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 "HSA, FSA, HRA & Commuter Login."

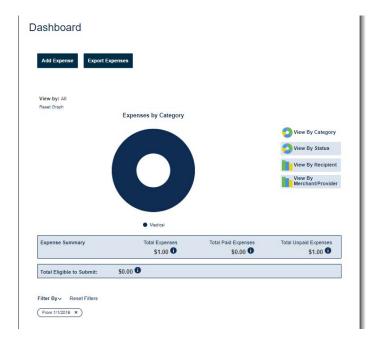


After logging in to your online account, here's what you'll see on your homepage. From this page, you can see your balance, read quick updates on new features or tools in the site banners or view any actions needed from you in the Tasks section.



The Accounts 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 Accounts tab is also where you can add expenses and upload supporting documentation. You can choose to "Pay Expense Now" or "Save For Later." Paying for an eligible expense now will move it into the claim-filing process, while saving it for later will simply log the purchase as a tracked expense.

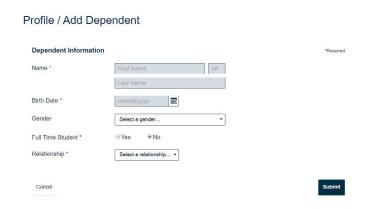




Guide to Your Online Account (Benefits), continued

The Accounts tab offers the ability to view account details and statements, view claim details within the Claims section and 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.

You can use the Accounts tab to access your Profile Summary. From there, you have the ability to review personal demographic information, add dependents, add an authorized representative, direct deposit information, order additional or replacement debit cards (if applicable to the plan design) and update login information.



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 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.