

IgoeMobile

Your Guide to Getting Started

Easily manage your healthcare benefit account from your mobile phone!

Managing your benefit accounts on-the-go is made easy with IgoeMobile. 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. Below you will find a detailed overview of all the features of the IgoeMobile, so you can be sure you are getting the most out of your benefit accounts.

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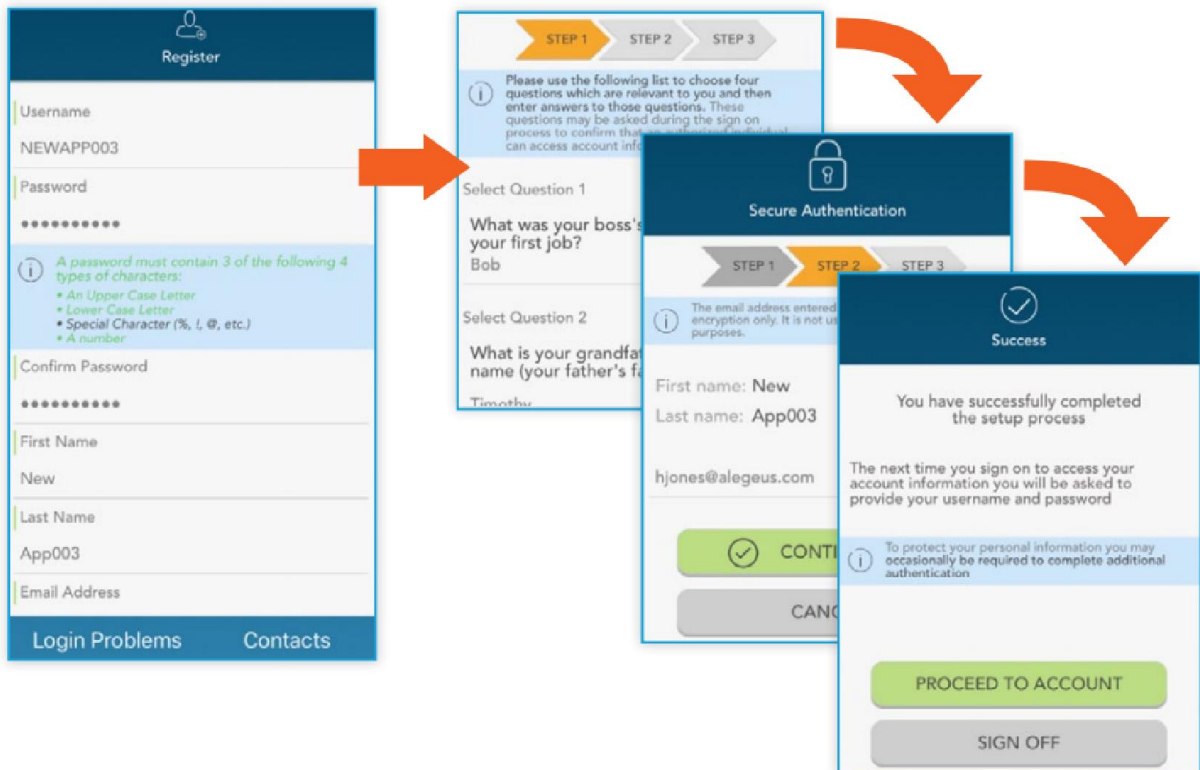
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Getting Started

1. Search your Apple or Android Market using the key words “Igoe Mobile”
2. Download the free App
3. Close all other Apps before beginning the registration process
4. Select the “Register” option as shown below. Registration should take no more than 5 minutes. For security purposes, the App will close if any other App is running (including text messaging) during the registration process.
5. Complete the Registration Form (below left). You will need to select a **username**, and create and confirm a **password** that meets the specifications provided. **NOTE:** Your **employee ID** will either be your SSN or the employee ID assigned to you by your employer. If in doubt, try your SSN first. Your **employer ID** is provided to you in your annual Igoe Welcome Email and on your Plan Highlights. If you do not have a copy of either of these resources, you may use your benefit card number instead or contact either your benefits department or Igoe’s Participant Service Team for assistance.

