

alight

**Smart-Choice  
Accounts**



# Smart-Choice Mobile App

Your guide to getting started



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## Welcome to the Smart-Choice Mobile App

The Smart-Choice Mobile application makes it easy to manage your Smart-Choice account on-the-go—at the doctor’s office, coffee shop, and everywhere in between.

With the Smart-Choice mobile app, you can have on-demand access to your Smart-Choice Account(s) wherever you are. Use the app to view your account balances, update your profile, submit claims, add and save receipts, view alerts, and much more — right from your Apple or Android mobile device.

This guide is intended to provide a detailed overview of the Smart-Choice Mobile application features, so you can be sure you are getting the most out of your Smart-Choice Account(s).

## Getting Started

### How to Download the Smart-Choice Mobile App

#### *Apple Devices*

To download the Smart-Choice Mobile app on your Apple (iOS) mobile device, follow these steps:

1. If you haven’t done so already, establish an Apple Store account.
2. From your Apple device, tap the App Store button and search for “Smart-Choice Mobile.” This app is available at no cost to you.
3. Select and install the app. You may be prompted to log in to your Apple Store account in the process.
4. Once successfully installed, the Smart-Choice Mobile app icon will appear on your Apple device’s home screen.
5. Tap the icon to open the app.

#### *Android Devices*

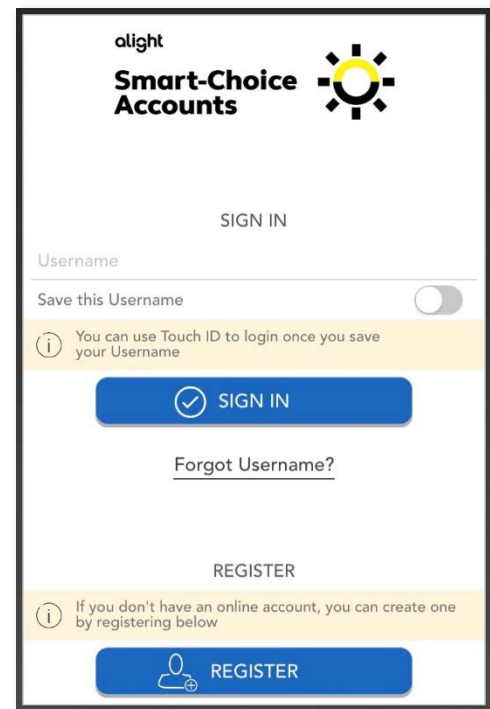
To download the Smart-Choice Mobile app on your Android mobile device, follow these steps:

1. If you haven’t done so already, establish a Google Play account.
2. From your Android device, tap the Play Store button and search for “Smart-Choice Mobile.” This app is available at no cost to you.
3. Select the app. To install the app, tap the Download button.
4. Tap Accept & Download to accept the permissions for the app. The app will begin downloading immediately.
5. Once successfully installed, the Smart-Choice Mobile app icon will appear on your Android device’s home screen.
6. Tap the icon to open the app.

## How to Register & Log in to the Smart-Choice Mobile App

After downloading and opening the application, the login screen will provide two options, 'Sign In' or 'Register'. Please note, you will not use the same credentials you typically use to access your account through the benefits website. The mobile application will use its own unique credentials.

