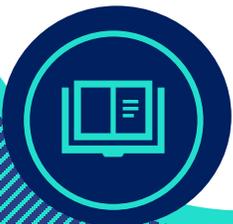


WealthCare Mobile App

Your guide to getting started

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Medcom Benefit Solutions Mobile App

Managing your benefit account(s) on-the-go is made easy with the Medcom 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 Apple or Android mobile device. This guide is intended to provide a detailed overview of the Medcom Mobile application features, so you can be sure you are getting the most out of your benefit account(s).

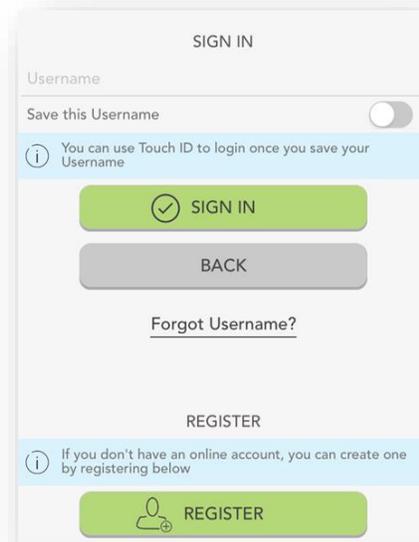
Getting started

Your login credentials for Medcom Wealthcare Portal and Medcom Mobile are the same. After downloading the application, the login screen will provide two options, 'Sign In' or 'Register'.

If you already have a Medcom Wealthcare Portal or Medcom Mobile username, enter it and tap 'Sign In'. You may be asked some security questions, and then you will be prompted to enter your password.

If needed, you can retrieve a forgotten username from the sign in screen and reset a forgotten password from the password entry screen.

If this is your first-time logging in to both Medcom Wealthcare Portal and Medcom Mobile, you must register before you can access the application.



Registration

Tap the 'Register' button.



Complete the registration form (above left). Select a username, and create and confirm a password meeting the specifications provided. 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 card number, if available.

In the next steps, select and answer four security questions (above middle), verify your name and email address, and complete your registration. These same steps are required when registering on the Medcom Wealthcare Portal.

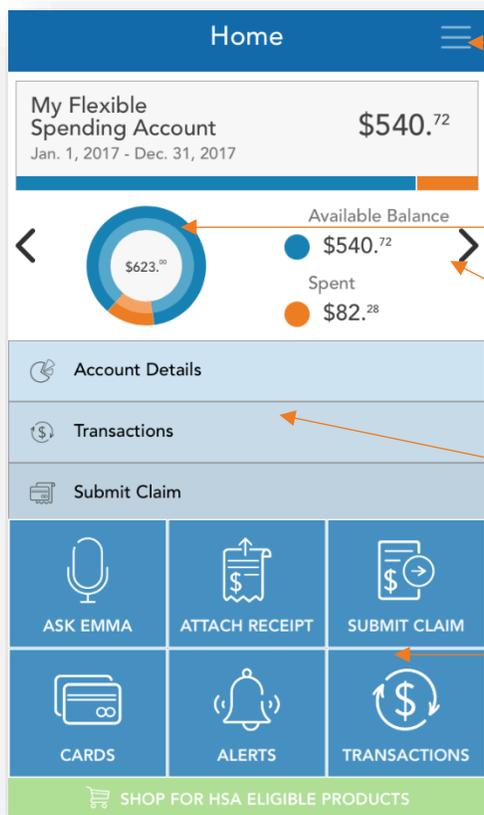
Touch and face recognition access

If your device uses touch or face recognition access technology (Touch ID and Face ID for Apple devices, or Fingerprint Access for Android devices), you can choose to enable them to access Medcom Mobile. Simply choose to save your username on the sign in screen, and after signing in, you will be presented with the option to enable touch or face recognition access.

View your touch/face recognition access status and disable it at any time via the 'Settings' screen.

Homepage

Once you are registered and/or logged in, you will see the homepage, with snapshots of each account, including your balances and plan dates. Swipe to view snapshots of additional accounts. Menu buttons at the bottom of the screen allow you to reach the most commonly used pages with a single tap.