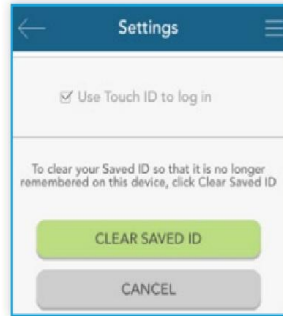
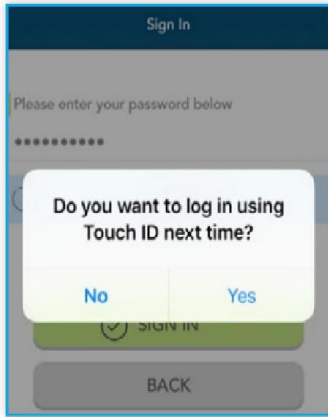


In the next steps, you will select and answer **four security questions** (below middle), before verifying your name and email address. You will be able to confirm that all of your information has been entered accurately before completion of your registration.



Touch ID

If your device uses touch ID technology, you can choose to enable it with Igoe 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 ID.



You can view your touch ID status, and disable it at any time via the 'settings' screen.

Touch ID is currently only available on Apple devices.

Mobile Logon Help

IgoeMobile will allow you to recall your username and/or reset your password.

Forgot Username?

To retrieve your username, simply select the 'Forgot Username' option on the login screen. You will need to follow the next following prompts to obtain your Igoe Mobile App Username:

1. Address
2. Email address (this must be the same email address that you have assigned to your account. **TIP:** This is the same email address that Igoe sends your monthly balance email.

We'll send you an email like the below identifying your user name. If you do not receive this email, please check your junk or clutter folders. If you are still unable to locate the email, please contact Igoe's Participant Services team for assistance.

----- Forwarded message -----
From: <flex@goigoe.com>
Date: Mon, Aug 7, 2017 at 9:29 AM
Subject: Username Confirmation
To: Your email address

In response to your request, you will find your Username below.

Your Username is: Smith_Mobile

If you did not request confirmation of your username, please contact us:
Admin:Igoe Administrative Services
[Phone:\(858\) 673-3670](tel:(858) 673-3670)
[Email:flex@goigoe.com](mailto:flex@goigoe.com)

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.

Forgot Your Password?

IgoeMobile will also allow you to reset your password at any time. Simply select the 'Forgot your Password' option on the login screen. You will need to follow the next following prompts to reset your password for IgoeMobile. **NOTE:** *When changing your password, this will not change the password for your personal online account.*

1. Answer the two security questions. These questions would have been established by you during your initial registration.
2. Enter your new password that meets the specifications provided.
3. Once you have received the successful alert prompt, you will select "OK".

Main Navigation Screen Overview

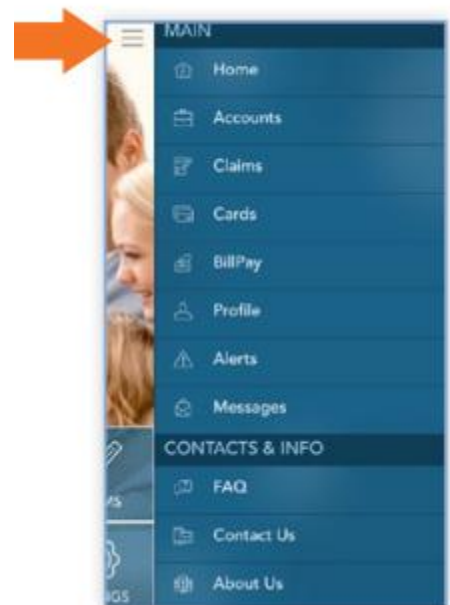
Once you are registered and/or signed in, you will see the main navigation screen, with buttons leading to all major areas of the application.



