First Financial Group of America
First in Service and Expertise

FF Flex Mobile App

Your Guide to Getting Started

Easily manage your healthcare benefit account from your mobile phone!

Managing your benefit accounts on-the-go is made easy with the FF Flex Mobile App application. This powerful, intuitive mobile app gives you access to view your account balances, update your profile, submit a claim, and much more, right from your Android or Apple mobile device. Below you will find a detailed overview of all the features of the FF Flex Mobile App application, so you can be sure you are getting the most out of your benefit accounts.

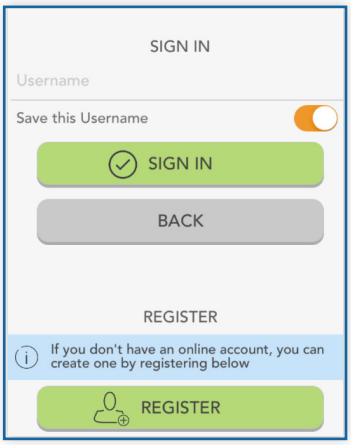
Contents

Getting started 2
Registration 2
Touch ID 3
Main navigation screen overview 3
Accounts 4
Account sub-menu 4
Cards 5
View Pin 6
Mark as Lost/Stolen 6
Claims 6
Submitting a New Claim or Expense 6
Adding a Receipt 9
Alerts 9
Profile 10
Editing Your Profile 11
Changing Your Reimbursement Method 11
Reimbursement Method Options 11
Settings 12
HSA Bill Pay 12
Messages 13

Getting Started

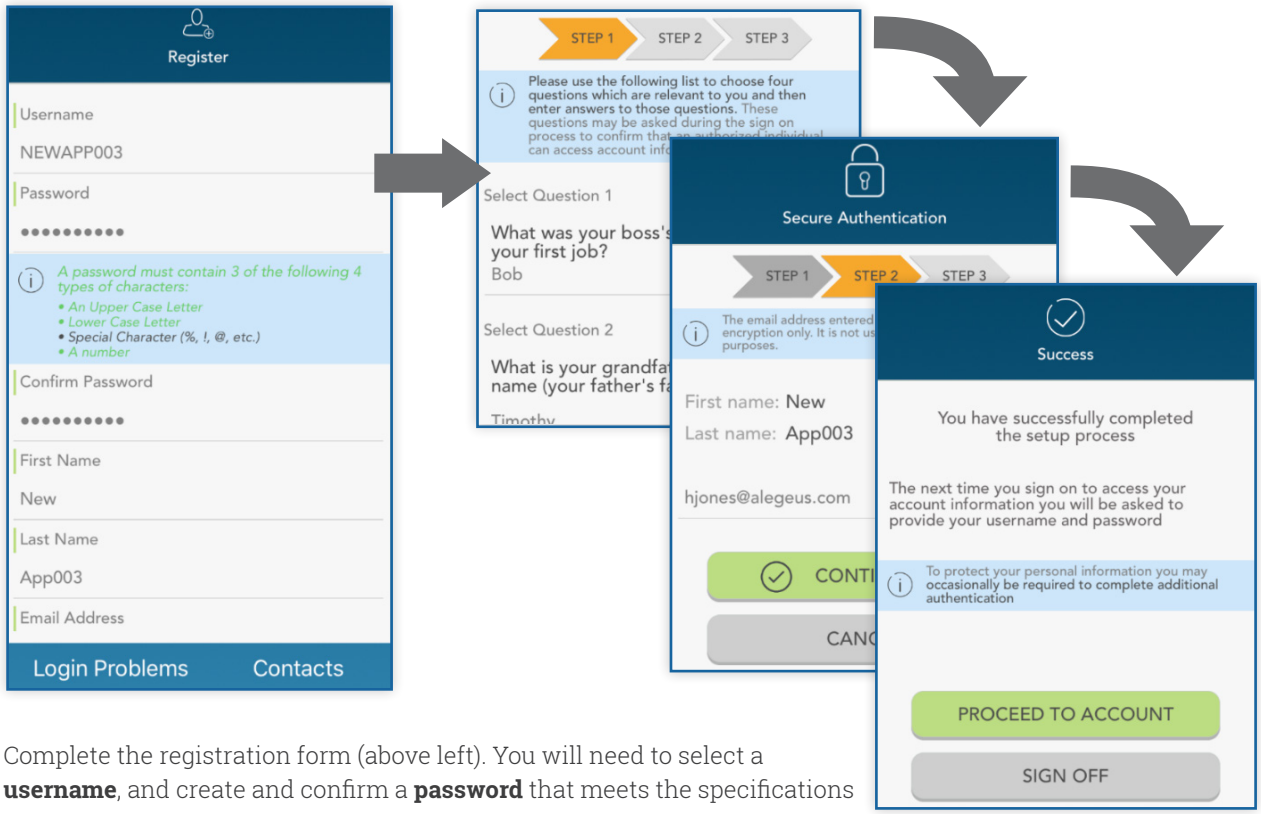
After downloading the application, the login screen will provide two options, 'sign in' or 'register':

- If this is your first time logging into the FF Flex Mobile App, you must register before you can access the application.



