

# Medical Mutual's AccountLink Mobile App

## Your Guide to Getting Started

### Access your Medical Mutual health savings account (HSA), flexible spending account (FSA) or health reimbursement arrangement (HRA) on the go!\*

AccountLink lets you manage your Medical Mutual HSA, FSA or HRA and view your account balances, profile information, submit a claim and much more from your mobile device. Below is a detailed overview of all the features of the AccountLink app, so you can be sure you are getting the most out of your Medical Mutual accounts.

**\*Please note:** HSA, FSA and HRA plans are available based on your specific Medical Mutual plan. AccountLink provides access to only the plan(s) you or your employer selected during your enrollment period.

For the best user experience, please use the latest version of Apple iOS or Android version 5.0 and higher.

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## Getting Started

### If you have Medical Mutual health benefits:

You must click Register to create a new account.

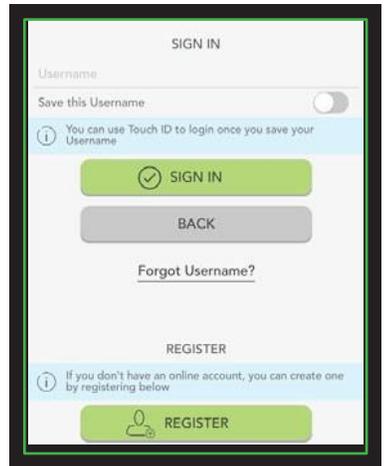
You will need your Medical Mutual Employer ID and Employee ID to register the app.

Your Employer ID and your Employee ID can be found by logging in to My Health Plan at MedMutual.com/Member.

A message promoting the AccountLink app will show your specific Employer ID and your Employee ID. Please use this information to create your mobile app account.

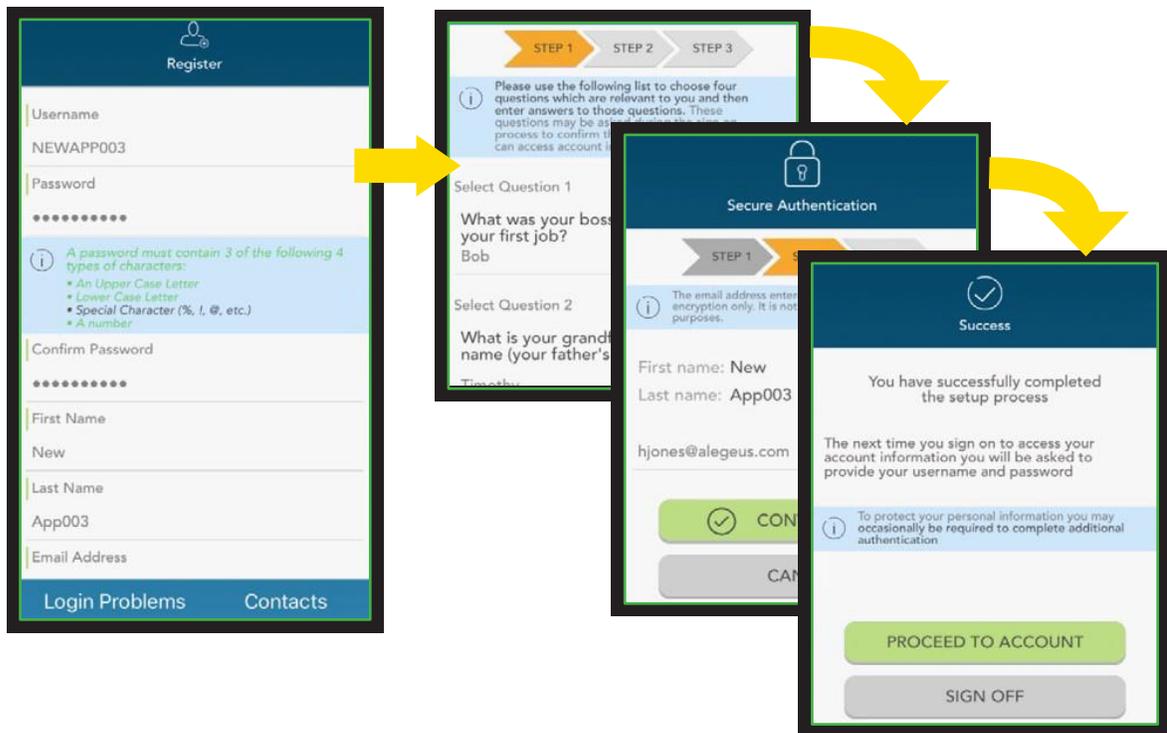
### If you do not have Medical Mutual health benefits:

Please use the same registration Username and Password that you use to log in to your MedMutual.com/CDHaccounts profile.



