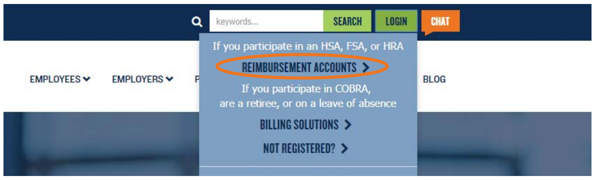
Guide to Your Online Account (Benefits)

Welcome to Discovery Benefits!
To access your online account, go to our website at www.DiscoveryBenefits.com. From there, click the Login button in the upper right-hand corner of the screen.

From the drop-down, click on "Reimbursement Accounts."



After logging in to your online account, here's what you'll see on your homepage. From this page, you can see your balance, read quick updates on new features or tools in the site banners or view any actions needed from you in the Tasks section.

The Dashboard tab is where you can access real-time data about recent healthcare expenses. The expenses can be sorted by category, status, recipient or provider to get better insight into where the benefit dollars are being allocated.

The Dashboard tab is also where you can add expenses and upload supporting documentation. By clicking the "Add Expense" button, the expense gets added to the expense tracker, so when you return to the dashboard, you can hit the "Pay" button and begin the filing process without having to fill out any more information.

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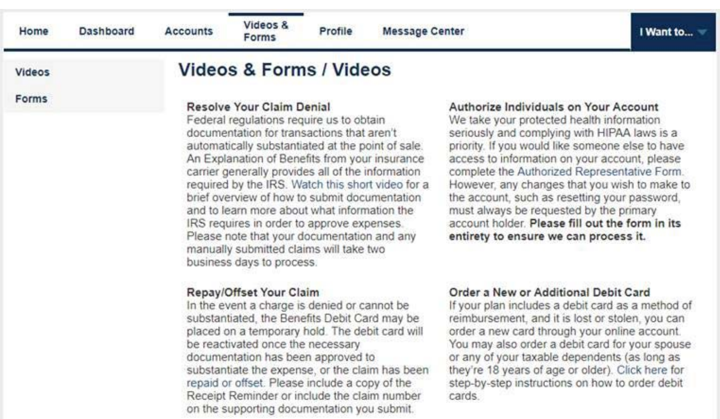
The Accounts tab offers the ability to view account details and statements, view claim details on the Dashboard, review payment history information and election/plan description details. If you're enrolled in a Health Savings Account (HSA), this is also where you can go to make investment selections.

The Videos & Forms tab is where you can find videos, forms and other documents to help you manage your plans and learn more about your benefits.



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) and update login information.

The Message Center is where you can view any notifications you've received regarding activity on your account or any updates to it. You can also update your notification preferences in the Message Center.

The "I Want To..." menu, which is visible from every page of your online account, is where you can access quick buttons for the most common actions on your account, including filing a claim, making an HSA transaction and managing investments and expenses.