



Javelina Experience Portal

User Guide for Members and Dependents

Bywater

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ChooseBywater.com

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Getting Started

Welcome to the Bywater Portal for Members and Dependents.

What is Bywater Portal for Members and Dependents?

The Bywater Portal for Members and Dependents is a platform that helps you to perform a myriad of functions. Whether you are a Member or Dependent, you can:

- View Claims and Coverages.
- Download EOBs.
- View, download or share your ID Card information.
- View Resources made available to you by your health plan.
























































Go to Bywater Portal for Members and Dependents URL




Use the URL provided by your Administrator to log in to your Member or Dependent account.

MyBenefits.choosebywater.com

Compatible Browsers

You can view the Bywater Portal from a desktop, laptop, tablet, or phone. The compatible browsers and their versions follow below.

							
	Chrome	Safari	Edge	Internet Explorer	Firefox	Opera	Samsung Internet
 Windows (10)							
 MacBook (iOS 13)							
 Android Tablet (10+)							
 Android Mobile (10+)							
 iPad (iOS 13)							
 iPhone (iOS 13 onwards)							

 Full Support
  No Support
 Partial Support

Registration and Login

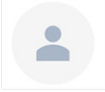
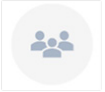
Set up your account to view Claims, download ID Cards and much more.

Registration

When you sign into your health plan account, you can easily view the details of your health plan.

Types of Users

You can use the Bywater Portal for Members and Dependents if you are a Member or Dependent.

Member		<p>An individual who owns the Health Insurance Policy and can utilize the services that he is entitled to based on his plan.</p>
Dependent		<p>A child, spouse or domestic partner covered under the Member's plan.</p>

Note: To register your account as a Dependent, you have to be above the age of 18.

Register Your Account

Follow some easy steps to register your account and find network Doctors, estimated costs, view Claims and ID Cards.



I'm the Member

Manage health benefits for you and your family.



I'm a Dependent

A child, spouse, or domestic partner covered under the Member's plan. You must be 18 years+ to register.

1 Member

2 Dependent

Confirm your identity by: Use My Member ID or Find My Account.

Registration

What best describes you?

I'm the Member

Manage health benefits for you and your family.

I'm a Dependent

A child, spouse, or domestic partner covered under the Member's plan. You must be 17 years+ to register.

Select an option to continue

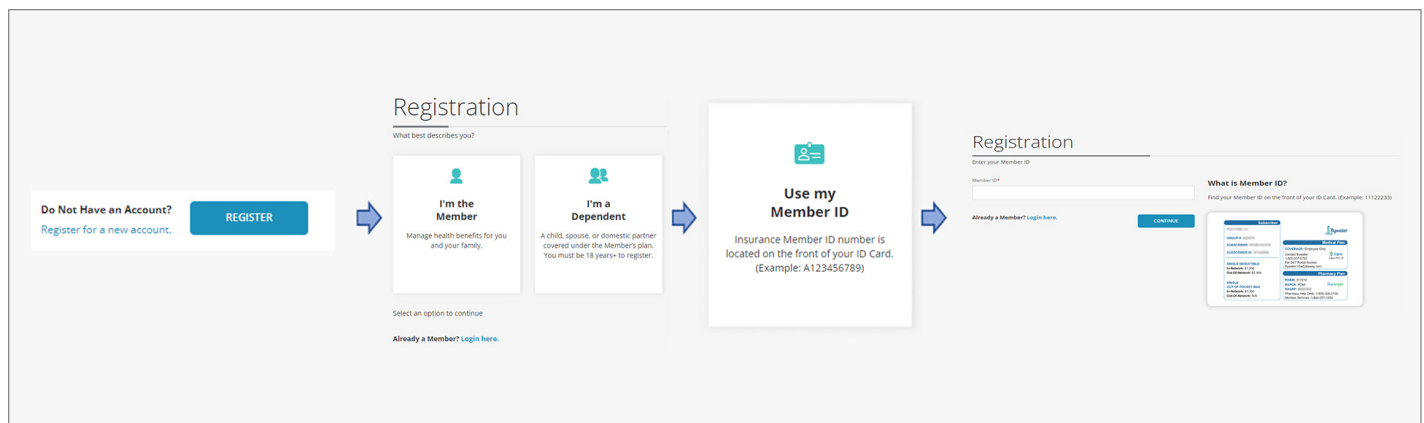
Already a Member? [Login here.](#)

1 Use My Member ID

2 Find My Account

Using Member ID

Register to the Member Portal Using Member ID to confirm your identity. Your Member ID is present on front of your ID card.

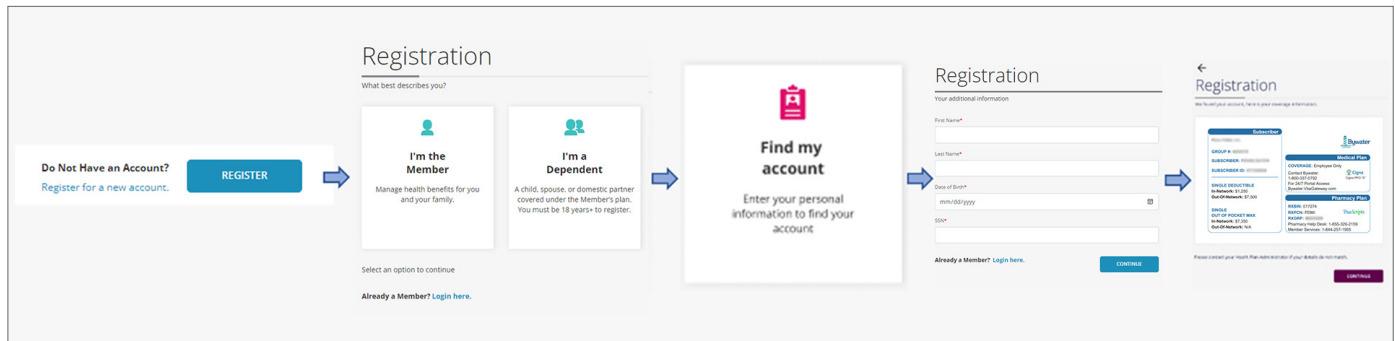


To register yourself using your Member ID, perform the below steps:

1. Select **Register**.
2. Select if you are a **Member** or **Dependent**.
3. Choose **Use Member ID** to confirm your identity.
4. Enter your **Insurance Member ID** present on **front** of your **ID Card**.
5. Select **Continue** to proceed.

Find My Account

Register to the Member Portal using Find My Account to confirm your identity. You will have to enter your personal information to find your account.