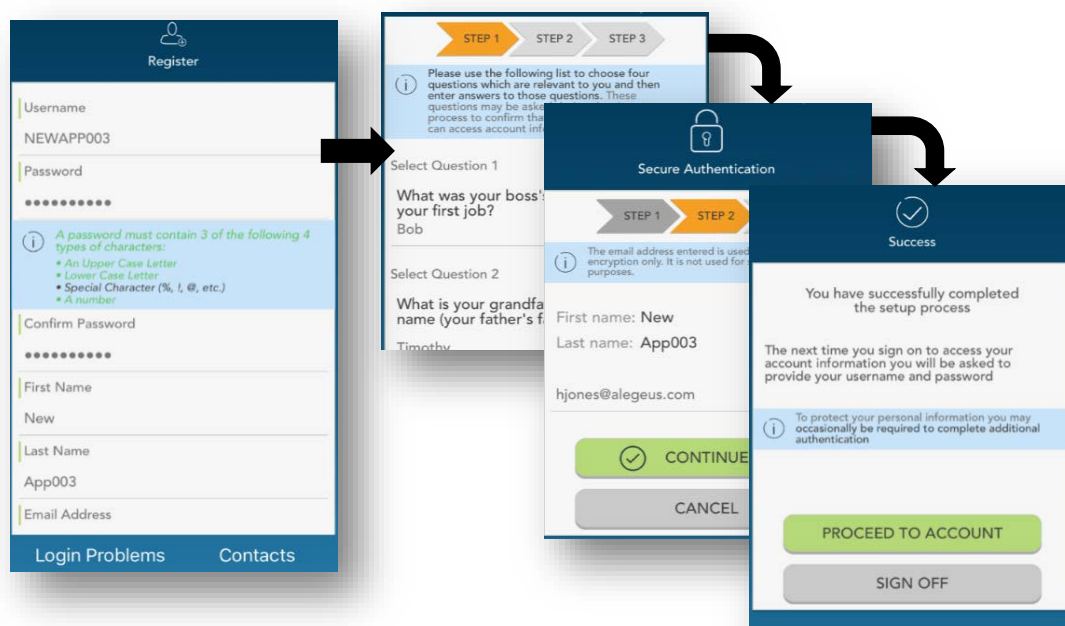
- If you already have a Smart-Choice Mobile username, enter it and tap 'Sign In'. You may be asked some security questions, and then you will be prompted to enter your password.
- If needed, you can retrieve a forgotten username from the sign in screen and reset a forgotten password from the password entry screen.
- If this is your first-time logging in to the Smart-Choice Mobile app, you must register before you can access the application.



### Registration (if logging in for the first time)

Tap the 'Register' button.

Search for your employer and select it from the list. Then complete the registration form (below left). You will need to create a username and password that is specific to the Smart-



Choice Mobile app, meeting the specifications provided. Your employee ID can be obtained from your employer, if you do not know it already.

In the next steps, select and answer four security questions (above middle), verify your name and email address, and complete your registration.

### Touch and face recognition access

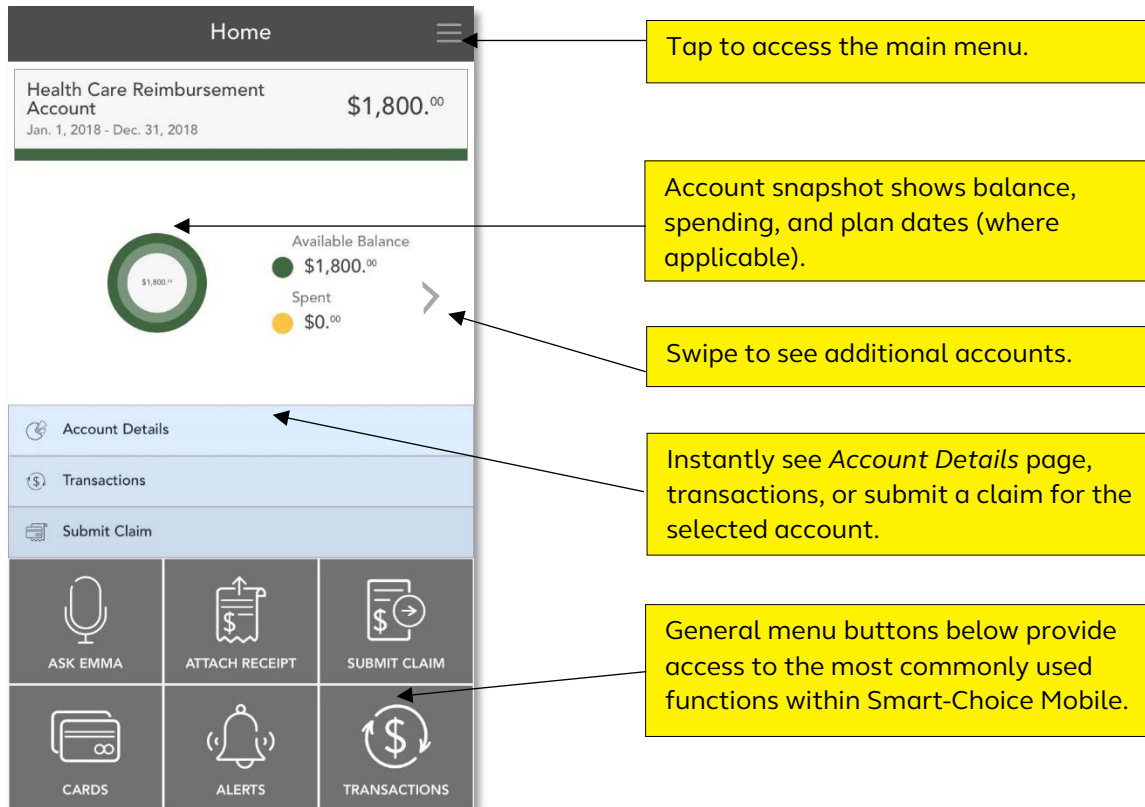
If your device uses Touch ID or Face ID, you can choose to enable them to access Smart-Choice Mobile. Simply choose to save your username on the sign in screen, and after signing in, you will be presented with the option to enable touch or face recognition access.

