

# Medical Mutual’s AccountLink Mobile App

## Your Guide to Getting Started

**Access your Medical Mutual health savings account (HSA), flexible spending accounts (FSAs) 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 only to the plan(s) you or your employer selected during your enrollment.

For the best user experience, please use Apple iOS 7.0 and higher or Android version 5.0 and higher.

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## Download the AccountLink App

Download AccountLink app today for free from the Apple App Store® or Google Play™ by searching for AccountLink.

## Getting Started

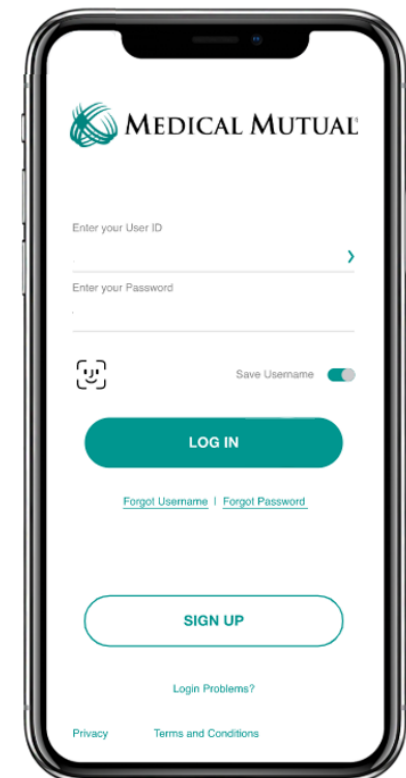
### If you have Medical Mutual health benefits:

Click Sign Up to create a new account. You will need your Medical Mutual Employer ID and Employee ID to register. This information is available by logging in to My Health Plan at [MedMutual.com/Member](https://www.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:

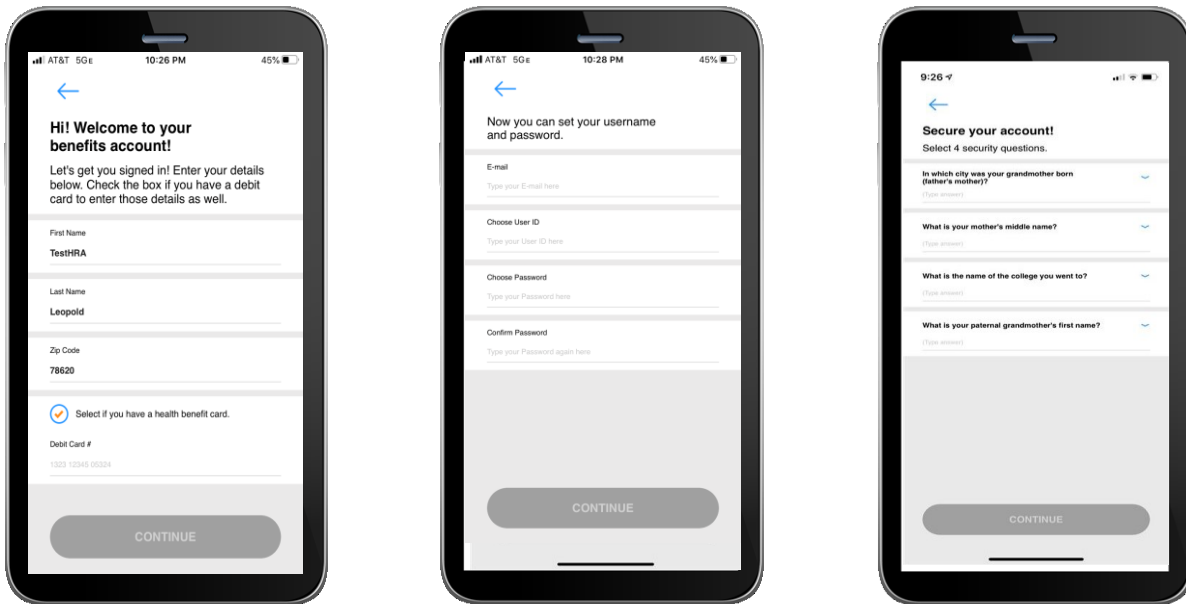
If you do not have a [MedMutual.com/CDHaccounts](https://www.MedMutual.com/CDHaccounts) profile, you will need your Employer ID and your Employee to sign up for your mobile account. Please call Customer Care at 1-800-384-0859 for this information before proceeding with the AccountLink app. Once you have this information, click Sign Up to proceed.