- ✓ **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
- ✓ **Profile:** View and update personal demographic information for yourself or your dependents
- ✓ **Alerts:** Access alerts that indicate action items that require your attention
- ✓ **Settings:** Update login preferences

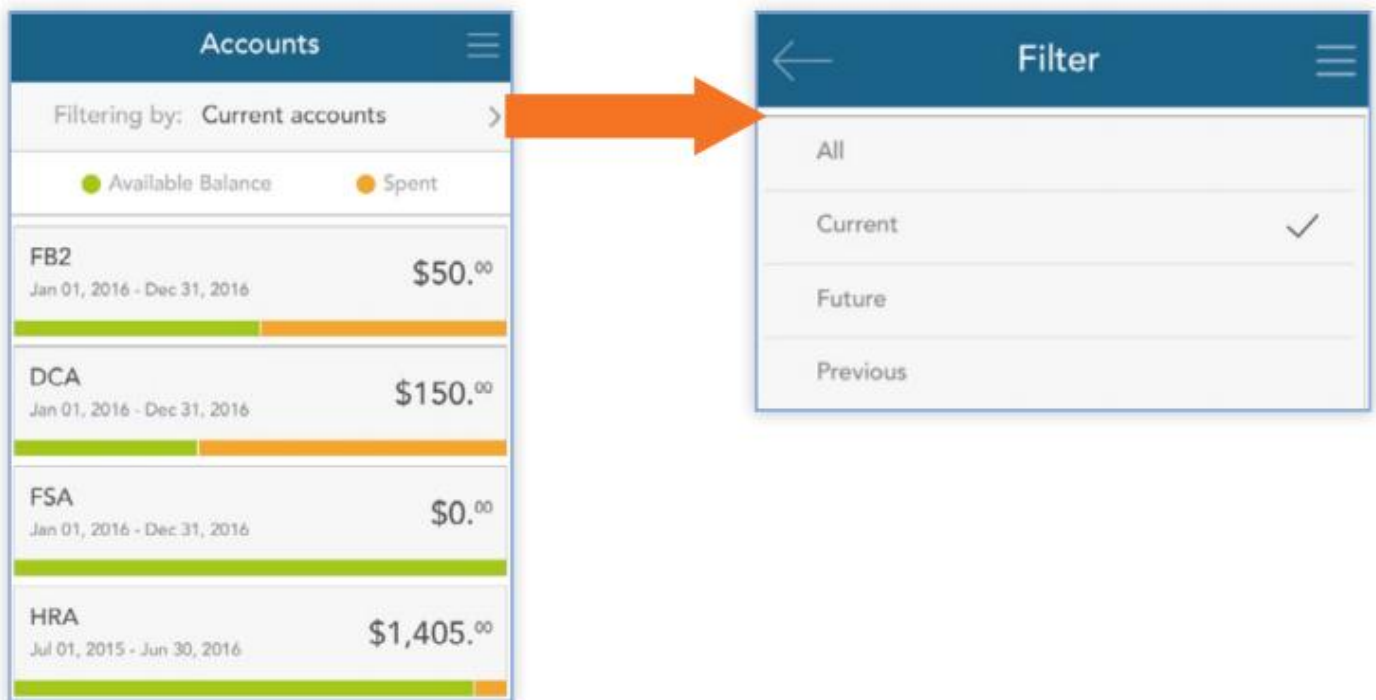
These same options, plus additional helpful links can be accessed at any time by tapping the symbol of three horizontal lines found in the upper right corner of every page in the application, as shown to the right.

NOTE: The bill pay menu option pictured to the right will not appear unless 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.