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

## Navigating the Smart-Choice Mobile App

### 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.

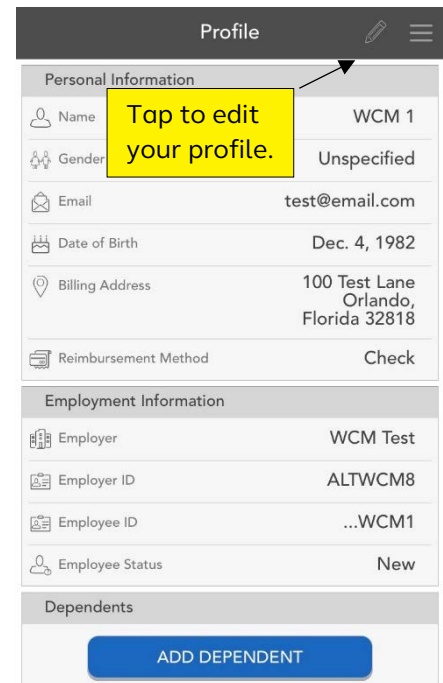


1. Attach receipt – Instantly view all pending claims, and easily attach your receipts using your device camera
2. Submit claim – Submit a new claim for reimbursement
3. Cards – View card details, access PIN, mark your card as lost or stolen
4. Alerts – Access important messages about your Smart-Choice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

### 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.

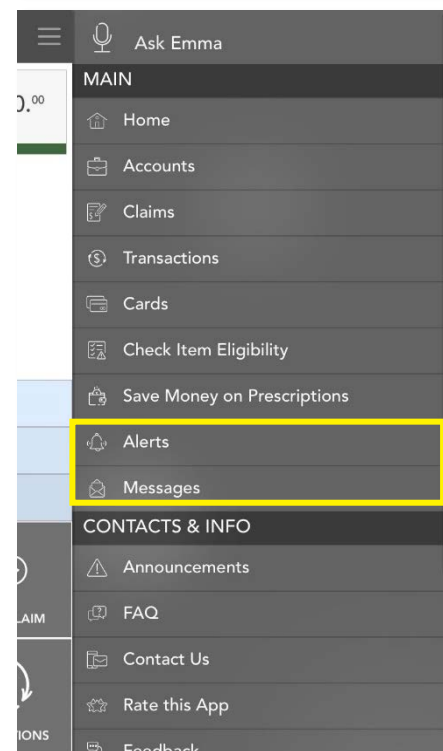
You can also tap your dependents to similarly review and edit their information or add a new dependent (if applicable).



