

MERITAIN® HEALTH

An Aetna Company

Meritain Health® Member Website User Guide

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Introduction

Meritain Health offers members a user-friendly web experience, including accessing account information and other functions in a secure environment. The following guide will help you navigate your Meritain Health website and all its features.

Please note: *The information contained within does not contain actual member information but rather encrypted data. Some features represented in this document may not be available to all members. Features and services are based on the member's specific health plan.*

Member Website Flow

Member Website

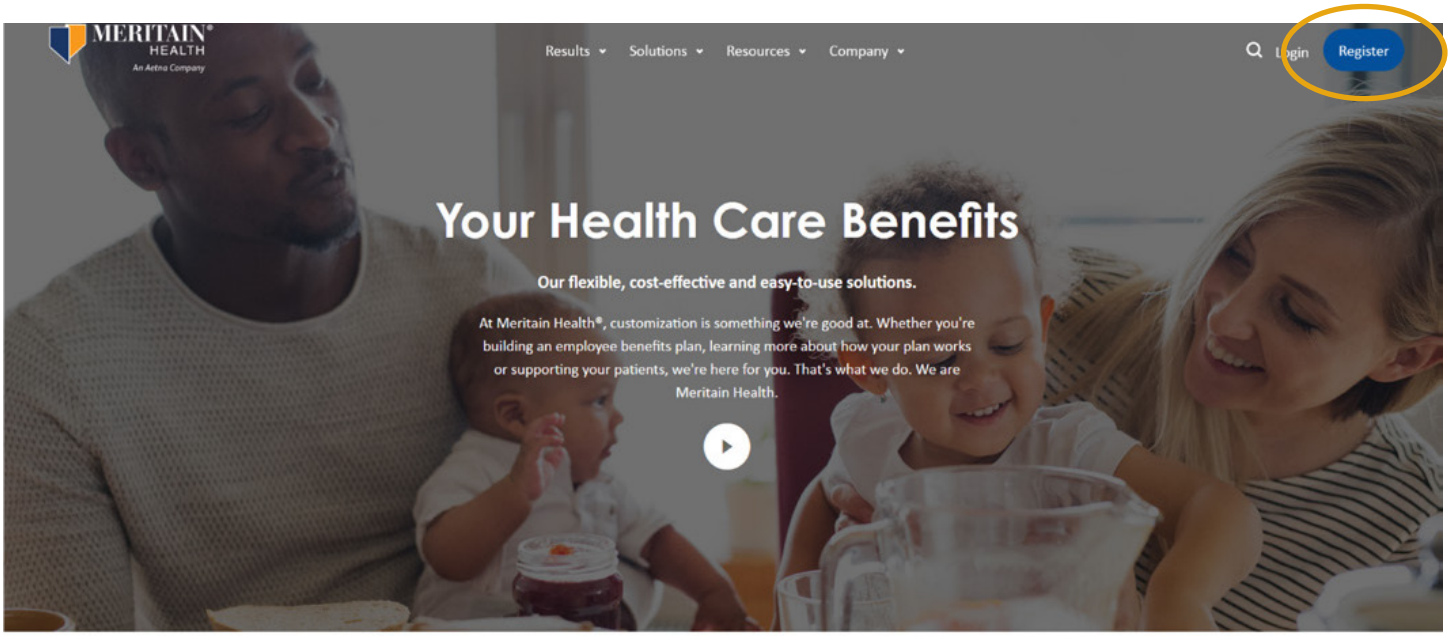
Plan	Benefits and Coverage	Claims	Tools and Resources	Find Care	Submit a Claim	Account Settings
Summary of out-of-pocket expenses	ID card		Forms and other documents			Update Account Information
HRA	Letter of Coverage		Health tools			Update Communication Preferences
Prescription plan	Coordinations of Benefits		Education			Update HIPPA Authorization Settings
Plan documents			Direct deposit forms			
Coverage overview			Discounts			

Registering and Logging In

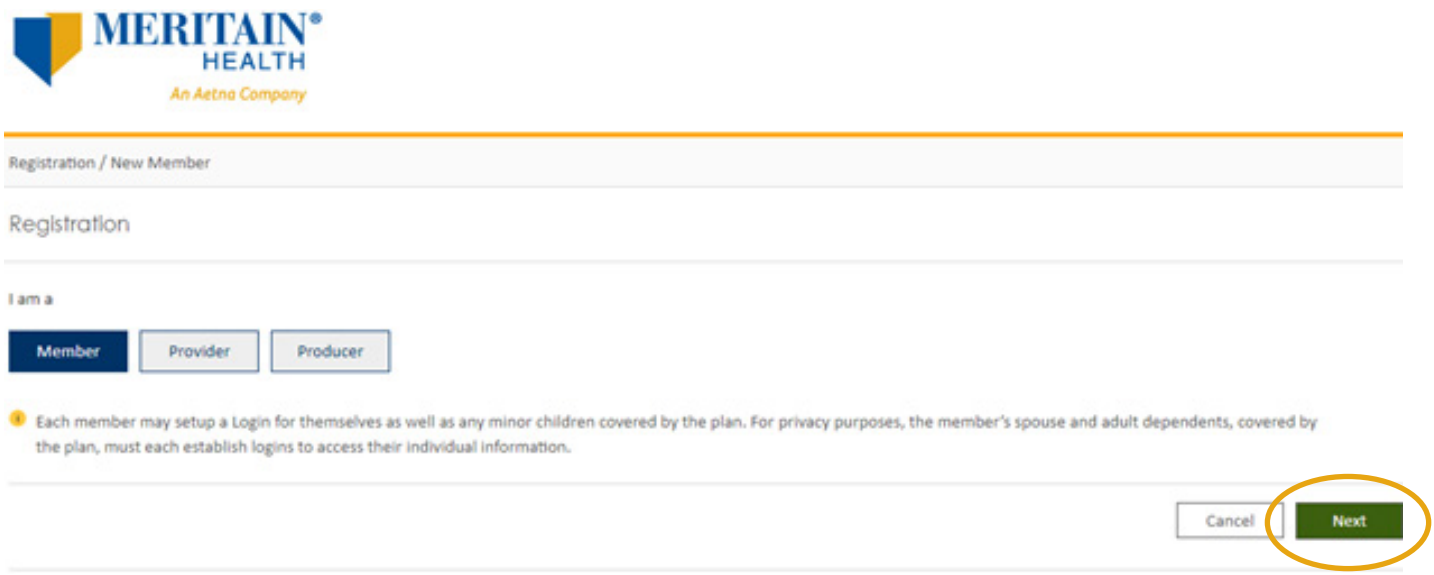
Registering

Your Meritain Health member website has everything you need to manage your health care benefits. If you've ever wondered how much you can do when you visit your website, now is your chance to learn more!

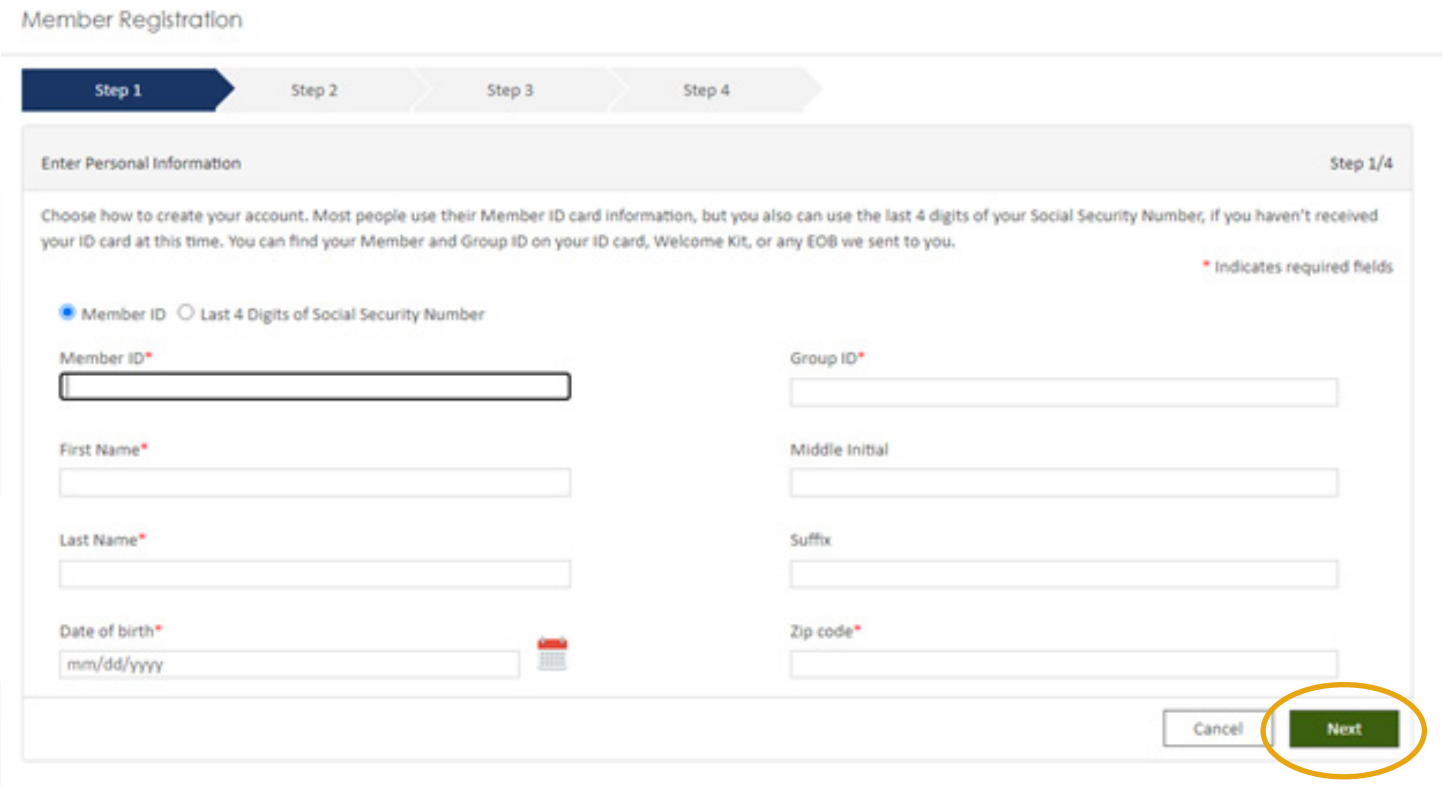
Go to the Meritain Health website at **www.meritain.com** and click *Register* in the upper right-hand corner of the Login page.



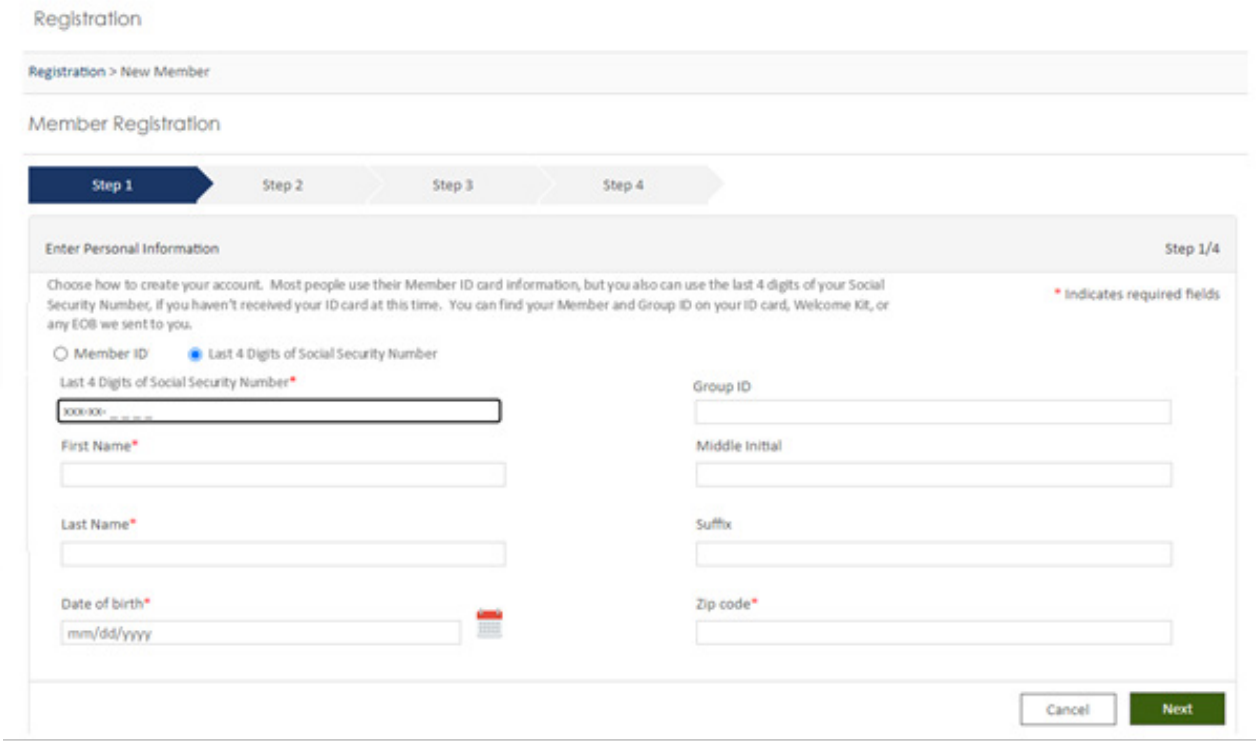
On the registration page, click the *Member* button and then click *Next*.



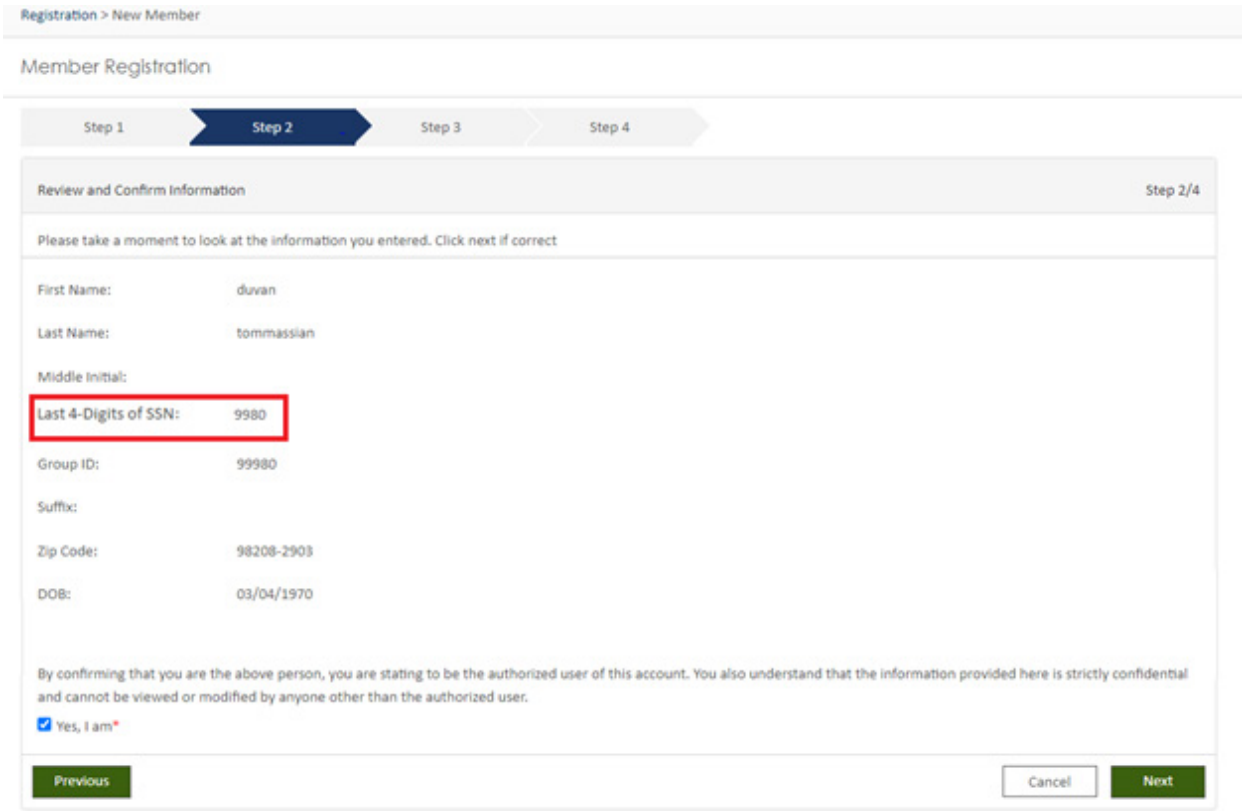
You have two ways to register your account on the Meritain Health website. On the member registration page, you can choose to register with the Member ID and Group ID found on your ID card.



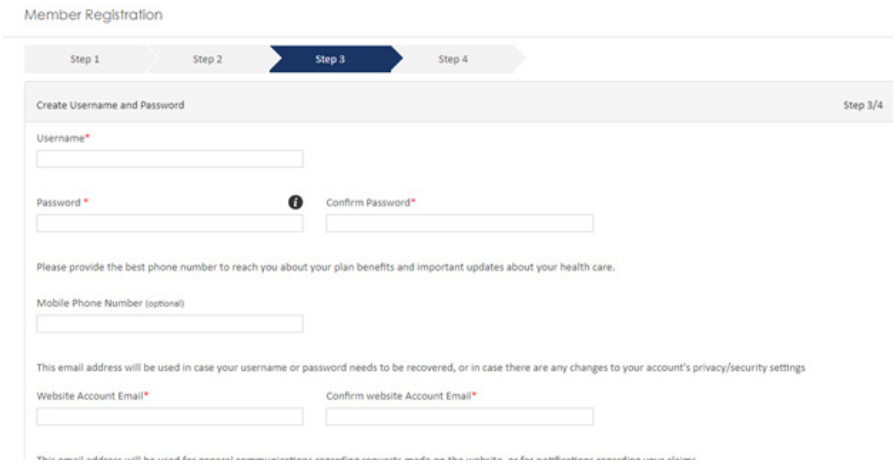
Or you can simplify the registration process by using the last four digits of your Social Security number. Then, simply complete all the required (*) fields on the screen.



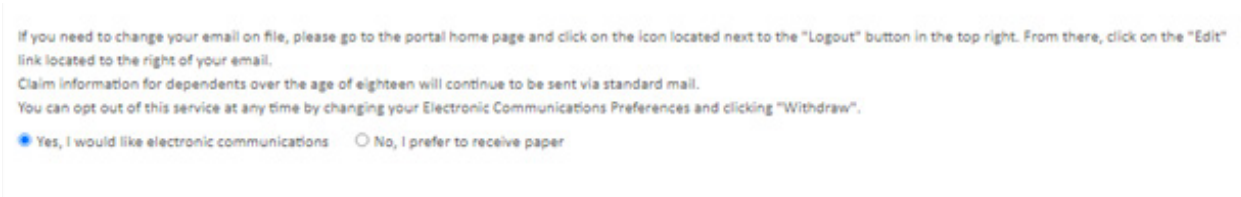
Next, review the information you provided, completes the attestation, and click *Next*.



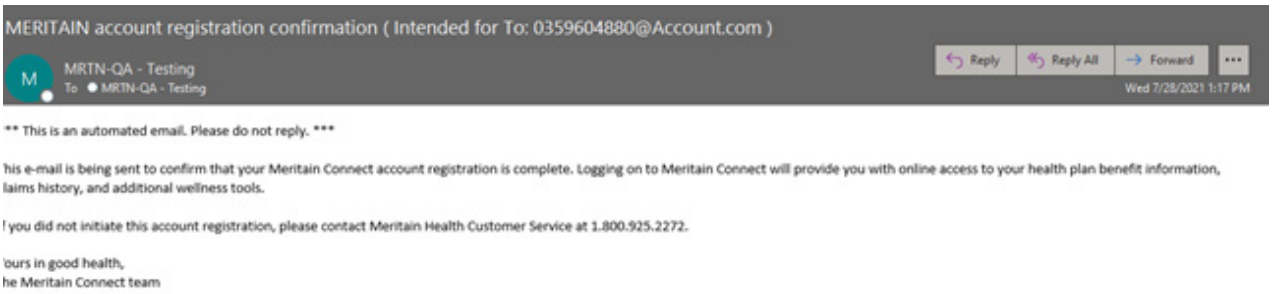
You'll then need to create a username and password. You will need to add your mobile phone and your email address before registration is complete. You will also need to enter an email address to be used in the event you need to recover a password or change a security question. You'll have option to enter a separate email address for electronic communication, or you can simply use the same email you previously entered.



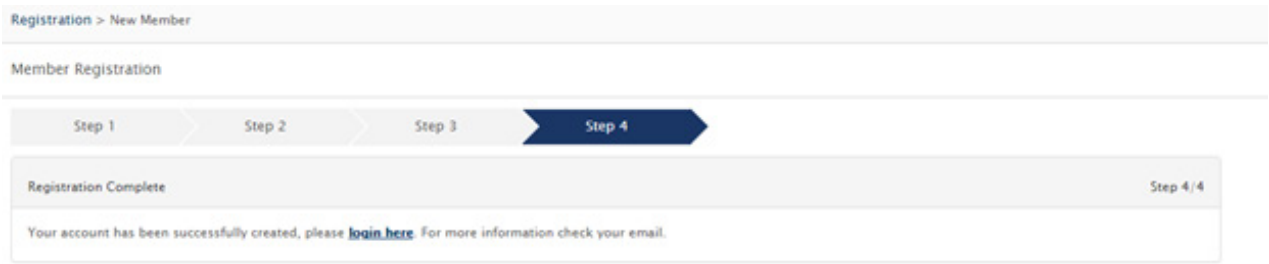
Then, select the option to receive electronic communications or to continue to receive paper. Agree to the terms and conditions and click *Next*.



Your registration is now complete. An email notification will be sent to the member website account email address.



