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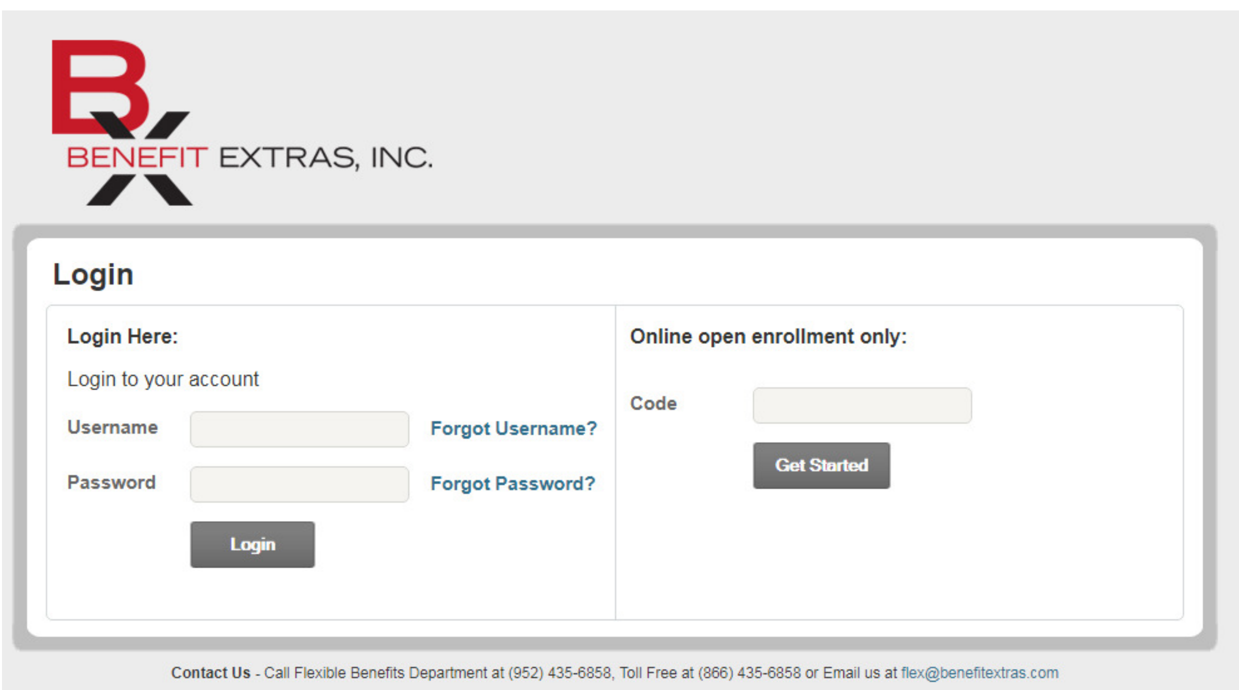
Consumer Portal Quick Start Guide

Welcome to Benefit Extras' Online Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your tax-favored accounts (Flexible Spending Account (FSAs), Health Reimbursement Arrangement (HRA), Parking and/or Transit Account) as administered by Benefit Extras.

- File a claim online (not applicable for all Plans)
- Upload itemized bills and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications
- Report a lost/stolen debit card and request a new one (if debit cards are available under your Plan)

HOW DO I LOG IN?

