



myLuminareHealth.com

Member User Guide

UPDATED 11/2023

Get ready to experience myLuminareHealth.com, the member portal that provides better and more personalized service. The site has a fresh look and feel, making navigation and retrieval of information easier and faster than ever before.

luminare healthSM

Experience. Solutions. Results.

Table of Contents

This guide takes you through the steps you'll need to register, check on claims status, get answers to your questions, and much more. Take a tour, using this guide as your roadmap!

Portal Overview.....	2
Create Account - Member.....	3
Sign In.....	6
Forgot Password or Username	7
Home Page	9
View My Expenses	10
View My Balances	12
View About Me.....	13
View My Benefits.....	17
View My Family.....	18
Correspondence	19
Messages.	21
myHealthCenter.....	23
My Links.....	24
Family Links.....	25
My Profile.....	26

Use the member portal to:

- Register as a first-time user of myLuminareHealth.com
- Update your account profile
- Check the status of claims
- Check eligibility history
- View accumulated year-to-date deductible and out-of-pocket expenses amounts
- Connect to the Benefit Spending Accounts portal
- View coverage history
- View a family summary
- Control family members' access to the system
- Use the message center to send messages to various departments to obtain information, read replies to your messages, or view the messages you've sent
- Read interesting articles
- Visit myHealthCenter and take your HRA (Health Risk Assessment)
- Access quick links to find a provider, review plan documents or obtain a copy of your ID card

General Requirements

- Cookies and JavaScript must be enabled in the browser.
- Pop-up blockers must be disabled to allow links to partner sites.

PC/Mac Browser Requirements

- Current versions of Edge Chrome, FireFox, and Safari

Mobile Requirements

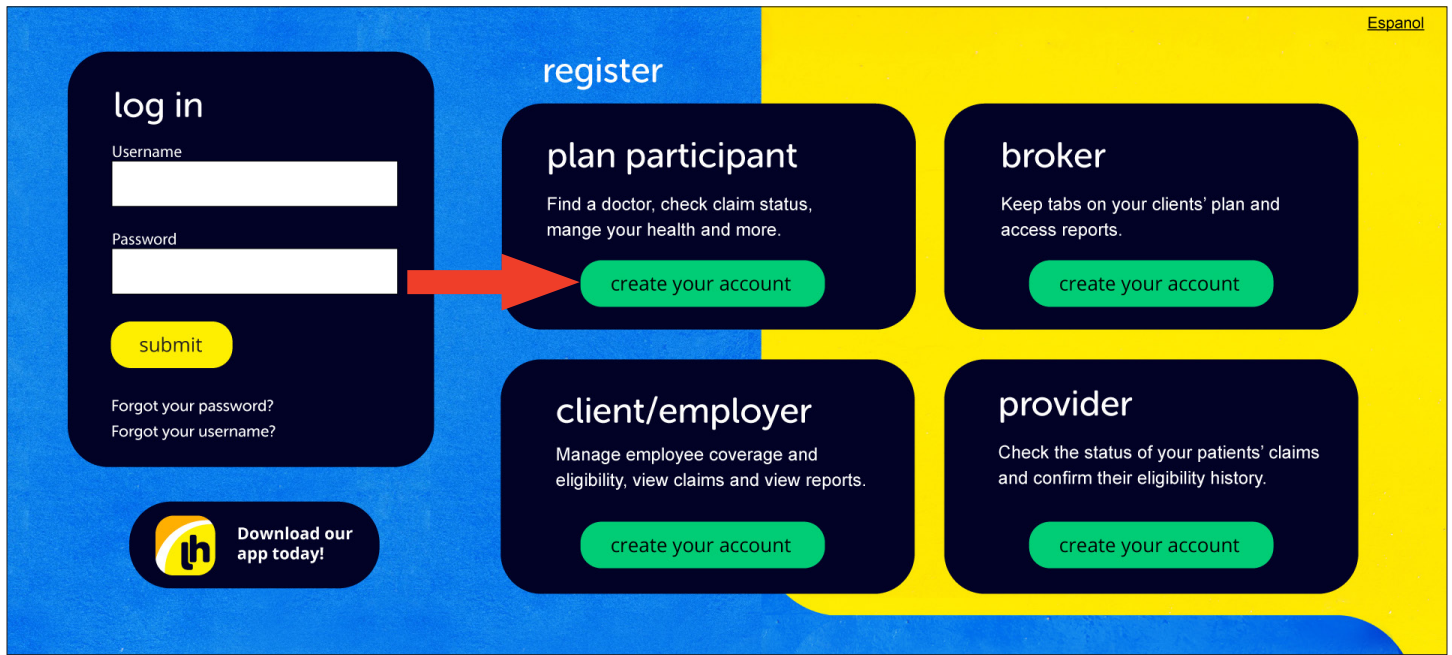
- Current versions of iOS, Android, Safari, Chrome, and Firefox

Create Account - Member

Before using the portal, health plan members over the age of 18 years must register with a few simple steps.

Note: Members must complete the registration in one session. The system will not allow you to begin the process, stop and finish it at a later time.

1. Go to www.myLuminareHealth.com. The sign-in page displays.



2. In the **“Participant”** box, select **Create Your Account** to start the process. The **Activation** page opens to begin the account creation.
3. **Activate a new account** by completing the following fields. **The Member ID** and **Last Name** should match the data on the ID card.
 - Your Member ID or SSN
 - Your Last Name
 - Your Postal Code or zip code
 - Your Date of Birth in mm/dd/yyyy format

Select **Next** when finished.

All portal users must be age 18 or older. If an under age member or individual tries to register as an under age member, a message displays with a link to the **Delegated Authority** page.

“Unfortunately we are not able to create your account. In order to have a myLuminareHealth.com account, you must be 18 years or older. If you are registering on behalf of an underage member, please click [here](#) to register as a Delegated Authority user of this website. Please note, you will need to submit supporting documentation in order to gain access to this site.”

Create Account - Member (continued)

4. Consent

Provide consent to electronic signatures and communications, and the Terms and Conditions. The Terms and Conditions may be printed from *My Profile* tab.

Select *'I Agree'*. If *'I Decline'* is selected, you are returned to the Log in screen.

Communication

Enter contact information. An email address is mandatory along with one phone number.

Mobile Phone number may be used to receive text messages.

Select the information that you would like to receive electronically.

Select *Save*.

5. Verification

Select one of the methods to be verified (email address or mobile phone). An email or text message is sent to you containing a verification code.

Select *Start*.

Enter the *Verification code* received by text or email.

Select *Verify*.

Consent



Provide your consent.

To continue, please agree to the terms below.

CONSENT TO ELECTRONIC SIGNATURES AND COMMUNICATIONS AND TERMS AND CONDITIONS

Under certain laws, Luminare Health Benefits, Inc., and its vendors are required to obtain your authorization and consent to obtain your electronic signature on any documents related to the services that Trustmark Health Benefits or its vendors provide ("Services") and to receive electronically copies of such documents. As a result, we are providing this notice to you in order to obtain your agreement and consent to conduct our business with you electronically, including your consent to sign electronically any documents we ask you to sign and all other documents related to the Services and to confirm your consent to provide you with electronic copies of the

I AGREE

I DECLINE

Preferred Communication Details

Let's stay connected!

Tell us how you would like to receive communications by completing the information below.

Mandatory fields: your email address and mobile phone number.

Email Address:

Mobile Phone:

Alternate Phone:

Select the information below that you would like to receive electronically.

By checking these box(es), I agree to receive information about services and programs available to me under my group health benefit plan sent to me electronically. By marking "Yes", I request that Trustmark Health Benefits and its vendors send me electronic communications about services and programs available through my health benefit plan via email or text based on the preferences I have selected. My consent can be withdrawn at any time, free of charge, by returning to the About Me screen and changing my preference for communications. There is no requirement that I agree to receive these messages as a condition of receiving benefits or purchasing any property, goods.

Yes, I request to receive my Explanation of Benefit Statements (EOBs) notifications electronically via email.

To ensure your emails are not going to your SPAM/JUNK folder, please add SendEmail@ShotHealthIns.com to your address book for your Explanation of Benefits (EOBs) notification emails.

Verification



We will need to verify your information before continuing.

Select ONE method below to verify. A code will be sent to the email address or mobile phone number you provided.

Email Address:

Mobile Phone:

Verification



We will need to verify your information before continuing.

Select ONE method below to verify. A code will be sent to the email address or mobile phone number you provided.

