



Smart Mobile User Guide

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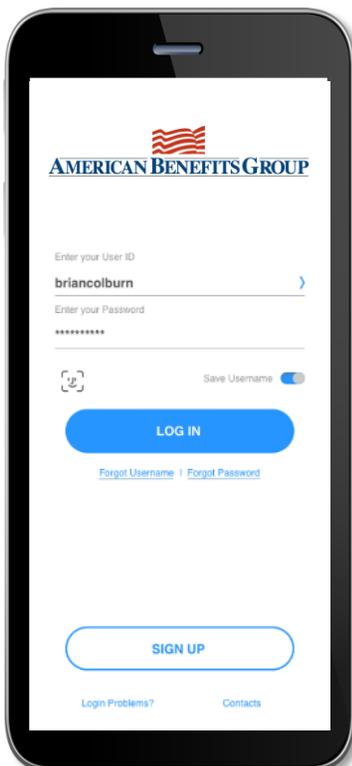
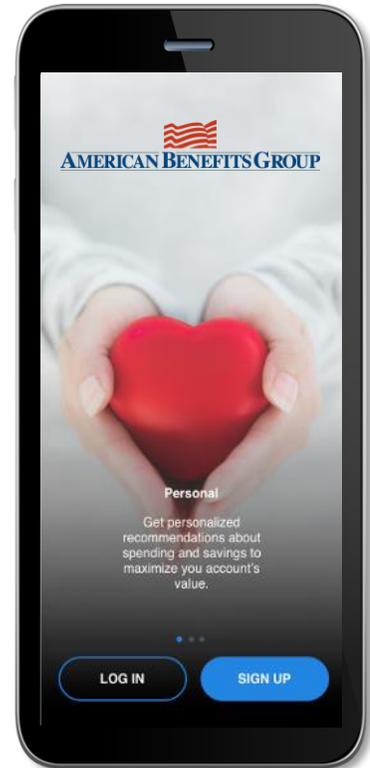
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ABG Smart Mobile

Managing your benefit account(s) on-the-go is made easy with the ABG Mobile application. This powerful, intuitive mobile app gives you access to view your account balances, update your profile, submit a claim, and much more, right from your Android or Apple mobile device. ABG Mobile provides a personalized experience and delivers meaningful insights to better guide your healthcare spending. The app also offers recommendations for savings on healthcare items such as prescription medications. This guide is intended to provide an overview of the ABG Mobile features so you can be sure you are getting the most from your benefit account(s).

Getting Started

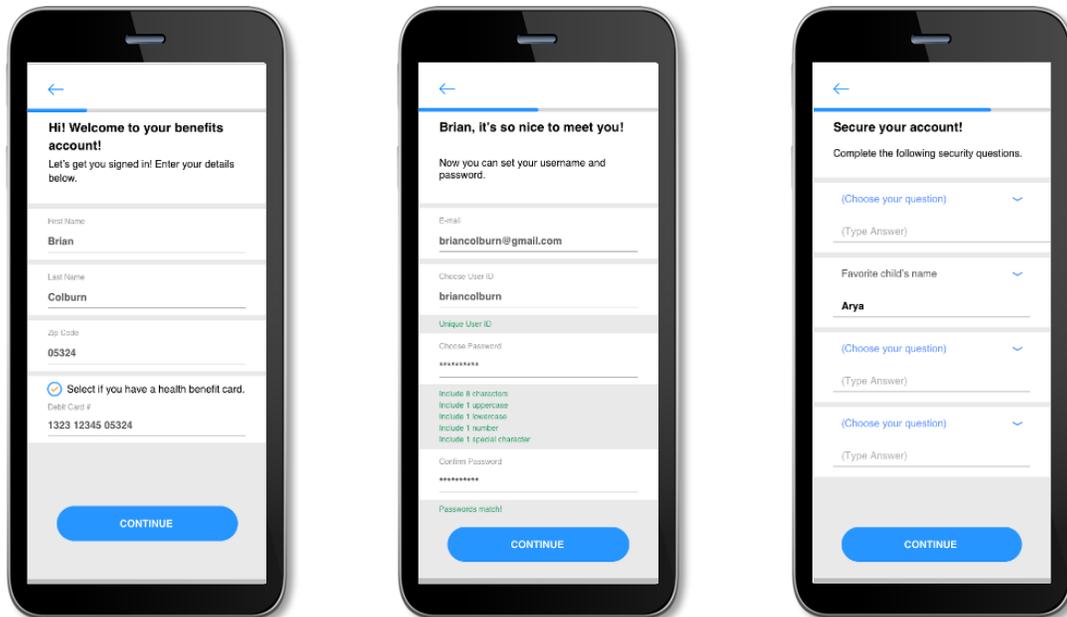
Your login credentials for WealthCare Portal and ABG Mobile are the same. After downloading the application, you will see a landing page with options for 'log in' and 'sign up' as shown in image to right.



