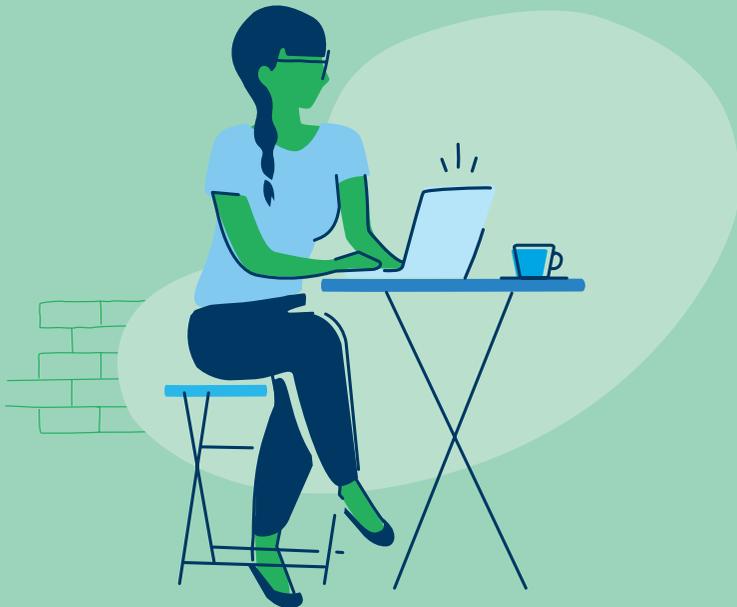


Your Spending Account User Guide

Let's get started.



Manage your account anywhere with our member website and mobile app.



Get the app

Download the **Highmark Blue Shield Spending Account app** from your phone's app store and use the info below to register.

- **Registration ID:** Enter your Employer ID SPA084172 or 16-digit debit card number linked to this account.
- **Employee ID:** You can find this ID on the front of your member card. Enter all 12 digits and add an additional zero at the end.



Access your online account

First-time user? No problem. Just go to highmarkbcbs.com and click **Register** to create your account.

Click on the **Claims & Spending** tab and then the blue **Access** button to set up your personal dashboard. This is where you'll do things like choose your communication preferences and submit your claims.

Real-Time Alerts

Stay on top of your spending accounts with real-time notifications on your account. Just click on **your name** on the upper right part of the screen and then select **Communication Settings** to customize how you receive messages — text, email, or both.



Manage your claims

To submit a claim, pay your health plan expenses, upload a receipt, and do anything else claim-related, just click on the **Claims & Spending** tab.

To pay a provider for a deductible or other expense, go to **Claims** and then **Claims Activity** under the menu in the upper left corner. Just click on **Pay Claim** next to the claim you want to pay.

Your spending account debit card

You (and your spouse, if applicable) will receive a debit card in the mail soon. You can manage your cards and request additional cards for your dependents by clicking on **your name** on the top right part of the screen and then selecting **Debit Card(s)**.

You may be able to request cards for dependents not on your medical plan by clicking **Adding a Family Member** in your **Profile**.

A few things to note about your debit card:

- You can't withdraw cash from an ATM with this card.
- You may be asked to submit a receipt when you use your debit card.
- You have 90 days to resolve any balance due on your card, or the transaction will be reported to the IRS as taxable income.

Did you know?

You can view your claim status and balances from anywhere with the app.

Health benefits or health benefit administration may be provided by or through Highmark Blue Cross Blue Shield, Highmark Blue Shield, Highmark Choice Company, First Priority Health or First Priority Life, all of which are independent licensees of the Blue Cross Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。

