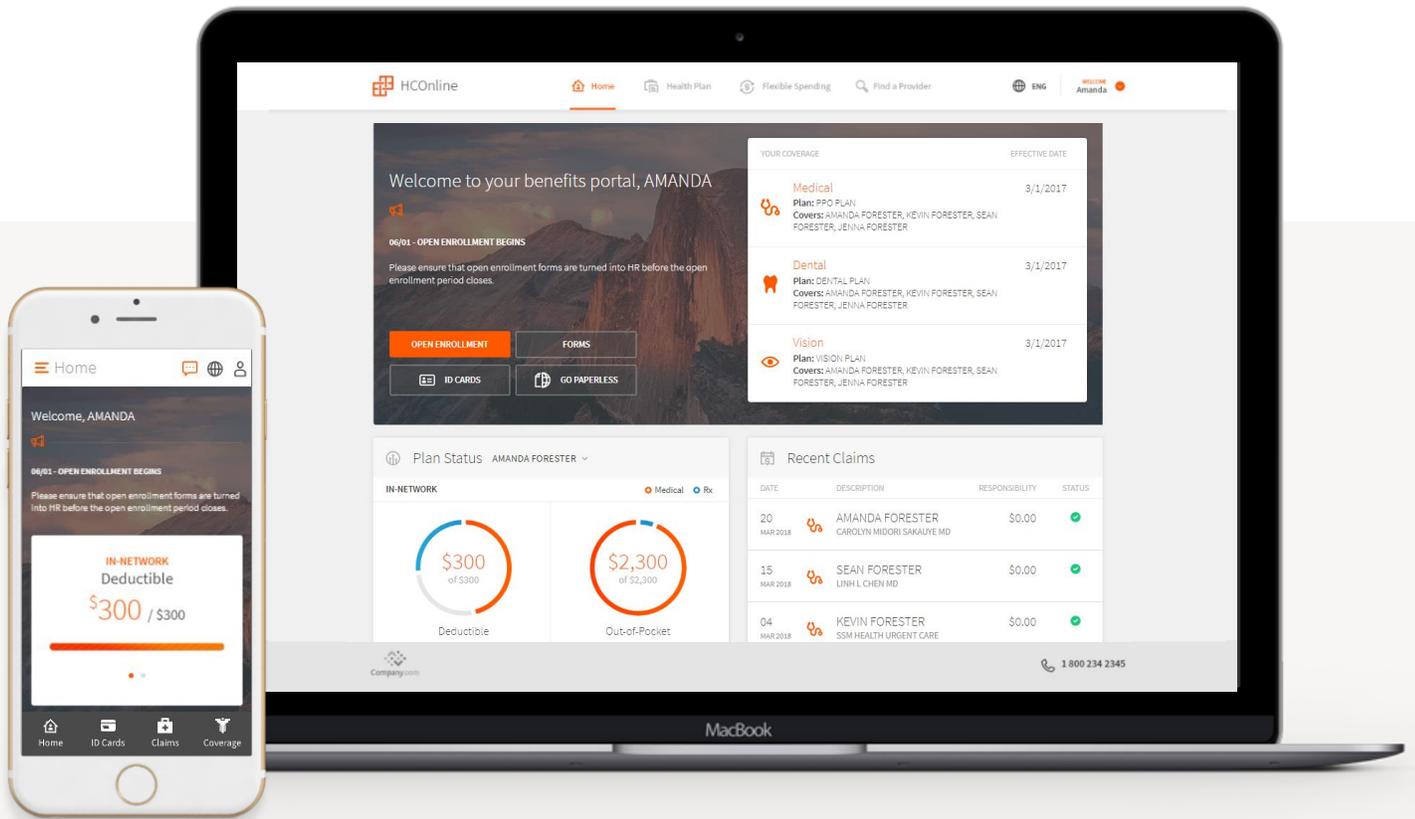


HCOonline Platform User Guide



Dear Health Plan Participant,

HealthComp is excited to provide you with access to the **HCOonline** platform, a digital experience that streamlines how you manage your health benefits.

