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**Smart-Choice  
Accounts**



# Smart-Choice Mobile App

Your guide to getting started



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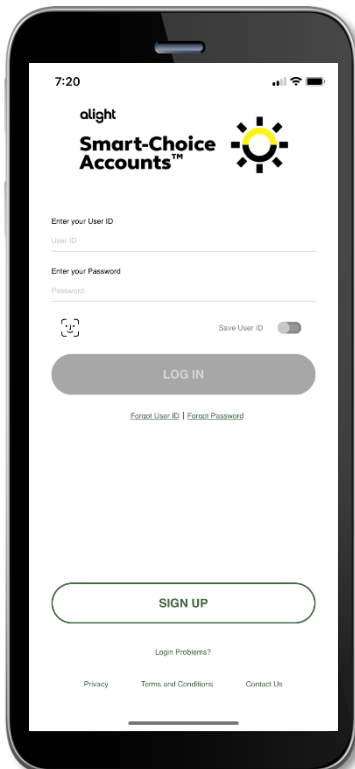
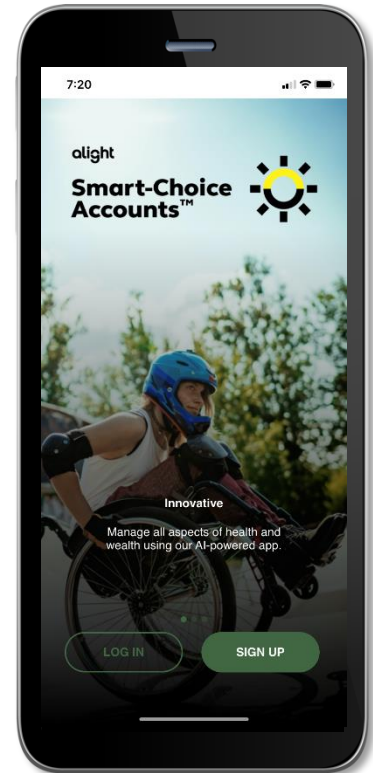
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## Smart-Choice Mobile

Managing your benefit account(s) on-the-go is made easy with the Smart-Choice 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. Smart-Choice Mobile provides a personalized experience and delivers meaningful insights to better guide your healthcare spending. This guide is intended to provide an overview of the Smart-Choice Mobile features so you can be sure you are getting the most from your benefit account(s).

## Getting Started

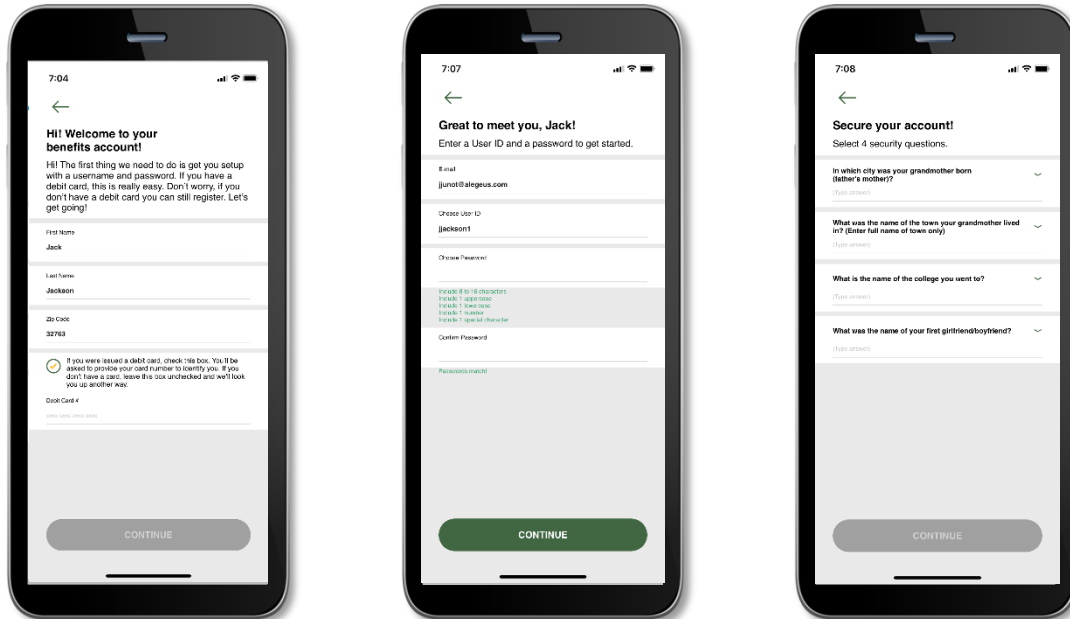
After downloading the application, you will see a landing page with options for 'log in' and 'sign up' as shown in image to right.



