

Web Enrollment Instructions

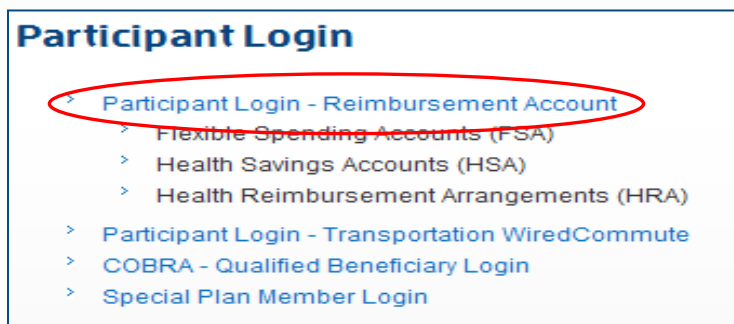
Discovery Benefits takes great pride in providing superior service and we look forward to working with you. Your employer is offering web enrollment. You will be required to enroll online during your open enrollment period **November 14th through November 30th 2011.**

Note: If you have questions during this process please contact Participant Services toll free at 866-451-3399.

Step 1

Access your Consumer Portal to enroll in the benefit; log on to our website at www.discoverybenefits.com.

- Click the gray **Login** button in the upper right-hand corner of the screen.
- Select the Participant Login – Reimbursement Account. Input your username and password.



Step 2

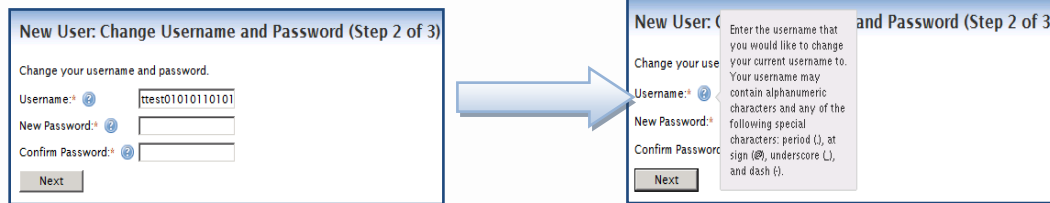
Choose the log in option that applies to you below:

- A) If you currently have access to the Discovery Benefits participant portal continue to use your same username and password for open enrollment.
- B) To access the Discovery Benefits participant portal for first time, please use the following:

Select Create your new username and password and then complete the New User Identification 3 Step Process. Select Next.

The image shows two screenshots of the Discovery Benefits website. The left screenshot is the 'Login' page, which has fields for 'Username:' and 'Password:', a 'Login' button, and links for 'Can't login?' (forgot my username, forgot my password) and 'New user?' (Create your new username and password). A blue arrow points from the 'New user?' link to the right screenshot. The right screenshot is the 'New User: User Identification (Step 1 of 3)' page, which asks to 'Complete the information below.' and has fields for 'First Name: *', 'Last Name: *', 'Zip Code: *', 'SSN: []-[]-[]-[]', and 'Employee ID: []'. There is a note: '* You are required to specify either your SSN or Employee ID number.' and a 'Next' button.

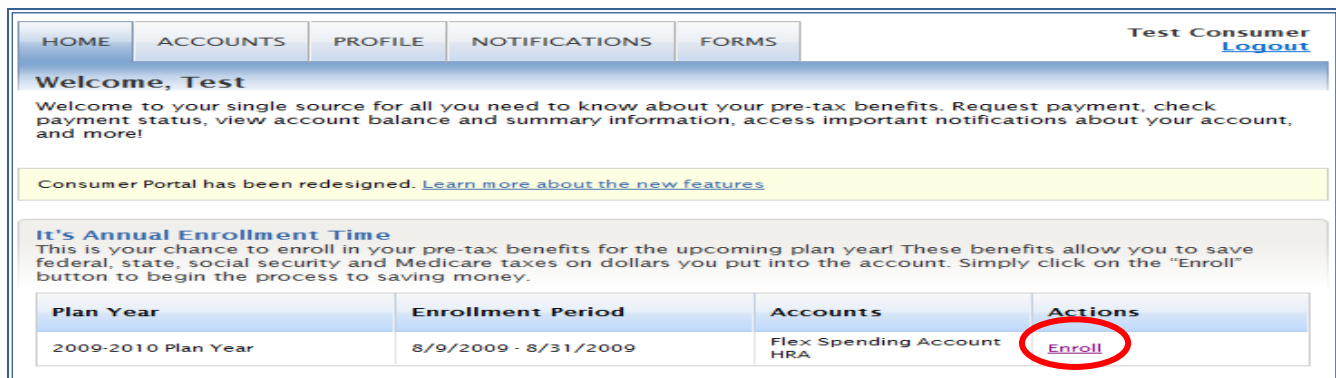
A temporary username will auto-populate, double click on the auto-populated username to personalize it to your preference. You may also hover over the "?" for guidance on how to personalize your username and password. Keep record of your personalized username and password as we do not store this information. Select Next.



Complete Step 3 of 3 by answering at least five security questions and select Submit. You will be asked three of these questions when completing certain functions within the consumer portal.

Step 3

Once you have logged in successfully, from your Home Page within the Consumer Portal, please choose the Enroll link to begin your enrollment process



Plan Year	Enrollment Period	Accounts	Actions
2009-2010 Plan Year	8/9/2009 - 8/31/2009	Flex Spending Account HRA	Enroll

Step 4

Select Begin Your Enrollment Now.

Step 5

Verify/update your Personal Information.

Select Continue.

Step 6

Enter your dependent's information and select Add to List to add each dependent. Repeat this step for each eligible dependent you would like to add.

Select Continue.

Step 7

Your employer has listed important plan rules you should be aware of before you enroll. Read these rules carefully.

Select I have read and understand the Rules for each plan.

Select Continue.

Step 8

Enter your annual election for each plan in which you want to enroll within the Max Employee Election as indicated to the right of the box. If you wish to estimate your tax savings, select Calculate.

Select Continue.

Step 9

Select Submit to complete your enrollment.

Step 10

Select [Print](#). The Confirmation page verifies that your enrollment is complete.

If you provided an email address, you will receive an enrollment confirmation via email.

Note: If you wish to make changes once you have successfully enrolled you may do so anytime during your open enrollment period (use personalized password).

If you have any questions concerning your account or the enrollment process, feel free to contact us.

Participant Services Team – Hours of Operation	7:00am to 7:00pm CST (M-F)
Participant Services Phone Number	866-451-3399
Website	www.discoverybenefits.com
Toll Free Fax Number	866-451-3245
Participant Services Email Address	customerservice@discoverybenefits.com

Sincerely,

Discovery Benefits, Inc.
Benefits Administration