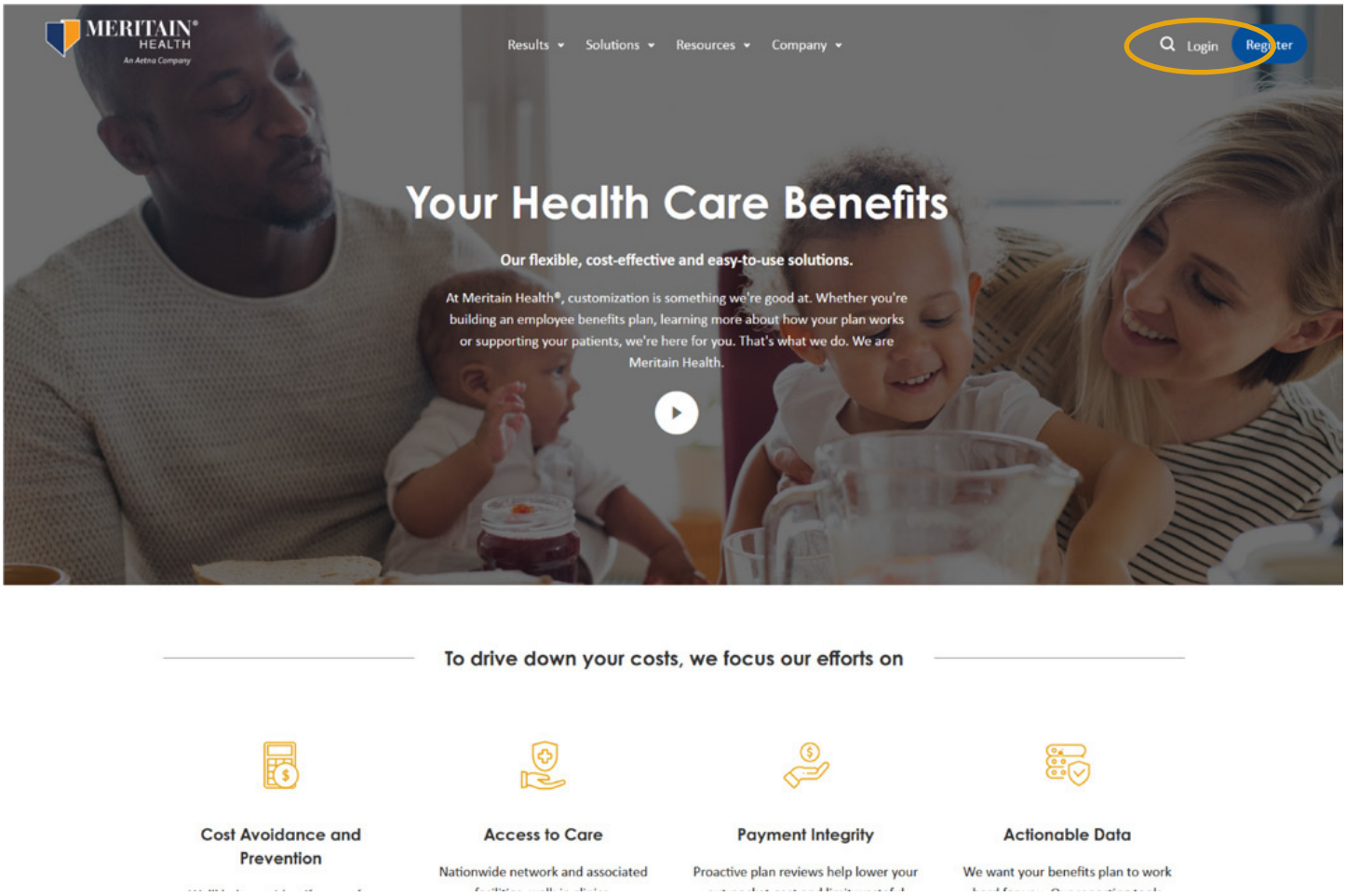
You're all set and ready to log in to your Meritain Health member website!



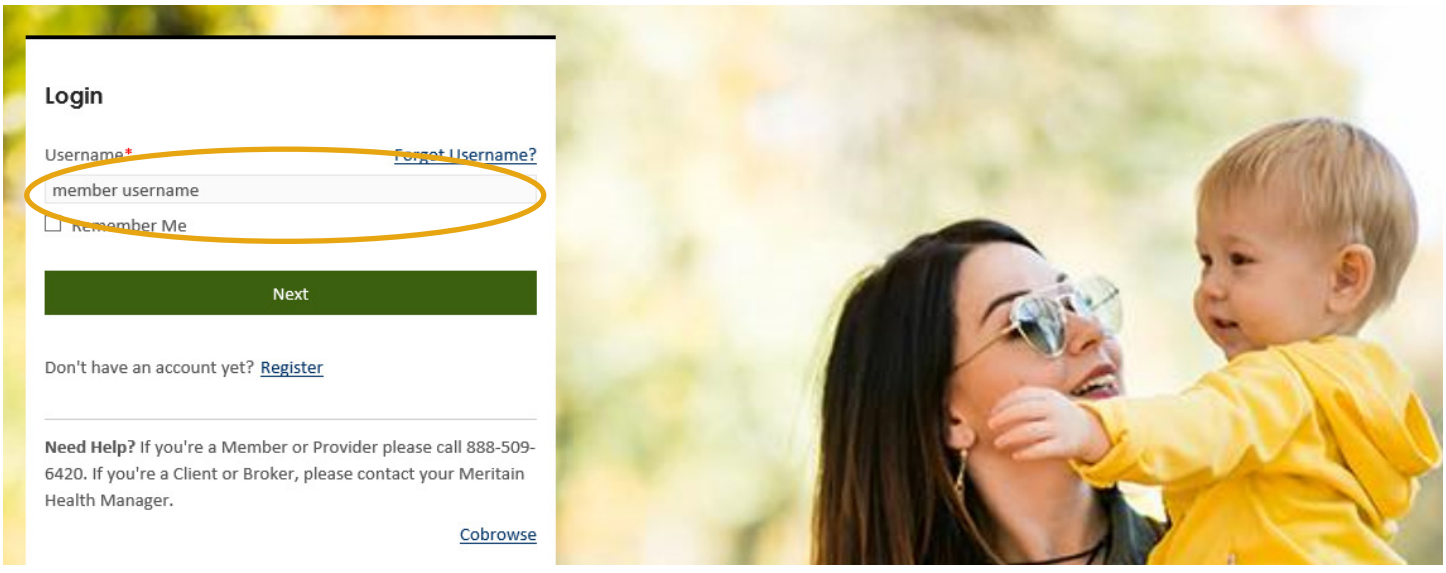
Logging In

To log in, you'll need to click the *Login* button in the upper right-hand corner of **meritain.com**.

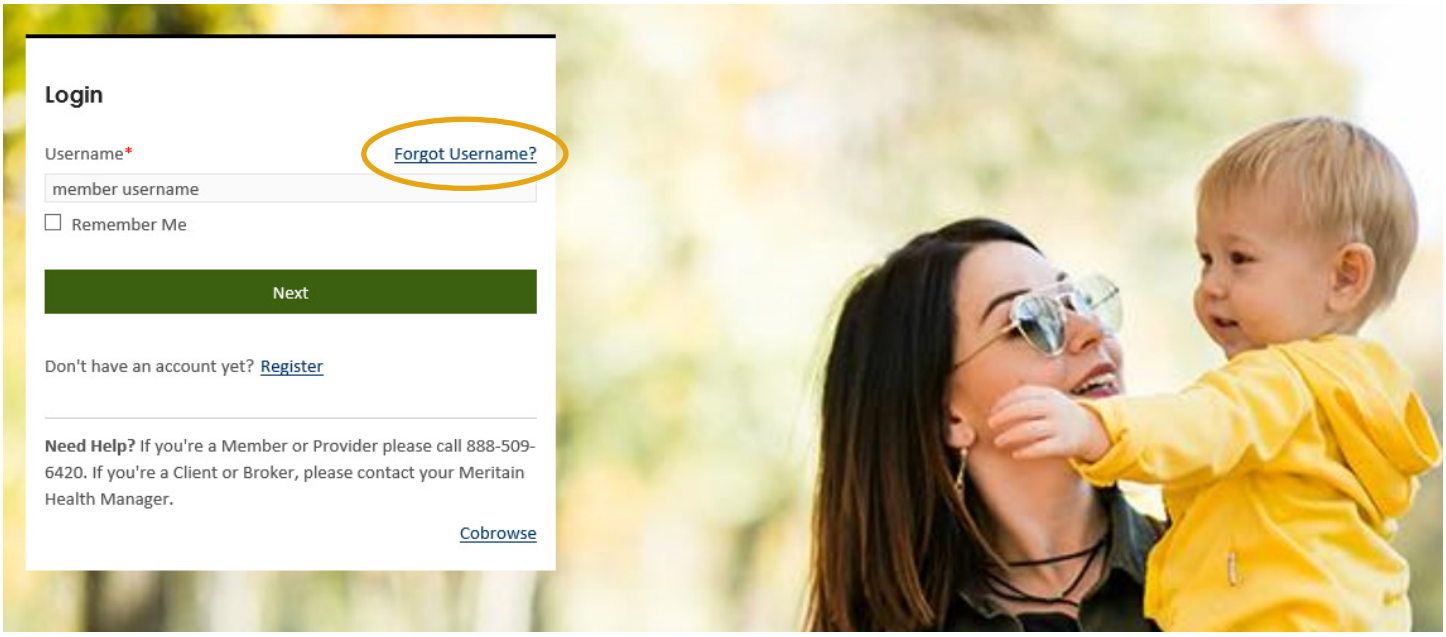
You can also find the Login page on **account.meritain.com**.



Then, enter your username, click the *Next* button, enter your password and click *Sign in*.



If you forget your username or password (or both!) that's okay. Simply click the *Forgot Username* link on the *Login* home page and follow the prompts.

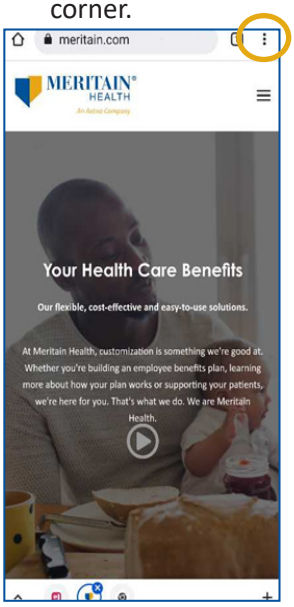


Adding the Meritain Health Application to Your Mobile Device

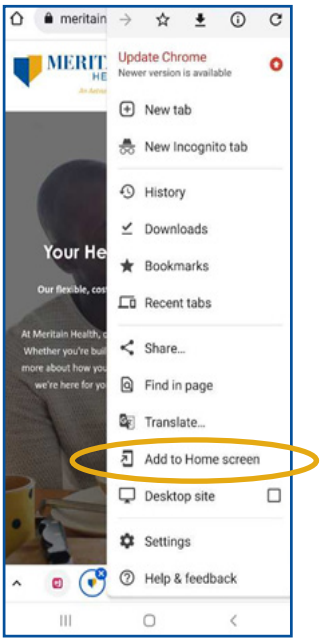
Do you have the Meritain Health app yet? You can reach our member website in just one click. With the app, you can access everything available on our website with real time updates on any device. You can easily access all services related to your benefits with a single sign on. The Meritain Health app makes it easy to track your benefits and get the care you need on the go. Why not get started today? It's quick and easy to download.

Android

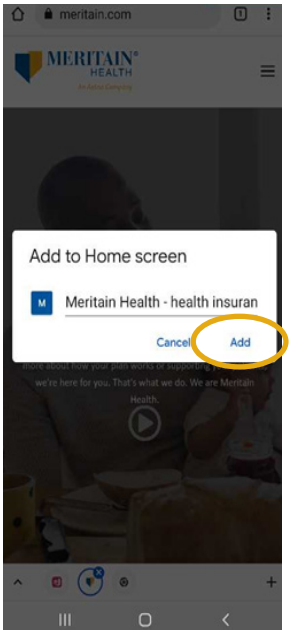
1. If you have an Android device, log in to your member website through **www.meritain.com**. Once on the home page, click on the widget on the top right-hand corner.



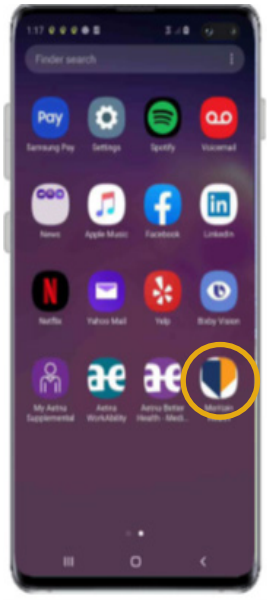
2. Select *Add to Home Screen* at the bottom of the page.



3. Click *Add* to home page or *Cancel* to opt-out.



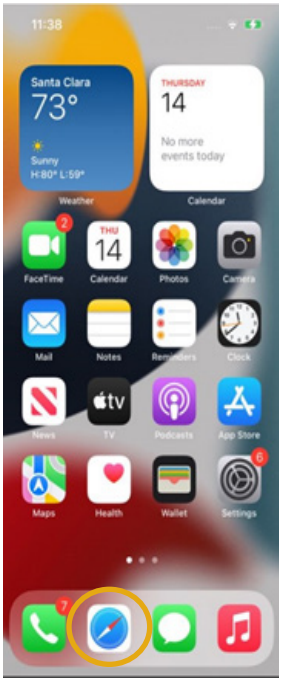
4. Your Meritain Health app logo will then be installed and added to your home screen.



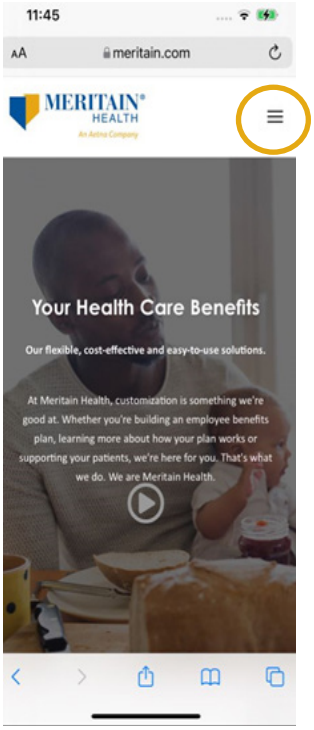
5. Now, launch the app from your home screen and log in.

iPhones

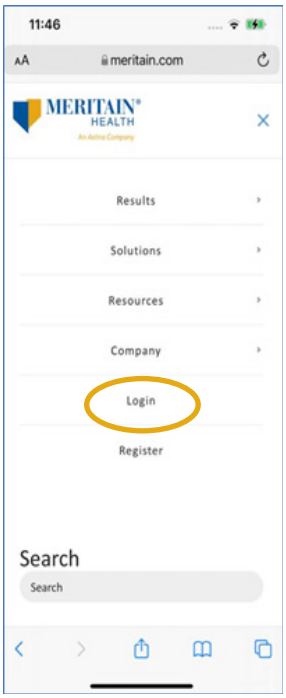
1. If you have an Apple device, first open your Safari web browser.



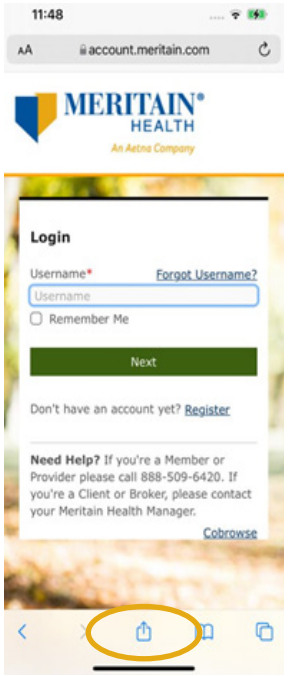
2. Go to the Meritain Health website at **www.meritain.com**. Click the drop-down menu in the top right-hand corner.



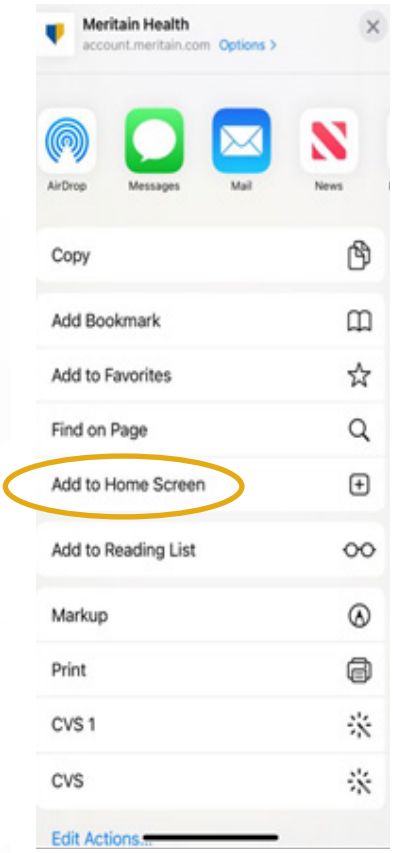
3. Choose *Login* from the menu selections.



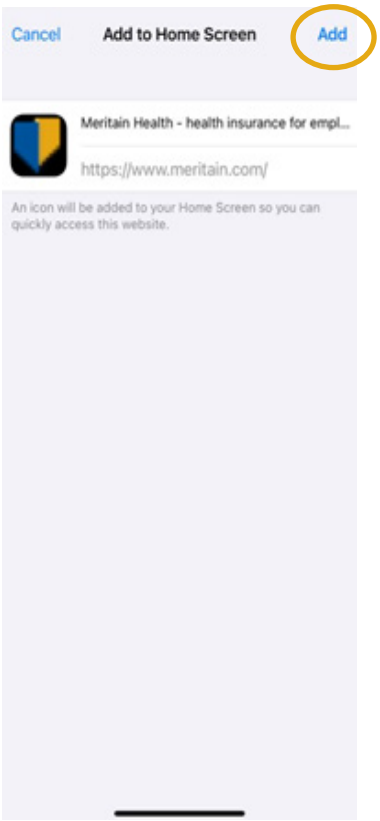
4. Next, tap the share icon located at the bottom center of your screen.



5. Scroll through the options listed and select *Add to Home Screen*.



6. Then, just click *Add* in the top right-hand corner to add the Meritain Health mobile app.

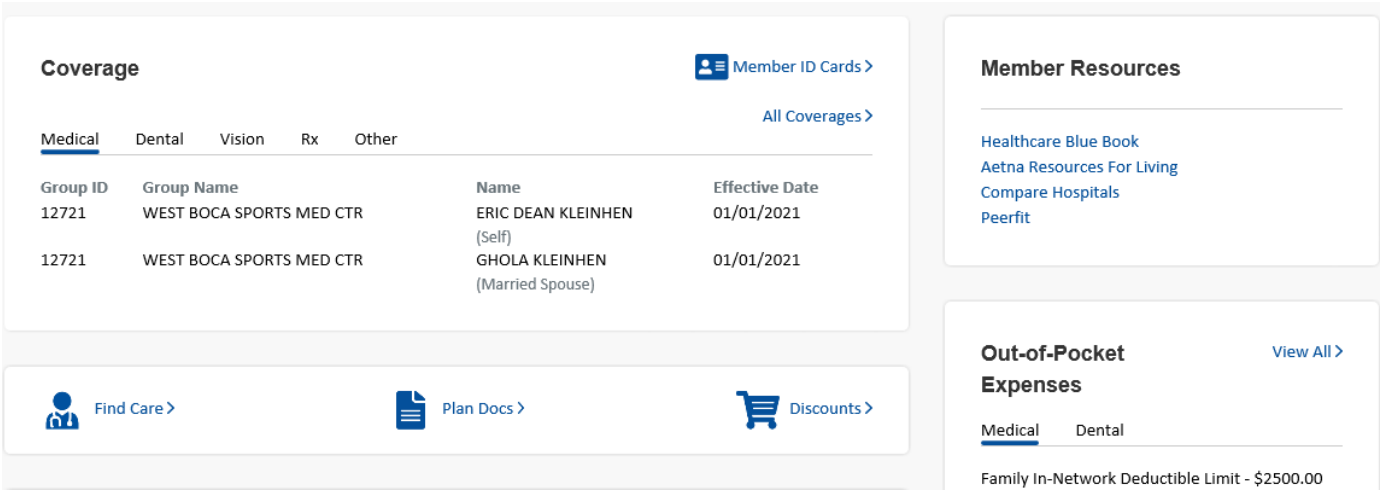


Your Member Website Dashboard

You can find valuable information about your health care plan on your home page. It's the first thing you'll see when you log in to your account. From your dashboard, you'll get a complete picture of your benefits plan information. You can also start from your dashboard and navigate to anywhere on your member website.

You'll see infographics that can help you:

- View coverage for you and your dependents.
- Print or request ID cards.
- Update your other insurance information.
- Track your out-of-pocket expenses and progress toward your deductible.
- Track your claims status and amounts you may owe.
- View visit-specific limits for certain services you and your dependents have used for the year so far.
- Download important forms and documents.
- Link to your member resources, provider search and discount information.



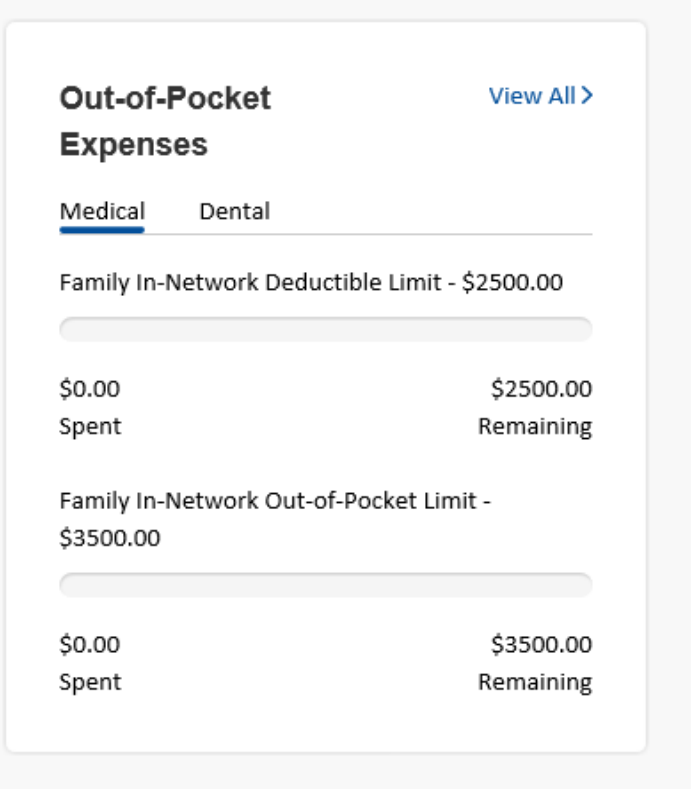
From the top toolbar of your dashboard, you can also link to information about your plan, benefits coverage, covered dependents, claims, and much more. Your dashboard is a one-stop-shop for all the valuable information you need to manage your health care benefits!