Please enter the verification code that has been sent to your Mobile Phone in the field below.

Email Address:


Mobile Phone:

Verification Code:

Create Account - Member (continued)

Once the confirmation is received that the verification code was correct, select *Next*.

Verification

 We will need to verify your information before continuing.

Select ONE method below to verify. A code will be sent to the email address or mobile phone number you provided.

✓ Your code is correct! Click 'Next' below to continue.


Email Address

Mobile Phone

NEXT


6. Personalization

Create your profile by completing the *Username*, *Password* and *Security Questions*.


Select the  to review the password rules. The system informs you if the username is available and the password is acceptable.

Select *Next*.

Personalization

 Create your profile.


User Name


Password
 


Re-enter Password

Let's keep this secure — answer these 3 security questions.

Remember your answers as you will use these questions in the future if you forget your password!

Select a security question 
Enter your answer

Select a security question 
Enter your answer

Select a security question 
Enter your answer

NEXT


Sign In

The first time you sign in after creating an account you'll receive pop-up windows for *Terms and Conditions*, *Electronic Consent* and *Preferred Communications Details*.

Clicking *I Agree* is giving us your consent to obtain your electronic sign for services provided by our vendors, and receive electronic copies of documents.

If you click *I Decline*, you are returned to the Sign In page and will be unable to use the portal.

Terms and Conditions

 Below is the Terms and Conditions you agreed to on February 4, 2020 at 11:26 AM.

CONSENT TO ELECTRONIC SIGNATURES AND COMMUNICATIONS AND TERMS AND CONDITIONS

Under certain laws, Luminare Health Benefits, Inc., and its vendors are required to obtain your authorization and consent to obtain your electronic signature on any documents related to the services that Luminare Health Benefits or its vendors provide ("Services") and to receive electronically copies of such documents. As a result, we are providing this notice to you in order to obtain your agreement and consent to conduct our business with you electronically, including your consent to sign electronically any documents we ask you to sign and all other documents related to the Services and to confirm your consent to provide you with electronic copies of the same. You may otherwise print or save a copy of these documents for your records.

Scope of Your Consent

An "electronic signature" may be clicking a check box, orally stating "I Agree", or otherwise taking any other action that indicates your agreement to and receipt of a document. By indicating your consent below, you are agreeing that any electronic signatures that you may provide are legally binding signatures with the full legal force of a handwritten signature, which does not need to be verified, validated or certified by any third party. By indicating your consent below you are also agreeing that we can send you and you will receive electronically disclosures, communications, notices, forms, applications, policies and modifications to the same, which we choose to provide you electronically, unless and until you withdraw your consent as set forth below.

This Consent is voluntary and you may refuse to sign this Consent, but your ability to submit your request for services electronically will be restricted and potentially delayed.

If you (1) do not wish to consent to electronic signatures in connection with the Services, (2) do not consent to the electronic submission and receipt of disclosures, communications, notices, forms, and modifications related to the Services or (3) otherwise wish not to engage in electronic transactions, you will not have access to this Web Portal.

In the event that we elect to discontinue the provision of any electronic communications or change the terms and conditions on which we provide electronic communications, we will provide you with any notice of such discontinuance or changes as required by law.

Obtaining a Paper Copy

Your copy of this Consent and all disclosures and communications related to this Consent, including documents in relation to the Service, will be sent and received electronically as set forth below. We reserve the right, but assume no obligation except as set forth in this Consent to provide a paper copy of any communication that you have authorized us to provide electronically.

You may save a paper copy of certain disclosures and communications by printing them. You may obtain additional paper copies by contacting us at the number on your I.D. card. There will be no additional charge for obtaining paper copies.

Accessing Your Electronic Records

In order to receive documents electronically, you need a valid email address, Internet access and a computer that meets the following minimum hardware and software requirements. [Click on here for the minimum hardware and software requirements: System Requirements](#)

Forgot Password or Username

The next time you sign in you may have forgotten your password or user name. Do not create another account. To unlock an account, follow this same process.

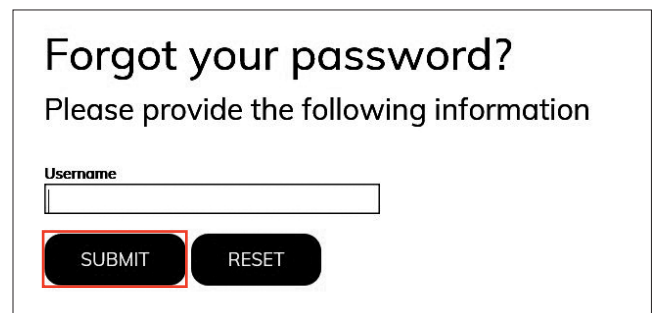
Select **Forgot your password?**



The screenshot shows a login form with the title "Log in". It contains two input fields: "Username" and "Password". Below the fields is a black "SUBMIT" button. At the bottom, there are two links: "Forgot your password?" (highlighted with a red box) and "Forgot your username?".

Enter your username and select **Submit**

One of the security questions you answered during registration appears.



The screenshot shows the "Forgot your password?" page. It has the heading "Forgot your password?" and the instruction "Please provide the following information". There is a "Username" input field. Below it are two buttons: "SUBMIT" (highlighted with a red box) and "RESET".

Enter the answer to the security question, exactly as it was entered during registration. The answer is case sensitive. If the answer was entered in capital letters during registration, it must be entered with capital letters here. You are given two chances per question to answer a security question correctly.

Select **Submit** when done.



The screenshot shows the "Forgot your password?" page with the instruction "Please answer the following question". It displays the "Username" as "testreg511" and the "Question" as "In what city were you born?". There is an "Answer" input field. Below it are two buttons: "SUBMIT" (highlighted with a red box) and "RESET".

If you are unable to answer a security question correctly after the 6 tries, you will see a message: "You have made too many incorrect attempts. You must wait 30 minutes to start the Forgot Password process again."

After the 30 minutes have passed, start the **Forgot Password** process again. If you are unsuccessful to answer a security question correctly after 6 more attempts, you will see a message: "You have made too many incorrect attempts. You must wait 24 hours to start the Forgot Password process again."

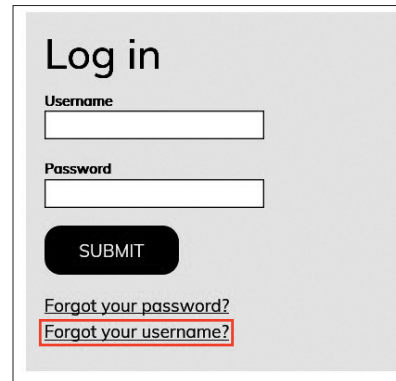
If you attempt to start the Forgot Password process too early, you will see a message to wait XX hours/minutes to start the process again.

If you successfully answer a security question, you will receive an email at the email address used during registration. Click on the link in the email to **Change Password within 24 hours**. This will take you to the **Reset Password** page. Enter a new password of 6-32 characters with at least one character not being an alphabetic character. Retype the same password and select **Submit**.

After 24 hours the link is disabled and you will need to start the Forgot Password process again. You are returned to the sign in page. Sign in with the username and new password.

Forgot Password or Username

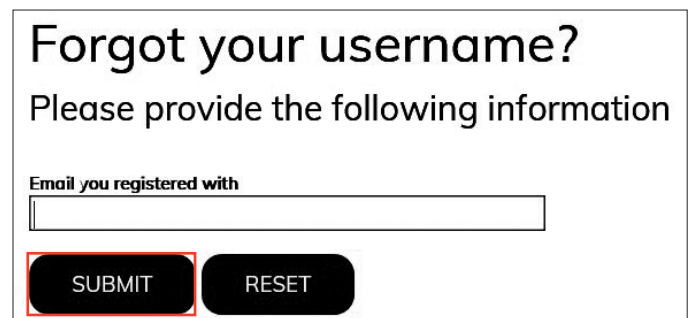
When you have forgotten your username, select *Forgot your username?*



The screenshot shows a login form titled "Log in". It contains two input fields: "Username" and "Password". Below the fields is a black "SUBMIT" button. At the bottom of the form, there are two links: "Forgot your password?" and "Forgot your username?". The "Forgot your username?" link is highlighted with a red rectangular box.

Enter the email address you used to register and select *Submit*.