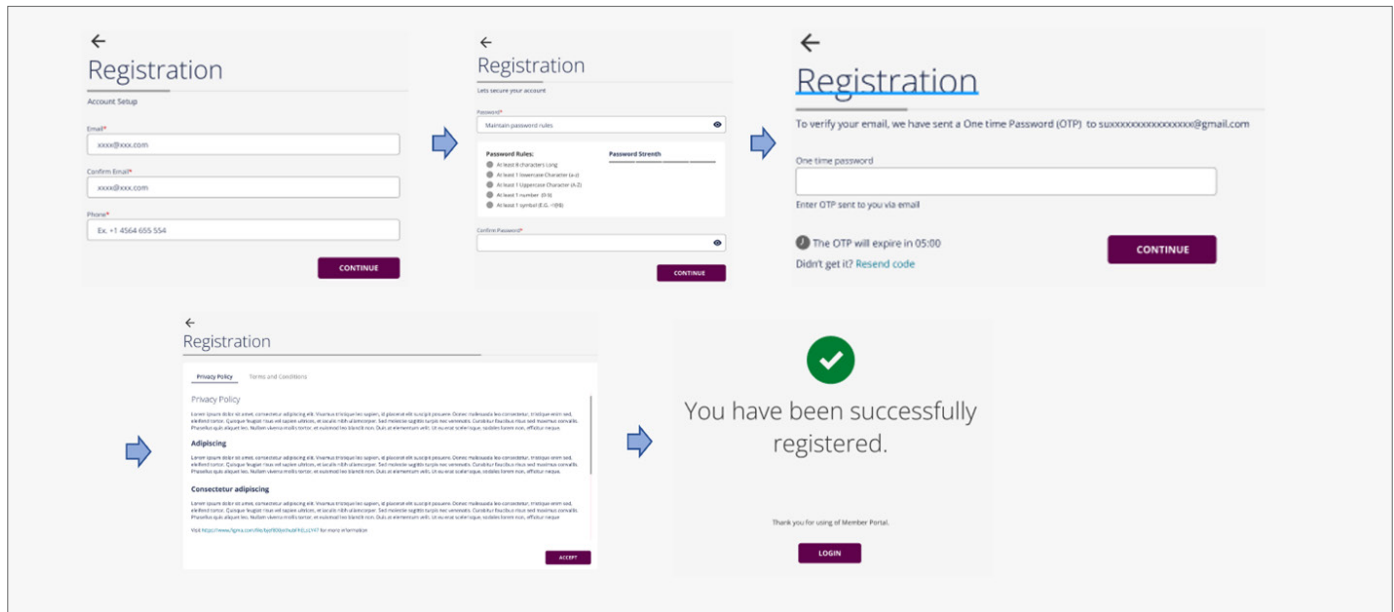


To Find your Account, perform the below steps:

1. Select **Register**.
2. Select if you are a **Member** or **Dependent**.
3. Choose **Find My Account** to confirm your identity.
4. Enter your **Personal Information** like your **First Name**, **Last Name**, **Date of Birth**, **Postal Code**, and **SSN** to find your account.
5. Select **Continue**.
6. You will be able to **view your account details**.
7. Select **Continue** to proceed.

Set Up Your Account

Set up your account in the Member Portal as a Member or Dependent to stay on top of your health care, have access to support, and view important information.



To set up your account, perform the below steps:

1. Enter your **Registered Email** address.
2. **Confirm** your Email address.
3. Enter your registered **Phone Number**
4. Select **Continue** to complete setting up your account.
5. Set up your **Password** keeping in mind the **Password Policy**.
6. Confirm your **Password**.
7. Select **Continue** to proceed.
8. Enter the **One Time Password** (OTP) that has been sent to your email.
9. Read and Accept the **Privacy Policy** and **Terms & Conditions**.
10. A success message **"You have been successfully registered"** will appear on the screen.

If you are unable to register, we are happy to help. Reach out to Bywater customer service @ 800-337-0792

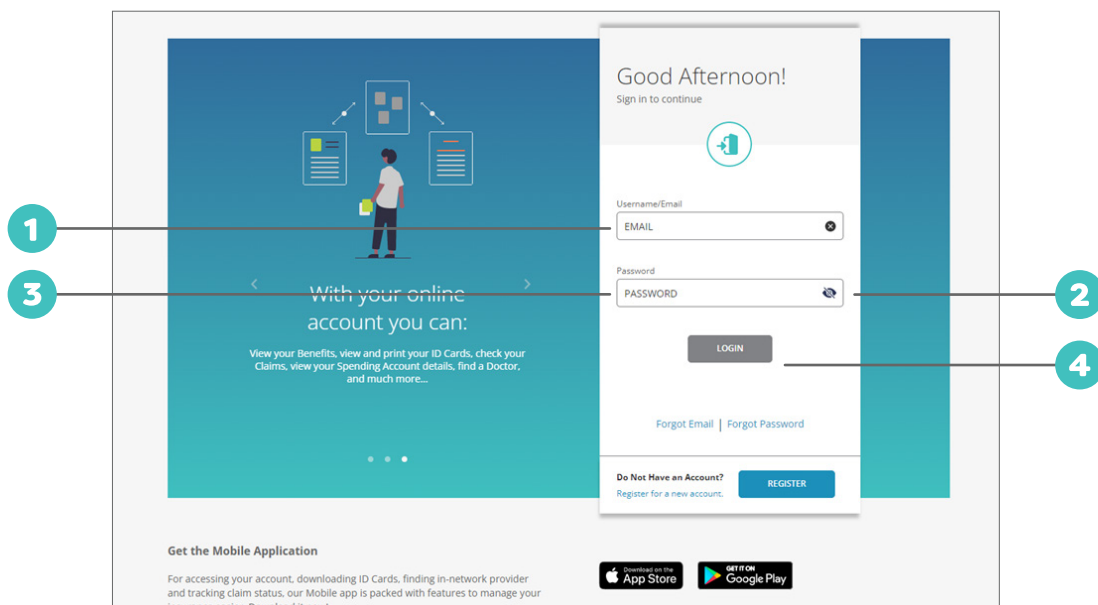
Log in to Your Account

Log in to your Member or Dependent account to manage your health plan in a secure environment.

You can log in to your account using your User ID and Password. Your credentials will be valid for a period of one year.

Contact your Administrator for further detail.

Note: The User ID is the Email address that you have used to register yourself to the Bywater Portal for Members and Dependents. You will be using this Email address to log in to your Member or Dependent account.