How to View Your Out-Of-Pocket Expenses

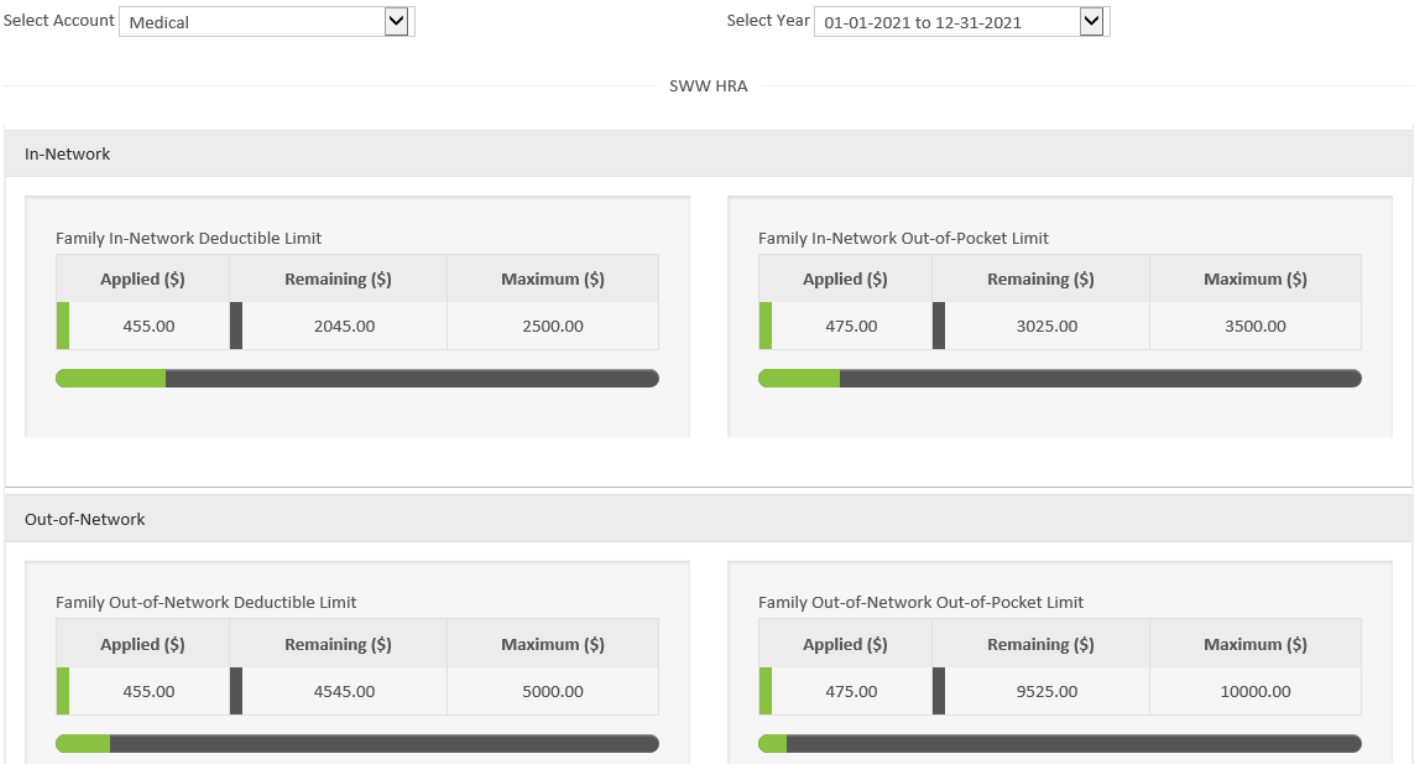
Your out-of-pocket expenses are the amounts you owe until you meet your deductible and your plan coverage begins.

Your Meritain Health member website gives you a quick view of your out-of-pocket expenses to help you plan for health care spending. Right from your dashboard, you can see how much you've spent so far for the plan year, and how close you are to meeting your deductible.

You can also find your out-of-pocket expenses from the home page. Simply click on the *View All* text in the *Out-of-Pocket Expenses* tile. If you have a family plan, you can view out-of-pocket spending for each dependent on your plan, as well as out-of-pocket spending for your entire family. If you have a single plan, you'll see only your own out-of-pocket expenses.

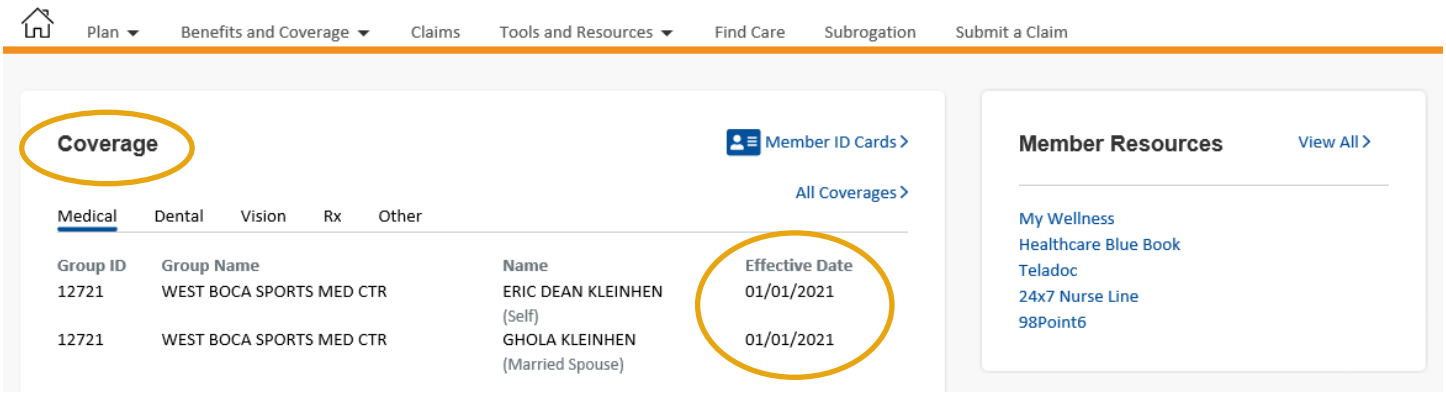


The out-of-pocket infographics show you how much has been applied to your out-of-pocket expenses, how much of your deductible is remains and how much you've spent towards your out-of-pocket maximum. It's a quick, easy way to track your benefits spending.

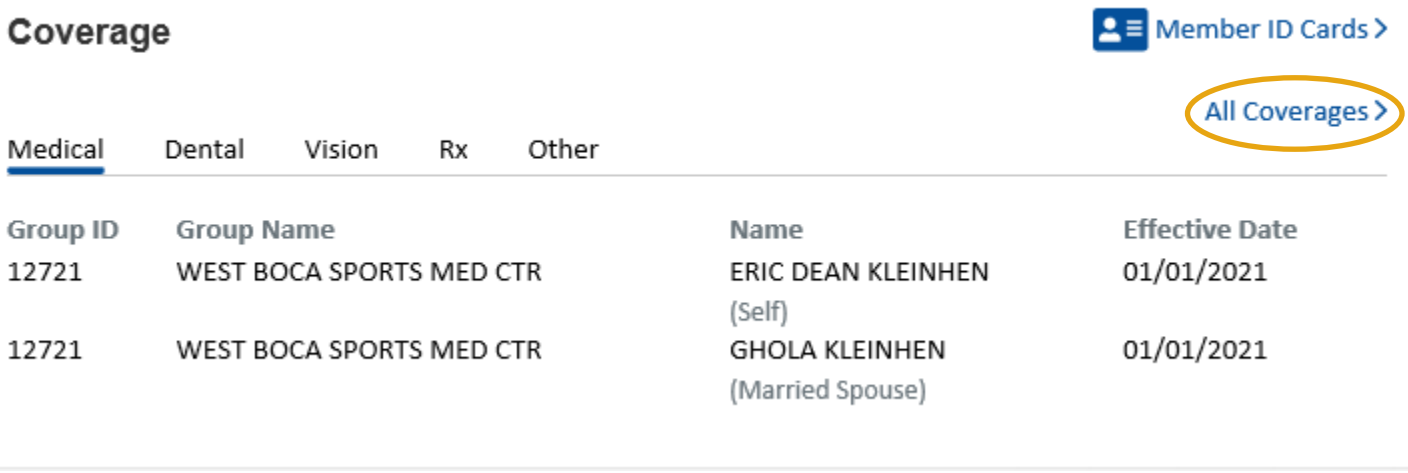


Review of Plan Information

You can get information about your health care benefits from your member website homepage. You can see who is covered on your plan and their effective date of coverage.



For any additional information about your benefits, just click on the *All Coverages* arrow in the Coverage tile.

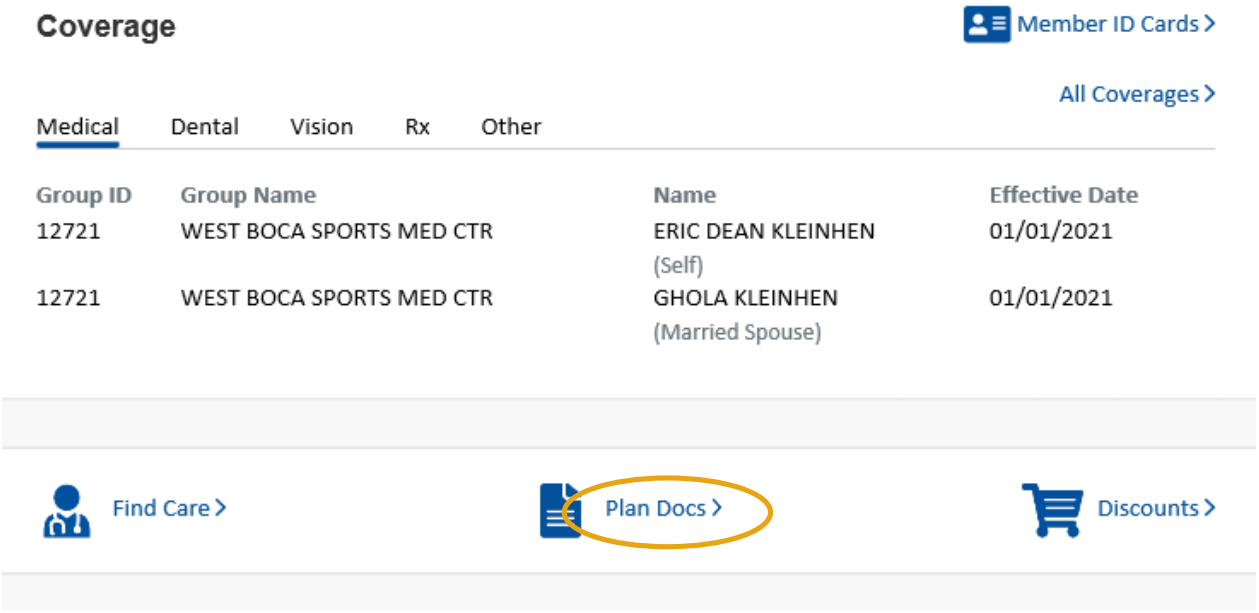


You'll be able to find the following:

- Who's covered under your plan
- What coverage each of your dependents currently has, such as medical, dental or vision
- The effective dates of coverage
- Historical coverage information, to help you track your past coverage

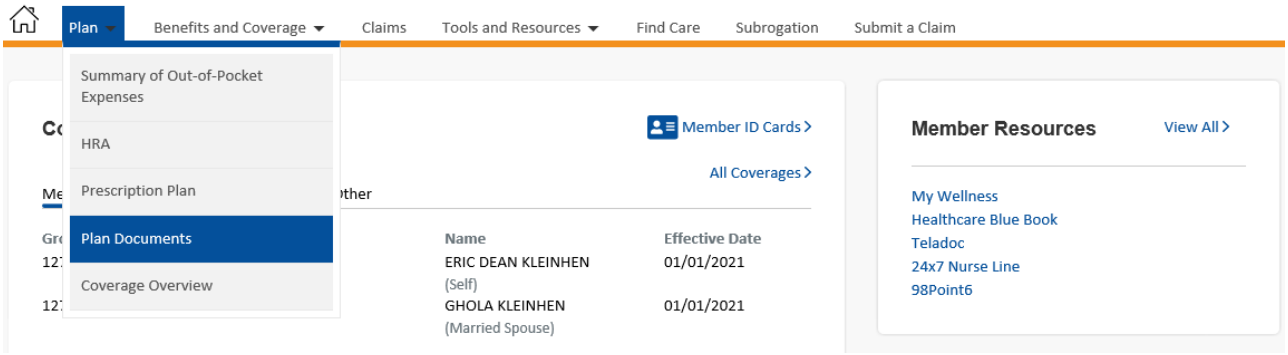
Review and Access Plan Documents

You can get information about your health care benefits from your member website homepage. You can see who is covered on your plan and their effective date of coverage.



Or, from the *Plan* drop-down, click on the *Plan Documents* link.

You'll arrive at your *Plan Documents* page. You can download documents associated with all aspects of your coverage, including medical, dental and vision. Just click on the document link in the *Plan Documents* column.



Your member website makes it fast and easy to look up health care coverage information when you have questions.

Group ID	Division ID	Member Name	Member Type	Plan Name	Document Status	Start Date	End Date	Product	Plan Documents
12721	12721.C03	ERIC DEAN KLEINHEN	Subscriber	SWW HRA	Current	01/01/2021		Medical	12721-0112-SW
12721	12721.C03	ERIC DEAN KLEINHEN	Subscriber	No Info Available	Current	01/01/2021		Dental	12721-0112-SW
12721	12721.C03	ERIC DEAN KLEINHEN	Subscriber	SWW HRA	Current	01/01/2021		Vision	12721-0112-SW
12721	12721.C03	ERIC DEAN KLEINHEN	Subscriber	No Info Available	Current	01/01/2021		Short-term disability	12721-0112-SW

How to View Your Claims

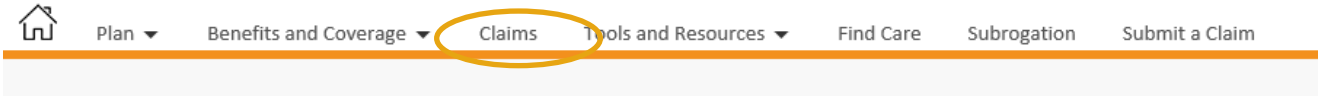
Keeping track of your health care claims is a smart way to track your health care spending. Plus, if you owe any member responsibility, you'll need to be aware.

You can view a list of claims for you and your dependents from your Meritain Health member website homepage. You can learn more about each claim by clicking the arrow next to the claim.

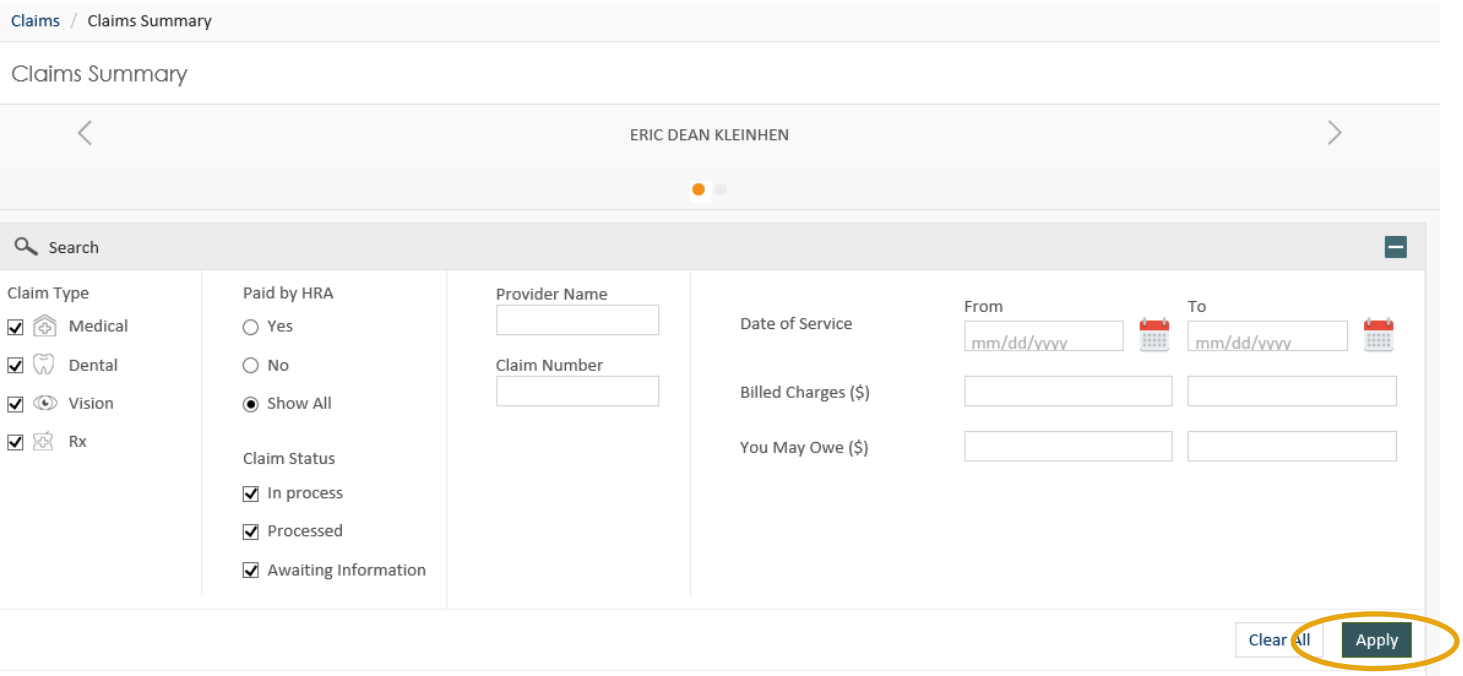
By clicking *View All Claims* in the *Claims* box, you can link to a full listing on your *Claims Summary* page.



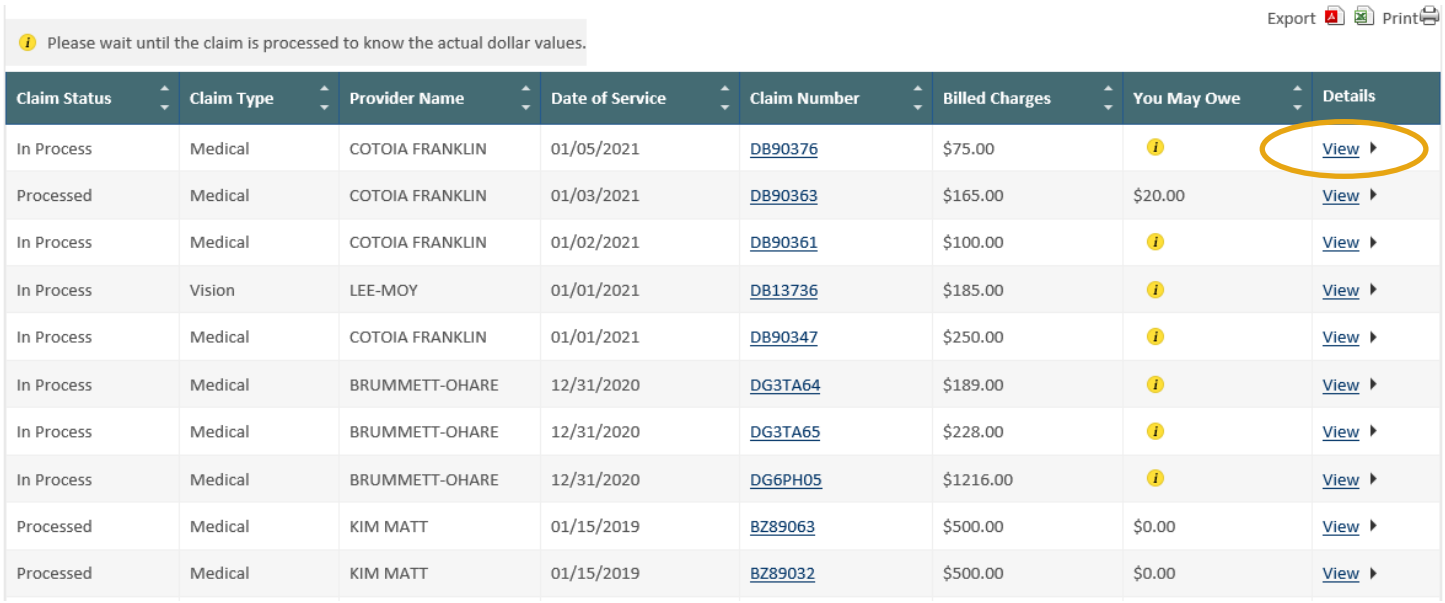
You can also reach the *Claims Summary* page when you click on *Claims* on the top tool bar of your dashboard.



On your *Claims Summary* page, you can enter identifying information to search for specific claims. Simply enter the information in the appropriate boxes. You can search for claims based on claim type, claim status, provider name, claim number or dates of service. Then click the *Apply* button.



To review a particular claim, click on the claim number or *View* arrow.

