

A white circular icon containing a blue outline of a mobile phone, positioned to the left of the title text.

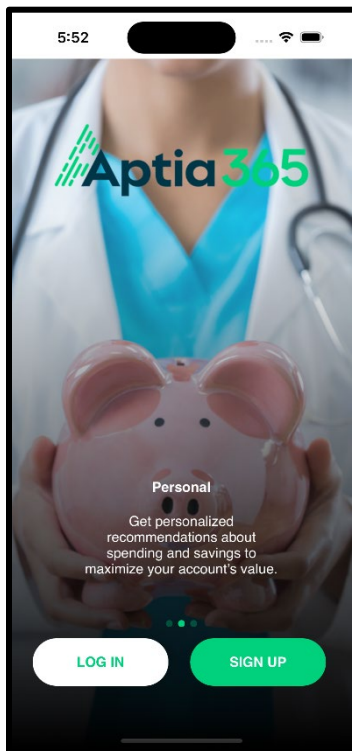
Your Flex Benefits Mobile App User Guide

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Your Flex Benefits

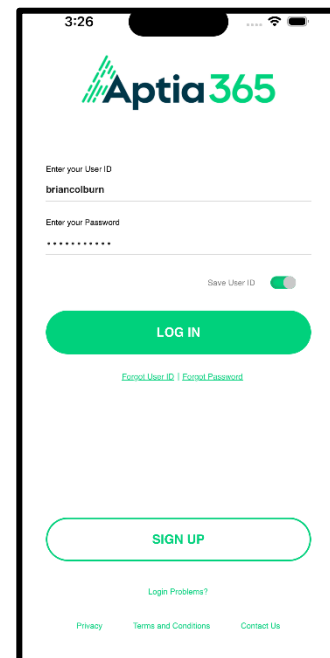
Managing your benefit account(s) on-the-go is made easy with the Your Flex Benefits application. This powerful, intuitive mobile app gives you access to view your account balances, update your profile, submit a claim, and much more, right from your Android or Apple mobile device. Your Flex Benefits provides 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 Your Flex Benefits features so you can be sure you are getting the most from your benefit account(s).



Getting Started

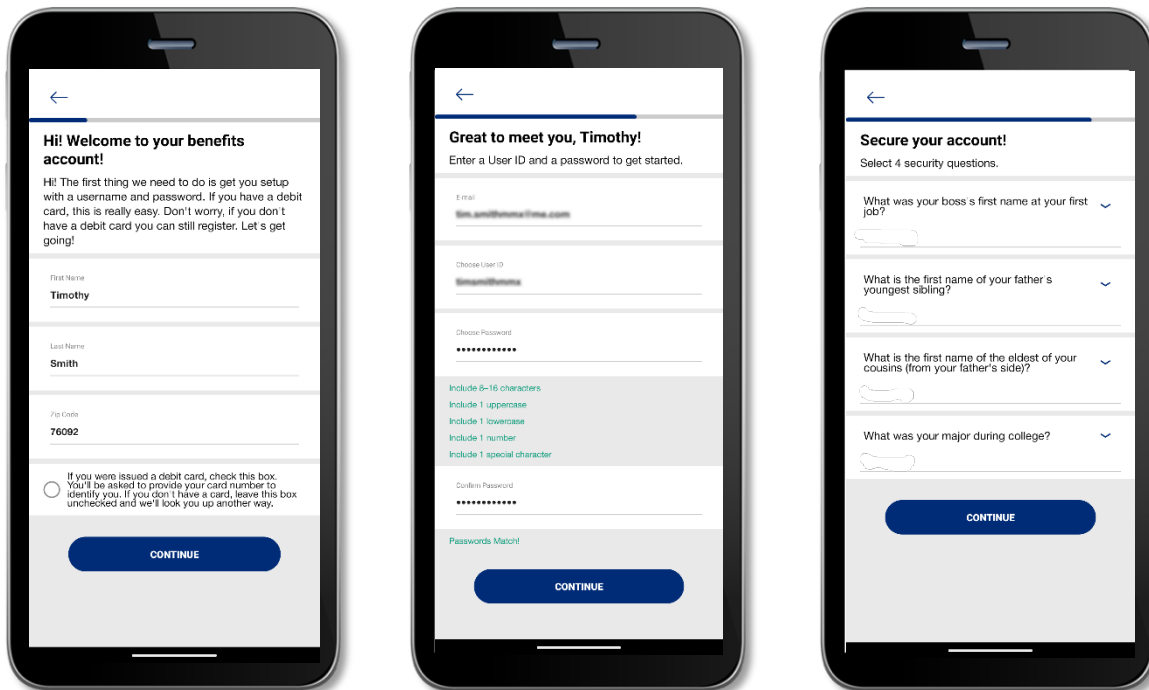
After downloading or updating the application, you will see a landing page with options for “log in” and “sign up” as shown in the image to left.