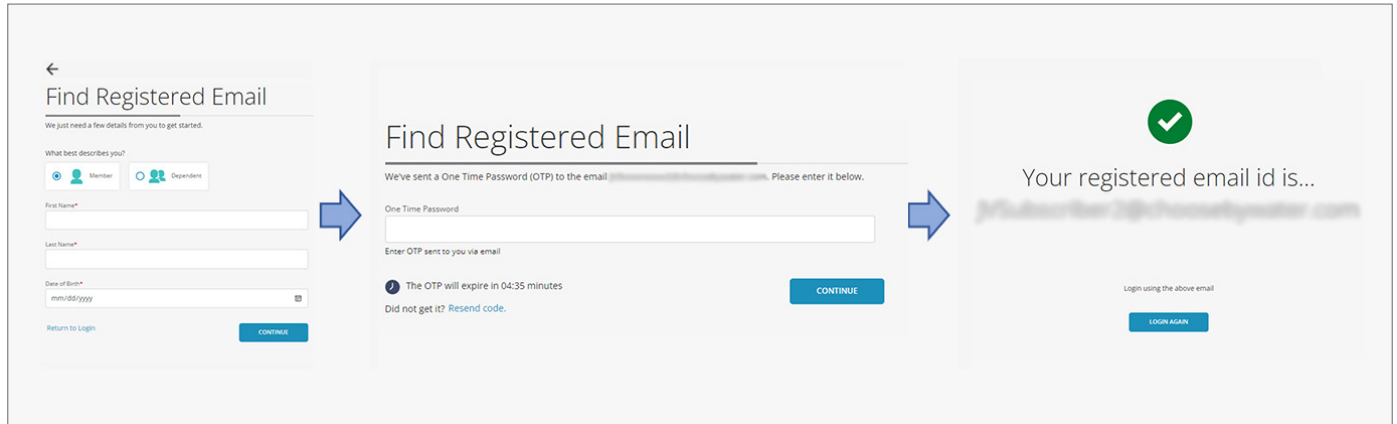


The screenshot shows the login interface. On the left, a banner features a person icon and text: "With your online account you can: View your Benefits, view and print your ID Cards, check your Claims, view your Spending Account details, find a Doctor, and much more...". On the right, a "Good Afternoon! Sign in to continue" section contains a "Username/Email" field with "EMAIL" below it, a "Password" field with "PASSWORD" below it, a "LOGIN" button, and links for "Forgot Email" and "Forgot Password". Below this is a "Do Not Have an Account? Register for a new account." section with a "REGISTER" button. At the bottom, there is a "Get the Mobile Application" section with instructions and "Download on the App Store" and "GET IT ON Google Play" buttons. Four numbered callouts (1-4) point to the "EMAIL" field, the "PASSWORD" field, the "Forgot Password" link, and the "LOGIN" button, respectively.

- 1 Enter your **User ID**.
- 2 Enter your **Password**.
- 3 Enter **One Time Password** sent to your registered **Email** address.
- 4 Select **Login** to view the Dashboard.

If You Forgot Your Email

If you forgot your registered Email address that you use to log in to your Member or Dependent account, you recover it by following a few steps.

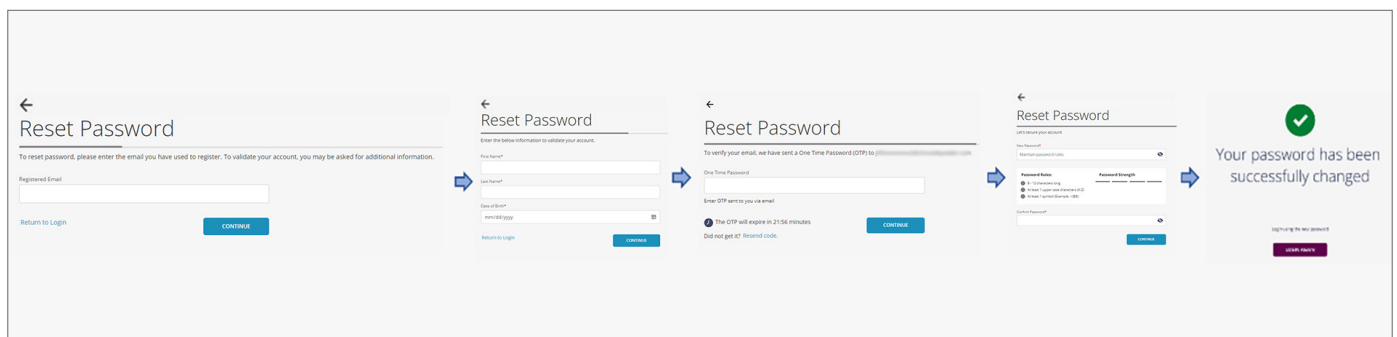


To find your registered Email address, perform the below steps:

1. Select if you are a **Member** or **Dependent**.
2. Find your registered Email address by filling out additional information like your **Member ID, SSN, First Name, and Last Name**.
3. Enter the **One Time Password** (OTP) sent to your registered Email address.
4. Your **registered Email address** will be displayed on the screen.

If You Forgot Your Password

If you forgot the password that you use to log in to your Member or Dependent account, you can get it recovered by following a few steps.



To recover your Password, perform the below steps:

1. Enter your **Registered Email** address.
2. Select **Continue**.
3. Fill out personal details including your **First Name**, **Last Name**, and **Member ID** to validate your account.
4. Select **Continue**.
5. Enter the **One Time Password** (OTP) that is sent to your **Registered Email** address.
6. Select **Continue**.
7. Create a **New Password** keeping in mind the **Password Policy**.
8. Confirm the new **Password**.
9. Select **Continue**.
10. A success message **"Your password has been successfully changed"** will appear on the screen.
11. To re-login to your account, select **Login Again**.

Password Policy

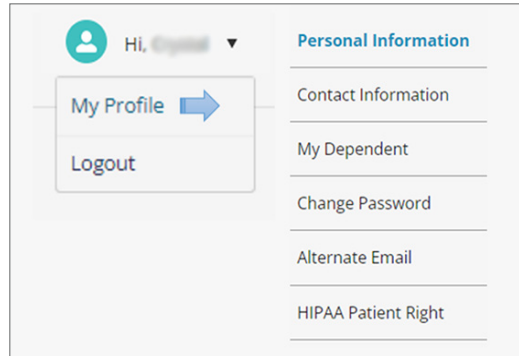
- At least 8 characters long
- At least 1 lower case character (a-z)
- At least 1 upper case character (A-Z)
- At least 1 number (0-9)
- At least 1 symbol (for example- @, \$, &)

If Your Account Is Locked or Not Working

If your account is locked, use **forgot password** flow to unlock your account. If your account is not working, please use **Contact Us** to raise your concern.

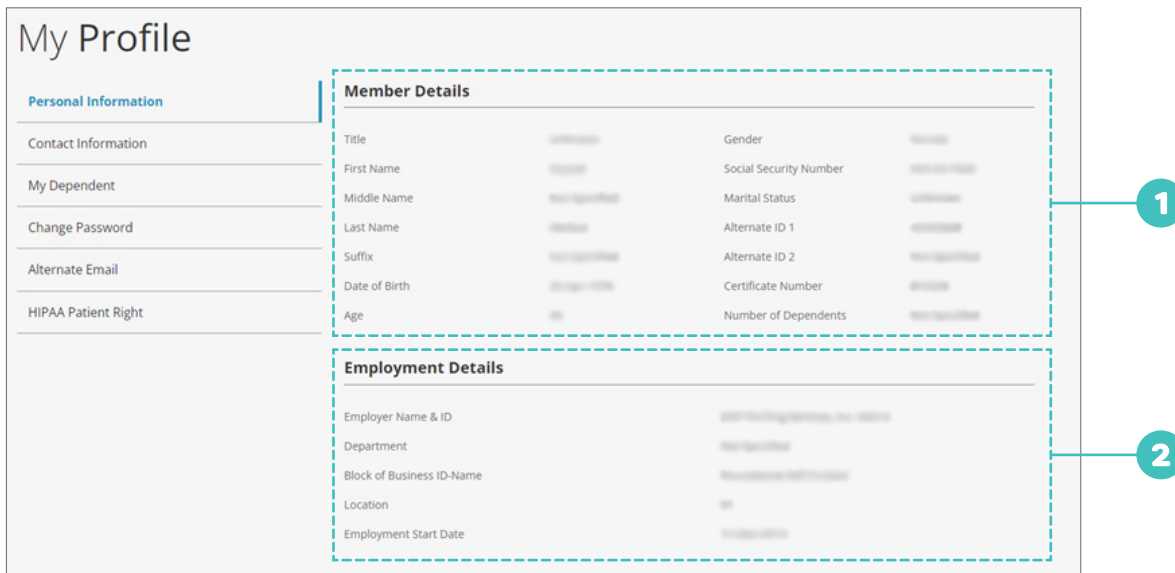
My Profile

My Profile section is categorized into Personal Information, Contact information and Dependent Information.