- If you already have a WealthCare Portal or Mobile user ID, you can enter it and tap log in. You may be asked some security questions and then be prompted to enter your password.
- If needed, you can retrieve a forgotten user ID from the sign-in screen and reset a forgotten password from the password entry screen.
- If this is your first time logging into both WealthCare Portal and ABG Smart Mobile, you must register before you can access the application.

Registration

After tapping the 'sign up' button on the home screen, you will be guided through the registration steps.



Begin the registration process by entering the required information. If you have your benefit card number handy, then you only need to enter your name, zip code, and card number. You are then guided by the ABG Mobile app to confirm your identity, create a user ID, and choose and confirm a password that meets the provided specifications. **Note:** These login credentials can be used to access both the ABG Mobile and WealthCare Portal.

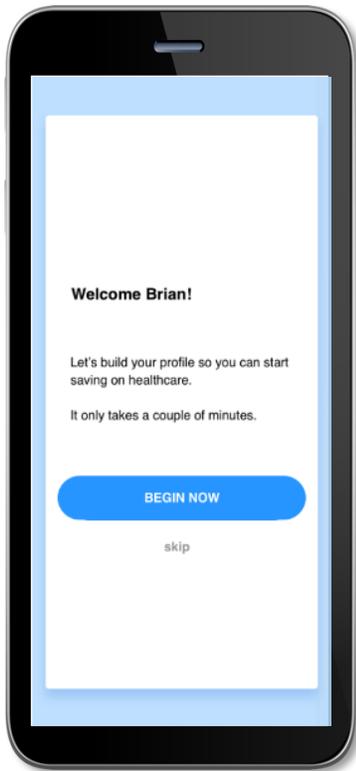
If you do not have your card number available, you will be prompted to enter your *employee ID*. If you do not know your ID number, you may obtain it from your employer.

To secure your account, select and answer four security questions. You can confirm that all your information has been entered accurately before moving on to the email or text confirmation steps.

These same steps are required when registering on WealthCare Portal.

If your device uses biometric verification you can opt to enable this functionality to access ABG Mobile. Simply choose to save your user ID on the *log in* screen, and after signing in, you will be presented with the option to enable touch/face recognition access. You can view your touch/face recognition access status and disable it at any time via the 'settings' screen.

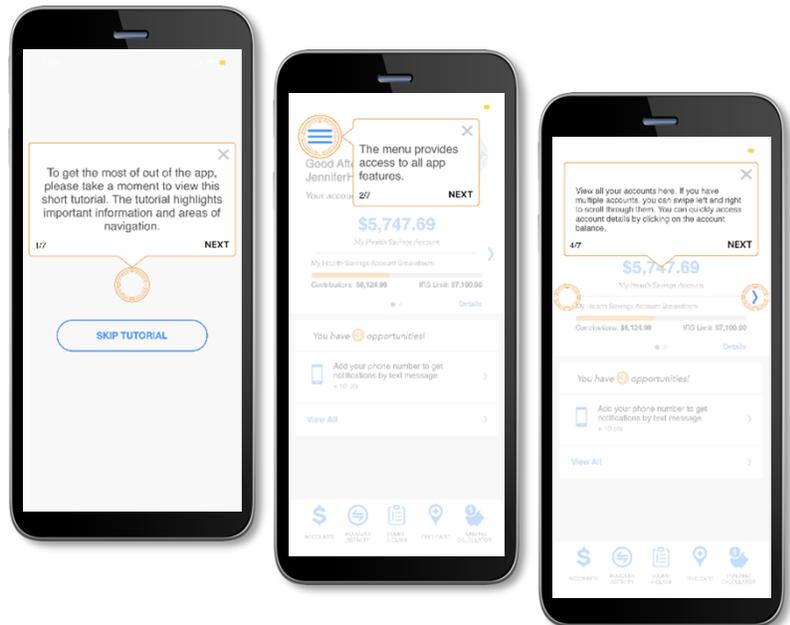
Onboarding



After registering, or successfully logging into the app for returning users, you will be guided through an onboarding process. Onboarding will help improve the usefulness of the app while starting to build your *smart score* (explained in detail later in this guide). You may opt out of the onboarding process, if you prefer, and you can take advantage of increasing your *smart score* through *opportunities*.

