



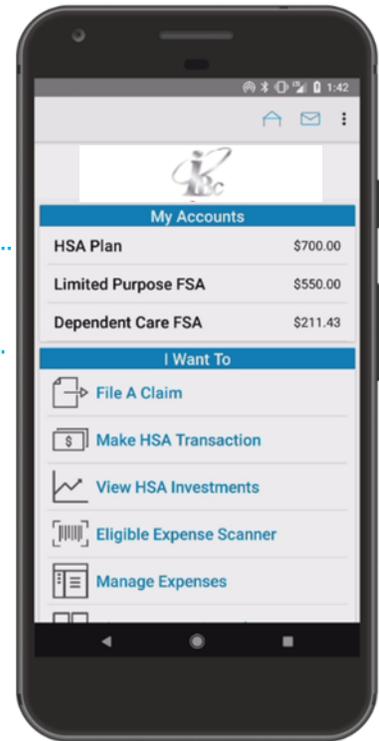
Innovative Business Consultants

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!

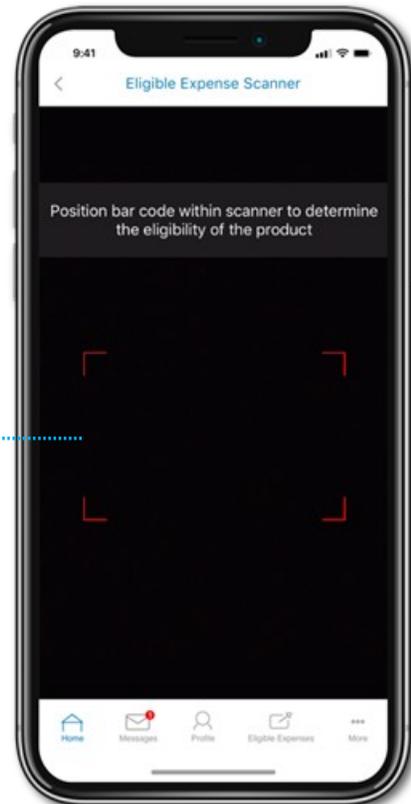
Check Balances

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

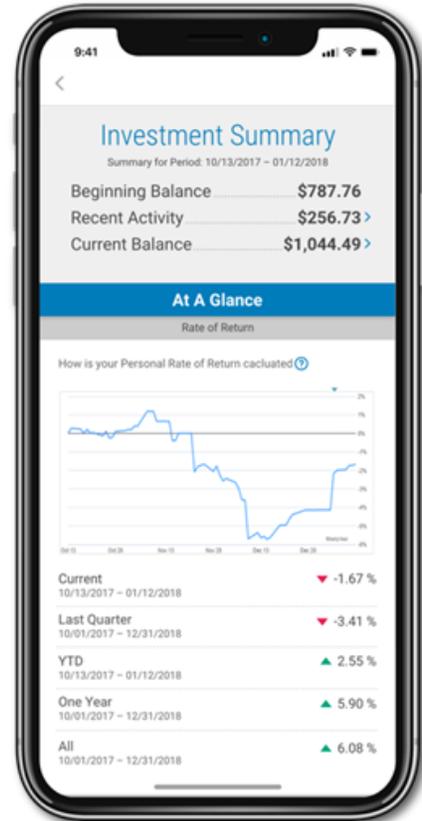


Make Payments Quickly

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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