

Alberta Blue Cross® Member Site Accessibility Conformance Report Desktop

WCAG Edition | Based on VPAT® Version 2.5

Name of product/version

Member site by Alberta Blue Cross® (members.ab.bluecross.ca).

Report date

November 15, 2025

Product description

Digital hub that enables registered end users to understand and utilize their benefits. Allows management of various aspects of Alberta Blue Cross® benefits providing control and transparency over their benefit plan. It enables end users to submit claims, view benefit coverage details, access account information, access important documents and manage their benefits.

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Notes

The scope and limitations of this document includes:

- Testing of components in desktop mode. Limitations include – tablet and mobile view.
- Authentication methods are also not included in the testing.

Evaluation Methods Used

Evaluation of the product involved a combination of manual, and functional testing against the applicable success criteria within the Web Content Accessibility Guidelines (WCAG) 2.2 Conformance Level A, AA, and AAA.

Applicable Standards/Guidelines

This report covers the degree of conformance for the following accessibility standard/guidelines:

Standard/Guideline	Included In Report
Web Content Accessibility Guidelines 2.0	Level A (Yes) Level AA (Yes) Level AAA (Yes)
Web Content Accessibility Guidelines 2.1	Level A (Yes) Level AA (Yes) Level AAA (Yes)
Web Content Accessibility Guidelines 2.2	Level A (Yes) Level AA (Yes)

Standard/Guideline	Included In Report
	Level AAA (Yes)

Terms

Conformance means how well our website meets the criteria for being accessible to everyone. The terms used in the Conformance Level information are defined as follows:

- **Supports.** The functionality of the product has at least one method that meets the criterion without known defects or meets with equivalent facilitation.
- **Partially Supports.** Some functionality of the product does not meet the criterion.
- **Does Not Support.** The majority of product functionality does not meet the criterion.
- **Not Applicable.** The criterion is not relevant to the product.
- **Not Evaluated.** The product has not been evaluated against the criterion. This can only be used in WCAG Level AAA criteria.

WCAG 2.x Report

Note: When reporting on conformance with the WCAG 2.x Success Criteria, they are scoped for full pages, complete processes and accessibility-supported ways of using technology as documented in the [WCAG 2.0 Conformance Requirements](#).

Table 1: Success Criteria, Level A

Notes: 32 Criterion available.

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p><u>1.1.1 Non-text Content</u></p> <p>All non-text content that is presented to the user has a text alternative that serves the equivalent purpose, except for the situations listed below:</p> <ul style="list-style-type: none">• Controls, Input: If non-text content is a control or accepts user input, then it has a name that describes its purpose. (Refer to Success Criterion 4.1.2 for additional requirements for controls and content that accepts user input.)• Time-Based Media: If non-text content is time-based media, then text alternatives at least provide descriptive identification of the nontext content. (Refer to Guideline 1.2 for additional requirements for media.)	Partially Supports	All other non-text content (such as images, icons, and logos) support the criterion. However, some interactive maps include an aria-label (e.g., "Map") that is too generic and does not convey the map's purpose or the type of information displayed. A more descriptive label or text equivalent is required for full compliance.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<ul style="list-style-type: none"> • Test: If non-text content is a test or exercise that would be invalid if presented in text, then text alternatives at least provide descriptive identification of the non-text content. • Sensory: If non-text content is primarily intended to create a specific sensory experience, then text alternatives at least provide descriptive identification of the non-text content. • CAPTCHA: If the purpose of non-text content is to confirm that content is being accessed by a person rather than a computer, then text alternatives that identify and describe the purpose of the nontext content are provided, and alternative forms of CAPTCHA using output modes for different types of sensory perception are provided to accommodate different disabilities. 			

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<ul style="list-style-type: none"> • Decoration, Formatting, Invisible: If non-text content is pure decoration, is used only for visual formatting, or is not presented to users, then it is implemented in a way that it can be ignored by assistive technology 			
<p><u>1.2.1 Audio-only and Video-only (Prerecorded)</u></p> <p>For prerecorded audio-only and prerecorded video-only media, the following are true, except when the audio or video is a media alternative for text and is clearly labeled as such:</p> <ul style="list-style-type: none"> • Prerecorded Audio-only: An alternative for time-based media is provided that presents equivalent information for prerecorded audio-only content. • Prerecorded Video-only: Either an alternative for time-based 	Not Applicable	This criterion is not applicable to this website as it does not contain prerecorded audio-only or video-only media content. Therefore, there are no prerecorded audio-only or video-only media elements on the site that require alternative text or audio tracks.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
media or an audio track is provided that presents equivalent information for prerecorded video-only content.			
<p><u>1.2.2 Captions (Prerecorded)</u></p> <p>Captions are provided for all prerecorded audio content in synchronized media, except when the media is a media alternative for text and is clearly labeled as such.</p>	Not Applicable	Media presentations are not available on this site.	
<p><u>1.2.3 Audio Description or Media Alternative (Prerecorded)</u></p> <p>An alternative for time-based media or audio description of the prerecorded video content is provided for synchronized media, except when the media is a media alternative for text and is clearly labeled as such.</p>	Not Applicable	This criterion is not applicable to this website as audio description is not currently available or applicable to the content provided on this website.	