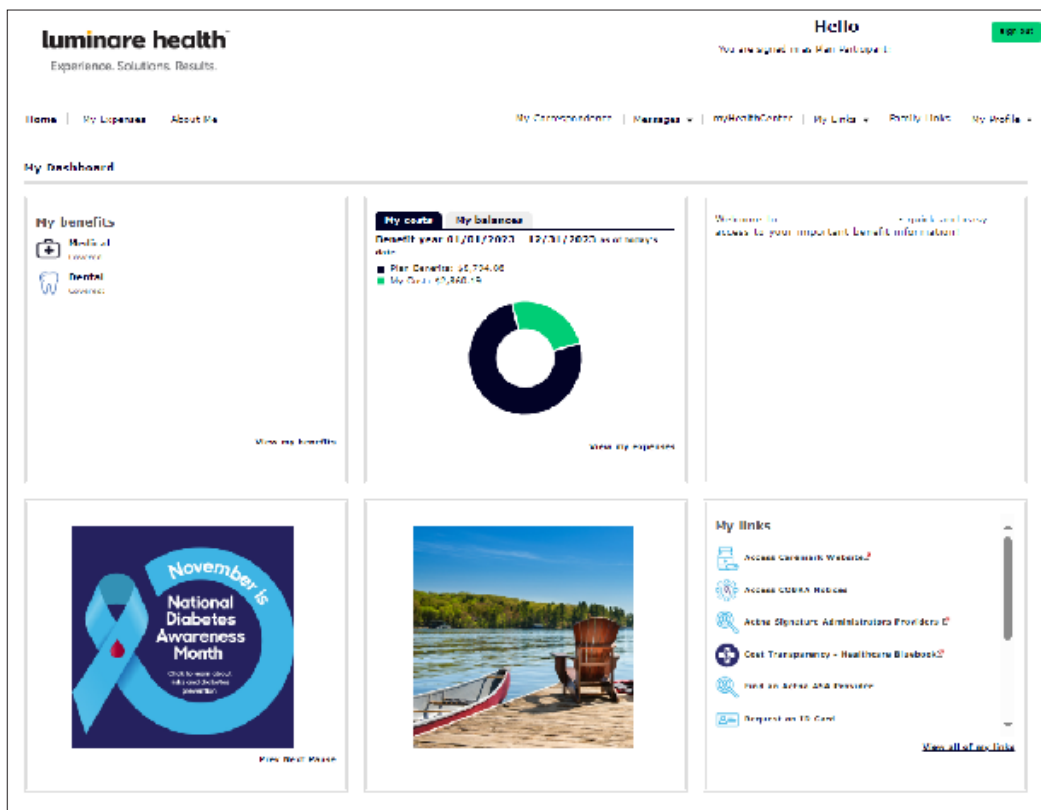
You will receive an email with your username. Select the link in the email which takes you back to the portal to sign in.



The screenshot shows a form titled "Forgot your username?". Below the title is the instruction "Please provide the following information". There is a single input field labeled "Email you registered with". At the bottom of the form, there are two black buttons: "SUBMIT" and "RESET". The "SUBMIT" button is highlighted with a red rectangular box.

Home Page

After your account is created, the next time you sign in you will land on the **Home Page**. The Home Page provides you a personal *My Dashboard* specific to your family.



My benefits shows the coverages you have elected for yourself and family members. Select the link **View my benefits** to go to the Coverage page in the portal.

My costs gives you a snapshot of the total expenses for the current year, with the plan's payments and your responsibility of deductibles, coinsurance, and copays indicated. Select the link **View my expenses** to move to the Claim Summary page.

A **welcome message** appears in the top right box that may include your employer's logo.

What's new displays new information to share with you. Based upon employer setup, this tile may scroll to different images every ten seconds.

Simplicity Online Payment Manager displays information from Simplicity. Select the link **View my OPM Account** to move to the Simplicity webpage. Note: This tile only appears for groups that have elected Simplicity OPM.*

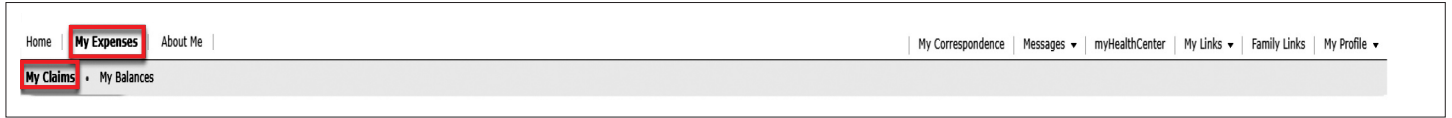
My links display various links selected by your employer to display for your use. These quick links enable you to find a provider, see your ID card, etc.

* If an error message appears (examples below) in place of the Simplicity tile, you can try logging out, restarting the internet browser and logging back into the portal. If this does not resolve the issue, contact the Simplicity Customer Service department. The number is included in the error message.

View My Expenses

Select the **My Expenses** tab at the upper left of the screen.

The **Claims** tab opens, defaults to the **My Claims** sub menu, and displays claims information for medical, dental, vision, etc. under the **Claim Summary**.



You can access and view claims information in several ways from the Claim Summary:

The Claim Summary lists 5, 10, or 100 claims at a time. Change the Claims Per Page drop down list to view more than 5 claims on a screen. **To view additional pages of claim summary information**, select the page number and/or arrows at the bottom right of the screen.

To **sort the claim summary information**, select any column heading. The color of the sorted column heading changes. A Birth Date column is available to distinguish between a parent and child with same first name.

To **view claim detail**, select the view details link.

Claim Summary

Did you know you can sort claims by clicking the column headings or filter claims with our filter tool? Our claims are automatically sorted to show you the most recently processed claims on top and you have access to a rolling 3 years of claims data. Need to find your Explanation of Benefits (EOB)? No problem! Simply click "view details" next to the claim in question to see more information and then click "view Explanation of Benefits".

Filter

Service Date From: [] Service Date To: [] Type: [] Patient: [] Status: [] Claims Per Page: [] Export

Status ▲	Service Date ▲	Paid Date ▼	Patient ▲	Relationship ▲	Birth Date ▲	Provider ▲	Bill Amount ▲	HRA/HSA Paid ▲	My Cost ▲	
Processed	03/22/2022	03/31/2022	Doe, Beth	Plan Participant	09/29/1964	M Bob Jones Md Md	\$187.00	\$0.00	\$0.00	view details
Processed	02/28/2022	03/09/2022	Doe, Beth	Plan Participant	09/29/1964	R Bob Jones Md Md	\$449.00	\$176.01	\$211.01	view details
Processed	12/16/2021	01/27/2022	Doe, Beth	Plan Participant	09/29/1964	L Bob Jones Md Md	\$679.00	\$0.00	\$47.95	view details
Processed	09/25/2021	01/26/2022	Doe, Beth	Plan Participant	09/29/1964	Bob Jones Md	\$697.68	\$0.00	\$0.00	view details
Processed	12/28/2021	01/07/2022	Doe, Beth	Plan Participant	09/29/1964	D Bob Jones Md Pa	\$255.00	\$0.00	\$18.01	view details

Page 1 of 11, Results 1 - 5 of 54

First Previous **1** 2 3 4 5 6 7 Next Last

If you have an Integrated HRA (Health Reimbursement Agreement) with us, you will also be able to see the HRA payment made on a claim.


View My Expenses (continued)


To *filter the claim summary information*, select the **Filter** banner (upper left) to expand the Claim Summary section. Then select the filter criteria: Service Date, Type of Claim (medical, dental, vision, etc.), Patient Name, or Claim Status (open, processed) or Claims per Page (5, 10, or 100). To remove a filter, select the blue X above the Filter and Export banner.

Select the **Export** button to create an Excel spreadsheet of the claims (filtered or non-filtered list).


An icon appearing in front of the Status indicates if the claim is medical, dental, vision or flexible spending claim.

My benefits

 **Medical**
Covered: Beth, James

 **Dental**
Covered: Beth, James

 **Flex**
Covered: Beth

 **Vision**
Covered: Beth, James

View claim detail information:

- Billed charges
- Discounts
- Other adjustments and plan payments
- Ineligible amounts
- Co-pay
- Deductible
- Co-insurance
- Benefit payment
- HRA/HSA payment (This column appears if your employer offers an integrated HRA/HSA plan with us.)
- Reason codes tied to the claim. (Code descriptions appear in the Reason Code Descriptions.)
- Claim status:
 - Open claims have been received but have not completed processing. Therefore, limited details are available – billed charges, date of service. Open claims do not have an option to View EOB.
 - Processed claims have been completed and may be paid, pending, corrected, or denied.
 - Estimated claims are dental pretreatment estimates.

