



Your Health Solutions Partner

MORE SECURITY FOR YOU

Online + App Member Account Login

Instructional User Guide



To keep your personal and sensitive health information safe, we have added an extra layer of security at login to your online member account, on our website and through the app.

There are two parts to the security process: a one-time verification of your identity when you first log in to your account, and then using a passcode at future logins.

This guide will explain how these security processes work and address frequently asked questions to help you along the way.



Why does it matter?

We want to make sure that you — and only you — are able to access your online member account. When you enter a username, password and extra identification like a passcode sent to your mobile phone it significantly lowers the chances that your account will be hacked.



When will I have to do it?

The first time you log in to your online member account, you'll be asked to verify your identity. The next time you log into your account, and at future logins, you'll take an extra verification step where we send you a passcode to enter.



How does it work?

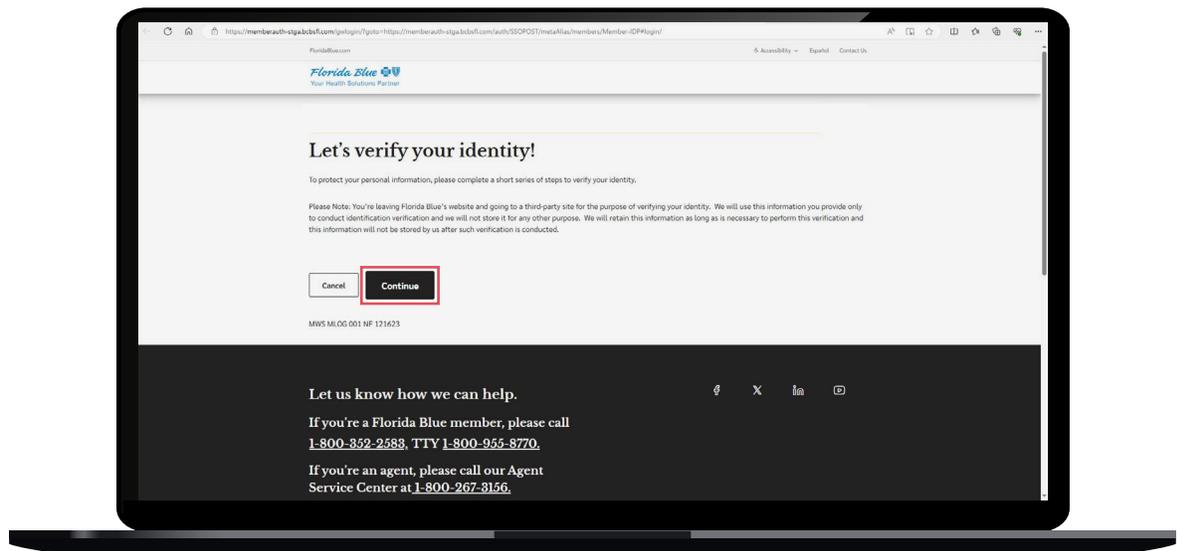
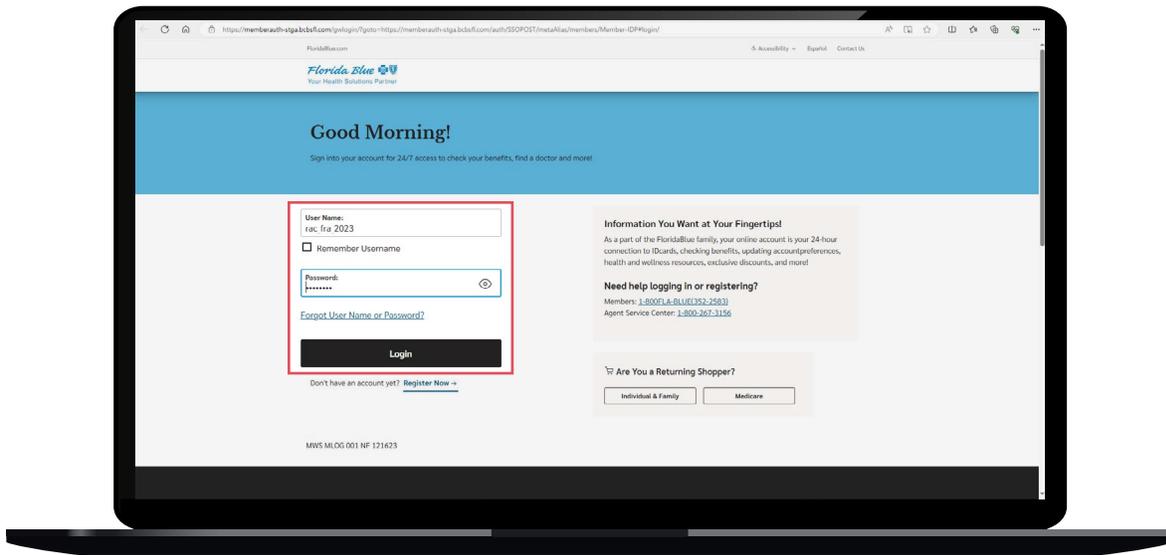
See step-by-step instructions for these security processes on the next page.

