



My SmartCare Mobile App

Your reimbursement management mobile app from Benefit Coordinators Corporation (BCC).

Customer Service Call Center: 800-685-6100 | M-Thurs: 8:00am - 8:00pm ET / F: 8:00am - 6:00pm ET

Getting Started

Your login credentials for the My SmartCare mobile app are the same as the My SmartCare online portal.

If you have already registered with My SmartCare, you may be asked some security questions before signing in and then 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 into My SmartCare, you must register before you can access the application.

Registration

Step 1: Tap the register button at the top right corner of the login screen.

Step 2: Complete the registration form

- Choose a username & password
- Enter your demographic information
- Enter your e-mail address, employee ID (your SSN) and registration ID (your benefits debit card number).

If your organization does not utilize the benefits debit card feature, contact your HR Department to obtain your employer ID to use as your Registration ID.

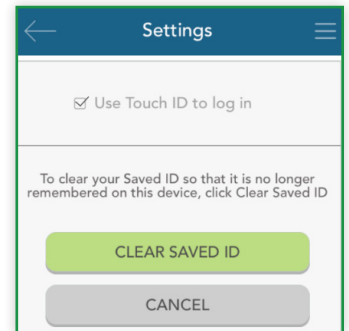
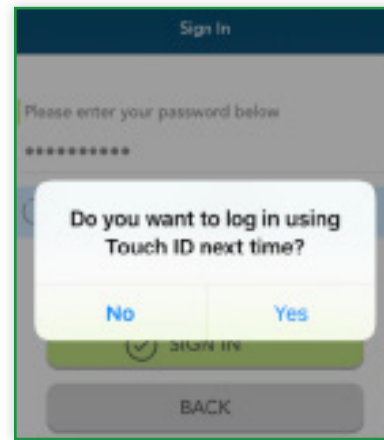
Step 3: Select your security questions. From the list, select four security questions and private answers. These questions will be randomly asked during subsequent logins to ensure security. When finished, click next.

Step 4. Verify your registration information.

Step 5. Submit setup information. You'll be asked to verify the information you entered during the secure authentication process. After you've reviewed and confirmed the accuracy of this information, click submit setup information.

Touch ID

If your device uses touch ID technology, you can choose to enable it with My SmartCare. 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 ID. You can view your touch ID status, and disable it at any time via the 'settings' screen.



Main Navigation Screen Overview

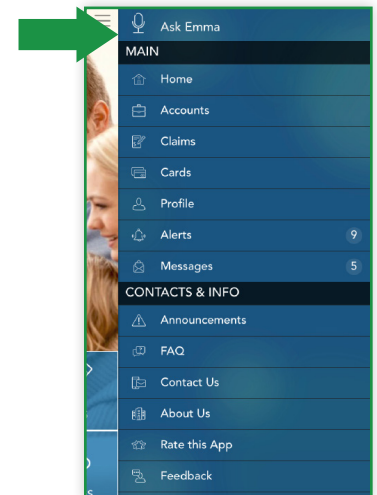
Once you are signed in, you will see the main navigation screen, with buttons leading to all major areas of the application.



- ▶ Accounts: View your benefit accounts and transaction details.
- ▶ Cards: View card details, access PIN, mark your card as lost or stolen.
- ▶ Claims: Submit a claim, add receipt images, and view pending claims.
- ▶ Alerts: Access important messages from your plan administrator.
- ▶ Profile: View and update personal demographic information for yourself and your dependents.
- ▶ Settings: Update login preferences.

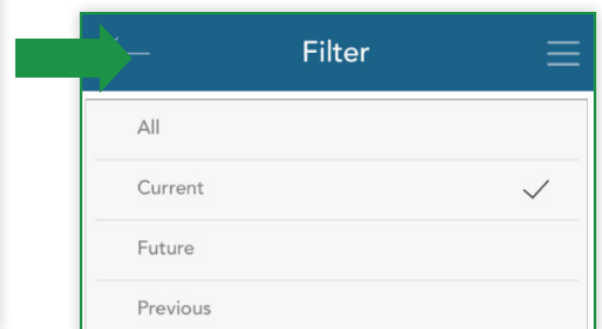
These same options, plus additional helpful links can be accessed at any time by tapping the symbol of three horizontal lines found in the upper right corner of every page in the application, as shown to the right.

