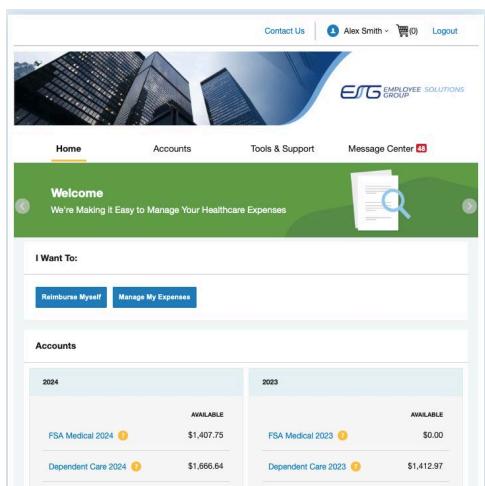
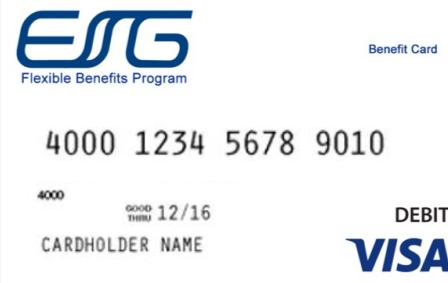
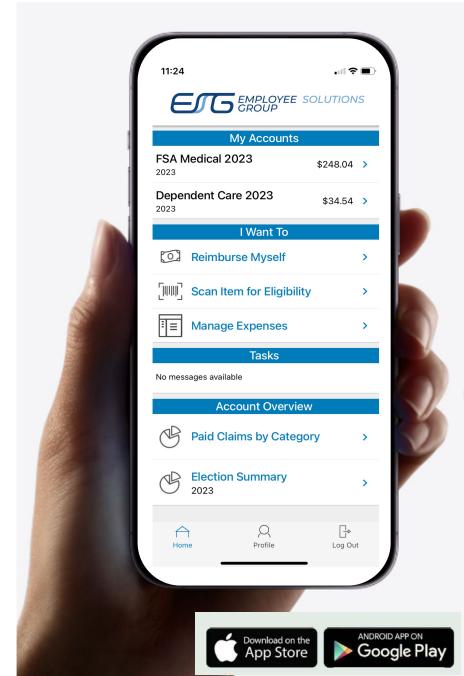


# Manage your health benefits on the go with the Benefits by ESG Smartphone App... FSA & HSA all in one place!

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The **Benefits by ESG App** lets you securely access your health benefit accounts with the touch of a finger. Designed so you can quickly find what you need the most, our Mobile App provides easy, on-the-go access to all your health accounts.

- Check Balances
  - ✓ Wondering whether you can pay for an elective procedure or a mounting bill? Do a quick check to see your current balance. No need to wait.
- Scan Expenses
  - ✓ Scan a product bar code to help determine eligibility as a qualified medical expense.
- Make Payments Quickly
  - ✓ Record a health expense and capture the receipt the moment a transaction happens. Easily add payees and pay bills from any account. And, if you pay out-of-pocket, file a claim with a receipt or request a distribution from your HSA.
- Manage HSA Investments
  - ✓ Keep track of your HSA investment performance wherever you are. In addition to balance and activity details, you can also see rate of return and performance over time.
- All-in-One Debit Card System
  - ✓ HSA & FSA funds are all loaded on the same card. When you use the card, the system will use merchant code to determine which account to use (if you have both). Once FSA is fully depleted, all expenses will be paid from the HSA.
- Inventory Information Approval System (IIAS)
  - ✓ Point of service technology used by providers (hospitals, healthcare providers and retailers) all accepting a consumer directed health debit card. IIAS is the first system with 100% "auto-adjudication" of an entire class of CDH debit card charges.
- Full Service Online Account Dashboard
  - ✓ One-stop portal gives you 24/7 access to view information and manage your ESG accounts.
  - ✓ Participant Login: <https://esgcorp.lh1ondemand.com/Login.aspx>
  - ✓ ESG Customer Service will email initial employee username and password to login after open enrollment closes and before your new plan year start date



## Employee Solutions Group

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