Identity Verification

Step 1

After you log in with your username and password, you'll begin the verification process.

Please note that this takes you to a trusted external site.

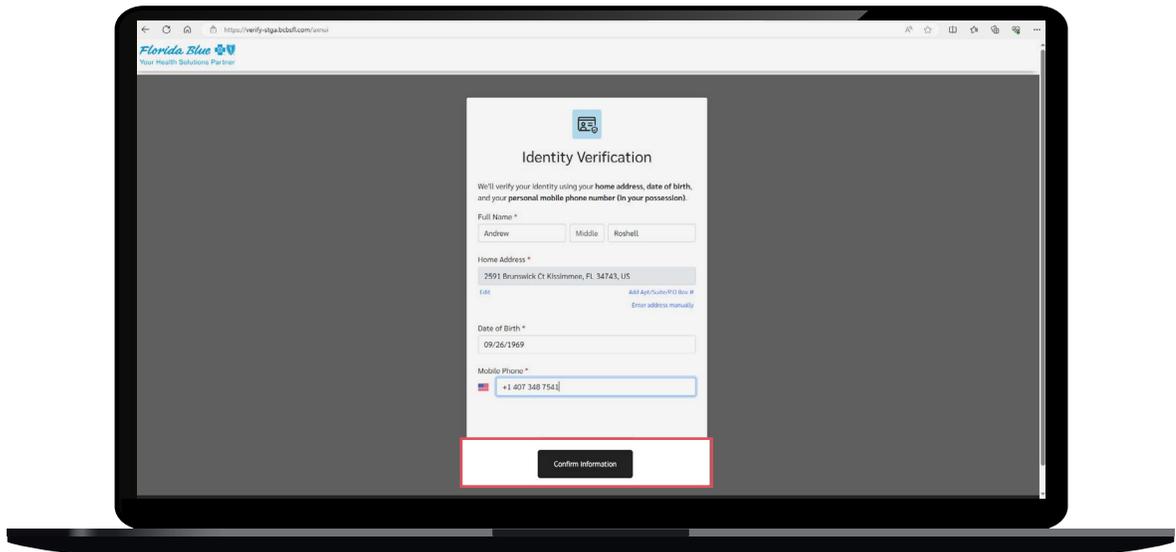
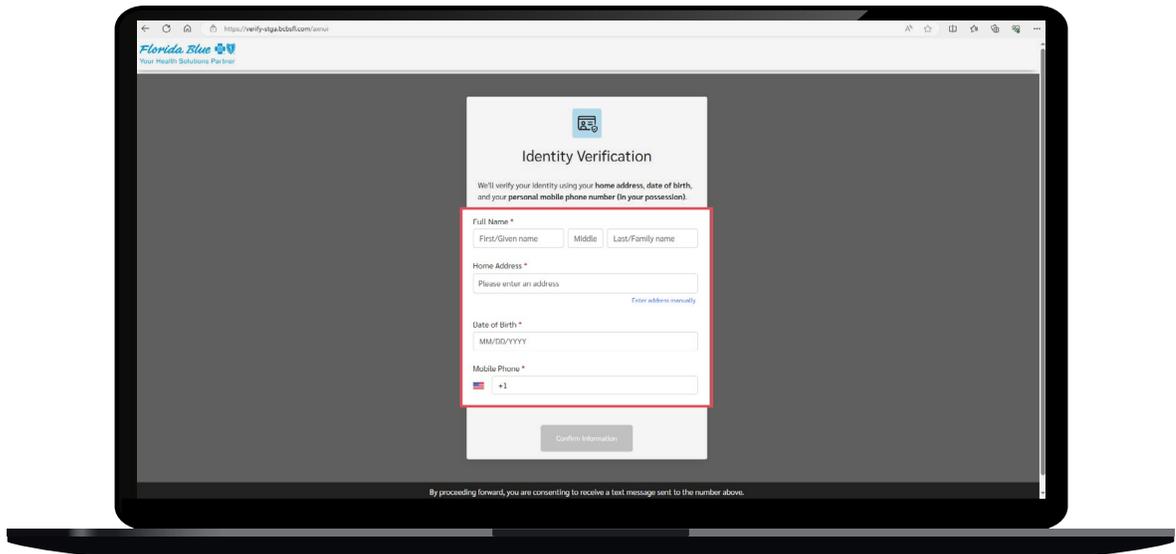