### Managing alerts and messages

Smart-Choice Mobile stores two types of communications:

1. 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:
  - o Confirmation that you have been successfully enrolled in a plan.
  - o Notification that your address has been updated in the system.
  - o Acknowledgement that a submitted manual claim has been received by Alight.
2. Messages are important letters generated 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 the benefits website or Smart-Choice Mobile.

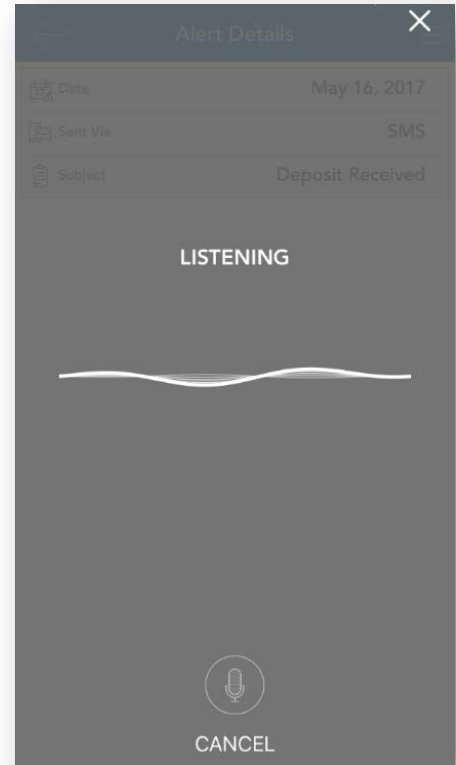
### Ask Emma voice response system

You can obtain information about your Smart-Choice 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

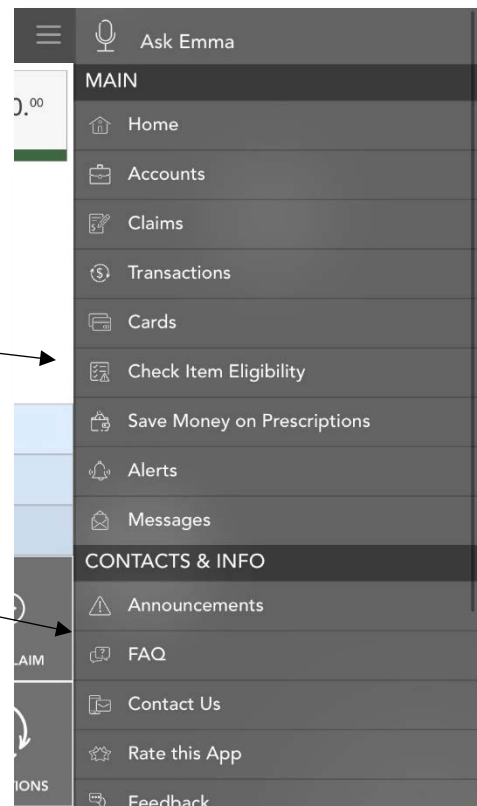
We are constantly striving to make navigating your benefit account(s) simple, convenient, and fun! Check out these additional noteworthy features:

#### Check item eligibility

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

#### Quickly Find Answers in the FAQs

If you have questions about your account or how to navigate the mobile app, check out the FAQ section to find answers!



## FSA and HRA Account Actions

*For Healthcare Spending Accounts, Limited Use Spending Accounts, Dependent Care Spending Accounts, and Health Reimbursement Accounts.*

### How to Submit a Claim

When in the mobile app, follow these steps to submit a new claim:

1. From the home page of the app, select “Submit Claim.”
2. On the *Add Claim* screen, enter your claim details, including service start and end dates, provider, patient, account type, and dollar amount. 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.  
*Note: You can skip this step and submit your receipts at a later time, but it may delay reimbursement. If a claim requires additional documentation for reimbursement an alert will appear in the “Alerts” section of the home page.*
3. Once you are finished entering your claim details, scroll to the bottom of the page and select “Preview”.
4. Review your claim detail to ensure accuracy, then select “Submit.”