Claim Details													
Claim #: 030502-947-96		Coverage Type: Medical		View explanation of benefits Ask a question about this claim									
Plan Participant: Beth Doe													
Patient: Beth Doe													
Provider: R. Bob Jones Md Md													
Line#	Service	Service Date	Billed	Discount	Adjustments	Other Plan Payment	Ineligible	Co-Pay	Deductible	Co-Ins	Benefit Payment	HRA/HSA Reason Payment Codes	Status
1	99214-Office Visit	02/28/2020	\$159.00	\$34.25	\$0.00	\$0.00	\$0.00	\$35.00	\$0.00	\$0.00	\$89.75	\$0.00 MCY	Processed
2	20610-Surgery	02/28/2020	\$136.00	\$44.74	\$0.00	\$0.00	\$0.00	\$0.00	\$91.26	\$0.00	\$0.00	\$91.26 MCY	Processed
3	73010-X-Ray	02/28/2020	\$54.00	\$17.52	\$0.00	\$0.00	\$0.00	\$0.00	\$36.48	\$0.00	\$0.00	\$36.48 MCY	Processed
4	73030-X-Ray	02/28/2020	\$52.00	\$11.77	\$0.00	\$0.00	\$0.00	\$0.00	\$40.23	\$0.00	\$0.00	\$40.23 MCY	Processed
5	J3301-Injection	02/28/2020	\$48.00	\$39.96	\$0.00	\$0.00	\$0.00	\$0.00	\$8.04	\$0.00	\$0.00	\$8.04 MCY	Processed
Total:			\$449.00	\$148.24	\$0.00	\$0.00	\$0.00	\$35.00	\$176.01	\$0.00	\$89.75	\$176.01	
Payment Information:													
Line#	Paid Date	Provider Payment Number	Provider Payment Amount	Plan Participant Payment Number	Plan Participant Payment Amount								
1	03/09/2020	235034	\$89.75		\$0.00								
2	03/09/2020		\$0.00		\$0.00								
3	03/09/2020		\$0.00		\$0.00								
4	03/09/2020		\$0.00		\$0.00								
5	03/09/2020		\$0.00		\$0.00								
Reason Code Descriptions:													
Reason Code	Reason Code Description												
MCY	Patient Not Responsible												
Close													

If you have a question regarding this claim, select **Ask a question about this claim** to send a message to Customer Service. You'll receive a message when the question has been sent successfully. Expect an answer within 1-2 business days.

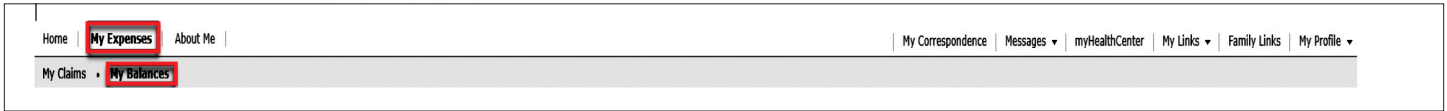
Select **View Explanation of Benefits** to see an image of the Explanation of Benefits. It may take 1-2 days after a claim is processed to display an Explanation of Benefits image.

View My Balances

View balance information to determine how much deductible or out of pocket expenses have been accumulated for each family member. This information is updated nightly.

Select the **My Expenses** tab at the upper left of the screen. Select the **My Balances** sub menu.

My Balances displays member and family accumulators for Year-to-Date Deductibles and Out of Pocket Expenses.



You can view additional information for the current and prior benefit year. To **change the benefit year**, select the **Benefit Year** drop-down menu at the top left of the page and select **Current** or **Previous** plan year.

To **view additional pages of accumulator information**, select the page number and/or arrows at the bottom right of the section.

To **sort the accumulator information**, select any column heading in the section.

To **filter the accumulator information**, select the **Filter** banner (upper left) to expand the section.

Accumulator data can be filtered by coverage type (medical, dental, etc.).

My Balances

Benefit Year: Current: 01/01/2022 - 12/31/2022 ▼

Year to Date Deductibles

Use the arrows in the column headings to sort the information contained in the specific column.

Benefit Year: 01/01/2022 - 12/31/2022

Filter
Coverage: Medical

Patient Name ▲	Begin Date ▲	End Date ▲	Description ▲	Maximum Amount ▲	Met Amount ▲	Balance ▲
Doe, Beth	01/01/2022	12/31/2022	Domestic Deductible	\$1,200.00	\$176.01	\$1,023.99
Doe, Beth	01/01/2022	12/31/2022	Network Deductible	\$2,000.00	\$176.01	\$1,823.99
Doe, Beth	01/01/2022	12/31/2022	Non-Network Deductible	\$5,000.00	\$0.00	\$5,000.00
Family	01/01/2022	12/31/2022	Domestic Deductible	\$2,400.00	\$176.01	\$2,223.99
Family	01/01/2022	12/31/2022	Network Deductible	\$4,000.00	\$176.01	\$3,823.99
Family	01/01/2022	12/31/2022	Non-Network Deductible	\$10,000.00	\$0.00	\$10,000.00

Out of Pocket Expenses

Use the arrows in the column headings to sort the information contained in the specific column.

Benefit Year: 01/01/2022 - 12/31/2022

Filter
Coverage: Medical

Patient Name ▲	Begin Date ▲	End Date ▲	Description ▲	Maximum Amount ▲	Met Amount ▲	Balance ▲
Doe, Beth	01/01/2022	12/31/2022	Domestic Out Of Pocket	\$3,000.00	\$211.01	\$2,788.99
Doe, Beth	01/01/2022	12/31/2022	Network Out Of Pocket	\$5,000.00	\$211.01	\$4,788.99
Family	01/01/2022	12/31/2022	Domestic Out Of Pocket	\$6,000.00	\$211.01	\$5,788.99
Family	01/01/2022	12/31/2022	Network Out Of Pocket	\$10,000.00	\$211.01	\$9,788.99

View About Me


View enrollment information for members, including personal demographic information, and plan information.


Select the **About Me** tab at the upper left of the screen. The **About Me** section opens and defaults to the About Me sub menu.



The My Summary section appears. To view additional members, select the page number and/or arrows at the bottom right of the section.


Icons may be attached to some family members to indicate access to information:

 **Full Family Access** is granted by the plan participant to allow another member in the family to see each family member's claims and enrollment information.

 **Full Lock** indicates that no other family members have access to this member's records.

 **Partial Lock** indicates that only the plan participant and this member have access to the member's record.

For the full or partial lock, appropriate privacy paperwork must be submitted to Luminare Health

Member ID ▲	Family Member ▲	Relationship ▲	Date of Birth ▲
X29273392-01	Doe, Beth	Plan Participant	09/29/1964
	Doe, Josh 	Spouse	06/16/1959
X29273392-03	Doe, Jennifer	Dependent	01/16/1990
X29273392-04	Doe, James	Dependent	03/19/1993

To grant **Full Family Access**, the employee clicks on an adult Family Member's name.

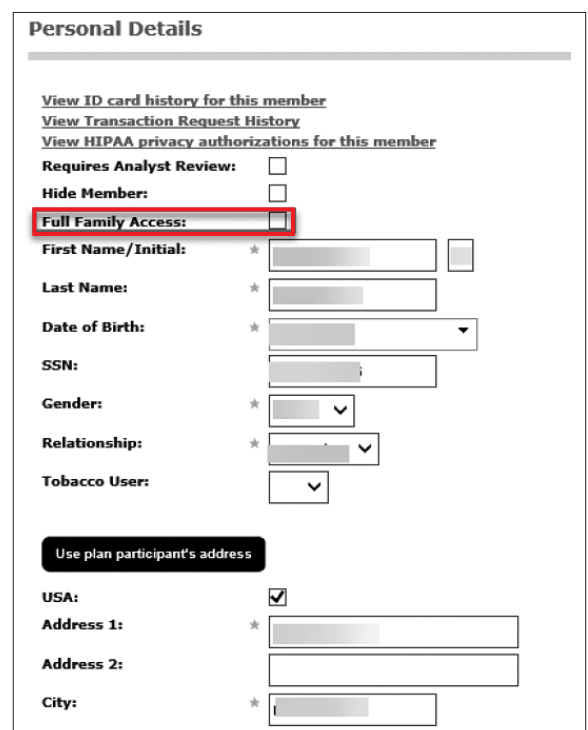
Select **Edit**.