Step

2

We'll ask you to enter some basic information so we can verify your identity.

- address
- mobile phone number
- birthdate

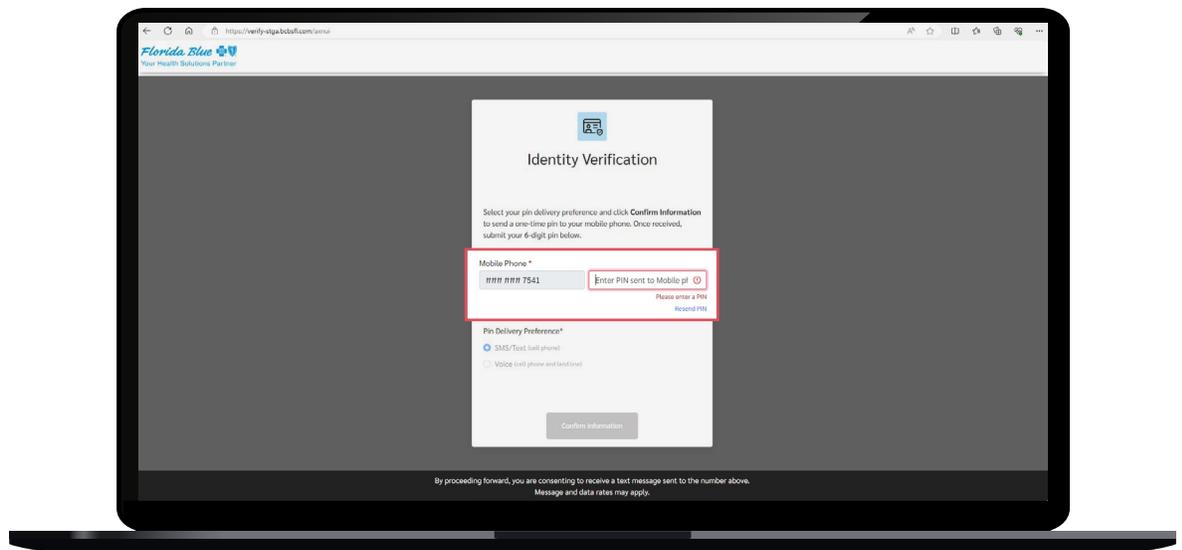
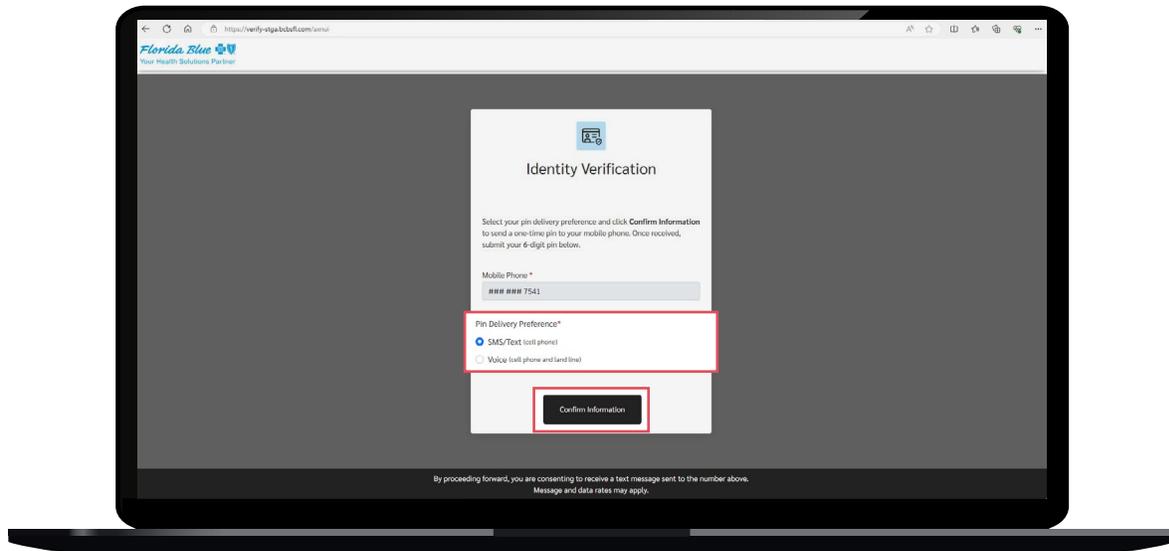