## Registration

Tap the register button.



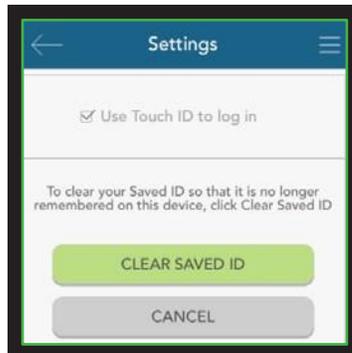
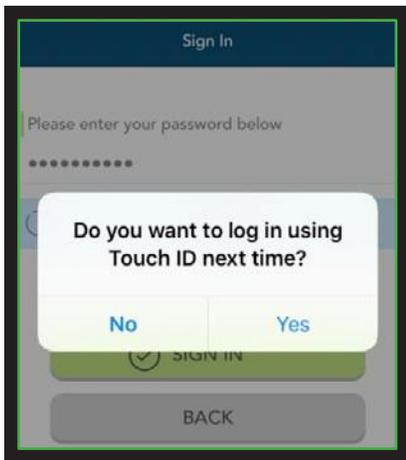
Complete the registration form (above left). You will need to select a username, and create and confirm a password that meets the specifications provided. Passwords and usernames are case sensitive.

**Please note:** You must complete the registration process during the same visit. If you close the app or go to a different screen on your mobile device, you will not be able to complete your registration. If this occurs, please contact the Customer Care number on your member ID card.

In the next steps, you will select and answer four security questions (above middle), before verifying your name and email address. 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 AccountLink. Simply 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

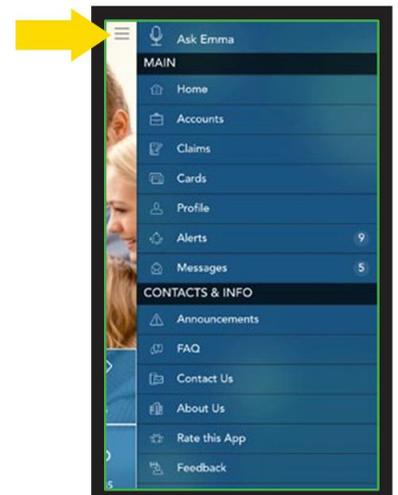
Once you are registered and/or signed in, you will see the main navigation screen, with buttons leading to all major areas of the application.



- **Accounts:** View your benefit accounts and transaction details.
- **Cards:** View card details, access PIN and 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 personal demographic information for yourself and your dependents.
- **Settings:** Update login preferences.

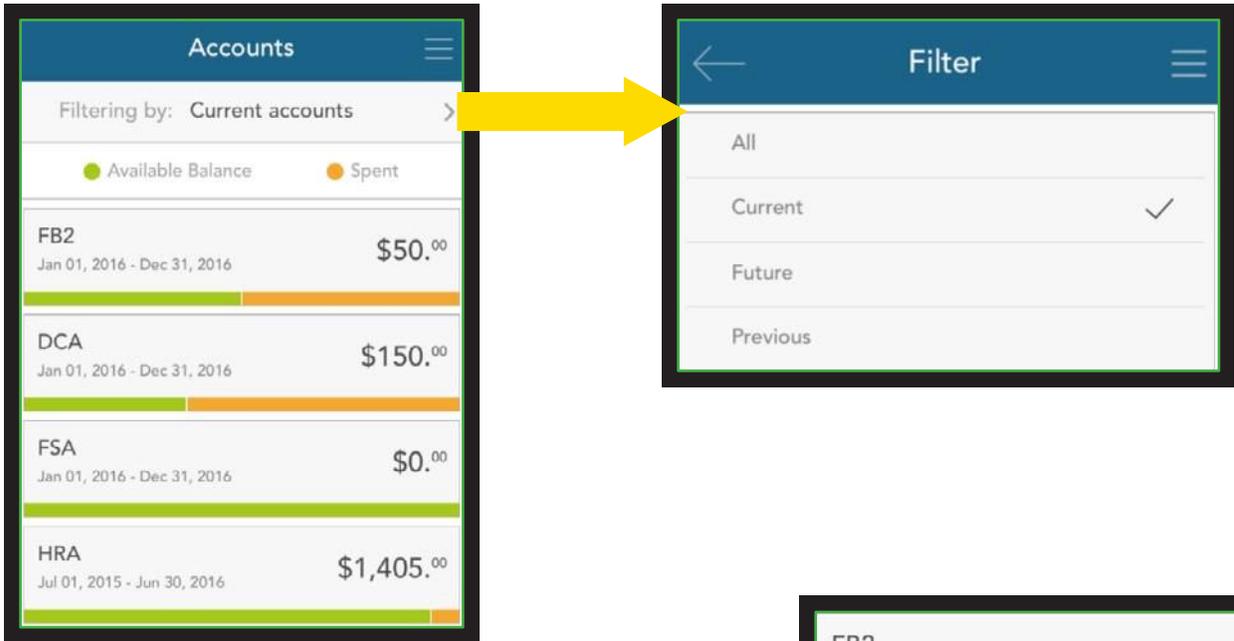
These same options, plus additional helpful links can be accessed at any time by tapping the symbol of three horizontal lines found in the upper right corner of every page in the application, as shown to the right.