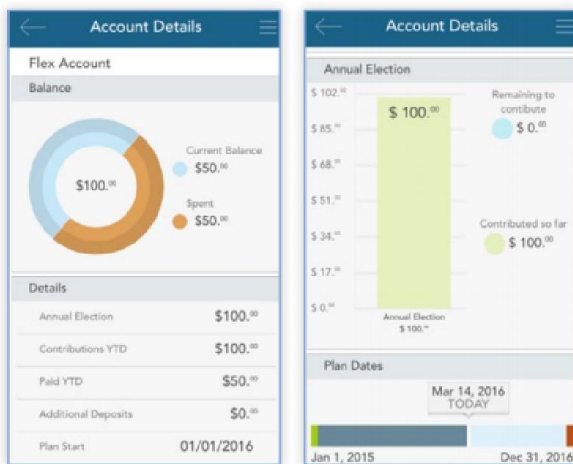


Account Sub-Menu

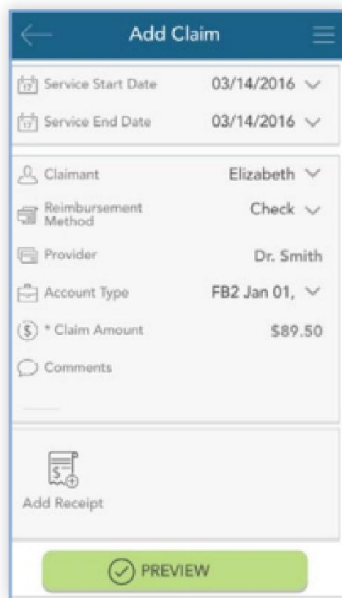
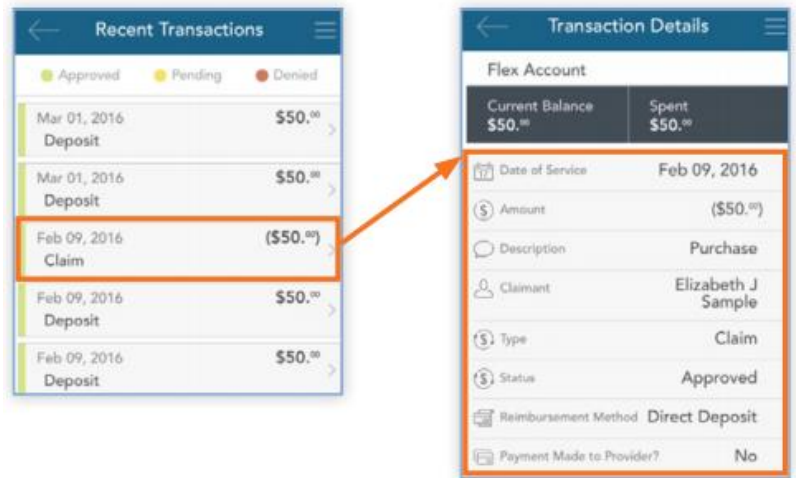
Tap any benefit account from the accounts screen, and you will be given the option to access account details and transactions for that account, as well as a submit a claim button.



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



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.



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

Cards

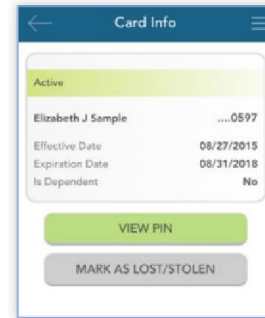
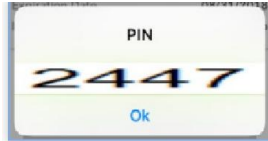
The cards screen allows you to view all details related to your benefit card(s), as well as access the four-digit PIN associated with your card. You may also use this section of the app to mark a card lost/stolen, and optionally request a new card.

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.



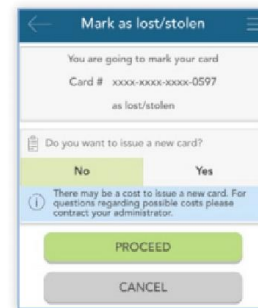
View PIN

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 Igoe 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:



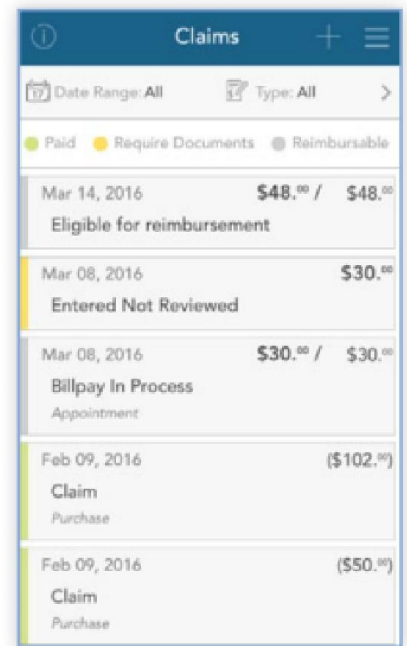
Cardholder	Card #	Is Dependent
Jason Sample	...8150 Active	Yes
Elizabeth J Sample	...0597 Lost/Stolen	No
Elizabeth J Sample	...8168 New	No

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/transaction, 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.