Personal Information

You can view Personal Information including First Name, Last Name, Age, Employer Name & ID, and Employment Start Date of the Member.

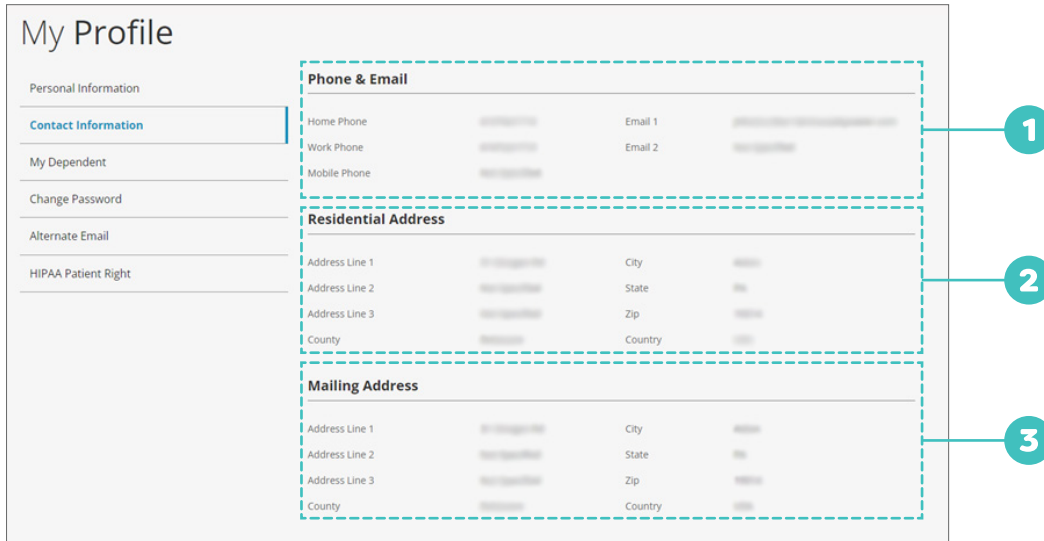


1 View **Member Details**.

2 View **Employment Details**.

Contact Information

You can view Contact Information including residential address, phone number, and mailing address of the Member.



My Profile

Personal Information

- Contact Information**
- My Dependent
- Change Password
- Alternate Email
- HIPAA Patient Right

Phone & Email

Home Phone	[Redacted]	Email 1	[Redacted]
Work Phone	[Redacted]	Email 2	[Redacted]
Mobile Phone	[Redacted]		

Residential Address

Address Line 1	[Redacted]	City	[Redacted]
Address Line 2	[Redacted]	State	[Redacted]
Address Line 3	[Redacted]	Zip	[Redacted]
County	[Redacted]	Country	[Redacted]

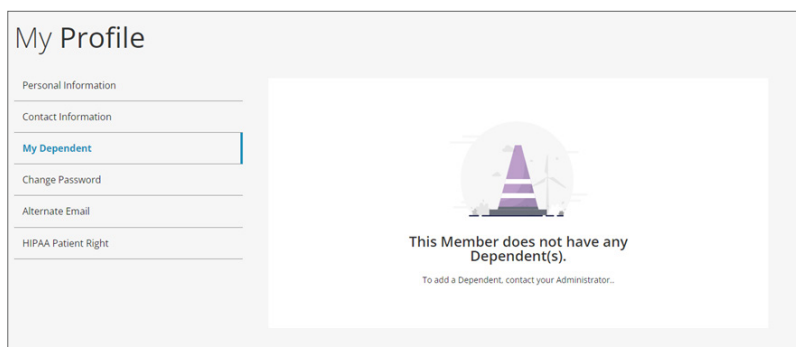
Mailing Address

Address Line 1	[Redacted]	City	[Redacted]
Address Line 2	[Redacted]	State	[Redacted]
Address Line 3	[Redacted]	Zip	[Redacted]
County	[Redacted]	Country	[Redacted]

- 1 View your **Phone number** and **Email address**.
- 2 View **Residential Address** details.
- 3 View **Mailing Address** details.

My Dependent


You can view Dependent information including Dependent Name, Age, and Status for each of your Dependents.



My Profile

Personal Information

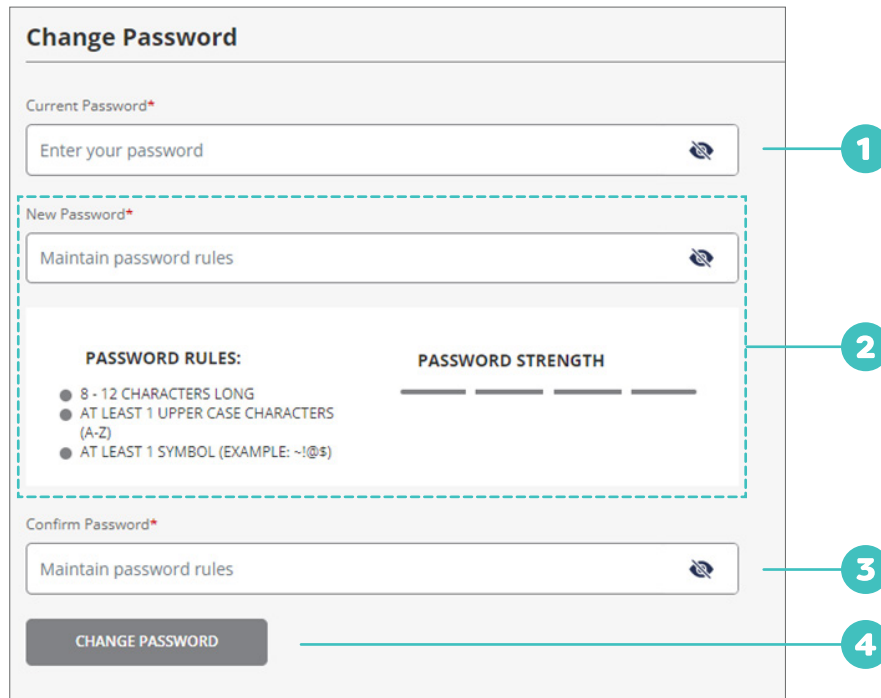
- Contact Information
- My Dependent**
- Change Password
- Alternate Email
- HIPAA Patient Right


This Member does not have any Dependent(s).
To add a Dependent, contact your Administrator.

- 1 View **Dependent details** including **Dependent Name, Relationship to Insured, Age, and Status**.

Change Password

You can change or reset the Password of your account from here.



