



EBS-Reimbursement Accounts
P.O. Box 850101
Minneapolis, MN 55485-0101

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 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
- Report a lost/stolen Card and request a new one
- Apply for/Update your direct deposit information to receive reimbursements faster
- Change your login ID and/or password
- Download plan information, forms and notifications

If you need assistance with logging in to the Consumer Portal or need additional assistance with your account, please contact Workterra Customer Service at 888.327.2770

HOW TO USE THE FUNDS IN YOUR ACCOUNTS:

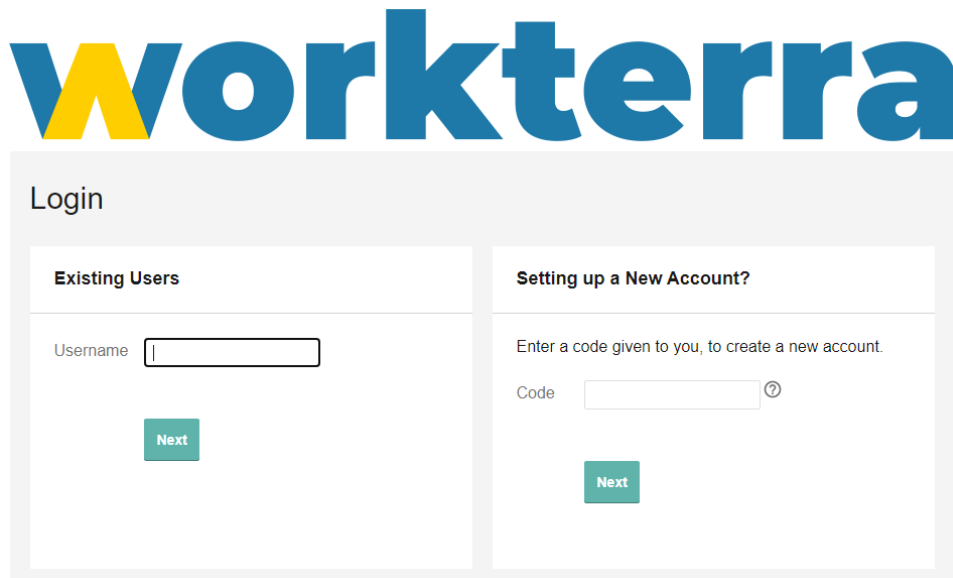
DEBIT CARD: You may access funds in your Flexible Spending Accounts by using your VISA Stored Value Benefits Card. You will receive this card in the mail separately from this letter in a standard size 10 envelope.

- All Flexible Spending Accounts on One Card! Your VISA Card is loaded with all your flexible spending account balances managed by Workterra. You do not need to direct payments to specific plans – it is done automatically at the point of sale based on merchant type and your benefit plan rules.
- Using your Card helps you keep cash in your wallet and makes accessing your FSA funds easy. The Card can be used, instead of cash, to conveniently and securely pay for qualified expenses. When you use the card, payments are automatically withdrawn from your account(s); and most of the time you won't have to submit receipts for reimbursement.

- VISA Card uses its auto-substantiation technology to electronically verify the transaction's eligibility according to the IRS rules. Over 85% of swipes will not require follow up. Just swipe the card and go. It's that easy! Please note: IRS requires 100% of card transactions be substantiated; some transactions do not qualify to be auto substantiated according to the IRS rules, and you may be required to provide documentation to adjudicate some of the transactions made with the VISA Card.

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 username 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.



The image shows the Workterra login and account setup interface. At the top is the Workterra logo, with 'work' in blue and 'terra' in yellow. Below the logo is a light gray box containing two columns. The left column is titled 'Login' and 'Existing Users'. It has a 'Username' label followed by a text input field and a green 'Next' button. The right column is titled 'Setting up a New Account?'. It has a prompt 'Enter a code given to you, to create a new account.' followed by a 'Code' label, a text input field, a help icon (question mark in a circle), and a green 'Next' button.

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.

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.

Sincerely,

EBS-Reimbursement Accounts
P.O. Box 850101, Minneapolis, MN 55485-0101
PH: 888.327.2770 | FAX: 925.460.3929