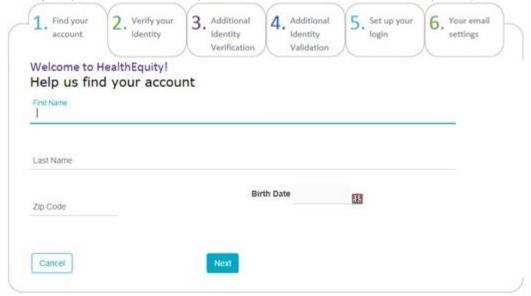The very first time you log into the member portal, you'll have to verify your identity, then set up your account. Here's how:
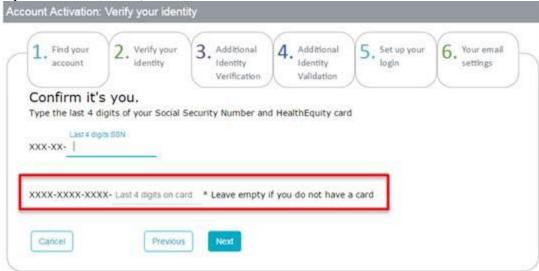
Verify your identity

1. Go to HealthEquity's member portal:

o https://myhealthequity.com

   or

o https://healthequity.com and click **LOGIN** in the upper right corner.

2. Click **Member** under the message, "Click below if logging in for the first time"

3. Enter the verification code that appears on the screen.

4. Enter your personal information (first name, last name, birth date, and Zip code) and click **Next**.
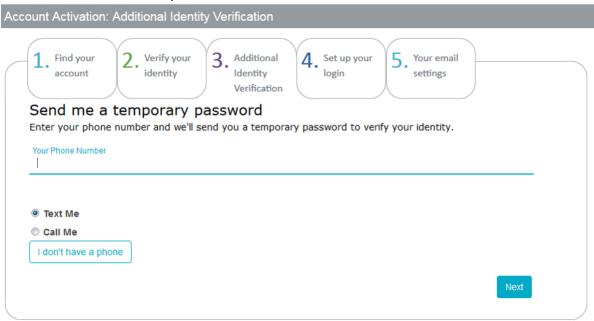

5. Enter the last 4 digits of the account holder's SSN and the last 4 digits of a card on file and then click **Next**.

o If you enter the card number, you'll skip to setting up your account.

o   If you don't have a card, leave that field blank and click **Next**.

6. Enter your phone number, select **Text Me** or **Call Me**, then click **Next**.

o   This does not have to be the phone number we have on file.

7. We'll call/text with a temporary password. Enter it and click **Next**.

o   If you enter the password, you'll skip to setting up your account.

8. If we can't verify your phone number or you click **I don't have a phone**, you'll see a popup with the following message:

    HealthEquity is committed to protecting your personal information, for this reason, if you continue you will be presented with additional security questions that will help us validate your identity.

    Click **Answer questions**.

9. You will be asked a few questions (usually 3 or 4) on subjects such as:

o vehicle ownership history

o education history

o job history

After answering these questions, you can set up your account (below).

Set up your account

1. Choose a username, password, and security question, then click **Next**.
2. Provide your email address and click **Next**.
3. You'll receive an email with a link – click it to activate your account.
4. Accept the Terms & Conditions.

After completing these steps, your account will be confirmed and ready to use!