On **HCOonline**, you can:

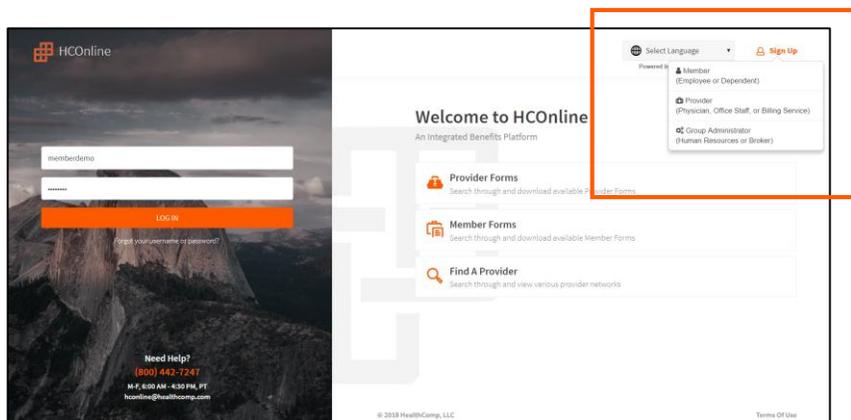
- View simple visuals illustrating your deductible and out-of-pocket statuses
- Access a full history of claims for all plan members
- View EOBs with easy-to-understand summary charts and tables
- Access a digital ID card and request replacement cards
- View coverage information for all plan members
- Submit claims inquiries to our Customer Service department
- Submit forms online and track the status of submitted forms
- Receive email notifications when a new EOB has been posted to your account
- Manage your flexible spending account (if applicable)

HCOonline is available 24/7 and completely mobile-responsive, so you can access your benefits from your computer, smartphone, or tablet.

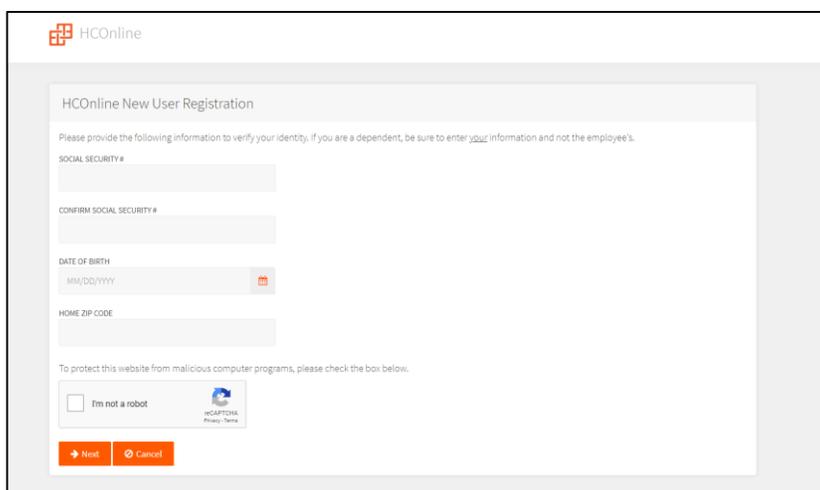
This guide includes information on how to set up your **HCOonline** account and use its main features. If you require further assistance, please contact HealthComp's Customer Service team at: (800) 442-7247 or hconline@healthcomp.com.

Registering on HCOOnline

1. In a web browser, navigate to **HCOOnline** (<https://hconline.healthcomp.com/>).
2. On the Home Page, click **Log in to HCOOnline** or **Login**. This will open the HCOOnline Login page.
3. In the upper-right corner, click **Sign Up**. From the dropdown menu, click **Member**. This will open the **New User Registration** wizard.
4. In the **Verification** step of the **New User Registration** wizard, enter your Social Security Number (omitting dashes), Date of Birth (MM/DD/YYYY) and Home Zip Code (#####). Click the **'I'm not a robot'** checkbox. Click **Next**.
5. In the **User Account** step of the **New User Registration** wizard, enter your email account, username, password, security question, and security question answer. Click **Create New User**.
8. To complete registration, **HCOOnline** will send a confirmation to your email address. Access your email and click the link within the email confirmation. This completes the registration process.



HCOOnline Login Page



New User Registration Wizard

We recommend adding **hconline@healthcomp.com** to your address book to ensure you receive all **HCOOnline** email notifications. You can also access **HCOOnline** on your smartphone or tablet. To access **HCOOnline**, simply scan the QR code with your mobile device.



Home

Once you've logged in to HCOOnline, you will be directed to the **Home** page. The Home page provides you with a 'snapshot' view of your health plan.