NOTE: The bill pay menu option may also appear in the main section if you are enrolled in an applicable Health Savings Account (HSA).



Accounts

The accounts screen will show a list of all of your benefit accounts and their balances. This list can be filtered by plan year (current, future, previous, or all) as shown below.



Account Sub-Menu

Tap any benefit account from the accounts screen, and you will be given the option to access account details and transactions for that account, as well as a submit claim button.

FB2
Jan 01, 2016 - Dec 31, 2016

\$50.⁰⁰

- Account Details
- Transactions
- Submit Claim

The account details button provides access to a wealth of information about the selected benefit account, including amount spent, annual election, year-to-date totals, important plan dates, and more.

Account Details

Flex Account

Balance

Current Balance: \$100.⁰⁰
Spent: \$50.⁰⁰

Details

Annual Election	\$100. ⁰⁰
Contributions YTD	\$100. ⁰⁰
Paid YTD	\$50. ⁰⁰
Additional Deposits	\$0. ⁰⁰
Plan Start	01/01/2016

Annual Election

Remaining to contribute: \$0.⁰⁰
Contributed so far: \$100.⁰⁰

Plan Dates

Mar 14, 2016 TODAY

Jan 1, 2015 - Dec 31, 2016

The transactions button displays a list of transactions associated with the selected benefit account. From this screen, you can tap any individual transaction to get additional details, such as description and claim status.

Recent Transactions

- Approved
- Pending
- Denied

Mar 01, 2016	Deposit	\$50. ⁰⁰
Mar 01, 2016	Deposit	\$50. ⁰⁰
Feb 09, 2016	Claim	(\$50. ⁰⁰)
Feb 09, 2016	Deposit	\$50. ⁰⁰
Feb 09, 2016	Deposit	\$50. ⁰⁰

Transaction Details

Flex Account

Current Balance	\$50. ⁰⁰
Spent	\$50. ⁰⁰

Date of Service: Feb 09, 2016

Amount: (\$50.⁰⁰)

Description: Purchase

Claimant: Elizabeth J Sample

Type: Claim

Status: Approved

Reimbursement Method: Direct Deposit

Payment Made to Provider?: No

The submit claim button opens a claim form, where you can enter claim information, attach a receipt, and submit the claim to your administrator. The process of submitting claims will be covered in detail in the claims section of this guide.

Add Claim

Service Start Date: 03/14/2016

Service End Date: 03/14/2016

Claimant: Elizabeth

Reimbursement Method: Check

Provider: Dr. Smith

Account Type: FB2 Jan 01

* Claim Amount: \$89.50

Comments

Add Receipt

PREVIEW

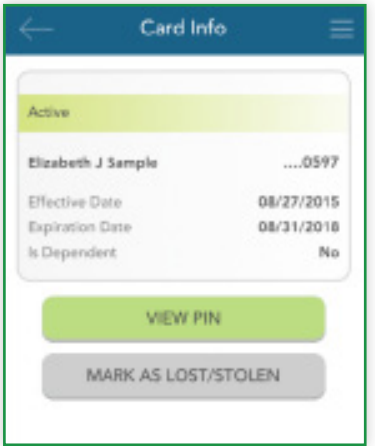
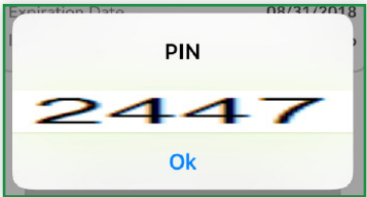
Cards

The cards screen allows you to view all details related to your benefit debit card(s), as well as access the four digit PIN associated with your card. You may also use this section of the app to mark a card lost/stolen, and optionally request a newcard.

As you can see from the screenshot to the right, the cards screen displays the cardholder, last four digits of the card number, the card status, and whether or not the card is associated with a dependent. Tap any individual card on the screen to access the corresponding card info screen.

View Pin

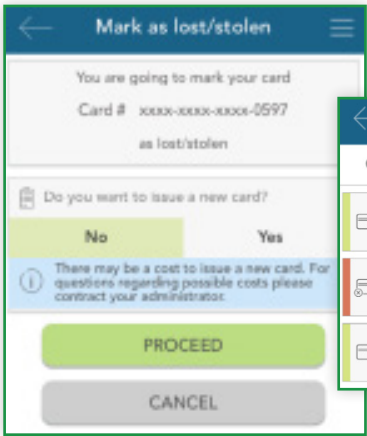
From the card info screen, tap the view PIN button. An image of the four digit PIN associated with the selected card will display. You can use this PIN when a card transaction is processed as a debit at the point-of-sale (instead of as a credit, with a signature).



