

Welcome to your LD&B Benefits Administrators Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA), as offered by your employer. It enables you to:

- File a claim online
- Upload receipts
- View up-to-the-minute account balances
- View your account activity, claims history, and payment (reimbursement) history
- Report a lost/stolen Benny™ Card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms, and notifications
- Find more information about mobile apps (You must login to the consumer portal before accessing the mobile app on your smartphone.)

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Hover over or click on the six tabs at the top.

How do I log on to the Home Page?

1. Go to www.LDBbenefitsadmin.com.
2. Scroll down and click on the orange “Benny Card Account Login” box.
3. You will be directed to the new website.
4. Enter your username and password. **If this is your *first time logging in*, your username will be your first name initial, last name, and last 4 digits of your social security number (ex: John Smith would be “jsmith1234”). Your password will be “ldb”.**
Please note: If you are enrolled in separate FSA and HRA plans, your HRA plan login will have a 1 at the end (first name initial, last name, last 4 of your social security number plus a 1).
5. Click **Login**. You will then be asked to create a new password for future use. The new user name and password are case sensitive and must have a minimum of 7 and a maximum of 10 characters. The password must also contain upper and lowercase letters and contain at least 1 number. (The system will prompt you to reset your password every 90 days).

The **Home Page** is easy to navigate:

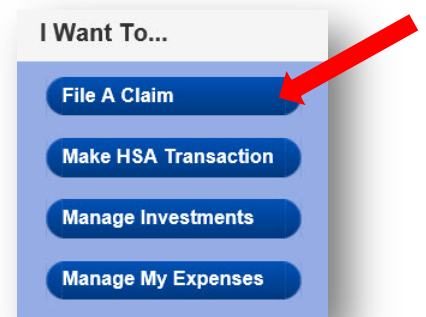
- Easily access the **Available Balance** and **I Want To...** sections from the left-hand navigation area.
- The **I Want To...** section contains the most frequently used options within the Consumer Portal.
- In the left-hand column **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Quick View** section graphically displays some of your key account information.

You can also hover over the tabs at the top of the page.

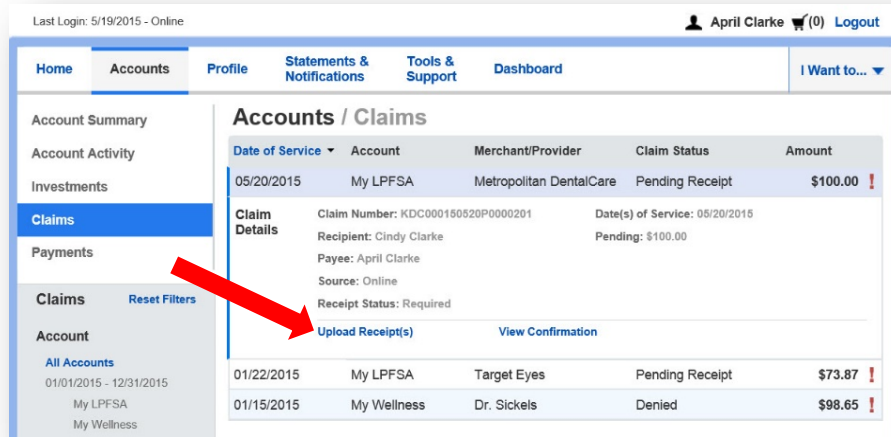


How do I file a claim and upload a receipt?

1. On the **Home Page**, you may simply select the “**File a Claim**” button under the “**I Want To...**” section which can be located on the lefthand side of the Home Page.
OR from any page on the portal, expand the “**I Want To...**” section on the righthand side of the screen.
2. The claim filing wizard will walk you through the request including entry of information, payee details and uploading a receipt.
3. For submitting more than one claim, click **Add Another Claim** from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions and click **Submit** to send the claims for processing.
5. The **Claim Confirmation** page displays. You may print the **Claim Confirmation Form** as a record of your submission. If you did not upload a receipt, you can upload a receipt from this screen or print another **Claim Confirmation Form** to submit to the administrator with the required receipts.