Registration

Tap the **register** button.

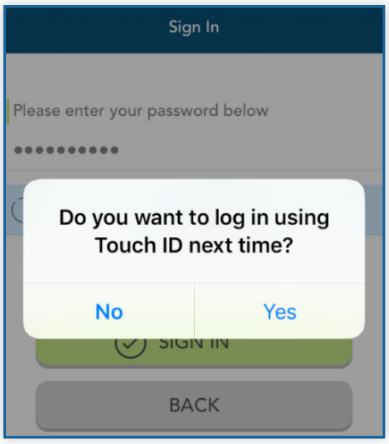


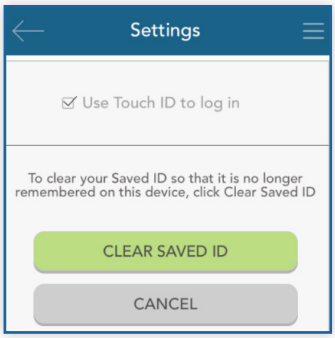
Complete the registration form (above left). You will need to select a **username**, and create and confirm a **password** that meets the specifications provided. Your employer ID can be found on the Employee Benefit Center at www.benefits.ffga.com. In lieu of the employer ID, you can also register using your benefit card number.

In the next steps, you will select and answer **four security questions** (above middle), before verifying your name and email address. You will be able to 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 FF Flex Mobile App. Simply choose to 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.

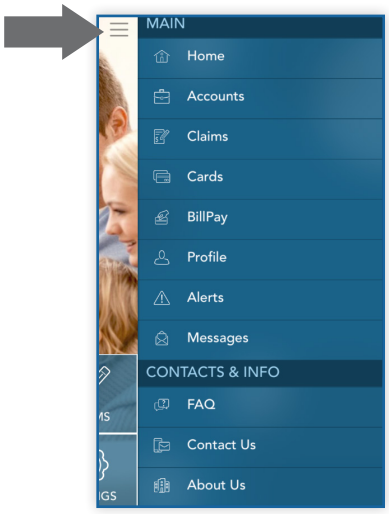
Main Navigation Screen Overview

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, 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. Please contact your employer if your information has changed.
- **Alerts:** Access important messages from your administrator.
- **Settings:** Update login preferences.

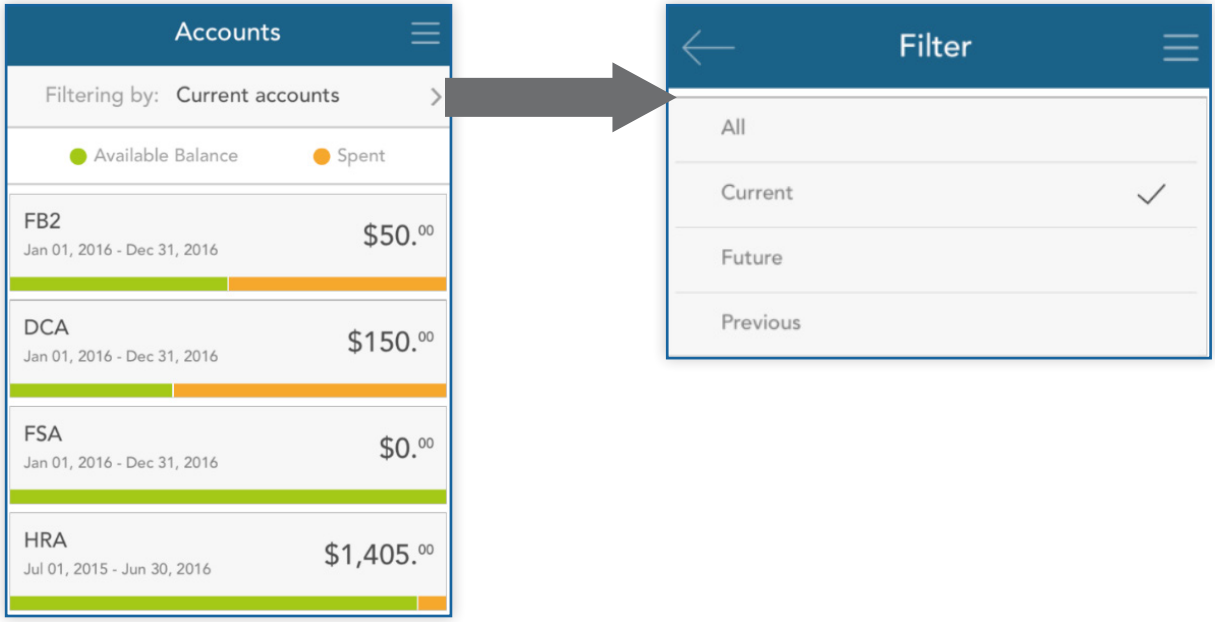
These same options, plus additional helpful links can be accessed at any time by tapping the symbol of three horizontal lines found in the upper right corner of every page in the application, as shown to the right.

