



Your Spending Account User Guide

Let's get started.

Manage your account anywhere with My Highmark.

Get easy access to your account

Download the **My Highmark** app from your phone's app store or visit **MyHighmark.com**. First time users should have their member ID card handy and click **Register**. From there, we'll walk you through how to get started. Returning users can log in using an existing online username and password.

Click **Benefits** and then select your **Spending Account** under **Coverage**. Click **View my account details** to access your spending account dashboard.



Because Life.™

Real-Time Alerts

Stay on top of your spending accounts with real-time notifications on your account. From your spending account dashboard, select **your name** in the top right and 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, click **Benefits** and then select your **Spending Account** under **Coverage**. Click **View my account details** to access your spending account dashboard.

To pay a provider for a deductible or other expense, click **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 on **your name** on the top right and **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 an explanation of benefits (EOB) or receipt when you use your debit card. The EOB issued by your health plan is preferred, however an itemized bill from your provider or a pharmacy receipt can be submitted.
- 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 **My Highmark**. Scan QR code to register and download.

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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).

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请拨打您的身份证背面的号码（TTY：711）。