- If you already have a Smart-Choice 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. To securely identify you, you will be sent a one-time confirmation code to your email address or phone number on file to retrieve a new password.
- If this is your first-time logging into the Smart-Choice Mobile, you must register before you can access the application.

## Registration

To register for the app, tap 'sign up' on the home screen.

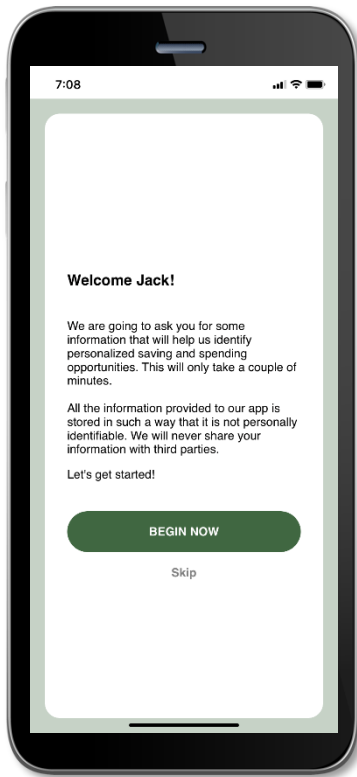


1. Begin the registration process by entering the following information: your first name, last name, zip code.
  - a. If you have a Smart-Choice debit card, check the option to enter the card number to identify yourself.
  - b. If you do not have a Smart-Choice debit card, or your card number is not available, leave the option unchecked
  - c. Click "Next".
2. You will be prompted to enter your employer's name and employee ID.
3. In order to securely identify you, you will be given the option to receive a one-time confirmation code at the email address or phone number on your account.
  - a. Contact Customer Care, if the app is unable to identify you or you do not have an email address or phone number on file.
4. Enter the one-time code on the app when received and click "Next" to continue the registration process.
5. Create a username and password for your account and complete all other required fields (marked with an asterisk). Click "Next".
6. You will be prompted to select and answer four security questions as the last step to secure and complete your account set up. Click "Next" when completed.
7. A confirmation page will display. Click "Done". You have successfully completed the registration process. The next time you sign on to access your account, you will be asked to enter your username and password.

### Biometric Verification

If your device uses biometric verification you can opt to enable this functionality to access Smart-Choice 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