NOTE: The bill pay menu option pictured to the right will not appear unless you are enrolled in an applicable Health Savings Account (HSA).



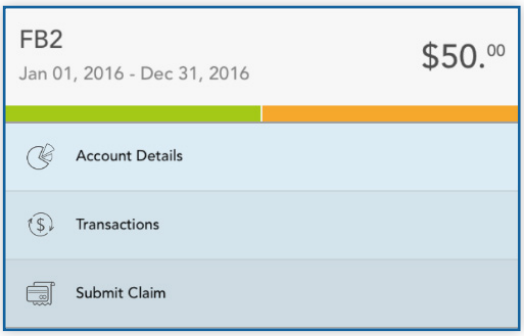
Accounts

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.

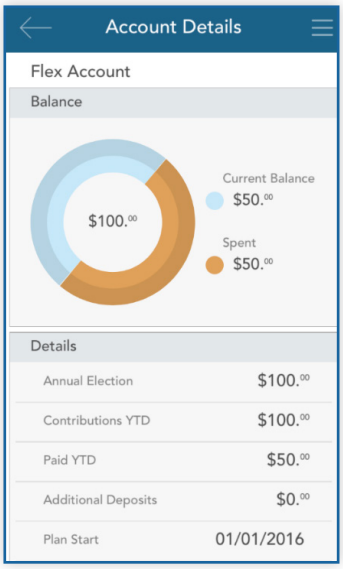


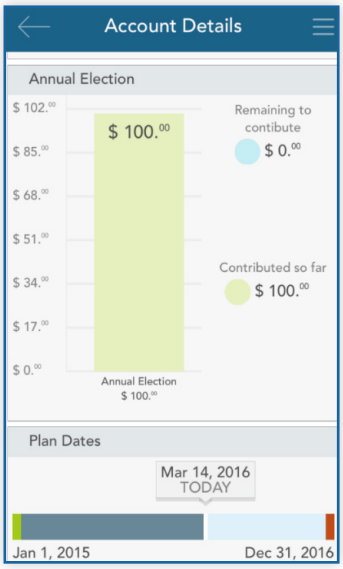
Account Sub-Menu

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.

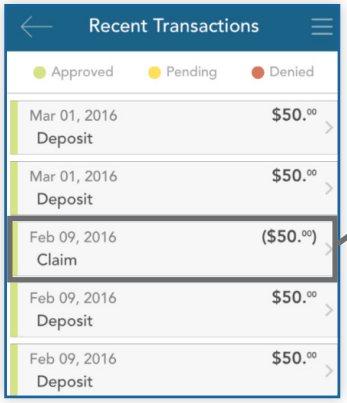


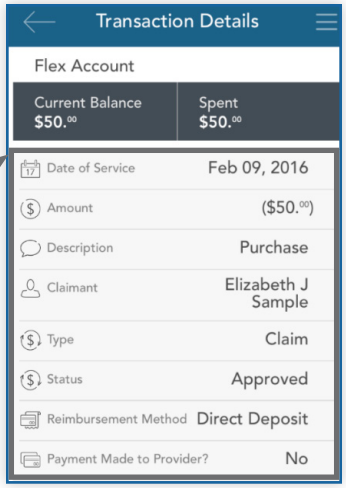
The **account details** button provides access to a wealth of information about the selected benefit account, including amount spent, annual election, year-to-date totals, important plan dates, and more.

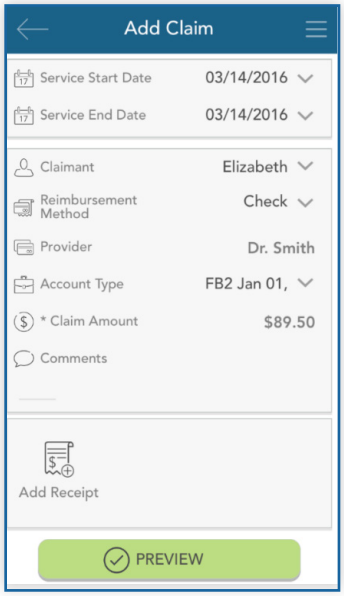




The **transactions** button displays a list of transactions associated with the selected benefit account. From this screen, you can tap any individual transaction to get additional details, such as description and claim status.



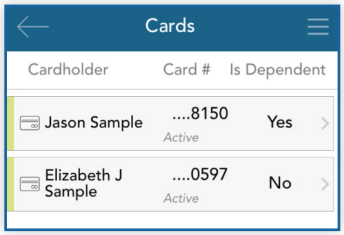




The **submit claim** button opens a claim form, where you can enter claim information, attach a receipt, and submit the claim to your administrator. The process of submitting claims will be covered in detail in the claims section of this guide.

