AMERICAN BENEFITS GROUP

WealthCare Mobile

Your Guide to Getting Started

Easily manage your healthcare benefit account from your mobile phone!

Managing your healthcare benefit accounts on-the-go is easier than ever with the WealthCare Mobile application. This powerful, intuitive mobile app gives you access to view account balances, update your profile, submit claims, and much more – right from your Android or Apple mobile device.

This user guide introduces you to the mobile app in detail, including all the features you'll need to ensure you're fully engaged and effectively managing your healthcare benefit account(s).

Contents

Getting Started

Download the app

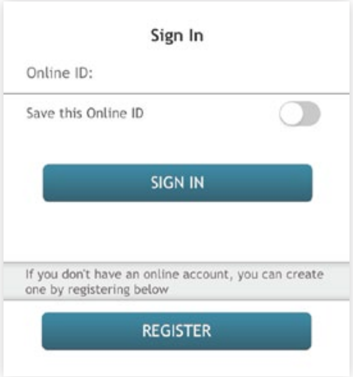
First, you'll need to download and install the mobile app on your Apple or Android device. The download and installation process is similar to other popular mobile applications.

For Apple devices: To download the WealthCare Mobile for your Apple device, visit www.amben.com/wealthcaremobile.html or simply search 'WealthCare Mobile' in the Apple App Store.

For Android devices: To download the WealthCare Mobile for your Android device, visit www.amben.com/wealthcaremobile.html or simply search 'WealthCare Mobile' in GooglePlay.

Follow your device prompts to complete the download and installation process.

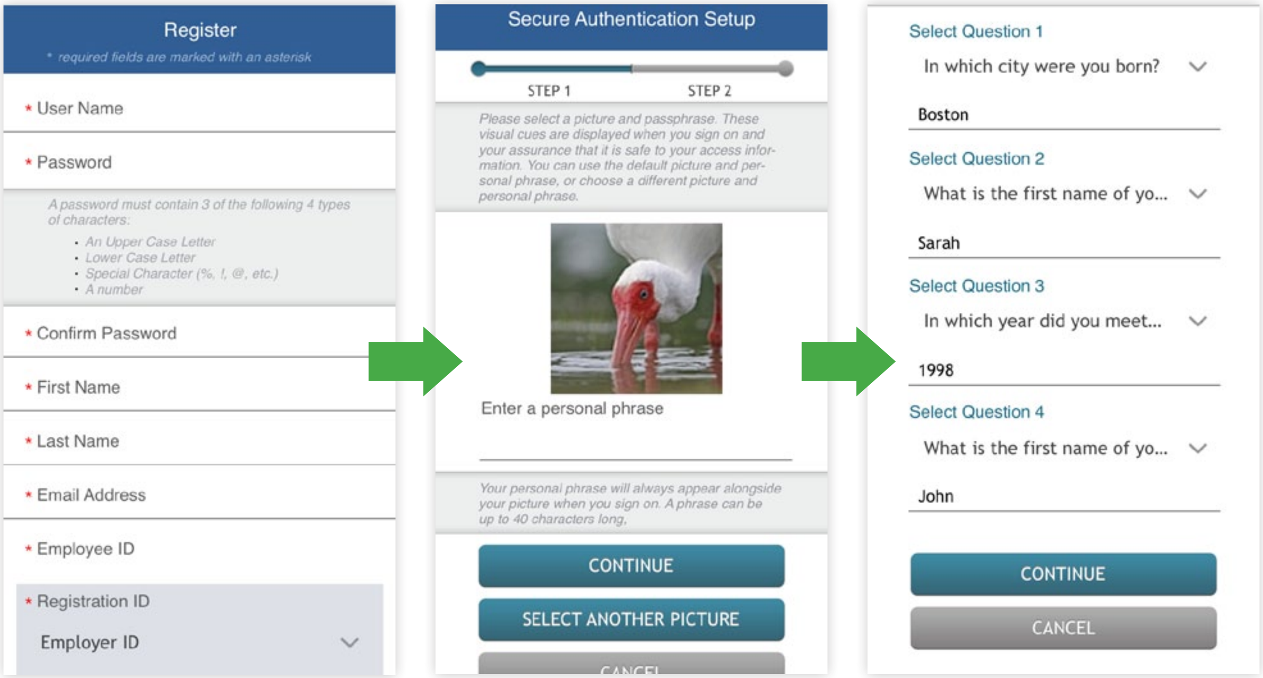
The login credentials for WealthCare Portal and WealthCare Mobile are identical. After downloading the mobile app, the login screen will provide two options – 1) Sign in, or 2) Register:



- If you already have a WealthCare Portal or WealthCare Mobile user ID, enter it and tap 'sign in.' You may be required to answer security questions. You will then enter your password.
- If this is your first time logging into either WealthCare Portal or WealthCare Mobile, you will be required to register.

Registration

Tap the register button.



Complete the registration form (above left) creating a user name, and password that meet the security specifications. Note: These login credentials will be used to access both WealthCare Portal and WealthCare Mobile.

Your employee ID and employer ID can be obtained from your employer. In lieu of the employer ID, you can also register using your benefit debit card number, if you have that available.

In the next steps, you will specify a picture and personal phrase (above middle), then select and answer four security questions (above right). These same steps are required when registering on the WealthCare Portal.

Main Navigation Screen

Once you are registered and signed in, you will see the 'main navigation' screen, with buttons to access the mobile app's menus and features.

Accounts – View your benefit accounts and transaction details.

Claims – Submit claims, add receipt images, and view pending claims.

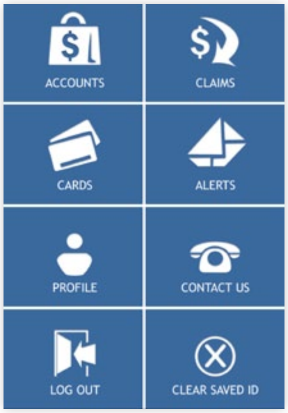
Cards – View card details, access your PIN, mark your card as lost or stolen.

Alerts – Access important messages from your plan administrator.

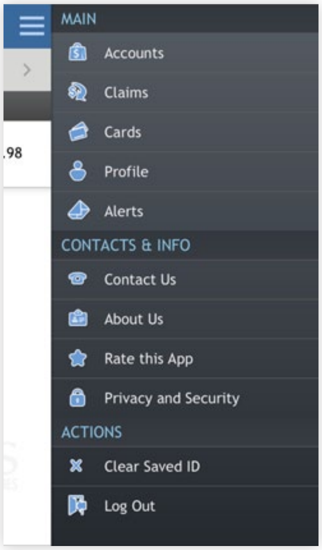
Profile – View and update demographic information for yourself and your dependents.

Contact Us – Contact your plan administrator.

Log out – Sign out of the application.

