

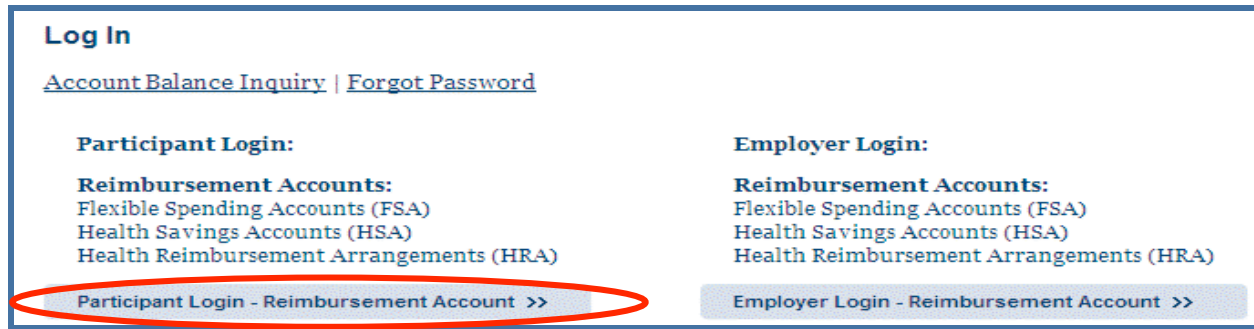
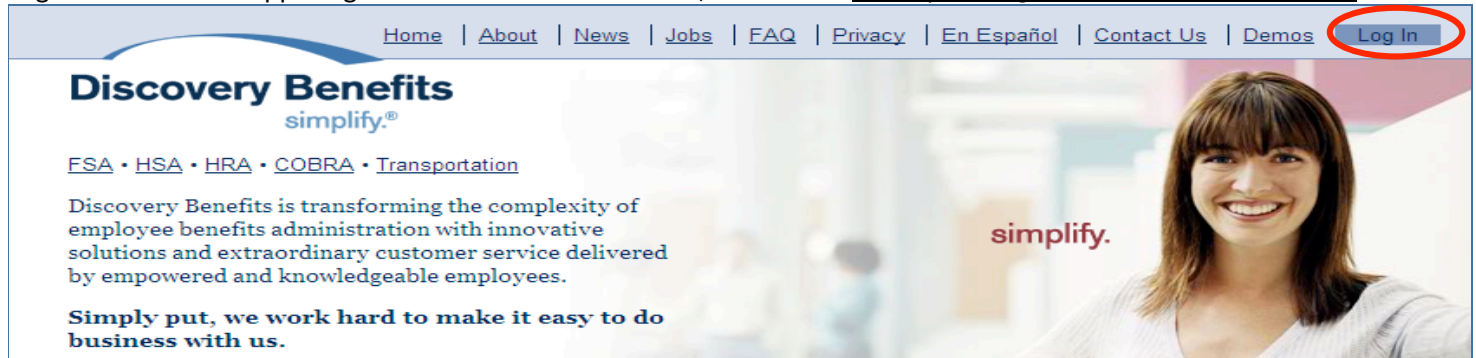


Discovery Benefits takes great pride in providing superior service and we look forward to working with you. Your employer is offering web enrollment. You will be required to enroll online during your open enrollment period **10/18/10 thru 12/1/10.**

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

Step 1

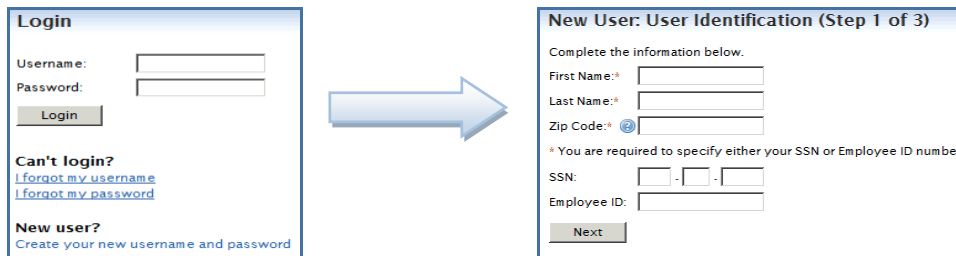
Access your Consumer Portal to enroll in the benefit; log on to our website at www.discoverybenefits.com. Select the blue Log In button in the upper right-hand corner of the screen, then select Participant Login-Reimbursement Account:



Step 2

To access the Discovery Benefits Consumer Portal for first time, please follow the below outline:

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



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.

New User: Change Username and Password (Step 2 of 3)

Change your username and password.

Username:

New Password:

Confirm Password:



New User: Change Username and Password (Step 2 of 3)

Change your username and password.

Username:

New Password:

Confirm Password:

Enter the username that you would like to change your current username to. Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-).

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

HOME ACCOUNTS PROFILE NOTIFICATIONS FORMS Test Consumer [Logout](#)

Welcome, Test
Welcome to your single source for all you need to know about your pre-tax benefits. Request payment, check payment status, view account balance and summary information, access important notifications about your account, and more!

Consumer Portal has been redesigned. [Learn more about the new features](#)

It's Annual Enrollment Time
This is your chance to enroll in your pre-tax benefits for the upcoming plan year! These benefits allow you to save federal, state, social security and Medicare taxes on dollars you put into the account. Simply click on the "Enroll" button to begin the process to saving money.

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	7:30am to 7:30pm 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