The screenshot shows the HCOOnline Home page for user AMANDA. The page includes a navigation bar with Home, Health Plan, Flex, Wellness, and Find a Provider. A main announcement banner for '08/01 - OPEN ENROLLMENT BEGINS' is visible. Below this are quick access buttons for 'OPEN ENROLLMENT', 'FORMS', 'ID CARDS', and 'GO PAPERLESS'. The 'Plan Status' section shows in-network deductibles and out-of-pocket maximums. The 'Coverage Summary' table lists Medical, Dental, and Vision plans. The 'Recent Claims' table shows three claims with their respective dates, descriptions, and amounts.

Announcements

Shows the latest announcements that have been posted by your Human Resources (HR) department.

Quick Access Buttons

- **ID Cards** – Access digital ID cards and request replacement cards
- **Forms** – Complete and submit electronic forms
- **Go Paperless** – Opt to receive electronic EOBs only
- **Online enrollment** (if applicable) – Enroll in a new health plan. This option is only available if your employer uses **HCOonline** for enrollment and if the enrollment period is open.

Plan Status

Shows the status of deductibles and out-of-pocket maximums. Use the drop-down menu to view the plan status for different members covered under your plan.

Coverage Summary

Shows the current health coverage for all members on your plan. It shows the name of your plan, who is covered under that plan and the effective date for coverage.

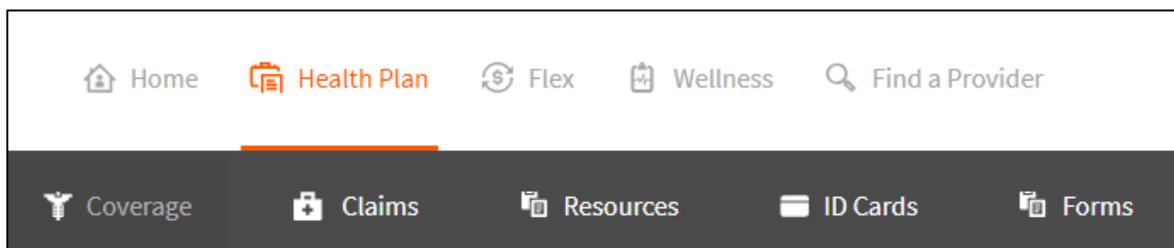
Recent Claims

Shows the latest claims that were incurred on your plan and a running total of your total patient responsibility for the calendar year. Click on a claim to view more details *. To access a full history of your claims, click **View All Claims**.

*Claims details are not available for Rx claims.

Health Plan

Clicking the **Health Plan** tab will display a sub-menu of items designed to help you manage your health plan



Coverage

View a simple summary of your benefits.

Claims

View a full history of your claims.

Resources

Access supplementary materials (e.g. plan documents, helpful links).

ID Cards

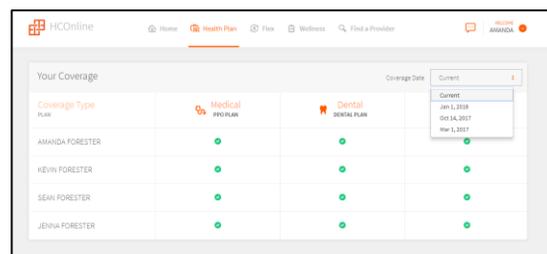
Access digital ID cards and order replacement cards.

Forms

Complete online forms and check the status of submitted forms.

Coverage

The **Coverage** page shows the current coverage status for the employee and all associated dependents. To view past coverage information, select a **Coverage Date** from the dropdown menu.



Coverage Page

Claims - Overview

The **Claims** page displays a full history of claims that have been incurred by members on your plan. It also includes a Plan Summary that illustrates your health plan spending.