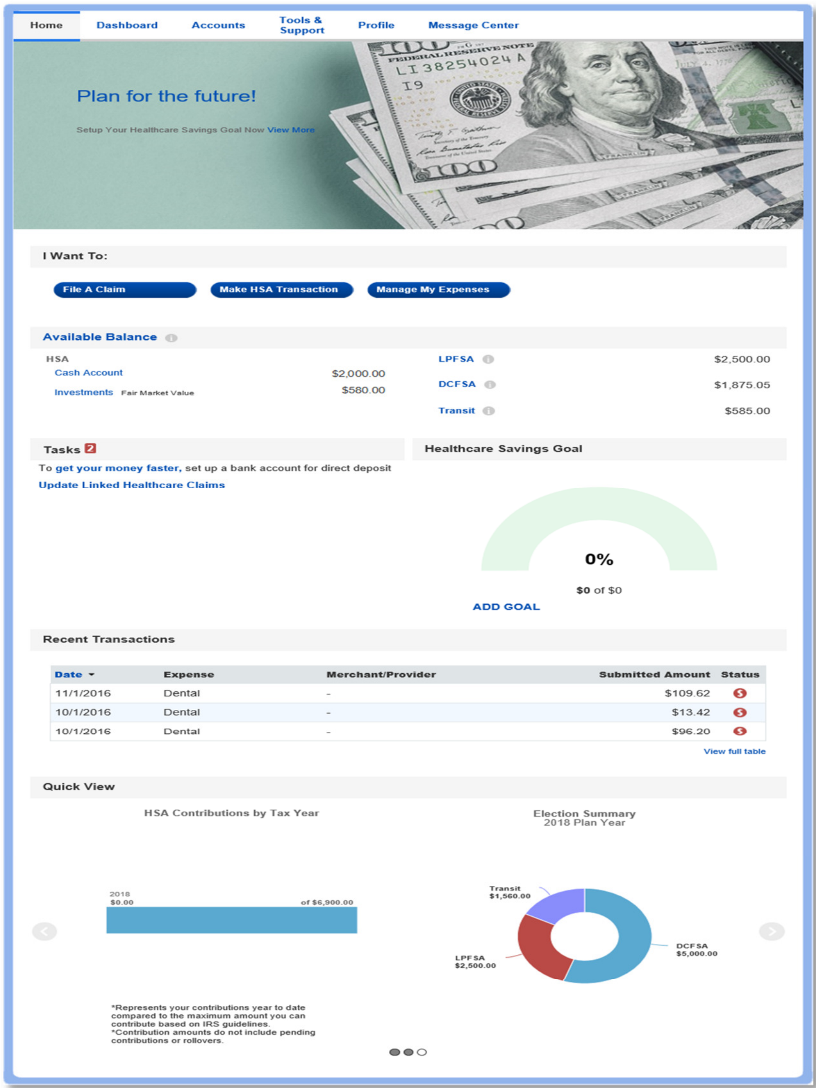
- Go to www.benefitextras.com. Click on" Employees" at the top of the Home Page and from the Employee Page click on the " Log In" for Tax-Advantaged Plans.
- Enter your login username and password (first time users will be provided log in information by Benefit Extras).
- Click **Login**.



The **Home Page** is easy to navigate:

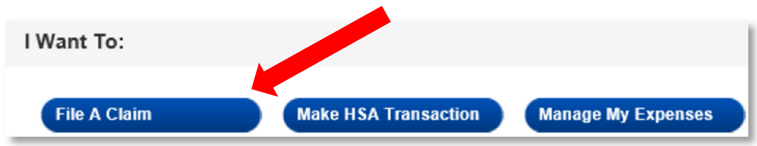
- Easily access the **Available Balance** and **"I Want To"** sections to work with your accounts right away.
- The **I Want To**……section contains the most frequently used features for the Consumer Portal.
- In the left-hand column **Available Balance** links to the **Account Summary** page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Recent Transaction** section displays the last 3 transactions on your account.
- The **Quick View** section graphically displays some of your key account information.

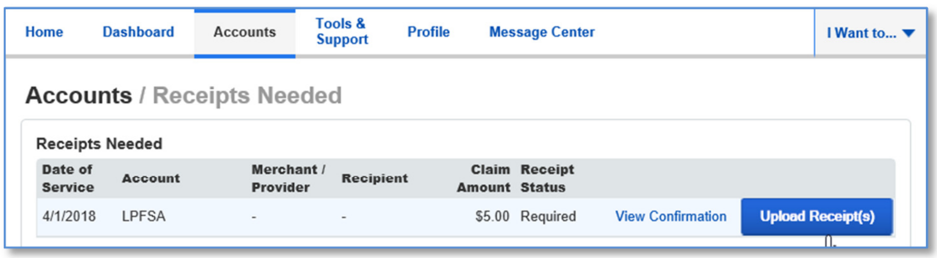
You can also hover over the tabs at the top of the page.



HOW DO I FILE A CLAIM AND UPLOAD AN ITEMIZED BILL?

- On the **Home Page**, you may simply select the "**File a Claim**" under the "I want to…" section, **OR** from any page on the portal, expand the **"I want to…"** section on the right-hand side of the screen.
- The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
- For submitting more than one claim, click **Add Another**, from the **Transaction Summary** page.
- When all claims are entered in the **Transaction Summary**, agree to the terms and conditions click **Submit** to send the claims for processing.
- The **Claim Confirmation** page displays. You may print the **Claim Confirmation Form** as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a **Claim Confirmation Form** to submit to the administrator with the required receipts.





