

Dear Flexible Benefit Plan Participant:

Welcome to your WORKTERRA Flexible Spending Accounts! Enclosed you will find important information to help you manage your accounts.

HOW TO LEARN MORE ABOUT YOUR ACCOUNTS:

WORKTERRA CONSUMER PORTAL: You can access all of your applicable account information on the WORKTERRA Benefit Accounts Consumer Portal at <https://WORKTERRA.lh1ondemand.com>. This one-stop portal gives you 24/7 access to view information and manage your accounts. It enables you to:

- File claims online, upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Apply for/Update your direct deposit information to receive reimbursements faster
- Change your login ID and/or password
- Download plan information, forms and notifications

WORKTERRA MEMBER CENTER (www.WORKTERRA.com -> member center): Provides additional resources for your applicable Flexible Spending Accounts:

- Claim Forms with instructions (for submission via mail or fax)
- Direct Deposit Form (to initiate, change or cancel your direct deposit via mail or fax).
- Eligible Expenses (generic list). Frequently Asked Questions
- FSA Savings Calculator
- Information Release Document
- Creating and Viewing your Account Online
- Instructions for Creating/Accessing your Account

HOW TO USE THE FUNDS IN YOUR ACCOUNTS:

DEBIT CARD: You may access funds in your Flexible Spending Accounts by using your VISA Stored Value Benefits Card. You will receive this card in the mail separately from this letter in a standard size 10 envelope.

- All Flexible Spending Accounts on One Card! Your VISA Card is loaded with all of your flexible spending account balances managed by Workterra. You do not need to direct payments to specific plans – it is done automatically at the point of sale based on merchant type and your benefit plan rules.
- Using your Card helps you keep cash in your wallet and makes accessing your FSA funds easy. The Card can be used, instead of cash, to conveniently and securely pay for qualified expenses. When you use the card, payments are automatically withdrawn from your account(s); and most of the time you won't have to submit receipts for reimbursement.
- VISA Card uses its auto-substantiation technology to electronically verify the transaction's eligibility according to the IRS rules. Over 85% of swipes will not require follow up. Just swipe the card and go. It's that easy! Please note: IRS requires 100% of card transactions be substantiated; some transactions do not qualify to be auto substantiated according to the IRS rules and you may be required to provide documentation to adjudicate some of the transactions made with the VISA Card.

CLAIMS via CONSUMER PORTAL: You may submit your claims for reimbursement online by logging in to your consumer portal and clicking "File a Claim"

To access your account online, go to <https://WORKTERRA.lh1ondemand.com>. Your user name is the first initial of your first name, full last name and last four of your social. Your initial password is your full social (you will be prompted to change this upon initial logon). You do not need to enter a Code.

Login

<p>Existing User?</p> <p>Login to your account:</p> <p>Username <input type="text"/></p> <p>Password <input type="password"/></p> <p><input type="button" value="Login"/></p> <p>Forgot Password?</p>	<p>Setting up a New Account?</p> <p>Code <input type="text"/></p> <p><input type="button" value="Get Started"/></p>
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CLAIMS via MAIL or FAX: You may also mail or fax us your completed claim forms accompanied by the required receipts/EOBs to the address/fax number below. Claim forms with instructions are available for download on our website at www.Workterra.com -> member center.

We are committed to providing you with superior service. Should you have any questions or concerns about your FSA benefits, please call Workterra Customer Service at 888.327.2770 and a representative will assist you. You may also email us at custserv@workterra.com.

Sincerely,

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