Step

3

Next, choose how you'd like to receive a 6-digit passcode (PIN) by checking the button. The passcode can be sent to your mobile phone by text, or you can receive it via a voice phone call. When you get your code, enter it in.

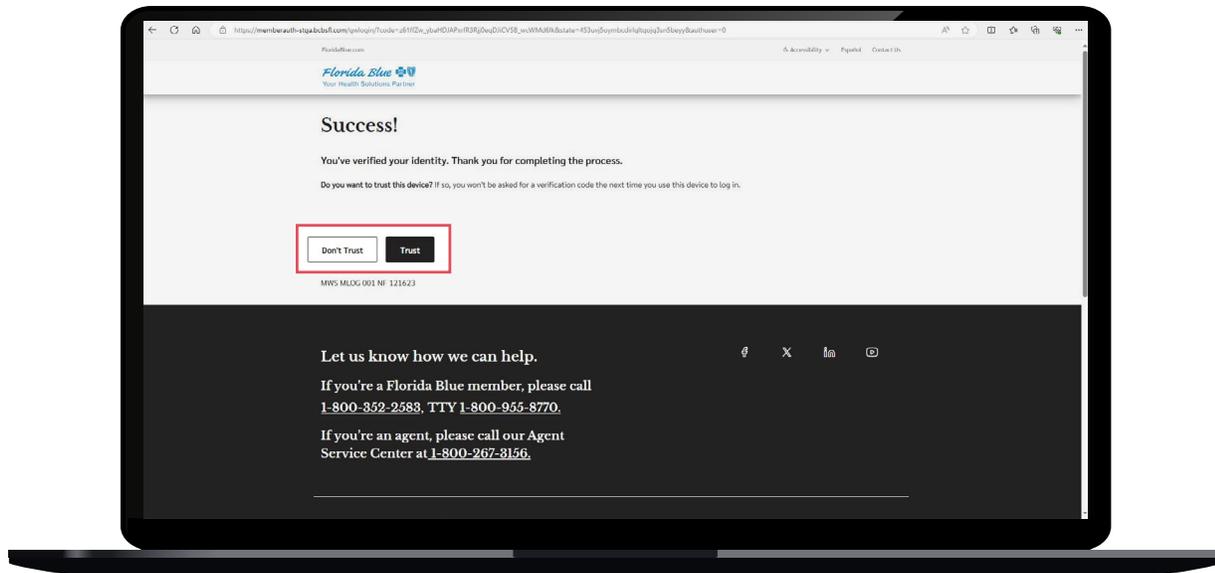
If you haven't received your code after a few minutes, you can try again by clicking "**Resend PIN**".