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

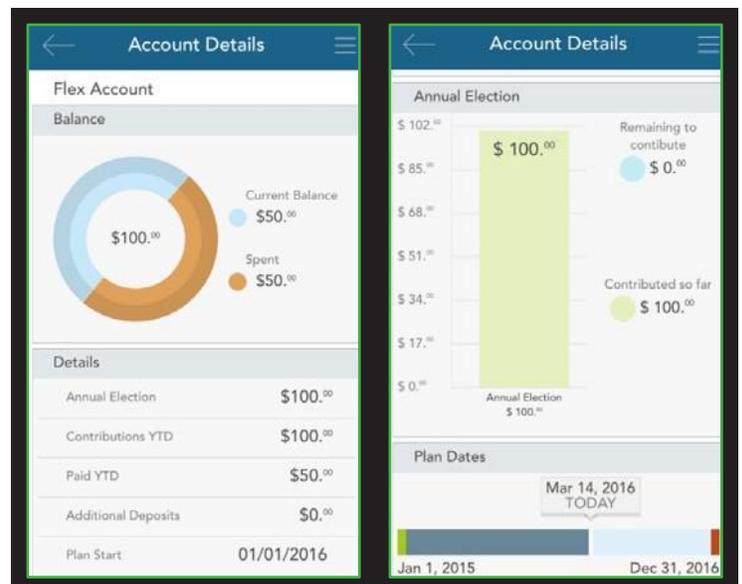


## Account Sub-Menu

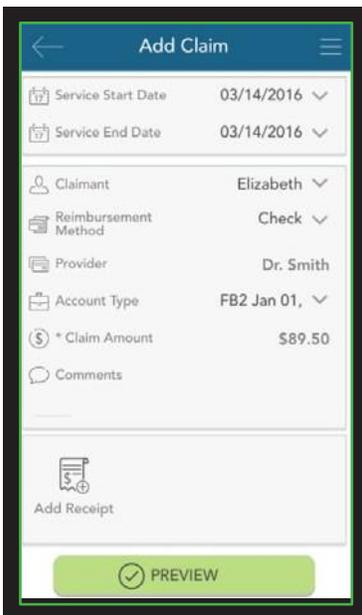
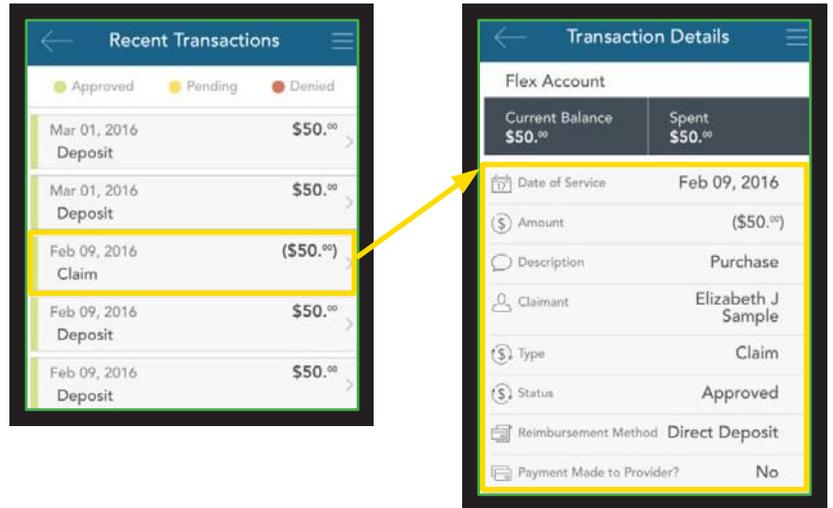
Tap any benefit account from the accounts screen, and you will be given the option to access account details and transactions for that account, as well as a submit claim button.



