

Our enhanced version of My Account Assistant keeps you connected to the important aspects of your BESTflexSM Plan flexible spending accounts.

My Account Assistant for the BESTflex Plan

You're a BESTflex Plan participant. You know it's important that, throughout the year, you monitor the status of the claims you've submitted, stay aware of your flexible spending account (FSA) balances, be mindful of the deadlines for submitting claims, and have a place to find the latest BESTflex Plan forms and materials. These are the types of things that help you avoid giving up funds in the BESTflex Plan and maximize your tax savings.

With our enhanced version of My Account Assistant, we've made it easier to access this important information.

My Account Assistant is the online portal to your BESTflex Plan account. It offers convenient, 24-hour access to your account details, including FSA balances, the status of claims, reimbursement payments, and the details of your employer's BESTflex Plan. Since your experience with My Account Assistant will soon change – or just begin – we've created this flyer to walk you through the features you'll find particularly useful.

Contact Employee Benefits Corporation's Participant Services team at **800 346 2126** if you have questions about our enhanced version of My Account Assistant.

Log-in instructions

You will log in to My Account Assistant using the same steps you always have. Just follow these simple instructions:

1. Using a web browser, go to our home page at **www.ebcflex.com**
2. From the drop-down menu in the "Log-in" area on the right side of the home page, choose "Participant"
3. Enter your Social Security Number in the SSN field and your PIN in the PIN field
4. Click the "Log-in" button to enter the Account Overview screen of My Account Assistant.

You must activate your account before you can log into My Account Assistant. If you have not already done so:

1. Locate the "First Time Users Activate Account" area on the right side of the page
2. From the drop-down list choose "Participant" and click the "Begin" button
3. Complete the "Activate My Account" form and click the "Activate Account" button
4. Your account is activated and your PIN is sent to the e-mail address you submitted

Account Overview

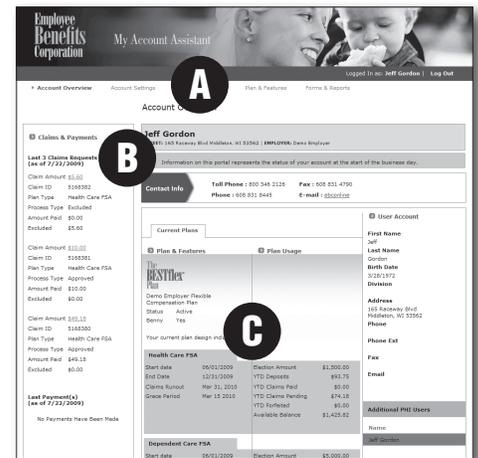
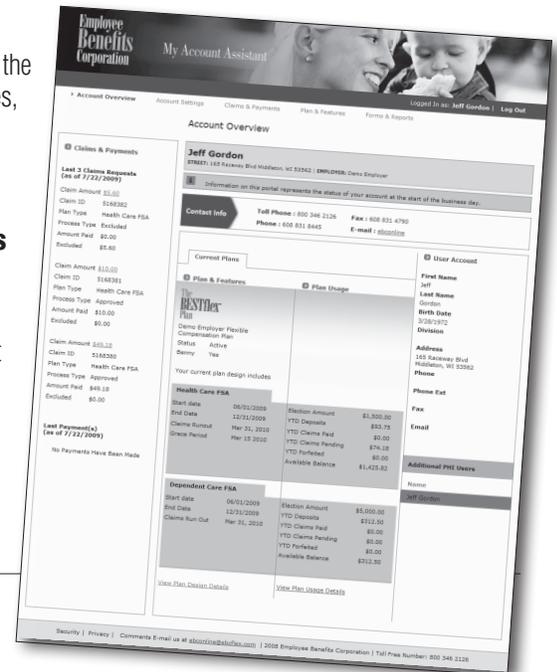
Once you log into My Account Assistant, you will see the Account Overview page. You'll also notice the My Account Assistant banner and basic information regarding your account and plan.

The main navigation menu (A) runs across the top of My Account Assistant. You use these five links to access the five primary sections of My Account Assistant: Account Overview, Account Settings, Claims & Payments, Plan & Features and Forms & Reports. The Account Overview page also displays your three most recently processed claims (Claims & Payments, B) and general plan and balance information (Current Plans, C).

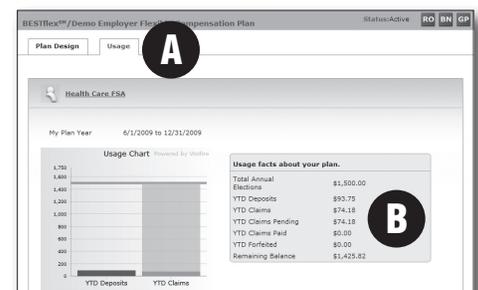
How to find your account balance

There are two simple ways to get the balance of each FSA in which you participate.