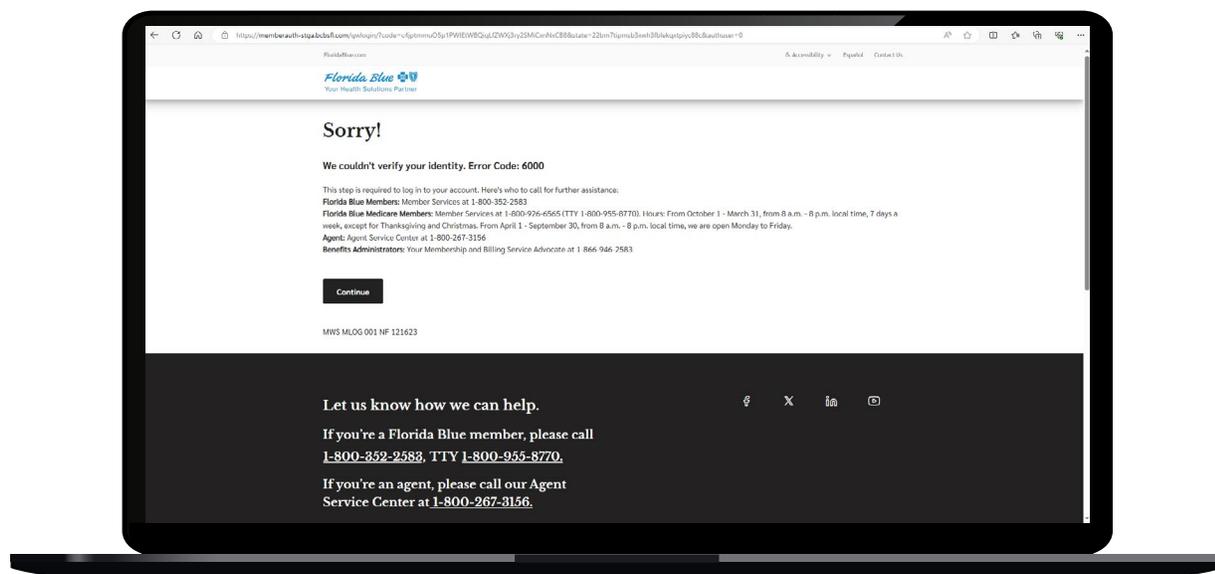
Step 4

For most people, this part of the process will now be complete. You'll be asked if you want to trust the device you're using to log in. If you choose **'Trust'**, you'll bypass the next part of the process at future logins when you use this device (see below).

If you're working on a public or shared device — such as a library computer — make sure you click **"Don't trust"** to help keep your information safe.



If you have any issues during the process, take a look at the **"What if identity verification doesn't work?"** section for steps you can take if you need more help.



Multifactor Authentication

Step

1

The next time you log into your member account, you may need to confirm your identity with a passcode (PIN).

After you enter your account password, choose how you'd like to receive your passcode and enter it once you get it.