The screenshot shows a 'Change Password' form with the following elements:

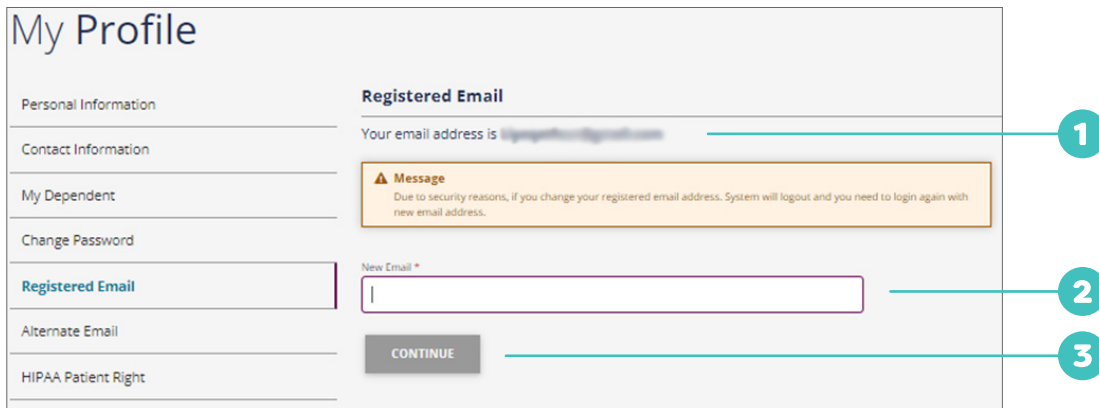
- 1**: A text input field labeled 'Current Password*' with the placeholder text 'Enter your password' and a toggle icon.
- 2**: A dashed box around the 'New Password*' section, which includes a text input field with the placeholder 'Maintain password rules' and a toggle icon, and a 'PASSWORD RULES' section below it. The rules are:
 - 8 - 12 CHARACTERS LONG
 - AT LEAST 1 UPPER CASE CHARACTERS (A-Z)
 - AT LEAST 1 SYMBOL (EXAMPLE: ~!@\$)To the right of the rules is a 'PASSWORD STRENGTH' indicator consisting of four horizontal bars.
- 3**: A text input field labeled 'Confirm Password*' with the placeholder text 'Maintain password rules' and a toggle icon.
- 4**: A dark grey button labeled 'CHANGE PASSWORD'.

To change or reset your password, perform the below steps:

- 1** Enter your **Current Password**.
- 2** Set up your **New Password** keeping the **Password Policy** in mind.
- 3** Confirm your **New Password**.
- 4** Select **Change Password**.
- 5** Re-login into your account by using the new password that you have set up.

Registered Email

If you want to change your registered Email address, you can do it from here.



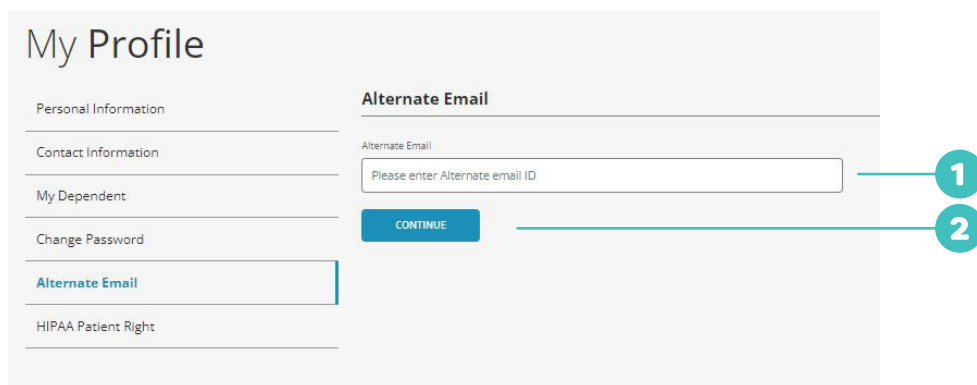
To change your registered Email address, perform the below steps:

- 1 Your **Registered Email** address will reflect on the screen.
- 2 Enter the **New Email** address that you want to add.
- 3 Select **Continue**.

Note: If you change your registered Email address, you will be logged out of your account. You will need to re-login into your account, using the new registered Email.

Alternate Email

If you want to add an alternate Email address, you can do it from here.

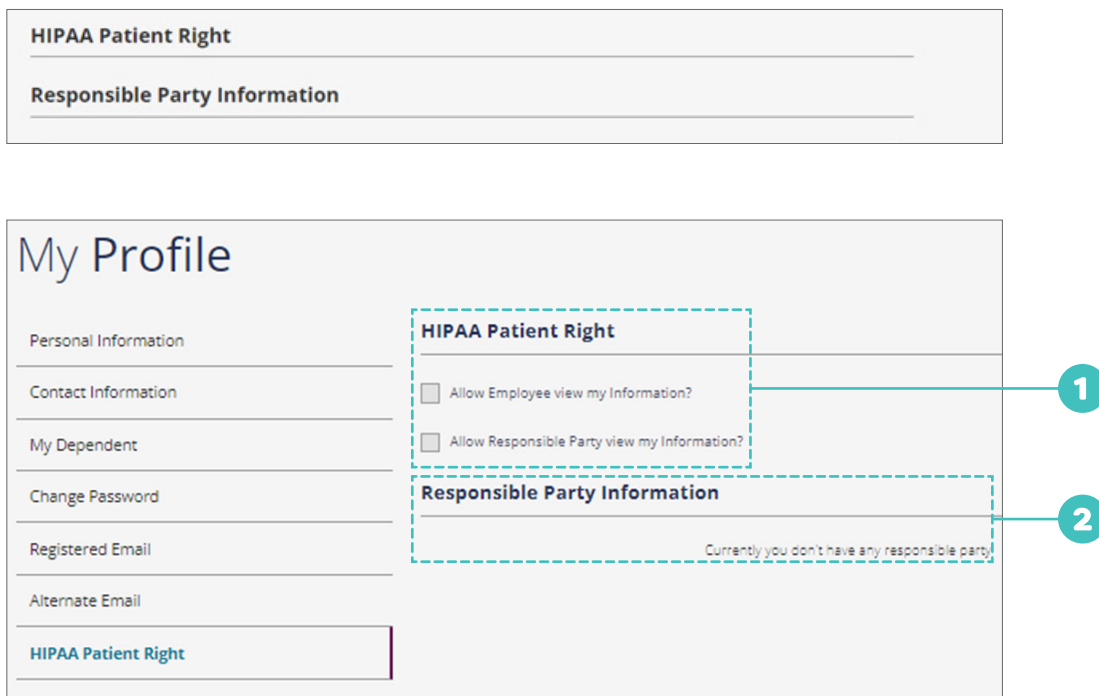


To add an alternate Email address, perform the below steps:

- 1 Enter your **Alternate Email** address.
- 2 Select **Continue**.

HIPAA Patient Right

You can configure who will have access to view your information from this section.



The screenshot shows the 'My Profile' page with a sidebar on the left containing links for Personal Information, Contact Information, My Dependent, Change Password, Registered Email, Alternate Email, and HIPAA Patient Right. The main content area has two sections: 'HIPAA Patient Right' and 'Responsible Party Information'. The 'HIPAA Patient Right' section contains two checkboxes: 'Allow Employee view my Information?' and 'Allow Responsible Party view my Information?'. The 'Responsible Party Information' section contains the text 'Currently you don't have any responsible party'. Red dashed boxes highlight these two sections, with callout numbers 1 and 2 pointing to them.

- 1 Select the checkboxes to **Allow Employee and Responsible Party** to view your information.
- 2 View **Responsible Party Information** including Name and Relationship.

