualified medical expenses per your employer's benefit plan.