Cards

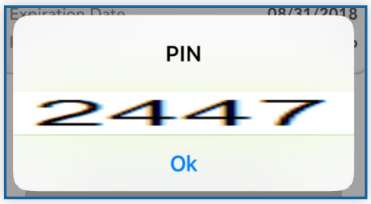
The cards screen allows you to view all details related to your benefit debit card(s), as well as access the four digit PIN associated with your card. You may also use this section of the app to mark a card lost/stolen. To order a new card, contact First Financial at 866-853-3539.

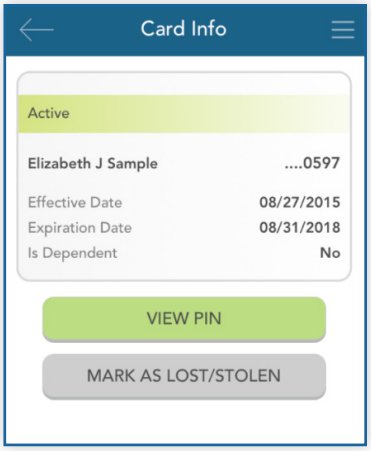


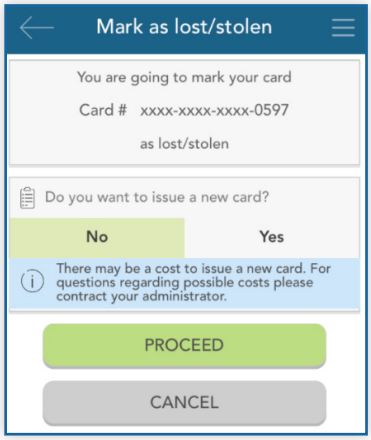
As you can see from the screenshot to the right, the cards screen displays the cardholder, last four digits of the card number, the card status, and whether or not the card is associated with a dependent. Tap any individual card on the screen to access the corresponding card info screen.

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).



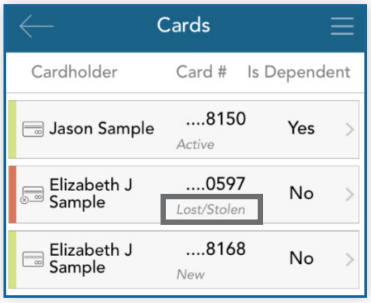




Mark as Lost/Stolen

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.

If your card is marked as lost/stolen, you will see the card status change on the cards screen as shown below:



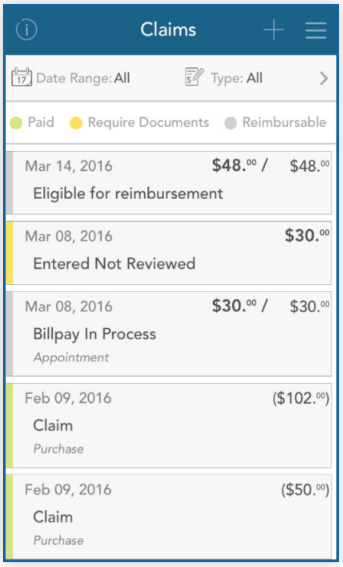
Claims

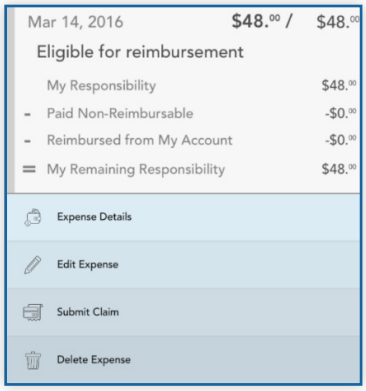
The claims screen allows you to enter new claims and expenses, as well as view and edit pending ones. If you have a receipt to substantiate your claim, you will be able to take a photo of it with your device and attach it to a pending claim from this section of the app.

To clarify for the purposes of this guide:

- **Claims** are reimbursement requests submitted for costs incurred when receiving eligible services.
- **Expenses** are used to track and manage your medical, dental, vision, prescription, and other potentially eligible expenses.

Both claims and expenses are tracked and entered from the claims screen.

