


# The Best in User Experience

Our people. Our customer service. And our technology.

Our investments in technology and customer service provide the ultimate user experience. We focus on simplifying benefits, providing your participants with one mobile app, one online account, and one debit card for all of their benefits accounts.


 **Mobile App.** More than 80 percent of Americans own a smartphone, and for those who have one, they're an essential part of their day-to-day lives. Our Benefits Mobile App was built with that in mind, providing participants with a comprehensive ability to access funds and maintain coverage.

## The perks:

**COMING SOON!** EOB capture to automatically file and substantiate claims.

Eligible expense scanner to quickly scan items to determine eligibility.

One mobile app for all their benefits with us.


 **Participant Online Account.** Our participant online account is another way to provide participants with access to their employee benefits needs. It's designed to be user-friendly and with a clean, easy-to-use interface so employees can log in, do what they need, and move on with their day.

## The perks:

Artificial intelligence support through a "Let's Chat" bot.

Text alerts offer important reminders and updates.

Access to thousands of knowledgebase articles, videos, and how-tos.

 **Benefits Debit Card.** First and foremost, participants want the ability to easily spend their funds. Our benefits debit card allows participants to pay for eligible expenses at the point of purchase from any of their benefit accounts.

## The perks:

Mobile payments (ApplePay, etc.).

Built-in auto-substantiation features.

No fees for additional or replacement cards.

## The Numbers



Average debit card transactions auto-substantiated through built-in card features.



Percentage of participants receive email or text alerts for updates about their accounts.



Percentage of participant documents submitted via mobile or online account.