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.



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.

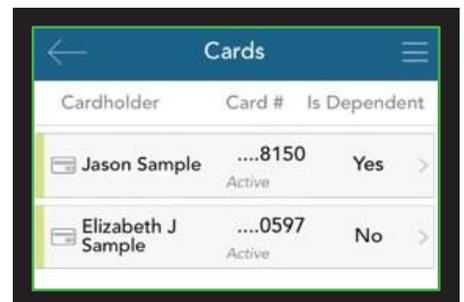


The submit claim button opens a claim form, where you can enter claim information, attach a receipt, and submit the claim to your administrator. The process of submitting claims will be covered in detail in the claims section of this guide.

### Cards

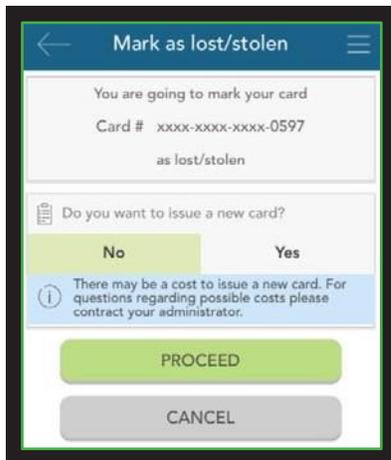
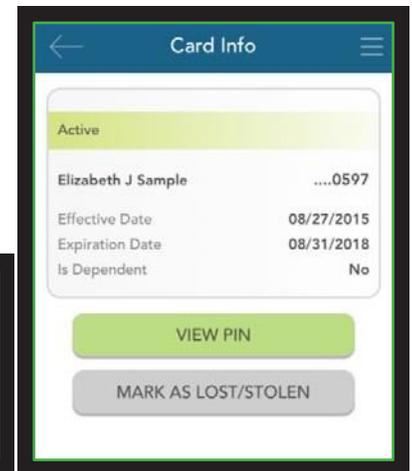
The cards screen allows you to view all details related to your benefit debit card(s), as well as access the four-digit PIN associated with your card. You may also use this section of the app to mark a card lost/stolen, and request a new card.

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

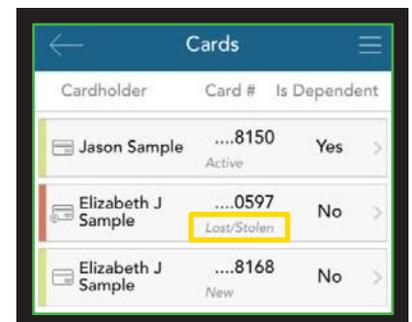
From the card info screen, tap the view PIN button. An image of the four-digit PIN associated with the selected card will display. You can use this PIN when a card transaction is processed as a debit at the point-of-sale (instead of as a credit, with a signature).



## Mark as Lost or 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:



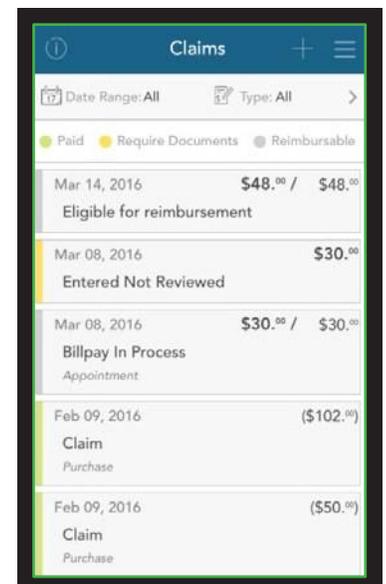
## Claims

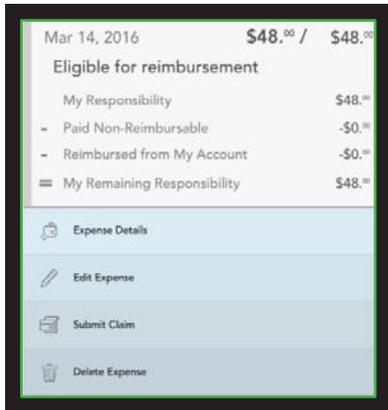
The claims screen allows you to enter new claims, as well as view and edit pending ones. If you have a receipt to substantiate your claim, you will be able to take a photo of it with your device and attach it to a pending claim from this section of the app.

To clarify for the purposes of this guide:

Claims are reimbursement requests submitted for costs incurred when receiving eligible services.