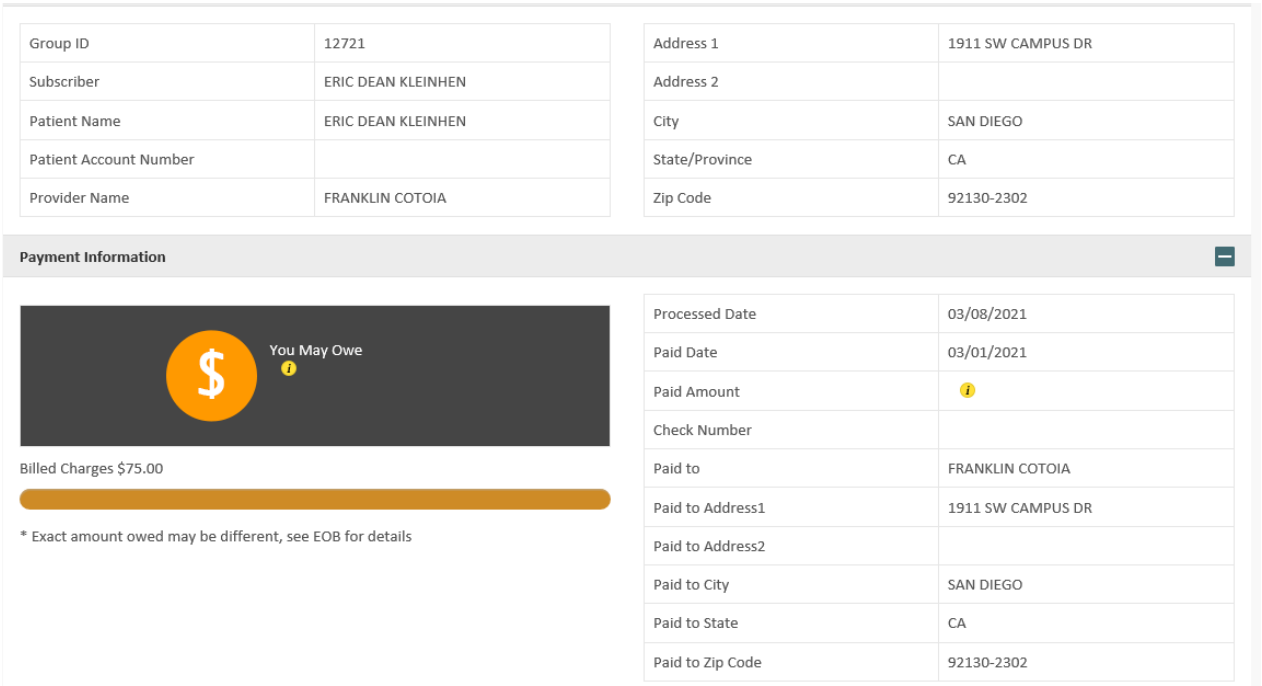


Please wait until the claim is processed to know the actual dollar values.

Export Print

Claim Status	Claim Type	Provider Name	Date of Service	Claim Number	Billed Charges	You May Owe	Details
In Process	Medical	COTOIA FRANKLIN	01/05/2021	DB90376	$75.00		View
Processed	Medical	COTOIA FRANKLIN	01/03/2021	DB90363	$165.00	$20.00	View
In Process	Medical	COTOIA FRANKLIN	01/02/2021	DB90361	$100.00		View
In Process	Vision	LEE-MOY	01/01/2021	DB13736	$185.00		View
In Process	Medical	COTOIA FRANKLIN	01/01/2021	DB90347	$250.00		View
In Process	Medical	BRUMMETT-OHARE	12/31/2020	DG3TA64	$189.00		View
In Process	Medical	BRUMMETT-OHARE	12/31/2020	DG3TA65	$228.00		View
In Process	Medical	BRUMMETT-OHARE	12/31/2020	DG6PH05	$1216.00		View
Processed	Medical	KIM MATT	01/15/2019	BZ89063	$500.00	$0.00	View
Processed	Medical	KIM MATT	01/15/2019	BZ89032	$500.00	$0.00	View

A claims detail page will open with more information. It's that simple!



Group ID	12721
Subscriber	ERIC DEAN KLEINHEN
Patient Name	ERIC DEAN KLEINHEN
Patient Account Number	
Provider Name	FRANKLIN COTOIA

Address 1	1911 SW CAMPUS DR
Address 2	
City	SAN DIEGO
State/Province	CA
Zip Code	92130-2302

Payment Information

You May Owe

Billed Charges $75.00

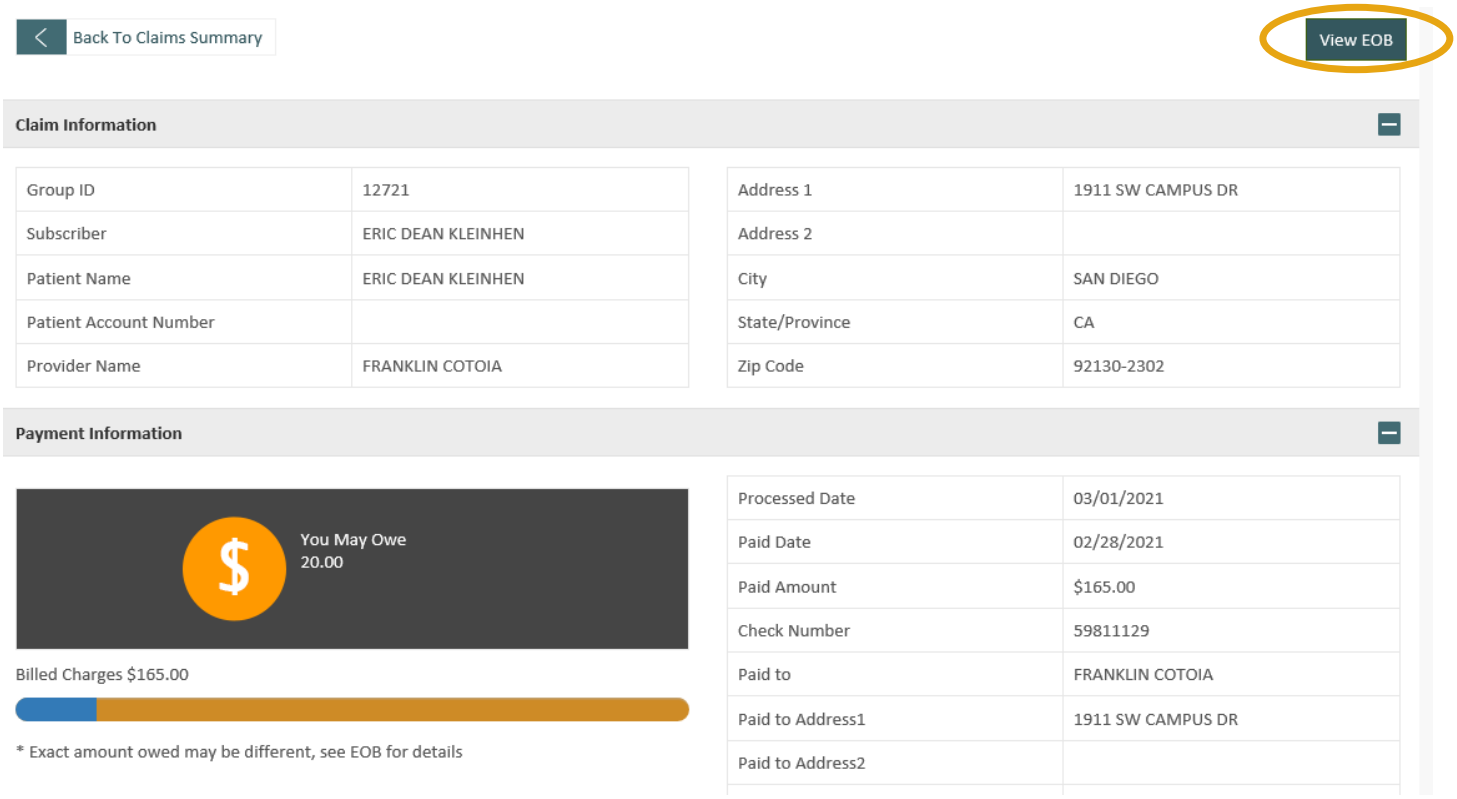
* Exact amount owed may be different, see EOB for details

Processed Date	03/08/2021
Paid Date	03/01/2021
Paid Amount	
Check Number	
Paid to	FRANKLIN COTOIA
Paid to Address1	1911 SW CAMPUS DR
Paid to Address2	
Paid to City	SAN DIEGO
Paid to State	CA
Paid to Zip Code	92130-2302

How to View an Explanation of Benefits (EOB)

Sometimes, you may need more information about how your claim was processed—how your benefits were applied and how much you'll need to pay. You can get this through an Explanation of Benefits statement, or EOB.

To view an EOB, just click the *View EOB* link on each claims detail page.

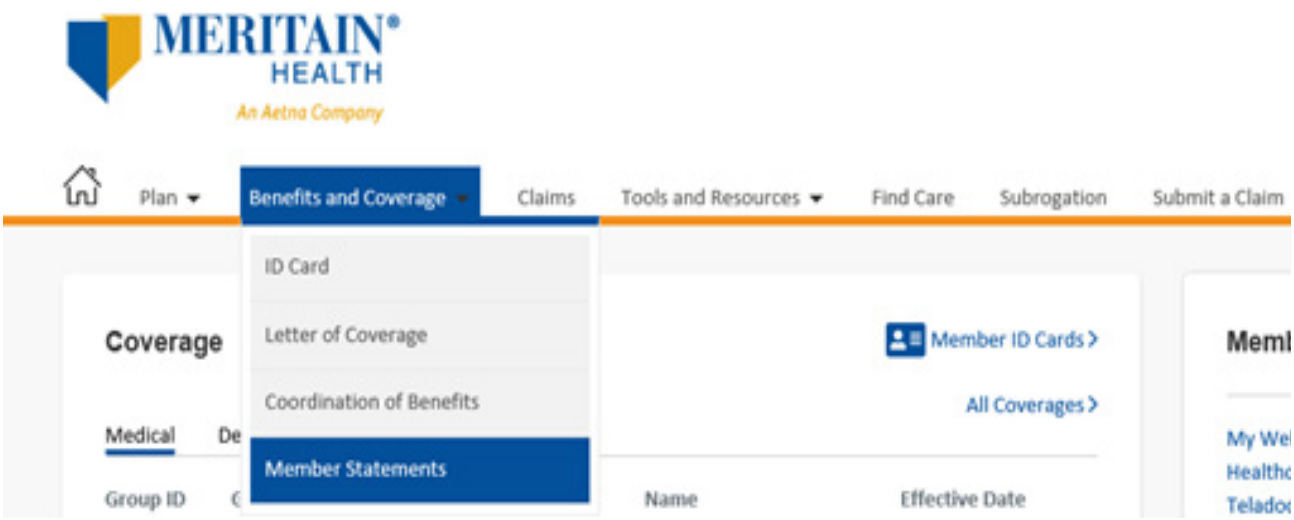


Member Statement

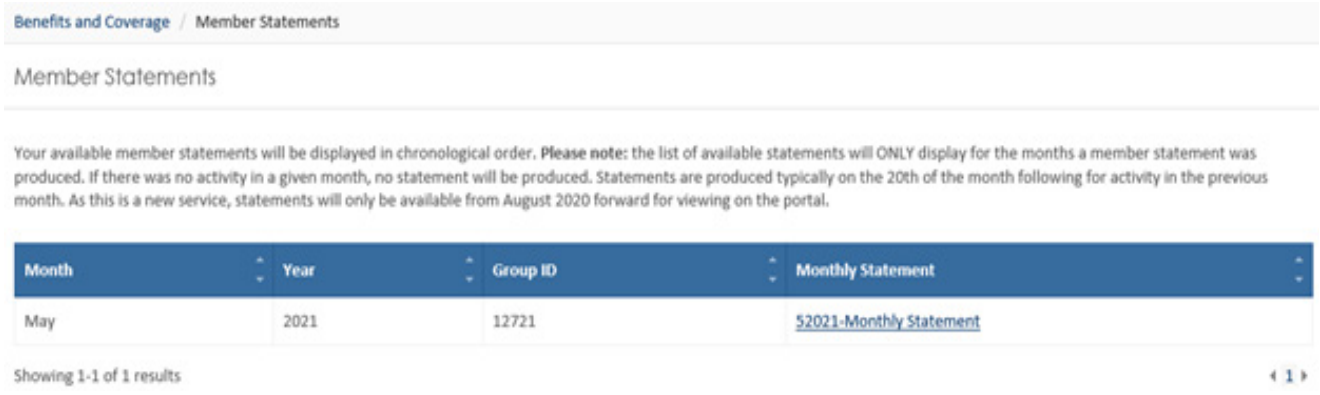
Member Statements are easy-to-understand. The layout is like a bank statement—something that is recognizable and can be reviewed quickly.

Your Member Statements will be mailed the second week of each month. At a glance, you will see all claims processed in the previous month. EOBs are always available online and will continue to be sent only in cases of coverage denials. These EOBs will contain instructions for filing appeals.

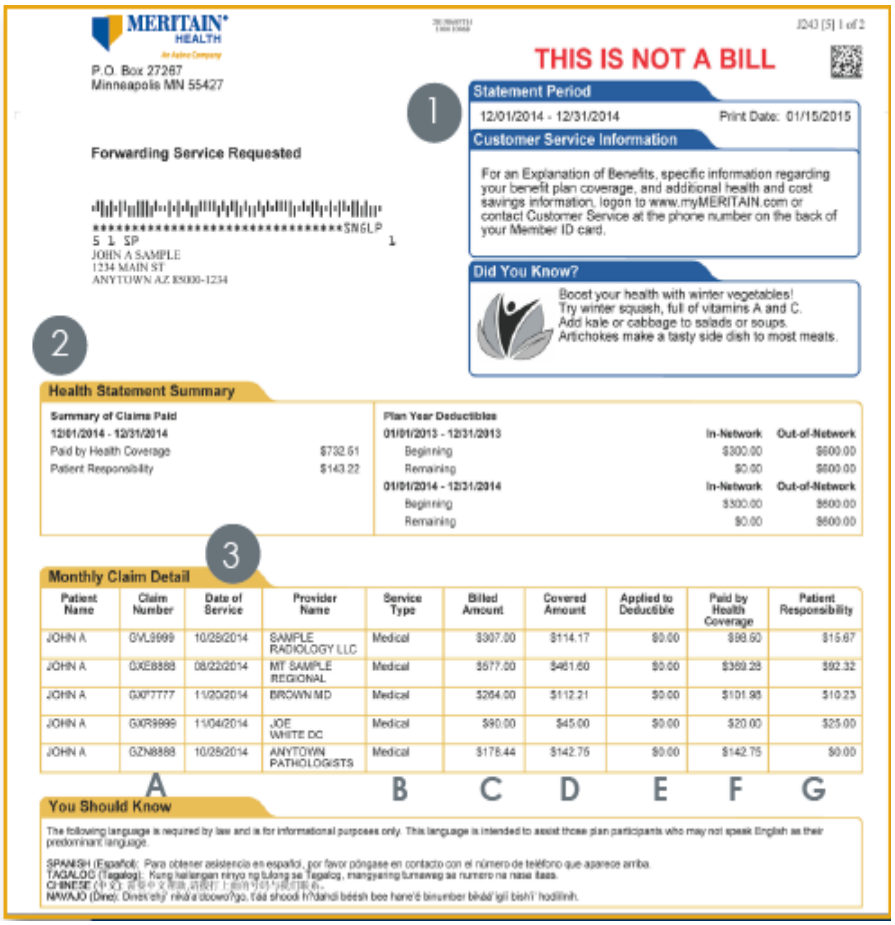
You can access your statements by clicking Benefits and Coverage on the top menu bar of the home page. Then, select the Member Statement option in the drop-down.



Your available member statements will be displayed in chronological order. Click on the *monthly statement* link and your download statement will be available.



Sample statement.



MERITAIN HEALTH
An Aetna Company

P.O. Box 27267
Minneapolis MN 55427

Forwarding Service Requested

**********SNGLP
5 1 SP 1
JOHN A SAMPLE
1234 MAIN ST
ANYTOWN AZ 85000-1234

J243 [5] 1 of 2

THIS IS NOT A BILL

1

Statement Period
12/01/2014 - 12/31/2014 Print Date: 01/15/2015

Customer Service Information
For an Explanation of Benefits, specific information regarding your benefit plan coverage, and additional health and cost savings information, logon to www.myMERITAIN.com or contact Customer Service at the phone number on the back of your Member ID card.

Did You Know?
Boost your health with winter vegetables!
Try winter squash, full of vitamins A and C.
Add kale or cabbage to salads or soups.
Artichokes make a tasty side dish to most meats.

2

Health Statement Summary

Summary of Claims Paid
12/01/2014 - 12/31/2014
Paid by Health Coverage $732.61
Patient Responsibility $143.22

Plan Year Deductibles
01/01/2013 - 12/31/2013 In-Network Out-of-Network
Beginning $300.00 $600.00
Remaining $0.00 $600.00
01/01/2014 - 12/31/2014 In-Network Out-of-Network
Beginning $300.00 $600.00
Remaining $0.00 $600.00

3

Monthly Claim Detail

Patient Name	Claim Number	Date of Service	Provider Name	Service Type	Billed Amount	Covered Amount	Applied to Deductible	Paid by Health Coverage	Patient Responsibility
JOHN A	GVL9999	10/28/2014	SAMPLE RADIOLOGY LLC	Medical	$307.00	$114.17	$0.00	$99.50	$15.67
JOHN A	GXE8888	08/22/2014	MT SAMPLE REGIONAL	Medical	$577.00	$461.60	$0.00	$369.28	$92.32
JOHN A	GXF7777	11/20/2014	BROWN MD	Medical	$224.00	$112.21	$0.00	$101.98	$10.23
JOHN A	GXR9999	11/04/2014	JOE WHITE DC	Medical	$90.00	$45.00	$0.00	$20.00	$25.00
JOHN A	GZN8888	10/28/2014	ANYTOWN PATHOLOGISTS	Medical	$178.44	$142.75	$0.00	$142.75	$0.00

A B C D E F G

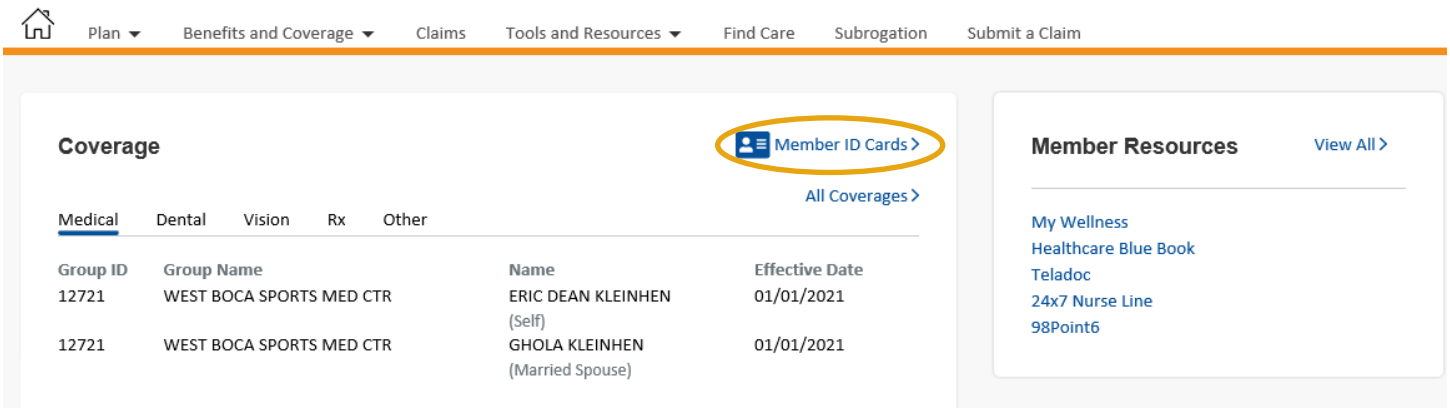
You Should Know
The following language is required by law and is for informational purposes only. This language is intended to assist those plan participants who may not speak English as their predominant language.

SPANISH (Español): Para obtener asistencia en español, por favor póngase en contacto con el número de teléfono que aparece arriba.
TAGALOG (Tagalog): Kung hailangan ninyo ng tulong sa Tagalog, mangyaring tumawag sa numero na nasa ibaba.
CHINESE (中文): 若您希望以中文获得帮助，请拨打下面的电话号码。
NAVAJO (Dine): Dinek'ehji' nihidaa dowo'ígo, táá shoodi hólǫ́ǫdi bééshi bee hane'é binumber bikáá'ígíí bíshí' hodíilnih.

How to View and Print ID cards

If you or a member of your family has lost your ID card, that's okay! You can view your existing ID card, order new or extra cards online, and print temporary cards in the meantime. Here's what you need to know!

You can access your member ID cards right from your homepage. Just click the *Member ID Cards* link in the Coverage box.