Under the 'Personal Details', check the box for Full Family Access.

Select **Save**.

Full Family Access means that member can view claims or enrollment information for any family member listed on the plan.

The Plan Participant can change the family member's access at any time to remove the 'Full Family Access' by unchecking the box.

A screenshot of a 'Personal Details' form. At the top, there are links for 'View ID card history for this member', 'View Transaction Request History', and 'View HIPAA privacy authorizations for this member'. Below these are three checkboxes: 'Requires Analyst Review', 'Hide Member', and 'Full Family Access' (which is checked and highlighted with a red box). The form contains several input fields: 'First Name/Initial', 'Last Name', 'Date of Birth', 'SSN', 'Gender', 'Relationship', and 'Tobacco User'. At the bottom, there is a button labeled 'Use plan participant's address' and three more input fields: 'Address 1', 'Address 2', and 'City'.

View About Me (continued)

The member's personal information displays in the *Personal Details* section. The plan participant's Personal Details are the default, unless another family member's name has been selected from the Member Summary.

Personal Details

[View ID card history for this member](#)

[Ask a question about this member](#)

First Name/Initial: Beth
Last Name: Doe
Date of Birth: 09/29/1964
SSN: ***-**-5731
Gender: Female
Marital Status:
Tobacco User:

USA:
Address 1: 85 W Street Lane
Address 2:
City: Small Town
State: OH **ZIP Code:** 12345

Work Phone/Extension:

Home Phone:

Employment Information

Employer: ABC COMPANY
Date of Hire: 07/01/2002
Location/Division: - LOCATION BT
Salary Effective Date:
Annual Salary:

Preferred Communication Details

Email Address:

Mobile Phone:

Alternate Phone:

Select the information below that you would like to receive electronically.

By checking these box(es), I agree to receive information about services and programs available to me under my group health benefit plan sent to me electronically. By marking "Yes", I request that Luminare Health Benefits and its vendors send me electronic communications about services and programs available through my health benefit plan via email or text based on the preferences I have selected. My consent can be withdrawn at any time, free of charge, by returning to the About Me screen and changing my preference for communications. There is no requirement that I agree to receive these messages as a condition of receiving benefits or purchasing any property, goods, or services. I agree and understand.

Yes, I request to receive my Explanation of Benefit Statements (EOBs) notifications electronically via email.

To ensure your emails are not going to your SPAM/JUNK folder, please add SendEmail@EchoHealthInc.com to your address book for your Explanation of Benefits (EOBs) notification emails.

Select *View my ID card history* to generate a history of ID card request, print and mail dates.

View ID Card History		
Requested Date	Printed Date	Mailed Date
09/30/2022	09/30/2022	10/03/2022

Select *Ask a question about this member* to send a message from the portal to the enrollment team.

There are limited fields that you may edit, such as your Preferred Communication Details. To do so, select the family member from the Member Summary. Select *Edit*.

View About Me (continued)

Preferred Communication Details

Preferences for the receipt of electronic *Explanation of Benefits (EOBs)* and other notifications are set under *Preferred Communication Details* for the Plan Participant's name.

The advantages of receiving EOBs electronically are:

- Prompt notification when an EOB has been issued
- No waiting for mail delivery
- No risk of others seeing your medical information
- Reduces paper
- Easy access to review again through email account or the portal as provider's bills are received.
- In the *Preferred Communication Details* section, enter an email address and either a mobile phone or alternate phone number.
- Select the information that you would like to receive electronically

Change your Communication Details at any time by following the same process. After making your selections, select **Save**.

Personal Details

[View ID card history for this member](#)

[Ask a question about this member](#)

First Name/Initial: Beth
Last Name: Doe
Date of Birth: 09/29/1964
SSN: ***-**-5731
Gender: Female
Marital Status:
Tobacco User:

USA:
Address 1: 85 W Street Lane
Address 2:
City: Small Town
State: OH **ZIP Code:** 12345

Work Phone/Extension:
Home Phone:

Employment Information

Employer: ABC COMPANY
Date of Hire: 07/01/2002
Location/Division: - LOCATION BT
Salary Effective Date:
Annual Salary:

Preferred Communication Details

Email Address:
Mobile Phone:
Alternate Phone:

Select the information below that you would like to receive electronically.

By checking these box(es), I agree to receive information about services and programs available to me under my group health benefit plan sent to me electronically. By marking "Yes", I request that Luminare Health Benefits and its vendors send me electronic communications about services and programs available through my health benefit plan via email or text based on the preferences I have selected. My consent can be withdrawn at any time, free of charge, by returning to the About Me screen and changing my preference for communications. There is no requirement that I agree to receive these messages as a condition of receiving benefits or purchasing any property, goods, or services. I agree and understand

Yes, I request to receive my Explanation of Benefit Statements (EOBs) notifications electronically via email.

To ensure your emails are not going to your SPAM/JUNK folder, please add SendEmail@EchoHealthInc.com to your address book for your Explanation of Benefits (EOBs) notification emails.

View About Me (continued)

COBRA Notices

The **Documents** link in the **About Me** tab displays COBRA Notification letters specific to each member if we administer COBRA benefits for the corresponding employer. The COBRA coverage offer letter is automatically generated for a former employee when their eligibility period ends.

Select **Documents** in the **About Me** tab.

The screenshot shows a web interface for a user's profile. At the top, there is a navigation bar with links: Home, My Expenses, **About Me**, My Correspondence, Messages, My Links, Family Links, and My Profile. Below this, a secondary navigation bar shows: **About Me**, My Benefits, My Family, and **Documents**. The main content area is titled 'Personal Details' and contains two columns of information. The left column includes fields for First Name/Initial, Last Name, Date of Birth, SSN, Gender, Relationship, Tobacco User, USA (checked), Address 1, Address 2, City, State, and ZIP Code, along with Work Phone/Extension and Home Phone. The right column is titled 'Preferred Communication Details' and includes fields for Email Address (email cvb@email.com), Mobile Phone, and Alternate Phone. A note below these fields states 'Member has not responded.' There are 'Refresh' and 'Edit' buttons at the top left of the profile section.

If there are documents available, they will be listed in the **Documents Summary**. If there are no documents, it will say **"No documents to display"**.

Select **View** to see the document.

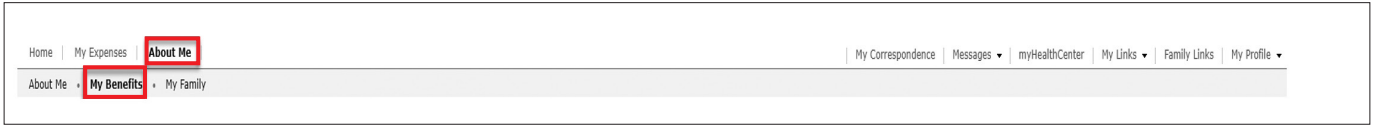
The screenshot shows the 'Documents Summary' section of the web interface. It features a table with three columns: Member Name, Document Type, and Document Name. A single row is visible with the following data: Member Name (blank), Document Type (COBRA Notice), and Document Name (COBRA Notice 10-06-2022). A **View** button is located at the end of this row. The navigation bar at the top is identical to the previous screenshot, with 'About Me' and 'Documents' highlighted.

Member Name	Document Type	Document Name	
	COBRA Notice	COBRA Notice 10-06-2022	View

View My Benefits

Select the *About Me* tab at the upper left of the screen.

Select *My Benefits* sub menu.



In the *My Summary* section, select the member's name to display the member's coverage history.

Member ID ▲	Family Member ▲	Relationship ▲	Date of Birth ▲
X29273392-01	Doe, Beth	Plan Participant	09/29/1964
	Doe, Josh	Spouse	06/16/1959
X29273392-03	Doe, Jennifer	Dependent	01/16/1990
X29273392-04	Doe, James	Dependent	03/19/1993

The member's coverage history displays in the *Coverage* section below.

Location/Division ▲	Benefit Plan ▲	Network ▲	Effective Date ▲	Termination Date ▲	Medical	Dental	Flex Health Care	HRA	Vision	Details	Termination Reason ▲
- LOCATION BT	Choice Plan w/Optional Coverages	ABC PROVIDER NETWORK	01/01/2020		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
- LOCATION BT	Exclusive Plan w/Optional Coverages	ABC HEALTH + ABC HEALTH	01/01/2019	12/31/2019	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
- LOCATION BT	Exclusive Plan w/Optional Coverages	ABC HEALTH + ABC HEALTH	01/01/2018	12/31/2018	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Benefit Package Changed
- LOCATION AW		ABC HEALTH + ABC HEALTH	01/01/2016	12/31/2017						MED HEC DNT V11 HRA	Initial Enrollment

Review the benefit information including the location or division, benefit plan description, network, effective and termination date, type of coverage, and termination reason.