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<p><u>1.3.1 Info and Relationships</u></p> <p>Information, structure, and relationships conveyed through presentation can be programmatically determined or are available in text.</p>	Partially Supports	Some elements such as grid cells, accordions, and icon links lack proper programmatic relationships to their headers or controls. Adding aria-labelledby/aria-describedby, combining icon and text links, and using aria-live regions for dynamic content are needed to fully meet this criterion.	
<p><u>1.3.2 Meaningful Sequence</u></p> <p>When the sequence in which content is presented affects its meaning, a correct reading sequence can be programmatically determined.</p>	Supports		
<p><u>1.3.3 Sensory Characteristics</u></p> <p>Instructions provided for understanding and operating content do not rely solely on sensory characteristics of</p>	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
components such as shape, color, size, visual location, orientation, or sound.			
<p><u>1.4.1 Use of Color</u></p> <p>Color is not used as the only visual means of conveying information, indicating an action, prompting a response, or distinguishing a visual element.</p>	Partially Supports	Icons rely solely on colour to indicate interactivity, and hover contrast does not meet minimum contrast requirements. Users who are colour-blind or have low-vision may not perceive the difference between active and inactive states. Additionally, the hover state fails the required contrast ratio, making it difficult for users to identify when an icon is interactive or focused.	
<p><u>1.4.2 Audio Control</u></p> <p>If any audio on a Web page plays automatically for more than 3 seconds, either a mechanism is available to pause or stop the audio, or a mechanism is available to control audio</p>	Not Applicable	There is no available media on the member site	

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volume independently from the overall system volume level.			
<p><u>2.1.1 Keyboard</u></p> <p>All functionality of the content is operable through a keyboard interface without requiring specific timings for individual keystrokes, except where the underlying function requires input that depends on the path of the user's movement and not just the endpoints.</p>	Partially Supports	While most interactive components are operable using the keyboard, some elements are not fully accessible or follow an inconsistent focus order. For example, the "Credit Use tips" card cannot be accessed via keyboard, and focus moves unexpectedly to another element after certain form interactions.	
<p><u>2.1.2 No Keyboard Trap</u></p> <p>If keyboard focus can be moved to a component of the page using a keyboard interface, then focus can be moved away from that component using only a keyboard interface, and, if it requires more than unmodified arrow or tab keys or other standard exit methods,</p>	Partially Supports	Keyboard focus is not consistently visible on "Next" and "Previous" controls. Future steps in the progress tracker are also keyboard-navigable and lead to an error page, indicating incomplete keyboard control and focus management.	

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the user is advised of the method for moving focus away.			
<p><u>2.1.4 Character Key Shortcuts</u> (Level A 2.1 and 2.2)</p> <p>If a keyboard shortcut is implemented in content using only letter (including upper- and lower-case letters), punctuation, number, or symbol characters, then at least one of the following is true:</p> <ul style="list-style-type: none"> • Turn off: A mechanism is available to turn the shortcut off; • Remap: A mechanism is available to remap the shortcut to include one or more non-printable keyboard keys (e.g., Ctrl, Alt); • Active only on focus: The keyboard shortcut for a user interface component is only active when that component has focus. 	Not Applicable	This mechanism is not available.	

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<p><u>2.2.1 Timing Adjustable</u></p> <p>For each time limit that is set by the content, at least one of the following is true:</p> <ul style="list-style-type: none"> • Turn off: The user is allowed to turn off the time limit before encountering it; or • Adjust: The user is allowed to adjust the time limit before encountering it over a wide range that is at least ten times the length of the default setting; or • Extend: The user is warned before time expires and given at least 20 seconds to extend the time limit with a simple action (for example, "press the space bar"), and the user is allowed to extend the time limit at least ten times; or • Real-time Exception: The time limit is a required part of a real-time event (for example, an 	Not Applicable	There are no timed interactions on the website.	

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<p>auction), and no alternative to the time limit is possible; or</p> <ul style="list-style-type: none"> • Essential Exception: The time limit is essential and extending it would invalidate the activity; or • 20 Hour Exception: The time limit is longer than 20 hours. 			
<p>2.2.2 Pause, Stop, Hide (Level A)</p> <p>For moving, blinking, scrolling, or auto-updating information, all of the following are true:</p> <ul style="list-style-type: none"> • Moving, blinking, scrolling: For any moving, blinking or scrolling information that (1) starts automatically, (2) lasts more than five seconds, and (3) is presented in parallel with other content, there is a mechanism for the user to pause, stop, or hide it unless the movement, blinking, or scrolling is part of an activity where it is essential; and 	Not Applicable	There is no blinking, scrolling, or auto-updating information on the website.	