Tutorial

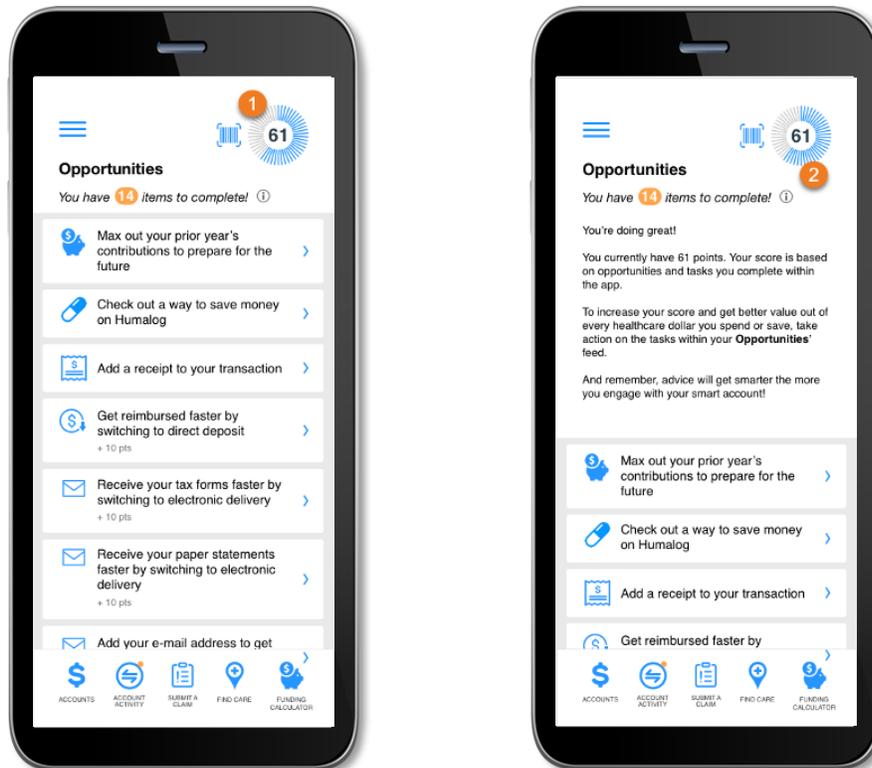
ABG Mobile includes a helpful tutorial that will enable you to get started with this already highly intuitive and personalized app. There is an option to skip the tutorial, if you'd like; you can also navigate back to re-trigger the tutorial through the menu at any time. The tutorial provides an overview of the specialized features (*opportunities*, *smart score*, *medicine cabinet*, *find care*, and *funding calculator* described below) as well as traditional app and benefit account functionality.



Opportunities and Smart Score

ABG Smart Mobile includes a *smart score* feature which is present at the top right corner of every screen within the app. This score reflects the *opportunities* you have completed. The higher your score, the more benefits and potential savings you can gain from the app. Your score increases when you take advantage of opportunities such as switching to direct deposit or adding a receipt to a transaction.

1. You may click on the *smart score* icon at any time to view your *opportunities* list
2. When the *opportunities* screen opens, you can click on the 'info' icon to see more details about opportunities
3. Clicking on one of the individual opportunities will open the specified page
4. The page associated with the chosen opportunity will coach you through the steps to maximize your savings



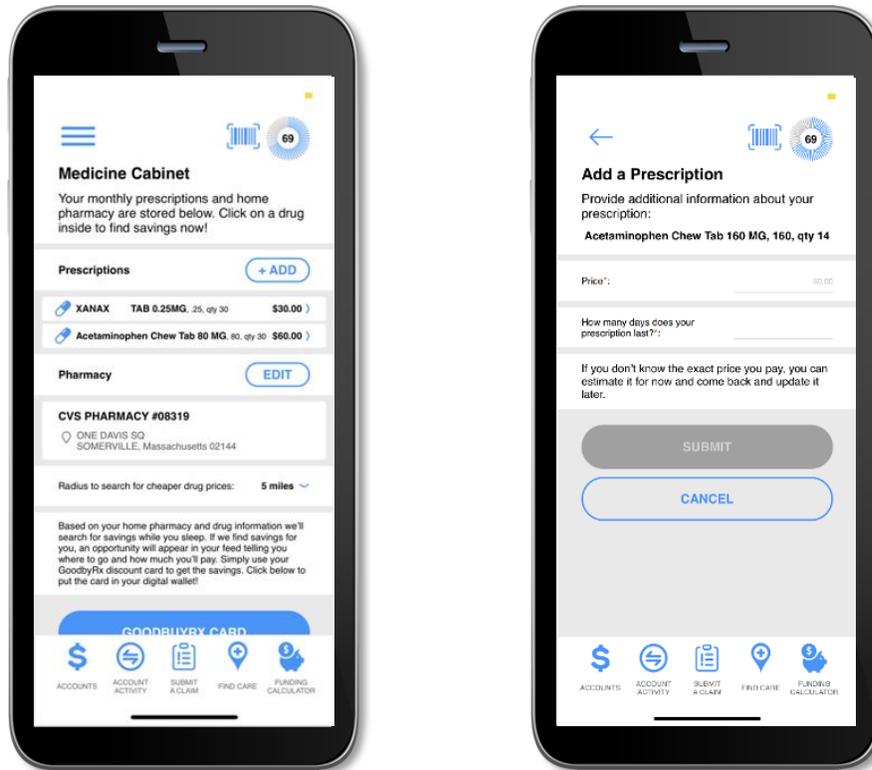
Medicine Cabinet

ABG Mobile also includes a *medicine cabinet* feature which can be accessed from the main menu screen. You will also be prompted by the *opportunities* feature to enter your medications into the *medicine cabinet* if you did not do so during onboarding. ABG Smart Mobile will find cost-saving opportunities on your drugs. You can also set up your home pharmacy in the *medicine cabinet* in order to retain a search location and radius for more drug savings opportunities.

Once you complete the setup of your *medicine cabinet*, you will see a listing of all your drugs and their prices. You may also edit, delete, or add drugs or the price you paid for them at any time. ABG Smart Mobile helps you capture the most recent information about how much you are paying for your medications.

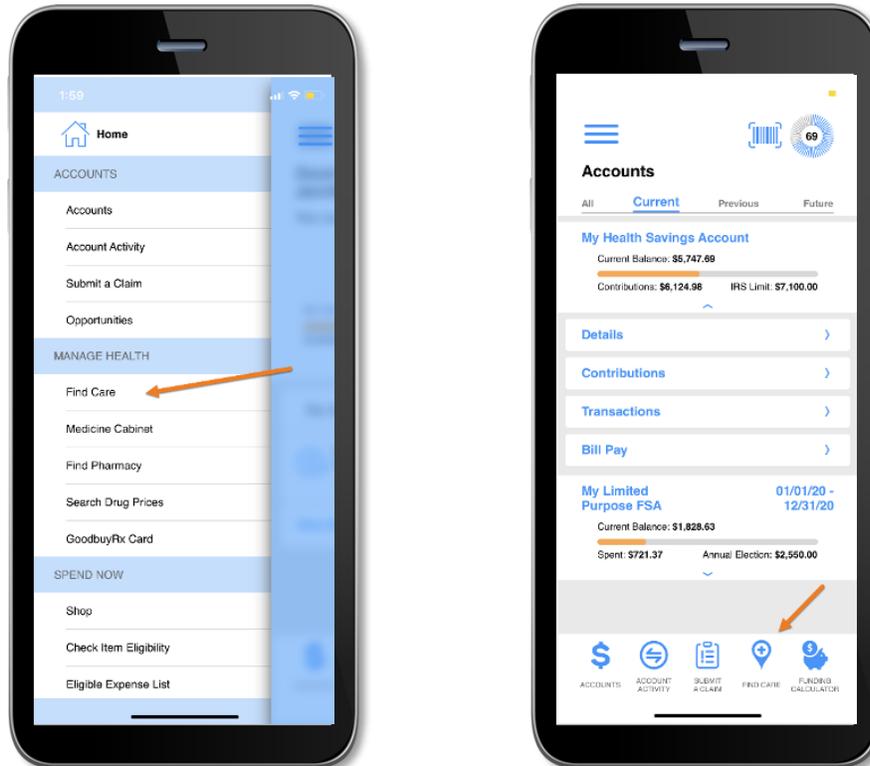
If applicable, ABG Smart Mobile may notify you if a cheaper alternative is available for any of your medications saved in the *medicine cabinet*.

Below are some example screenshots:



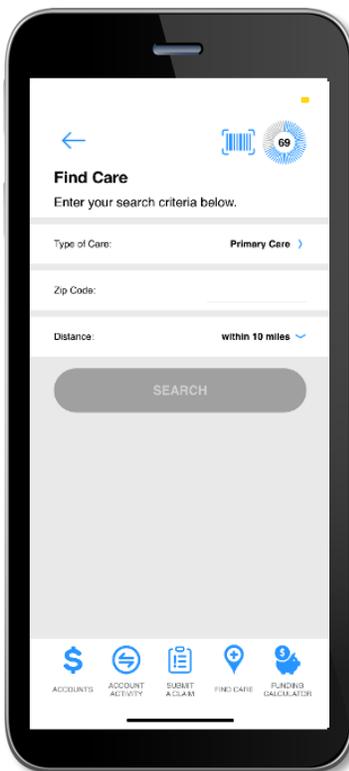
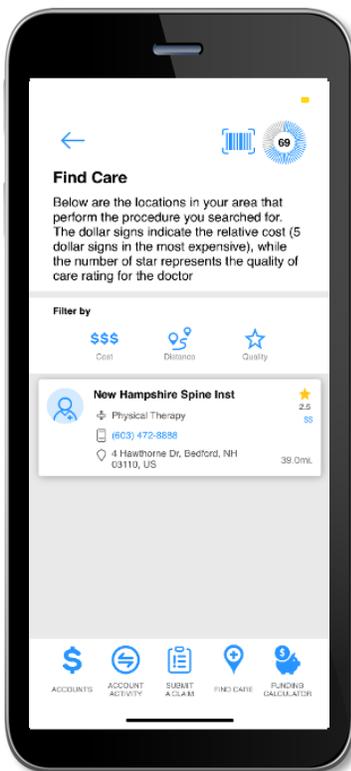
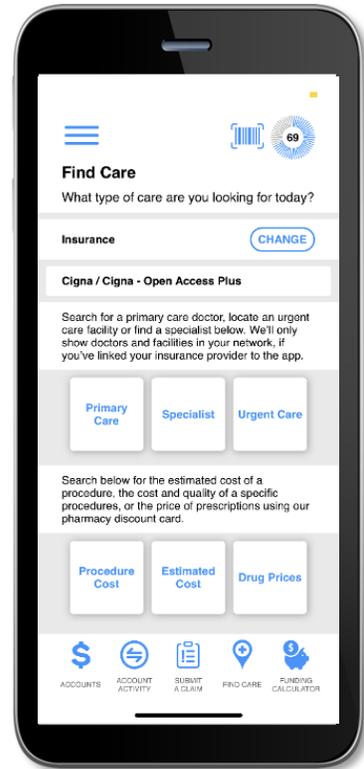
Find Care

ABG Mobile includes a *find care* feature which can be accessed from the menu screen or by clicking on the icon at the bottom of most screens found throughout the app:



Find Care allows you to search for care in a few different ways. By adding your insurance carrier, you will only see in-network providers.