Claims are tracked and entered from the claims screen.

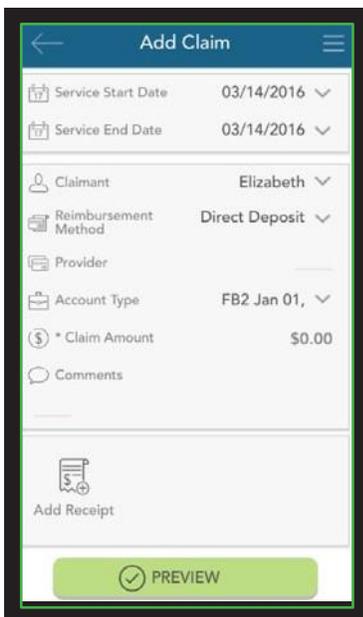
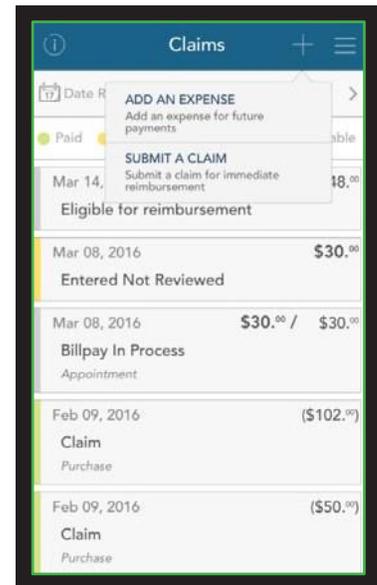




Tap any individual claim to expand additional details and view a sub-menu to access additional screens. Depending on the type and status of the claim, you may also have other options available in the sub-menu, such as the ability to edit, add a receipt or delete it.

### Submitting a New Claim

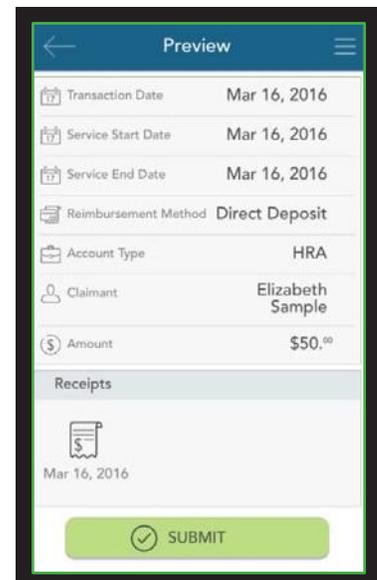
To begin, tap the plus sign in the upper right hand corner of the claims screen. You can choose to add an expense for future payments, or submit a claim for immediate reimbursement.



### 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.

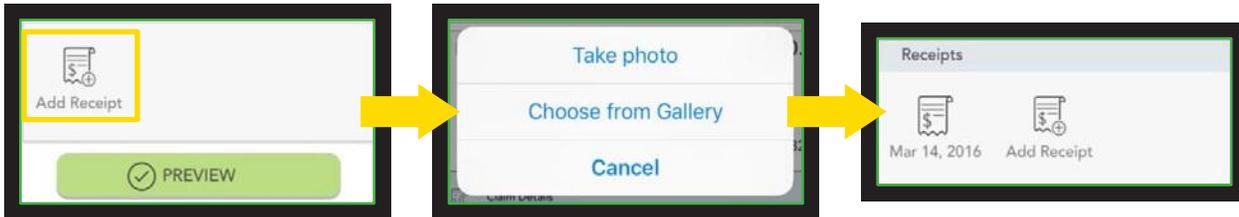


You can then review the details you have entered, and when ready, tap Submit.

Your entered claim will now appear on the claims screen, where you can track its status as it moves through the adjudication process.

## Adding a Receipt

At the bottom of the add claim screen, as well as the claim details screen of any pending claim, is a receipts section. To add a receipt to a claim, 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 details screen as shown above (right image).