Dashboard

The Dashboard offers an at-a-glance overview of your health plan.

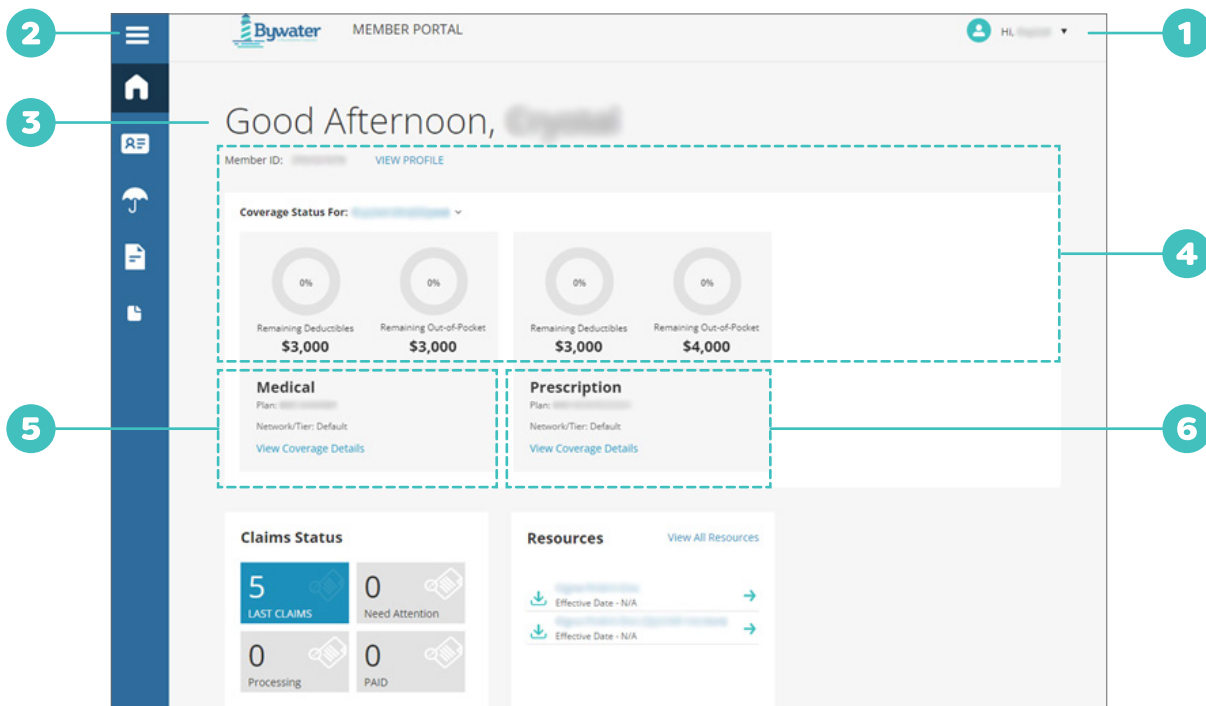
It serves as a 'one-stop shop' for viewing Coverage details, Claims history, checking benefit balances, downloading ID Cards, and much more.

Things You Can Access from Dashboard

Get a visual display of your health plan.

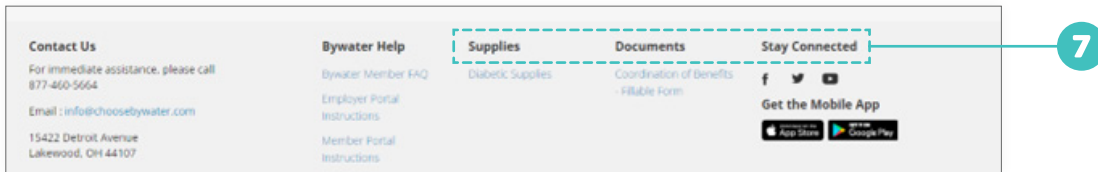
The easy-to-use Dashboard allows you to seamlessly navigate your healthcare needs and perform common account actions.

If you select a specific feature, you will be redirected to the desired page



The Member Portal is divided into:

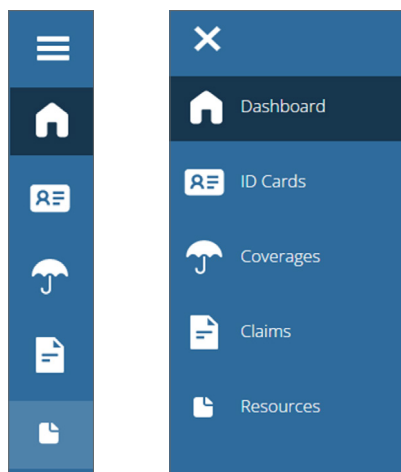
- 1** Context Bar
- 3** Member or Dependent Details
- 5** Claims
- 2** Left Navigation Bar
- 4** Coverages
- 6** Resources



7 Footer Section

Navigation

Left Navigation Bar



The Left Navigation Bar has 5 icons to help you navigate easily through the portal.

Home (Dashboard)

By using the Home button, you can reach the **Dashboard** from anywhere in the portal.

ID Card

The ID Card button redirects to the **ID Card** page. You can view and download ID Cards for both Members and Dependents.

Coverage

The Coverage button redirects to the **Coverage** page. You can view detailed information about the Coverages that your health plan provides.

Claims

The Claims button redirects you to the **Claims** page where you can get a comprehensive view of Claims that have been received.

Resources

The Resources button redirects you to the **Resources** page where you can view important Resources that are made available to you by your health plan.

Profile

The Profile button redirects you to **My Profile** page where you can view your profile details including Personal Information, Dependent Information, change your password and much more.

Context Bar

From the Context Bar, you can view your Profile and Log out of your account.

My Profile

From My Profile, you can view your Personal Information, reset your Password, or change your Registered Email address, and much more.



To navigate to My Profile, perform the below steps:

- 1 Go to the top right-hand side of the **Dashboard**.
- 2 Select the **drop-down**.
- 3 Select **My Profile**.

Logout

To logout from your account, perform the below steps:

- 1 Go to the top right-hand side of the **Dashboard**.
- 2 Select the **drop-down**.
- 3 Select **Logout**.

Footer Section

View Privacy Links, Privacy Policy Documents, Terms and Conditions, any other documents, or resources made available by your health plan in the footer section of the screen. You can get Contact Information and stay connected with your insurance company's Social Media accounts.

Contact Us

You can get Contact Instructions to your email or call the Health Plan Administrator.

Privacy Policy

View Privacy Policy documents that have been made available to you by your insurance company.

Stay Connected

This section leads you to your Insurance Company's Social Media pages. You can learn about new services and remain up-to-date on company news.

Features

Member Or Dependent Details

You can view Member or Dependent details here. You can also view your Member ID and view your Profile.

Coverage

In the Coverage section, you will get an overview of all the Coverages that are made available to you and your Dependents by your health plan. You can also view detailed information about each of your Coverages by selecting View Coverage Details.