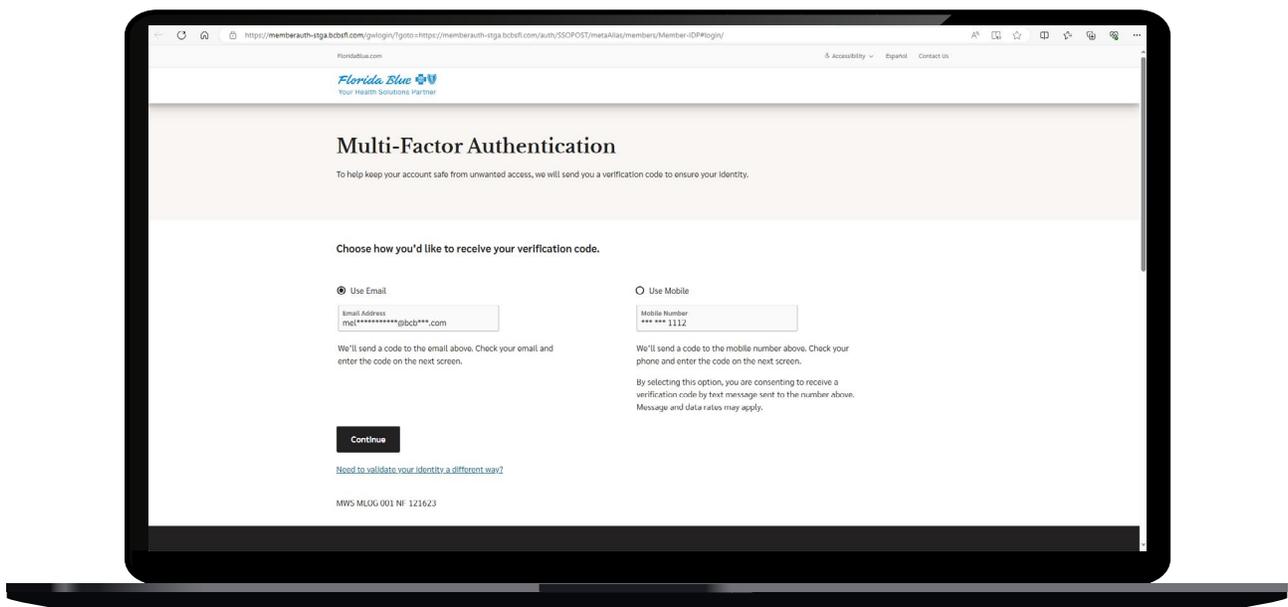
2 Step

Step

3

And that's it — you're done!

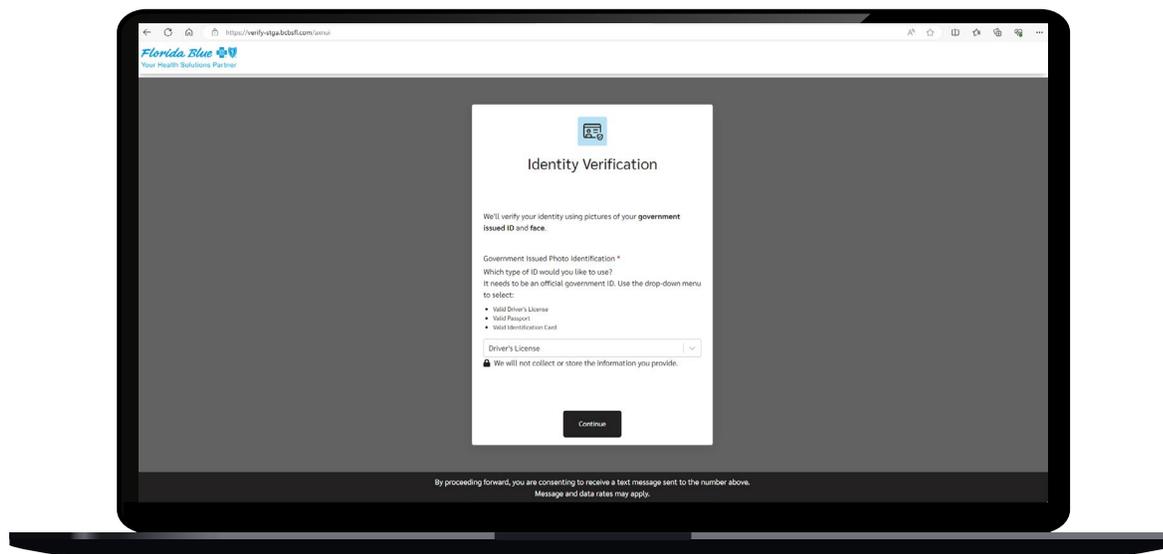
If you haven't selected **"Trust Device"** for the device you're using to log in, you may need to confirm your identity with a passcode again at future logins.



