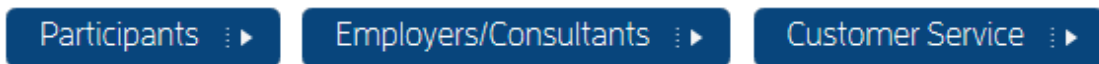


Consumer Portal Guide

Welcome to Discovery Benefits!

To access your Participant Portal, log on to our website at www.discoverybenefits.com. Click the Login button in the upper right-hand corner of the screen.



Give yourself a pay raise.

Learn how to make your
employee benefit dollars go further »

Click on [Reimbursement Account](#).



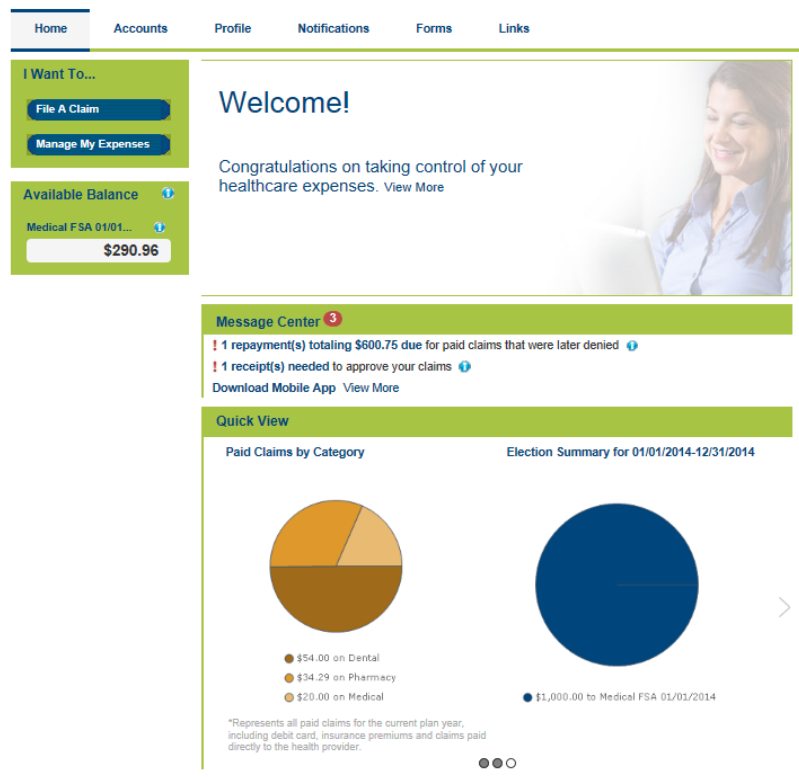
Participant Login

- Participants : ▶
- How-to Guides : ▶
- Benefits Programs : ▶
 - Overview
 - Flexible Spending Accounts (FSA)
 - Group Health Savings Account (HSA)
 - Individual Health Savings Account (HSA)
 - Health Reimbursement Arrangement (HRA)
 - Transportation
 - Eligible Expenses
 - Eligible Merchants
 - COBRA
 - Billing Solutions
 - Guides/Forms
 - Login
 - Mobile App
- eShop : ▶

Participant Login

- > **Reimbursement Account**
 - > Flexible Spending Accounts (FSA)
 - > Health Savings Accounts (HSA)
 - > Health Reimbursement Arrangements (HRA)
 - > Transportation
- > Billing Solutions (COBRA, Retiree, LOA, etc.)
- > Individual HSA (Not Employer Sponsored)
 - > Don't have an HSA? Learn more and enroll.

Once you have successfully logged in to the Participant Portal, you will be at the home page. Each tab from the home page offers an easy to use navigation system to access account information.