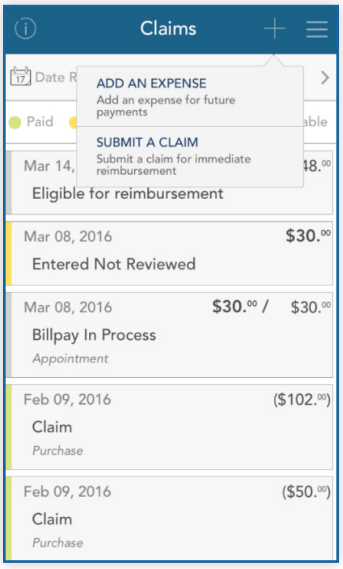


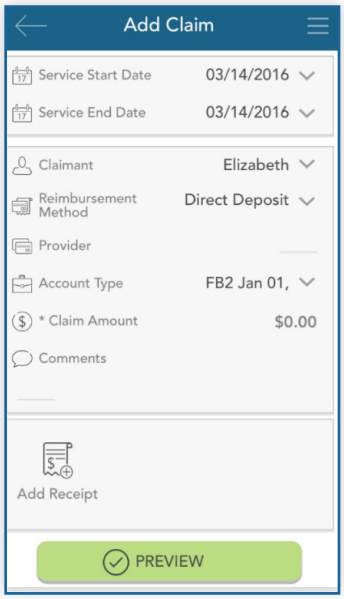


Tap any individual claim or expense to expand additional details and view a sub-menu to access additional screens. Depending on the type and status of the claim or expense, you may also have other options available in the sub-menu, such as the ability to edit, add a receipt, delete, or (if deemed a reimbursable expense) the option to submit a claim for reimbursement.

Submitting a New Claim or Expense

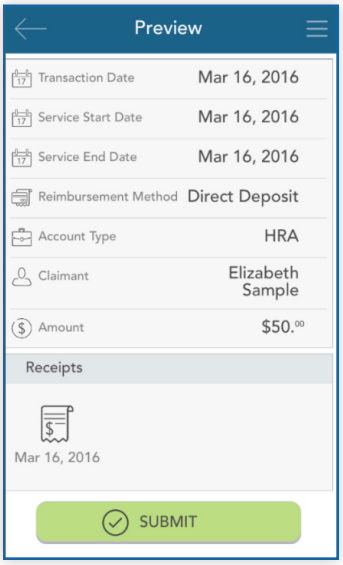
To begin, tap the plus sign in the upper right hand corner of the claims screen. You can choose to add an expense for future payments, or submit a claim for immediate reimbursement.





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.

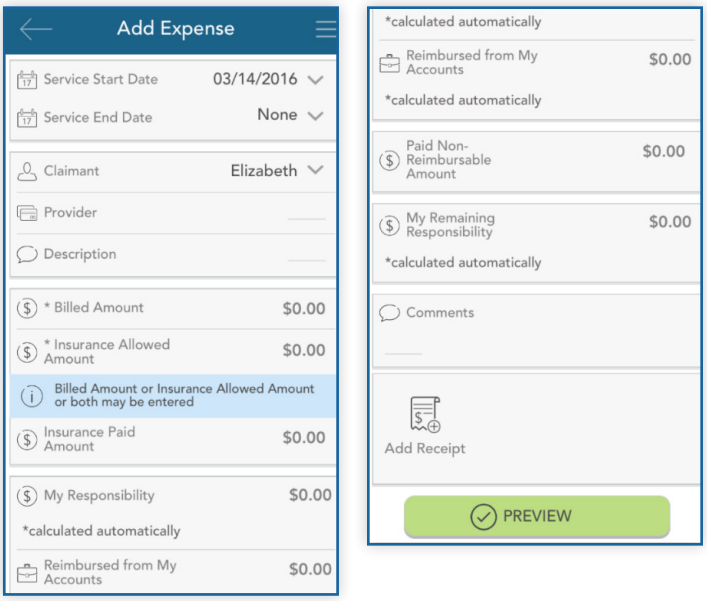


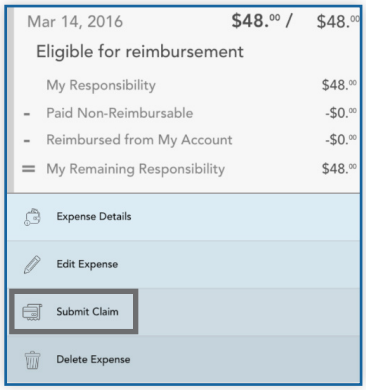
You can then review the details you have entered, and when ready, tap **submit**.

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

Add an expense

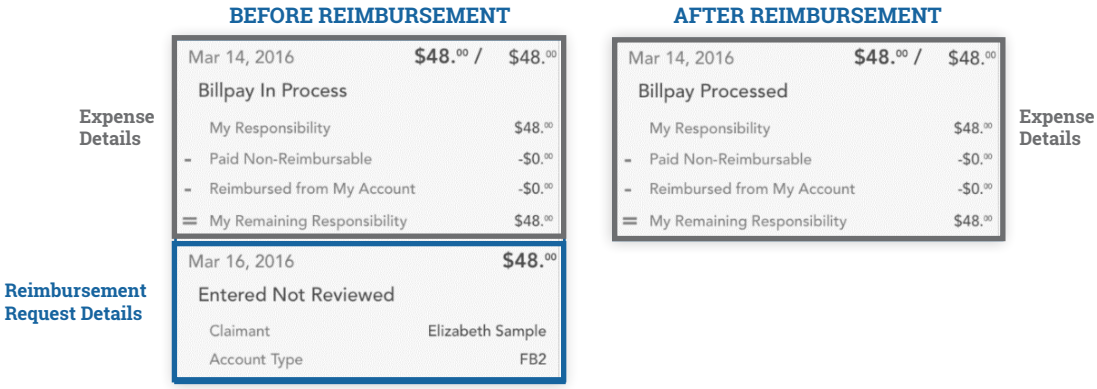
Similar to 'submit a claim', when choosing 'add an expense', a form will display, allowing you to enter all relevant details and upload a receipt. When complete, click the **preview** button at the bottom.





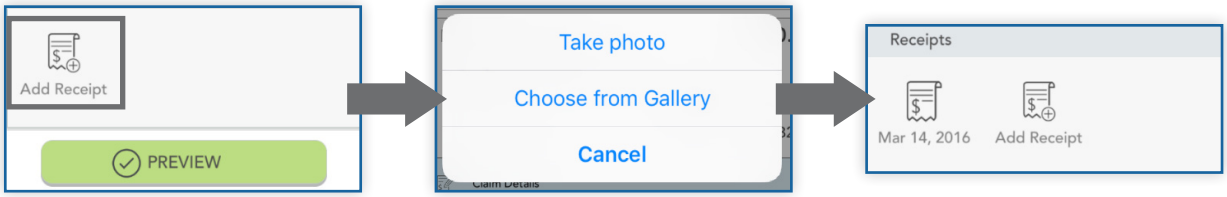
Review your expense details and tap **submit**. Your expense will now appear in the claim screen. If any portion of the expense is eligible for reimbursement, you can submit it to First Financial Administrators, Inc right away, if you wish. Relevant details from the expense will pre-populate the claim form, making requesting reimbursement from an expense fast and easy.

Once reimbursement for an expense has been requested, both the expense and the reimbursement request will appear separately in the claim screen. Tapping to expand the expense on the claims screen will also show details on the status of the reimbursement request linked to the expense, until it has been paid.



Adding a Receipt

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

Remember:

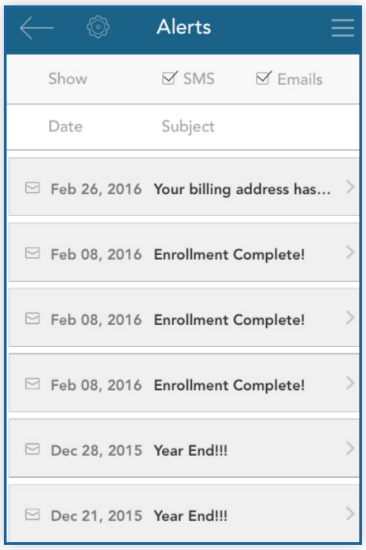
- Be sure your receipt image is clear and legible.
- You can add multiple receipt images to a single claim, if necessary.
- Tap the receipt icon to view the uploaded receipt image.

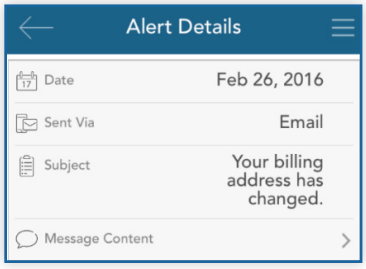
Alerts

The alerts screen is where you can find a list of communications from First Financial Administrators, Inc. 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:

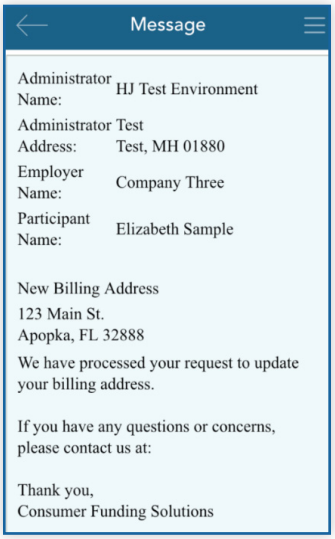
- Confirmation that your claim has been processed.
- Notification that your receipt has been approved.
- Acknowledgement that a submitted manual claim has been received by the plan administrator.

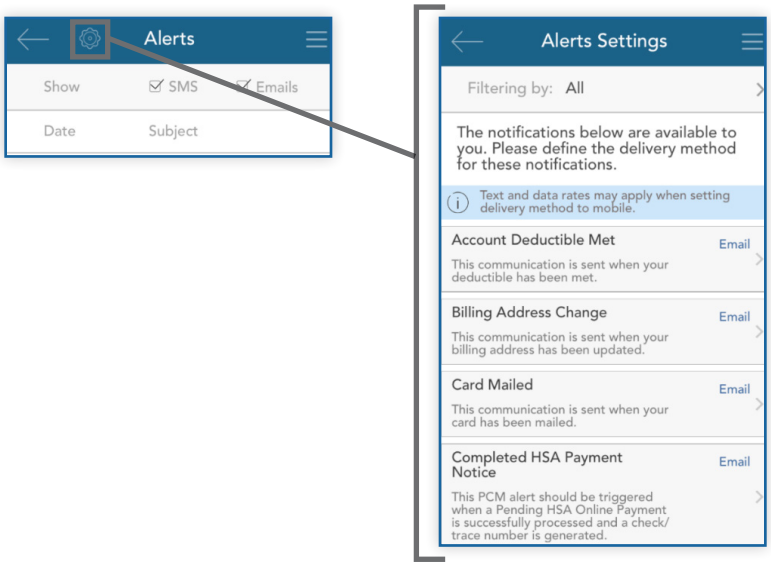




As you can see at the top of the image above, you can filter the list of alerts to show items received via SMS, email, or both. Tap any individual alert to see additional details.

Tapping the bar labeled **message content** will take you to an in-app copy of the content of that alert.

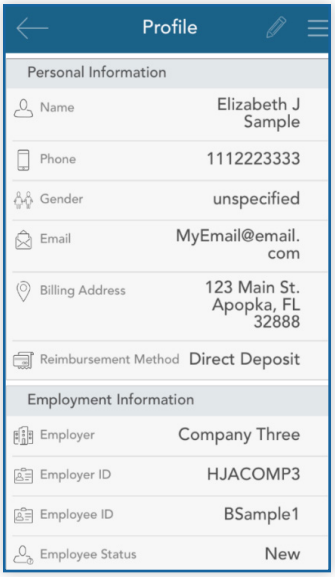




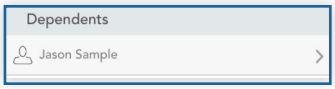
From the main alert screen, tap the **sprocket icon** to access alert settings. From there, you can choose whether you would like to receive each alert type by email, SMS text message (if available), or not at all.

Profile

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

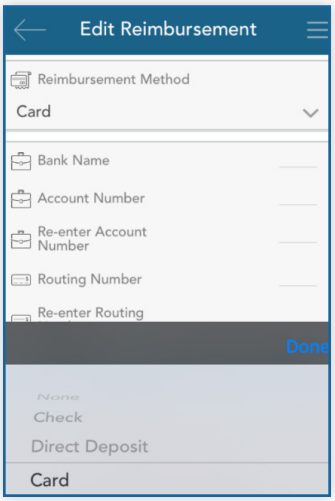


Scroll to the bottom of this screen to access this same information for any dependents. Tap the dependent's name in this section to view their dependent profile.



Please contact your employer to update your information or email accountservices@ffga.com

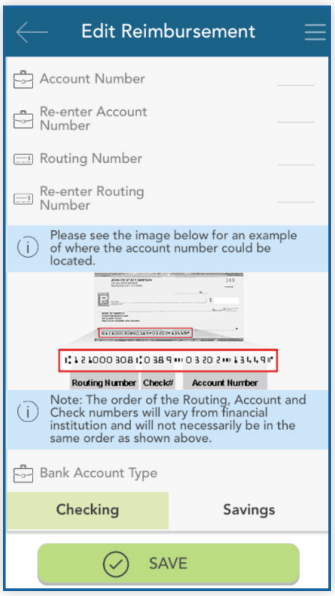
Changing Your Reimbursement Method



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.

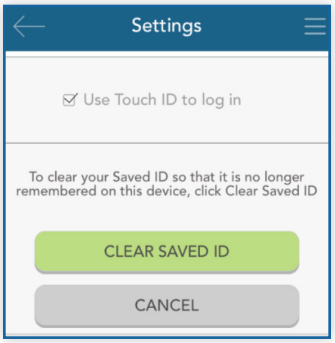
NOTE: The option in this section only changes the default reimbursement method. You can easily override your default method when entering a claim if you wish.

Reimbursement method options



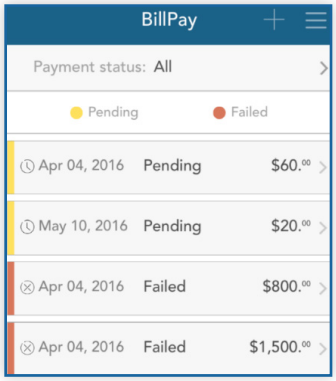
- **Check.** Choose this option to have a physical check mailed to you.
- **Direct Deposit.** For this option, reimbursed funds will be deposited directly into your bank account. As shown to the right, when you choose this option, you will be prompted to provide your banking information.

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.

As mentioned previously, if you have enabled touch ID, you can disable and re-enable this feature from this screen as well.