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<ul style="list-style-type: none"> • Auto-updating: For any auto-updating information that (1) starts automatically and (2) is presented in parallel with other content, there is a mechanism for the user to pause, stop, or hide it or to control the frequency of the update unless the auto-updating is part of an activity where it is essential. 			
<p><u>2.3.1 Three Flashes or Below Threshold</u></p> <p>Web pages do not contain anything that flashes more than three times in any one second period, or the flash is below the general flash and red flash thresholds.</p>	Not Applicable	Components with this feature are not available on the website.	
<p><u>2.4.1 Bypass Blocks</u></p> <p>A mechanism is available to bypass blocks of content that are repeated on multiple Web pages.</p>	Partially Supports	A "Skip to main content" link is not available, requiring users to tab through the main navigation on every page. While there is an option to skip the announcement	

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		banner, additional bypass mechanisms for repeated content are missing.	
2.4.2 Page Titled Web pages have titles that describe topic or purpose.	Supports		
2.4.3 Focus Order If a Web page can be navigated sequentially and the navigation sequences affect meaning or operation, focusable components receive focus in an order that preserves meaning and operability.	Partially Supports	After selecting a product or service from the dropdown, focus automatically moves to the “Find a provider” button, disrupting the expected navigation flow. While no focus traps are present, the “Credit Use Tips” card cannot be accessed using the keyboard, causing a break in the logical focus order.	
2.4.4 Link Purpose (In Context)	Partially Supports	Several links lack clear or descriptive purpose. Some use redundant link structures (icon	

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The purpose of each link can be determined from the link text alone or from the link text together with its programmatically determined link context, except where the purpose of the link would be ambiguous to users in general.		and text), which may cause confusion for screen reader users. Others are displayed as numbers or use generic phrases such as "click here" or "supporting documents," providing insufficient context about the destination or action of the link.	
<p><u>2.5.1 Pointer Gestures</u> (Level A 2.1 and 2.2)</p> <p>All functionality that uses multipoint or path-based gestures for operation can be operated with a single pointer without a path-based gesture, unless a multipoint or path-based gesture is essential.</p>	Not Applicable	The member site does not have components that require gestures	
<p><u>2.5.2 Pointer Cancellation</u> (Level A 2.1 and 2.2)</p>	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>For functionality that can be operated using a single pointer, at least one of the following is true:</p> <ul style="list-style-type: none"> • No Down-Event: The down-event of the pointer is not used to execute any part of the function; • Abort or Undo: Completion of the function is on the up-event, and a mechanism is available to abort the function before completion or to undo the function after completion; • Up Reversal: The up-event reverses any outcome of the preceding down-event; accessibility supported • Essential: Completing the function on the down-event is essential. 			
2.5.3 Label in Name (Level A 2.1 and 2.2)	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
For user interface components with labels that include text or images of text, the name contains the text that is presented visually.			
<p>2.5.4 Motion Actuation (Level A 2.1 and 2.2)</p> <p>Functionality that can be operated by device motion or user motion can also be operated by user interface components and responding to the motion can be disabled to prevent accidental actuation, except when:</p> <ul style="list-style-type: none"> • Supported Interface: The motion is used to operate functionality through an interface; • Essential: The motion is essential for the function and doing so would invalidate the activity. 	Not Applicable	All functionality on the site is accessible via standard user interface components, and motion-based controls are not implemented. Therefore, there is no need to disable motion-based controls or provide alternatives.	
3.1.1 Language of Page	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
The default human language of each Web page can be programmatically determined.			
<p><u>3.2.1 On Focus</u></p> <p>When any user interface component receives focus, it does not initiate a change of context.</p>	Partially Supports	Some interactive elements do not provide a clearly visible focus indicator, and certain components trigger actions automatically when focused. This behaviour may cause confusion or unexpected navigation for keyboard users, indicating inconsistent focus visibility and control across the interface.	
<p><u>3.2.2 On Input</u></p> <p>Changing the setting of any user interface component does not automatically cause a change of context unless the user has been advised of the behavior before using the component.</p>	Partially Supports	Most functionality is operable via keyboard. However, the file input automatically opens the file picker dialog when focused via keyboard (e.g., tabbing into it), which is unexpected and violates expected keyboard behavior	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<u>3.2.6 Consistent Help</u> (Level A 2.2 only)	Supports		
<u>3.3.1 Error Identification</u> If an input error is automatically detected, the item that is in error is identified and the error is described to the user in text.	Partially Supports	Some fields correctly use ARIA attributes to show errors, but not all required fields give clear feedback when something is missing. In some cases, the “Next” button is disabled without explaining why, which can confuse users, especially those using assistive technologies.	
<u>3.3.2 Labels or Instructions</u> Labels or instructions are provided when content requires user input.	Partially Supports	In some steps, an action must be completed before the “Next” button becomes available. However, the button is disabled without providing an explanation to users. This lack of instruction may cause confusion and create barriers for users, particularly	

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		those using assistive technologies.	
3.3.7 Redundant Entry (Level A 2.2 only)	Partially Supports	Some redundant elements or entries are present, which may cause confusion for assistive technology users. Reviewing and removing unnecessary or duplicated elements would improve clarity and ensure full compliance.	
4.1.1 Parsing WCAG 2.0 and 2.1 – Always answer ‘Supports’ WCAG 2.2 (obsolete and removed) - Does not apply	Supports	For WCAG 2.0 and 2.1, the September 2023 errata update indicates this criterion is always supported. See the WCAG 2.0 Editorial Errata and the WCAG 2.1 Editorial Errata .	

