Nippon Life Benefits® Mobile App Frequently Asked Questions

General Information

■ **What is Nippon Life Benefits® Mobile?**

It is a mobile application which has been developed to provide mobile users with quick and easy access to the most popular features of the Nippon Life Benefits website capabilities.

■ **Is it free to use the app?**

Yes, it is free. Contact your wireless service provider to see if they charge any connectivity or usage fees.

■ **Where do I download the app from?**

The app is available to download through the Apple App Store℠ and on Google Play™ for Android™. On each platform, details will be provided on how to complete the download of the app.

■ **How do I know if my device is compatible?**

The app is supported on the following platforms:

► Apple: iOS 6 and up
► Android: 4.0 and up

■ **Here is how you can determine what version is running on your phone:**

► Apple: Go to 'Settings' > 'General' > 'About' > 'Version'
► Android: Go to 'Settings' > 'About phone' or 'About tablet'

■ **How do I submit an inquiry for technical assistance?**

If you are experiencing technical difficulties, please contact our customer service:

► English & Spanish   1-800-374-1835   Customer-Service@nipponlifebenefits.com
► Japanese   1-800-971-0638   nippon-jcs@nipponlifebenefits.com
► Korean   1-877-827-8713   nippon-kcs@nipponlifebenefits.com

You can also submit a question through our app (log in required). After logging in, please select 'Submit a question' under 'Contact Us'.

■ **Do I have to be a member to use the app?**

Anyone with a mobile device can use the Find a Provider feature. But you must be a member and log in to access features such as Benefits, Claim Status, and View my ID Card. If you are not yet a registered user you can register through the app or on our website: www.nipponlifebenefits.com

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■ **Can my employer or provider use the app to obtain information regarding my benefits or claims?**

At this time, our app is only available to employees, not employers or providers. Dependent registrations (all members age 18 and over) are available.

Security

■ **Is the app secure?**

Users must always enter a User ID and password and One Time Password (OTP) to get into the secure member site. Including this additional layer of security allows even better protection of your personal data. This information helps to prevent any unauthorized access to your information. Nippon Life Benefits uses encryption technology to protect all exchanges of information to maintain your privacy.

■ **How to login?**

1. Open NLB app on your phone and enter User ID and Password, then tap Login.
2. Check your email inbox. One Time Password (OTP) will be sent to your registered email address. Enter this temporary 6 digit number on your mobile app screen and tap Submit.
3. Done! You are now logged in and ready to use the app.
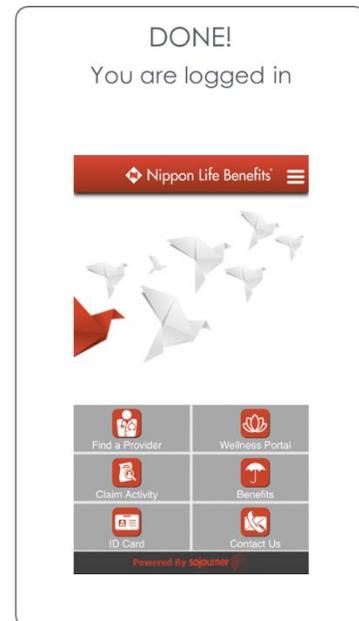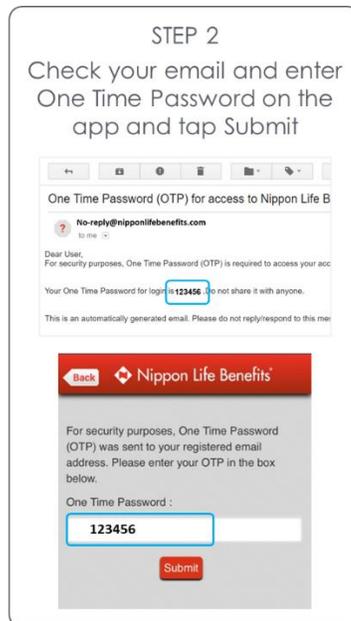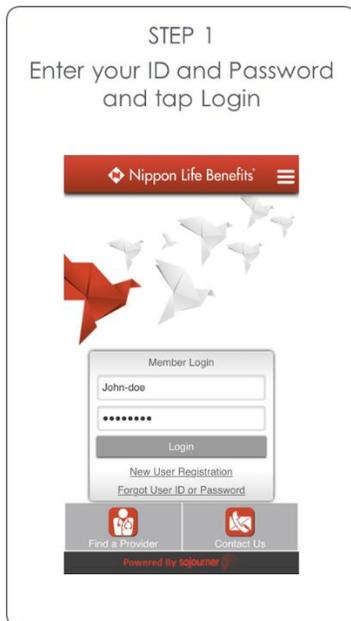
■ **Will my mobile session time out?**

Yes, your session will time out after 15 minutes of inactivity in order to protect you and your personal information.

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■ **Why do I have to log in every time I use the app?**

For your safety, you must sign in with your User ID and Password every time. We want to make sure your personal information is protected when you are not using the app.

■ **Can I use the app overseas?**

For security reasons, our app is only available within the United States. If you need to check your benefits while overseas, please log in to our member site to access information:

https://secure11.nipponlifebenefits.com/member/login/

Functionality:

■ **What can I do within the app?**

Access to your health benefits – on the go and just a click away! As a member you can access your benefit and claim information when you're on the go directly from your registered mobile device.

Before log in:

► Find a Provider: Search for in-network doctors, dentists, or medical facilities after selecting a network.

► Contact Us: View Nippon Life Benefits Customer Service contact information

After log in:

► Find a Provider: Search for in-network doctors, dentists, or medical facilities within your network.

► Claim Activity: View your claim activities

► Benefits: View your coverage (Medical, Dental, HRA/FSA if you are applicable) and your Deductible/OOP accumulation balances

► ID Card: View and email your ID card

► Wellness Portal: Access to Wellness portal (This program is available to members enrolled for medical coverage).

► Contact Us: Submit a question through the app

■ **Is the mobile site the same as the full site?**

In order to provide you with the best experience possible – we've only included information on the app that is specifically designed for quick and easy access on the most popular functions and features. You will find a full range of expanded resources and tools on our website. Please always refer to your certificate booklet for your coverage information.

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- **I do not see my vision benefit information.**

  At this time, our app only provides information regarding Medical, Dental, and HRA/FSA benefits. Vision, HSA, and HRA/FSA dependent care will be available in the future. Stay tuned!

- **How far back do the claims go?**

  The app shows most recent 18 months claim activities based on processed date. For more history, please go to our website (login required): www.nipponlifebenefits.com.

- **Can I use ID image on the app in the doctor's office?**

  It depends on providers. Please check with your providers directly.