

Participant Self Service Portal

Did you know you can track your flex account online? Simply follow the instructions below to create your user ID and password, and log in at any time, day or night!

Once you've logged in, you have access to balance information, account statements, and deposit history records.

Forget your password? The system does have a password recovery module, but if you have any questions at all, please do not hesitate to contact us toll-free at 1-800-821-8197.

Create your account:

1. Go to www.mywealthcareonline.com/flexiblespending, and click on "Register" (top right) to create your account.

The screenshot shows the HealthSmart website interface. At the top right, there are links for "Register" and "Login". Below the header, there are navigation tabs for "My Accounts" and "Resources". On the left side, there is a "Navigation" menu with links for "Contact Us", "About Us", and "Resources and Education". Below that is a "Login" section with a "Username:" field and a "Continue" button. A note below the login field says "Password is entered on next page." and a link for "New User? Please click here to create a username and password." is provided. At the bottom left, there is a "Contact Info" section with "Phone: 800-503-9098" and "Email: fsa@healthsmart.com".

The main content area features a large banner titled "Take advantage of all the Resources" with a list of services:

- CDH Account Access
- Tools and Calculators
- Frequently Asked Questions
- Submit Claims Online
- WealthCare Mobile

A "LEARN MORE" button is located below the list. To the right of the list is the HealthSmart logo.

Below the banner are three columns of resource links, each with a corresponding image:

- HSA Resources:** Click here to learn more about Health Savings Accounts
- FSA Resources:** Click here to learn more about Healthcare and Dependent Care Flexible Spending Accounts
- HRA Resources:** Click here to learn more about Health Reimbursement Arrangements (employer funded healthcare accounts).

At the bottom of the page, there is a disclaimer: "Please note, this site is designed for the most recent version of Internet Explorer, FireFox and Chrome." The footer contains links for "My Accounts | Resources", "Privacy Statement | Terms Of Use | About Us", and copyright information: "© 2014 HealthSmart Holdings, Inc. All rights reserved."

- Complete the registration form, check the box to Accept Terms of Use and click Register.
(Employer ID can be obtained by contacting HealthSmart Customer Service at 1-800-821-8197.)

Important: To register with this site, you must have an Employee ID and a Registration ID, which is either your Employer's Employer ID or your Benefit Debit Card Number.

Instructions

- Please enter your desired User Name
- Enter a password, which meets the criteria listed below. Please do not use your name within your password.
- Enter your First Name and Last Name as they were provided to your employer at enrollment.
- Provide an Email Address.
- Enter your Employee ID.
- For Registration ID, select the ID type you wish to use and then enter your Employer's Registration ID or your Benefit Debit Card Number.
- Check the Accept the Terms of Service check box.
- Click Register

Password Requirements:

A valid password must contain between 8 and 16 characters.

In addition, a password must include 3 of the following 4 types of characters:

- An Upper Case Letter
- Lower Case Letter
- A Special Character (such as %, !, @, etc.)
- A Number

In addition, a password CANNOT:

- Contain the same character repeating 3 or more times, for example, 'AAA' is invalid
- Contain the word 'password'
- Contain the username
- Contain spaces

All fields marked with a red arrow are required. - (Note: - Registration may take several seconds. Once you click the Register button please wait until the system responds.)

Indicates required fields

User Name:

Password:

Confirm Password:

First Name:

Last Name:

Email Address:

Employee ID

Registration ID

Accept Terms of Use [View Terms of Use](#)

Register Cancel

3. Once you click register, you will begin the Secure Authentication Setup process by clicking Begin Setup Now.

HealthSmart

David Smith | Logout

Last Login: 12/5/2014 9:00 AM

HealthSmart Benefit Solutions Sign In
Secure Authentication Setup

To protect your privacy, HealthSmart Benefit Solutions implements Secure Authentication. Setup is easy and only takes a few minutes. Here is what to expect:

- **Step 1 – Select a picture and personal phrase.** These visual cues are displayed when you sign on and are your assurance that it is safe to enter your access information.
- **Step 2 – Provide answers to challenge questions.** These questions may be asked during the sign on process to confirm that an authorized individual can access account information online.
- **Step 3 – Additional Authentication.** In order to protect your personal information, additional authentication procedures may be required.

Click **Begin Setup Now** to start. This process takes only a few minutes to complete and is vital in our efforts to prevent fraudulent activity.

[Begin Setup Now](#)

Your privacy is our priority.

We will maintain the confidentiality of your personal information in accordance with our [privacy policy](#).

VeriSign Trusted

My Accounts | My Profile | Debit Card | Communications | Enrollment | Resources
Privacy Statement | Terms Of Use | About Us | © 2014 HealthSmart Holdings, Inc. All rights reserved.