Tap to access the main menu.

Account snapshot shows balance, spending, and plan dates (where applicable).

Swipe to see additional accounts.

Instantly see *Account Details* page, transactions, or submit a claim for the selected account.

General menu buttons below provide access to the most commonly used functions within the Mobile App.

1. Attach receipt – Instantly view all pending claims, and easily attach your receipts using your device camera
2. Submit claim – Submit a new claim for reimbursement
3. Cards – View card details, access PIN, mark your card as lost or stolen
4. Alerts – Access important messages from Medcom Benefit Solutions
5. Transactions – View all your transactions on one page, including claims, card transactions, and deposits

Submitting a claim

The *Add Claim* screen allows you to enter and submit a new claim for reimbursement. If you have a receipt to substantiate your claim, you can take a photo of it with your device and attach it to your claim submission.

The screenshot shows the 'Add Claim' screen in a mobile application. The form includes the following fields and options:

- Service Start Date:** Mar. 8, 2018
- Service End Date:** None
- Reimburse Provider?:** No (selected) / Yes
- Claimant:** Elizabeth Sample
- Reimbursement Method:** Direct Deposit
- Provider:** Dr. Smith
- Account Type:** Flexible Benefit
- Claim Amount:** \$50.00
- Comments:** (empty text area)
- Bottom Bar:** Includes a 'PREVIEW' button and an 'Add Receipt' button with a receipt icon.

What date(s) did the services related to this claim take place?

Request reimbursement for yourself or choose to have funds sent directly to your provider.

Be sure to click 'Add Receipt' to attach your substantiating documentation for the claim. You can use your device camera to take a photo of your receipt.

HSA bill pay

If you are enrolled in an HSA, you can submit a bill payment to a healthcare provider or withdraw funds to reimburse yourself for eligible out-of-pocket healthcare expenses. Just tap 'Bill Pay' from the main menu, and then tap to add a new payment.

Choose to pay a provider or pay yourself for eligible services. If you choose 'Pay Provider' specify your provider's payment information by selecting from a pre-loaded list. If you do not see your provider, you can add their information manually.

If this is a recurring expense, you can configure payment to automatically issue weekly or monthly.

Resolving pending transactions

To view a list of transactions requiring your attention, navigate to the *Claims* page by tapping 'Claims' on the main menu (or the 'Attach Receipt' shortcut button on the homepage), and ensure the 'Action Needed' filter option is selected at the top of the page.

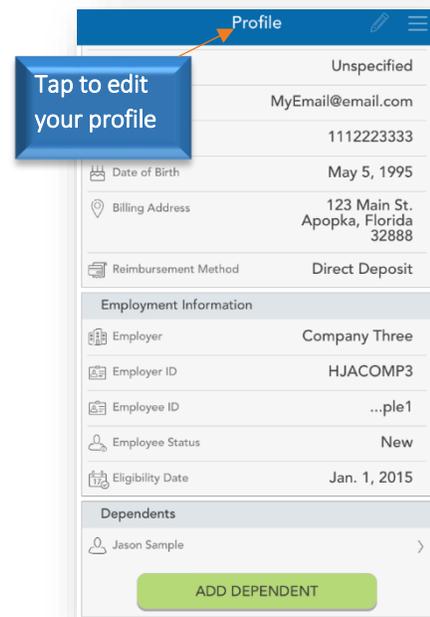
To resolve a pending transaction, tap the transaction and select to add a receipt. As stated previously, you can use your device camera to take a photo of your document(s), and then submit for review.

| Date | Description | Amount |
|----------------|--|----------|
| Feb. 27, 2017 | Needs Receipt Card DR. SMITH Date of Service: Feb. 27, 2017 | \$40.00 |
| Oct. 26, 2016 | Eligible for Reimbursement Claim test | \$100.00 |
| Oct. 17, 2016 | Submitted - No Receipt Claim Date of Service: Oct. 17, 2016 | \$100.00 |
| Sept. 30, 2016 | Submitted - No Receipt Claim Date of Service: Sept. 28, 2016 | \$100.00 |

Viewing and updating your profile

Your user profile contains information about you, your employment, and your dependents. It's essential to keep these items up-to-date. To view and update your profile, tap 'Profile' on the main menu. Tap the pencil icon in the upper right corner to edit your email, phone number, address, and preferred reimbursement method.