If you previously registered for an online account at [MedMutual.com/CDHaccounts](https://www.MedMutual.com/CDHaccounts), click Log In and use your same Username and Password to log in to the AccountLink app.



## Registration

After tapping the Sign Up button on the home screen, you will be guided through the registration steps.



Begin the registration process by entering the required information. If your account includes a Medical Mutual debit card, please click the button stating that you have a health benefit card and provide your Medical Mutual debit card number. Proceed with your registration.

If your account does not include a Medical Mutual debit card or you don't have your card available, click Continue. Enter the email or mobile phone number used when you enrolled in your account. A security code will be emailed or texted to verify your information. If you do not have an email or mobile phone number on file, you will be prompted to enter your Employer ID and Employee ID. Please call Customer Care at 1-800-384-0859 for this information

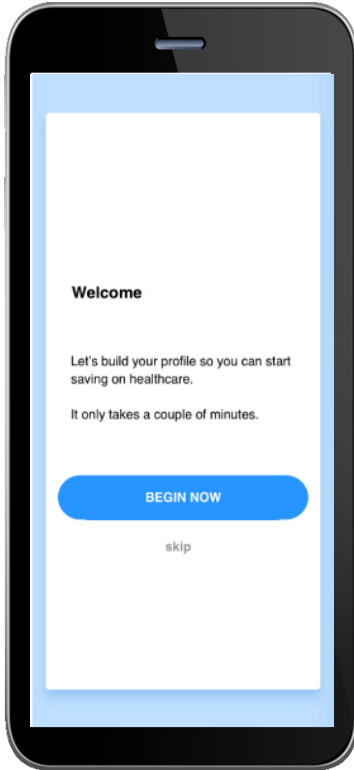
To secure your account, select and answer four security questions. You can confirm that your information has been entered accurately before moving on to the email or text confirmation steps.

**Please note:** You must complete the registration process during the same registration session. 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, call 1-800-384-0859.

## Biometric Verification

If your device uses biometric verification you can opt to enable this functionality to access AccountLink. Simply choose to save your user ID on the Log In screen, and after signing in, you will be presented with the option to enable touch/face recognition access. You can view your touch/face recognition access status and disable it at any time via the Settings screen.

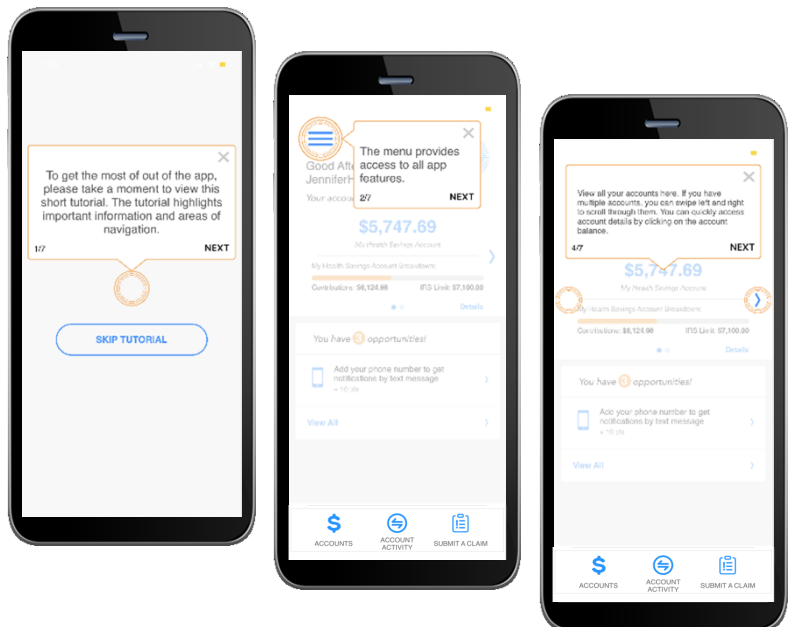
## Onboarding



After registering, or successfully logging into the app for returning users, you will be guided through an onboarding process. Onboarding will help improve the usefulness of the app while starting to build your Smart Score (explained in detail later in this guide). You may opt out of the onboarding process, if you prefer, and you can take advantage of increasing your Smart Score through Opportunities.