4. Step 1 – Select a picture and personal phrase and click Continue Setup.

HealthSmart

David Smith | Logout

Last Login: 12/5/2014 9:00 AM

Secure Authentication Setup

Step 1 – Select a picture and personal phrase
Please select a picture and passphrase. These visual cues are displayed when you sign on and are your assurance that it is safe to enter your access information. You can use the default picture and personal phrase, or choose a different picture and personal phrase.

Enter a personal phrase:
Red
Your personal phrase will always appear alongside your picture when you sign on. A phrase can be up to 40 characters long.

[Continue Setup](#)

You may select a different picture by clicking on the picture you wish to use.

You can browse through additional pictures by category. Simply select the category and click Browse.

Category: **Nature and Animals** [Browse](#)

Need To Cancel? We encourage you to complete the authentication setup now. If you cancel setup, you'll need to start from the beginning the next time you login.

My Accounts | My Profile | Debit Card | Communications | Enrollment | Resources
Privacy Statement | Terms Of Use | About Us | © 2014 HealthSmart Holdings, Inc. All rights reserved.

5. Step 2 – Provide answers to 4 challenge questions and click Continue Setup. (Make sure you remember your answers.)

HealthSmart David Smith | Logout

Last Login: 12/5/2014 9:00 AM

Secure Authentication Setup

Step 2 – Provide answers to challenge questions.

Please use the following drop-down lists to choose four questions which are relevant to you, and then enter answers to those questions. These questions may be asked during the sign on process to confirm that an authorized individual can access account information online. When you are done, click **Continue Setup**.

Note: We recommend you provide answers which you can easily remember. For best results, do not enter made-up or fake answers, and avoid answers with tricky spelling or punctuation.

Question: What was your high school mascot?

Answer:

Question: What was the name of your first pet?

Answer:

Question: Which state did you first visit (outside the one you were born in)?

Answer:

Question: What was the last name of your favorite college professor?

Answer:

Need To Cancel? We encourage you to complete the authentication setup now. If you cancel setup, you'll need to start from the beginning the next time you login.

My Accounts | My Profile | Debit Card | Communications | Enrollment | Resources
 Privacy Statement | Terms Of Use | About Us | © 2014 HealthSmart Holdings, Inc. All rights reserved.

6. Verify your correct email address and click Continue Setup.

HealthSmart David Smith | Logout

Last Login: 12/5/2014 9:00 AM

Secure Authentication Setup

The email address entered is used for security encryption only. It is not used for solicitation purposes.

First Name: David
 Last Name: Smith
 Email:

Need To Cancel? We encourage you to complete the authentication setup now. If you cancel setup, you'll need to start from the beginning the next time you login.

My Accounts | My Profile | Debit Card | Communications | Enrollment | Resources
 Privacy Statement | Terms Of Use | About Us | © 2014 HealthSmart Holdings, Inc. All rights reserved.

7. Verify all information you entered during setup and click Submit Setup Information.

HealthSmart David Smith | Logout

Last Login: 12/5/2014 9:00 AM

Set Up Secure Authentication

Your setup information has not yet been submitted. Please verify your information below before clicking Submit Setup Information. If you need to make a change before submitting, click the appropriate Change Information link

Picture and Personal Phrase [Change information](#)

Red

Questions and Answers [Change information](#)

What was your high school mascot?	Wolf
What was the name of your first pet?	Mittens
Which state did you first visit (outside the one you were born in)?	California
What was the last name of your favorite college professor?	Roberts

Personal Information [Change information](#)

First Name:	David
Last Name:	Smith
Email Address:	dsmith@google.com

Need To Cancel? We encourage you to complete the authentication setup now. If you cancel setup, you'll need to start from the beginning the next time you login.

My Accounts | My Profile | Debit Card | Communications | Enrollment | Resources
 Privacy Statement | Terms Of Use | About Us | © 2014 HealthSmart Holdings, Inc. All rights reserved.

8. You have successfully completed the setup process. You can proceed into your account by clicking Proceed to Account.

HealthSmart David Smith | Logout

My Accounts | My Profile | Debit Card | Communications | Enrollment | Resources

Last Login: 12/5/2014 9:00 AM

Set Up Secure Authentication

You have successfully completed the setup process.

You are now set up for Secure Authentication. The next time you sign on to access your account information:

- You will be asked for your username.
- We will then display your picture and personal phrase (so you know it's us).
- After verifying your picture and personal phrase, you will be asked for your password.
- To protect your personal information, you may occasionally be required to complete additional authentication.

Thank you for completing registration and helping us protect your information.

My Accounts | My Profile | Debit Card | Communications | Enrollment | Resources
 Privacy Statement | Terms Of Use | About Us | © 2014 HealthSmart Holdings, Inc. All rights reserved.