- If you already have a Your Flex Benefits 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 Your Flex Benefits, 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.



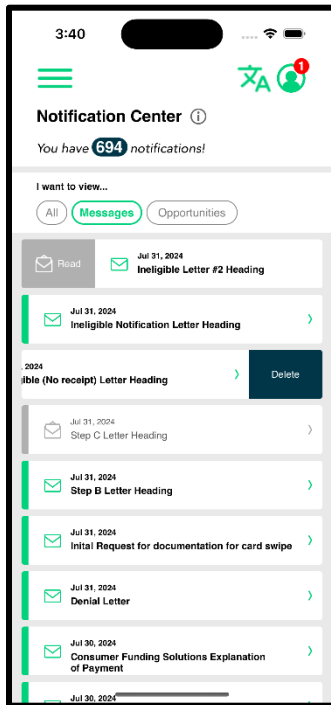
Begin the registration process by entering the required information. If your plan offers the Mercer Marketplace Benefits Card and you have your card number handy, then you only need to enter your name, zip code, and Benefits Card number. You are then guided by the Your Flex Benefits mobile app to confirm your identity, create a User ID, and choose and confirm a password that meets the provided specifications.

If you do not have your Benefits Card number available, you will be prompted to enter your Employee ID and Employer ID numbers. Your ID numbers may be found by logging into the online portal. Once you are in the online portal, under Main Navigation on the top left side of the page, click on User Profile > Mobile App Registration. The next screen will provide your Employee and Employer ID data points that are required for mobile app registration.

Biometric Verification

If your device uses biometric verification, you can opt to enable this functionality to access Your Flex Benefits. 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

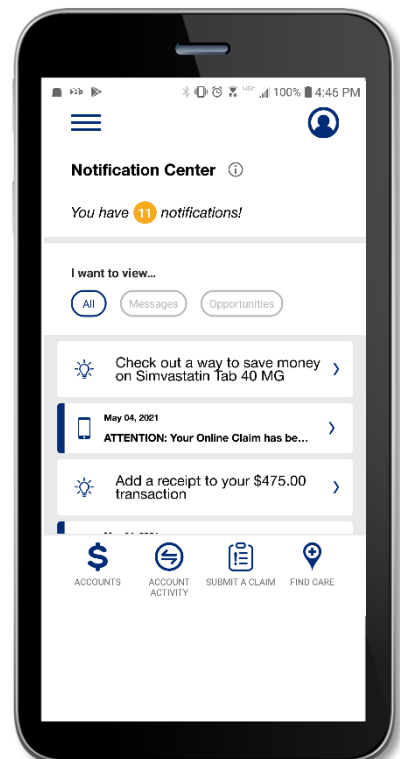


After registering, or successfully logging into the app for returning users, you will be guided through an onboarding process. Onboarding will help improve the usefulness of the app and personalize it to your needs. You may opt out of the onboarding process, if you prefer, and you can later personalize the app through *Opportunities* found in the *Notification Center*.

Notification Center and Opportunities

Your Flex Benefits has a *Notification Center* which is present at the top right corner of every screen within the app. This notification center allows you to view not only pertinent alerts, but also the opportunities that are personalized to you, your account needs, and your app settings.

1. You may click on the *Notification Center* icon at any time to view your *Opportunities* list
2. Clicking on one of the individual opportunities will open the specified page
3. The page associated with the chosen opportunity will coach you through the steps to maximize your savings



