



ABG Smart Mobile

Create smarter healthcare consumers and drive better employee spending and saving decisions with the American Benefits Group ABG Smart Mobile.

Employee expectations have changed

Technology has influenced employee behavior and changed expectations. They are no longer comparing goods and services, but instead experiences. As a result, they are demanding innovation, engagement, and personalization across every aspect of their lives, including healthcare.

The American Benefits Group ABG Smart Mobile delivers

When it comes to your employees' Benefit Accounts, the American Benefits Group ABG Smart Mobile takes the guesswork out of their healthcare spending and saving decisions. It includes a personalized, real-time and self-guided experience that ensures they have access to not only powerful self-service capabilities such as viewing and managing their Benefit Accounts, submitting claims, and accessing account alerts but also actionable insights that lead them down a path to better healthcare spending and saving behaviors.

The ABG Smart Mobile combines health and wealth in one location, giving users personalized low-cost, high-quality healthcare options and making users smarter consumers of healthcare by guiding them to spend less now and save more for the future.

What you can expect from the ABG Smart Mobile

- **A modern, native mobile interface** that integrates new health management capabilities with powerful self-service capabilities
- **Data driven tools**, including a personalized Smart Score, that guide your employees to make informed decisions about where to best spend and save their healthcare dollars
- Cost and quality insights that allow users to better search for procedures and providers
- A virtual medicine cabinet for managing monthly drug costs
- Long-term savings recommendations based on known chronic conditions
- Personalized recommendations to maximize account value