- *To sort the coverage history*, select any column heading in the section.
- *To filter the coverage history*, select the *Filter* banner (upper left) to expand the section. Coverage history can be filtered by effective date, termination date, and coverage type. To remove a filter, select the blue **X** above the Filter banner.

Location/Division ▲	Benefit Plan ▲	Network ▲	Effective Date ▲	Termination Date ▲	Medical	Dental	Flex Health Care	HRA	Vision	Termination Reason ▲
- LOCATION BT	Choice Plan w/Optional Coverages	ABC PROVIDER NETWORK	01/01/2019		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
- LOCATION BT	Exclusive Plan w/Optional Coverages	ABC HEALTH + ABC HEALTH	01/01/2018	12/31/2018	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
- LOCATION BT	Exclusive Plan w/Optional Coverages	ABC HEALTH + ABC HEALTH	01/01/2017	12/31/2017	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Benefit Package Changed

View My Family

The **My Family** page displays an overview of enrollment information for the entire family.

Select the **About Me** tab at the upper left of the screen.

Select the **My Family** sub menu. The Family Summary page opens.



Review the family summary.

To **expand information**, select **View Details**.

Select **Edit** to make a change to the personal details for any family member.

Family Summary

Plan Participant Information

Name: Beth Doe	Date of Birth: 09/29/1964	SSN: ***-**-5731	Member ID: X29273392-01	View Details Edit
-----------------------	----------------------------------	-------------------------	--------------------------------	---

Family Information

Name: Josh Doe (Spouse)	Date of Birth: 06/16/1959			
Name: Jennifer Doe (Dependent)	Date of Birth: 01/16/1990	SSN: ***-**-6898	Member ID: X29273392-03	View Details Edit
Name: James Doe (Dependent)	Date of Birth: 03/19/1993	SSN: ***-**-3730	Member ID: X29273392-04	View Details Edit

Coverage Information

Location/Division: - LOCATION BT **Benefit Plan:** Choice Plan w/Optional Coverages **Network:** ABC PROVIDER NETWORK [View Details](#)

Effective Date: 01/01/2020 **Termination Date:**

Flexible Spending Account Information

No FSA Information

If you have a Flexible Spending Account through us and your employer you can select **View Details** to review your deductions, and account information (if direct deposit was offered and elected).

If your plan requires a Primary Care Physician (PCP) on file, view your current PCP election by electing **View Details** next to **Coverage Information**.

Family Summary

Plan Participant Information

Name: Beth Doe	Date of Birth: 09/29/1964	SSN: ***-**-5731	Member ID: X29273392-01	View Details Edit
-----------------------	----------------------------------	-------------------------	--------------------------------	---

Family Information

Name: Josh Doe (Spouse)	Date of Birth: 06/16/1959			
Name: Jennifer Doe (Dependent)	Date of Birth: 01/16/1990	SSN: ***-**-6898	Member ID: X29273392-03	View Details Edit
Name: James Doe (Dependent)	Date of Birth: 03/19/1993	SSN: ***-**-3730	Member ID: X29273392-04	View Details Edit

Coverage Information

Location/Division: - LOCATION BT **Benefit Plan:** Choice Plan w/Optional Coverages **Network:** ABC PROVIDER NETWORK [View Details](#)

Effective Date: 01/01/2019 **Termination Date:**

View Correspondence

Through the **My Correspondence** tab, you have the ability to view correspondence sent to you, and respond through our portal. Examples of correspondence you may receive include: letters regarding accident details related to a claim, coordination of benefits with other insurance, and student status updates. When a new correspondence exists, which you have not responded to, an alert will display on the dashboard when you log in to portal.



When you select the **My Correspondence** tab, a **Correspondence Summary** appears. It includes the Letter Number, Claim Number, Letter Status, Patient Name, and Service Date.

Select the **View Letter** link to see an image of the actual letter that was mailed to you.

The screenshot shows the "Correspondence Summary" section with an informational message: "Did you know you can respond to letters online? To respond to a letter, click 'Respond' and complete the information. To view a copy of the letter you received, click the letter icon of the letter you would like to view." Below this is a table with columns: View Letter, Letter Number, Claim Number, Letter Status, Patient Name, and Service Date. The "View Letter" link is highlighted with a red box.

View Letter	Letter Number	Claim Number	Letter Status	Patient Name	Service Date
	4404837		Open	[Redacted]	Respond
	4404838		Open	[Redacted]	Respond

To respond to a letter, select the **"Respond"** link for the applicable letter.

The screenshot shows the "Correspondence Summary" section with the same informational message as above. The "Respond" link for the first row is highlighted with a red box.

View Letter	Letter Number	Claim Number	Letter Status	Patient Name	Service Date
	4404837		Open	[Redacted]	Respond
	4404838		Open	[Redacted]	Respond

View Correspondence (continued)

After selecting to respond to your letter, questions will display specific to the letter for which you are responding. Based on how you respond to the questions, additional questions may become enabled or mandatory.

The screenshot shows the 'Correspondence Details' form. At the top, there is a 'View Letter' button and a header area containing 'Claim #:', 'Patient:', and 'Provider: SYED A SAFDAR MD'. Below this is a navigation bar with six buttons: '1. Coordination of Benefits', '2. Other Medical Coverage', '3. Government Coverage', '4. Dependent Child', '5. Other Dental Coverage', and '6. Confirm & Submit!'. The main content area contains three questions, each with a 'Select' dropdown menu: 'At the time these services were rendered, was the patient or any eligible family member covered by any other group insurance plan or government plan?', 'Medical', and 'Dental'. At the bottom right, there are 'Previous' and 'Next' buttons, with the 'Next' button highlighted by a red box.

Select the *Next* button to continue through the questions.

The screenshot shows the 'Correspondence Details' form for a different provider, 'CHRISTOPHER S STREFF DDS'. The navigation bar is the same. The main content area contains a mandatory question: 'I certify that the above information is true and complete to the best of my knowledge' with a checked checkbox. Below it is an 'Electronic Signature' field with the name 'Susan XXXX' and a red box around it. There is also an email address field with the prompt 'If you would like to be notified when your submission has been processed, please enter your email address'. An 'Add attachments' section has a 'Browse...' button. At the bottom, there is an 'Additional Information' section with a red box around the heading and a note: 'Please include a copy of the portion of the document stating who is responsible for the child's health care coverage when responding to this letter.' At the bottom right, there are 'Previous' and 'Submit' buttons, with the 'Submit' button highlighted by a red box.

When you answer the last question, verify the data is correct, add an electronic signature, and select *Submit*. Your letter has now been submitted! You can log in at any time to view your letter history, including the date you responded and the answers you provided for each question.

Messages

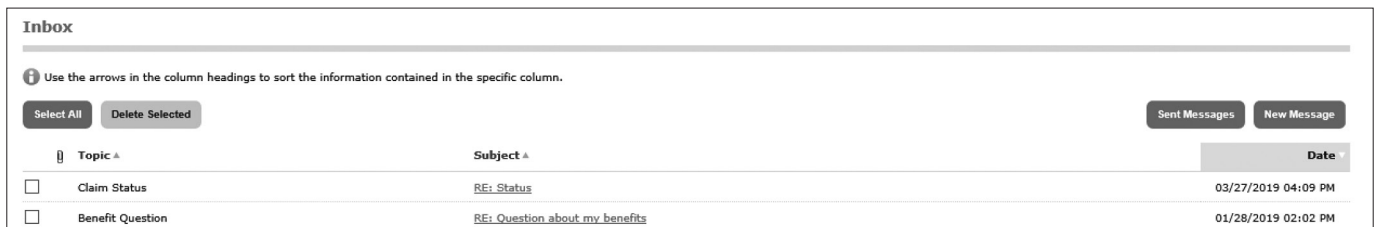
The **Messages** tab allows you to send messages or ask questions about claims or eligibility to customer service. Messages stay within the secure features of the portal. You will receive an email notification that a message has been received and then you can log into Messages to view the response.

Select the **Messages** tab at the upper right of the screen.