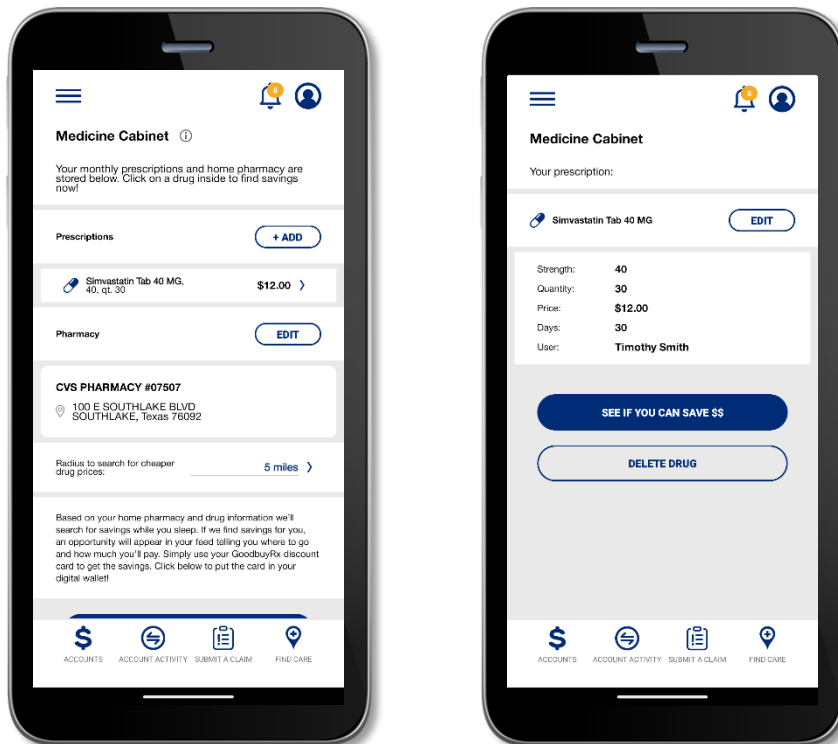
Medicine Cabinet

Your Flex Benefits 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. The app 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. Your Flex Benefits helps you capture the most recent information about how much you are paying for your medications.

If applicable, the app may notify you if a cheaper alternative is available for any of your medications saved in the *Medicine Cabinet*.

Below are some example screenshots:

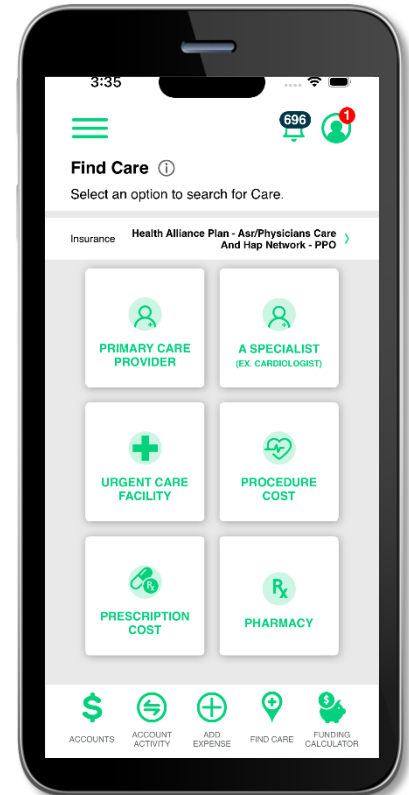


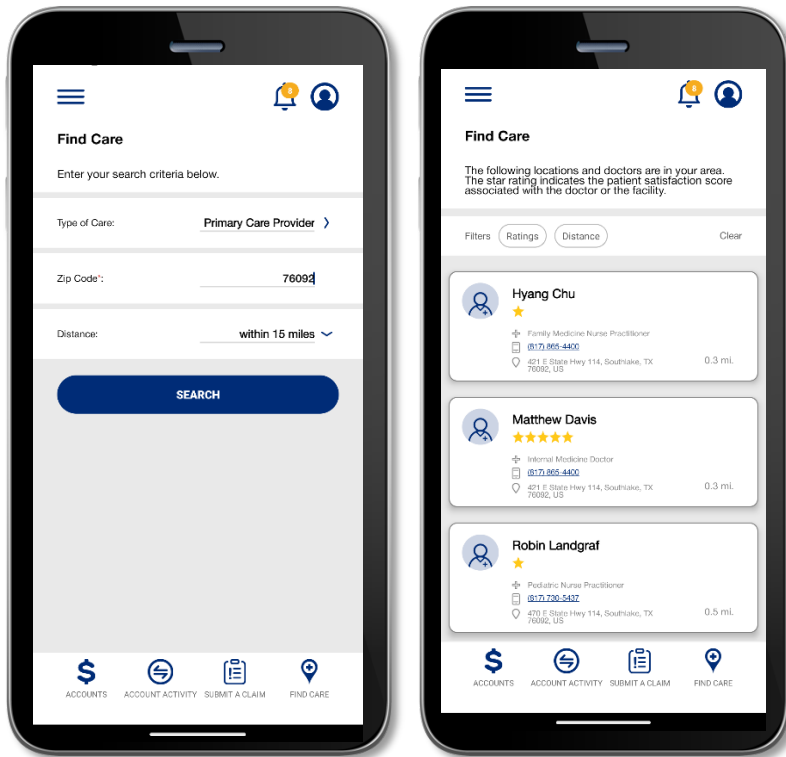
Find Care

Your Flex Benefits includes a *Find Care* feature which can be accessed from the menu 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 a Primary Care Provider, a Specialist, or an Urgent Care Facility, your results will display with options to filter by patient satisfaction scores and distance
2. If you search for Procedure Cost, the app will return the average cost for the procedure in your area as well as an estimated cost for each provider
3. If you search for a Prescription Cost, the pharmacies nearby that could fill your prescription, along with the associated price, will be displayed; you can also search specifically for pharmacies