## Tutorial

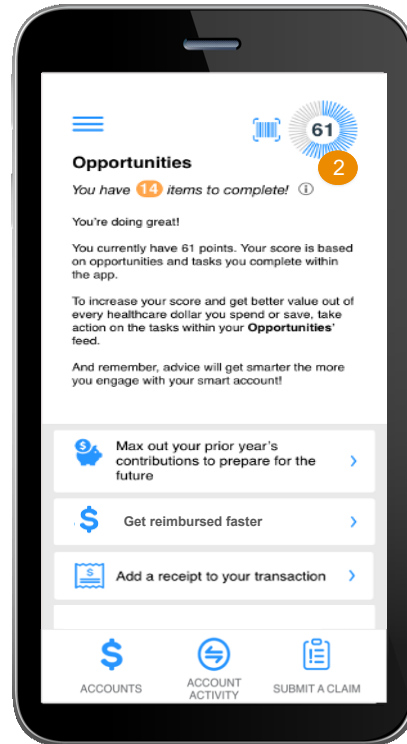
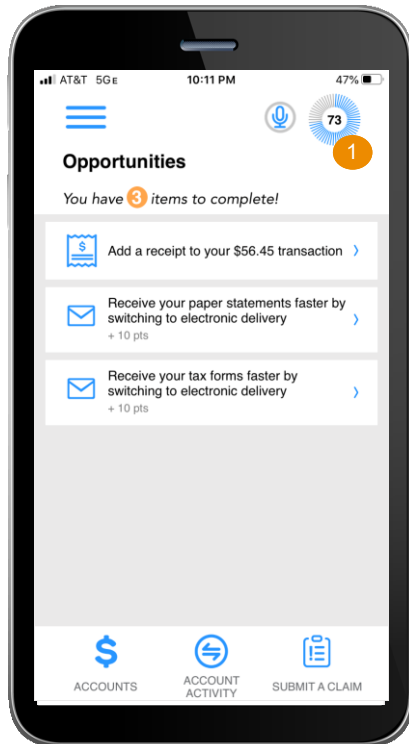
AccountLink includes a helpful tutorial that will enable you to get started with this already highly intuitive and personalized app. There is an option to skip the tutorial, if you'd like; you can also navigate back to re-trigger the tutorial through the menu at any time. The tutorial gives an overview of the specialized features (Smart Score and Opportunities described below) as well as app and benefit account functionality.



## Smart Score and Opportunities

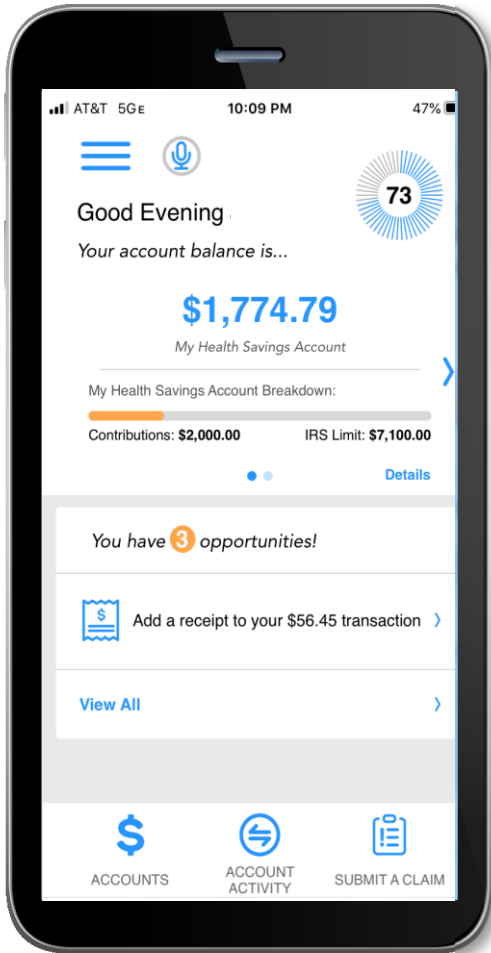
AccountLink includes a Smart Score feature which is present at the top right corner of every screen within the app. This score reflects the Opportunities you have completed. Your score increases when you complete opportunities such as switching to direct deposit or adding a receipt to a transaction.

