



FREQUENTLY ASKED QUESTIONS FOR EMPLOYEES

Q1: What is SmartBen NOW?

SmartBen NOW is a centralized dashboard and mobile application that gives you access to the benefits information you need, when and where you need it.

Q2: Why is my employer giving me access to SmartBen NOW?

Your employer knows it's important for you to have a convenient way to access your most frequently-needed benefits information. SmartBen NOW enables you to view all your employer-provided benefits information in one place. Through the online dashboard and the mobile app, you can view deductibles, out-of-pocket maximums, and account balances. SmartBen NOW can help you save money by providing quick access to telemedicine and other cost-saving programs offered by your employer.

Q3: Is this just SmartBen Essentials, in app form?

No. SmartBen NOW is an extension of the SmartBen Essentials platform. In addition to being able to enroll in and access your benefits, you can also view other employer-provided benefits information, including deductibles, out-of-pocket maximums, and other account balances. If you are enrolled in other employer-provided benefit programs, they can also be accessed by logging into SmartBen NOW.

Q4: If I can access the dashboard on my computer, why should I download the app?

A: While the information is the same whether you view your dashboard on your computer, tablet, or mobile device, there are additional advantages to downloading the app. Through the app, you can more easily access your information right when you need it. Plus, the mobile app provides reminders and important messaging on your device. It may be more convenient for you to have this information available to you when you are not at the computer.

Q5: Which devices will work with SmartBen NOW?

SmartBen NOW is available on iPad 2 and iPhone 5 and newer and on iOS 9+. It is also available to Android users with Ice Cream Sandwich and newer.

Q6: How do I download and install the app?

To access download and installation instructions, go to GetTheApp.SmartBen.com and follow the instructions for the mobile device you are using to download and install SmartBen NOW.

Q7: Is my data stored in SmartBen NOW?

No, user data is not stored within SmartBen NOW. All information is stored in the highly secure SmartBen platform, and the dashboard pulls user information through a secure programming interface upon login. You will be logged out after 20 minutes of inactivity in order to keep your data secure.

Q8: Does my HR team have access to my medical deductible and out-of-pocket maximum information?

No. Your privacy is important to your employer and to Hodges-Mace (the creator of SmartBen NOW). To comply with HIPAA standards, only an employee logged into their account can view these medical tiles.

Q9: I do not believe I enrolled in some of these options. Why are they showing up in my dashboard?

You will see a tile for each benefit you are eligible for, regardless of whether you are enrolled in that benefit. This helps you stay aware of the options available to you as you evaluate plans around annual enrollment or when you need to make changes due to a life event.

Q10: Does my spouse or partner have access to SmartBen NOW?

Yes! SmartBen NOW is available to you and your spouse or partner. Your spouse will simply download the app on their smartphone and use your username and password to log on for the first time.