The screenshot shows the 'Add Claim' screen with the following fields and callouts:

- Service Start Date:** Aug. 29, 2018. Callout: "What date(s) did the services related to this claim take place?"
- Service End Date:** None.
- Reimburse Provider?:** Radio buttons for 'No' (selected) and 'Yes'. Callout: "Request reimbursement for yourself or choose to have funds sent directly to your provider."
- Claimant:** WCM 1
- Provider:** Dr. Smith
- Service Category Code:** Medical
- Claim Amount:** \$50.00
- Comments:** (empty text area)
- Add Receipt:** (button with receipt icon). Callout: "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."
- PREVIEW:** (blue button with checkmark icon)



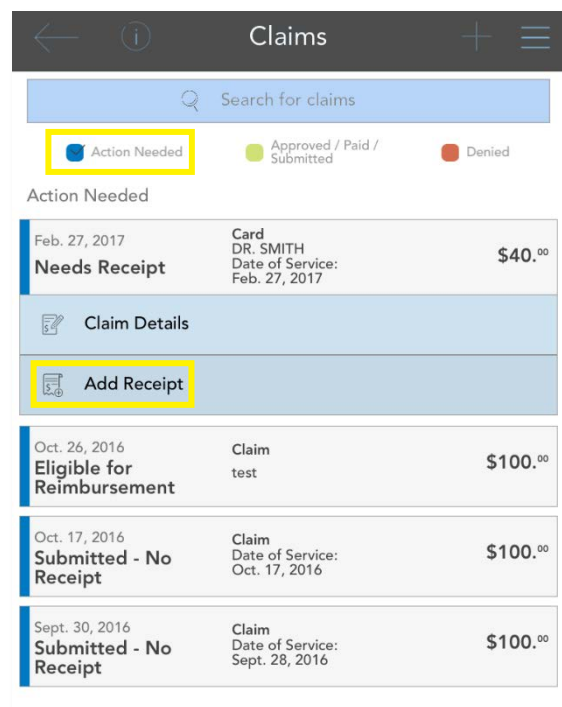
Approximately 5 days after your submission is received, you'll be notified<sup>1</sup> about the outcome of your claim or be informed that additional documentation is required. You can check the status of your submitted claim at any time by logging on to the app and selecting Claims to see your full claim history.

<sup>1</sup>Depending on your mail delivery preferences on the benefits website (under Your Profile), you'll either receive an email at the email address on file or a letter via postal mail.

## How to Resolve 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 "Add Receipt." As stated previously, you can use your device camera to take a photo of your document(s), and then submit for review.



## HSA Account Actions

*For Health Savings Accounts only*

### How to Contribute Funds to Your HSA

If desired, you can use the mobile app to contribute funds to your HSA. Any contributions made through the Smart-Choice Mobile app would be in addition to funds you are contributing through payroll deductions.

To make a contribution to your HSA, select “Contributions” from the homepage. On the Contributions page, select “Add Contribution.” Enter the contribution date and select whether the contribution is intended to apply to the current or prior tax year, keeping in mind that prior year contributions can only be made until that year’s tax filing deadline.

Enter the amount you would like to contribute to your HSA and click “Preview”. Review the details of your contribution to ensure accuracy, then click “Submit.”

### How to Withdraw Funds from Your HSA

If you did not use the benefits debit card for an eligible HSA expense and want to reimburse yourself for the cost of the product or service, you can withdraw funds from your HSA. To withdraw funds from your HSA, select “Bill Pay” on the homepage.

On the Make a Payment page, select “Withdraw Funds” and enter the amount you would like to withdraw. Enter your payment preferences and select the bank account to which you would like the funds to deposit. Then click “Preview.” Review the details of your withdrawal to ensure accuracy, then click “Submit.”