



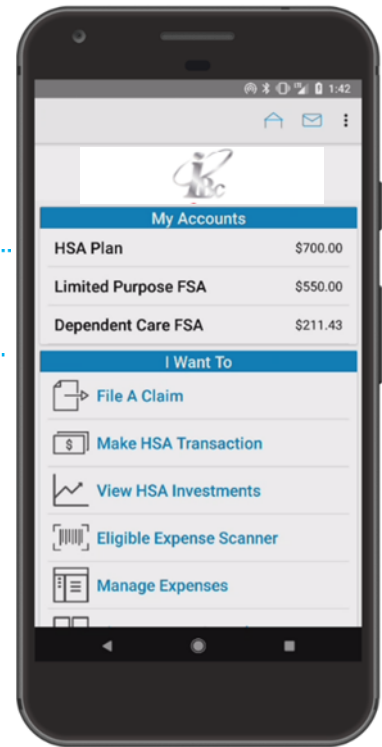
Innovative Business Consultants

# Manage your health benefits on the go

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The IBC Mobile App lets you securely access your health benefit accounts with a touch of a finger. Designed so you can quickly find what you need most, our Mobile App provides easy, on-the-go access to all your health accounts.

*View balance information for all your*

*Use the "I Want To" section to quickly take any number of actions from making payments to viewing HSA investments to scanning items for eligibility and more.*



## Stay up to speed

With IBC, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? IBC puts the answers at your fingertips\*:

- Enjoy real-time access including an intuitive app design and navigation
- Log in to your account(s) with ease using your fingerprint
- Quickly check available balances and account details for medical and dependent care FSA, HSA, and HRA reimbursement plans
- View charts summarizing account information
- View in-app messages and text alerts that provide instant notifications about your account(s)
- Link to an external web page to obtain helpful information such as a list of eligible expenses
- Retrieve a lost username or password
- Use your device of choice – including Apple® and Android™-powered smartphones

## Tap to take action

Our easy-to-use app helps you quickly find what you need to make a payment, capture a receipt or take any number of actions – whether you're on the couch or waiting in line. With IBC, you can get it done fast and enjoy the rest of your day\*.

- Submit claims for medical and dependent care FSA, and HRA reimbursement plans
- Snap a photo of a receipt and submit with a new or existing claim, or store in your camera roll for claim filing
- Make an HSA distribution or contribution and view HSA investment details
- Use the Eligible Expense Scanner to scan items to determine if they're qualified medical expenses before you get to the checkout lane
- Access your account funds to pay yourself or someone else such as doctor
- Add and store information on new payees
- Enter and view expense information and receipts
- Report a debit card as lost or stolen

## Imagine what you could do with IBC Mobile App!

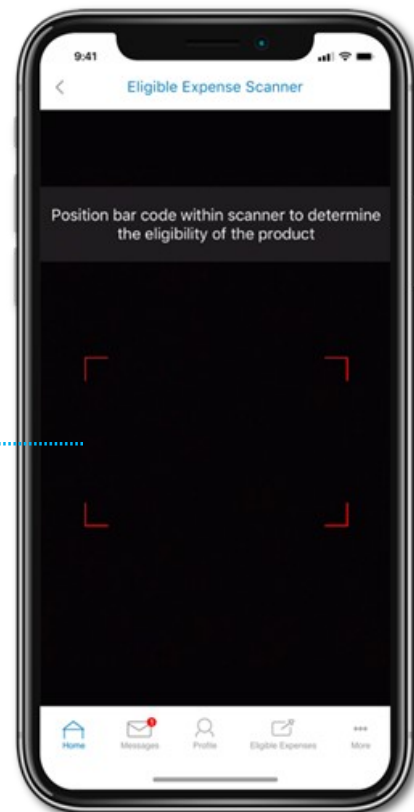
### Check Balances

Wondering whether you can pay for an elective procedure or a mounting bill? Do a quick account check to see your current balance. No need to wait for an answer – it's right at your fingertips.

### Scan Expenses

How can you easily determine which products can be paid for using your account funds? With IBC, you can simply scan a product bar code to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.

*With a quick barcode scan, you'll know in an instant whether an item qualifies as an eligible expense*

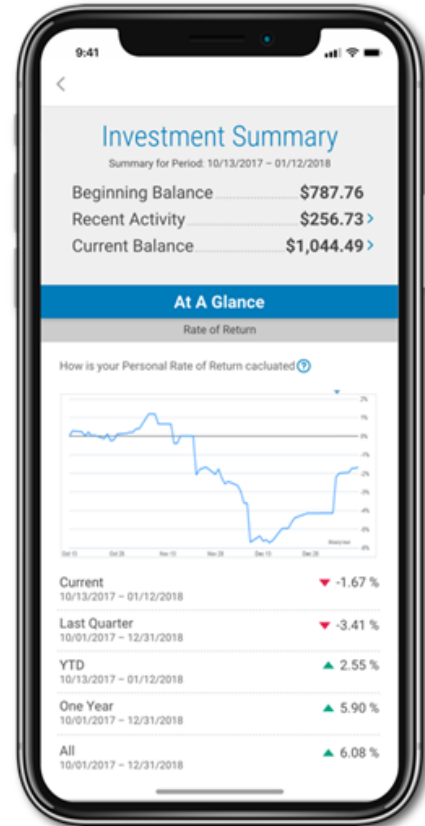


## Make Payments Quickly

Record a health expense and capture the receipt the moment the transaction happens. Easily add payees and pay bills from any account. And, if you pay out-of-pocket, file a claim with a receipt or request a distribution from your HSA -- right from your phone.

## Manage HSA Investments

Keep track of your HSA investment performance wherever you are. In addition to balance and activity details, a graphical snapshot shows the rate of return and performance over time. Analyze your asset mix and allocations with easy-to-read graphs to make informed decisions about your healthcare.



*Check the activity of your HSA investments at any time, right from your mobile device.*

**Get started with IBC in minutes. Search IBC Flex or IBC Benefits. Look for our logo!**



Download the IBC app for your chosen device from the Apple App Store or Google Play and log in using the password you use to access the IBC Consumer portal.

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