Remember:

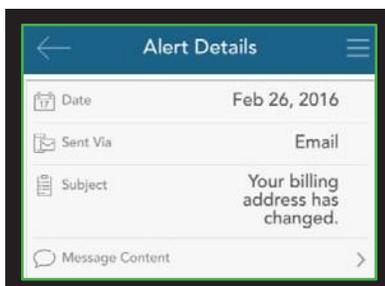
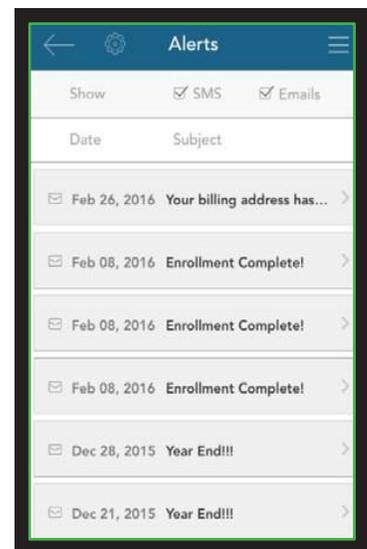
- Be sure your receipt image is clear and legible.
- You can add multiple receipt images to a single claim, if necessary.
- Tap the receipt icon to view the uploaded receipt image.

## Alerts

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

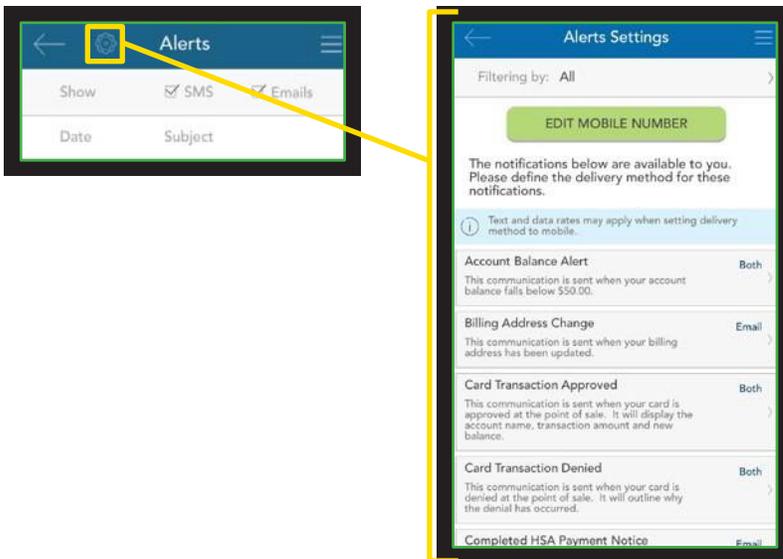
Here are just a few examples of the types of alerts that might appear in this section:

- Confirmation that you have been successfully enrolled in a plan.
- Notification that your address has been updated in the system.
- Acknowledgement that a submitted manual claim has been received by the plan administrator.



As you can see at the top of the image above, you can filter the list 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.

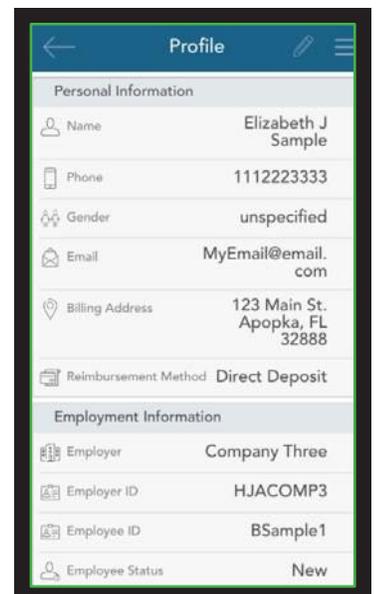
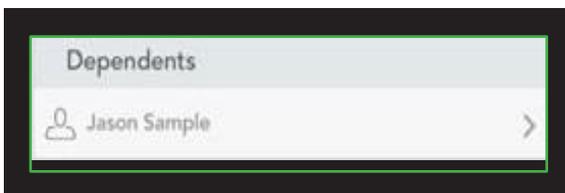


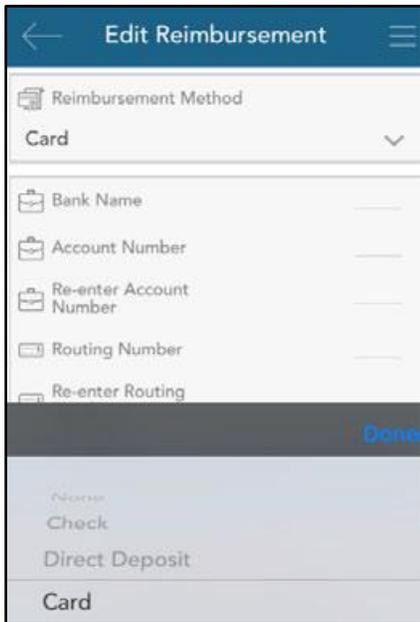
From the main alert screen, tap the Settings icon to access alert settings. From there, you can choose whether you would like to receive each alert type by email, SMS text message (if available), or not at all. You can also register your mobile number to receive SMS text messages from this screen.

