



FAQ: Digital Fulfillment

What is digital fulfillment?

Digital fulfillment allows members to receive ID cards and policy documents electronically. Members will be able to view and save their digital ID cards to their Apple or Google wallet.

When will digital fulfillment be launched?

The digital fulfillment feature will be launched on December 18, 2025.

How will members that enrolled prior to the digital fulfillment launch receive ID cards and policy documents?

All members enrolled prior to the launch, will be mailed physical ID cards and policy documents.

Is digital fulfillment replacing physical fulfillment?

No, physical fulfillment will continue to be sent to all members that do not opt-in to digital fulfillment.

Do all members have access to digital ID cards?

Yes, once launched all members have access to digital ID cards even if they elected to receive physical fulfillment.

Which benefits have digital ID cards?

Digital ID cards are available for medical, dental and vision plans that are fully administered by FBG. ID cards are not available for certain voluntary products such as Short-term Disability or Life insurance. Also, ID cards are not available for products for which AWP only provides administrative services only (ASO).

How soon can members access a digital ID card?

As soon as their enrollment is processed into our system.

- For members enrolling in the AWP portal, digital ID cards are available after completing their enrollment.
- For members enrolling outside of the AWP portal, digital ID cards are available after we receive and process their enrollment.

How do members download their digital ID card?

Members using the My FBG app or accessing the member portal on their mobile device will have a link to view or add ID cards to their wallet. The member portal will display QR codes for members to add ID cards to their mobile wallet or download the app if they are logged in on their desktop.

How do members opt-in to or opt-out of digital fulfillment?

The process depends upon how members enroll in AWP coverage.

- Groups that enroll through the AWP portal: Members will opt-in to or opt-out of digital fulfillment when enrolling. Collecting the member's digital fulfillment preference during the enrollment process will begin December 18, 2025.
- Groups that enroll outside of the AWP portal: Members will opt-in to or opt-out of digital fulfillment by logging into through the member portal. Members will be able to make their digital fulfillment preference beginning December 18, 2025.



If a member elected digital fulfillment, how can they opt-out?

Members can opt-out of digital fulfillment anytime. They can opt-out by logging into the member portal and changing their fulfillment preferences in the account settings section or calling member services.

- Please note that digital fulfillment preferences cannot be changed in the My FBG Mobile App at this time.

Will members that enrolled prior to the digital fulfillment launch be notified of this feature?

Yes, we will send an email announcing digital fulfillment to all members with an email address on their record during the first week of January 2026. The email will include summary information and a link to the AWP member portal to opt-in or opt-out of digital fulfillment.

After digital fulfillment is launched, will members that enroll outside of the AWP portal be notified of this feature?

Yes, we will send an email to members with an email address on their record after we have processed their enrollment. The email will include summary information and a link to member portal to opt-in or opt-out.

- We will send up to 4 reminder emails but these will only be sent to members that haven't logged in and made their fulfillment preference.

Does digital fulfillment change the timing of physical fulfillment?

For members that opt-out or do not have an email address on file there is no change to the timing of physical fulfillment. Their physical fulfillment will be issued in 5-7 business days after their enrollment is processed.

For members with an email address on their record that do not login and make their fulfillment preference, they will automatically be issued physical fulfillment 10 days after their enrollment is processed.

What if you don't have an employee's email address on file?

If we don't have their email address on file, employees will automatically receive physical fulfillment.

Will enrollment guides be updated with digital fulfillment information?

Yes, future versions of enrollment guides will include digital fulfillment information.



FAQ: My FBG Mobile App

Are ID cards available on the My FBG app?

Yes, members will be able to view their digital ID cards and can save them to their Apple or Google wallet.

Is benefit information available in the My FBG app?

Yes, members can view benefit information in the app by navigating to the Benefit Details section of each plan. Benefit guides are available for members to download through the member portal when an employee logs in using a mobile or desktop browser.

Can members look up network providers in the My FBG app?

The app has network information and provider websites in the ID Card section of each plan. Digital ID Cards have network websites where employees can look up participating providers.

Can members enroll through the My FBG App?

No, members cannot use the app to enroll at this time. To enroll, they can login to the member portal on a desktop or mobile browser.

Will members have to complete dual authentication to login to the My FBG app?

Yes, just like with the member portal, members will be sent an authentication code via email or text. This only needs to be done every 24 hours.

Where do members go for technical assistance with the My FBG App?

Members can reach out to member services team at 855-495-1190 for help with the app.