Getting Started

The My SmartCare Portal: https://www.mywealthcareonline.com/bccsmartcare/

Registration

**Step 1:** If this is your first time accessing My SmartCare, click the *register* button at the top right corner of the login screen.

**Step 2:** Complete the registration form
- Choose a username & password
- Enter your demographic information
- Enter your Employee ID (your SSN) and Registration ID (your benefits debit card number)

If your organization does not utilize a benefits debit card, contact your HR Department to obtain your employer ID to use as your Registration ID.

Before clicking register, view and accept the terms of use.

**Step 3:** Click *register*. The process may take a few seconds. Do not click your browser’s back button or refresh the page.

Secure Authentication

The next phase of registration involves setting up your secure authentication. This important step helps ensure your account is secure and private.

After the registration form is successfully completed, you will be prompted to complete the secure authentication setup process.

**Step 1.** Select your security questions. From the list, please select four security questions and private your answers. These questions will be randomly asked during subsequent logins to ensure security. When finished, click *next*.

**Step 2.** Verify your email address.

**Step 3.** Submit setup information. On the next page, you’ll be asked to verify the information you entered during the secure authentication process. After you’ve reviewed and confirmed the accuracy of this information, click *submit setup information*.

A confirmation page will display the successful completion of your registration.
Your First Login
Once registered, you will be able to enter your username, answer security questions, and enter your password on all subsequent login attempts.

Navigating your Online Experience
The navigation bar gives you instant access to the key areas and function in the portal. The navigation bar is located atop every page in the portal.

1. **Page menus.** Hover over the menu name to view a list of available pages.
2. **Contact us.** Send us a message.
3. **Cards.** Access and manage your debit card(s).
4. **Alerts.** View important account alerts.
5. **Messages.** Important claim, reimbursement, and reminder messages.
6. **Communication settings.** Manage your email and SMS text alert settings & preferences.
7. **User profile.** View and manage your profile settings.
8. **Log out.** End your session.

Checking your Account Balance(s)
Navigate to the benefit account summary page to access a quick view of your account balance(s). Each of your accounts displays in its own box, and provides at-a-glance details regarding your balance, funds spent, and important dates.
Submitting Expenses & Filing Claims

My SmartCare allows you to enter new claims and expenses, as well as view and edit pending claims. If you have receipts or documentation to substantiate your claim, you can attach these to expedite the reimbursement process.

What is the difference between a claim and expense?

- **Claim**: Claims are simply reimbursement requests submitted for costs incurred when receiving eligible services, products, or procedures.
- **Expense**: Expenses are used to track & manage your medical, dental, vision, prescription, and other potentially eligible expenses. Once entered, expenses can be submitted for reimbursement (just like a claim). Expenses can be submitted now or at a later date.

Submitting a Claim

To enter a claim and request reimbursement, open the submit claim page and complete the form. Be sure to upload a receipt image if you have one. You can click browse to navigate to the file, or you can drag and drop from your computer. Click submit to send the request for processing.
Adding an Expense for Future Payment
Similar to claim submission, to enter an expense, open the add expense for future payment page and complete the form. Be sure to include a receipt, if you have one.

- **Billed amount.** Full amount billed for services provider.
- **Insurance allowed amount.** The maximum amount your health insurance plan will pay for services provided.
- **Insurance paid amount.** The amount covered by your health insurance plan.
- **Paid non-reimbursable.** The cost included in the insurance allowed amount that are for ineligible items or services.
- **My responsibility.** Any part of the insurance allowed amount that is not covered by your health insurance plan.
- **Reimbursed from my accounts.** The amount reimbursed from your benefit accounts.
- **My remaining responsibility.** The remaining amount you can submit for reimbursement.

Viewing Claims & Expenses
Once entered, claims and expenses can be viewed on the claims list page. From here, you can view claim status, attach receipts, and request reimbursement for eligible expenses.
Resolving Pending Benefits Debit Card Transactions

If you swipe your benefits debit card for eligible products or services, you may be required to submit a receipt or other documentation before the transaction can be approved. To aid in resolving pending transactions, take the following action:

**Step 1.** Navigate to the transactions page.

**Step 2.** Located the pending transaction (using the search filters)

**Step 3.** Click to expand the transaction, and click add receipt to attach your supporting documentation to the transaction.

BCC will review the documentation you’ve submitted and update the transaction accordingly.

Updating your User Profile

To access and edit your user profile, click your username on the right side of the navigation bar.

From this page, you can view your personal and dependent information. You can also update your e-mail address, password, or reimbursement method. Any changes to your personal or dependent information must be made through your HR Department.
Viewing & Managing Alerts/Messages
The envelope icon in the navigation bar alerts you to any unread messages awaiting your review. Depending on your communication preferences and your group’s setup, these messages could be anything from confirmation of an email address or password change, to notification that a claim you submitted has been received, to an alert that a card transaction was denied, to a wide variety of other messages.

Changing your Message Preferences
You can change whether or not you receive certain message types, as well as how you receive them from the communication settings page. This page can be accessed by clicking the sprocket symbol in the navigation bar.

You may choose, for each alert type, whether you receive it via mobile, email, both, or neither. Click save when you are done editing your preferences. You can also use this page to update your email address, and to register your mobile phone for SMS text alerts.