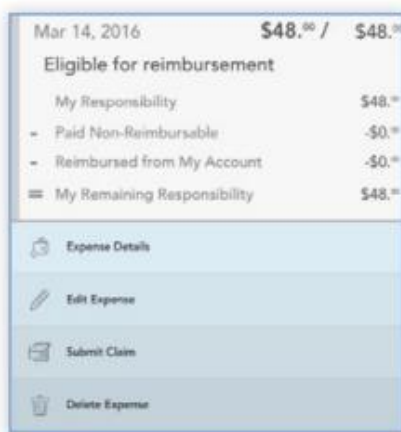
For purposes of this guide:

- ✓ **Claims** are reimbursement requests submitted for costs incurred when receiving eligible services.
- ✓ **Expenses** are used to track and manage your medical, dental, vision, RX, and other potentially eligible expenses. You can enter these expenses via IgoeMobile, online via your personal account, via email submission, via fax or via mail. Once the expense is entered, you can then submit it for reimbursement.
- ✓ **Transactions** are used to designate claims made against your account by charging the expense to your benefits card. In some cases, you will be prompted to submit a required document showing what was purchased in order to verify that the transaction can qualify as an expense.



Date	Amount	Status
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

Claims, expenses and transactions are tracked and entered from the claims screen.



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

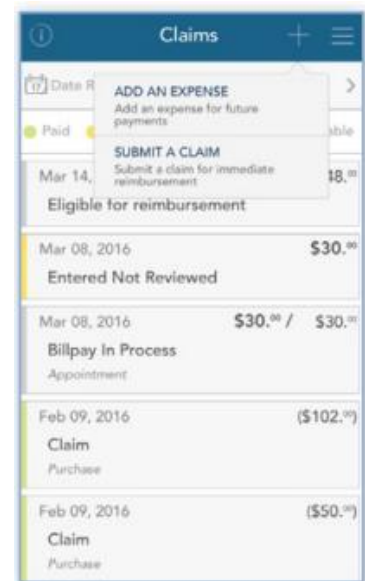
- Expense Details
- Edit Expense
- Submit Claim
- Delete Expense

Tap any individual claim or expense to expand additional details and view a sub-menu to access additional screens. Depending on the type of status of the claim, expense or transaction, 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.

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.



Date	Amount	Status
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

← 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

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.

← 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

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 review process.

Add an expense

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.

← Add Expense

📅 Service Start Date 03/14/2016 ▾

📅 Service End Date None ▾

👤 Claimant Elizabeth ▾

🏠 Provider

💬 Description

💰 * Billed Amount \$0.00

💰 * Insurance Allowed Amount \$0.00

📄 Billed Amount or Insurance Allowed Amount or both may be entered.

💰 Insurance Paid Amount \$0.00

💰 My Responsibility \$0.00

*calculated automatically

📄 Reimbursed from My Accounts \$0.00

*calculated automatically

📄 Reimbursed from My Accounts \$0.00

*calculated automatically

💬 Comments

📄 Add Receipt

✓ PREVIEW

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

Review your expense details and tap **submit**. Your expense will now appear on the claim screen. If any portion of the expense is eligible for reimbursement, you can submit it at this time. 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 on 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.

