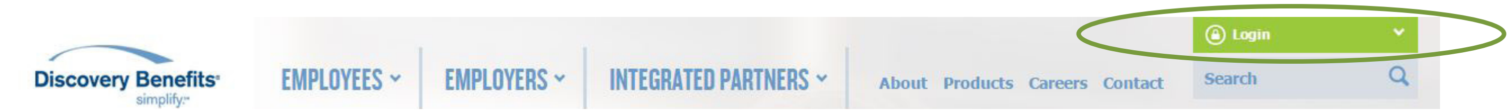
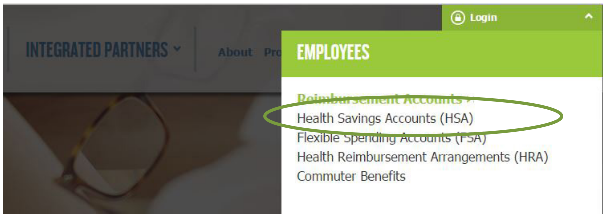
Guide to the Consumer Portal

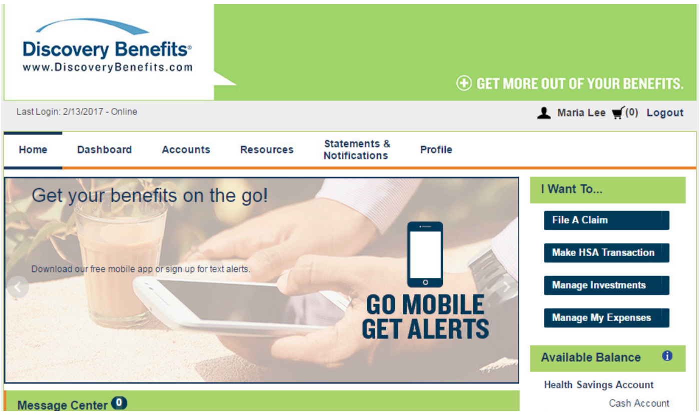
Welcome to Discovery Benefits!
To access your consumer portal, go to our website at www.DiscoveryBenefits.com. From there, click the Login button in the upper right-hand corner of the screen.



From the drop-down, click on “Reimbursement Accounts.”



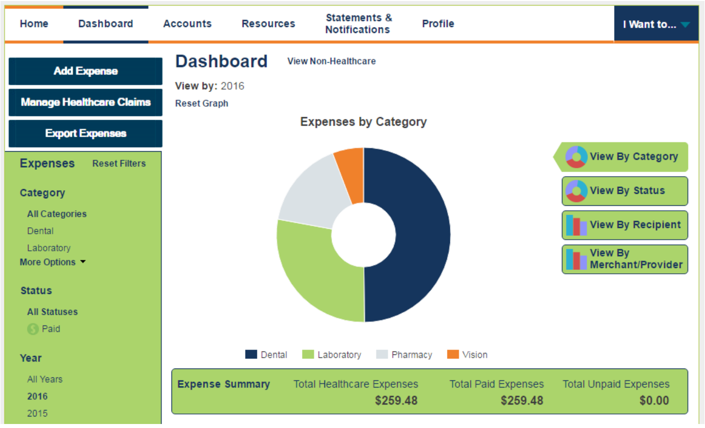
After logging in to your consumer portal, here’s what you’ll see on your homepage. From this page, you can see your balance, read quick updates on new features or tools in the site banners or view any actions needed from you in the message center.



Guide to Consumer Portal, continued

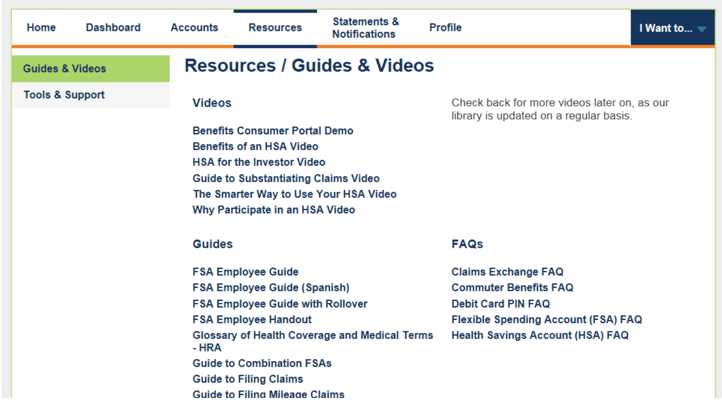
The Dashboard tab is where you can access real-time data about recent healthcare expenses. The expenses can be sorted by category, status, recipient or provider to get better insight into where the benefit dollars are being allocated.

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. You can also speed up this process by syncing claims from insurance carriers so they filter directly into this dashboard page by setting up Consumer Claims Sync.

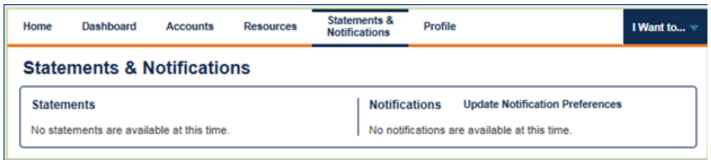


The Accounts tab offers the ability to view account summary details, view claim details on the Dashboard, review payment history information and election/plan description details. If you’re enrolled in an HSA, this is also where you can go to make investment selections.

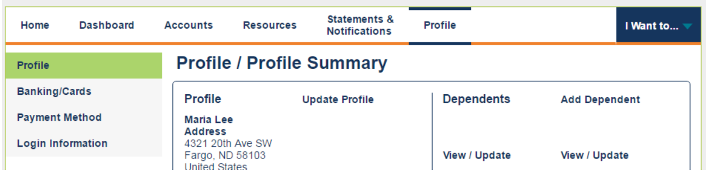
The Resources tab is where you can find applicable forms and links as well as guides and videos related to your account.



The Statements & Notifications tab stores reminders like account statements, receipt reminders, advice of deposits and HSA tax documents (if applicable). It’s also where you can go to update your notification preferences to opt in or out of certain text and email alerts.



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 “I Want To...” menu, which is visible from every page of the portal, 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.