Claims

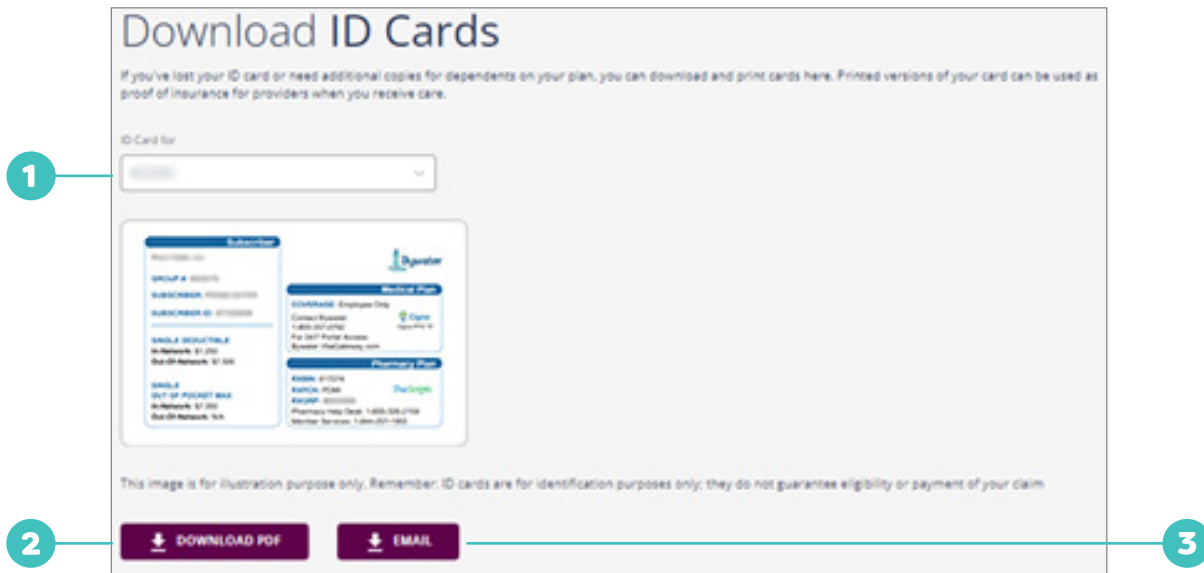
Claims section offers a comprehensive view of Claims that have been received. Click on each type of Claim to get further details regarding that Claim.

In the Resources Widget

In the Resource widget, you can view important resources and navigate to the resource center detail pages to view the documents, forms, helpful links, and FAQs made available to you by your health plan.

ID Cards

View, download, share, or request a new ID Card for yourself (Member) and your Dependents.



- 1 Select the **Name** of a Member or Dependent to find the appropriate ID Card.
- 2 Download **ID Cards** of a Member or Dependent in **PDF format**.
- 3 Share **ID Cards** of Member or Dependent via **Email**.

If you have lost your ID Card or require additional copies of your insurance ID Card for yourself or your Dependents, you can place an order for a new ID Card from here.

Note: Your new ID Card will take up to 2 weeks to arrive at your registered mailing address. In case you want your ID Card to be sent to a different address, get in touch with the Support Team.

Coverage

Coverage Status widget offers a comprehensive view of your Coverages. You will get a clear and concise picture of the Coverages that your health plan offers.

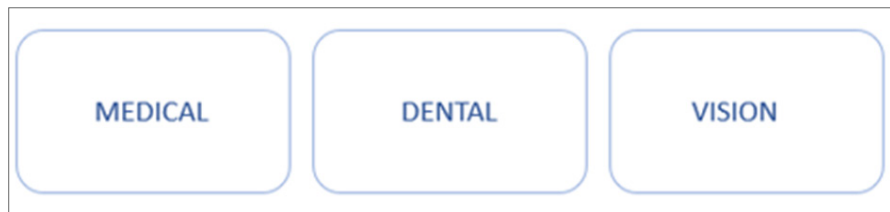
To get detailed information regarding each type of Coverage, select View Coverage Details.

My Coverage

An easy-to-read Coverage summary helps you to easily view the key features of your plan, cost-sharing provisions, Coverage limitations, and exceptions.

From the Coverage section in the Dashboard, select View Coverage Details to get in-depth Coverage details for Members and all Dependents.

The 3 types of Coverages are:



View Coverage details of Members and Dependents.

My Coverage

Coverage for: Member Coverage Type: Medical Benefit Year: 2024

1 (points to filters)

2 (points to plan details)

In-network Summary				Out-of-network Summary			
Deductible				Deductible			
Applied	Remaining	Maximum		Applied	Remaining	Maximum	
\$0.00	\$3,000.00	\$3,000.00		\$0.00	\$3,000.00	\$3,000.00	
Out-of-Pocket				Out-of-Pocket			
Applied	Remaining	Maximum		Applied	Remaining	Maximum	
\$0.00	\$3,000.00	\$3,000.00		\$0.00	\$3,000.00	\$3,000.00	

3 (points to summary tables)

4 (points to covered services)

Covered Services and Costs

Physician's Services (Office Visits)

Primary Care Office Visit **Specialist**

Office visit for treatment for minor and chronic illness, diagnosis of medical conditions, and management of acute and chronic illnesses.

In Network	Out-of-Network
You Pay: \$100 Copay	You Pay: \$100 Copay
Benefit Limitations: abc	Benefit Limitations: abc

Urgent Care
Blood Tests and Other Lab Work
Maternity

- 1** From the drop-down, select **Name of Member** or **Dependent** (for whom you wish to check Coverage details), **Coverage Type**, **Benefit Year**, and **Network**.
- 2** View details including **Benefit Plan**, **Coverage Status**, **Coverage Period**, **Coverage Active From**, **Other Insurance**, **Coverage Level**, and **Members Covered**. You can also **View Coverage History** and **Download Plan Documents**.
- 3** **View In-network** and **Out-of-network** summary which includes details of **Applied**, **Remaining**, and **Maximum Deductible** amount and **Applied**, **Remaining**, and **Maximum Out-of-pocket** amount.
- 4** View details for **Covered Services** and **Costs**. You can view the **In-network** and **Out-of-network Copay** amounts that you need to pay when you opt for **Primary Care Office Visit** or a **Specialist**.

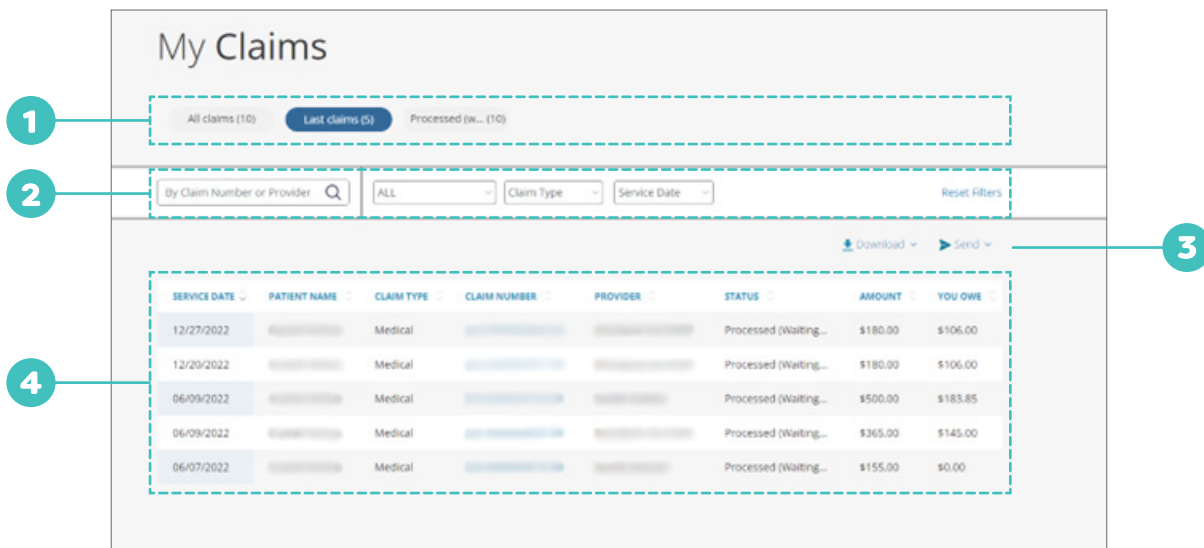
Note: Your coverages are reflective of the Benefit Plan in which you are enrolled.