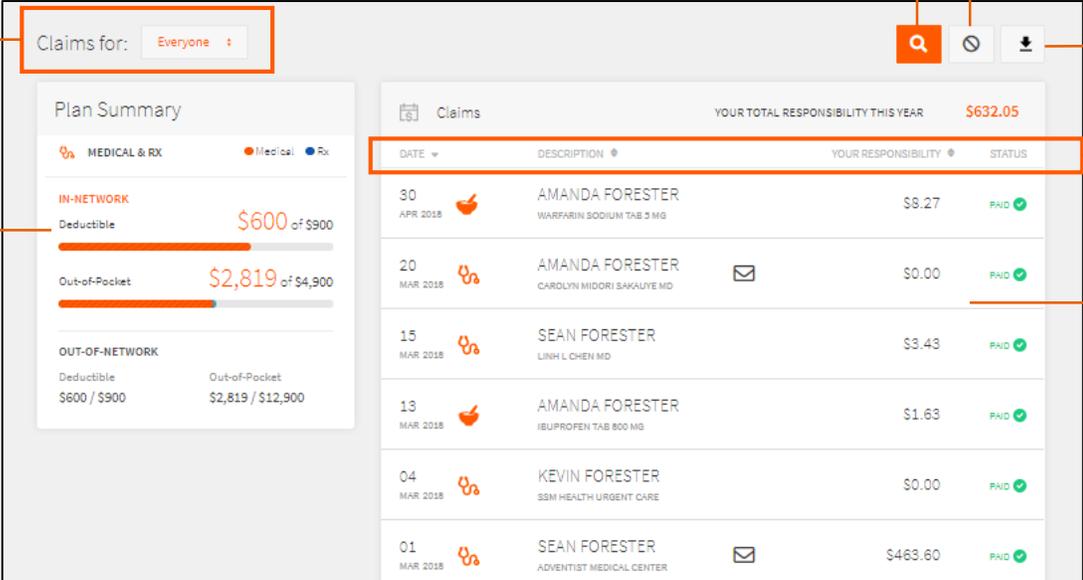
The **Claims** page includes a number of search and filtering options to help you find what you are looking for:

- **To view claims for a specific member on your plan:** Select the member's name from the 'Claims for:' dropdown menu.

- **To sort claims by Date, Description, Responsibility or Status:** Click the heading of the column that you would like to sort by. Click the heading again to reverse the sorting order.
- **To search for claims:** Click **Search** . You can search by Claim Type, Start and End Date, or Provider/ RX Name. Once you've entered your search criteria, click **Apply Filter**. To clear your search filters, click **Clear Search** .

Claims – Overview (cont'd)

- **To download an Excel file of your claims:** Click the **Download** button () to download an Excel (.xlsx) file with a list of your claims .
- **To access more information on a claim:** Click on a claim in the Claims table to access the **Claims Detail** page. Note: Details are not available for Rx claims.



Filter claims by member (Claims for: Everyone)

Plan Summary

Search **Clear Search** **Download**

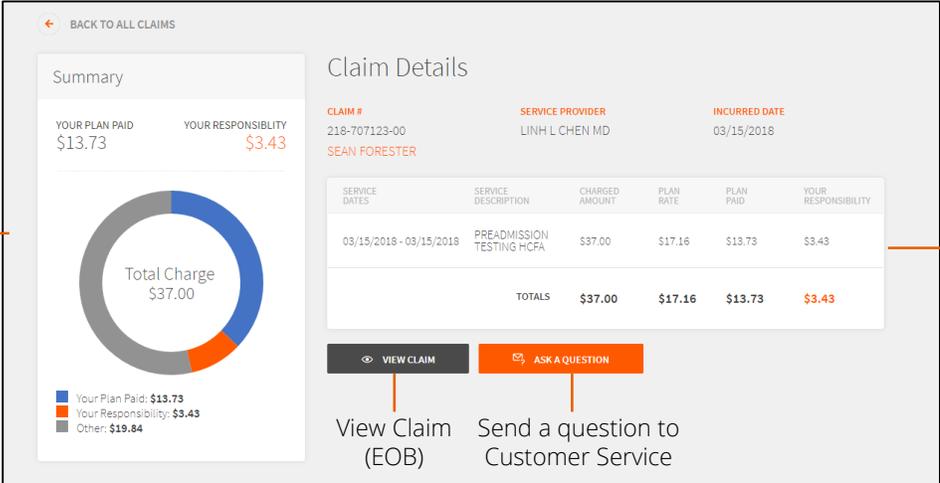
Sort claims by column header

Claims Table

DATE	DESCRIPTION	YOUR RESPONSIBILITY	STATUS
30 APR 2018	AMANDA FORESTER WARFARIN SODIUM TAB 5 MG	\$8.27	PAID ✓
20 MAR 2018	AMANDA FORESTER CAROLYN MIDORI SAKAUYE MD	\$0.00	PAID ✓
15 MAR 2018	SEAN FORESTER LINH L CHEN MD	\$3.43	PAID ✓
13 MAR 2018	AMANDA FORESTER IBUPROFEN TAB 800 MG	\$1.63	PAID ✓
04 MAR 2018	KEVIN FORESTER SSM HEALTH URGENT CARE	\$0.00	PAID ✓
01 MAR 2018	SEAN FORESTER ADVENTIST MEDICAL CENTER	\$463.60	PAID ✓

Claims Detail - Overview

The **Claims Detail** page breaks down the health services that you received, what your provider charged for these services, what your health plan covered and what you owe (i.e. your responsibility.)