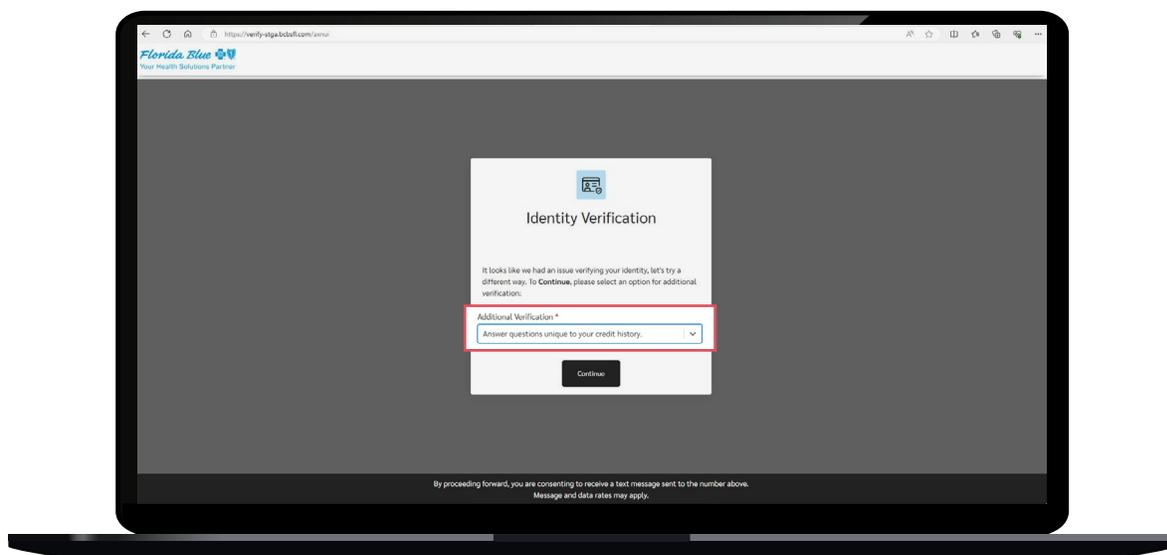
What if identity verification doesn't work?

There may be times when you'll need to choose another way to verify your identity. When this happens, you have two options:

You can upload a snapshot of your photo ID and a photo of your face (a selfie), so we can match the two (A).



Or you can answer questions that are unique to your credit history (B).



Don't worry — we're not storing or sharing your information. This is only used to help safely verify your identity.

A

If you choose to provide a photo ID and selfie, have your driver's license, passport, or government-issued photo ID handy.

Once you choose the ID you want to use, you'll receive a text message on your mobile phone. Click the link in the text to go to a secure website where you'll take a photo of your ID using your phone camera.

Then, take a picture of your face to complete the process. Our systems will match the photo on your ID to the photo of your face to verify your identity.

If you choose to answer credit history-related questions, we'll ask a few questions that only you will be able to answer. Some examples are **“Which of these addresses have you lived at?”** or **“At what financial institution do you have a car loan?”**

B

What if I need help?

If you find you're having trouble going through this security process, please call us at the number on the back of your member ID card. Our award-winning Service team¹ is standing by to support you.

Frequently Asked Questions

1 Are you storing any of the data that is being used to complete identity verification?

No. It gets scrubbed from the system after you're done.

2 Will I have to do identity verification more than once?

Most of the time, no. It's good for the life of your member account. If you switch plans but keep the same online account, your identity verification remains intact. If you forget your username or password, though, you may need to complete the process again. If you lose access to your phone number or email account on file with us — same thing.

3 I don't want to do multifactor authentication every time I log in. Is there a way to skip it?

If you click the button that says you're working from a trusted device, you may be able to bypass this step at future logins.

4

What happens if I log in using a different device?

Identity verification is tied to your username and password — as long as you use that account, you won't need to repeat identity verification. You will need to repeat multifactor authentication when you login, though — since your new device isn't **“trusted”** yet.

5

I don't have a mobile phone. Can I verify my identity without one?

Yes. To verify your identity, you may enter your regular phone number, on file with us. Then when you choose how you'd like your passcode (PIN) delivered, click the option that says Voice. You'll get a phone call telling you your passcode.

For multifactor authorization at future logins, you may choose the option that sends your PIN to your email address.

6

I have a facial recognition app on my mobile phone. Do I still have to complete identity verification and multifactor authentication?

Yes, you do. Your facial recognition gives you access to your phone, but it won't open your online member account. You'll need to do the verification steps to get into your member account.

Need more help?

Call us at the number on the back of your member ID card.
Our team will walk you through the process.

¹ <https://resources.benchmarkportal.com/contact-center-articles/2023-top-contact-centers-contest-winners-are>

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