## Profile

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

Scroll to the bottom of this screen to access this same information for any dependents. Tap the dependent's name in this section to view their dependent profile.





## 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.

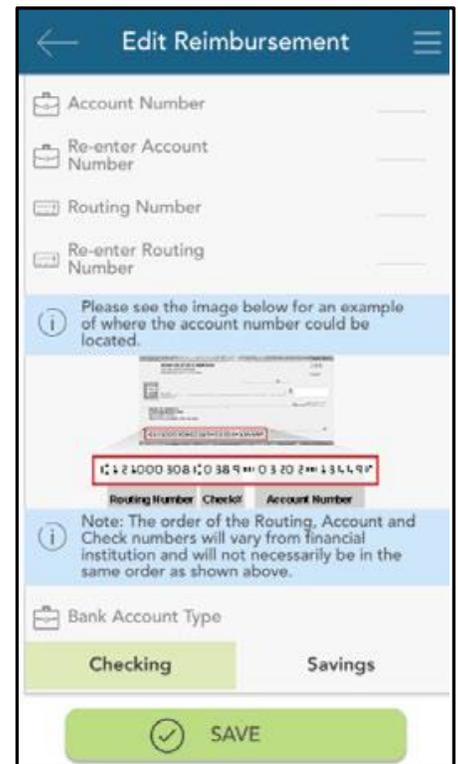
**NOTE:** The option in this section only changes the default reimbursement method. You can easily override your default method when entering a claim if you wish.

## 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.

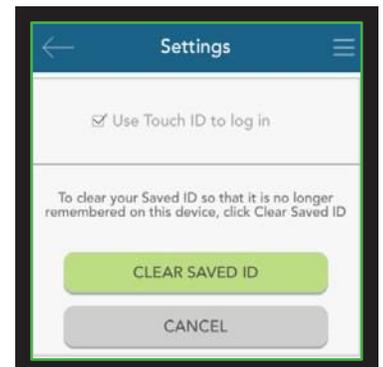
As shown to the right, when you choose this option, you will be prompted to provide your banking information.



## Settings

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

If you have enabled touch ID, you can disable and re-enable this feature from this screen as well.



## 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.\*

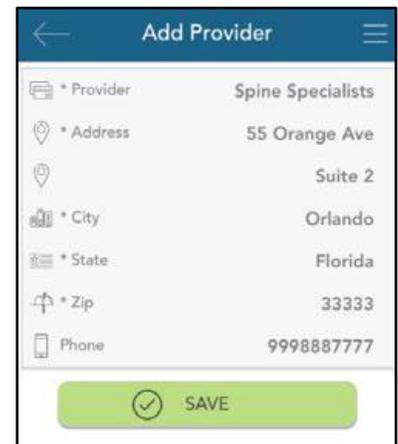
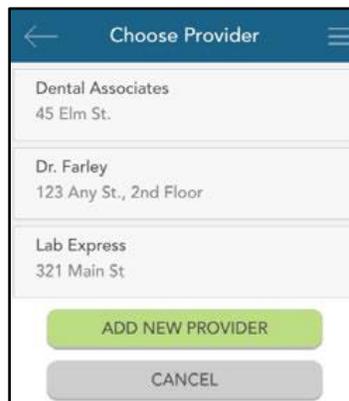
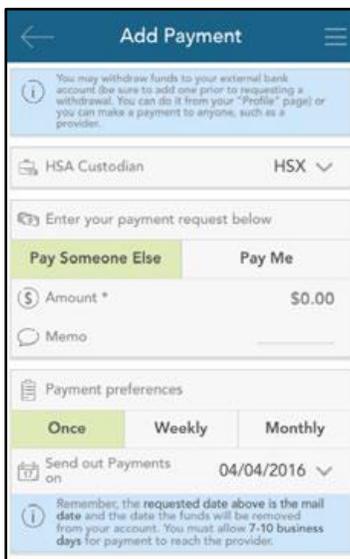
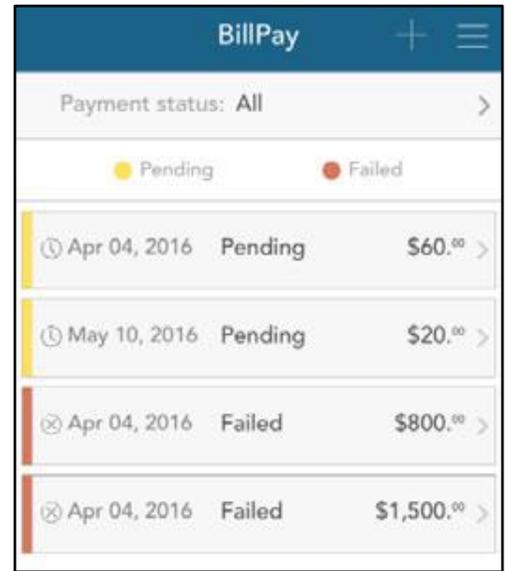
This option allows you to initiate payment from your HSA to yourself, or to a health care provider, to reimburse for eligible services.