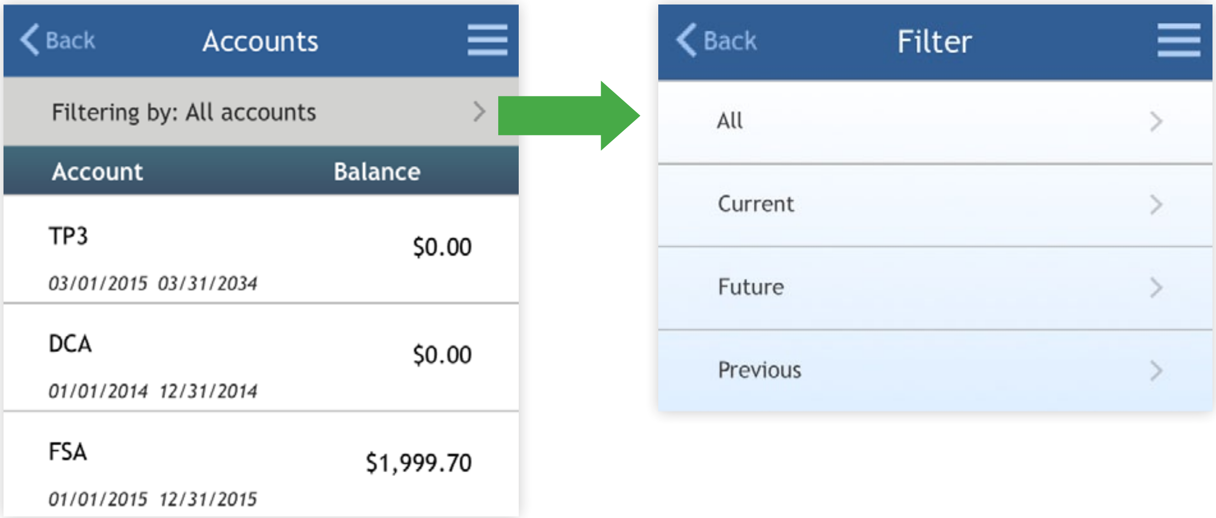


These menus can also be accessed at any time by tapping the three horizontal lines found in the upper right corner of every page in the app, as shown below:



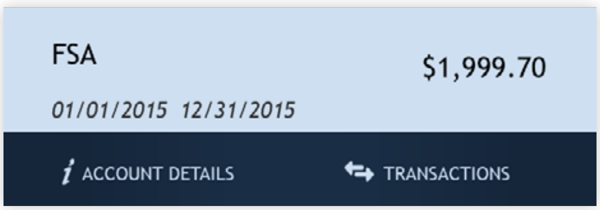
Accounts

The 'accounts' page provides a list of your benefit account(s) and balance(s). Accounts can be filtered by plan year (current, future, previous, or all), as shown below:

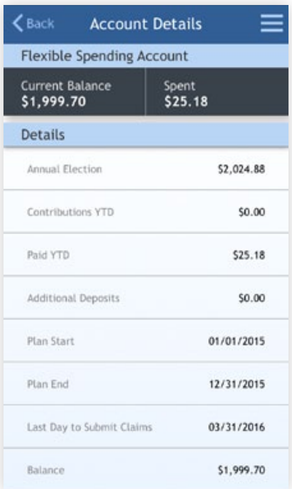


Account details & transactions

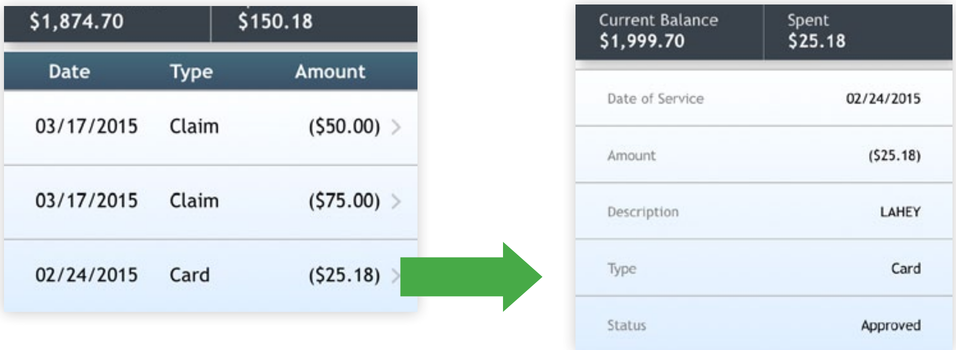
From the 'accounts' screen, you can tap any of your benefit accounts, and you will be given the option to access 'account details' and 'transactions' for that account.



The 'account details' button provides access to information about the selected benefit account, including amount spent, annual election, year-to-date totals, important dates, and more.



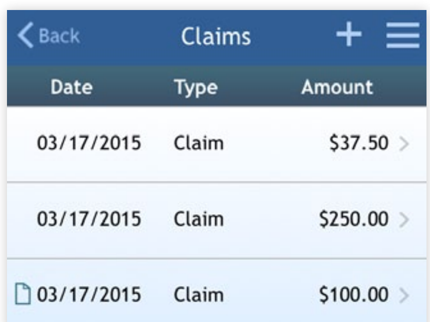
The 'transactions' button, displays transactions associated with the selected benefit account. From this screen, you can tap any individual transaction to view additional details, such as description and claim status.



Claims

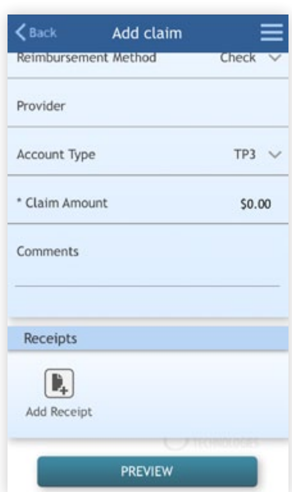
The 'claims' screen allows you to submit new claims, and view/edit pending claims. If you have a receipt to substantiate your claim, you can take a photo of it with your device's camera and attach it to a pending claim from this section of the app.