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<p><u>4.1.2 Name, Role, Value</u></p> <p>For all user interface components (including but not limited to: form elements, links and components generated by scripts), the name and role can be programmatically determined; states, properties, and values that can be set by the user can be programmatically set; and notification of changes to these items is available to user agents, including assistive technologies.</p>	Partially Supports	Some interactive elements are missing proper roles and state information. Dropdown menus lack aria-expanded attributes, and certain anchor elements function as buttons without role="button" or full keyboard support. This may cause assistive technologies to misinterpret these elements, leading to confusion or navigation issues.	

Table 2: Success Criteria, Level AA

Notes: 24 Criterion available.

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
1.2.4 Captions (Live) Captions are provided for all live audio content in synchronized media.	Not Applicable	This criterion is not applicable to this website as it does not include any live synchronized media with audio content. Therefore, there are no live audio elements requiring captions on the site.	
1.2.5 Audio Description (Prerecorded) Audio description is provided for all prerecorded video content in synchronized media.	Not Applicable	This criterion is not applicable to this website as audio description is not currently available or applicable to the content provided on this website.	
1.3.4 Orientation (Level AA 2.1 and 2.2) Content does not restrict its view and operation to a single display orientation, such as portrait or	Partially Supports	Some interface elements, such as the step tracker accordion and date input fields, do not function or display correctly in portrait orientation on certain devices.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
landscape, unless a specific display orientation is essential.		Keyboard interaction and layout issues should be reviewed to ensure full operability and readability in both portrait and landscape orientations.	
<p><u>1.3.5 Identify Input Purpose</u> (Level AA 2.1 and 2.2)</p> <p>The purpose of each input field collecting information about the user can be programmatically determined when:</p> <ul style="list-style-type: none"> • The input field serves a purpose identified in the Input Purposes for user interface components section; and • The content is implemented using technologies with support for identifying the expected meaning for form input data. 	Does Not Support	The input fields have labels but lack the use of the 'autocomplete' attribute, which is necessary for programmatically identifying the expected meaning of form input data especially for fields collect personal data.	

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<p><u>1.4.3 Contrast (Minimum)</u></p> <p>The visual presentation of text and images of text has a contrast ratio of at least 4.5:1, except for the following:</p> <ul style="list-style-type: none"> • Large Text: Large-scale text and images of large-scale text have a contrast ratio of at least 3:1; • Incidental: Text or images of text that are part of an inactive user interface component, that are pure decoration, that are not visible to anyone, or that are part of a picture that contains significant other visual content, have no contrast requirement. • Logotypes: Text that is part of a logo or brand name has no contrast requirement. 	Partially Supports	Default text and link states meet contrast requirements; however, some hover states for links, icons, and tertiary buttons do not meet the minimum 4.5:1 contrast ratio. Adjusting hover colors to maintain sufficient contrast is needed for full compliance.	

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<p><u>1.4.4 Resize text</u></p> <p>Except for captions and images of text, text can be resized without assistive technology up to 200 percent without loss of content or functionality.</p>	Supports		
<p><u>1.4.5 Images of Text</u></p> <p>If the technologies being used can achieve the visual presentation, text is used to convey information rather than images of text except for the following:</p> <ul style="list-style-type: none"> • Customizable: The image of text can be visually customized to the user's requirements; • Essential: A particular presentation of text is essential to the information being conveyed. 	Not Applicable	No images of text are used on the website, as all text is presented using actual text elements, making this criterion not applicable.	

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<p><u>1.4.10 Reflow</u> (Level AA 2.1 and 2.2)</p> <p>Content can be presented without loss of information or functionality, and without requiring scrolling in two dimensions for:</p> <ul style="list-style-type: none"> • Vertical scrolling content at a width equivalent to 320 CSS pixels; • Horizontal scrolling content at a height equivalent to 256 CSS pixels. • Except for parts of the content which require two-dimensional layout for usage or meaning. 	Not Applicable	Current testing is limited to desktop view only.	
<p><u>1.4.11 Non-text Contrast</u> (Level AA 2.1 and 2.2)</p> <p>The visual presentation of the following have a contrast ratio of at least 3:1 against adjacent color(s):</p>	Partially Supports	Some non-text elements, such as sorting icons and input borders, do not meet the minimum 3:1 contrast ratio against the white background. Increasing the contrast of these	