BEFORE REIMBURSEMENT

Mar 14, 2016 \$48.⁰⁰ / \$48.⁰⁰

Billpay In Process

My Responsibility	\$48. ⁰⁰
- Paid Non-Reimbursable	-\$0. ⁰⁰
- Reimbursed from My Account	-\$0. ⁰⁰
My Remaining Responsibility	\$48.⁰⁰

Expense Details

AFTER REIMBURSEMENT

Mar 14, 2016 \$48.⁰⁰ / \$48.⁰⁰

Billpay Processed

My Responsibility	\$48. ⁰⁰
- Paid Non-Reimbursable	-\$0. ⁰⁰
- Reimbursed from My Account	-\$0. ⁰⁰
My Remaining Responsibility	\$48.⁰⁰

Expense Details

Reimbursement Request Details

Mar 16, 2016 \$48.⁰⁰

Entered Not Reviewed

Claimant	Elizabeth Sample
Account Type	FB2

Adding a Receipt

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 photo, or add an existing photo to 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 as shown above (right image).

Remember:

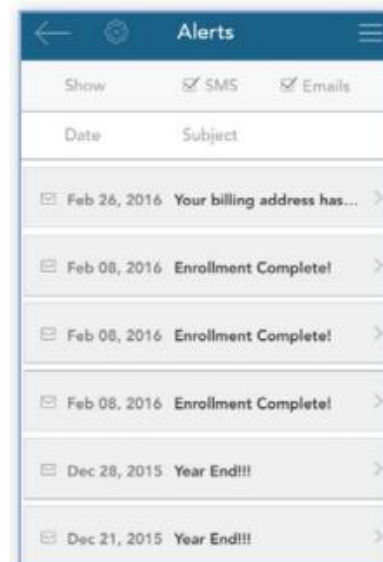
- ✓ Be sure your receipt image is clear and legible and shows a description of the item or service purchased.
- ✓ You can add multiple receipt images to a single claim, if necessary.
- ✓ Tap the receipt icon to view the uploaded receipt image.

Alerts

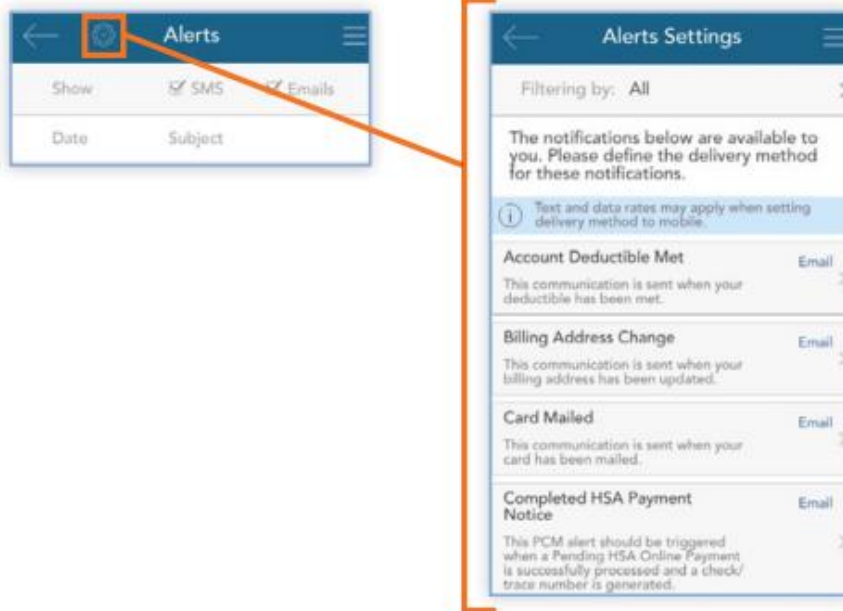
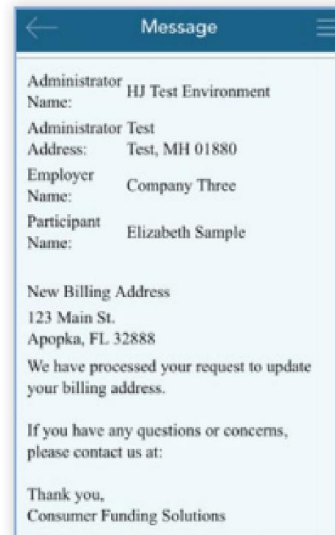
The alerts screen is where you can find a list of communications. These Alerts can be messages you have received via email or SMS/text message. Here are just a few examples of the types of alerts that might appear in this section:

- ✓ Confirmation that you have been successfully enrolled in a plan.
- ✓ Notification that your address has been updated in the system.
- ✓ Acknowledgement that a submitted claim has been received, is being reviewed, and/or has been released for reimbursement.