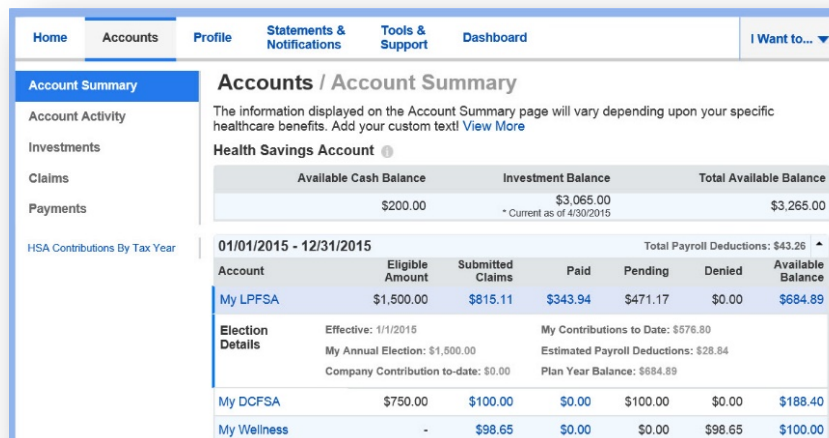
NOTE: If you see a **Receipts Needed** link in the Message Center section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim details and the **upload receipts link**.



How do I view current account balances and activity?

1. For current Account Balance only, on the **Home Page**, see the **Available Balance** section.
2. For all Account Activity, click on the **Available Balance** link from the Home Page to bring you to the Account Summary page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under “Eligible Amount” to view enrollment detail.

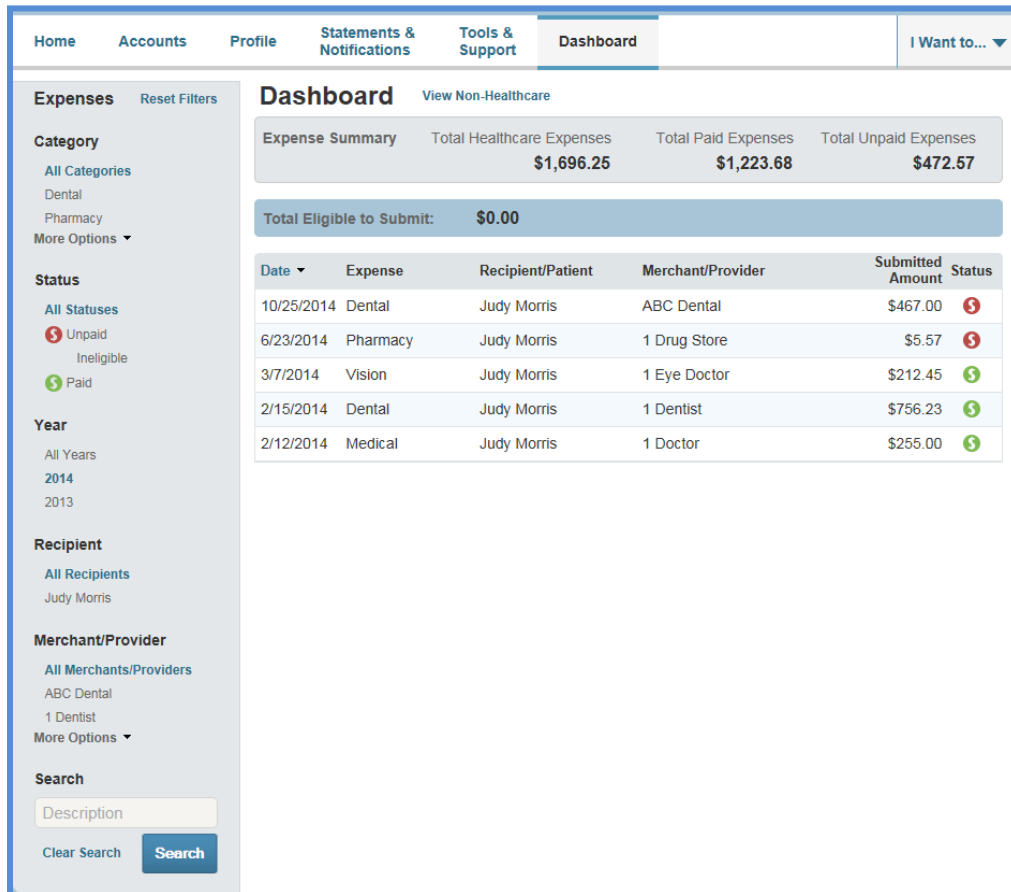
NOTE: You can see election details by clicking to expand the line item for each account.