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<ul style="list-style-type: none"> • User Interface Components: Visual information required to identify user interface components and states, except for inactive components or where the appearance of the component is determined by the user agent and not modified by the author; • Graphical Objects: Parts of graphics required to understand the content, except when a particular presentation of graphics is essential to the information being conveyed. 		interface elements is needed for full compliance.	
<p><u>1.4.12 Text Spacing</u> (Level AA 2.1 and 2.2)</p> <p>In content implemented using markup languages that support the following text style properties, no loss of content or functionality</p>	Supports		

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<p>occurs by setting all of the following and by changing no other style property:</p> <ul style="list-style-type: none"> • Line height (line spacing) to at least 1.5 times the font size; • Spacing following paragraphs to at least 2 times the font size; • Letter spacing (tracking) to at least 0.12 times the font size; • Word spacing to at least 0.16 times the font size. <p>Exception: Human languages and scripts that do not make use of one or more of these text style properties in written text can conform using only the properties that exist for that combination of language and script.</p>			

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p><u>1.4.13 Content on Hover or Focus</u> (Level AA 2.1 and 2.2)</p> <p>Where receiving and then removing pointer hover or keyboard focus triggers additional content to become visible and then hidden, the following are true:</p> <ul style="list-style-type: none"> • Dismissible: A mechanism is available to dismiss the additional content without moving pointer hover or keyboard focus, unless the additional content communicates an input error or does not obscure or replace other content; • Hoverable: If pointer hover can trigger the additional content, then the pointer can be moved over the additional content without the additional content disappearing; • Persistent: The additional content remains visible until 	Not Applicable	Specific Element or component is not available in the website. This criterion is not applicable to this website as it does not use hover or focus-triggered content that becomes visible and hidden. All additional content is accessible through mechanisms other than pointer hover or keyboard focus, and no content on the site relies on these interactions to be displayed or dismissed.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>the hover or focus trigger is removed, the user dismisses it, or its information is no longer valid.</p> <ul style="list-style-type: none"> • Exception: The visual presentation of the additional content is controlled by the user agent and is not modified by the author. 			
<p><u>2.4.5 Multiple Ways</u></p> <p>More than one way is available to locate a Web page within a set of Web pages except where the Web Page is the result of, or a step in, a process.</p>	Partially Supports	<p>Users can access content through the main navigation menu and some key pages through the “Important Actions” card. However, not all pages are available through multiple navigation methods. Providing a consistent alternative such as a site-wide search, site map, or breadcrumb trail would ensure full compliance.</p>	
<p><u>2.4.6 Headings and Labels</u></p>	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
Headings and labels describe topic or purpose.			
<p><u>2.4.7 Focus Visible</u></p> <p>Any keyboard operable user interface has a mode of operation where the keyboard focus indicator is visible.</p>	Partially Supports	While most interactive elements display a visible focus indicator, some components—such as the Provider, Claim Amount, and Other Plan Paid tooltips—are not accessible via keyboard and therefore do not show a visible focus state. The “Credit Use Tips” previous and next buttons also lack keyboard accessibility and visible focus.	
<p><u>2.4.11 Focus Not Obscured (Minimum)</u> (Level AA 2.2 only)</p> <p>When a user interface component receives keyboard focus, the</p>	Supports		

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component is not entirely hidden due to author-created content.			
<p><u>2.5.7 Dragging Movements</u> (Level AA 2.2 only)</p> <p>All functionality that uses a dragging movement for operation can be achieved by a single pointer without dragging, unless dragging is essential or the functionality is determined by the user agent and not modified by the author.</p>	Supports		
<p><u>2.5.8 Target Size (Minimum)</u> (Level AA 2.2 only)</p> <p>The size of the target for pointer inputs is at least 24 by 24 CSS pixels, except where:</p> <ul style="list-style-type: none"> • Spacing: Undersized targets (those less than 24 by 24 CSS pixels) are positioned so that 	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>if a 24 CSS pixel diameter circle is centered on the bounding box of each, the circles do not intersect another target or the circle for another undersized target;</p> <ul style="list-style-type: none"> • Equivalent: The function can be achieved through a different control on the same page that meets this criterion; • Inline: The target is in a sentence or its size is otherwise constrained by the line-height of non-target text; • User agent control: The size of the target is determined by the user agent and is not modified by the author; • Essential: A particular presentation of the target is essential or is legally required for the information being conveyed. 			

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>3.1.2 Language of Parts</p> <p>The human language of each passage or phrase in the content can be programmatically determined except for proper names, technical terms, words of indeterminate language, and words or phrases that have become part of the vernacular of the immediately surrounding text.</p>	Supports		
<p>3.2.3 Consistent Navigation</p> <p>Navigational mechanisms that are repeated on multiple Web pages within a set of Web pages occur in the same relative order each time they are repeated, unless a change is initiated by the user.</p>	Partially Supports	The main navigation is consistent across pages; however, no "Skip to main content" or "Skip to navigation" link is provided, making it difficult for keyboard and screen reader users to bypass repeated navigation elements efficiently.	