You can filter the lists of alerts to show items received via SMS, email, 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.

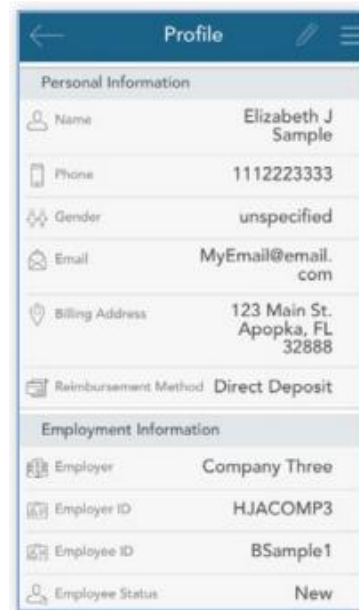
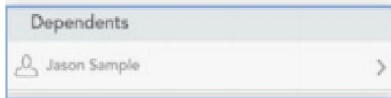


From the main alert screen, tap the **sprocket icon** to access alert settings. From there, you can choose whether you would like to receive each alert type by email, SMS text message (if applicable), or not at all.

Profile

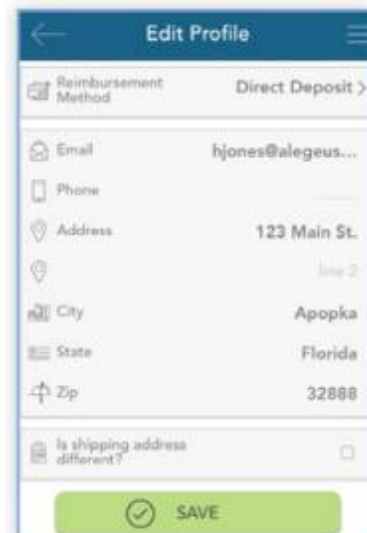
The profile screen is where you can view and edit your personal information for yourself and your dependents, including name, email address, reimbursement method, etc.

Scroll to the bottom of the screen to access this information for any dependents. Tap the dependent's name in this section to view and edit their dependent profile. **NOTE:** Unless you have entered or requested that Igoe add dependent data to your screen, your dependent's information will not be viewable. However, you can still use your account to pay for eligible services and items for any of your tax dependents.



Editing Your Profile

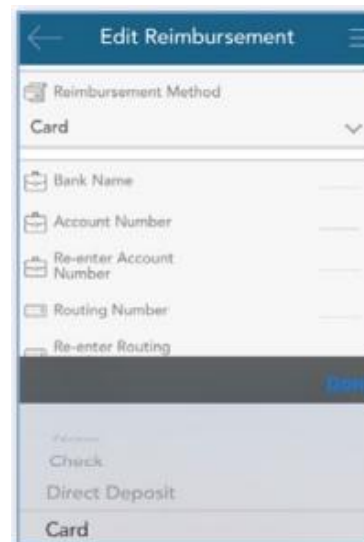
Tap the **pencil icon** at the top right of the profile (or dependent profile) screen to edit the information. Tap 'save' when you are done.



Changing Your Reimbursement Method

Notice the reimbursement method in the image to the right. 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.



Reimbursement method options

Your employer has selected the reimbursement types they would like to offer with this benefit. As a result, you will only see the options that your employer has chosen. Options may include check and/or direct deposit.

Direct Deposit

If your employer allows direct deposit, you will be able to enter your banking information via IgoeMobile as shown below:

Account Number
Re-enter Account Number
Routing Number
Re-enter Routing Number

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

01240008086038900102111197

Routing Number Check# Account Number

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

Bank Account Type
Checking Savings

SAVE

Settings

In the settings section, you can clear a saved login ID so that your username will no longer auto-populate when you access IgoeMobile.