You can also tap your dependents to similarly review and edit their information or add a new dependent (if applicable).



Managing alerts and messages

Medcom Mobile stores two types of communications:

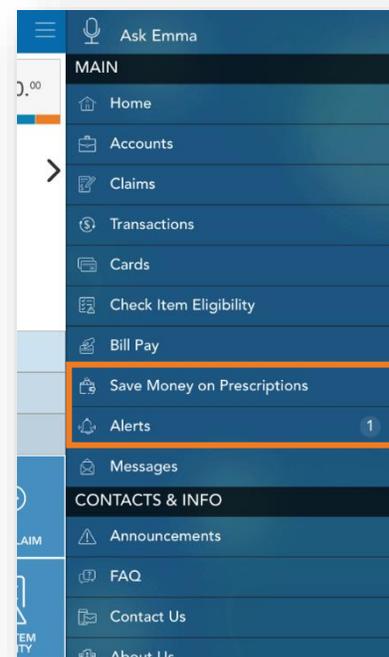
Alerts are brief, event-triggered notifications sent to you via email or text message to keep you in tune with your account(s). For example:

Confirmation that you have been successfully enrolled in a plan.

Notification that your address has been updated in the system.

Acknowledgement that a submitted manual claim has been received by Medcom Benefit Solutions.

Messages are important letters generated by Medcom Benefit Solutions to notify you of claims requiring further substantiation, or to provide information on the status of a reimbursement. Typically, these messages will also be mailed or emailed to you with instructions to access additional details by logging in to Medcom Wealthcare Portal or Medcom Mobile.



Ask Emma voice response system

You can obtain information about your benefit account(s) by simply 'asking Emma'. Emma intuitively answers basic questions related to transactions, account balances, and more.

Ask questions like:

What is my balance?

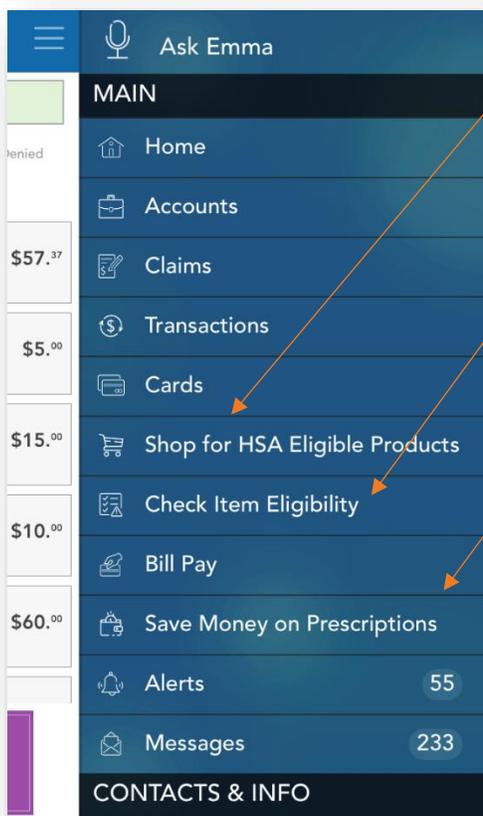
What are my last five transactions?

How much can I contribute to my HSA?

Activate Emma by tapping the 'Ask Emma' link at the top of the main menu, or by tapping any screen with four fingers simultaneously (you must be logged into the app). The screen shown to the right appears when Emma is "listening".

Additional features

We are constantly striving to make navigating your benefit account(s) simple, convenient, and fun! Check out these additional noteworthy features:



Shop for eligible products

HSA and FSA Store make it easy to spend your dollars on eligible items. Tap to visit them online.

Check item eligibility

Use the front-facing camera on your device to scan merchandise barcodes in-store to instantly determine their eligibility!

Save money on prescriptions with GoodBuyRX

Tap to access the ultimate pharmacy savings card! Simply present your card image (stored in Medcom Mobile) at over 60,000 participating pharmacies to save up to 75% on generic or brand medications.