1. You may click on the Smart Score icon at any time to view your Opportunities list
2. When the Opportunities screen opens, you can click on the Info icon to see more details about opportunities
3. Clicking on one of the individual opportunities will open the specified page
4. The page associated with the chosen opportunity will coach you through the steps to maximize your savings



## Home Screen

Once you are logged in, you will see the home screen:

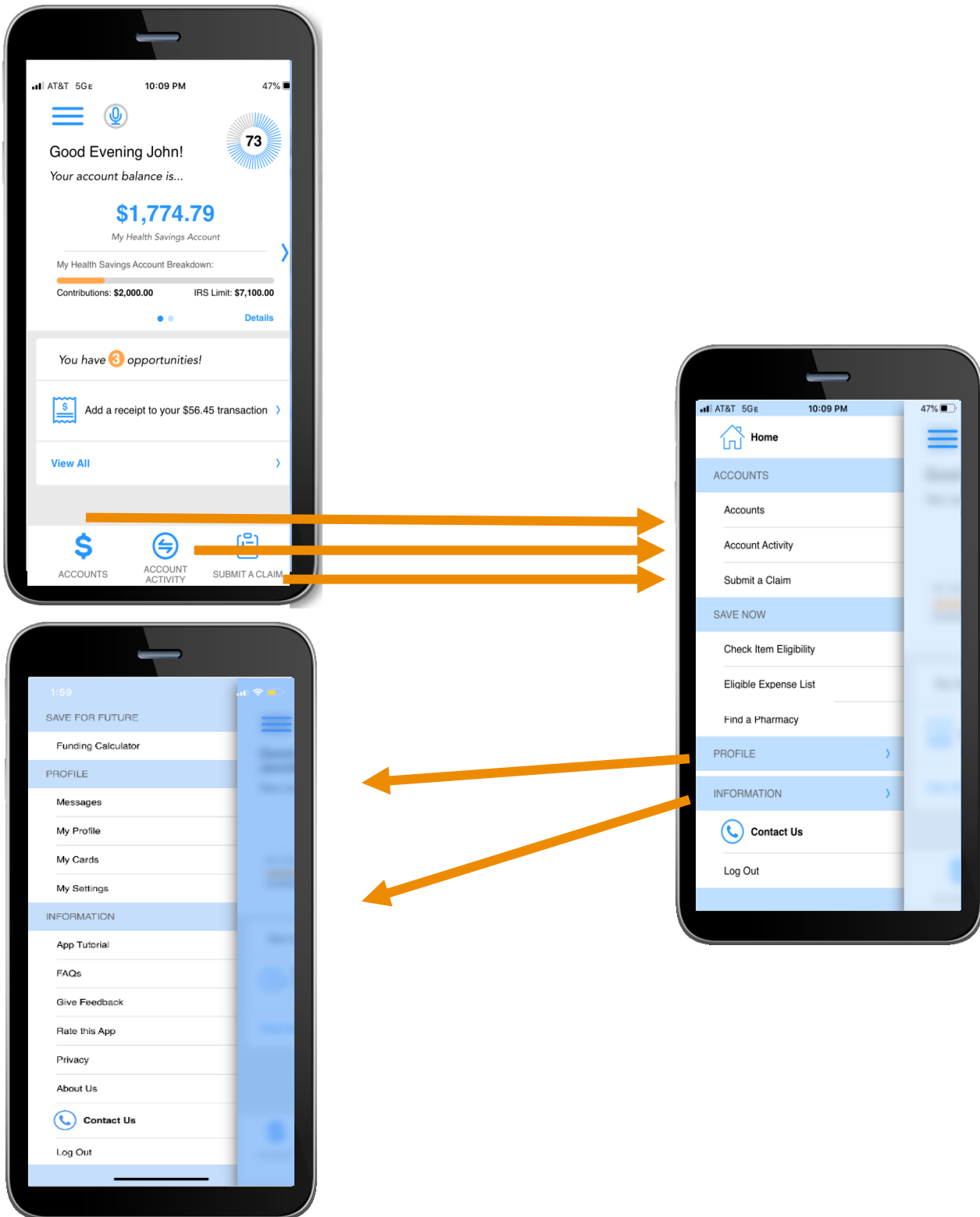


- ← Home screen provides an account snapshot with balance breakdowns
- ← Click here to scroll to other accounts, if applicable
- ← Click here to expand the account details
- ← Quickly see the number of opportunities you have available. Full description of the highest priority opportunity displays as well

## Menu

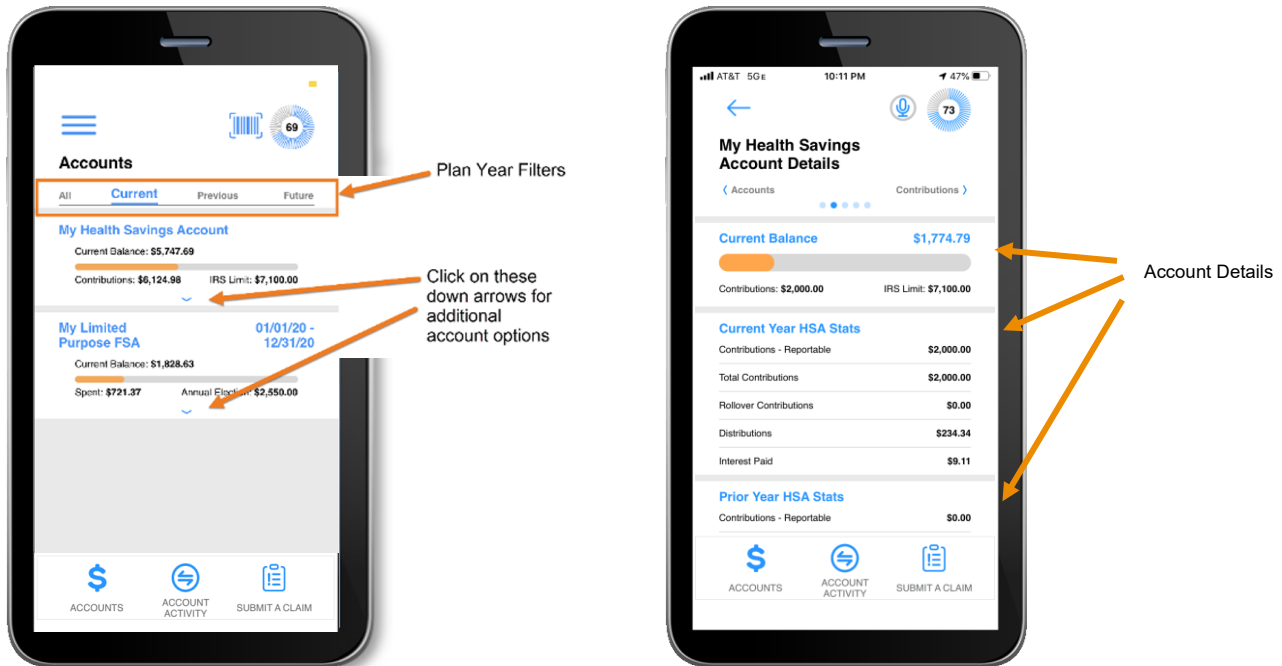
Menu buttons at the bottom of the screen allow you to reach the most commonly used pages with a single tap.

All the menu items found at the bottom of the home screen, plus many other helpful links, can be accessed at any time by tapping the menu symbol found in the upper left corner of every screen in the application. Below are screenshots of the menu options:



## Accounts

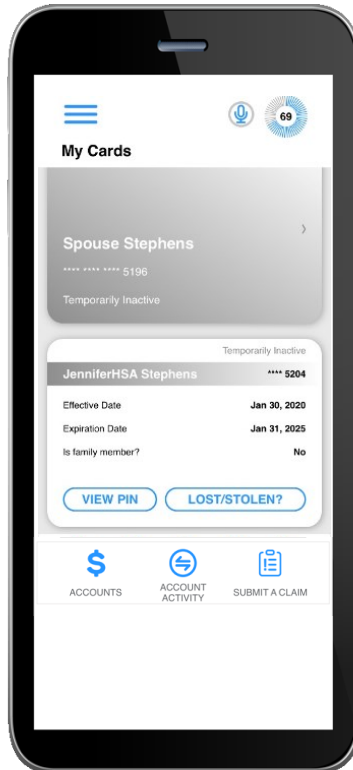
The Accounts screen displays a listing of all your benefit account(s) and their balances. This list can be filtered by plan year (current, future, previous, or all) by clicking the related link.