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<p><u>3.2.4 Consistent Identification</u></p> <p>Components that have the same functionality within a set of Web pages are identified consistently.</p>	Partially Supports	The main navigation is consistent across pages; however, no “Skip to main content” or “Skip to navigation” link is provided, making it difficult for keyboard and screen reader users to bypass repeated navigation elements efficiently.	
<p><u>3.3.3 Error Suggestion</u></p> <p>If an input error is automatically detected and suggestions for correction are known, then the suggestions are provided to the user, unless it would jeopardize the security or purpose of the content.</p>	Does not support	<p>This website does not use error suggestions, but it currently uses validation errors.</p> <p>This feature does not exist within the digital product.</p>	
<p><u>3.3.4 Error Prevention (Legal, Financial, Data)</u></p> <p>For Web pages that cause legal commitments or financial transactions for the user to occur, that modify or delete user-</p>	Partially Supports	Users receive a success message after submission; however, there is no confirmation step or acknowledgment checkbox (e.g., “I am aware this will delete my previously stored information”) to	

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<p>controllable data in data storage systems, or that submit user test responses, at least one of the following is true:</p> <ul style="list-style-type: none"> • Reversible: Submissions are reversible. • Checked: Data entered by the user is checked for input errors and the user is provided an opportunity to correct them. • Confirmed: A mechanism is available for reviewing, confirming, and correcting information before finalizing the submission. 		prevent unintended legal, financial, or data changes.	
<p><u>3.3.8 Accessible Authentication (Minimum)</u> (Level AA 2.2 only)</p> <p>A cognitive function test (such as remembering a password or solving a puzzle) is not required for any step</p>	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>in an authentication process unless that step provides at least one of the following:</p> <ul style="list-style-type: none"> • Alternative: Another authentication method that does not rely on a cognitive function test. • Mechanism: A mechanism is available to assist the user in completing the cognitive function test. • Object Recognition: The cognitive function test is to recognize objects. • Personal Content: The cognitive function test is to identify non-text content the user provided to the Web site. 			
<p>4.1.3 Status Messages (Level AA 2.1 and 2.2)</p> <p>In content implemented using markup languages, status messages</p>	Does Not Support	This page does not automatically announce status messages, such as form errors or success messages, to users via screen readers. Although error messages	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
can be programmatically determined through role or properties such that they can be presented to the user by assistive technologies without receiving focus.		are displayed visually, they are not programmatically determined or conveyed using ARIA live regions, meaning users who rely on assistive technologies may not be notified of these updates unless they manually focus on the error message.	

Table 3: Success Criteria, Level AAA

Notes: 31 Criterion available.