The screenshot shows the home page of the Participant Portal. At the top, there is a navigation bar with tabs for Home, Accounts, Profile, Notifications, Forms, and Links. Below the navigation bar, the page is divided into several sections:

- I Want To...:** A section with two buttons: "File A Claim" and "Manage My Expenses".
- Available Balance:** A section showing the balance for "Medical FSA 01/01/2014" as "\$290.96".
- Welcome!:** A large section with a background image of a smiling woman. It contains the text: "Welcome! Congratulations on taking control of your healthcare expenses. View More".
- Message Center:** A section with a red notification icon and the text: "1 repayment(s) totaling \$600.75 due for paid claims that were later denied" and "1 receipt(s) needed to approve your claims". It also includes links for "Download Mobile App" and "View More".
- Quick View:** A section with two charts:
 - Paid Claims by Category:** A pie chart showing three categories: Dental (\$54.00), Pharmacy (\$34.29), and Medical (\$20.00).
 - Election Summary for 01/01/2014-12/31/2014:** A pie chart showing a single category: Medical FSA 01/01/2014 (\$1,000.00).

The ACCOUNTS tab offers the ability to view account summary details, file an online claim (if applicable to the plan design), utilize the Expense Tracker, view claim details on the Dashboard, review payment history information, election and plan description details.

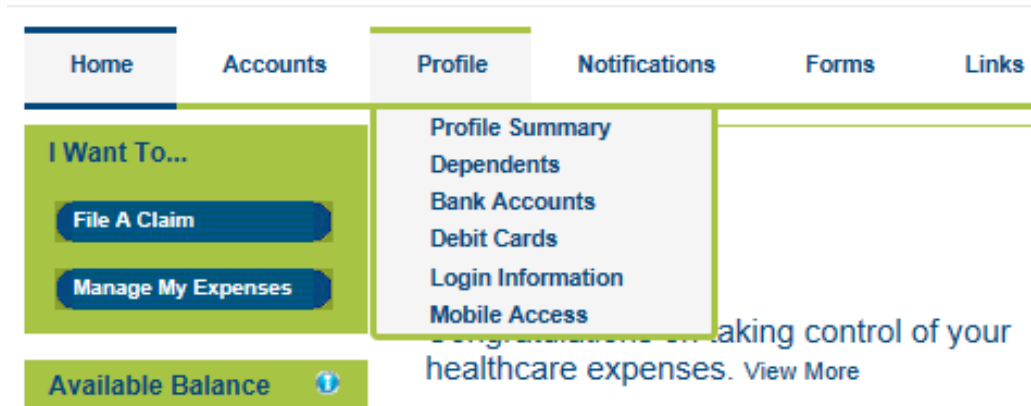


This screenshot shows the "Accounts" tab selected in the navigation bar. A dropdown menu is open, listing the following options:

- Account Summary
- File Claims
- Expense Tracker
- Dashboard
- Payment History
- Election Summary
- Plan Descriptions

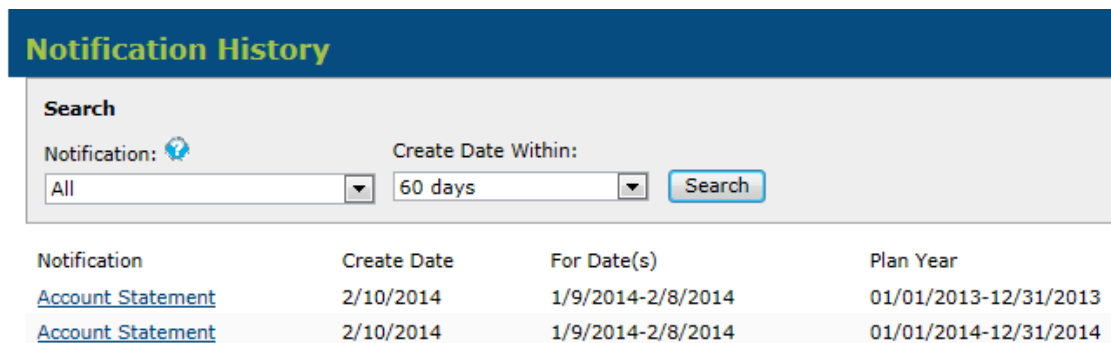
The background of the page is partially visible, showing the "Welcome!" message and the "Available Balance" section.