Claim Summary

Claims Detail Table

VIEW CLAIM **ASK A QUESTION**

View Claim (EOB) **Send a question to Customer Service**

Summary

YOUR PLAN PAID: \$13.73
YOUR RESPONSIBILITY: \$3.43

Total Charge: \$37.00

- Your Plan Paid: \$13.73
- Your Responsibility: \$3.43
- Other: \$19.84

Claim Details

CLAIM #: 218-707123-00
SERVICE PROVIDER: LINH L CHEN MD
INCURRED DATE: 03/15/2018
SEAN FORESTER

SERVICE DATES	SERVICE DESCRIPTION	CHARGED AMOUNT	PLAN RATE	PLAN PAID	YOUR RESPONSIBILITY
03/15/2018 - 03/15/2018	PREADMISSION TESTING HCFA	\$37.00	\$17.16	\$13.73	\$3.43
TOTALS		\$37.00	\$17.16	\$13.73	\$3.43

Claims Detail – Overview (cont'd)

Claim Summary - Breaks down the total charge for all services listed in the claim into three categories:

- **Your Plan Paid** – This is the amount that your health benefits covered
- **Your Responsibility** – This is the amount that you owe. It may include copays that you already paid to your provider.
- **Other** – Other sources may have reduced or covered a portion of the total charge (e.g. network discounts, other credits or adjustments).

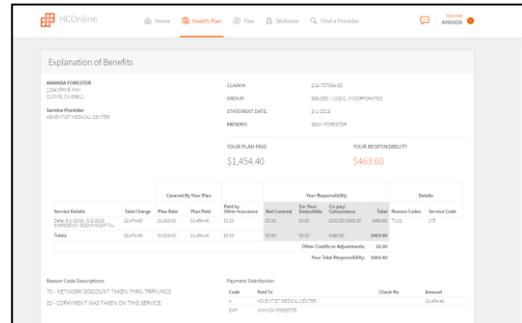
Claims Detail Table – Shows information related to the health services that were received. See “Claims Detail Table”

View Claim – Access the Explanation of Benefits (EOB) associated with this claim (see “Claims Detail – View Claim”).

Ask a Question – Send a claim inquiry to our Customer Service department (see “Claims Detail - Ask a Question”).

Claims Detail – View Claim

To view and print the Explanation of Benefits (EOB) associated with a claim by clicking the **View Claim** button on the **Claims Detail** page.

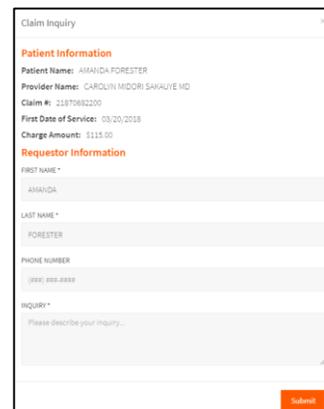


View Claim (EOB) Page

Claims Detail - Ask a Question

To ask a question about a specific claim, click the **Ask a Question** button located below the Claims Detail table. This will open the **Claim Inquiry** interface. Type your question into the Inquiry field. Click **Submit**. Your question will be sent directly to our Customer Service department. You will receive an email notification when a response is posted.

To access a response to an inquiry, click the Envelope icon (✉) on the Claims table or click the **View Response** button on the **Claims Detail** page.



Claim Inquiry Interface

Claims Detail Table

The **Claims Detail** table provides information on the health services that you received, what the provider charged for these services and what was covered by your health plan.

SERVICE DATES A	SERVICE DESCRIPTION B	CHARGED AMOUNT C	PLAN RATE D	PLAN PAID E	YOUR RESPONSIBILITY F
03/15/2018 - 03/15/2018	PREADMISSION TESTING HCFA	\$37.00	\$17.16	\$13.73	\$3.43
TOTALS		\$37.00	\$17.16	\$13.73	\$3.43 G