From this screen, you can tap any individual pending claim to view claim-related details, including status and tracking number. After a claim has been processed by your plan administrator, it will move from this screen into the 'transactions' screen, found in the 'accounts' section of the app.

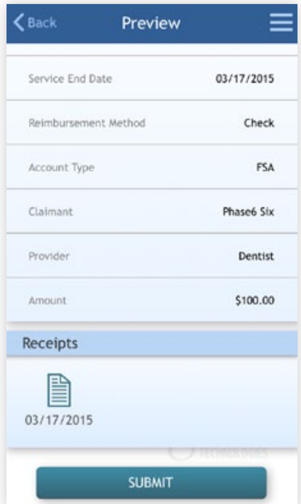


Submitting a new claim

To submit a new claim, tap the plus sign in the upper right hand corner of the 'claims' screen. A short form will display, prompting you to enter claim details, and if applicable, upload receipts. When complete, click the 'preview' button at the bottom.



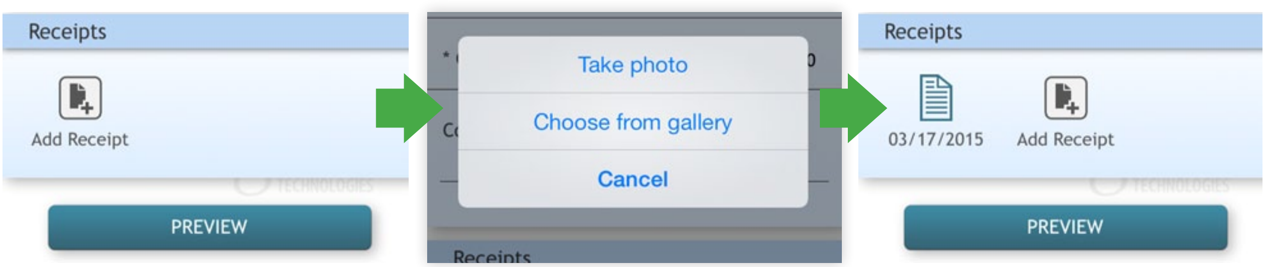
You can review the details you entered, and when ready, tap 'submit.'



You should now see your pending claim on the claims screen.

Adding a receipt to a claim

At the bottom of the 'add claim' screen, (as well as the 'claim details' screen of a pending claim) is a section labeled 'receipts.' To add a receipt to a claim, tap the 'add receipt' button, as shown in the first image below. You will be prompted to either take a new photo, or add an existing photo from your device's photo gallery, as shown in the center image below.



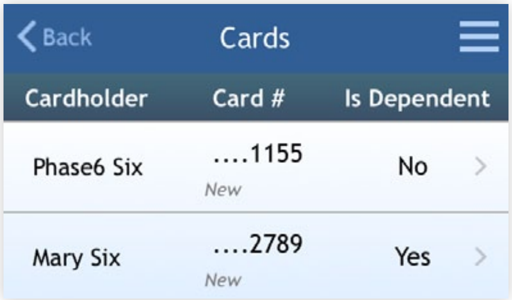
When you are done adding your receipt, the receipt will appear in the 'receipts' section of the 'add claim' or 'claim details' screen, as shown in the right image above.

Note:

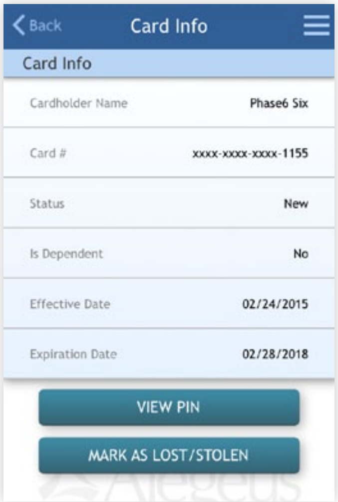
- You can add multiple receipt images to a single claim, if necessary.
- Tap any receipt icon to view the attached receipt image.