All health care expense activity in one place

To view and manage ALL healthcare expense activity from EVERY source, use the **DASHBOARD**.

1. On the **Home Page**, under the **Dashboard** tab. The Dashboard provides you with a consolidated view of all Benny card transactions.
2. Easily switch between Healthcare and Dependent Care by clicking on “View Non-Healthcare” or “View Healthcare”.
3. You can search for specific expenses using the **search field** on the bottom left side of the screen.



The screenshot displays the Dashboard interface. At the top, there are navigation tabs: Home, Accounts, Profile, Statements & Notifications, Tools & Support, and Dashboard (selected). A dropdown menu 'I Want to...' is visible on the right. The main content area is titled 'Dashboard' and includes a 'View Non-Healthcare' link. An 'Expense Summary' table shows:

Expense Summary	Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,696.25	\$1,223.68	\$472.57

Below this, a blue bar indicates 'Total Eligible to Submit: \$0.00'. A table lists individual expenses:

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
10/25/2014	Dental	Judy Morris	ABC Dental	\$467.00	Unpaid
6/23/2014	Pharmacy	Judy Morris	1 Drug Store	\$5.57	Unpaid
3/7/2014	Vision	Judy Morris	1 Eye Doctor	\$212.45	Paid
2/15/2014	Dental	Judy Morris	1 Dentist	\$756.23	Paid
2/12/2014	Medical	Judy Morris	1 Doctor	\$255.00	Paid

The left sidebar contains filter options for Category (Dental, Pharmacy, More Options), Status (All Statuses, Unpaid, Ineligible, Paid), Year (All Years, 2014, 2013), Recipient (All Recipients, Judy Morris), and Merchant/Provider (All Merchants/Providers, ABC Dental, 1 Dentist, More Options). A search field with 'Description' and a 'Search' button is also present.

How do I view my claims history and status?

1. From the **Home Page**, click on the **Accounts Tab**, and then click on the **Claims** link to see your claims history. You can apply filters from the lefthand side of the screen. You can filter by plan year, account type, claim status or receipt status.
2. By clicking on the line of the claim, you can expand the data to display additional claim details.

Did you Know? For an alternative perspective, you may also view claims history and status for all claim types including dependent care on the **Dashboard** page. You can apply filters from the lefthand side of the screen. Filter options on the Dashboard screen include: expense type, status, date, recipient or merchant/provider. You may also search for a specific expense by entering a description into the search field.

How do I view my payment (reimbursement) history?

1. On the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

How do I report my Benny™ Card missing and/or request a new card?

1. From the **Home Page**, under the **Profile** tab, click the **Banking/Cards** link on the lefthand side of the screen.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow the instructions.

How do I update my personal profile?

1. On the **Home Page**, under the **Profile** tab, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

How do I get my reimbursement faster?

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools&Support** tab, click **Change Payment Method** under the “**How Do I**” section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.

How do I change my login and/or password?

1. On the **Home Page**, click on the **Profile** tab, click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.

How do I view or access...

...documents & forms?

1. On the **Home Page**, use the **Tools & Support** tab.
2. Click any form or document of your choice.

...notifications?

1. On the **Home Page** click **Statements & Notifications** tab.
2. Click any link of your choice. **Receipt Reminders, Account Statements, Advice of Deposits, Denial Letters, or Denial Letters with Repayments** are a few options.

...plan information?

1. On the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page.
2. Click the applicable account name and the **Plan Rules** will open in a pop-up window.
OR, on the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the Plan Detail screen.