



Health Care  
Benefits Online<sup>SM</sup>

# Becoming a Registered User

Health Care Benefits Online makes it easy to access your health care benefits.

Through [hcbo.com](http://hcbo.com) you have the most current claims, coverage and copayment and deductible information at your fingertips.

Creating your online account through [hcbo.com](http://hcbo.com) is the first step to accessing your current benefit information.

Please note that both you and your spouse must each have a separate user name and password for logging on to the Health Care Benefits Online Web site.

## Getting Started

1

Type [hcbo.com](http://hcbo.com) in the address field to access the **Health Care Benefits Online** Web site.



2

Next, click on **SIGN UP NOW** if you haven't already created an online account.

If you are already registered, type in your personal user name and password. Do not use your spouse's user name and password.



If you get an error message, log out and return to [hcbo.com](http://hcbo.com). Then, click on **SIGN UP NOW**.

3

Enter your contract number in the **Contract Number** field, then enter your date of birth.

4

Click on **SUBMIT** to submit your information.



5

Next, create your account information. Choose a user name, password and password hint. Remember to enter a current e-mail address.

Click ***SUBMIT*** once you've entered the information.

The screenshot shows a web browser window displaying the 'Create Account' page for HCBO (Health Care Benefits Online). The page header features the HCBO logo and the tagline 'Top Quality Health Care Services'. The main content area is titled 'Create Account' and contains a form with the following fields and instructions:

- User Name:** jstbe (Instruction: Must be 4-16 characters in length (no spaces))
- Password:** \*\*\*\*\* (Instruction: Password must be 6-12 characters in length)
- Confirm:** \*\*\*\*\* (Instruction: Password cannot be the same as the user name)
- Password Hint:** jstbe123456789 (Instruction: Hint you'll use with the hint if you enter your password incorrectly when logging in)
- E-mail:** jstbe@comp.com (Instruction: Current e-mail address - must be a currently used e-mail address)

At the bottom of the form, there are two buttons: 'SUBMIT' (highlighted with a red circle) and 'CANCEL'. The page also includes a 'Powered by NASCO' logo in the bottom right corner.



Be sure to review the terms and conditions. Scroll down to review the entire agreement.



6

Click on **ACCEPT THESE TERMS** to agree to the terms of use.







Here is an example of a personalized homepage through [hcbo.com](http://hcbo.com), where you can easily access claims and coverage information.



Log on today to access your health care benefits information.





**Blue Cross  
Blue Shield**  
of Michigan

A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association