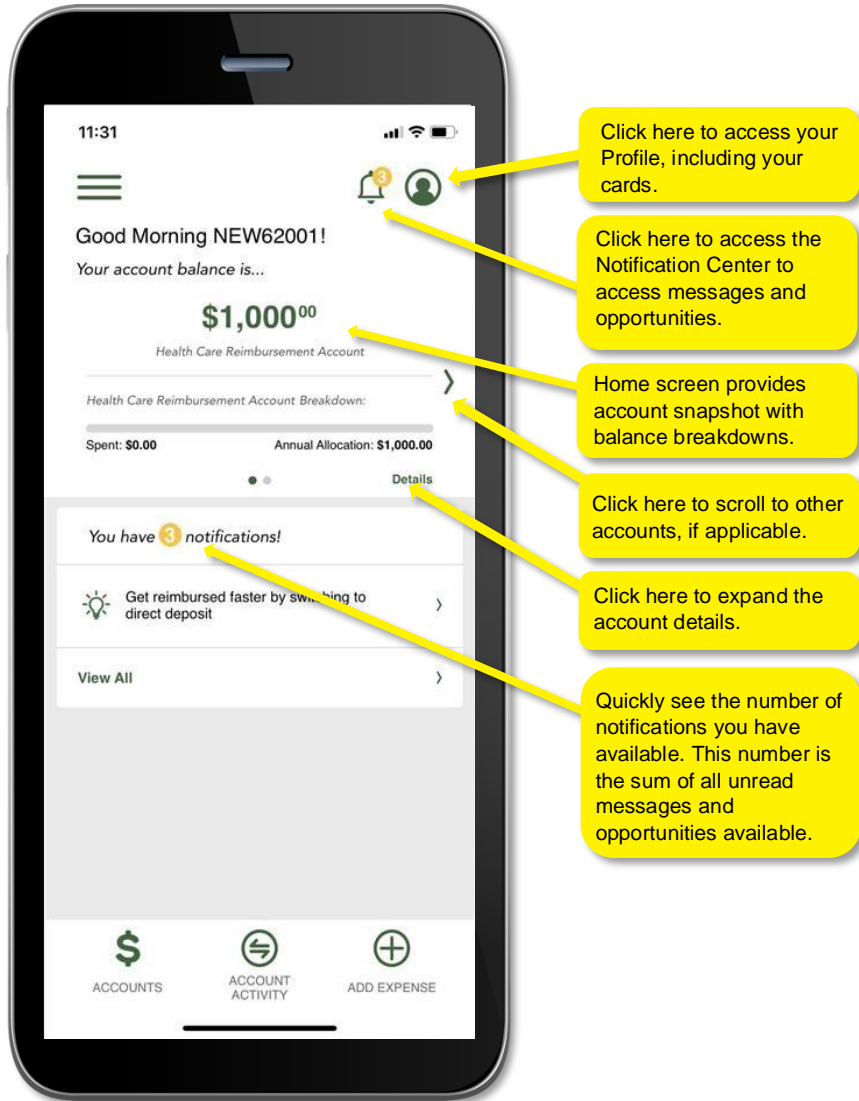


After registering, or successfully logging into the app for returning users, you will be guided through an onboarding process. Onboarding will help improve the usefulness of the app. You may opt out of this process if you prefer.

Additional features and screens are highlighted below for your convenience:

## Home Screen and Menu

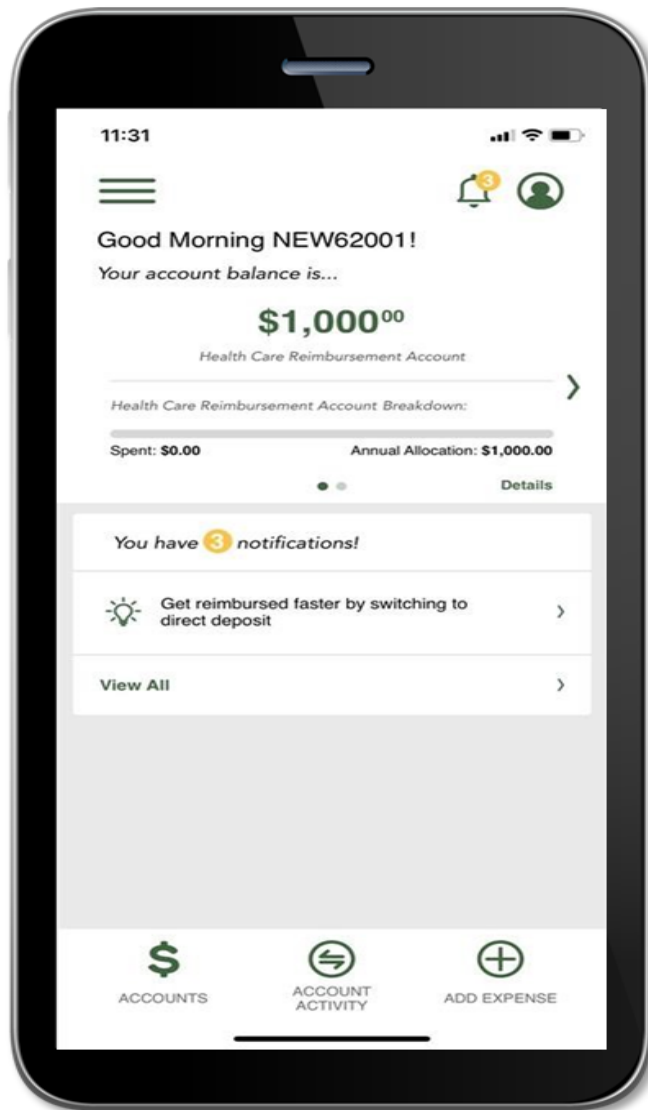
Once you are logged in, you will see the home screen:





Menu buttons at the bottom of the screen allow you to reach the frequently used screens with a single tap.

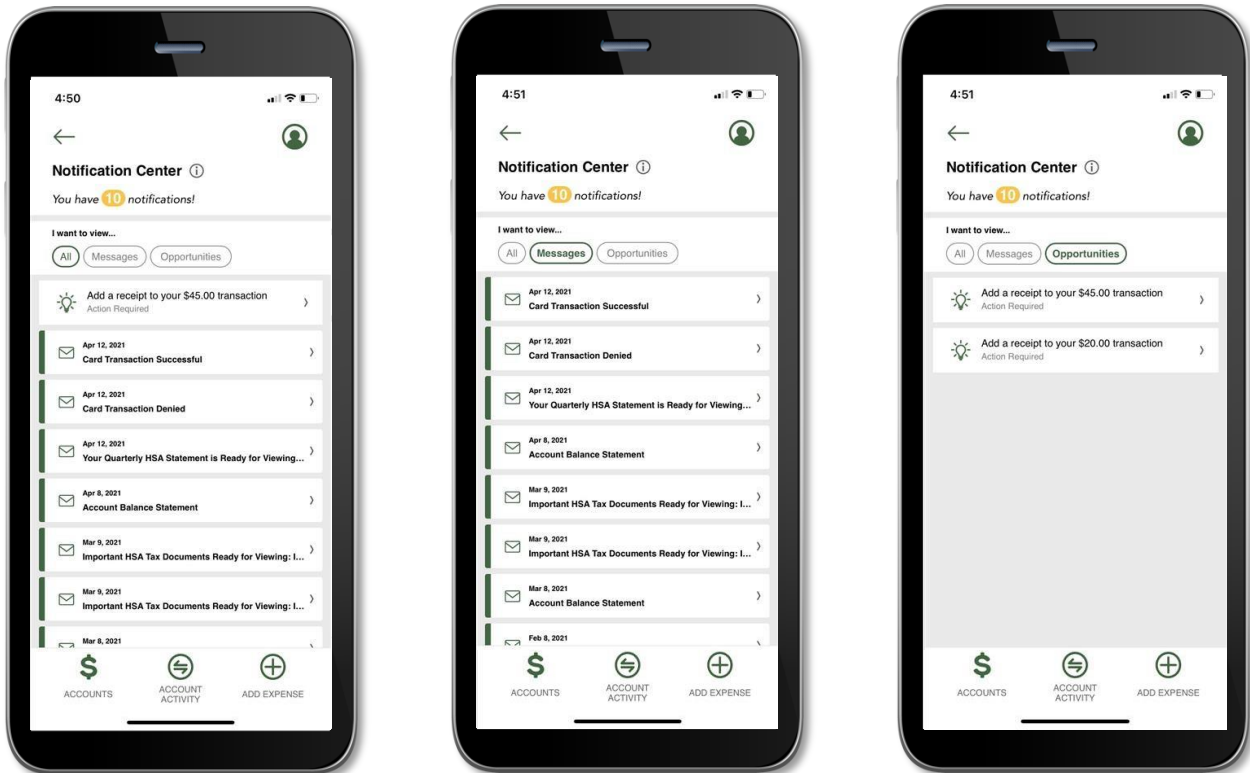
All menu items found at the bottom of the home screen, plus many other helpful links, can be accessed at any time by tapping the menu symbol found in the upper left corner of every screen in the application. Below are example screenshots of the menu options:



## Notification Center

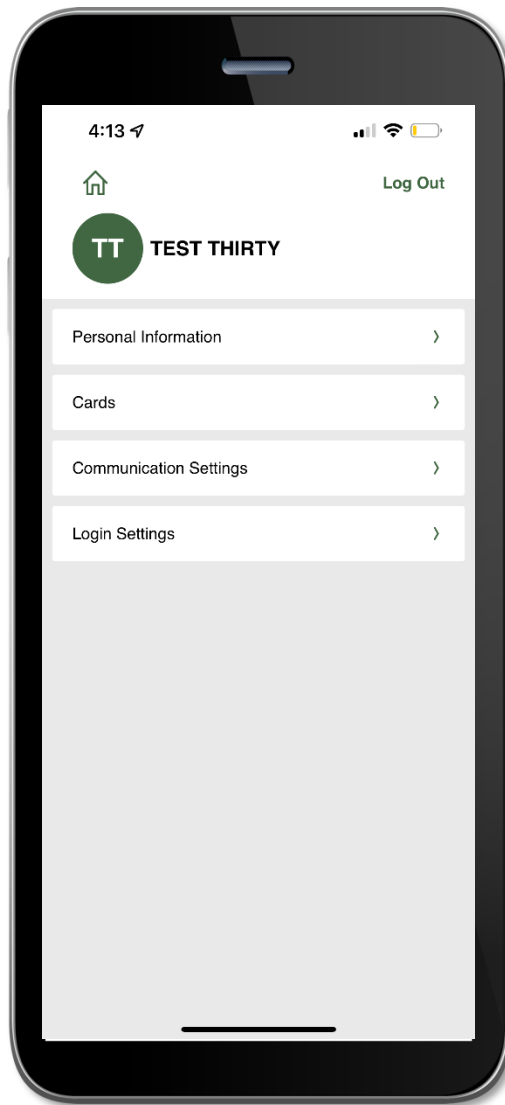
The **Notification Center** is your place to view information about your benefit accounts activity, review items that need to be taken care of, and see potential opportunities to maximize your overall benefit account experience. The **Notification Center** ensures that any message, required action, or opportunity can be easily accessed in one central, easy-to-navigate location.

1. **Messages** will show you all your alerts on account activity.
2. **Opportunities** notify you of actions you can take to get the most out of your benefit accounts, based on your healthcare journey.

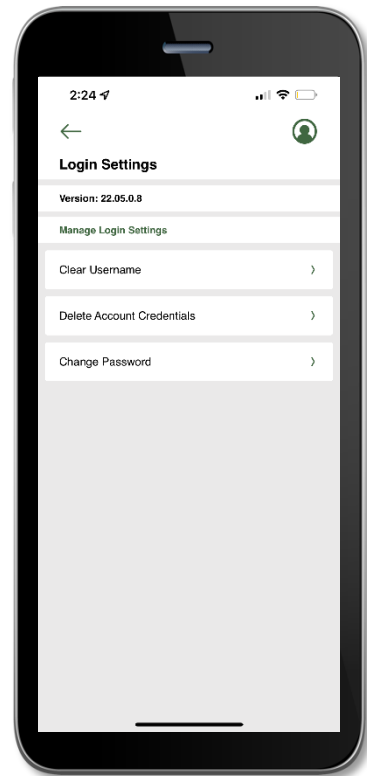
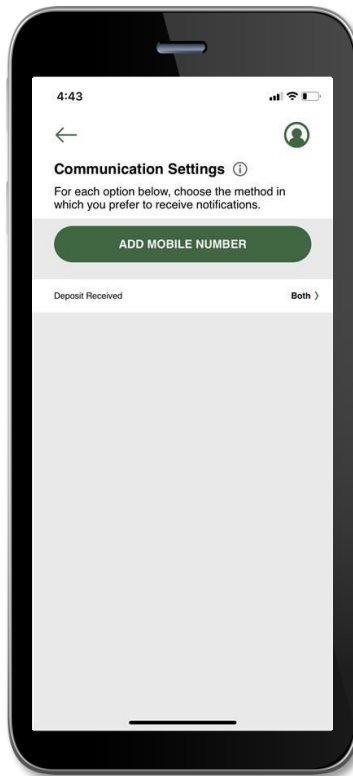
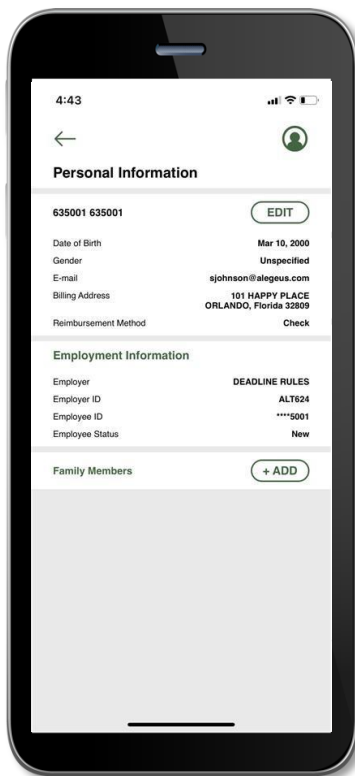