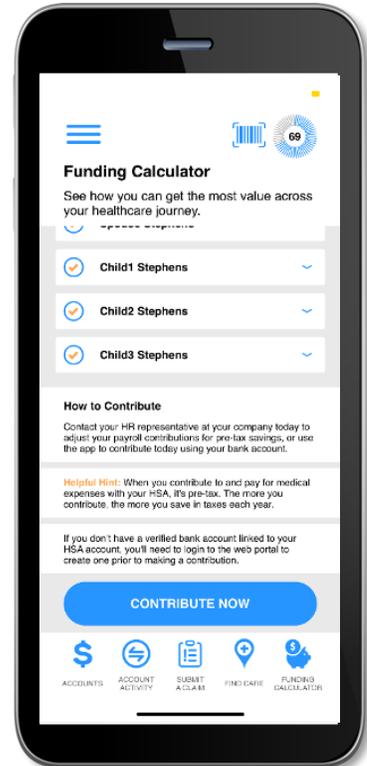
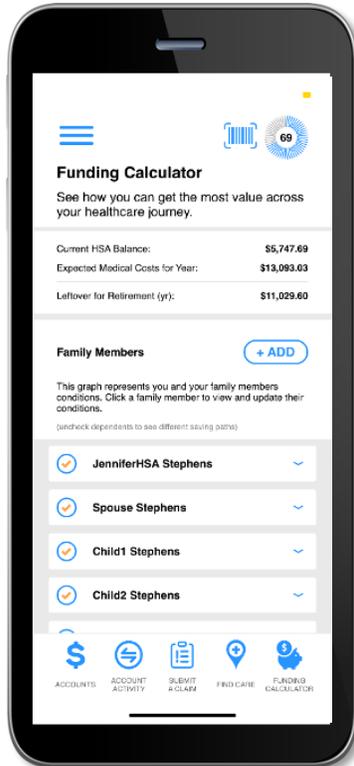
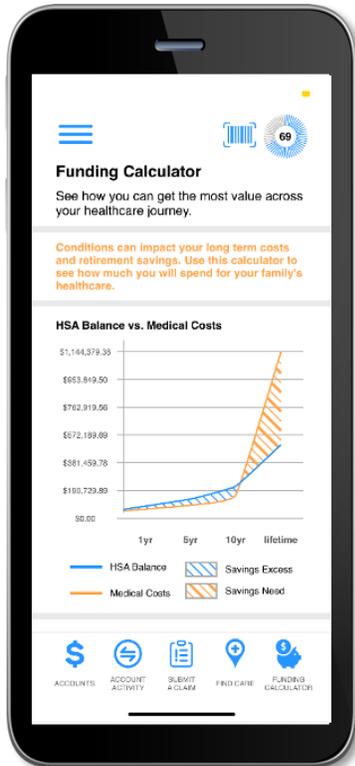
1. If you search for Primary Care, Specialist, or Urgent Care, your results will display with options to filter by patient satisfaction scores and distance
2. You can search for Procedures in two ways:
 - *Procedure Cost* – your results would display with options to filter by quality, distance, and relative cost
 - *Estimated Cost* – your result would display the estimated cost for the procedure in your area
3. Searching for Drug Prices allows you to search for prescription drugs to find sales locations and prices



After you select one of the four types of care, you will be prompted to enter additional information dependent on the type of care selected.

Funding Calculator

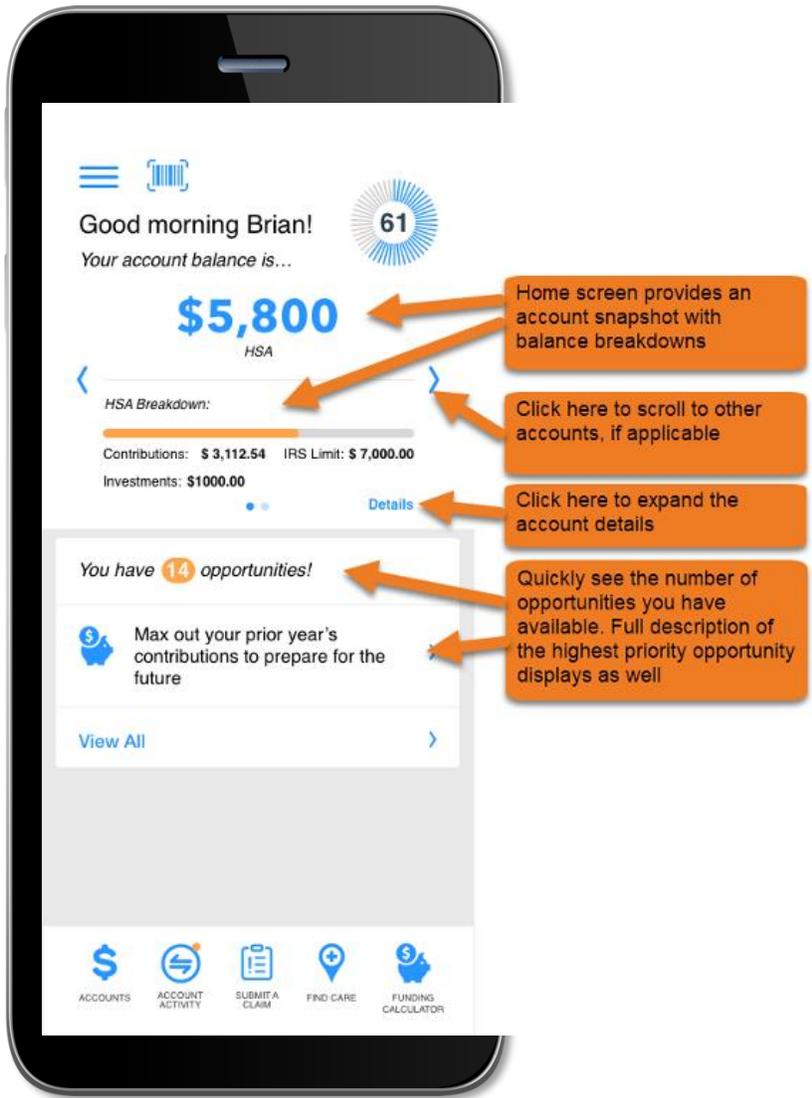
Another ABG Mobile feature is a *funding calculator* that considers chronic condition costs in order to help estimate the future value of your health savings account, if applicable. Based upon the conditions you list for yourself and your dependents as well as your HSA contributions, the *funding calculator* projects your healthcare costs versus your projected HSA balance.



Though the tutorial will take you through some traditional app and benefit account functionality, additional features and screens are highlighted below for your convenience:

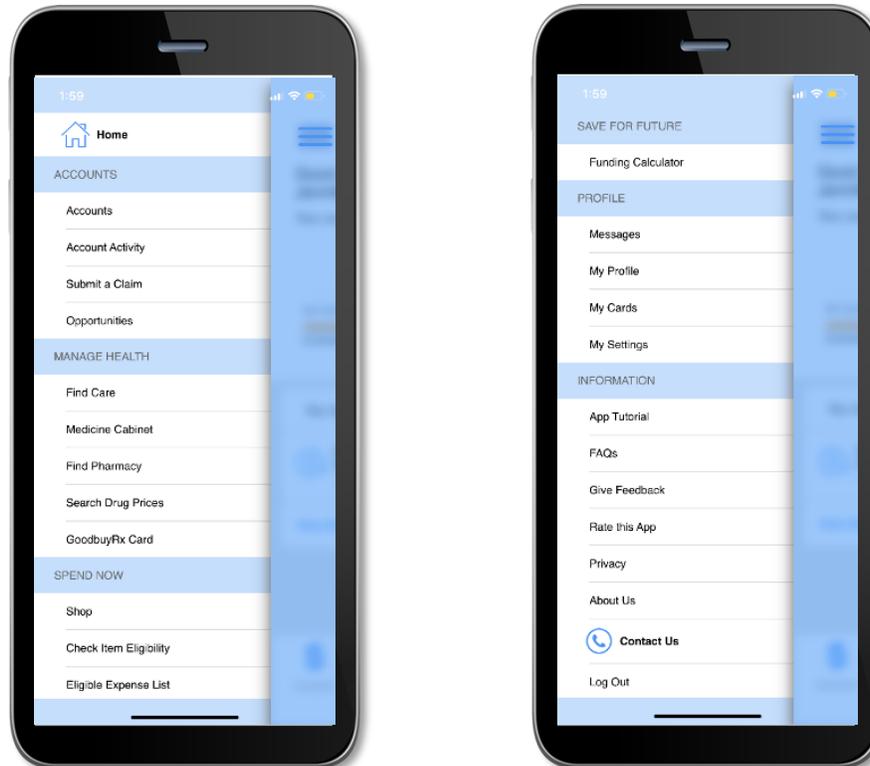
Home Screen and Menu

Once you are logged in, you will see the home screen:



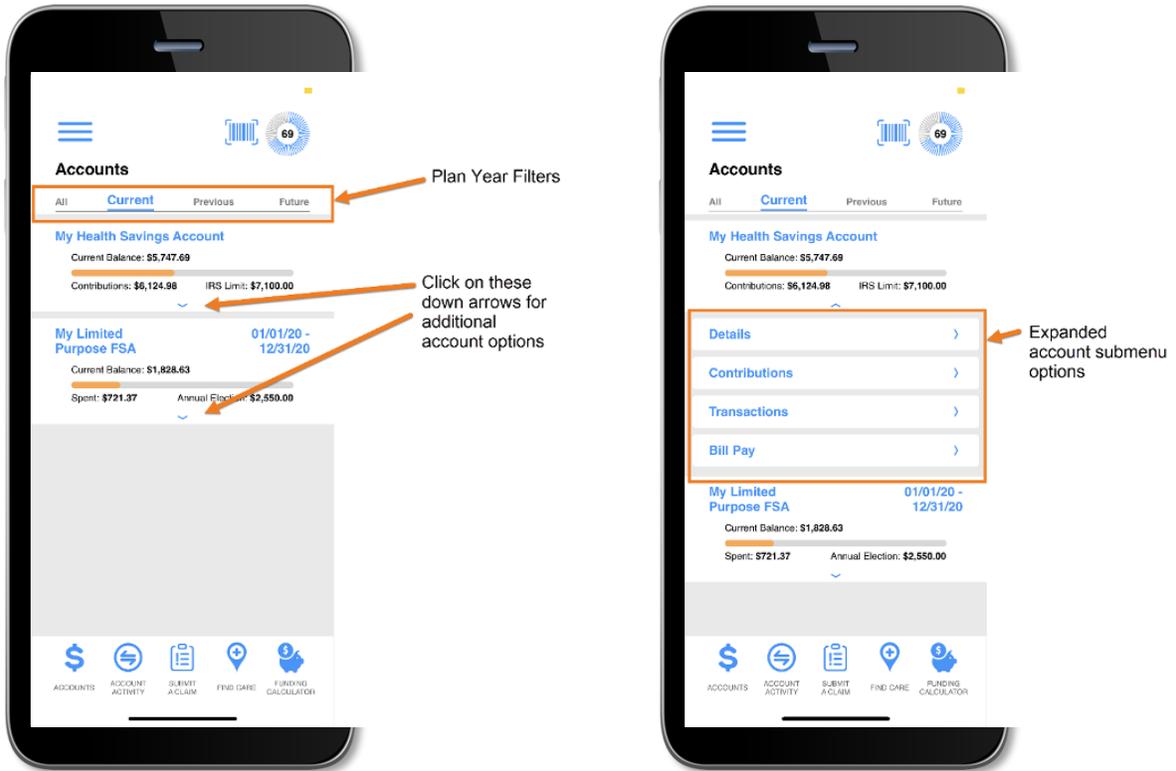
Menu buttons at the bottom of the screen allow you to reach the most commonly used pages with a single tap.

All the menu items found at the bottom of the home screen, plus many other helpful links, can be accessed at any time by tapping the menu symbol found in the upper left corner of every screen in the application. Below are screenshots of the menu options:



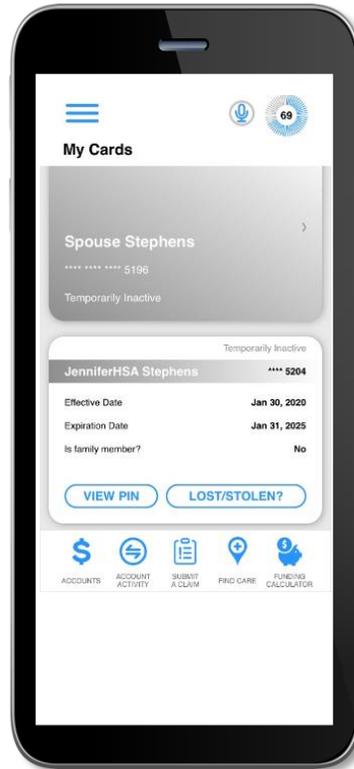
Accounts

The *accounts* screen displays a listing of all your benefit account(s) and their balances. This list can be filtered by plan year (current, future, previous, or all) by clicking the related link.



Cards

The *my cards* screen allows you to view all details related to your benefit debit card(s); you may also access the four-digit PIN associated with your card on this screen. Additionally, you can use this section of the app to mark a card lost/stolen or request a new card.



As seen in the screenshots above, the *my cards* screen displays the cardholder, last four digits of the card number, the card status, and whether the card is associated with a dependent. Tap any individual card on the screen to access the card details

- View PIN**
 If you tap the *view PIN* button, an image of the four-digit PIN associated with the selected card displays. You can use this PIN when a card transaction is processed as a debit at the point-of-sale (instead of as a credit, with a signature).
- Mark as lost/stolen**
 If your card has been lost or stolen, notify your plan administrator by tapping the *lost/stolen* button from the *my cards* details screen. You can choose whether you would like to have a new card issued. If your card is marked as lost/stolen, the card status changes accordingly on the *my cards* main screen.
- Activate card**
 If you have a new card, you may opt to activate your card later or during your current session.

Claims Submission

The *submit claim* screen allows you to enter new claims and expenses, as well as view and edit pending ones. If you have a receipt to substantiate your claim, you can take a photo of it with your device and attach it to a pending claim from this section of the app. Below is an example of the *submit claim* screens and the associated flow of submitting a claim:

