Using Wilbur for the first time

Onboarding

Wilbur walks Rusty through the basics of his new health savings account and how the app works.



Contribution Setup

After logging in, the home screen nudges Rusty to setup contributions from his paycheck to hit his HSA goal.



Wilbur Bucks

Rusty receives his first notification about Wilbur Bucks, explaing how they work and how he can earn them.



Micro-Learning

As Rusty explores the app,
Wilbur provides just-in-time
information through notifications
and tips that help Rusty better
understand his account.

Journey Map

Using Wilbur throughout the patient journey to find and pay for care.



	Problem	Find Doctor	Doctor Visit	Follow Up Care	Payment	Reconciliation
Preventive Care	Rusty has a PCP but isn't always good about getting his annual check-ups.	Wilbur confirms Rusty's PCP is in network and offers 125 Wilbur Bucks for getting his annual check-up.	Rusty has his annual check-up. His doctor discusses his current medications and recommends an alternative thats better suited for him. Wilbur rewards Rusty with 125 Wilbur Bucks for getting his annual check-up and staying on top of his care.	Rusty picks up his prescriptions at the local pharmacy and schedules his follow up appointment with his doctor. Wilbur suggests Rusty use his HSA funds to purchase the prescription using Wilbur Pay in the app.	Rusty only has an initial copay for his appointment. Wilbur suggests Rusty use his HSA funds for the copay using Wilbur Pay in the app.	Wilbur updates Rusty's transaction history and his current spend towards the annual deductible.
Emergency Care	Rusty starts experiencing flu-like symptoms at work.	Rusty asks Wilbur where he should go for care. Wilbur recommends going to a nearby urgent care, that is in-network and more affordable than going to the emergency room at the local hospital.	Rusty goes to urgent care to get checked out for his symptoms. The doctor prescribes antibiotics for Rusty.	Rusty picks up his prescription at the local pharmacy. Wilbur suggests Rusty use his HSA funds to purchase the prescription using Wilbur Pay in the app.	Rusty gets a bill from his urgent care visit. Wilbur notifies Rusty he has a new bill. Wilbur also suggests flexible payment options such using his HSA funds directly in the app or determining a comfortable payment plan.	Wilbur updates Rusty's transaction history and his current spend towards the annual deductible.
Feelings	Uncertain Stressed	Worried Educated	Engaged Empowered	Excited Motivated	Stressed Comforted	Confident Relieved