Mark as Lost/Stolen

If your card has been lost or stolen, notify your plan administrator by tapping the mark as lost/stolen button from the card info screen. You can choose whether or not you would like to have a new card issued.

If your card is marked as lost/stolen, you will see the card status change on the cards screen as shown below:



Cardholder	Card #	Is Dependent
Jason Sample	...8150	Yes
Elizabeth J Sample	...0597	No
Elizabeth J Sample	...8168	No

Claims

The claims 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 will be able to take a photo of it with your device and attach it to a pending claim from this section of the app.

To clarify for the purposes of this guide:

- ▶ Claims are reimbursement requests submitted for costs incurred when receiving eligible services.
- ▶ Expenses are used to track and manage your medical, dental, vision, prescription, and other potentially eligible expenses. Depending on administrative configuration, these expense items can be entered by you, or automatically populated and matched to your profile via an electronic feed from your carrier. Once entered, eligible expenses can be submitted for reimbursement.

Mar 14, 2016 \$48.00 / \$48.00
Eligible for reimbursement

My Responsibility	\$48.00
- Paid Non-Reimbursable	-\$0.00
- Reimbursed from My Account	-\$0.00
My Remaining Responsibility	\$48.00

- Expense Details
- Edit Expense
- Submit Claim
- Delete Expense

Tap any individual claim or expense to expand additional details and view a sub-menu to access additional screens. Depending on the type and status of the claim or expense, you may also have other options available in the sub-menu, such as the ability to edit, add a receipt, delete, or (if deemed a reimbursable expense) the option to submit a claim for reimbursement.

Claims

Date Range: All Type: All

- Paid Require Documents Reimbursable

Mar 14, 2016	\$48.00 / \$48.00
Eligible for reimbursement	
Mar 08, 2016	\$30.00
Entered Not Reviewed	
Mar 08, 2016	\$30.00 / \$30.00
Billpay in Process Appointment	
Feb 09, 2016	(\$102.00)
Claim Purchase	
Feb 09, 2016	(\$50.00)
Claim Purchase	

Submitting a New Claim or Expense

To begin, tap the plus sign in the upper right hand corner of the claims screen. You can choose to add an expense for future payments, or submit a claim for immediate reimbursement.

Claims

Date Range: All Type: All

- Paid Require Documents Reimbursable

ADD AN EXPENSE
Add an expense for future payments

SUBMIT A CLAIM
Submit a claim for immediate reimbursement

Mar 14, 2016	\$48.00 / \$48.00
Eligible for reimbursement	
Mar 08, 2016	\$30.00
Entered Not Reviewed	
Mar 08, 2016	\$30.00 / \$30.00
Billpay in Process Appointment	
Feb 09, 2016	(\$102.00)
Claim Purchase	
Feb 09, 2016	(\$50.00)
Claim Purchase	

Submit a Claim

When choosing 'submit a claim', a brief form will display, prompting you to enter all relevant details, and if applicable, upload a receipt. When complete, click the preview button at the bottom.

You can then review the details you have entered, and when ready, tap submit. Your entered claim will now appear on the claims screen, where you can track its status as it moves through the adjudication process.

Add Claim

Service Start Date 03/14/2016
Service End Date 03/14/2016
Claimant Elizabeth
Reimbursement Method Direct Deposit
Provider
Account Type FB2 Jan 01
* Claim Amount \$0.00
Comments

Add Receipt

PREVIEW

Preview

Transaction Date Mar 16, 2016
Service Start Date Mar 16, 2016
Service End Date Mar 16, 2016
Reimbursement Method Direct Deposit
Account Type HRA
Claimant Elizabeth Sample
Amount \$50.00

Receipts

Mar 16, 2016

SUBMIT

Similar to 'submit a claim', when choosing 'add an expense', a form will display, allowing you to enter all relevant details and upload a receipt. When complete, click the preview button at the bottom.

Review your expense details and tap submit. Your expense will now appear in the claim screen. If any portion of the expense is eligible for reimbursement, you can submit it to Benefit Coordinators Corporation right away, if you wish. Relevant details from the expense will pre-populate the claim form, making requesting reimbursement from an expense fast and easy.