Your Total Responsibility

A. Service Dates: Corresponds to the date(s) of treatment.

B. Service Description: This the health service that was received.

C. Charged Amount: This is the amount that the provider charged for the service received.

D. Plan Rate: This is the Charged Amount minus any network discounts (if available).

E. Plan Paid: This is the amount that was covered by your health benefits.

F. Your Responsibility: This is the amount that is owed to the provider. This may include copays that you already paid.

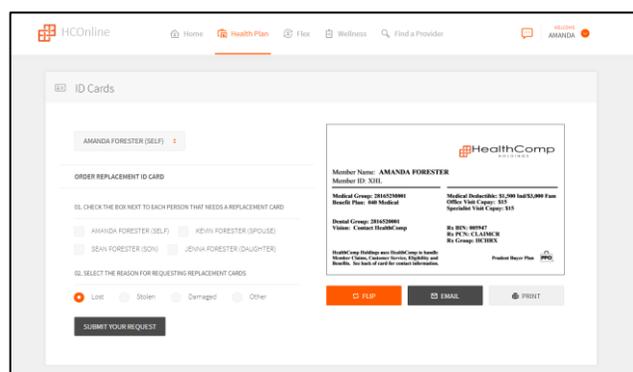
G. Your Total Responsibility: This is the total amount that is owed for all health services on the claim.

ID Cards

To access your digital ID card, navigate to the **Health Plan > ID Cards** page. Click **View Your ID Card**. **HCOOnline** will generate a digital version of your ID card with the following options:

- **Flip** – Displays the other side of the ID card
- **Email** – Sends a PDF version of your ID card to a specified email address.
- **Print** – Downloads a PDF version of your ID card
- Access a family member's ID card by clicking the corresponding name in the dropdown menu.

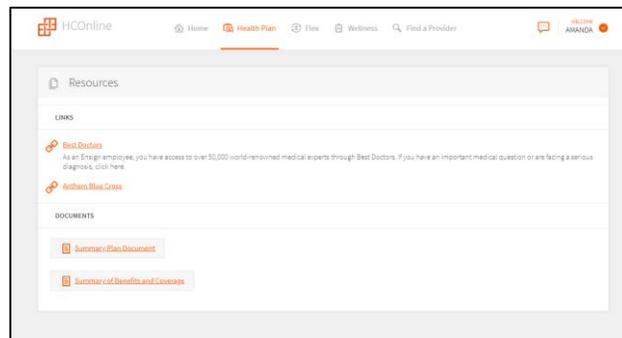
You can also request a replacement ID card for you or a family member.



ID Cards Page

Resources

You can find supplementary materials such as summary plan documents and helpful links on the **Health Plan > Resources** page.

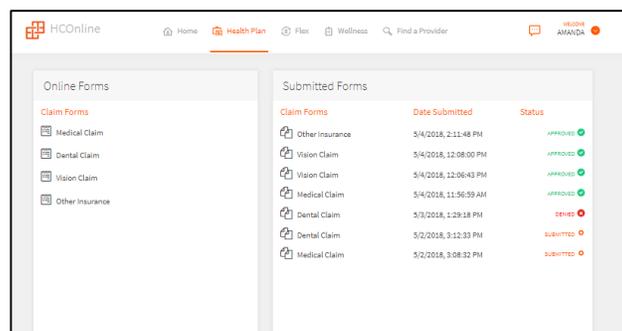


Resources Page

Forms

On the **Health Plan > Forms** page, you can complete online forms (such as medical claims) and check the status of submitted forms.

To submit a form, click on the desired form in the Online Forms list. Complete all required fields, add attachments (if applicable), and click **Submit Form**. You can also return to the main page by clicking **More Forms**.



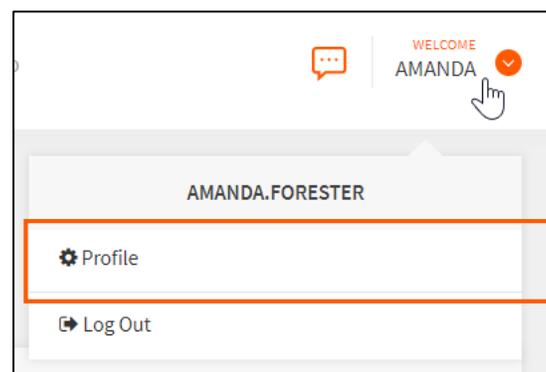
Forms Page

User Profile

You can access your User Profile by clicking your username in the upper-right corner of the **Home** page and clicking **Profile**.

On the **User Profile** page, you can:

- Update your username, password, and email address.
- **Change your Protected Health Information (PHI) Settings** - This setting allows you to choose what benefits information to share with other members of the family.
- **Go Paperless** - You can opt to go paperless and receive an email notification when a new EOB is posted to your HCOOnline account.



To access your user profile, click your username and then **Profile**