You are able to see any messages sent or received by the username you used to log in, meaning you are not able to see messages sent or received by another family member who has created a username.

If there are no incoming messages, you receive a message the message list is empty.



- To **view a message**, select the message subject.
- To **delete messages**, select the checkbox to the left of the message(s) you want to delete. Then select **Delete Selected**.

To send a message:

Select **New Message** in the drop-down **Messages** tab or select the **New Message button** above your Inbox. The **Compose Message** pop-up window will appear.

Select your topic from the drop-down list and type a subject. Enter your message.

If applicable, documentation can be included with the message. To include documentation, select **Browse** to the right of Attachment. A file explorer pop-up window will appear. Navigate to the desired file, select it and then select **Open**. The maximum file size is 5 MB. Select **Send**.

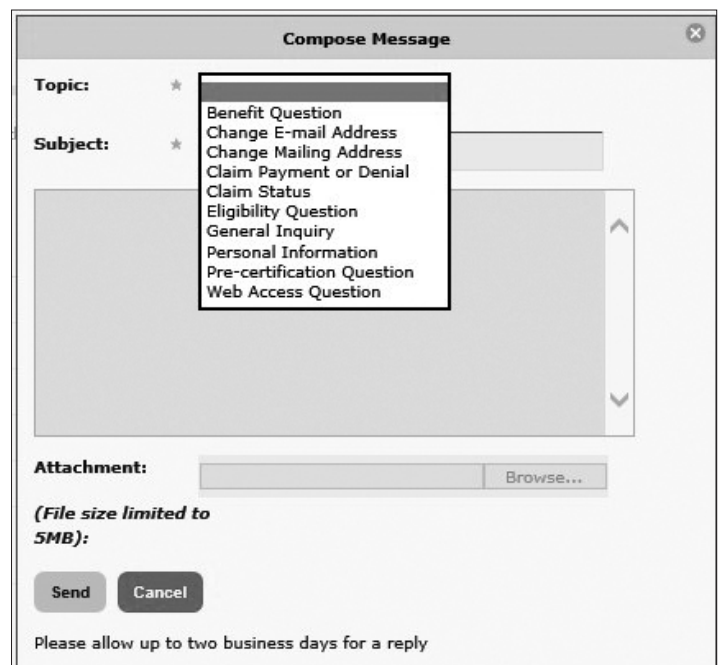
To submit a claim:

Follow "To send a message" instructions above, choose **General Inquiry** in the Topic dropdown.

In the subject line enter "**Member Claim Submission**"

In the body of the message, please write "**Attached is a claim form for the (MEMBER'S NAME)'s services for (DATES) with (PROVIDER NAME). Please reimburse (ME DIRECTLY/THE PROVIDER). I have attached the claim form, the itemized statement, proof of payment and, if applicable, medical records.**"

Next, attach all applicable files from the listing above and select **Send**.



Messages (continued)

To respond to a message:

In your inbox, select the message subject. Select **Reply**. The original subject appears in the Subject box with **RE** for reply.

Add your message in the top box and select **Send**.



Compose Message

Topic: Change Mailing Address

Subject: ★

RE: test

Attachment: No file chosen

(File size limited to 5MB):

Subject: test

Date: 01/29/2021

Dear ,

Thank you for your inquiry.

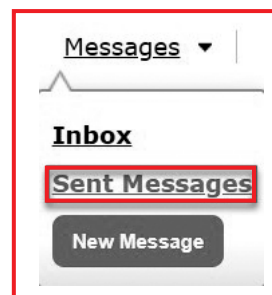
Should you have any further questions regarding this matter, please respond to this message or contact our Customer Service Department at

Sincerely,

Please allow up to two business days for a reply.

To view your sent messages:

Select **Sent Messages** in the drop-down **Messages** tab or select the **Sent Messages** button above your Inbox



myHealthCenter

The *myHealthCenter* gives you access to a multitude of health-related information: Take a Health Risk Assessment (HRA), read interesting articles, use trackers or use health coaching, if eligible.

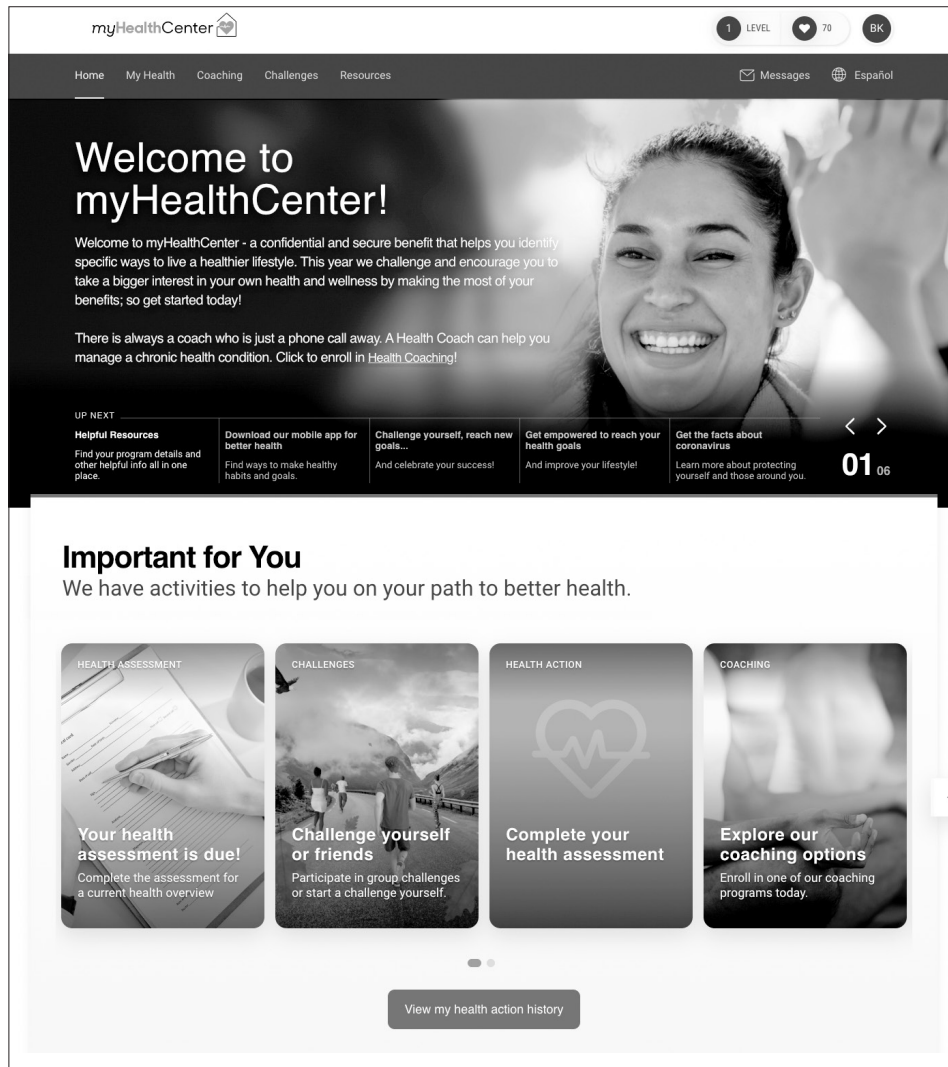
Select the *myHealthCenter* tab at the upper right of the screen. *myHealthCenter* opens.



Review the Privacy Policy and Terms of Use. Select **Accept** to continue to the *myHealthCenter*.

Opt-in to receive email tips. Select the check box for **I want to receive daily health, fitness and nutrition tips**.

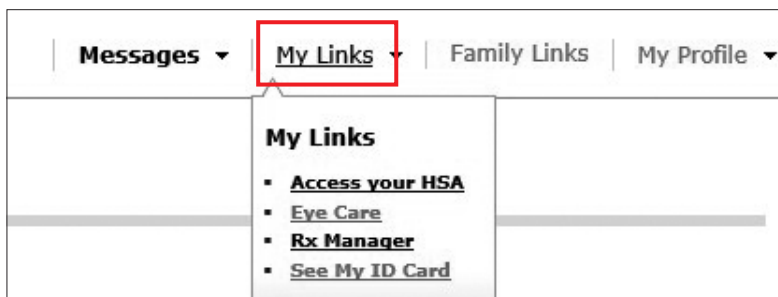
Using the links on this site, you can access health related resources such as healthy recipes, health information, set goals, etc. The links may vary depending on the health programs your employer has offered.