Plan Benefits and Coverage Claims Tools and Resources Find Care Subrogation Submit a Claim

Coverage

Member ID Cards >

All Coverages >

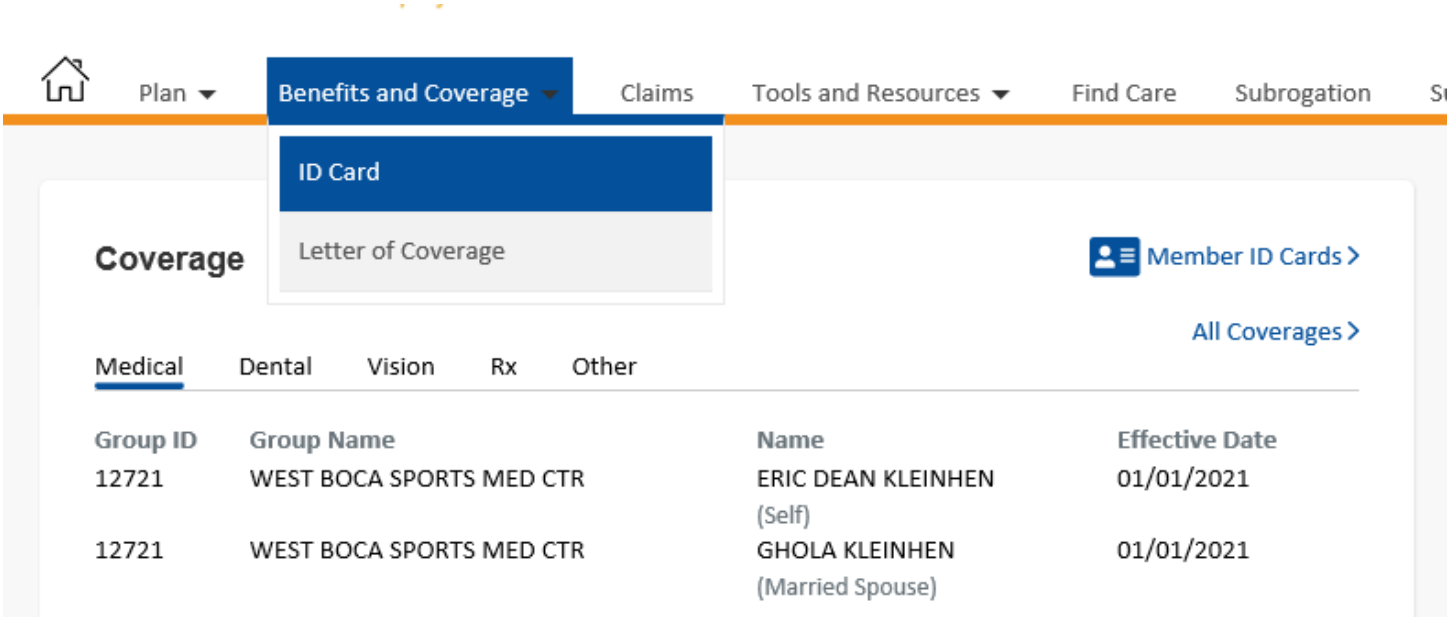
Medical Dental Vision Rx Other

Group ID	Group Name	Name	Effective Date
12721	WEST BOCA SPORTS MED CTR	ERIC DEAN KLEINHEN (Self)	01/01/2021
12721	WEST BOCA SPORTS MED CTR	GHOLA KLEINHEN (Married Spouse)	01/01/2021

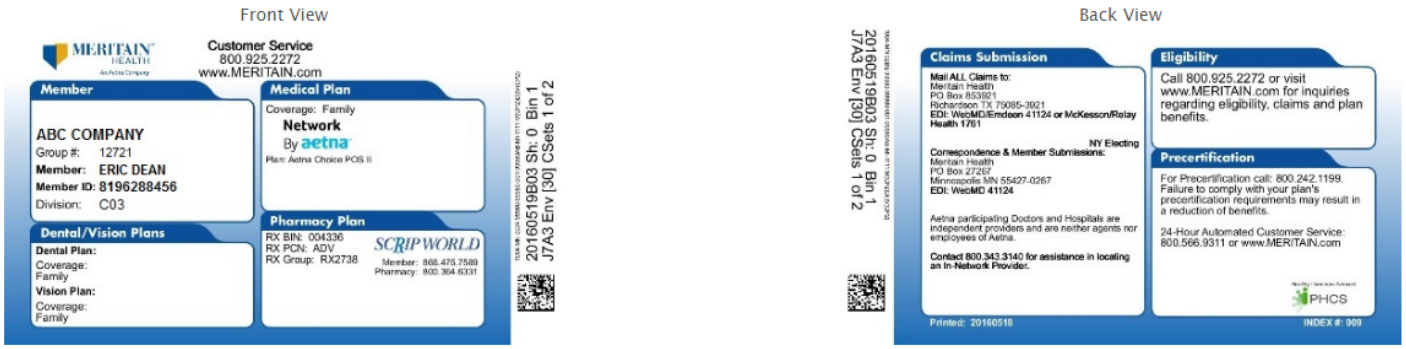
Member Resources View All >

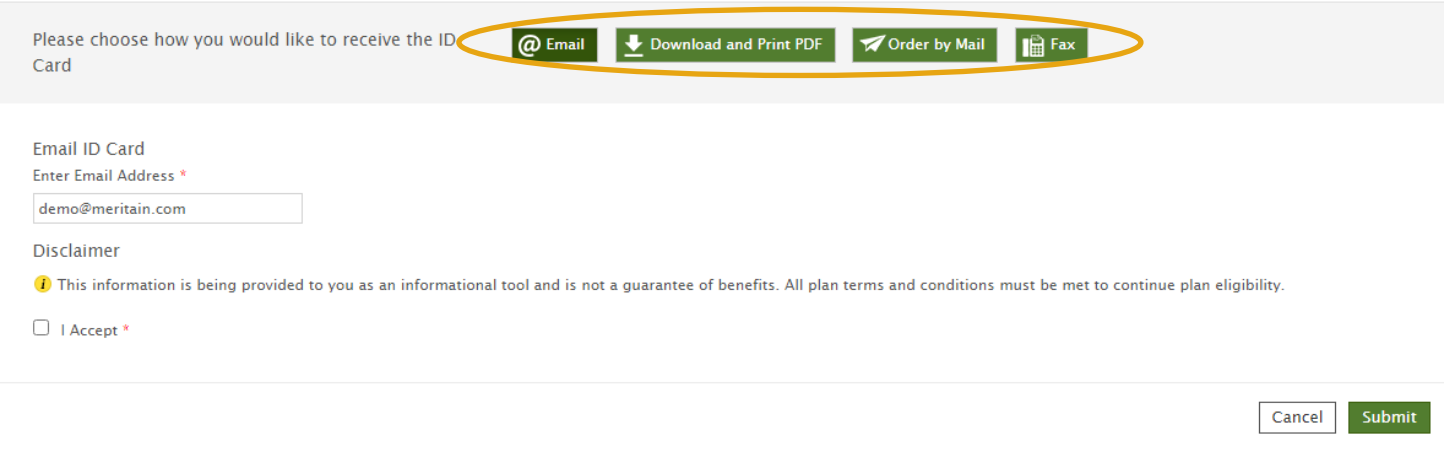
My Wellness
Healthcare Blue Book
Teladoc
24x7 Nurse Line
98Point6

You can also click on the *Benefits and Coverage* drop down and select *ID Card*.



You'll be able to view your card and download a PDF. You can also request to have a copy of your card emailed to you or emailed/faxed to your provider! You can also order new ID cards for delivery to you by mail.



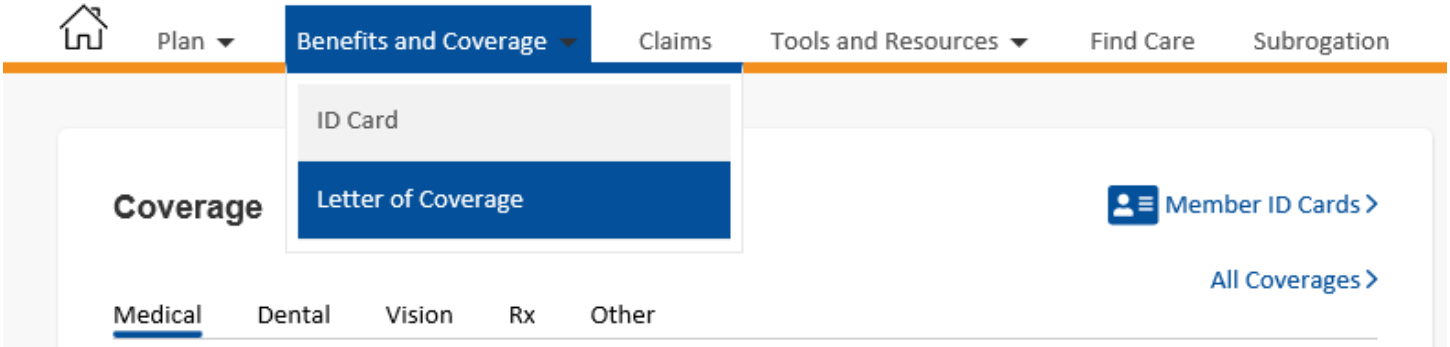


If a dependent over the age of 18 needs a new ID card, they will need to log in to their individual website account and follow these steps.

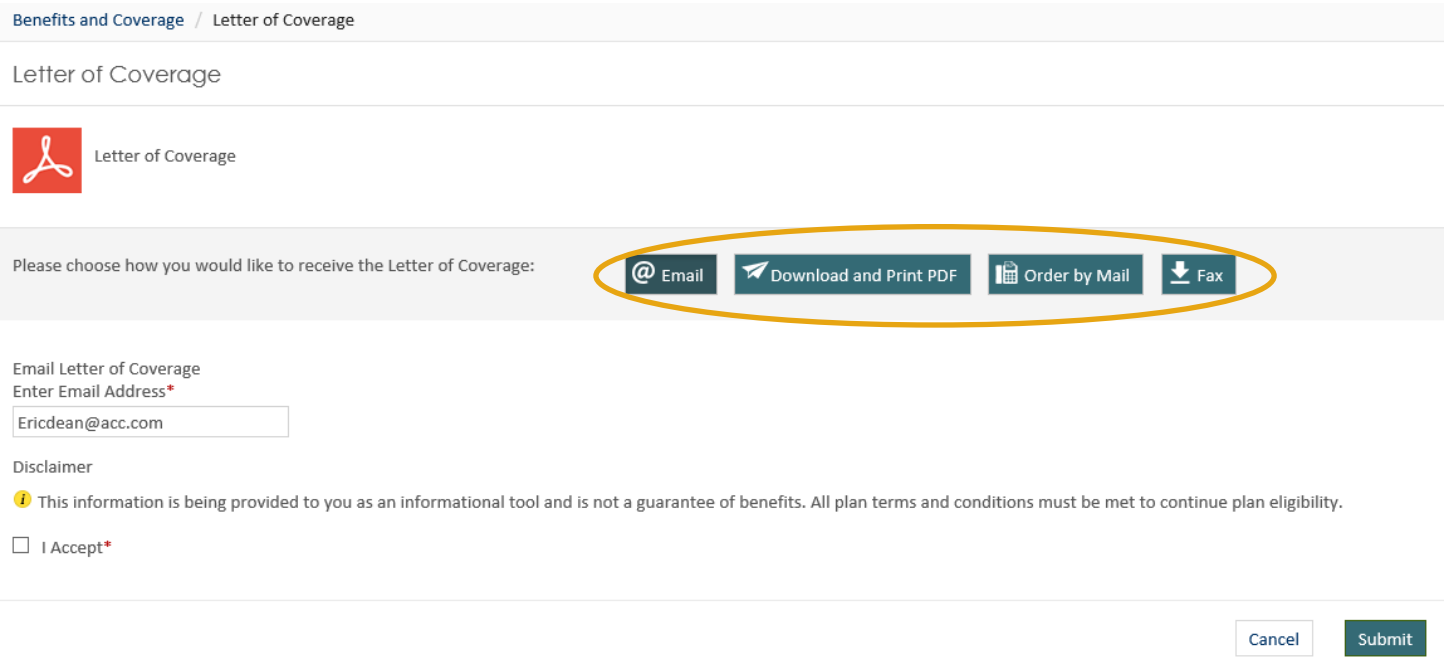
How to Request a Letter of Coverage (LOC)

You may find you need a Letter of Coverage to qualify for COBRA benefits or if your adult dependent is applying for their own insurance. If so, you can request one from your Meritain Health member website.

Simply click on the *Benefits and Coverage* drop-down along the top toolbar and choose *Letter of Coverage*.



You can choose from four ways to receive your letter: by email, fax, or regular mail you can download the file and print it on your own.



Tools and Resources

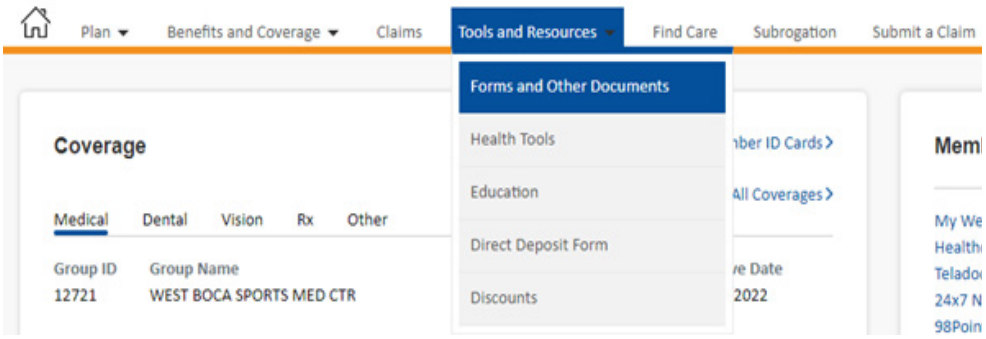
The Tools and Resources feature has five sub-sections, members can access, depending on permissions.

1. Forms and Other Documents
2. Health Tools
3. Education
4. Direct Deposit Form
5. Discount

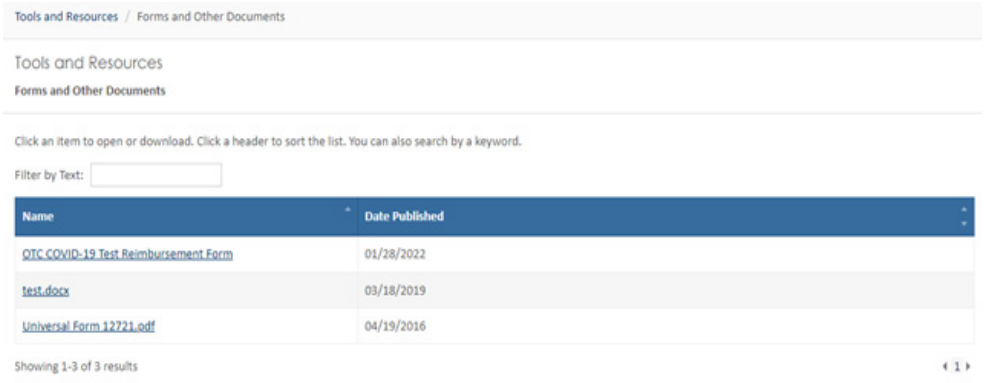
Forms and Other Documents

This feature shows what forms and documents are available to members.

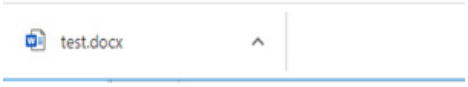
To access the Forms and Other Documents feature, simply click *Tools and Resources* on the top menu bar of the home page and then select *Forms and Other Documents* from the drop-down.



You can click on an item from the list or search by a keyword use the Filter by Text field.



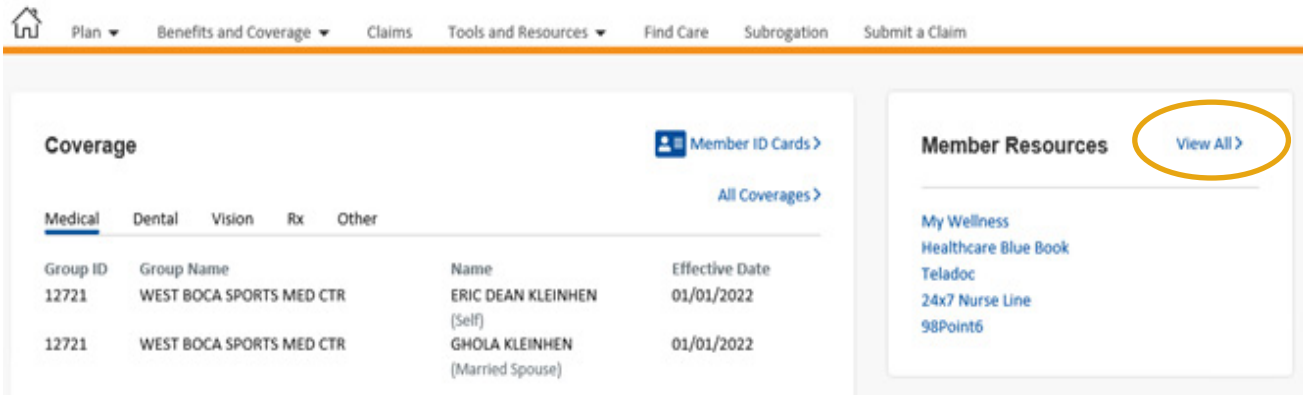
Then, open or download the document.



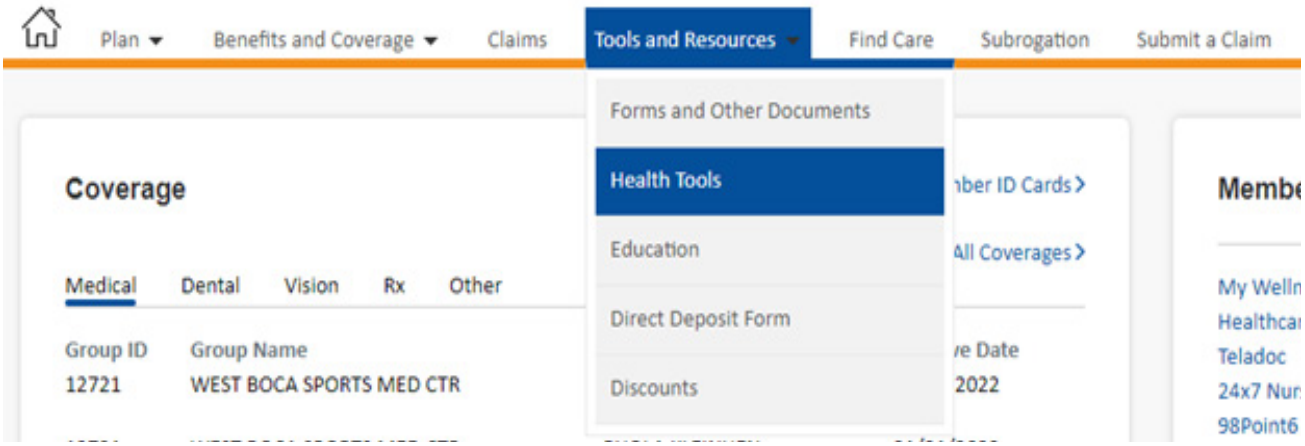
Health Tools

This feature shows the links to all Member Resources elected for the members.

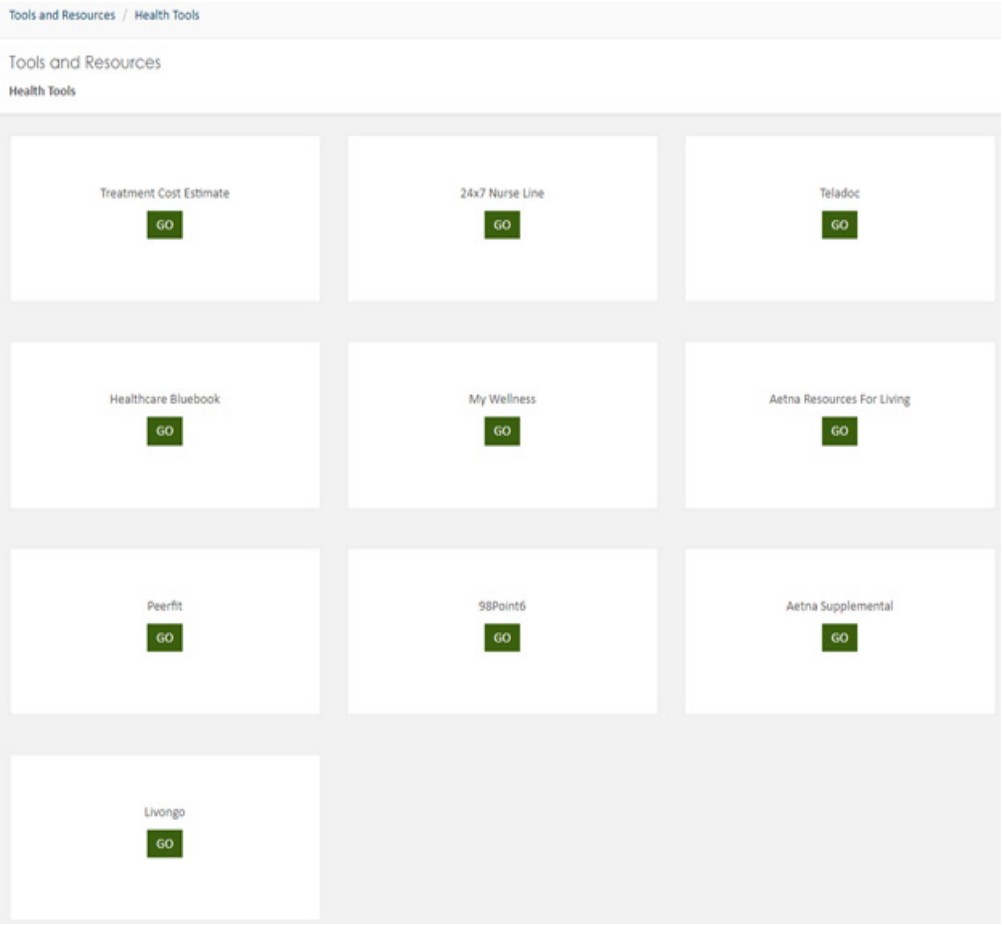
From your home page, click on the *View All* link on the top right-hand corner of the Member Resources section.



You can also access the feature at the top menu bar by clicking on *Tools and Resources*. Then, on the drop-down select *Health Tools*.



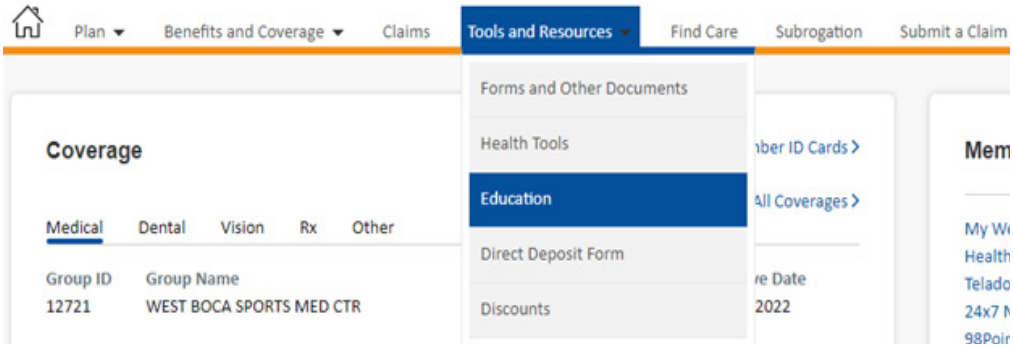
The links available to you will appear. To make a selection, please click *Go* on the link of your choice.



