

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 EBS Benefit Accounts Consumer Portal. 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

More information on how to use the Consumer Portal is provided in the Consumer Portal Quick Start guide available on our website at **www.workterra.com -> member center ->**

WORKTERRA System User Guide http://workterra.com/pdf/workterra_participant_guide_13.pdf



WORKTERRA 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
- VISA Flex Debit Card – Frequently Asked Questions
- Information Release Document
- Creating and Viewing your Account Online

To access the tools and resources above, please visit **www.workterra.com ->member center**

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 of your flexible spending account balances managed by EBS. 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.



MOBILE: Conveniently manage your Flexible Spending Account information when you want, from wherever you want. Whether on your couch or at the store, the WORKTERRA Online FSA System App for iPhone® or Android™ smartphones makes it easy to manage your benefit accounts on the go. Using the app allows you to:

- Check current Flexible Spending account balances;
- View account activity and receive text message alerts
- View VISA Card transaction details
- File new claims with receipt images
- Enter and review expenses
- Submit Flexible Spending claims and upload receipts using the mobile device's camera

Get started with WORKTERRA Online FSA System App in minutes! Simply download the WORKTERRA Online FSA System App for your Android or iPhone (also compatible with iPad® and iPod touch®) and log in using the same password you use to access your consumer portal.



CLAIMS via CONSUMER PORTAL: You may submit your claims for reimbursement online by logging in to your consumer portal and clicking "File a Claim"

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 e-mail your questions to customerservice@WORKTERRA.com.

Sincerely,

WORKTERRA Customer Service

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