NOTE: If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim details and the **upload receipts link.**

HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

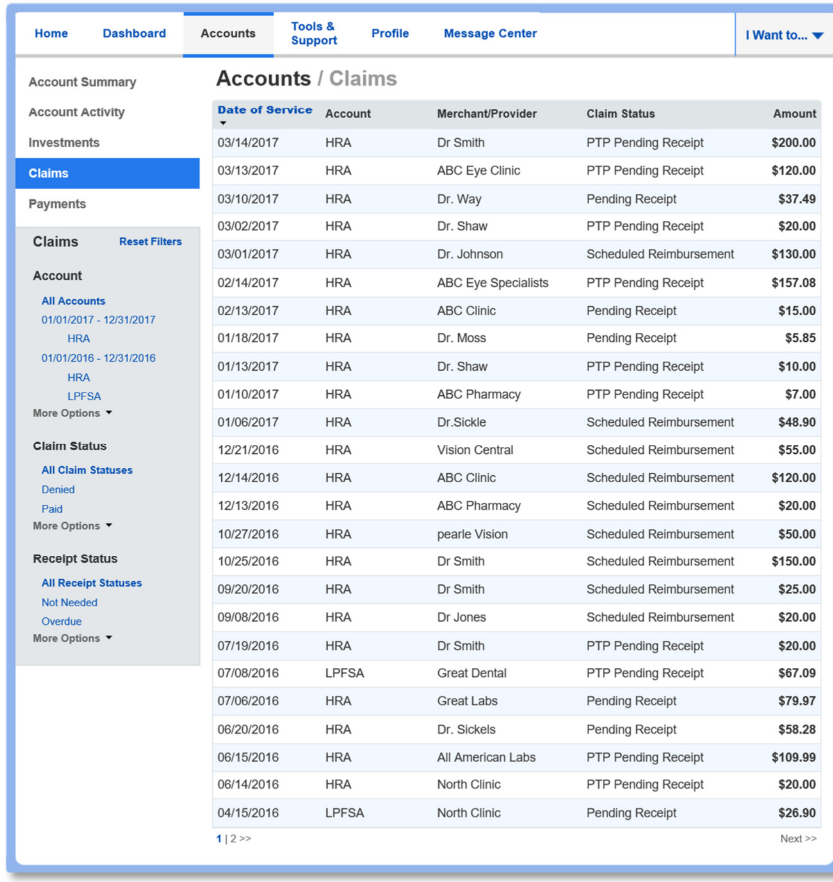
- For current Account Balance only, on the **Home Page**, see the **Available Balance** section.
- For all Account Activity, click on the **Available Balance** link from the **Home Page** to bring you to the **Account Summary** page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under "Eligible Amount" to view enrollment detail.

NOTE: You can see election details by clicking to expand the line item for each account.

HOW DO I VIEW MY CLAIMS HISTORY AND STATUS?

- From the **Home Page**, click on the **Accounts Tab,** and then click on the **Claims** link to see your claims history. You can apply filters from the left-hand side of the screen. You can filter by plan year, account type, claim status or receipt status.

- By clicking on the line of the claim, you can expand the data to display additional claim details.