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<u>1.2.6 Sign Language (Prerecorded)</u> Sign language interpretation is provided for all prerecorded audio content in synchronized media.	Does not support	Sign language interpretation is not provided for all prerecorded audio content in synchronized media. Currently, this feature does not exist within the digital product.	
<u>1.2.7 Extended Audio Description (Prerecorded)</u> Where pauses in foreground audio are insufficient to allow audio descriptions to convey the sense of the video, extended audio description is provided for all prerecorded video content in synchronized media.	Not Applicable	The site does not include video content where pauses in foreground audio are insufficient for conveying the video's sense, and therefore, extended audio descriptions are not needed.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>1.2.8 Media Alternative (Prerecorded)</p> <p>An alternative for time-based media is provided for all prerecorded synchronized media and for all prerecorded video-only media.</p>	Not Applicable	This criterion is not applicable to this website as it does not include prerecorded synchronized media or prerecorded video-only media. Therefore, there are no requirements for providing media alternatives for such content on the site	
<p>1.2.9 Audio-only (Live)</p> <p>An alternative for time-based media that presents equivalent information for live audio-only content is provided.</p>	Not Applicable	This website doesn't have live audio.	
<p>1.3.6 Identify Purpose (Level AAA 2.1 and 2.2)</p> <p>In content implemented using markup languages, the purpose of user interface components, icons, and regions can be programmatically determined</p>	Does Not Supports	The site does not use semantic HTML elements (e.g., <header>, <main>, <footer>) or provide aria-label attributes for navigation and interactive controls. Form fields lack autocomplete attributes and some input areas are not enclosed in proper <form> elements, preventing the	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
		programmatic identification of purpose.	
<p><u>1.4.6 Contrast (Enhanced)</u></p> <p>The visual presentation of text and images of text has a contrast ratio of at least 7:1, except for the following:</p> <p>Large Text: Large-scale text and images of large-scale text have a contrast ratio of at least 4.5:1;</p> <p>Incidental: Text or images of text that are part of an inactive user interface component, that are pure decoration, that are not visible to anyone, or that are part of a picture that contains significant other visual content, have no contrast requirement.</p>	Partially Supports	Some hover states for linked text, icons, and buttons do not meet the enhanced 7:1 contrast ratio required for Level AAA. Tooltip icons and certain buttons (e.g., in the WWC block) also fall below the required contrast threshold. Adjusting colors for hover and icon states would improve compliance.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>Logotypes: Text that is part of a logo or brand name has no contrast requirement.</p>			
<p><u>1.4.7 Low or No Background Audio</u></p> <p>For prerecorded audio-only content that (1) contains primarily speech in the foreground, (2) is not an audio CAPTCHA or audio logo, and (3) is not vocalization intended to be primarily musical expression such as singing or rapping, at least one of the following is true:</p> <p>No Background: The audio does not contain background sounds.</p> <p>Turn Off: The background sounds can be turned off.</p> <p>20 dB: The background sounds are at least 20 decibels lower than the foreground speech content, with the exception of occasional sounds</p>	Not Applicable		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
that last for only one or two seconds.			
<p><u>1.4.8 Visual Presentation</u></p> <p>For the visual presentation of blocks of text, a mechanism is available to achieve the following:</p> <ul style="list-style-type: none"> • Foreground and background colors can be selected by the user. • Width is no more than 80 characters or glyphs (40 if CJK). • Text is not justified (aligned to both the left and the right margins). • Line spacing (leading) is at least space-and-a-half within paragraphs, and paragraph spacing is at least 1.5 times larger than the line spacing. 	Partially Supports	The website supports text resizing, line spacing, and justification. However, users cannot modify foreground or background colors, and some paragraphs exceed 80 characters per line when zoomed to 200%, affecting readability.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<ul style="list-style-type: none"> Text can be resized without assistive technology up to 200 percent in a way that does not require the user to scroll horizontally to read a line of text on a full-screen window. 			
<p><u>1.4.9 Images of Text (No Exception)</u></p> <p>Images of text are only used for pure decoration or where a particular presentation of text is essential to the information being conveyed.</p>	Not Applicable	No images of text are used on the website, making this criterion not applicable.	
<p><u>2.1.3 Keyboard (No Exception)</u></p> <p>All functionality of the content is operable through a keyboard interface without requiring specific timings for individual keystrokes</p>	Partially Supports	While most interactive components are accessible via keyboard, focus is lost when tabbing from the table to the "Can't find your claim" section, and the "Claim" and "Administrative Forms" cards are not operable using	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
		the keyboard. These issues prevent full keyboard access to all content.	
<p>2.2.3 No Timing</p> <p>Timing is not an essential part of the event or activity presented by the content, except for non-interactive synchronized media and real-time events.</p>	Supports		
<p>2.2.4 Interruptions</p> <p>Interruptions can be postponed or suppressed by the user, except interruptions involving an emergency.</p>	Supports		
<p>2.2.5 Re-authenticating</p> <p>When an authenticated session expires, the user can continue the</p>	Does Not Support	When a session times out, users must re-authenticate from the member sign-in page and restart the process instead of returning to their previous	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
activity without loss of data after re-authenticating.		location. This affects all claims details and direct deposit pages.	
2.2.6 Timeouts (Level AAA 2.1 and 2.2) Users are warned of the duration of any user inactivity that could cause data loss, unless the data is preserved for more than 20 hours when the user does not take any actions.	Does Not Support	Users are not notified of the inactivity duration that leads to a session timeout. No warning or indication is provided at the start of the claims flow or direct deposit form, preventing users from managing their time effectively before a timeout occurs.	
2.3.2 Three Flashes Web pages do not contain anything that flashes more than three times in any one second period.	Not applicable	This component is not available on the website	
2.3.3 Animation from Interactions (Level AAA 2.1 and 2.2)	Not Applicable	This website does not have motion animations.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
Motion animation triggered by interaction can be disabled, unless the animation is essential to the functionality or the information being conveyed.			
2.4.8 Location Information about the user's location within a set of Web pages is available.	Supports		
2.4.9 Link Purpose (Link Only) A mechanism is available to allow the purpose of each link to be identified from link text alone, except where the purpose of the link would be ambiguous to users in general.	Supports		
2.4.10 Section Headings	Partially Supports	Major content areas use heading elements to convey structure;	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
Section headings are used to organize the content.		however, some sections—such as the “Important Actions” list, notification banner, and certain modals—use styled containers instead of semantic headings. Adding proper heading elements for all logical sections would improve navigation and fully meet this criterion.	
<u>2.4.12 Focus Not Obscured (Enhanced)</u> (Level AAA 2.2 only) When a user interface component receives keyboard focus, no part of the component is hidden by author-created content.	Partially Supports	While most focus indicators are visible and not obscured, some components—such as the “Click to add file” element and the “Credit Use Tips” navigation buttons—either lose focus visibility or are obscured when interactive elements like the file explorer open. The sticky progress tracker also does not receive focus, limiting access to previous steps.	
<u>2.4.13 Focus Appearance</u> (Level AAA 2.2 only)	Does Not Support	The site relies on browser default focus indicators, with no custom focus-visible styling defined in the	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>When the keyboard focus indicator is visible, an area of the focus indicator meets all the following:</p> <ul style="list-style-type: none"> • is at least as large as the area of a 2 CSS pixel thick perimeter of the unfocused component or sub-component, and • has a contrast ratio of at least 3:1 between the same pixels in the focused and unfocused states. <p>Exceptions: The focus indicator is determined by the user agent and cannot be adjusted by the author, or the focus indicator and the indicator's background color are not modified by the author</p>		<p>CSS. As a result, focus appearance does not meet the minimum visibility and contrast requirements for this criterion.</p>	
<p>2.5.5 Target Size (Level AAA 2.1 and 2.2)</p>	<p>Partially Supports</p>	<p>The website partially supports this criterion. Some interactive elements do not meet the minimum target size</p>	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>The size of the target for pointer inputs is at least 44 by 44 CSS pixels except when:</p> <ul style="list-style-type: none"> • Equivalent: The target is available through an equivalent link or control on the same page that is at least 44 by 44 CSS pixels; • Inline: The target is in a sentence or block of text; • User Agent Control: The size of the target is determined by the user agent and is not modified by the author; • Essential: A particular presentation of the target is essential to the information being conveyed. 		<p>of 44 by 44 CSS pixels, which may affect users relying on pointer inputs. However, equivalent targets may be available for some elements</p>	
<p>2.5.6 Concurrent Input Mechanisms (Level AAA 2.1 and 2.2)</p>	Partially Supports	Input can be switched between touch, mouse, and keyboard. Speech input is not available.	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
Web content does not restrict use of input modalities available on a platform except where the restriction is essential, required to ensure the security of the content, or required to respect user settings.			
<p><u>3.1.3 Unusual Words</u></p> <p>A mechanism is available for identifying specific definitions of words or phrases used in an unusual or restricted way, including idioms and jargon.</p>	Supports		
<p><u>3.1.4 Abbreviations</u></p> <p>A mechanism for identifying the expanded form or meaning of abbreviations is available.</p>	Supports		
<p><u>3.1.5 Reading Level</u></p>	Does Not Support	The text content on several pages is written above the lower secondary	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
When text requires reading ability more advanced than the lower secondary education level after removal of proper names and titles, supplemental content, or a version that does not require reading ability more advanced than the lower secondary education level, is available.		education level required for this criterion. Flesch-Kincaid readability scores range from Grade 9.8 to 17.5, indicating that much of the content exceeds the recommended reading level for broad accessibility.	
<p><u>3.1.6 Pronunciation</u></p> <p>A mechanism is available for identifying specific pronunciation of words where meaning of the words, in context, is ambiguous without knowing the pronunciation.</p>	Not Applicable	There are no words on the site that would require specific pronunciation.	
<p><u>3.2.5 Change on Request</u></p> <p>Changes of context are initiated only by user request or a</p>	Does Not Support	When users navigate to the file upload container in the claims flow, the file explorer automatically opens without explicit user action. Changes of context should only occur upon user request (e.g., pressing Enter or	