## Profile

The **Profile** screen is your place to view information about your personal information, cards, communication settings, and login settings. This can be accessed by clicking on the profile silhouette at the top of the screen.

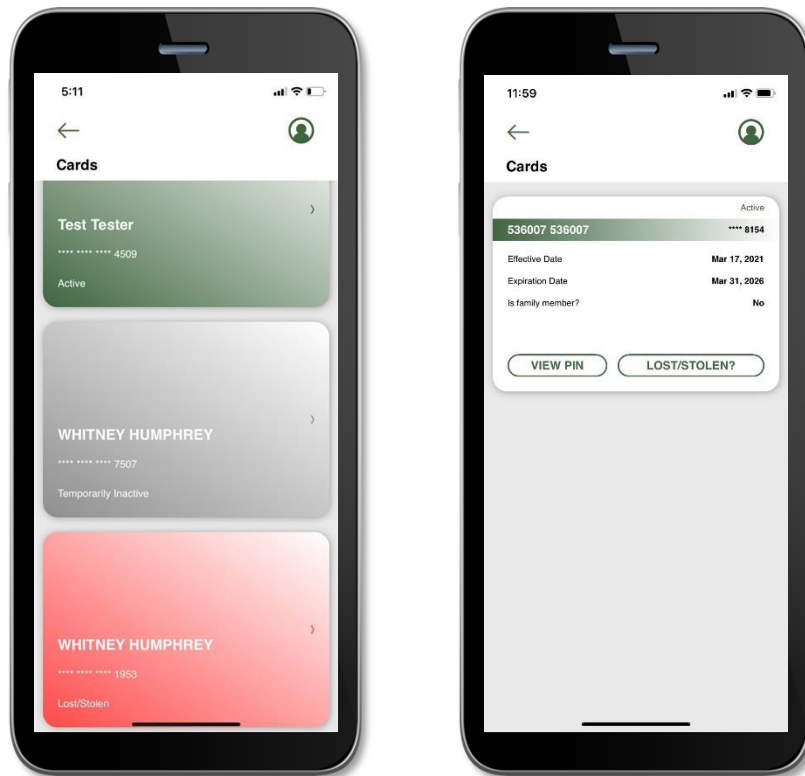


1. **Personal Information** will show you details including date of birth, email address, billing address, reimbursement method, and more. To securely identify you when changing your reimbursement method or updating your direct deposit, you will be sent a one-time confirmation code to your email address or phone number on file.
2. **Communication Settings** allow you to add a mobile number and choose the method in which you prefer to receive notifications.
3. **Login Settings** will show you the app version, allow you to clear your username so it is no longer remembered on your device, and change your password. To securely identify you when changing your password, you will be sent a one-time confirmation code to your email address or phone number on file.