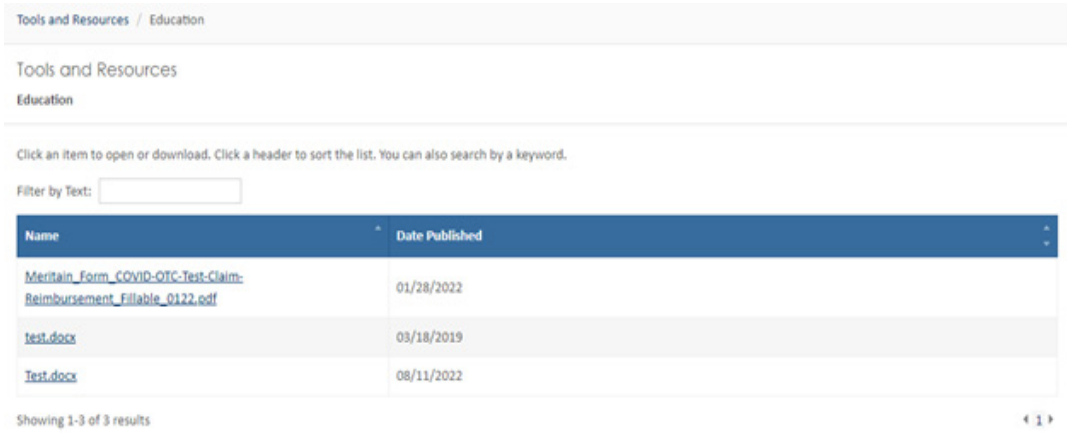
Education

The Education feature allows plan sponsors to add educational materials for members. This can be information on the wellness offering or other shared educational materials.

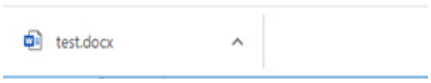
To access the Education feature, simply click *Tools and Resources* on the top menu bar of the homepage. Then, on the drop-down select *Education*.



You can click on an item from the list or search by a keyword using the *Filter by Text* field.



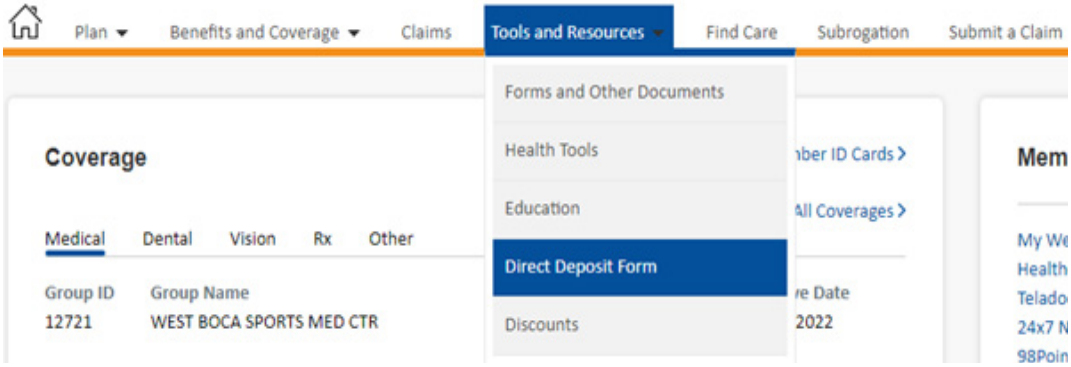
You can then open or download the document.



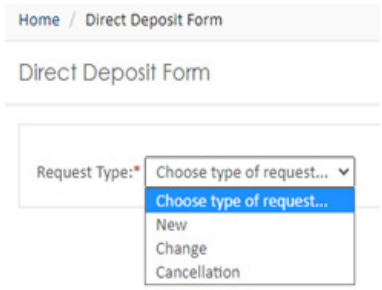
Direct Deposit Form

This is a guided form that allows a member to add a new direct deposit to their eligibility record, change the existing direct deposit information on file or cancel it.

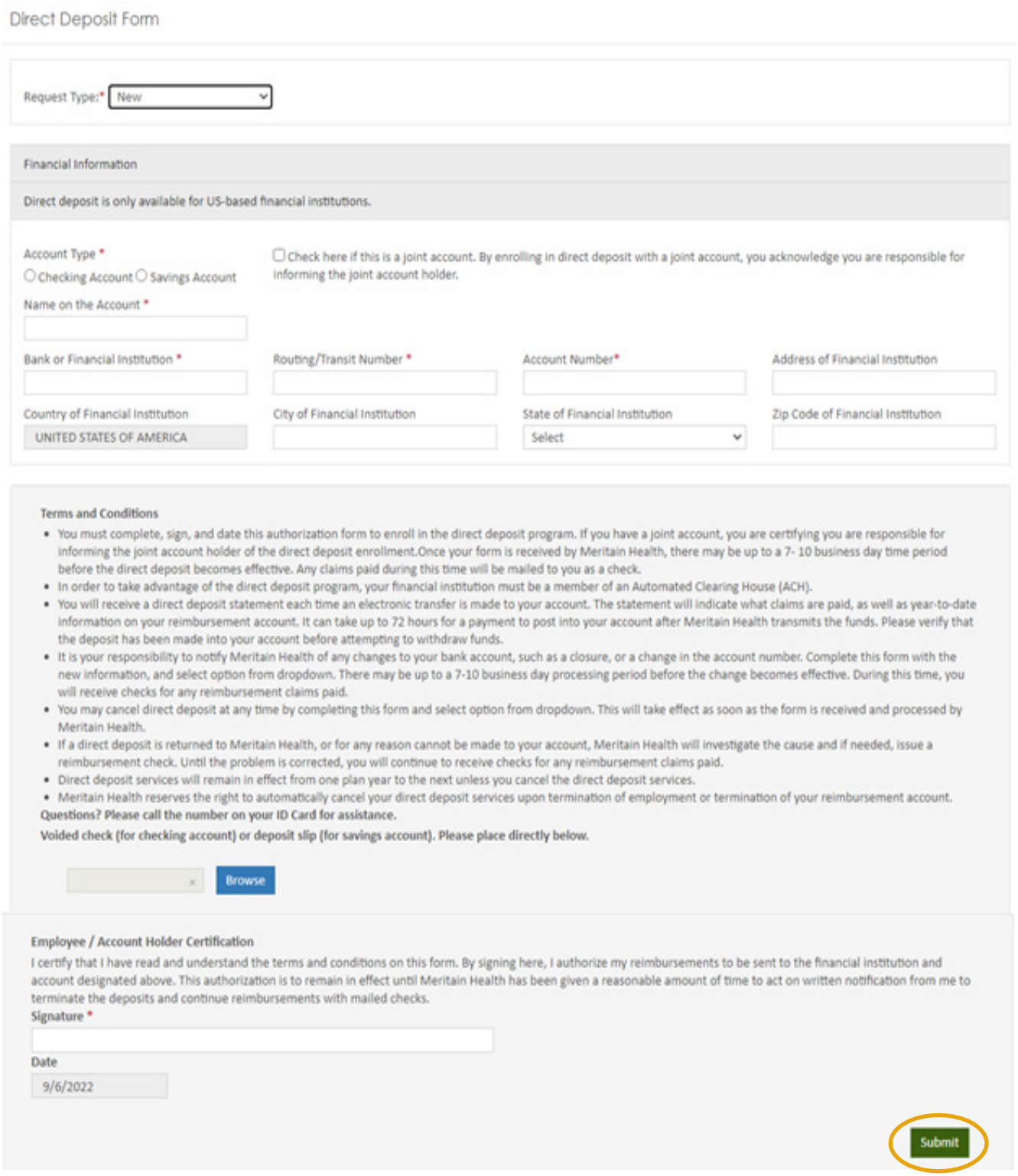
You can access the feature at the top menu bar by clicking on *Tools and Resources*. Then, on the drop-down select *Direct Deposit Form*.



Select your request type from the drop-down.



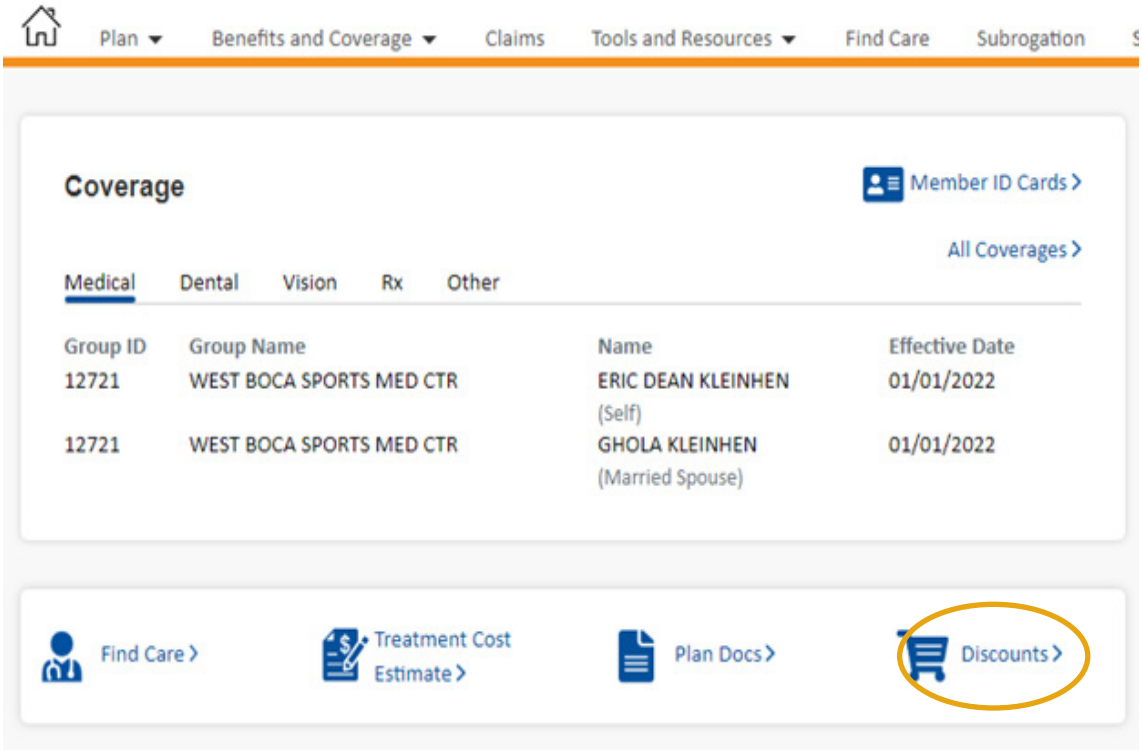
Depending on the request type selected, you will provide the information required. When complete, click *Submit*.



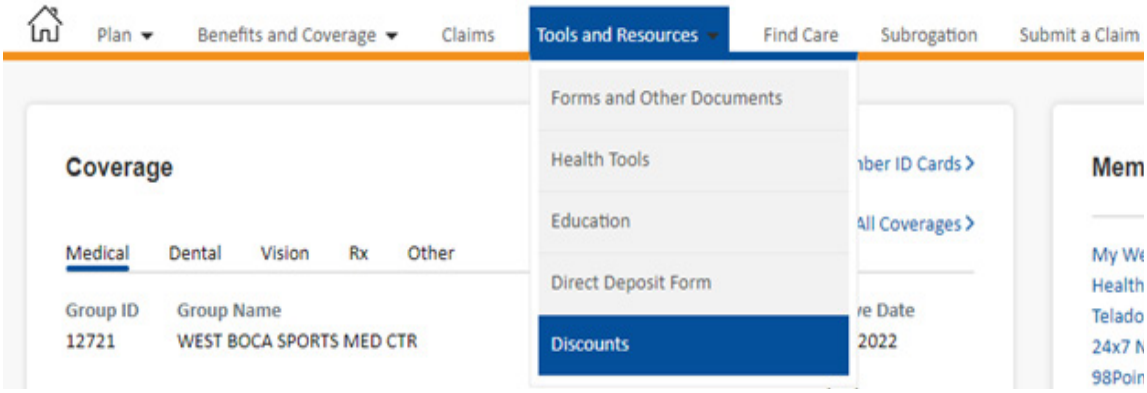
Discounts

The Discounts feature allows members to navigate to the links for Discounts, such as Aetna Resources for Living and LifeMart.

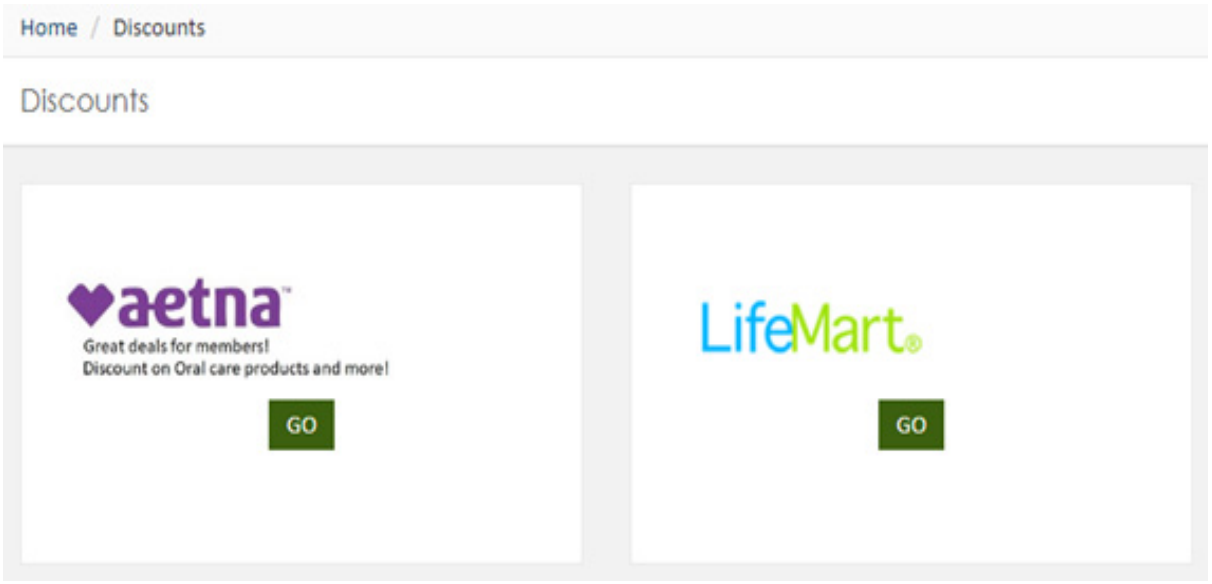
From your homepage, click on the *Discounts* link on the middle of the home page.



You can also access the feature by clicking on the *Tools and Resources* drop-down from the menu tool bar and select *Discounts*.



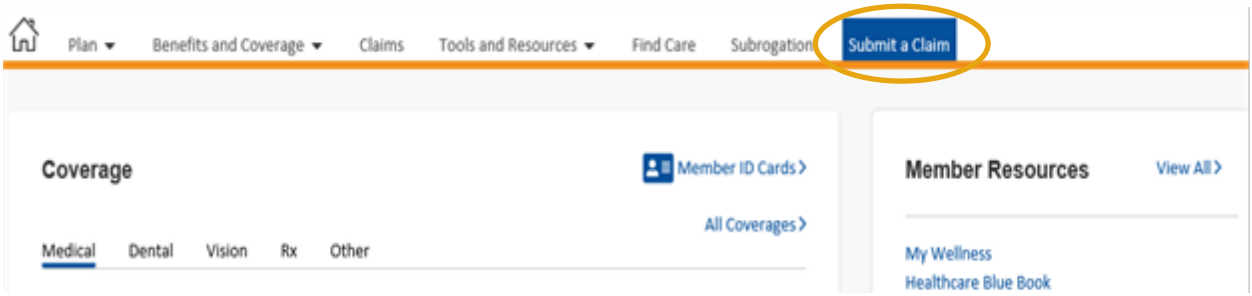
The discounts will appear, and you can select your choice by clicking *Go*.



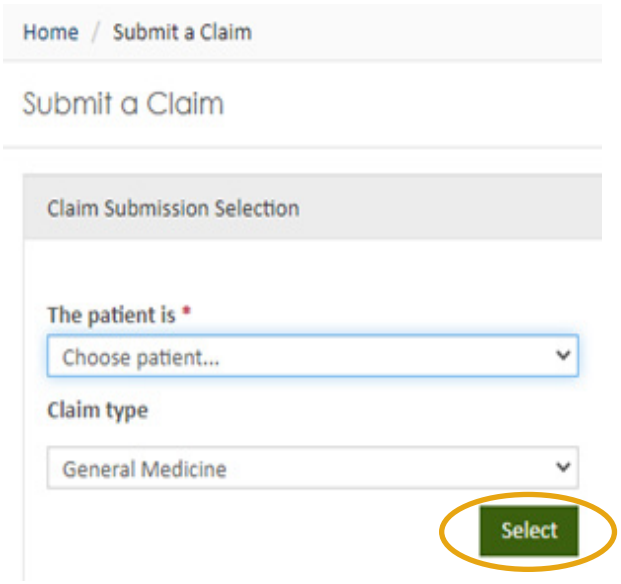
Submitting a Claim

If you need to submit a claim request for a member, you can do this easily through your website!

These forms can be filled out and submitted online by clicking on the top menu bar *Submit a Claim*. The menu will be available based on the group set up. There may also be other member reimbursement forms available to you, based on your benefit design.



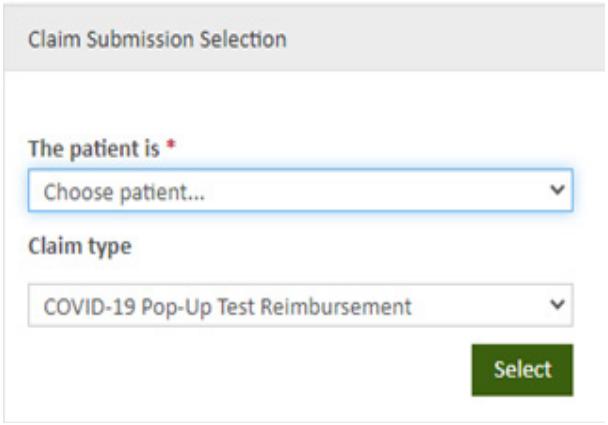
Once you click on *Submit a Claim*, you will choose the patient's name in the first drop down. Then, choose the claim type on the second drop down. Lastly, click *Select*.



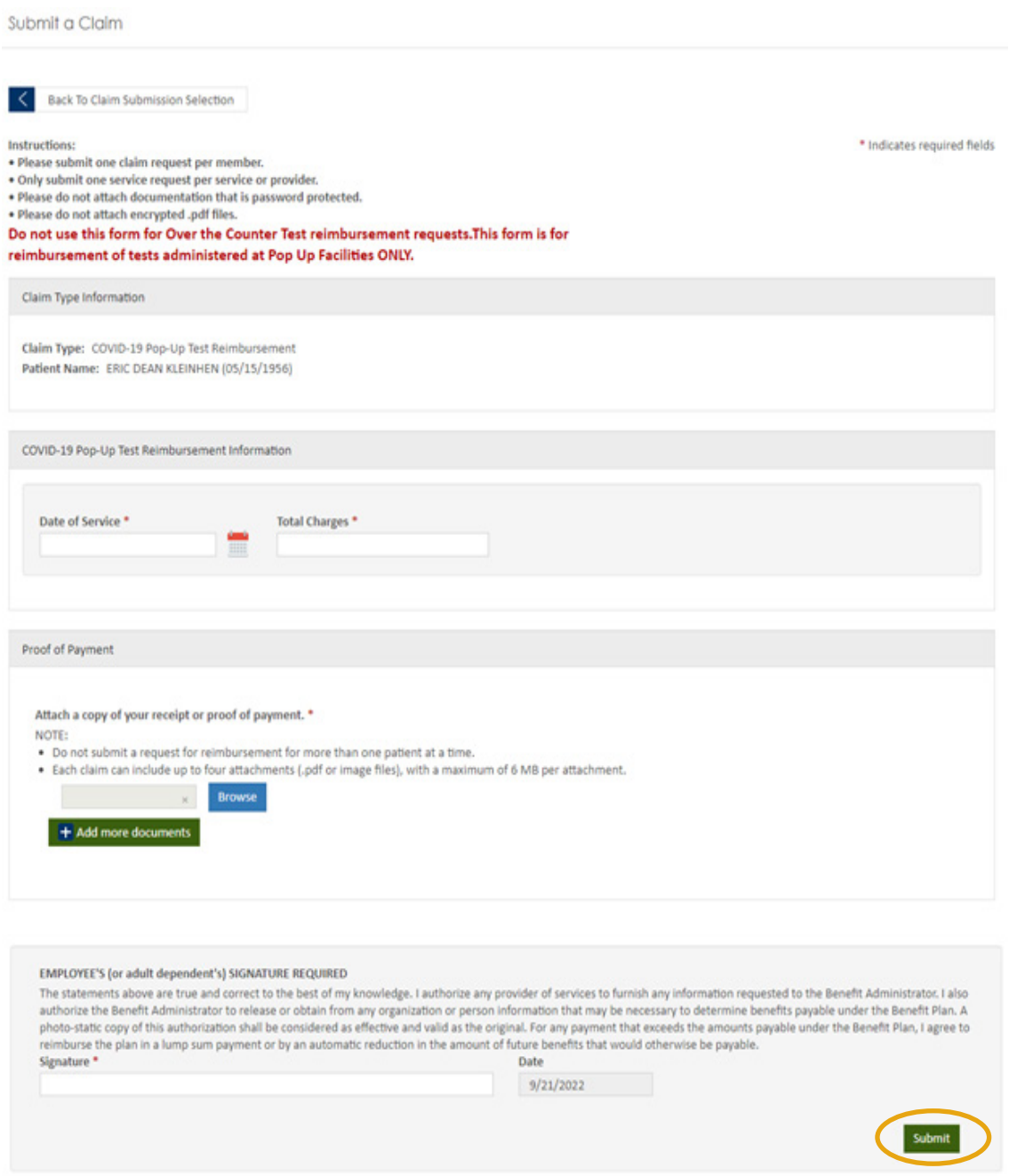
One of the many service types we offer is the General Medicine form. The form should be used when you are requesting a reimbursement for an out-of-network medical claim or if you paid out-of-pocket for a covered service.