1. On the Account Overview page, locate the BESTflex Plan in the Current Plans section (see Account Overview, above). The **Available Balance** of each applicable FSA is the amount you can be reimbursed.
2. Using the navigation menu, click the Plan & Features link. Make sure BESTflex is selected as the Product Type and the current plan year is selected as the Plan Year in the appropriate dropdown boxes. Below, click the Usage tab (A). The chart that launches (B) shows your total annual election, the reimbursements that have been paid, and your available balance for each FSA in which you participate.



Account Overview



Plan & Features / Usage Tab

How to review your claims and reimbursements

There are two approaches, each providing a different level of detail, to reviewing the claims you have submitted for reimbursement from the BESTflex Plan. You might use these features to determine whether we received a particular claim, whether a claim was approved for reimbursement or the reason behind a denied claim.

1. On the Account Overview page, locate the Claims & Payments section in the upper left-hand corner (see Account Overview, page 1). Here, we show your three most recently processed claims. This section shows whether each recent claim was approved for reimbursement and the dollar amount of the claim, which you can click for more detail.
2. Using the navigation menu, click the Claims & Payments link. Click the **View your Claims History** (A) link under Current & Past Claims to see your Claims History. Each claim you have submitted will be listed (B) on this page. You can click each claim to view the details (C), including the dollar amount, the associated reimbursement payment and, if the claim was denied, the reason for the denial ("Excluded Code"). This will help you resubmit denied claims with the necessary information.

You can review the reimbursement payment associated with each claim by clicking the Claims Payments tab (D) in the detail section.

How to review your plan design details

There are two places where you can review the details of your BESTflex Plan, including the start and end dates of your current plan year, the deadlines for submitting claims and the features that are part of your plan. You can also download a copy of *My Company Plan*, which consolidates your plan design information in a single document.

1. On the Account Overview page, locate the BESTflex Plan in the Current Plans section (see Account Overview, page 1). For each FSA, you will see the start and end dates, as well as the deadlines for incurring and submitting claims.
2. Using the navigation menu, click the Plan & Features link. Make sure BESTflex is selected as the Product Type and the current plan year is selected as the Plan Year in the appropriate dropdown boxes (A). With the Plan Design tab (B) selected, you can see your plan year dates and deadlines for incurring and submitting claims for each type of FSA. Importantly, you can click the PDF icon next to **View My Company Plan** (C) to view and print a PDF-formatted version of *My Company Plan*, a description of your BESTflex Plan's dates and features.

How to download forms and materials

You can download and print PDF versions of the forms and materials that help you understand and use the BESTflex Plan. Each available document is specific to your BESTflex Plan, so you can review the items to learn more about the features available to you. You can also download the forms necessary to participating in the BESTflex Plan, such as a *Reimbursement Form*.

Using the navigation menu, click the Forms & Reports link. With the Forms tab (A) selected, make sure BESTflex is selected as the Product Type and the current plan year is selected as the Plan Year in the appropriate dropdown boxes (B). In the table displayed below, you can click each linked document title (C) to download and print a PDF version of the document.

How to sign up for direct deposit

Our new version of My Account Assistant makes it easy for you to sign up for direct deposit or change your existing direct deposit account. This allows us to directly deposit your reimbursements into your financial account, saving you from waiting for a check and making a trip to the bank.

Using the navigation menu, click the Account Settings link. Scroll down the Account Settings page until you see "Banking Info," and click the Edit link to the right. This link opens an online form (A), in which you enter your financial account number, the associated routing number, and the account type. Within one business day, you will begin receiving your reimbursement payments via direct deposit.

Claims & Payments

| Claim ID | Status | Excluded Code | Plan Type | Expense Type | Incur Start Date | Incur End Date | Claim Amount | Excluded Amt | Pending Amt | Paid Amt |
|----------|----------|---------------|-----------|--------------|------------------|----------------|--------------|--------------|-------------|----------|
| 1148379 | Approved | | Copry | | 6/2/2009 | 6/2/2009 | \$15.00 | \$0.00 | \$15.00 | \$0.00 |
| 1148380 | Approved | | Dental | | 6/3/2009 | 6/3/2009 | \$49.18 | \$0.00 | \$49.18 | \$0.00 |
| 1148381 | Approved | | OTC | | 6/3/2009 | 6/3/2009 | \$10.00 | \$0.00 | \$10.00 | \$0.00 |
| 1148382 | Excluded | b14 | FSA | OTC | 6/3/2009 | 6/3/2009 | \$5.60 | \$5.60 | \$0.00 | \$0.00 |

Claims & Payments / Claims History

Plan & Features / Plan Design Tab

Forms & Reports / Forms Tab

Account Settings / Bank Info

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