Cards

The 'cards' screen allows you to view all details related to your benefit debit cards, as well as access the four digit PIN associated with your debit card. You may also use this section of the app to mark your card lost/stolen, and optionally request a new debit card.

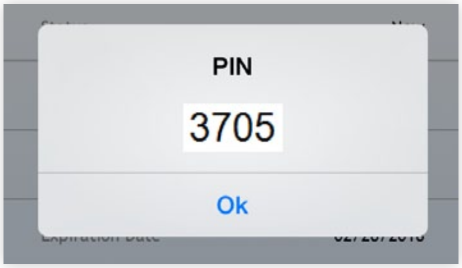


As shown in the screenshot above, the cards screen displays the cardholder name, last four digits of the card number, the card status, and whether or not the card is associated with a dependent. Tap any individual debit card on the screen to access the corresponding 'card info' screen.



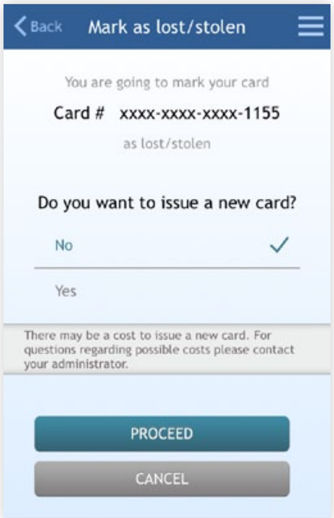
View PIN

From the card info screen, tap the 'view PIN' button. An image of the four digit PIN associated with the selected card will display. Cardholders can use this PIN when a card transaction is processed as a debit at the point-of-sale, rather than a credit transaction.

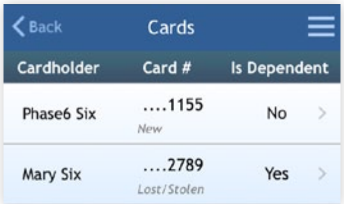


Mark as lost/stolen

If your debit card has been lost or stolen, notify your plan administrator by tapping the 'mark as lost/stolen' button from the 'card info' screen. You can also choose to have a new debit card issued.



If your card is marked as lost/stolen, you will see the card status change on the 'cards' screen, as shown below:

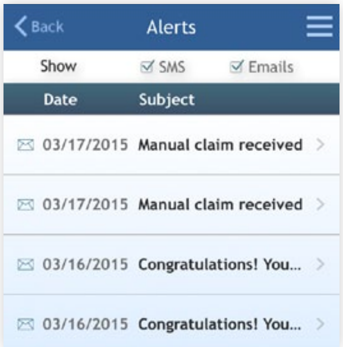


Alerts

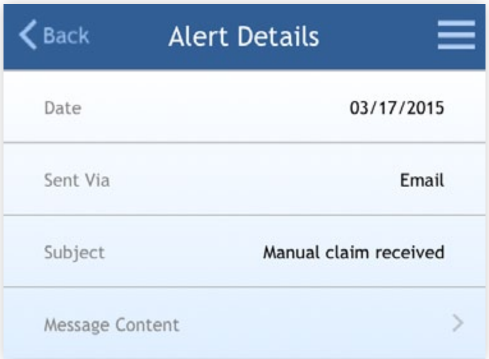
The 'alerts' screen contains communications from your plan administrator. These alerts are messages you have received via email or SMS/text.

There are several types of communications you may receive, including:

- Confirmation that you have been successfully enrolled in a plan.
- Notification that your address has been updated in the system.
- Acknowledgement that a manually submitted claim has been received by the plan administrator.



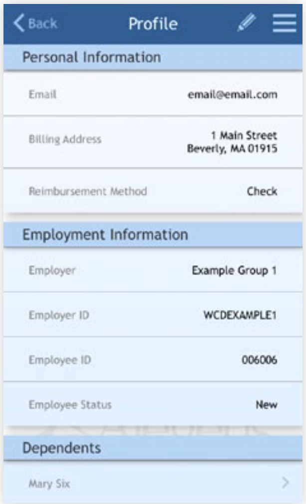
As shown in the image above, you can filter the list of alerts to show items received via SMS, email, or both. Tap an individual alert to view additional details.