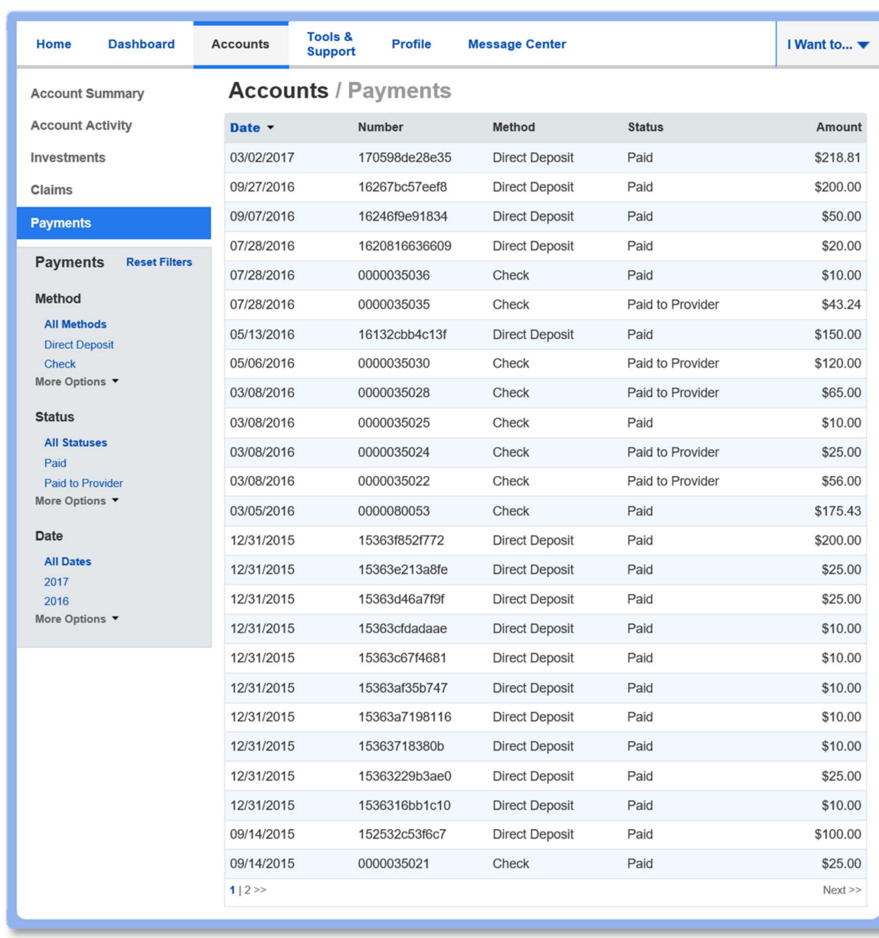


Date of Service	Account	Merchant/Provider	Claim Status	Amount
03/14/2017	HRA	Dr Smith	PTP Pending Receipt	$200.00
03/13/2017	HRA	ABC Eye Clinic	PTP Pending Receipt	$120.00
03/10/2017	HRA	Dr. Way	Pending Receipt	$37.49
03/02/2017	HRA	Dr. Shaw	PTP Pending Receipt	$20.00
03/01/2017	HRA	Dr. Johnson	Scheduled Reimbursement	$130.00
02/14/2017	HRA	ABC Eye Specialists	PTP Pending Receipt	$157.08
02/13/2017	HRA	ABC Clinic	Pending Receipt	$15.00
01/18/2017	HRA	Dr. Moss	Pending Receipt	$5.85
01/13/2017	HRA	Dr. Shaw	PTP Pending Receipt	$10.00
01/10/2017	HRA	ABC Pharmacy	PTP Pending Receipt	$7.00
01/06/2017	HRA	Dr.Sickle	Scheduled Reimbursement	$48.90
12/21/2016	HRA	Vision Central	Scheduled Reimbursement	$55.00
12/14/2016	HRA	ABC Clinic	Scheduled Reimbursement	$120.00
12/13/2016	HRA	ABC Pharmacy	Scheduled Reimbursement	$20.00
10/27/2016	HRA	pearle Vision	Scheduled Reimbursement	$50.00
10/25/2016	HRA	Dr Smith	Scheduled Reimbursement	$150.00
09/20/2016	HRA	Dr Smith	Scheduled Reimbursement	$25.00
09/08/2016	HRA	Dr Jones	Scheduled Reimbursement	$20.00
07/19/2016	HRA	Dr Smith	PTP Pending Receipt	$20.00
07/08/2016	LPFSA	Great Dental	PTP Pending Receipt	$67.09
07/06/2016	HRA	Great Labs	Pending Receipt	$79.97
06/20/2016	HRA	Dr. Sickels	Pending Receipt	$58.28
06/15/2016	HRA	All American Labs	PTP Pending Receipt	$109.99
06/14/2016	HRA	North Clinic	PTP Pending Receipt	$20.00
04/15/2016	LPFSA	North Clinic	Pending Receipt	$26.90

HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

- From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.

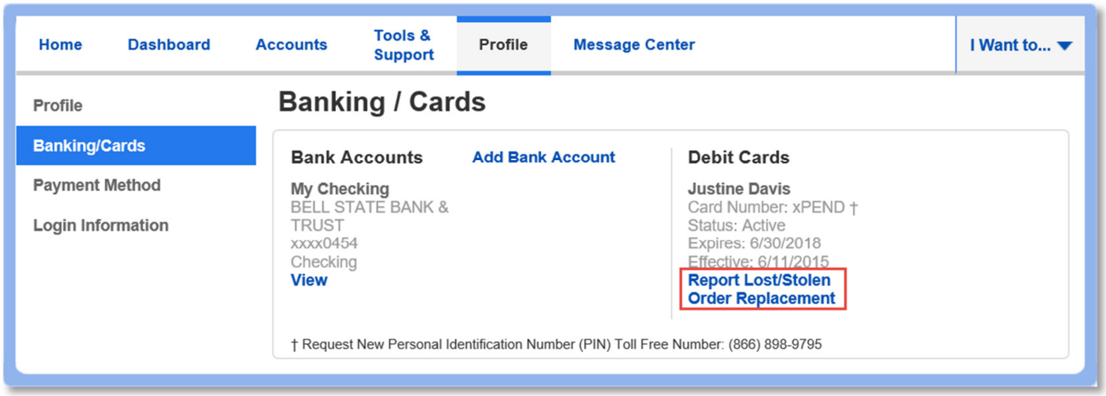
- By clicking on the line of a payment, you can expand the data to display additional details about the transaction.



Date	Number	Method	Status	Amount
03/02/2017	170598de28e35	Direct Deposit	Paid	$218.81
09/27/2016	16267bc57eef8	Direct Deposit	Paid	$200.00
09/07/2016	16246f9e91834	Direct Deposit	Paid	$50.00
07/28/2016	1620816636609	Direct Deposit	Paid	$20.00
07/28/2016	0000035036	Check	Paid	$10.00
07/28/2016	0000035035	Check	Paid to Provider	$43.24
05/13/2016	16132cbb4c13f	Direct Deposit	Paid	$150.00
05/06/2016	0000035030	Check	Paid to Provider	$120.00
03/08/2016	0000035028	Check	Paid to Provider	$65.00
03/08/2016	0000035025	Check	Paid	$10.00
03/08/2016	0000035024	Check	Paid to Provider	$25.00
03/08/2016	0000035022	Check	Paid to Provider	$56.00
03/05/2016	0000080053	Check	Paid	$175.43
12/31/2015	15363f852f772	Direct Deposit	Paid	$200.00
12/31/2015	15363e213a8fe	Direct Deposit	Paid	$25.00
12/31/2015	15363d46a7f9f	Direct Deposit	Paid	$25.00
12/31/2015	15363cfdadaae	Direct Deposit	Paid	$10.00
12/31/2015	15363c67f4681	Direct Deposit	Paid	$10.00
12/31/2015	15363af35b747	Direct Deposit	Paid	$10.00
12/31/2015	15363a7198116	Direct Deposit	Paid	$10.00
12/31/2015	15363718380b	Direct Deposit	Paid	$10.00
12/31/2015	15363229b3ae0	Direct Deposit	Paid	$25.00
12/31/2015	1536316bb1c10	Direct Deposit	Paid	$10.00
09/14/2015	152532c53f6c7	Direct Deposit	Paid	$100.00
09/14/2015	0000035021	Check	Paid	$25.00

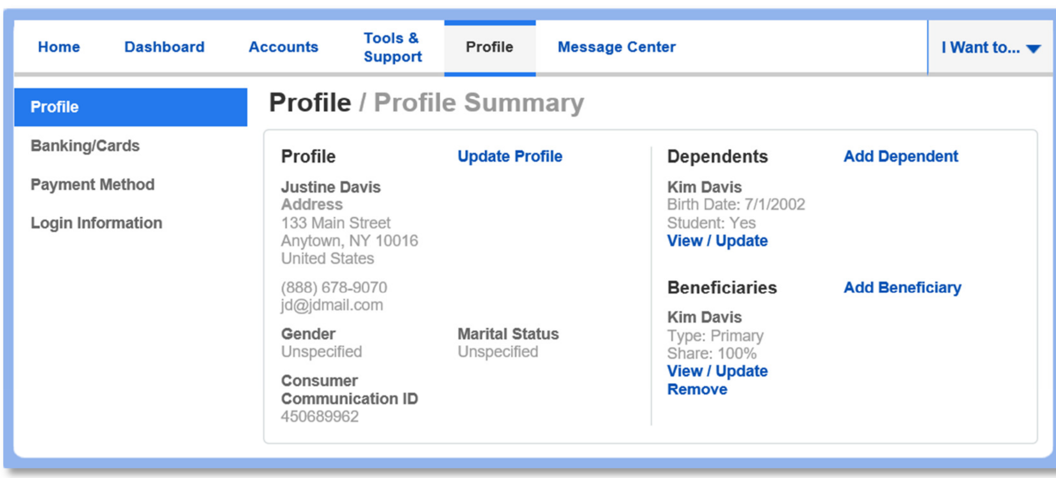
HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

- From the **Home Page**, under the **Profile**, click the **Banking/Cards** link on the left-hand side of the screen.
- Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



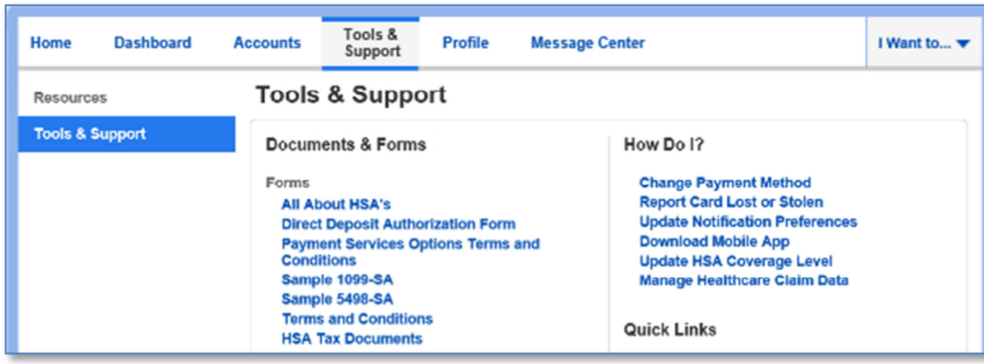
HOW DO I UPDATE MY PERSONAL PROFILE?

- From the **Home Page**, under the **Profile,** you will find links to update profile information including profile summary details, dependents, and beneficiaries.
- Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary.** Some profile changes will require you to answer an additional security question.
- Complete your changes in the form.
- Click **Submit**.



HOW DO I GET MY REIMBURSEMENT FASTER?

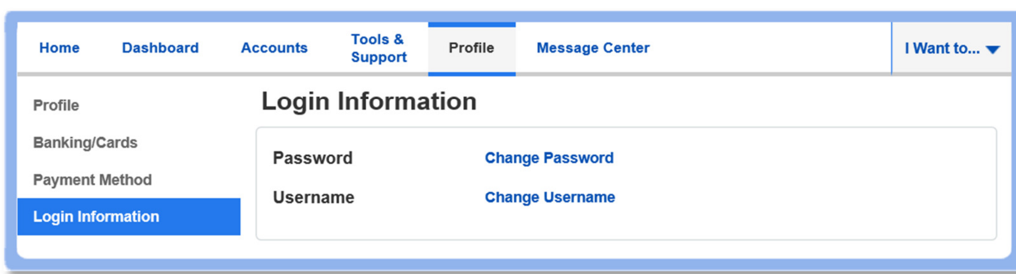
The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.



- From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How DO I"** section
- Select the **Primary Payment Method** and/or **Alternate Payment Method** click **Submit**. The **Add Bank Account: Direct Deposit Setup** page displays.
- Enter your bank account information, and click **Submit**.
- The **Payment Method Changed** confirmation displays.
- If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days to enter online, which will validate your account.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

- From the **Home Page**, click on the **Profile** tab, and click **Login Information** on the left-hand navigation bar.
- Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
- Click **Save**.



HOW DO I VIEW OR ACCESS:

…DOCUMENTS & FORMS?

- From the **Home Page**, click the **Tools & Support** tab.
- Click any form or document of your choice.

…NOTIFICATIONS?

- From the **Home Page**, click the **Message Center** tab.
- Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
- In addition, you can **Update Notification Preferences** by clicking on the link next to Notifications.

…PLAN INFORMATION?

- On the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
- Click onto the applicable account name and the **Plan Rules** will open in a pop-up window.
- <u>**OR**</u> from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.