The PROFILE tab offers the ability to review personal demographic information, add dependents, direct deposit information, order additional or replacement debit cards (if applicable to the plan design) update login information and set up mobile access.



The screenshot shows the website's navigation bar with tabs for Home, Accounts, Profile, Notifications, Forms, and Links. The Profile tab is highlighted, and a dropdown menu is open showing options: Profile Summary, Dependents, Bank Accounts, Debit Cards, Login Information, and Mobile Access. Below the navigation bar, there is a section titled 'I Want To...' with buttons for 'File A Claim' and 'Manage My Expenses'. To the right, there is a section for 'Available Balance' and a link to 'View More' regarding taking control of healthcare expenses.

The NOTIFICATIONS tab stores reminders like account statements, receipt reminders and advice of deposits.



The screenshot shows the 'Notification History' section. It features a search bar with a dropdown menu for 'Notification' (set to 'All') and a 'Create Date Within' dropdown menu (set to '60 days'). A 'Search' button is located to the right of the date range. Below the search bar is a table with the following data:

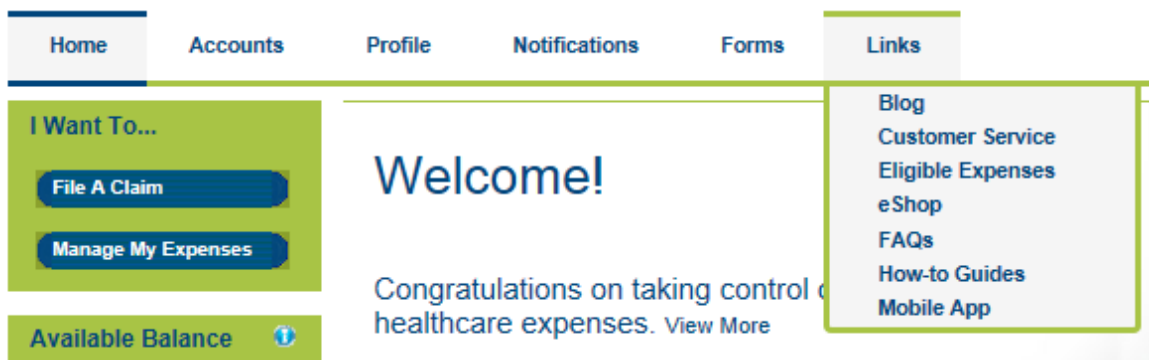
Notification	Create Date	For Date(s)	Plan Year
Account Statement	2/10/2014	1/9/2014-2/8/2014	01/01/2013-12/31/2013
Account Statement	2/10/2014	1/9/2014-2/8/2014	01/01/2014-12/31/2014

The FORMS tab provides forms that are applicable to the plans offered.



A screenshot of the 'Forms' menu in a web application. The menu is a dark blue horizontal bar with the word 'Forms' in white. Below the bar, a list of links is displayed in blue text, each underlined. The links are: Authorized Representative/HIPAA Form, Consumer E-Statement Disclosure and Consent, Employer Guide, Employer Portal Import File Integration Guide, Medical Necessity Form, Out-of-Pocket Reimbursement Request Form, Participant Guide, and Terms & Conditions.

The LINKS tab takes you to our Blog, Customer Service, the Eligible Expense list, eShop, FAQs, How-to-Guides and the Mobile App.



A screenshot of a web application's navigation menu. The menu is a horizontal bar with several tabs: Home, Accounts, Profile, Notifications, Forms, and Links. The 'Links' tab is highlighted in green. Below the 'Links' tab, a dropdown menu is open, listing several options: Blog, Customer Service, Eligible Expenses, eShop, FAQs, How-to Guides, and Mobile App. The main content area of the page is partially visible, showing a 'Welcome!' message and a 'Congratulations on taking control of healthcare expenses. View More' link.