

Mobile Apps



More than 81 percent of Americans own a smartphone, and for those who have one, they're an essential part of their day-to-day lives. We can manage almost all aspects of our lives from the palms of our hands. Our Benefits Mobile App and COBRA Mobile App were built with that in mind, providing participants and COBRA members with a comprehensive ability to access funds and maintain coverage.



BENEFIT MOBILE APP PERKS

- One mobile app for all their benefits with us.
- Comprehensive account access and management for HSA participants and investors.
- Invest, reallocate funds, view performance and trade all within the app.
- Eligible expense scanner to quickly determine eligibility of purchases.
- Ability to upload documentation using the phone's camera.
- Leverage artificial intelligence to scan an EOB and automatically file and substantiate claims.



COBRA MOBILE APP PERKS

- Register as a new user and make initial elections compared to completing paper forms.
- Make a one-time payment or set up recurring payments to keep coverage active.
- View upcoming payments and review payment history.
- Review all of COBRA paperwork and communication history.

The Numbers

92%

Our benefits participants who use their online account or mobile app (nearly double the median rate for our competitors)

80%

Users preferred our Benefits Mobile App to the competition in a usability study

23%

Growth in our number of participants throughout 2020 yet we experiences a decrease in participants needing customer service support