Another service type we offer is the COVID-19 Pop-Up Test form. This form is for pop-up testing reimbursement only. It is not to be used for tests received from a provider in a provider setting.

This form can be found on the claim type drop-down.



You should provide information in all mandatory fields for the request to be submitted successfully. Once completed, you can click *Submit* at the bottom of the page.

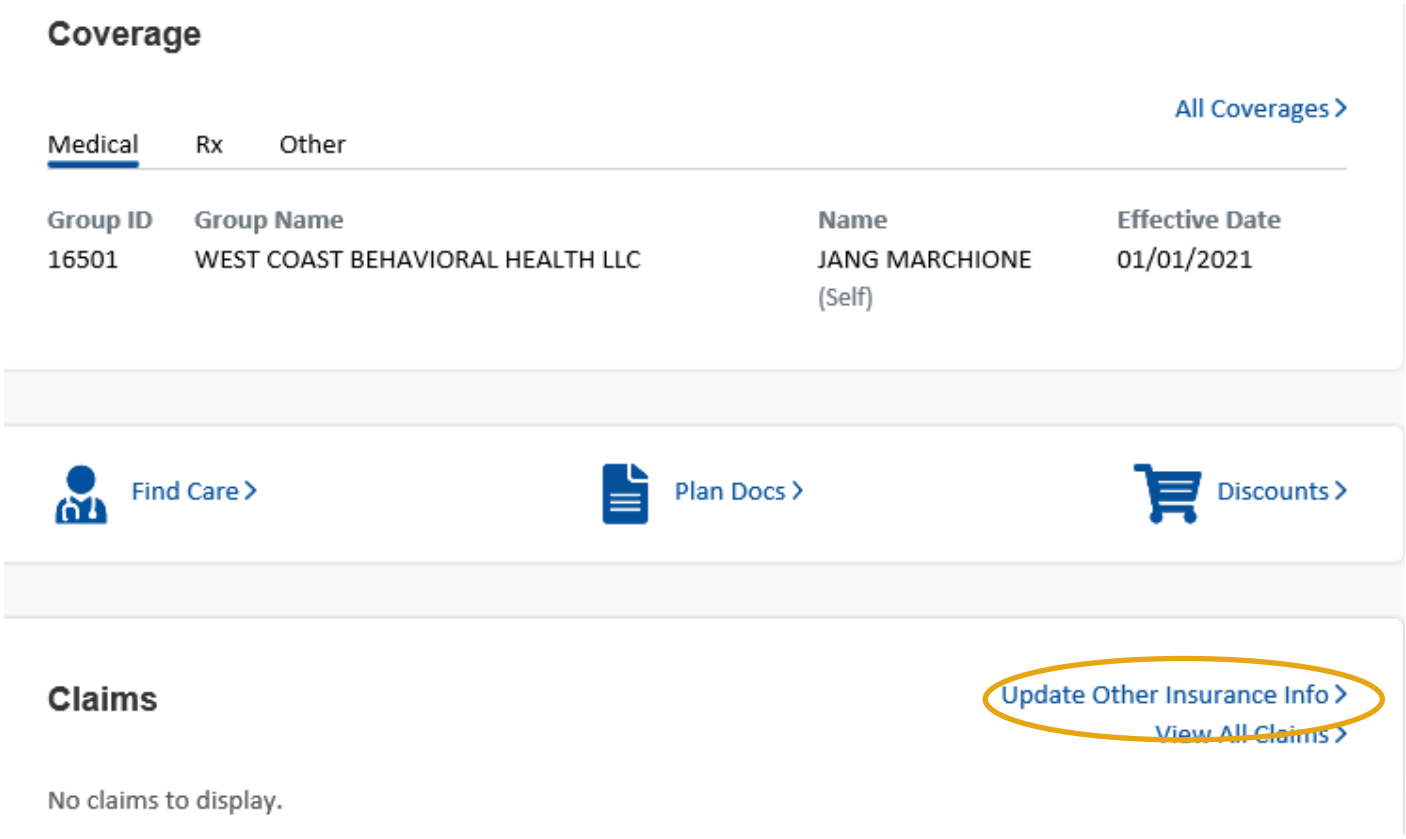


Once the claim is submitted, a message will appear advising the claim has been recevied and processing will be begin soon.

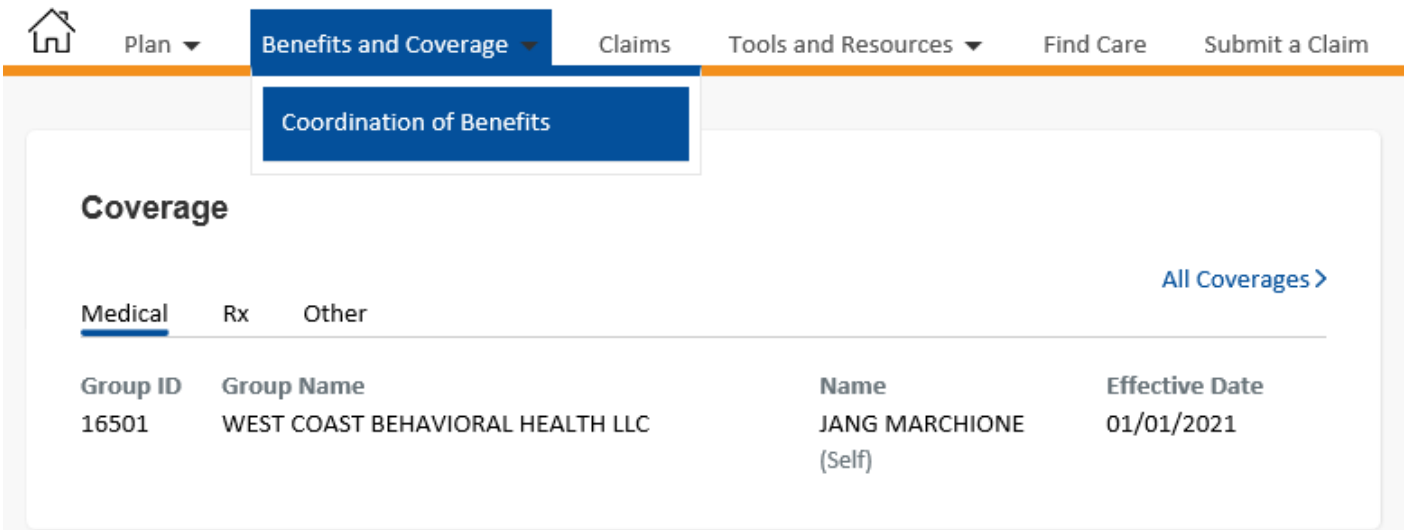
Updating Other Insurance Information

If your spouse also has health care coverage, you'll want to coordinate your benefits. And you can do this easily through your member website!

From your homepage, click on the *Update Other Insurance* Info text in the *Claim* box. You will be directed to the *Coordination of Benefits* page within the website.

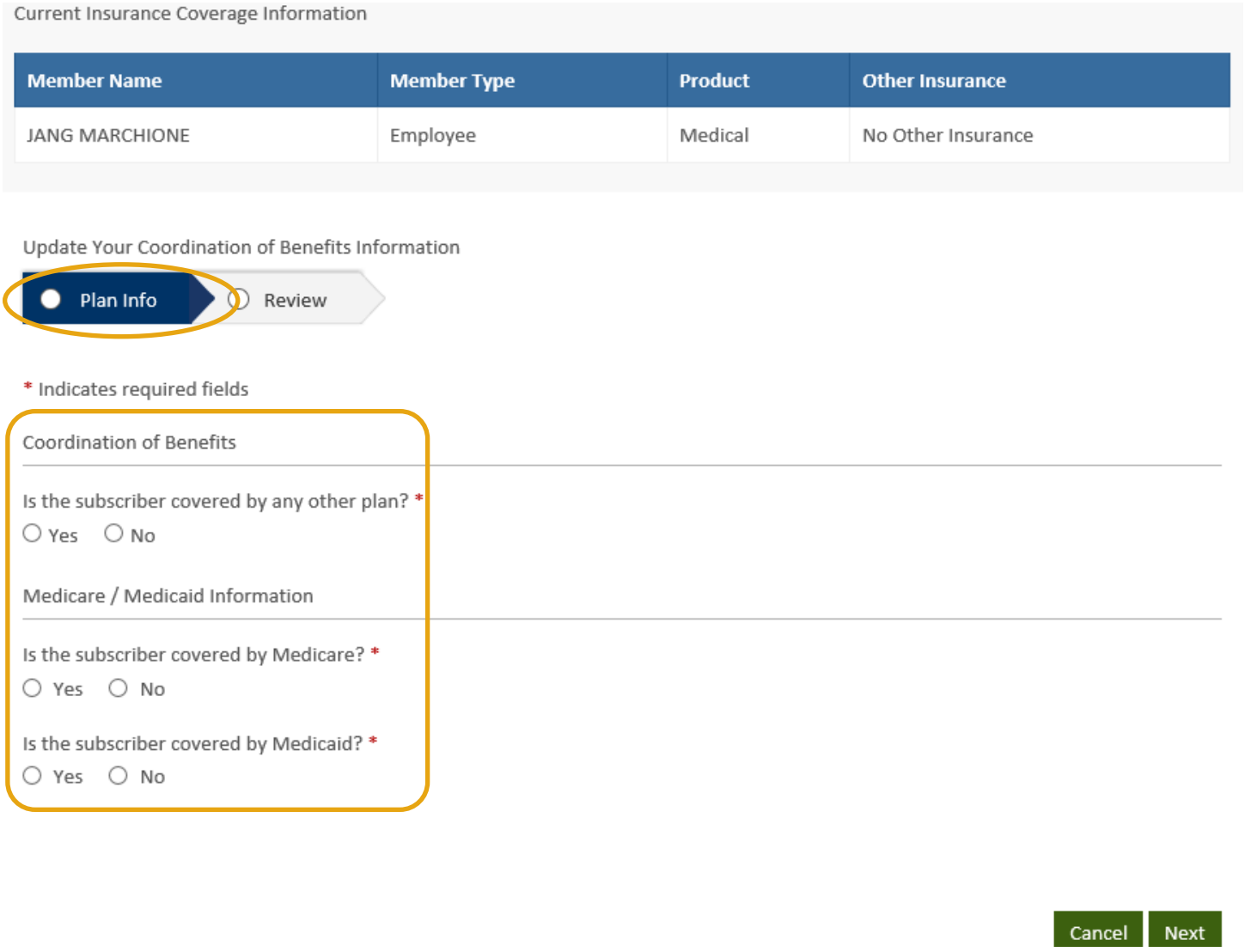


You can also access the Coordination of Benefits by clicking on the *Benefits and Coverage* drop-down from the tool bar and select *Coordination of Benefits*.



Choose your spouse's name from the member name list, and click on the *Plan Info* arrow. Then, simply answer the series of questions. This includes entering your Medicare ID number, if applicable. This can be entered in the MBI format.

If you have any questions or need help, you can contact Meritain Health by calling the Customer Service number on your member ID card.

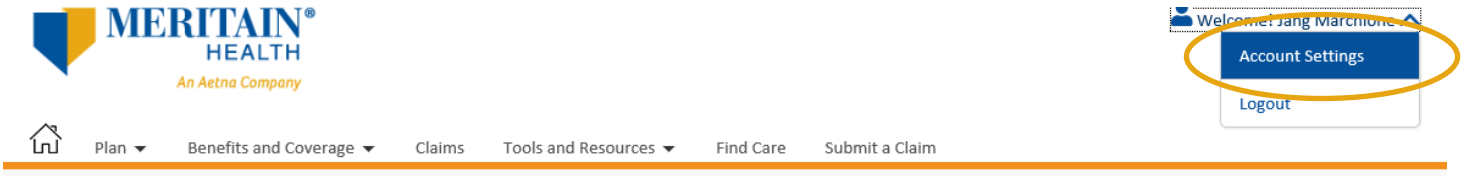


When you're finished, all the information you entered will be sent to Meritain Health for system updates.

Updating Your Email and Postal Mail Addresses

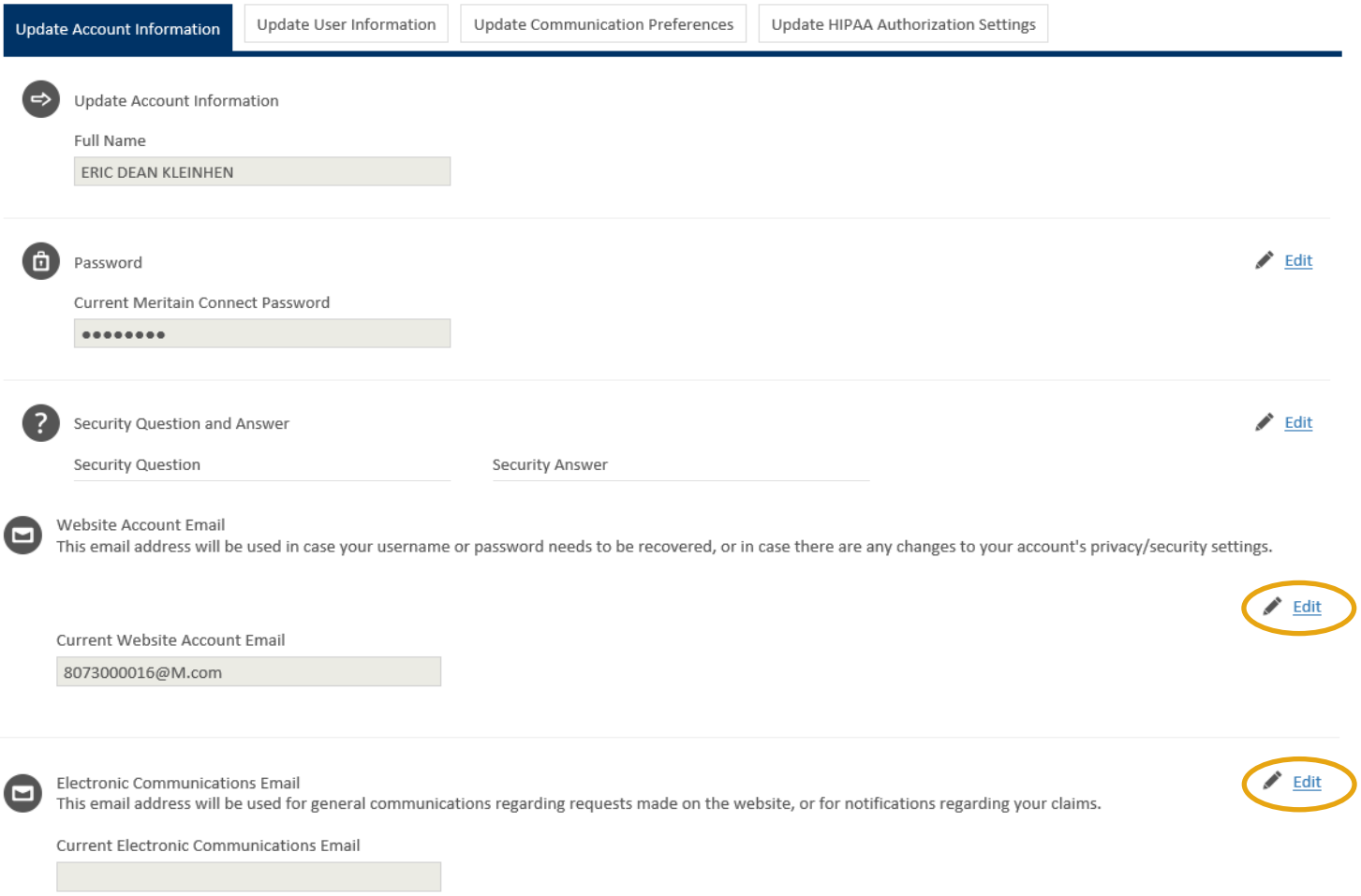
Need to update the email address to which you receive plan notifications? No problem! You can do this quickly and easily through your website.

Once you've logged in, you can update or change your preferred email addresses to receive both account-related communications, and claims and coverage communications.

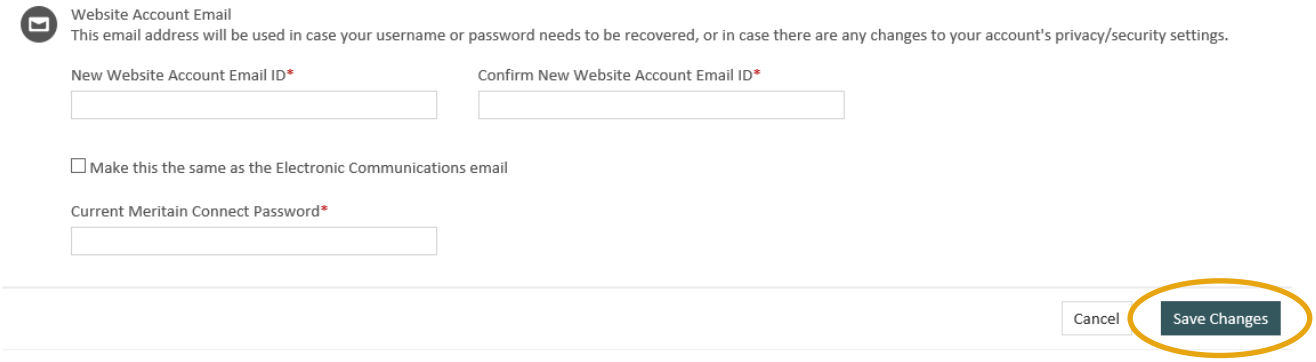


To set these up:

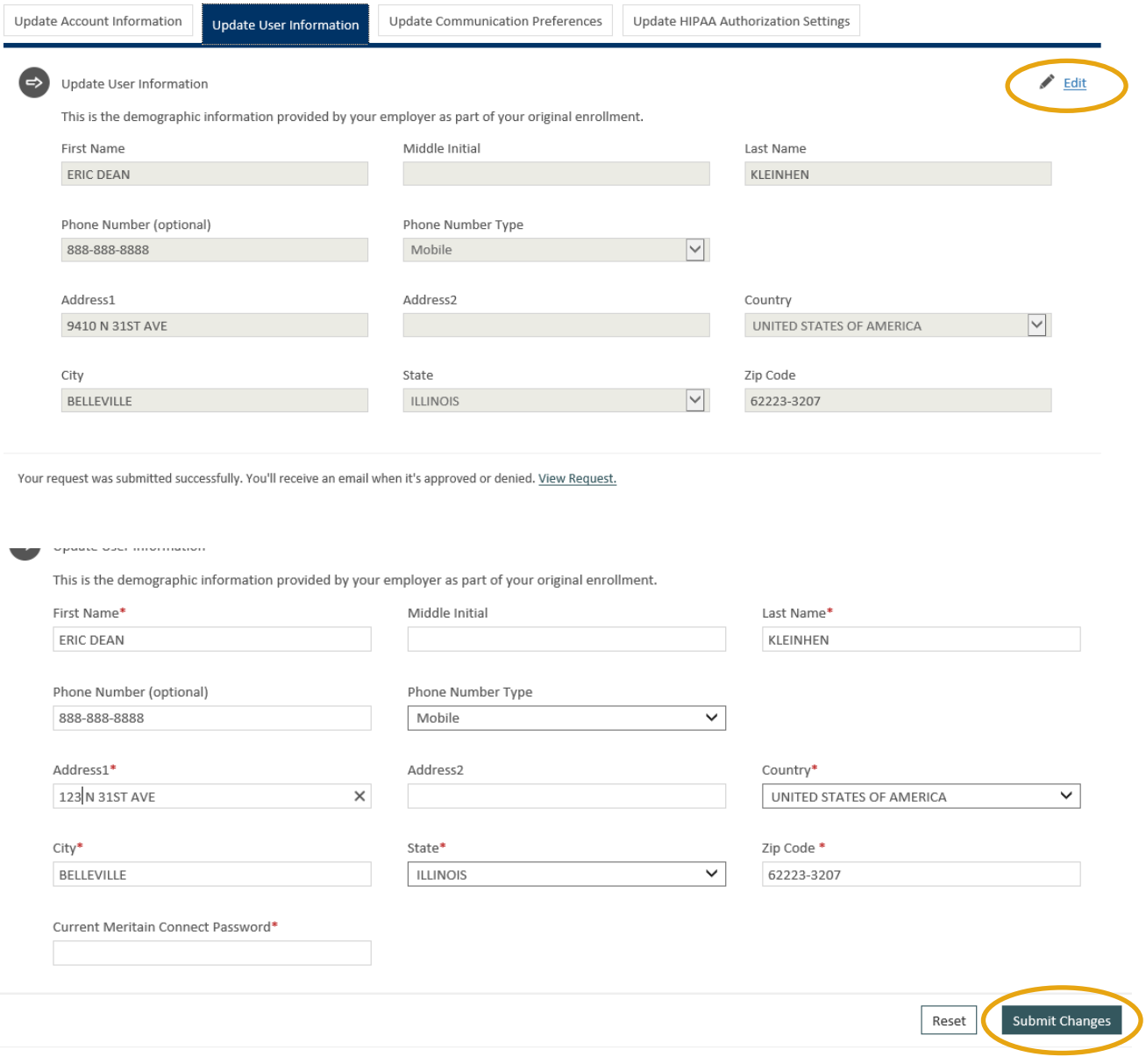
- Click on the drop-down area near your name in the *Welcome* field.
- Click *Account Settings*.
- Click *Update Account Information*.
- Add your website account email, and electronic communications email. They can be different addresses or the same—it's up to you!



Then, click the *Save Changes* button.