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
mechanism is available to turn off such changes.		Space). Implementing a button element or triggering the file explorer only on activation would ensure compliance.	
3.3.5 Help Context-sensitive help is available.	Partially Supports	Contextual help is available in the form of tool tips in some fields, however, those tooltips are not accessible via keyboard navigation making it only available for sighted users. All claims flows affected	
3.3.6 Error Prevention (All) For Web pages that require the user to submit information, at least one of the following is true: <ul style="list-style-type: none"> • Reversible: Submissions are reversible. • Checked: Data entered by the user is checked for input errors and the user is 	Supports		

Criteria	Conformance Level	Remarks and Explanations	Conformance Target Date
<p>provided an opportunity to correct them.</p> <ul style="list-style-type: none"> • Confirmed: A mechanism is available for reviewing, confirming, and correcting information before finalizing the submission. 			
<p><u>3.3.9 Accessible Authentication (Enhanced)</u> (Level AAA 2.2 only)</p> <p>A cognitive function test (such as remembering a password or solving a puzzle) is not required for any step in an authentication process unless that step provides at least one of the following:</p> <ul style="list-style-type: none"> • Alternative: Another authentication method that does not rely on a cognitive function test. • Mechanism: A mechanism is available to assist the user in completing the cognitive function test. 	Not applicable	Cognitive function tests are not required for any part of the authentication process	

Accessibility Conformance Criterion Score

Level	Not applicable	Partially supports	Supports	Does not support	Score (Rounded to the nearest whole number)	Notes
A	10	14	8	0	68%	Accounts for 0.375 of the overall score.
AA	5	8	8	3	63%	Accounts for 0.375 of the overall score.
AAA	8	9	7	7	50%	Accounts for 0.25 of the overall score.
Overall						61.75% is the value when removing the condition for rounding.

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