Once reimbursement for an expense has been requested, both the expense and the reimbursement request will appear separately in the claim screen. Tapping to expand the expense on the claims screen will also show details on the status of the reimbursement request linked to the expense, until it has been paid.

Reimbursement Request Details

Expense Details

At the bottom of the add claim and add expense screens, as well as the claim details screen of any pending claim, is a receipts section. To add a receipt to a claim or expense, tap the add receipt button, as shown in the first image below. You will be prompted to either take a new photo, or add an existing photo from your device's gallery (center image).

When you are done adding your receipt, it will appear in the receipts section of the add claim/expense or claim/expense details screen as shown above (right image).

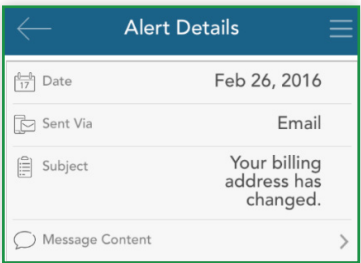
Remember:

- ▶ Be sure your receipt image is clear and legible.
- ▶ You can add multiple receipt images to a single claim, if necessary.
- ▶ Tap the receipt icon to view the uploaded receipt image.

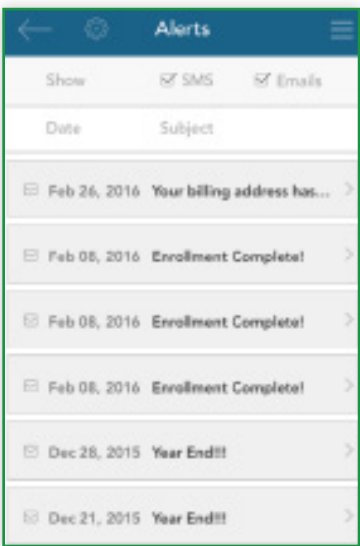
Alerts

The alerts screen is where you can find a list of communications from Benefit Coordinators Corporation. These alerts can be messages you have received via email or SMS/text message.

The types of alerts that might appear in this section include: 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 the planadministrator.

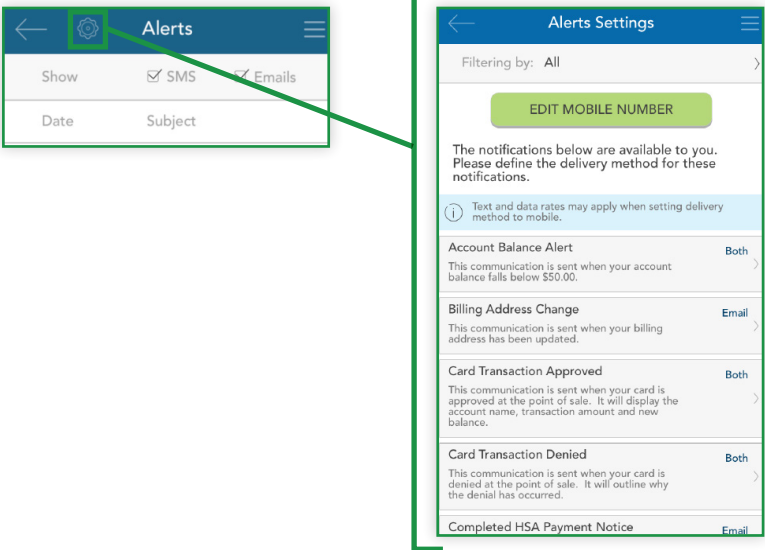
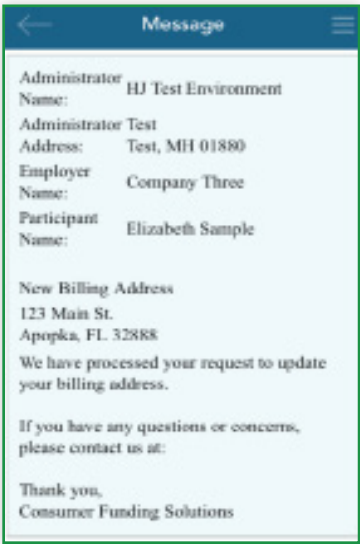


You can filter the list of alerts to show items received via SMS, e-mail, or both. Tap any individual alert to see additional details.



Tapping the bar labeled message content will take you to an in-app copy of the content of that alert.

From the main alert screen, tap the sprocket icon to access alert settings. From there, you can choose whether you would like to receive each alert type by e-mail, SMS text message, or not at all. You can also register your mobile number to receive SMS text messages from this screen.



Profile

The profile screen is where you can view your personal and dependent information, and edit your email address, reimbursement method, and password. Tap the pencil icon at the top right of the profile screen to edit these items. Any other changes to your personal or dependent information must be made through your HR Department.

←

Profile



Personal Information

Name

Elizabeth J Sample

Phone

1112223333

Gender

unspecified

Email

MyEmail@email.com

Billing Address

123 Main St.
Apopka, FL
32888

Reimbursement Method

Direct Deposit

Employment Information

Employer

Company Three

Employee ID

HJACOMP3

Employee ID

BSample1

Employee Status

New

Dependents

Jason Sample

Edit Profile

Reimbursement Method: Direct Deposit >

Email: hjones@alegeus...

Phone: _____

Address: 123 Main St.
line 2

City: Apopka

State: Florida

Zip: 32808

Is shipping address different? ☐

SAVE

Changing Your Reimbursement Method

Notice the reimbursement method section in the image above. Tapping this section provides access to change the default method by which you receive claim payouts.

NOTE: The option in this section only changes the default reimbursement method. You can easily override your default method when entering a claim if you wish.

← Edit Reimbursement

Reimbursement Method

Card

Bank Name

Account Number

Re-enter Account Number

Routing Number

Re-enter Routing

Payment Method

Card

Check

Direct Deposit

Done

Reimbursement Method Options

- **Check.** Choose this option to have a physical check mailed to you.
- **Direct Deposit.** For this option, reimbursed funds will be deposited directly into your bank account. As shown to the right, when you choose this option, you will be prompted to provide your banking information.

NOTE: If you choose this option for the first time, a message will display to alert you that a reimbursement account will be automatically created for you.

Tap save when you are done making changes.

By selecting card as your reimbursement method, a reimbursement account will be opened automatically for you. Your reimbursed dollars will be placed into this account. You can spend your dollars on your benefits card.

Edit Reimbursement

Account Number _____

Re-enter Account Number _____

Routing Number _____

Re-enter Routing Number _____

(1) Please see the image below for an example of where the account number could be located.

Note: The order of the Routing, Account and Check numbers will vary from financial institution and will not necessarily lie in the same order as shown above.

Bank Account Type

Checking	Savings
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SAVE

HSA Bill Pay

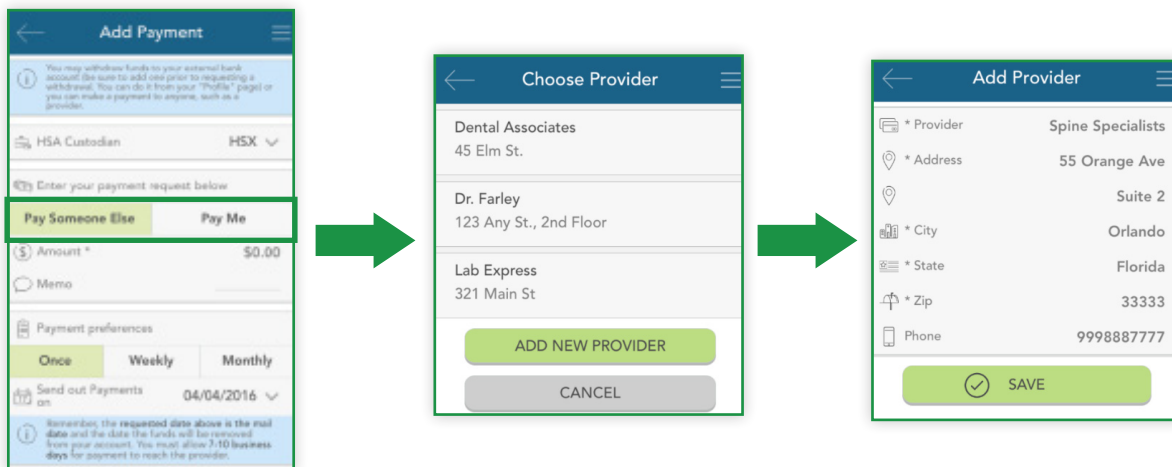
If you are enrolled in an eligible HSA, you may have an additional option on the main navigation menu, called bill pay. This option allows you to initiate payment from your HSA to yourself, or to a health care provider, to reimburse for eligible services.

The main screen in this section will show any pending or failed bill payments. Pending payments are any future-dated payments that have not yet been fulfilled. Failed payments are payments that cannot be fulfilled. You can tap an individual payment to see more information.

BillPay			
Payment status: All			
● Pending ● Failed			
🕒 Apr 04, 2016	Pending	\$60. ⁰⁰	>
🕒 May 10, 2016	Pending	\$20. ⁰⁰	>
⊗ Apr 04, 2016	Failed	\$800. ⁰⁰	>
⊗ Apr 04, 2016	Failed	\$1,500. ⁰⁰	>

To add a new payment, tap the plus sign (upper right). As shown below, there are two different types of bill payments.

- **Pay Someone Else.** Choose a provider you wish to pay, or enter a new one. Payment will be sent on your behalf, directly to your provider.



- **Pay Me.** Payment will be issued directly to you based on the withdrawal method you have selected (check, direct deposit, etc.).

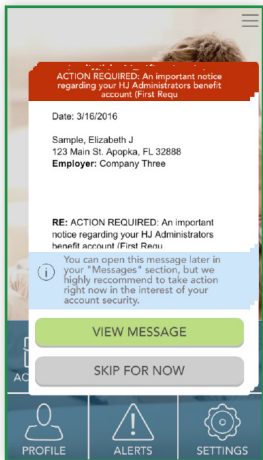
If your payment will recur on a weekly or monthly basis, you can choose to set up automatic recurring payments.

Payment preferences		
Once	Weekly	Monthly
Send out Payments on 04/04/2016		
Remember, the requested date above is the mail date and the date the funds will be removed from your account. You must allow 7-10 business days for payment to reach the provider.		
Until total # of payments is sent	Until, but not after	
Number of Payments	4	

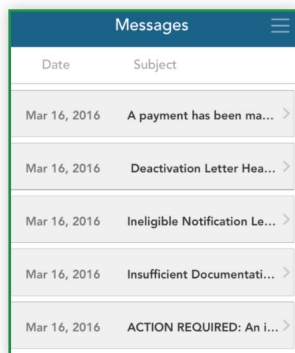
Messages

The message center stores important letters generated by Benefit Coordinators Corporation to notify you of claims that require 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 into <https://www.mywealthcareonline.com/bccsmartcare/> or My SmartCare.

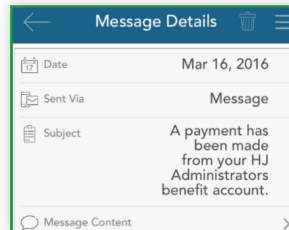
This section can be accessed by tapping the symbol of three horizontal lines in the upper right corner of any screen to reveal the main menu, and tapping the 'messages' button.



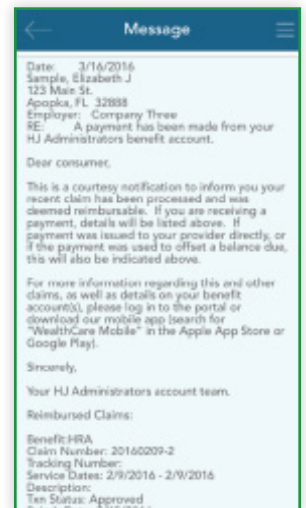
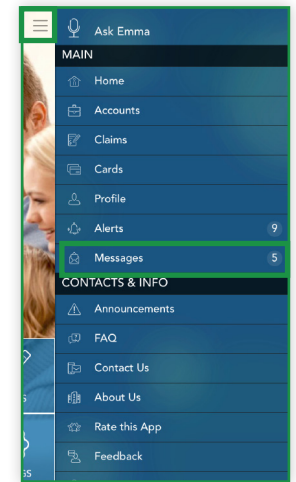
Letters appearing in the message center often require timely action on your part. Because of the important, time sensitive nature of these messages, you will be alerted when new items appear in the message center automatically, as soon as you log into the application, as shown to the left.



The message section of the application will store these letters for you, so you can access them at any time.



Tap any individual letter to access more details.



The full content of each letter can be viewed by tapping message content..

Ask Emma Voice Response System

You can obtain information about your benefit accounts 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 more can I contribute to my HSA?

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