HSA Bill Pay

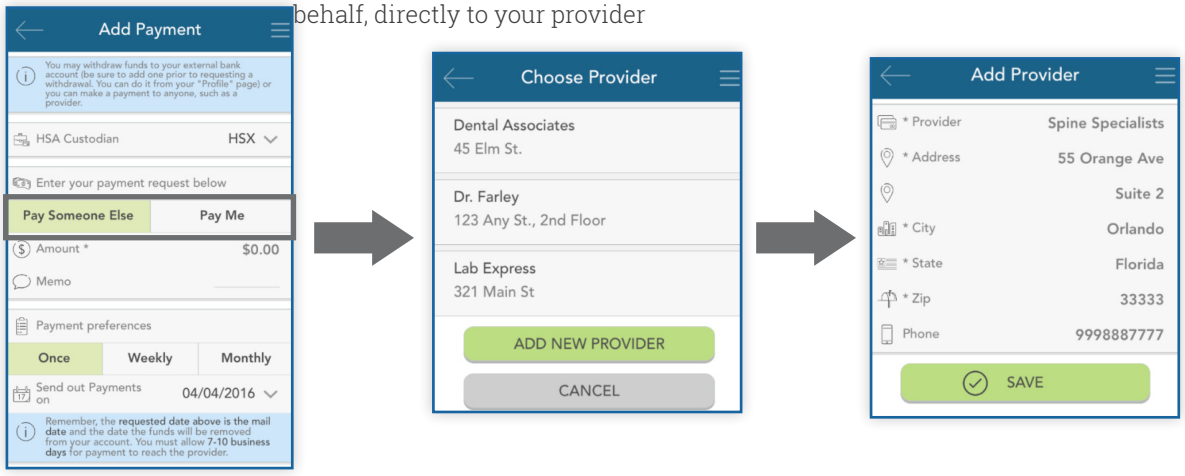
UMB HSA Account Administration with First Financial

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.

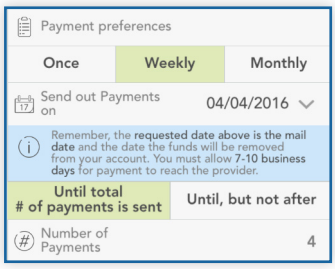
The main screen in this section will show any pending or failed bill payments. Pending payments are any future-dated payments that have not yet been fulfilled. Failed payments are payments that cannot be fulfilled. You can tap an individual payment to see more information.

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 on your behalf, directly to your provider

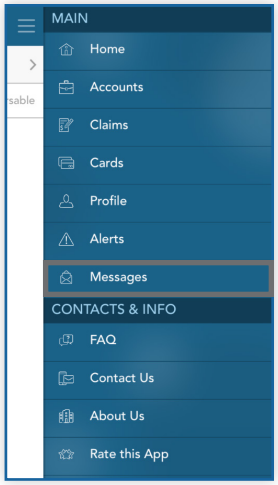


- **Pay Me.** Payment will be issued directly to you based on the withdrawal method you have selected (check, direct deposit, etc.).



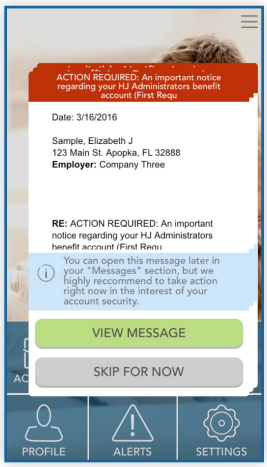
If your payment will recur on a weekly or monthly basis, you can choose to set up automatic recurring payments.

Messages

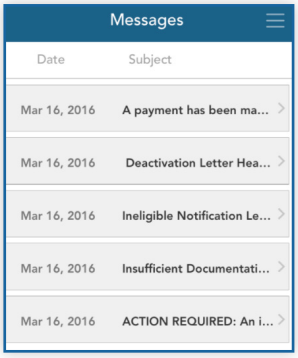


The message center stores important letters generated by First Financial Administrators, Inc to notify you of claims that require further substantiation, or to provide information on the status of a reimbursement. Typically these messages will also be mailed or emailed to you with instructions to access additional details by logging into the "My Benefits Center" and clicking on the My FSA link or FF Flex Mobile App.

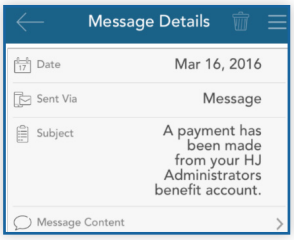
This section can be accessed by tapping the symbol of three horizontal lines in the upper right corner of any screen to reveal the main menu, and tapping the 'messages' button.



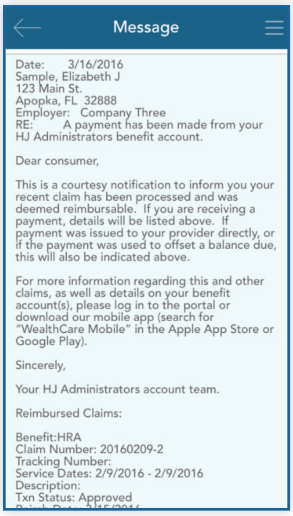
Letters appearing in the message center often require timely action on your part. Because of the important, time sensitive nature of these messages, you will be alerted when new items appear in the message center automatically, as soon as you log into the application, as shown to the left.



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 message section of the application will store these letters for you, so you can access them at any time.

Questions?

To learn more about FF Flex Mobile App contact First Financial at 866-853-3539 or visit www.ffga.com.

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