



Employee FAQ:

ABG Smart Mobile

Why are you changing the mobile app?

The new ABG Smart Mobile combines health and wealth in one location, giving you personalized low-cost, high-quality healthcare options – making you a smarter consumer of healthcare by spending less now and saving more for the future.

How is this app different?

The new ABG Smart Mobile helps ensure you get the most value for every healthcare dollar you spend or save, delivering:

- **A personalized experience** that helps you navigate your unique healthcare journey
- Access to real-time information so you always have up-to-the-minute data and insights about your Benefit Accounts available at your fingertips
- **A modern, easy-to-use mobile experience** with powerful self-service capabilities
- Data-driven tools, including a personalized Smart Score, that guide you to make informed decisions about where to best spend and save your healthcare dollars
- **Cost and quality insights** that allow you to better search for procedures and providers
- A virtual medicine cabinet for managing your monthly drug costs
- Long-term savings recommendations based on known chronic conditions
- Personalized recommendations to help you maximize account value

Will the new app do everything I'm used to doing?

All existing features and functionality will be present in the new version. You will still be able to check your balance, view account details, submit claims, access alerts, ask questions, request a new card, and more.

Will my app automatically update or will I have to download a new app?

If you have already downloaded the ABG Smart Mobile and automatic updates are enabled on your

For more information, please call 800-499-3539

phone, the update will run automatically. If you have automatic updates disabled, you will need to visit the App Store or Google Play to manually install the update.

If you have not yet downloaded the ABG Smart Mobile, we strongly encourage you to take advantage of this new and improved version! You can download it at the App Store or Google Play by searching for ABG Smart Mobile

Will I have to create a new username or login credentials?

No, login credentials will not change.

Will my profile and settings automatically transfer to the new app?

Yes, your profile and settings will remain the same once the update has been installed.

Will the new app tie to my health insurance provider?

You will have the option to enter your health insurance provider information. The new app has a powerful Find Care feature. Be sure to enter your health insurance provider information so only in-network healthcare providers are displayed in its search results.

How do I know if I have the new app?

When you log in to the new mobile app for the first time, you will be guided through an onboarding experience so that you are ready to dive into your account(s) and get the most value out of every dollar you spend or save on healthcare.

Will I know how to use the new app?

The new app is very intuitive and user friendly. When you open the app for the first time, a tutorial will guide you through the new interface and features. You can access the tutorial anytime within the main app menu.

How do I ensure a truly personalized experience?

When using the new app for the first time, you will be guided to take some important actions, such as specifying chronic conditions, loading your virtual medicine cabinet, and adding your health plan. To ensure you maximize the value of the app and receive a truly personalized experience, please take a few minutes to complete these actions