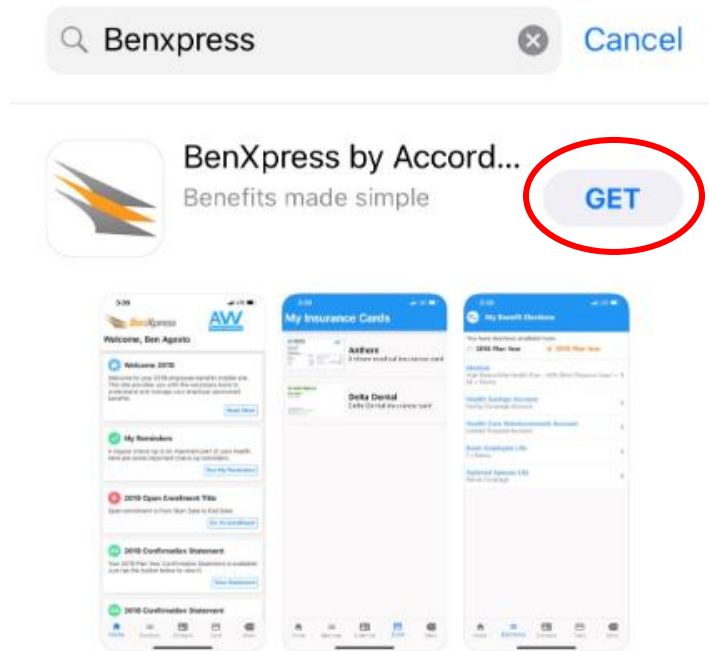


1) Visit the App Store to locate and download the BenXpress App:

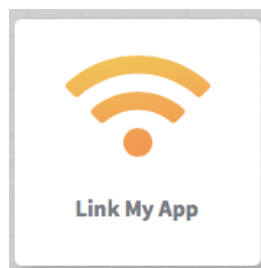


2) Once the app has downloaded, you will need to link your BenXpress account to the app. To do this, log into your BenXpress account through the web browser on your phone.



IMPORTANT: You must include the Ruan name in the web address in order to access benefits specific to you and the Ruan organization.

3) Once logged into BenXpress.com, click the “Link My App” icon in the Home Screen and follow the instructions for sending a link code:



4) To get started, we first need to set up two-factor authentication. Simply enter either an email address or a cell phone number in the designated area, which can then be used to verify your account:

Email Phone Number:

Phone

* By entering your phone number and/or email address, you are authorizing BenXpress to send two-factor security related messages to the contact information provided. Entering and submitting your phone and/or email address on this screen only authorizes us to send two-factor authentication and other account access and security-related information related to your BenXpress account. This information you provide will NOT be used to contact you for advertising or any other, non-account or security related messaging without additional, separate authorization that you provide. This information you provide will also NOT be shared with your employer without additional, separate authorization that you provide.

[Next Step...](#)

Send Verification Code

Email Address te*****ail@ac*****are.com [Edit](#)

[Add Phone / Email](#)

[Send My Link Code](#)

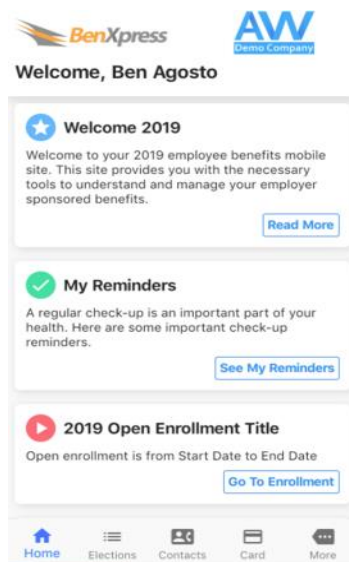
- 5) You will be sent a security code via the method you selected in the previous step. Once you receive this code, open up the BenXpress mobile app and enter the code provided to finish linking your account:

Enter your link code

3X- 12345678 8/10

[Link My Account](#)

- 6) Your account is now linked and you can begin using the mobile app!



The image shows the BenXpress mobile app home screen. At the top, there are logos for BenXpress and AW Demo Company. Below the logos, it says "Welcome, Ben Agosto". The main content area has three sections: "Welcome 2019" with a "Read More" button, "My Reminders" with a "See My Reminders" button, and "2019 Open Enrollment Title" with a "Go To Enrollment" button. At the bottom, there is a navigation bar with icons for Home, Elections, Contacts, Card, and More.