## Medical Mutual Debit Card

The My Cards screen allows you to view all details related to your Medical Mutual debit card; you may also access the four-digit PIN associated with your card on this screen. Additionally, you can use this section of the app to mark a card lost/stolen or request a new card.



As seen in the screenshots above, the My Cards screen displays the cardholder, last four digits of the card number, the card status, and whether the card is associated with a dependent. Tap any individual card on the screen to access the card details.

- **View PIN**

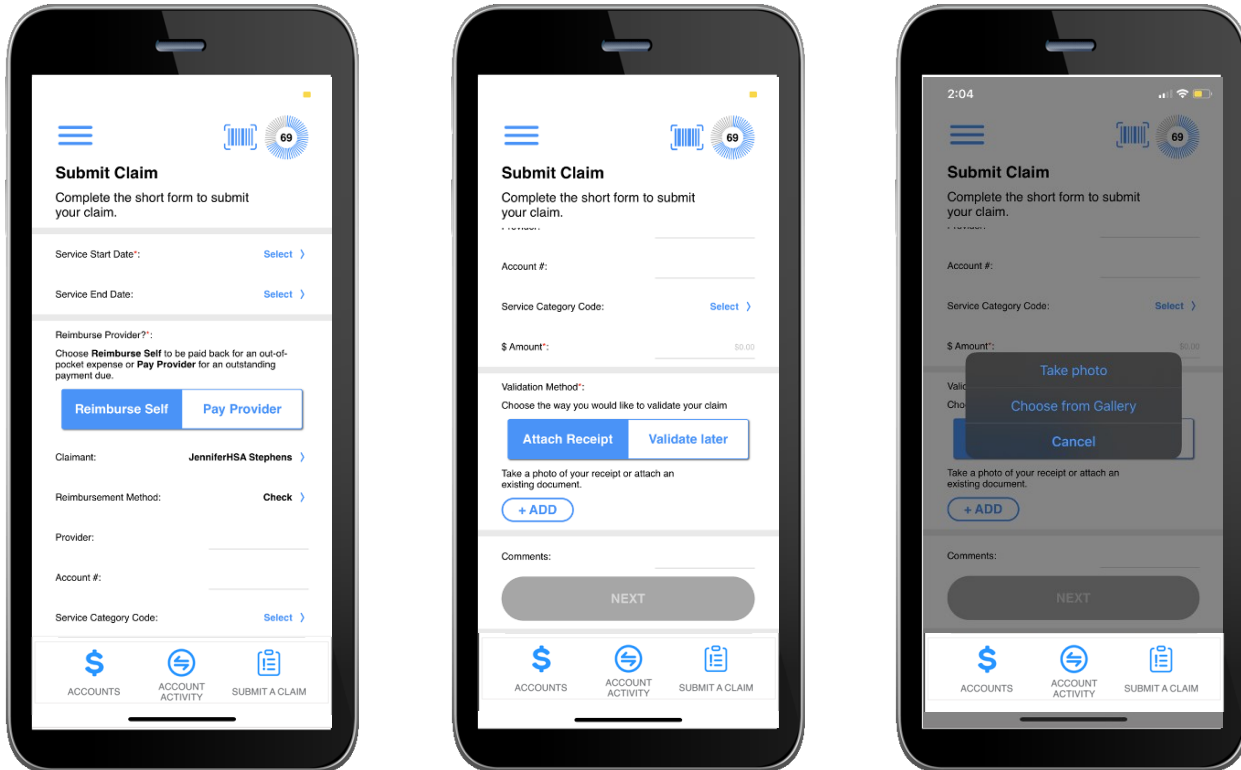
If you tap the View PIN button, an image of the four-digit PIN associated with the selected card displays. You can use this PIN when a card transaction is processed as a debit at the point-of-sale (instead of as a credit, with a signature).

- **Mark as lost/stolen**

If your card has been lost or stolen, notify your plan administrator by tapping the Lost/Stolen button from the My Cards details screen. You can choose whether you would like to have a new card issued. If your card is marked as lost/stolen, the card status changes accordingly on the My Cards main screen.

## Claims Submission

The Submit Claim 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, you can take a photo of it with your device and attach it to a pending claim from this section of the app. Below is an example of the Submit Claim screens and the associated flow of submitting a claim:



## Questions

If you have any questions about AccountLink or need help registering, please call Customer Care at 1-800-384-0859.