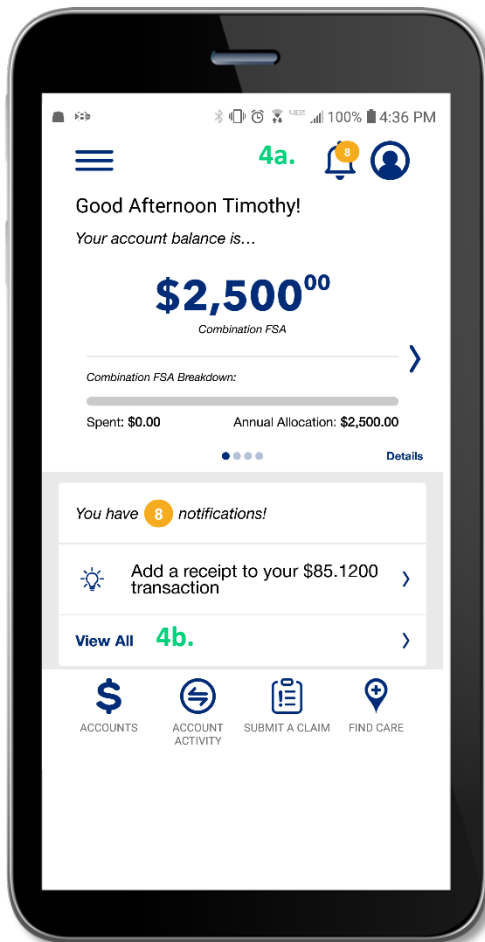




After you select one of the types of care, you will be prompted to enter additional information, dependent on the type of care selected.

Home Screen and Menu

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

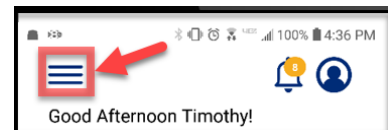


The home screen provides an account snapshot with balance breakdown

- The account carousel allows you to scroll to other accounts you have, if applicable (i.e., scroll from an HSA to an LPFSA)
- You can click the “Details” text to go directly to your account page
- You can navigate to your *Notification Center* by clicking the icon at the top [4a] or by clicking *View All* [4b]

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

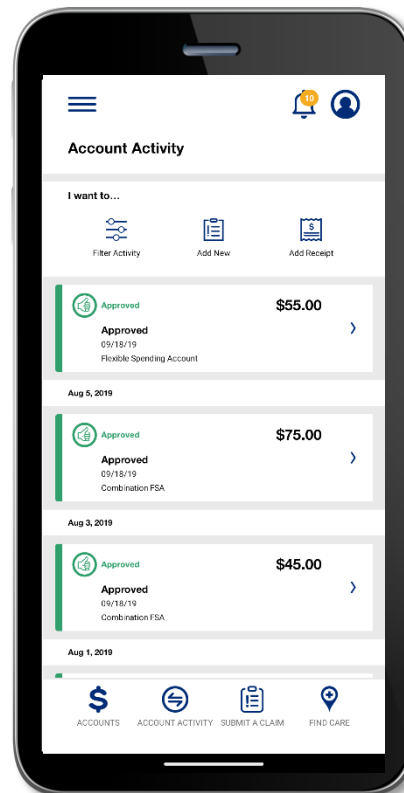
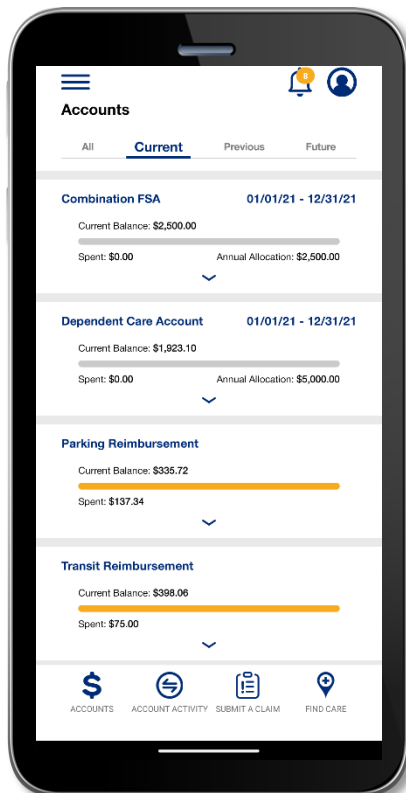
All the menu items found at the bottom of the home screen, plus many other helpful links, can be accessed at any time by tapping the menu symbol found in the upper left corner of every screen in the application.



Accounts and Account Activity

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.

The *Account Activity* section of the app will show you what is approved, pending, and denied as well as what requires an action from you (e.g., adding a receipt). You can filter the results, add receipts, and much more.



Cards

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.



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 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 “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 “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 a 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.

