### **MOBILE APP HOW-TO GUIDE**



#### Welcome to your Benefit Strategies Mobile App. Our mobile app gives you

24/7 access to view information and manage your reimbursement and rewards accounts.

- Submit claims for medical and dependent care FSA, HRA, transportation, tuition, and premium reimbursement plans
- Snap a photo of a receipt and submit with a new or existing claim, or store in your camera roll for claim filing
- Use the Eligible Expense Scanner to scan items to determine if you are qualified medical expenses before you get to the checkout lane
- Access your account funds to pay yourself or someone else such as doctor
- Add and store information on new payees
- Enter and view expense information and receipts
- Report a debit card as lost or stolen

This guide will help you explore the functionality of the Benefit Strategies Mobile App

- Get started with Benefit Strategies Mobile App in minutes.
- Download our mobile app for your chosen device from the Apple App Store or Google Play and log in using the password you use to access the Benefit Strategies Consumer Portal.



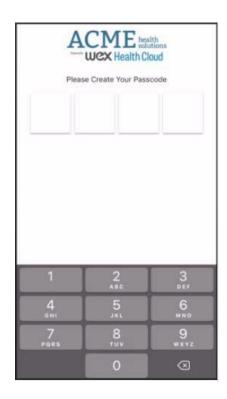




### How to Login to the Mobile App:



**Image 1:** Use your username and password to access the consumer portal is entered to log into the app.



**Image 2:** First-time users will be prompted to enter their username and password and create a four-digit passcode when they open the app.

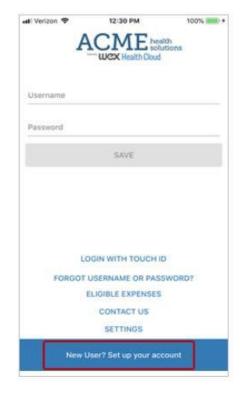


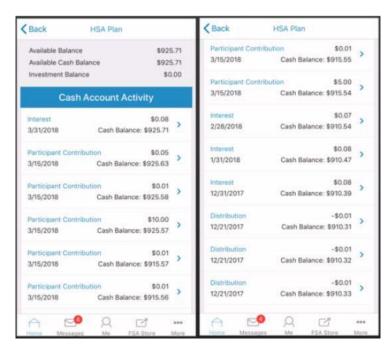
Image 3: If you have never logged into the system, you can create a username and password on the Mobile App. The New User? Set up your account button appears on the Mobile App login page.

#### **Helpful Tip:**

There is a ten limit maximum allowed attempts and usernames must be unique. When you attempt to change the username on the Mobile App, the system checks the uniqueness of the username. If it is not unique it is considered an unsuccessful attempt to change the username and is counted toward the ten limit maximum. If you exceed the allowed attempts to change the username on the Mobile App, access is locked, and you willbe advised to contact us.

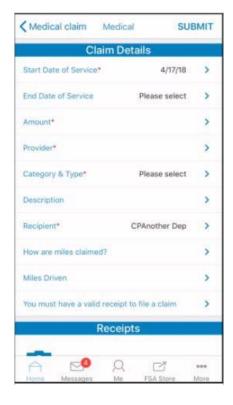
#### MANAGE EXPENSE ACTIVITY IN ONE PLACE!

To view and manage ALL healthcare expense activity from EVERY source, use the View Account Snapshot



**Account Details** 

#### **Claim Details**



#### **Account Snapshot**

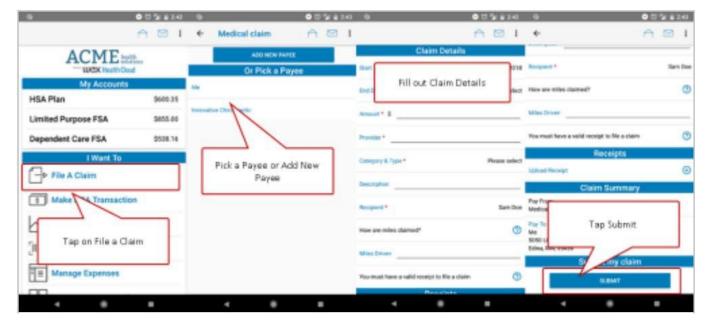


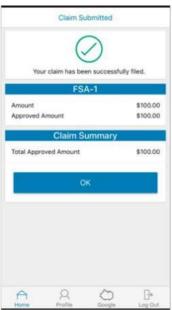
# Filing Claims in the Mobile App

You can file claims and submit associated receipt images.

- If you have multiple plans to file against, you can tap the **File A Claim** button and then choose from a list of existing plans. If you have only one plan that can be filed against, you must tap the **File A Claim** button and then select a payee or fill out the claim form.
- **Note:** If you do not have a dependent set up, the app will display a message indicating that a dependent is needed to file a claim against the Dependent Care plan.







Note: The Claim Submitted page also shows any denial letters were generated during claim submission.

# **Adding Receipts to Debit Card Claims**

The **Claims Requiring Receipts** page displays the number of debit card claims requiring receipts, if applicable. This list does not display if there are no receipts required. This function is the same as the Action Required alert on the Consumer Portal home page.

- By clicking on the line of a payment, you can expand the data to display additional details about the transaction.
- Tapping the envelope icon displays the Claims Requiring Receipts page.

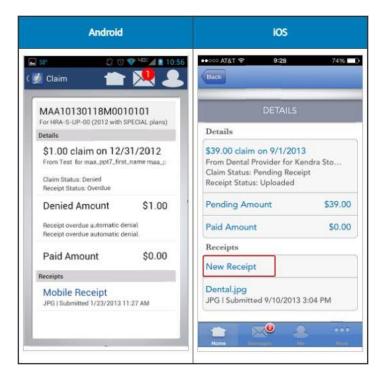
The **Claims Requiring Receipts** screen displays all claims requiring receipts. This function is the same as on the Consumer Portal home page, where it displays the claim Receipt Status (Required or Overdue) or one or more repayments in a Pending status. The following information is displayed:

- Claim Amount
- Date of Service
- Merchant/Provider
- Recipient
- Plan Name/Plan Year Name
- Claim Status
- Receipt Status

#### **New Receipt and View Receipts**

- If the claim receipt status is Required or Overdue, a New Receipt list item displays. Tapping this list item displays the New Receipt screen.
- If there are one or more receipts associated to the claim, they display in the list. Tapping a receipt list item allows you to view the receipt image file.





**Android:** The receipt image file is temporarily downloaded to the device and, when fully downloaded, the app attempts to find another app to view it. The native Gallery app is capable of viewing JPG and GIF images, but PDF files may only be viewed if a compatible app is installed.

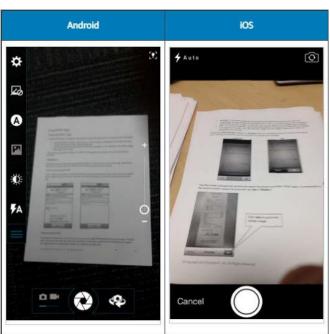
**iOS:** The receipt image file is temporarily downloaded to the device and, when fully downloaded, it is displayed in the app. Only JPG and GIF images may be viewed; viewing PDF files is not supported in the iOS app.

# **Adding Receipts to Claims Continued:**

The Receipt screen activates the device's camera (if available) and allows a photo to be taken of a receipt and submitted. The first screen activates the camera and allows the picture to be taken. When taken, it is previewed on the second screen, where you can submit it or opt to retake it.

- 1. Selecting photos will bring up your gallery of previously taken pictures and allow you to select one.
- 2. Tapping the **Upload Receipt (Android)** or **Receipts (iOS)** link activates the device's camera (if the device has a camera) and allows a photo to be taken of a receipt and submitted. The first screen activates the camera and allows the picture to be taken. When taken, it is previewed on the second screen, where you can Use or Retake it.
- 3. Click **Use** to submit the receipt image. Submitting the receipt associates the receipt to the claim and makes it viewable on the mobile app.
- 4. You can preview and remove a receipt image before uploading it from the mobile app. By tapping **Attached Receipt**, you have the option to view or remove the receipt.







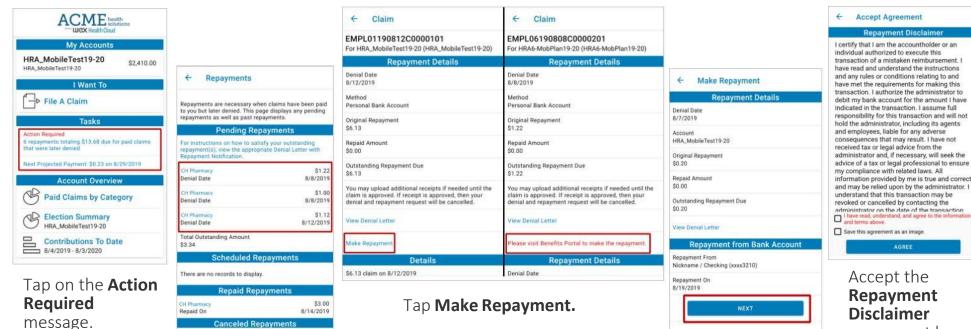


### Initiate Repayments from The Mobile App

To initiate a repayment, the following conditions must be met:

- 1. You must have an active bank account.
- 2. A repayment cannot be partially paid.
- 3. You cannot repay provider repayments

If you have a repayment, you will see a new message in the Tasks section on the Mobile App Home page. The repayment details an amount will be visible on the Mobile App, but you will be directed to the Consumer Portal to make the actual repayment.



Tap on a claim in the **Pending Repayments** section to view the claim and

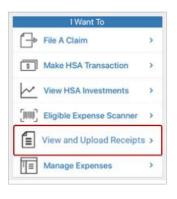
repayment details.

Tap **Next** to initiate the repayment process using the active bank account.

Accept the Repayment Disclaimer agreement by selecting the "I have read..." option and tapping Agree.

# Mobile App Receipt Organizer Easy as 1, 2, 3...

1. Tap View and Upload Receipts.



2. Tap the Add button.



3. After upload, a success message appears. Tap OK



#### **Use an Image from the Receipt Organizer**

1. Tap the **Receipt Organizer** option when filing a claim in the Mobile App and choose the appropriate photo for the transaction.

Claim Dotails

Start Date of Service Please select >
End Date of Service Please select >
End Date of Service Please select >

Amount\*

Provider\*

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RECEIPT ORGANIZER |

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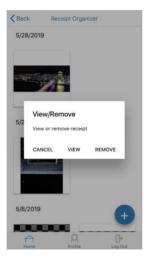
ROCCIPITS

Upload Receipt to file a claim >

2. After the transaction has been completed, a **Used** icon appears in the right corner of the receipt image.

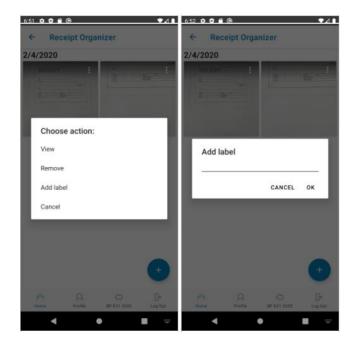


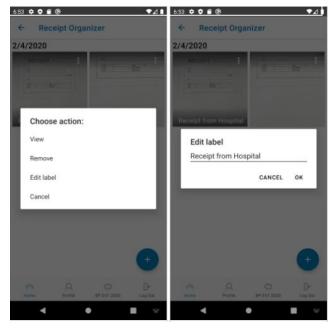
Note: Receipt images can be removed at any time. If you have used the receipt before, the receipt will not be removed from the claim even if the image is removed from the Receipt Organizer



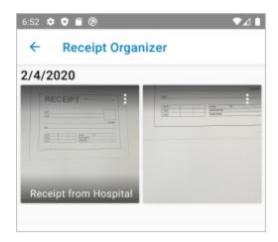
### Add a Label to a Receipt Image

Once an image is uploaded in the **Mobile App Receipt Organizer**, you can tap the three dot menu on the photo to add or edit the label.





Label text then appears on the bottom of the image.



To make uploading receipts easier, you can upload PDF files and files from cloud storage platforms such as Dropbox or Google Drive when you are adding receipts to claims.

- Android: The existing Photos option is replaced by Photos and Documents when uploading receipts.
- iOS: A new Documents option is available when uploading receipts

#### **Document upload requirements:**

- File formats can be .jpg, .gif, .png, or .pdfs from the device storage or cloud storage apps installed on the mobile device
- File size limit is 8 mb (5 mb for IDV upload)

### **Manage Expenses**

You can tap Manage Expenses on the Mobile App home page to see a consolidated list of your out-of-pocket expenses, pay medical expenses, and review partially paid expenses directly from the Dashboard.

The Mobile App Dashboard displays the following types of expenses:

- All claims
- Debit card transactions
- HSA Distributions

#### Actions Available on the Dashboard

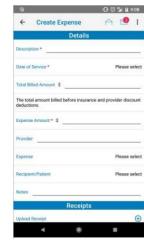
- Create New Expense tap the **Create New Expense** button and fill out the improved expense form.
- View non-expense item tap a non-expense item (claim, HSA distribution, etc.) to see the details page for that transaction.
- Pay Expenses You can use the mobile app to pay manually-created expenses.
- Update Expense You can edit an expense that has a payment associated with it or add notes.
- Remove Expense You can delete an expense.

#### Paying a Manually-Created Expense from the Dashboard

- 1. Taps a payable expense
- 2. The Expense Detail screen appears, tap Pay.
- 3. The Pay Expense screen appears, tap the account you wish to use.











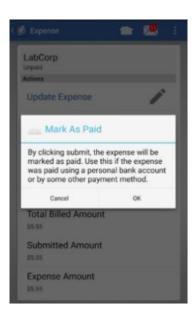


### Mark Expense as Paid or Unpaid

You can mark an expense as paid or unpaid in the mobile dashboard. This allows you to better manage your healthcare expenses and aligns the mobile app more closely to what is available on your Consumer Portal.

#### Mark an Expense as Paid

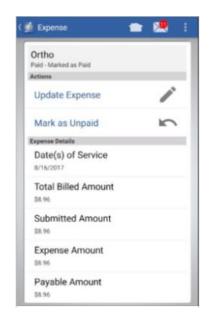
- 1. When you view the details for an expense, the option to tap **Mark as Paid** appears.
- 2. Tap **OK** to mark the status of the expense as Paid.
- 3. After tapping **OK**, the expense will be listed as **Marked as Paid**.

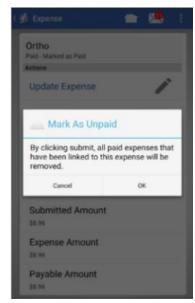




#### Mark an Expense as Unpaid

- 1. If you want to change the status of an expense, tap **Mark as Unpaid.**
- 2. After tapping **Mark as Unpaid**, a dialog box will display. Tap **OK** and the expense will have a status of Unpaid.





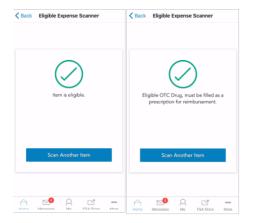
### Eligible Expense Scanner

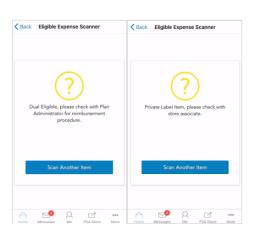
For all active medical plans, you can use your mobile device to scan product barcodes to determine if it is an eligible expense.

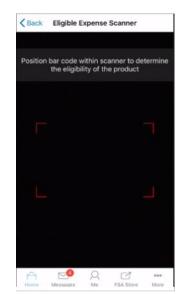
- You must have an active medical plan (FSA, HRA, or HSA) and accept the mobile SIGIS agreement.
- Camera permission for the mobile app must be granted.
- Barcode must be a 12-digit UPC or 14-digit GTIN.

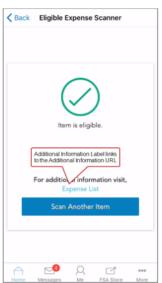
#### Scan an Item Using the Eligible Expense Scanner

- 1. Tap the **Eligible Expense Scanner** link on the **Home** page in the Mobile App.
- 2. If this is the first time you are using the Eligible Expense Scanner, you must accept the one-time SIGIS end-user license agreement (EULA) by selecting the I have read, understand, and agree to the information and terms above check box. The agreement must be viewed in its entirety. This agreement can be viewed at any time in the Documents section in the Mobile App.
- 3. Scan a product by centering the barcode within the red guidelines on the device screen.
- 4. The app will return one of six response screens (see below).

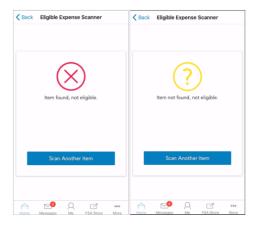








**Note:** You are limited to 100 bar scans per month. After you reach the limit of 100 for a given month, a message is displayed the next time you attempt to scan a bar code.



### **View Statements and Notifications**

- 1. Tap **Profile > Documents** to view your statements and notifications
- 2. Choose the desired statement or notification time frame.
  - Statement categories include:
    - Account Statements
    - HSA Account Summaries (if you are enrolled in HSA)
    - HSA Tax Statements (if you are enrolled in HSA)
  - Notification categories include:
    - Advice of Deposit
    - 。 Denial Letter
    - 。 Receipt Reminder
    - <sub>o</sub> Denial Letter with Repayment
    - 。Recurring Claim Confirmation
    - o Overdue Notice
    - 。 Ineligible Notice
    - HSA Excess Distribution Notification
- 3. To view the document as a PDF, tap the icon in the upper right corner. You can now choose to view the document in an external PDF viewer.

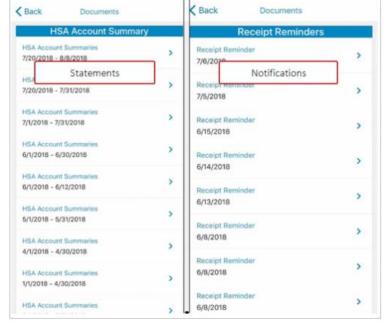
# **Getting Help**

When you are logged into the mobile app, the **Contact Us** screen displays contact information should you need to reach out to us.

### **External Links**

Tapping on the **Resources** link navigates to the **Resources** page where different external links are displayed. A warning message appears when tapping on an external link.

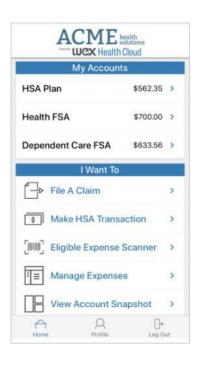




# External link 3 You will be leaving the application and may be required to login again. Please finish all activities before leaving. CANCEL OK

### **Opt-Out of Advanced Analytics**

- You can opt out of data collection through the Mobile App. To opt out, you can tap the Privacy Settings button from the Profile page and then tap OPT OUT.
- After opting out, the Privacy Settings button will no longer display on the **Profile** page of the Mobile App, and you will no longer be tracked pre-login.





### Mobile App Home Screen

- On the Mobile App home screen, a list of all your accounts will be displayed. You can tap to view details of any active account.
- To see an account summary, you can tap on View Account Snapshot.
- This screen provides access to the same claims and transactions that are available on the **Account Activity** page of your Consumer Portal.