## Cards

For plans that offer a debit card, the **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 **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**

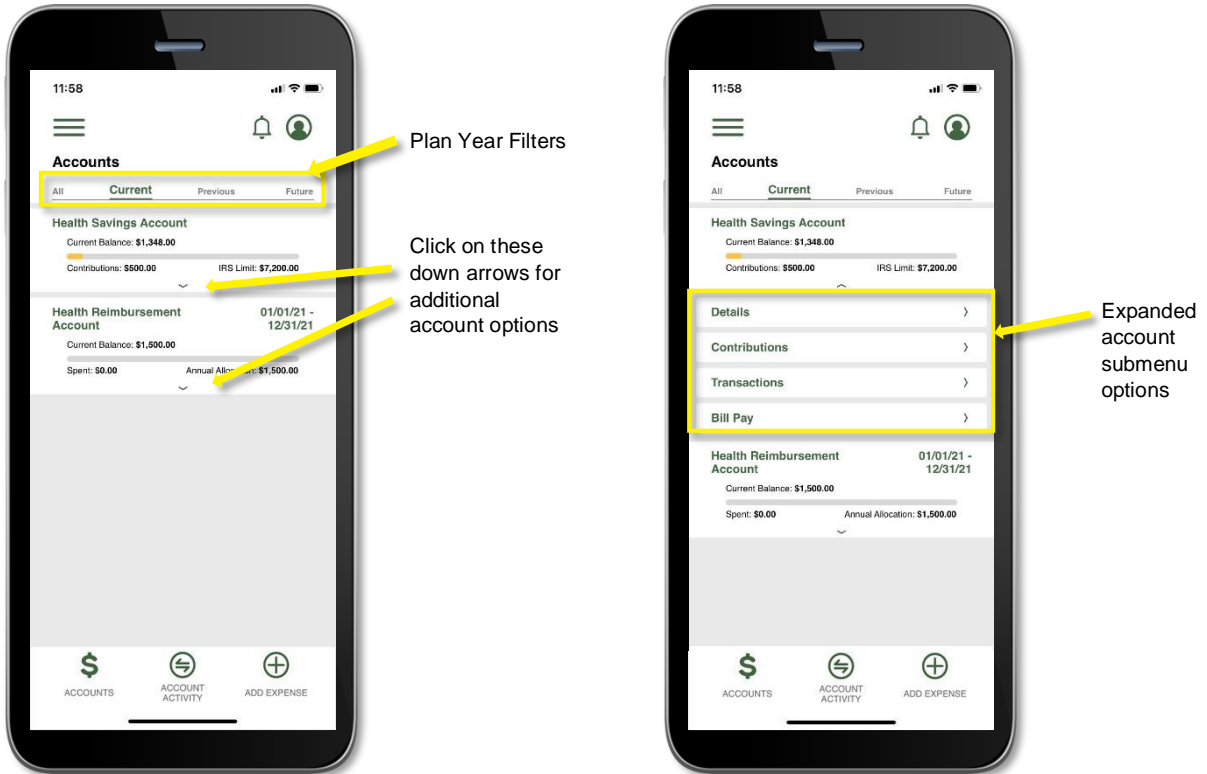
If your card has been lost or stolen, notify your plan administrator by tapping the *lost/stolen* button from the **My Cards** details screen. You can choose whether you would like to have a new card issued. If your card is marked as lost/stolen, the card status changes accordingly on the **My Cards** main screen.

- **Activate card**

If you have a new card, you may opt to activate your card later or during your current session. You can also activate the card automatically with your first purchase.

## 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.



## Add Expense

1. The **Add Expense** screen allows you to pay a bill or get reimbursed. The wizard-style flow will ask you a few simple questions so you can easily submit your expense. 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. Similarly, when changing your reimbursement method or updating direct deposit information through add an expense, you will be given a one-time confirmation code at the email address or phone number on your account to confirm your identity. Below are examples of the **Add Expense** screens and the associated flow of paying a bill or requesting a reimbursement:

