

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
- 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). *please note: your Employer's plan may restrict reimbursement of one or more of the expenses listed on this page. Please refer to your applicable Summary Plan Description and information provided in your consumer portal for eligible expenses)
- 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:

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? 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@WORKTERRAbenefits.com.

Sincerely,

WORKTERRA Customer Service
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PH: 888.327.2770 | FAX: 925.460.3929