Claims

Claims Status offers an at-a-glance view of the key details and status of your Claims. You can delve into the details of each Claim by selecting the type of Claim and then clicking on the Claim Number.

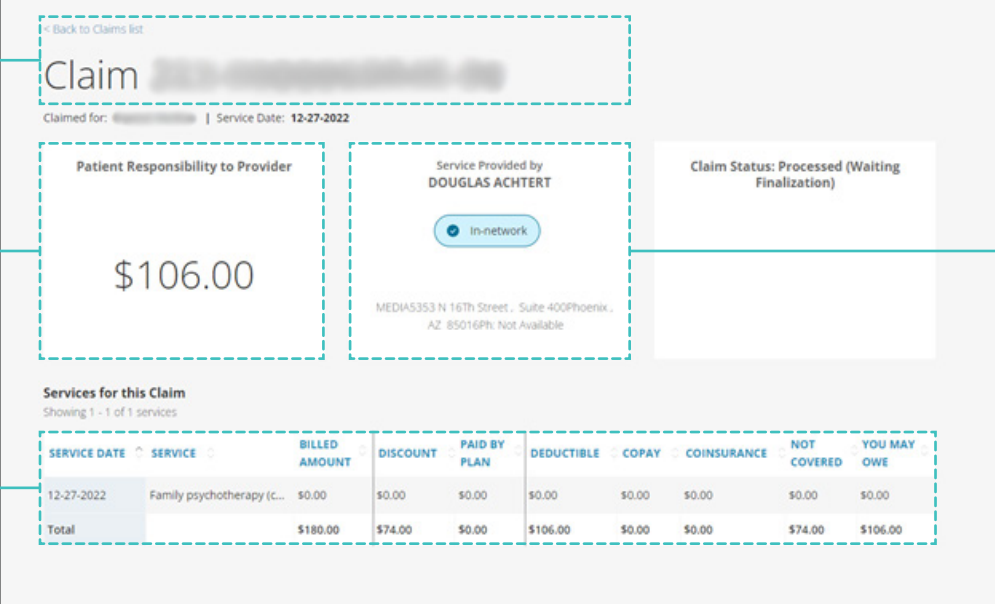
My Claims

The My Claims section offers detailed information about Claims that have been received. Whether you are looking for Paid Claims or Claims that have been denied, you can get the information here.



- 1** View 7 types of Claims (**All Claims, Last Claims, Processing, Approved, Denied, Paid, and Need Attention claims.**)
- 2** Search for a **Claim** or a **Provider**, filter your Claims by **Member Name, Claim Type, and Duration**. You can also Reset the Filters.
- 3** **Download** Claim details or **Send** in **CSV** or **PDF** format.
- 4** View **Service Date, Patient Name, Claim Type, Claim Number, Provider, Status, Amount You Owe,** and **Action** for each Claim. You can also view further details about each Claim by selecting **View Details**.

Select a Claim to view detailed information regarding that particular claim.



The screenshot shows a claim details page with the following elements:

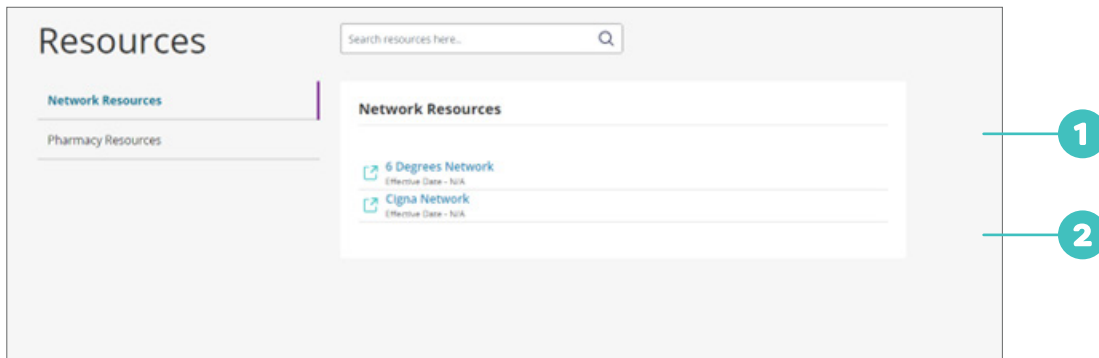
- 1**: Header area containing the claim title, a "Back to Claims list" link, and the service date (12-27-2022).
- 2**: A box labeled "Patient Responsibility to Provider" showing a balance of \$106.00.
- 3**: A box labeled "Service Provided by DOUGLAS ACHTERT" with an "In-network" badge and the provider's address: MEDIA5353 N 16Th Street, Suite 400Phoenix, AZ 85016PH: Not Available.
- 3**: A box labeled "Claim Status: Processed (Waiting Finalization)".
- 4**: A table titled "Services for this Claim" showing a list of services with columns for Service Date, Service, Billed Amount, Discount, Paid by Plan, Deductible, Copay, Coinsurance, Not Covered, and You May Owe.




SERVICE DATE	SERVICE	BILLED AMOUNT	DISCOUNT	PAID BY PLAN	DEDUCTIBLE	COPAY	COINSURANCE	NOT COVERED	YOU MAY OWE
12-27-2022	Family psychotherapy (C...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total		\$180.00	\$74.00	\$0.00	\$106.00	\$0.00	\$0.00	\$74.00	\$106.00

- 1** View details including **Claim number**, **Service Date**, and **Processed on**.
- 2** View amount of **Patient Responsibility to Provider**.
- 3** View **Name of Provider**, **Network details**, and **Provider's address**.
- 4** View details including **Service Date**, **Service**, **Billed Amount**, **Discount**, **Paid by Plan** amount, **Deductible** amount, **Co-pay** amount, **Co-insurance** amount, **Not Covered** amount and **You May Owe** amount.

Resources

View important Resources and navigate to the resource center detail pages to view all the documents, forms, helpful links, and FAQs made available to you by your health plan. You can also Request New ID Cards, Request ID Cards, Find Forms, handle Authorizations, and Download Resources from here. Below is an example of a generic resource page.



- 1 Select  to download the file directly on your device.
- 2 Select  or  to open the file in a new window and download it.

Note: If Applicable, the Resource(s) will be downloaded in your system. You can find it in the Downloads section of your Browser or in the Downloads folder in your system.