As mentioned previously, if you have enabled touch ID, you can disable and re-enable this feature from this screen as well.

Settings

Use Touch ID to log in

To clear your Saved ID so that it is no longer remembered on this device, click Clear Saved ID

CLEAR SAVED ID

CANCEL

HSA Bill Pay

If you have enrolled in an HSA that is being managed by Igoe, 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 a health care provider.

To add a new payment, tab the plus sign (upper right).

Date	Status	Amount
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

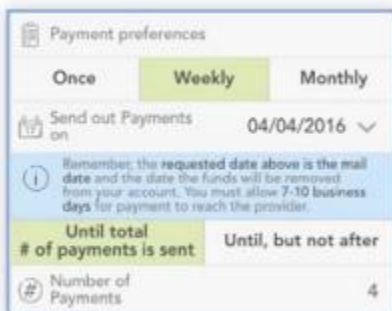
As shown below. There are two different types of bill payments.

1. **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



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

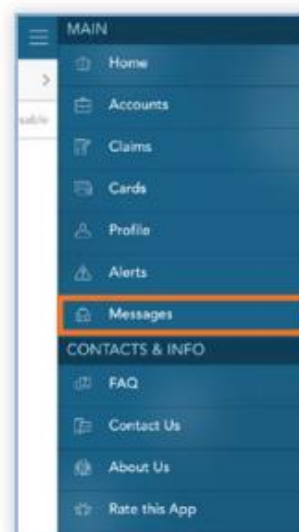
If your payment will recur on a weekly or monthly basis, you can choose to set up automatic recurring payments.



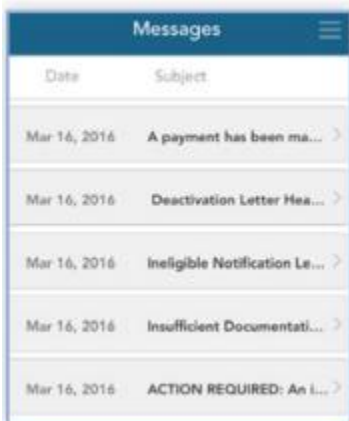
Messages

The message center stores important letters we have either emailed or mailed to you. These letters generally indicate that action is required on your account and are time sensitive.

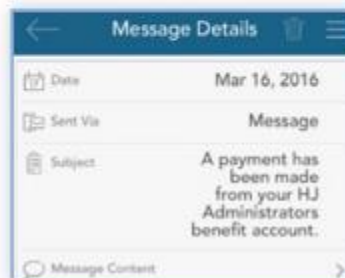
This section can be accessed by tapping the symbol of three horizontal lines in the upper right corner of any screen. This brings you to the main menu. Once in the main menu, tap 'Messages'.



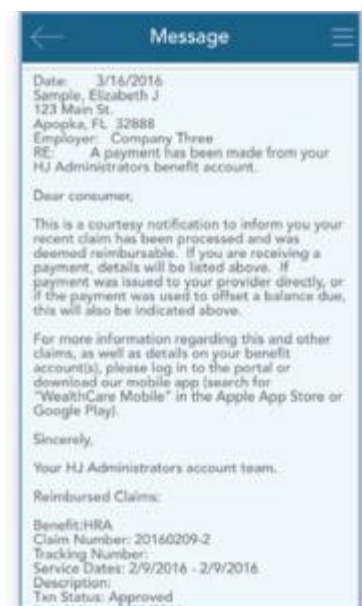
Letters appearing in the message center often require timely action on your part. Because of the important, time sensitive nature of these messages, you will be alerted when new items appear in the message center automatically, as soon as you log into the application as shown on the right.



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



Tap any individual letter to access more details.



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

Questions?

If you have any questions regarding use of Igoe Mobile or other account features, please contact us directly at 800-633-8818, option 1 or via email at flex@gogioe.com. Personnel are available Monday through Friday from 8am through 5pm, PT. If for some reason, all agents are assisting other callers, we encourage you to simply leave a message. We very promptly return messages, so there is no need to sit on hold.