My Links

The **My Links** tab provides quick and easy access to the information such as find a provider, plan documents, etc.

Select the drop-down **My Links** tab at the upper right of the screen. A list of links opens.



Select the link you need. Some links, such as Find a Provider, may redirect you to another site to locate PPO providers. The list of links varies depending on how your employer set up the portal.

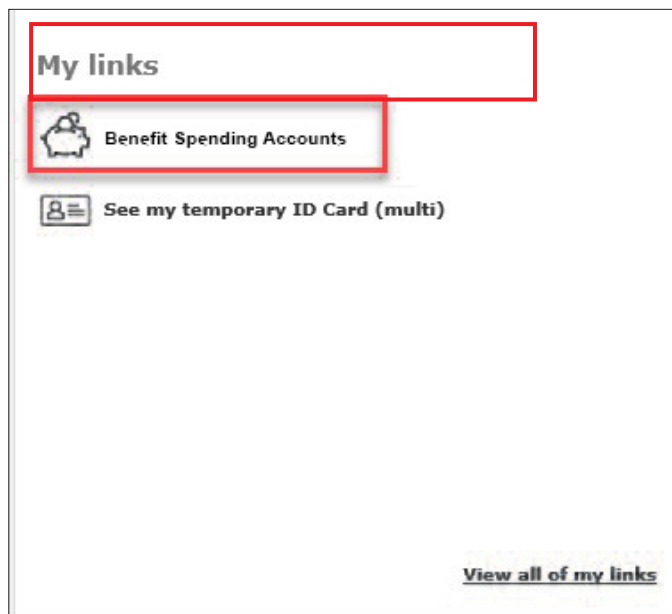
Links that are associated with plan records such as the PPO network, benefit packages, and types of coverage (medical, dental, etc.) display based on effective coverage. If you or your group has terminated with us, links related to your coverage will appear based on your last date of coverage. For example, if your last date of coverage is 12/31/2023, Benefit Summary, Search Providers, **myHealthCenter**, plan documents, etc. display based on the plan you had on that date. You can continue to review claims and enrollment information in the portal after termination.

Access Benefit Spending Accounts via My Links

A separate portal for **access to Flex or HRA benefits** is available for members enrolled with myLuminareHealth Spending Accounts and accessible from the **My Links** section. The link for myLuminareHealth Spending Accounts will display in the My Links square of **My Dashboard** with a piggybank icon.

The link for myLuminareHealth Spending Accounts is also accessible by selecting the **My Links** option in the top banner and selecting the **Benefit Spending Accounts** option.

Selecting the link will automatically direct to the **Benefit Spending Accounts portal**; no credentials are required. For more information on using the myLuminareHealth Spending Accounts portal, see the **Consumer Portal QuickStart Guide**.



Family Links

The **Family Links** tab provides quick and easy access to the information for each family member such as find a provider, plan documents, etc.

Select the drop-down **Family Links** tab at the upper right of the screen.

A page opens displaying the links for all family members who are not fully blocked if you are the plan participant. If you are a spouse or dependent, you will see the links for other family members only if you have been assigned Full Family Access.

The links are specific to the coverage for each family member. For example, if some family members do not have medical coverage through the plan, they will not have the link to Find a Provider.



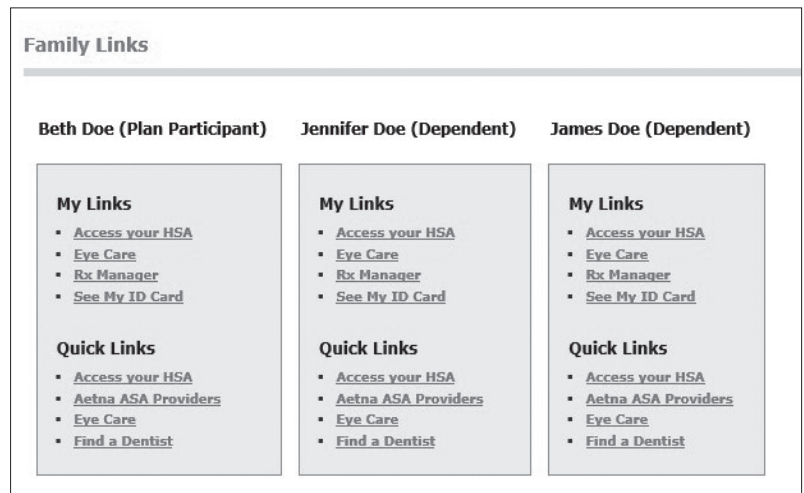
Links that redirect the user to an external website are marked with an icon in compliance with the American with Disabilities Act (ADA).



This icon is read by a screen reader used by visually impaired individuals and will indicate that they are leaving the current website. This feature is available at the request of the group and requires that the icon is added to the portal setup for the group.

Select the link you need for a specific family member. Some links, such as Find a Provider, may redirect you to another site to locate PPO providers. The list of links varies depending on how your employer set up the portal.

Links that are associated with plan records such as the PPO network, benefit packages, and types of coverage (medical, dental, etc.) display based on effective coverage. If you or your group has terminated with us links related to your coverage will appear based on your last date of coverage. For example, if your last date of coverage is 12/31/2022, Benefit Summary, Search Providers, the **myHealthCenter**, plan documents, etc. display based on the plan you had on that date. You can continue to review claims and enrollment information in the portal after termination.

A screenshot of the 'Family Links' page. The page title is 'Family Links'. Below the title, there are three columns representing different family members: Beth Doe (Plan Participant), Jennifer Doe (Dependent), and James Doe (Dependent). Each column contains two sections: 'My Links' and 'Quick Links'. The 'My Links' section for each member includes: Access your HSA, Eye Care, Rx Manager, and See My ID Card. The 'Quick Links' section for each member includes: Access your HSA, Aetna ASA Providers, Eye Care, and Find a Dentist. The 'Find a Dentist' link in each section has the external link icon.

My Profile

You can update your portal password, name, and/or email address in the **My Profile** tab.

Select the drop-down **My Profile** tab at the upper right of the screen.



The **Update Account Profile** screen opens. The Terms and Conditions are available for review or printing.

Update your account profile information as necessary. Then select **Update** to save your changes. The email address listed here is used when username is forgotten. Your account profile is updated with the new information.

If you update your email address here, you may also need to update it in your Communication Preferences under the Personal Information page.

User Profile

Update Account Profile - You must supply your current password to update your profile information.

Username

Current Password

New Password

Confirm New Password

Password Strength

First Name

Last Name

Email Address

Confirm Email Address

My Profile (continued)

Select **Registration** to add yourself to another group with Luminare Health. This is only necessary if you have coverage with Luminare Health under multiple groups, possibly as an employee for one group and a dependent for another.

Select **Member**.

Select **Next**.

Registration

i If you are a plan participant or a dependent of a plan participant, select **"Member"** to register.

If you are a Provider user, do not register as a **"Member"**. If you are a Provider user, select **"Provider"** to register.

Member:

When **Member** is selected, the **Activation**, **Consent**, **Communication** and **Verification** pages appear (from the Registration process), then you go to the Home page. When activating the second Member ID, enter your other Member ID from the second plan. Do not use your Social Security Number.

Activation

Let's get started!

To keep this simple, all of the fields below are required.

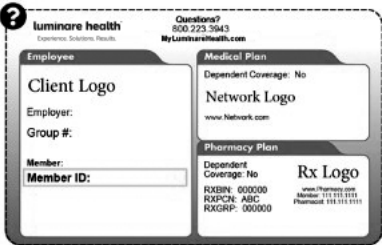
Your Member ID or SSN

Your Last Name

Your ZIP/Postal Code

Your Date of Birth

NEXT



The image shows a Luminare Health Member ID Card. It includes the Luminare Health logo, contact information (800 223 7943, MyLuminareHealth.com), and fields for Client Logo, Employer, Group #, Member ID, Medical Plan, Network Logo, Pharmacy Plan, Rx Logo, and various identification numbers (RXBN, RXPCE, RXGRP).

You are registered for two accounts under the same username. When you log in you will be prompted to Select Role. Select the appropriate User Role to access your records under the group you want to review.

Select Role

i Your account is associated with multiple roles. Please select a role to continue. Check "Allow role change" if you would like the ability to change roles after successfully signing in.

User Role:

Allow role change

OK



Thanks for walking through this user guide. If you have any questions about your myLuminareHealth.com member portal, please contact customer service by calling the number located at the top of our ID card.