The main screen in this section will show any pending or failed bill payments. Pending payments are 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.

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

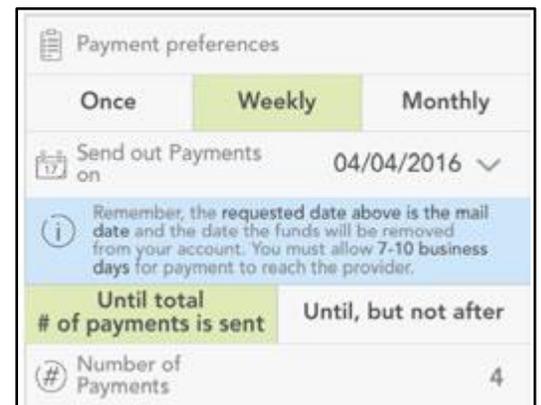
**Pay Someone Else.** Choose a provider you wish to pay or enter a new one. Payment will be sent directly to the provider on your behalf.



**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.

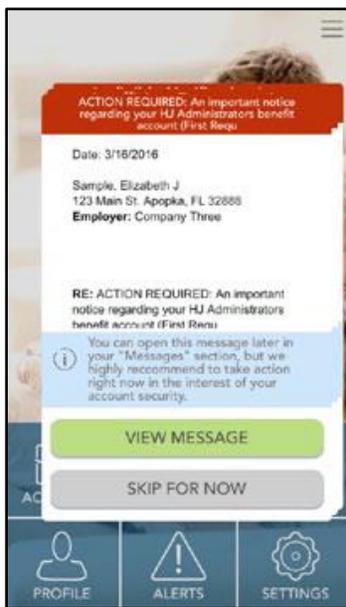
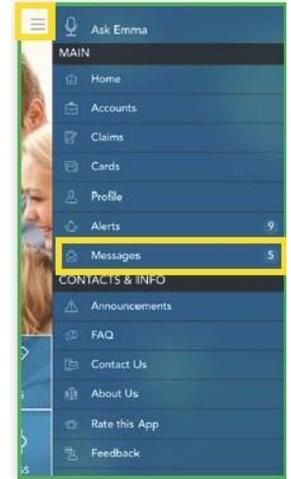
\*Currently ONLY available on Android version 5.0 and higher.



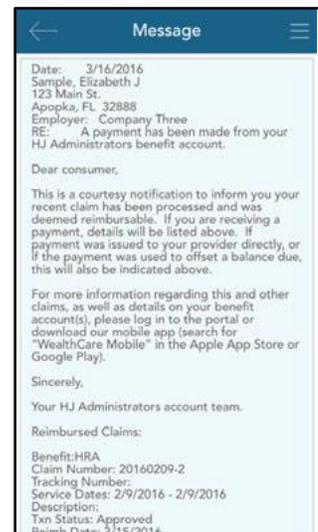
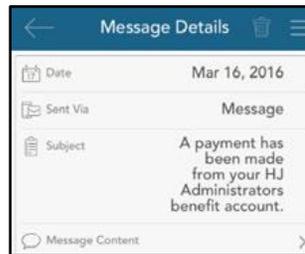
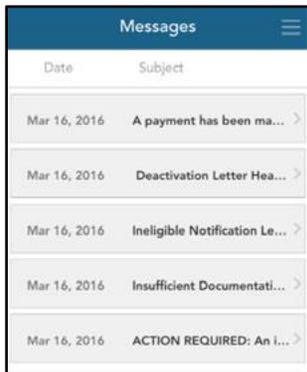
## Messages

The Message Center stores important letters generated by Medical Mutual to notify you of claims that require further substantiation or to provide status of a reimbursement. Typically, these messages will also be mailed or emailed to you with instructions to access additional details by logging into My Spending Accounts or AccountLink.

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. You will be alerted when new items appear in the Message Center automatically.



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 is a virtual assistant that 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.