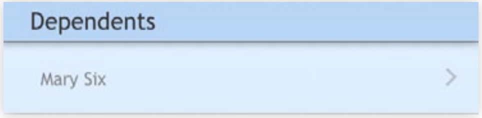
Tapping the bar labeled 'message content' will take you to an in-app copy of the alert message.

Profile

The 'profile' screen allows you to view and edit personal information for yourself and your dependents; including name, address, email address, reimbursement method, etc.

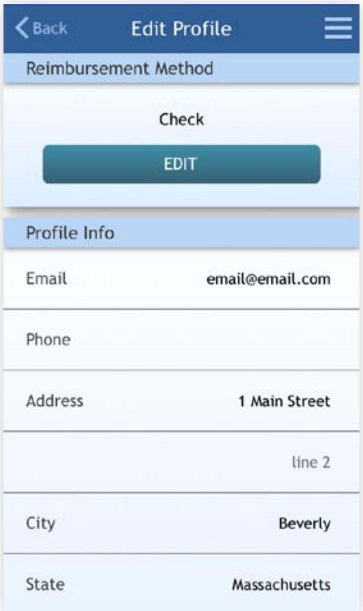


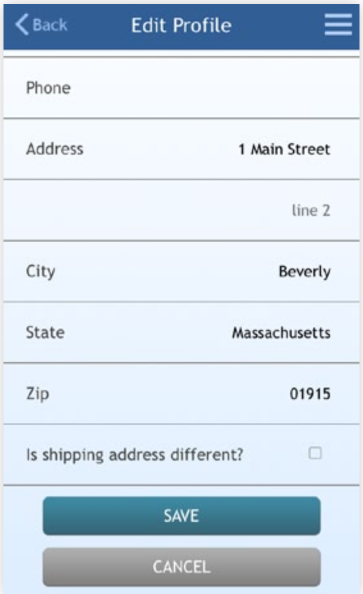
Scroll to the bottom of the profile screen to access the same information for any dependents. Tap the dependent's name in this section to view and edit dependent profiles.



Editing your profile

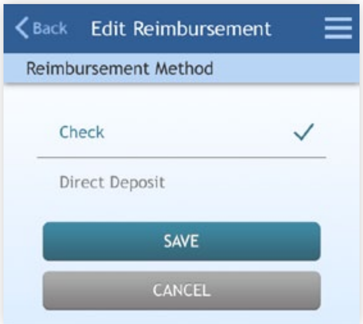
Tap the pencil icon at the top right of the 'profile' (or 'dependent profile') screen to edit information. Make your edits and tap 'save.'



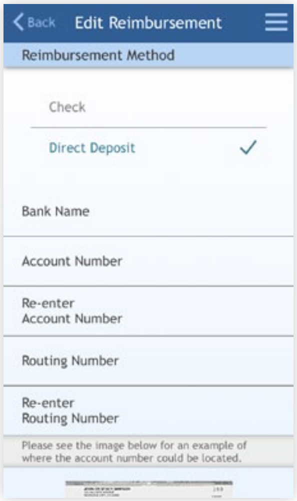


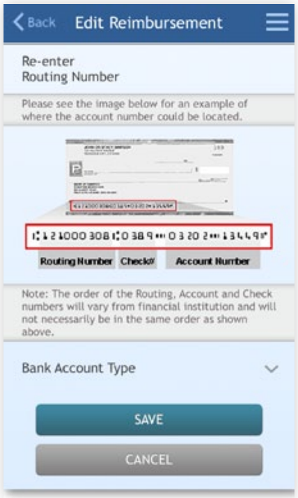
Changing your reimbursement method

On the 'edit profile' page, you can change your reimbursement settings by tapping the 'edit' button under 'reimbursement method,' as shown below. Tapping the 'edit' button allows you to change the method by which you receive reimbursement payments.



You can choose the 'check' option to have a physical check mailed to you, or you can choose 'direct deposit' and provide your banking information to have funds deposited directly into your personal bank account. Tap 'save' after your changes are complete.





Questions?

To learn more about WealthCare Mobile contact American Benefits Group at 800-499-3539 or visit www/amben.com/wealthcare.