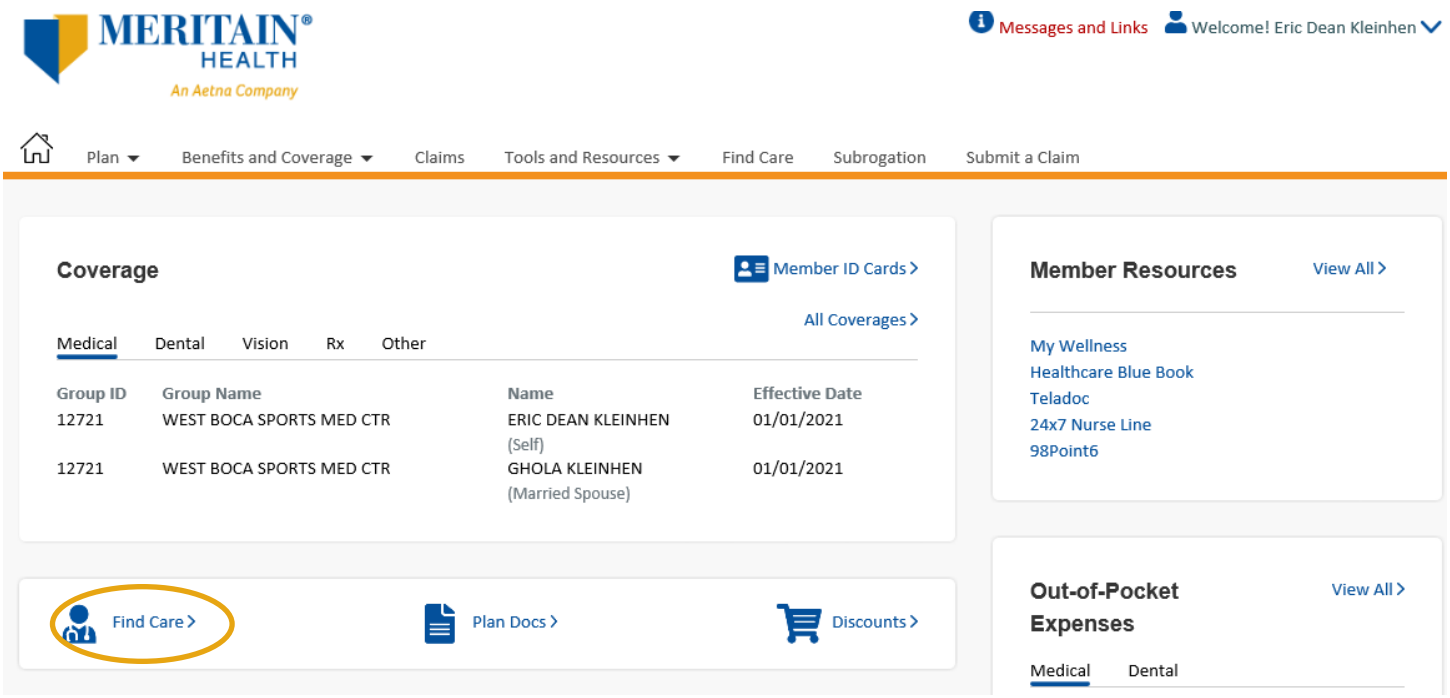
To update your postal mailing address, click into the *Update User Information* tab and enter your updated mailing information.



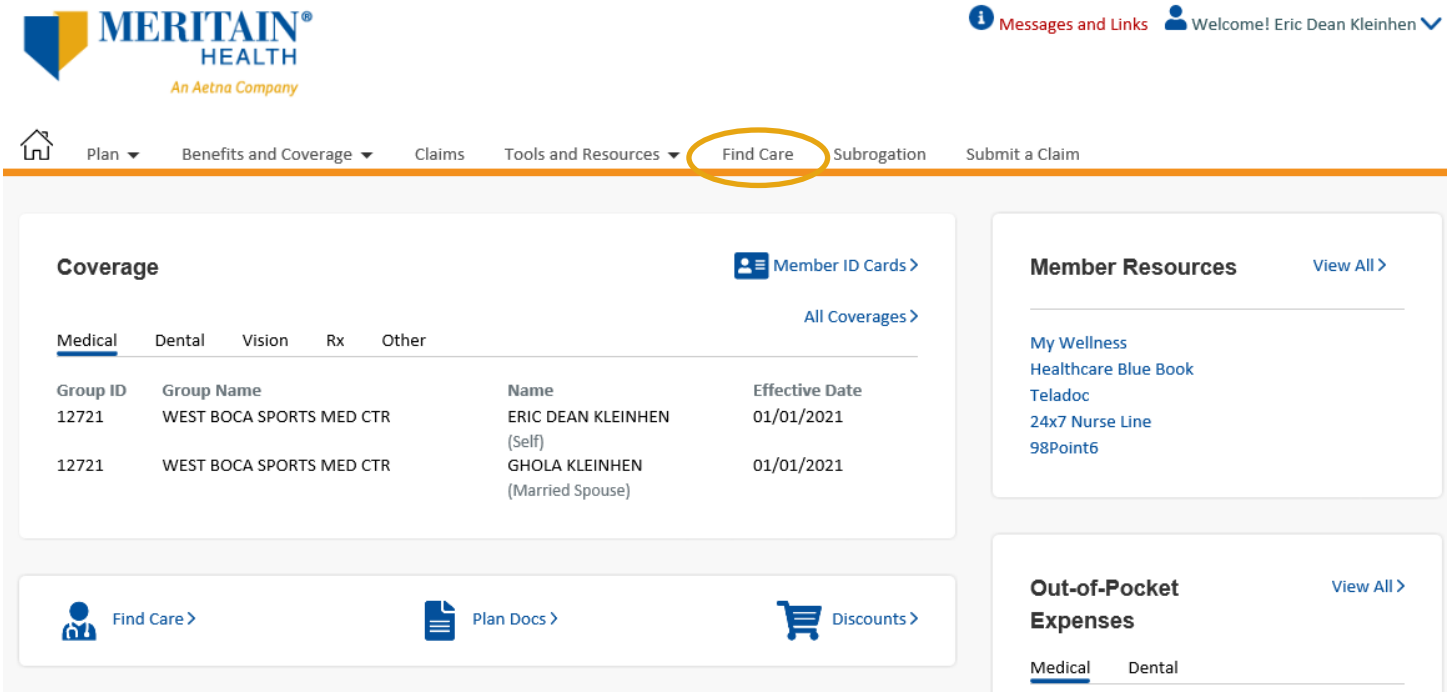
Finding a Provider in Your Network

When you're in need of medical care and need to find a doctor or hospital—we can help! You can search for providers in your network with your Meritain Health member website.

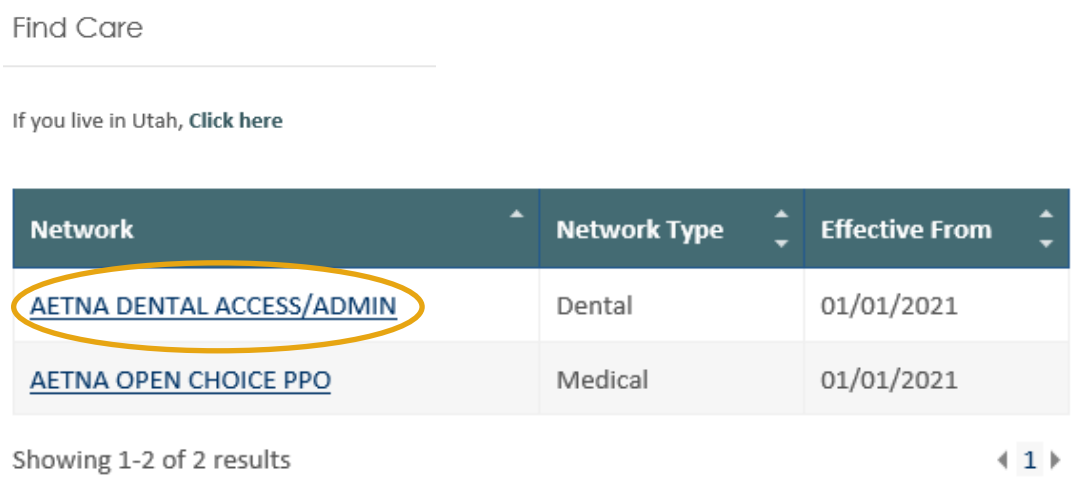
To start your search, click the *Find Care* link on your dashboard.



You can also search for a provider, by clicking *Find Care* on the top tool bar of your homepage.



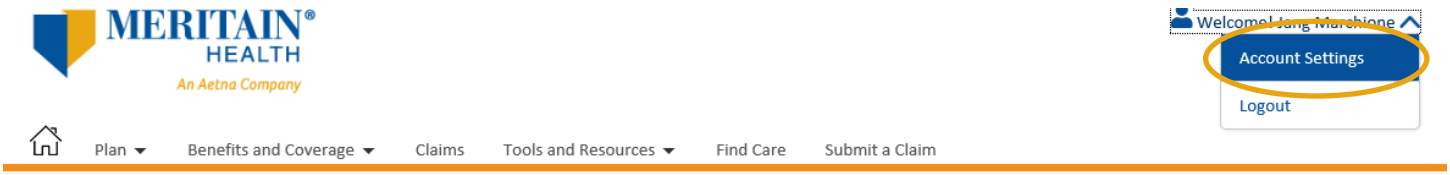
A list of your networks will pop up. Just click network link to navigate to your search page, and follow the prompts.



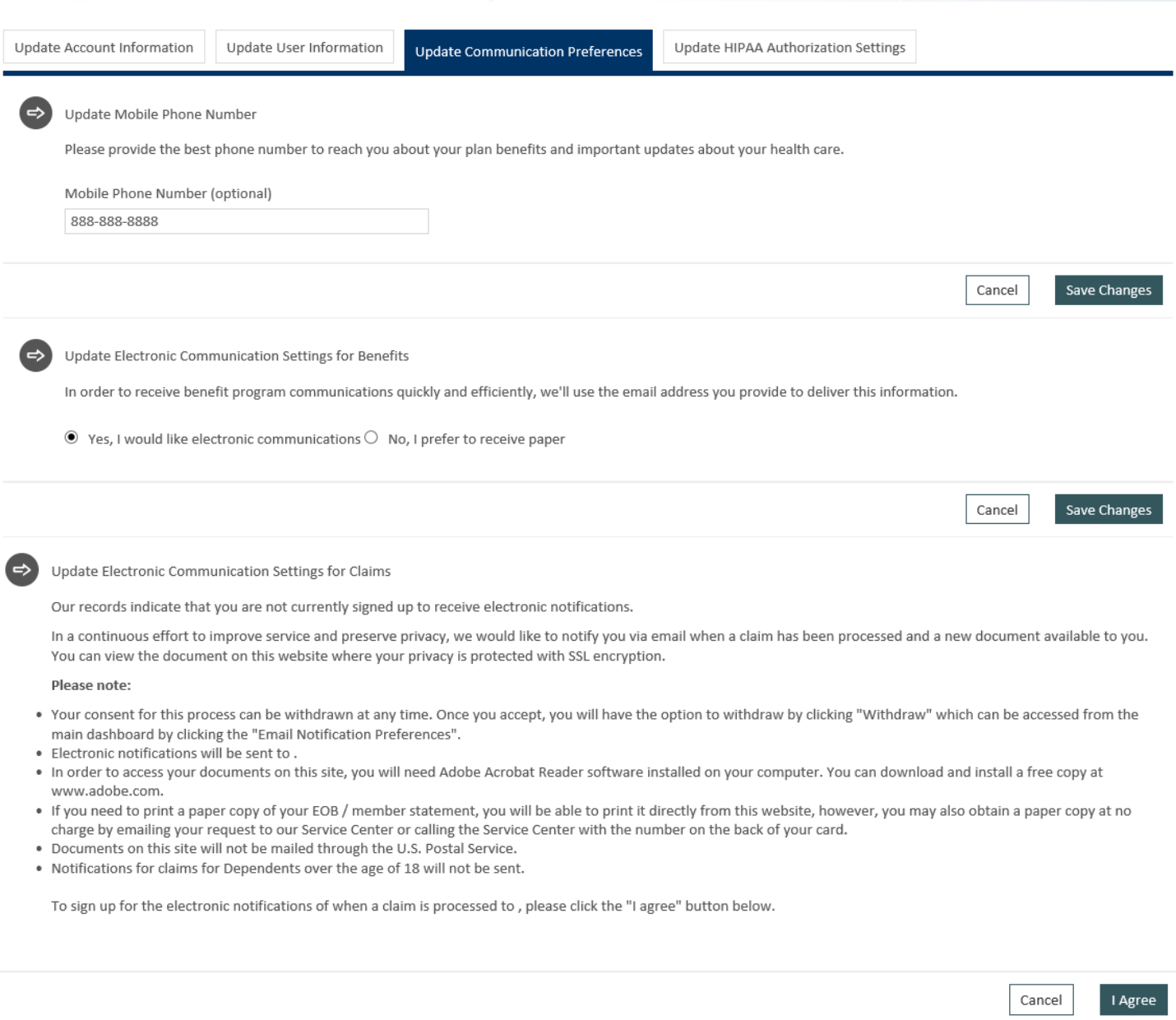
Managing Your Claims and HIPAA Settings

From your Meritain Health member website, you can also select how you receive notifications about your claims. You can choose by mail or email.

To select your preference, first go to your website homepage. Then, click on the profile icon in the top right-hand corner. Then, click on *Account Settings*.

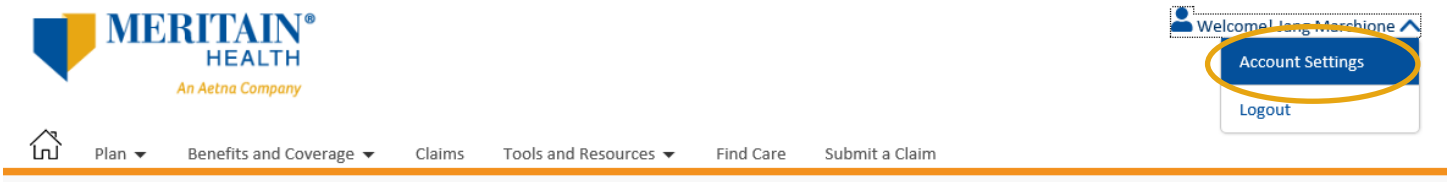


Next, click on the *Update Communication Preference* tab and follow the prompts.

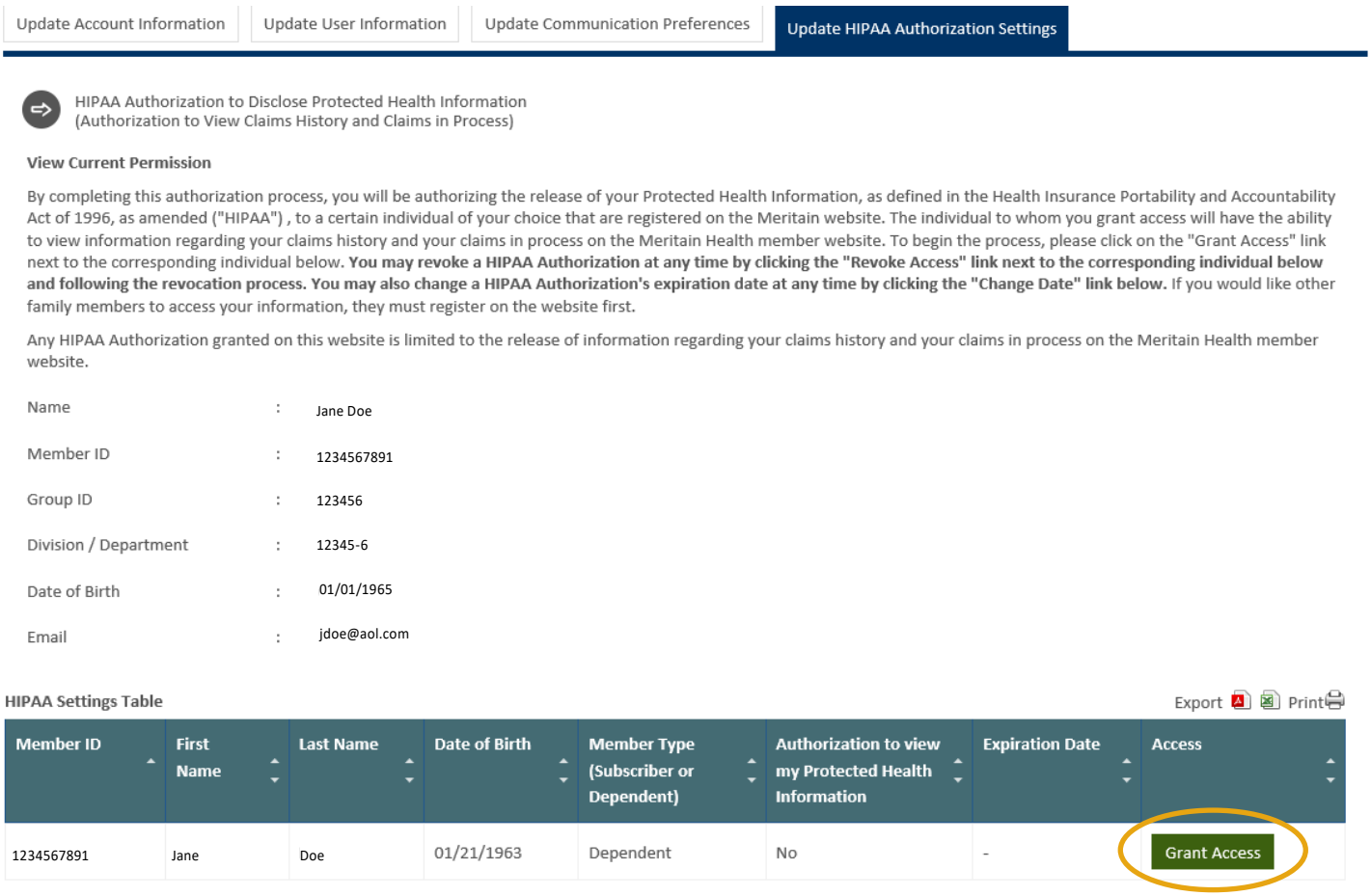


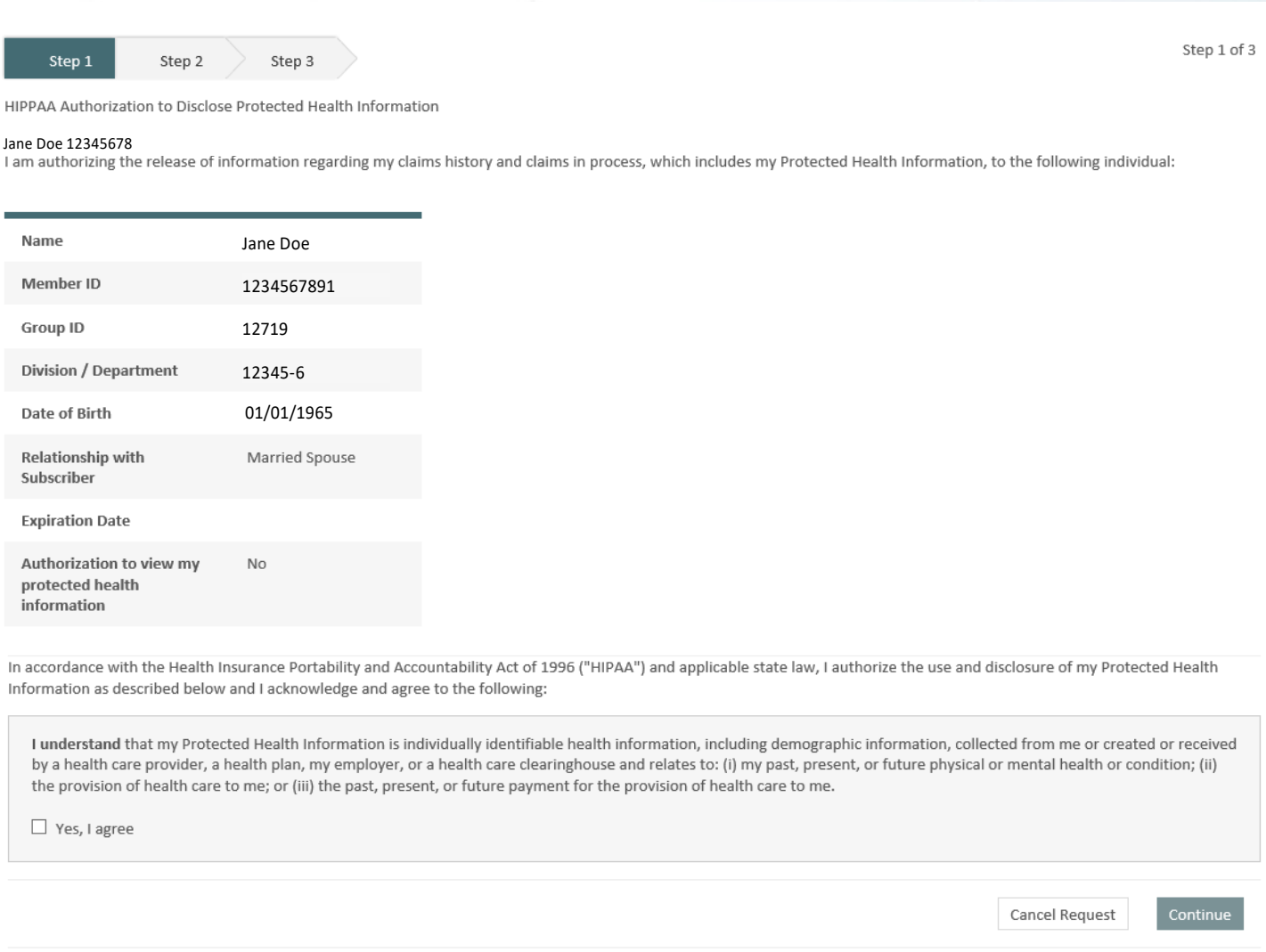
With your website, every dependent over 18, by law, must set up their own online account. This is because of HIPAA privacy rules. However, through your online website, you can allow other adult dependents on your plan to view your personal claims. To do this, click on the profile icon.

Then, select *Account Settings*.



Next, click on the *Update HIPAA Authorization Settings* tab on the Account Settings page. If you're the plan subscriber, you'll see a list of all adult dependents on your plan who have registered on the website. To allow a dependent to view your claims, click the *grant access* button next to their name in the list, and follow the prompts.





You can also remove access by clicking the *Revoke Access* button next to the dependent's name.

When you grant access to your HIPAA information through your website, Meritain Health Customer Service is automatically notified. Also, if you notify our Customer Service team of your authorization, it's automatically updated on your website. There's no need to make the update in both places!

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