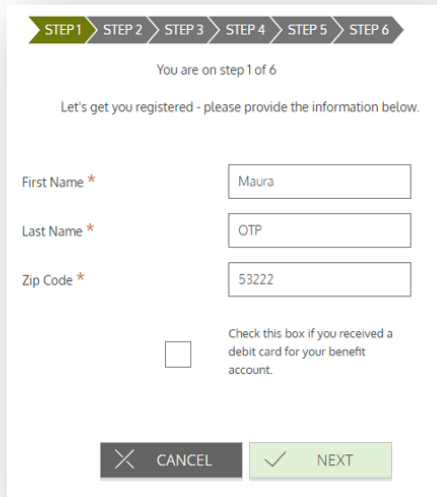


LOGGING INTO YOUR ACCOUNT

GUIDE TO LOGGING INTO YOUR ACCOUNT

For first-time users, follow these steps. Go to APA Benefits at [APA BENEFITS](#)



If you are a new user, please go to the login screen. You will be asked to answer a series of security questions to verify your identity. Once you have successfully answered these questions, you will be granted access to create a unique username and password for your account.

The diagram to the left illustrates the 'New User' section of the login screen.

For users who have logged in once before, follow these steps. Go to [APA BENEFITS](#)

- If you've logged in before, select "Login" and enter your username and password. If you've forgotten your login details, use the on-screen prompts to recover them.
- If you haven't logged in within the past year, you'll need to reset your password by contacting APA Benefits at info@apabenefits.com or 888-311-7478.

Download the APA Benefits app today. Sign up for mobile notifications, update your notification preferences today. Simplify your life and maximize your benefits with our convenient online portal and the powerful APA Benefits Flex app. Easily check your account balances, submit claims, and view your claim history from The comfort of your home or on the go. The APA Benefits Flex app, available for download in your app store, offers a user-friendly experience that puts you in control of your health and wellness benefits. Download today and experience the difference!

Get started with **APA Benefits, Inc.**
App in minutes.



Get Instant Access with the APA Benefits Flex App!

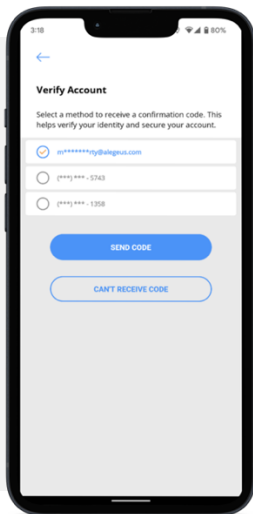
1. Search APA Benefits, Inc in apple IOs or Android
2. Choose the 'APA Benefits Flex' app
3. You must login first through the website outlined above
4. Login to the app using the same username and password.
5. Link your APA Benefits card to your mobile wallet. You can do this BEFORE the card arrives!



OTP Verification Guide

What is OTP?

OTP stands for “one-time passcode.” An OTP is a single-use security code for your benefits account. When you are registering or logging in, a unique code is crafted just for you. It’s then sent to something only you should have handy - like your mobile phone or your email. When you submit this code, it helps us verify your identity. This way, we make sure it’s you (and not someone pretending to be you) who’s getting into your account.



How OTP works?

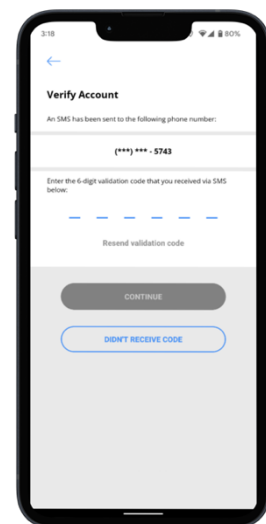
1. When you register or log in, we’ll send a one-time passcode to the email or mobile phone number that we have on file for you.
2. Enter this code within 10 minutes to confirm your identity and complete your registration or sign-on.
3. If you can’t access the mobile phone or email address we’ve stored as yours, contact support at **888-311-7478**.

When to expect OTP verification

You’ll need to enter a one-time passcode (OTP) when:

- Registering for your benefits account
- Trying to log in with the wrong password multiple times, or if you’ve chosen ‘forgot password’
- Changing your password once logged in
- At certain logins for additional security

If you don’t receive the OTP, check your spam or other inboxes. If it’s still missing, you can request a new code up to four times by selecting ‘didn’t receive code’ in the mobile app, or ‘resend code’ from the portal.



Call us at **888-311-7478** to learn more.



Getting the Most From Your APA Benefits Inc Account

Follow these easy steps to optimize your account

☐ Register for the Portal

Check your balance, submit claims, view transactions and more.

1. Visit <https://apabenefits.wealthcareportal.com> and click *Register*
2. Create your username and password
3. Enter
4. If prompted input the name of your Employer.
5. Follow the prompts to complete your registration

☐ Set up Account Alerts

Confirm your preferences for important communications and alerts.

1. Hover over your name in the top right corner and click on *Communication Settings* in the menu that appears below your name
2. Register your mobile phone for SMS text alerts
3. For each alert type, choose how you want to receive the alert and click *Save* when you are done editing your preferences
4. On the *Accounts Summary* page, click on *Statements* link. Choose your *Delivery Preference* and *Save*
5. On the *Accounts Summary* page, click on *Tax Forms* link. Choose your *Delivery Preference* and *Save*

☐ Enroll in Direct Deposit

Don't wait for reimbursement or waste time depositing checks.

1. Click on *Your Name > Profile* in the top right corner
2. Click *Edit* above *Reimbursement Method*
3. Select *Direct Deposit* and fill out your bank account information. You may be asked to check your bank account for a small deposit and provide the amount of the deposit to confirm your account



You can also register on the mobile app! Your login credentials can be used for both



Once your phone is registered, text BAL to 888-311-7478 to receive your current year account balances