

RETIREMENT HEALTH SAVINGS (RHS) PLAN

a/k/a Health Reimbursement Arrangement (HRA)

PARTICIPANT WEB PORTAL INSTRUCTIONS



Educators Benefit Consultants
3125 Airport Parkway, N.E.
Cambridge, MN 55008
www.ebcsolutions.com
763-689-0111
1-855-369-5518
Fax: 763-552-6055

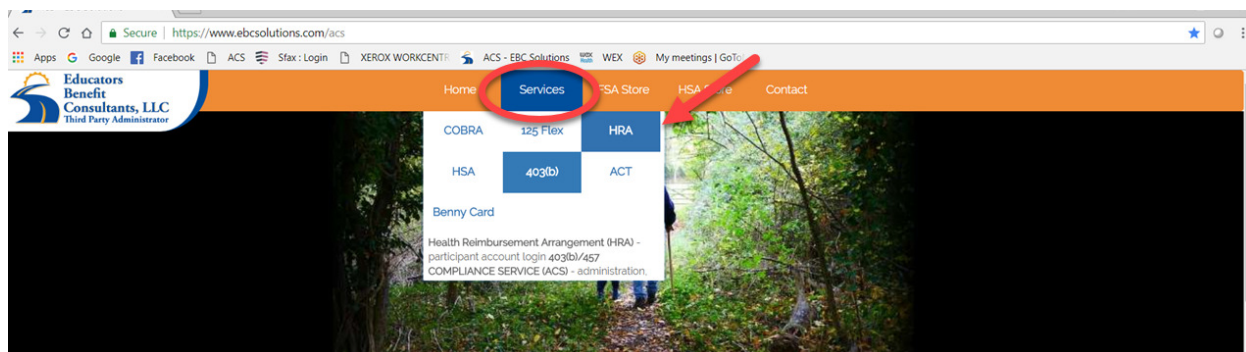
Contents

| | |
|---------------------------------|----|
| GETTING STARTED | 3 |
| BENEFITS OVERVIEW..... | 7 |
| CLAIMS COMPONENT..... | 8 |
| SUBMIT A CLAIM..... | 9 |
| ADD CLAIM RECEIPTS | 13 |
| VIEW CLAIM HISTORY | 16 |
| PLAN MATERIALS AND FORMS | 17 |
| PERSONAL INFORMATION..... | 18 |
| DEPENDENT INFORMATION..... | 19 |
| CHANGE YOUR PASSWORD..... | 20 |
| DIRECT DEPOSIT INFORMATION..... | 21 |
| INVESTMENT COMPONENT | 22 |
| STATEMENTS..... | 23 |
| INVESTMENT CHANGES | 24 |
| BENEFICIARY INFORMATION | 28 |

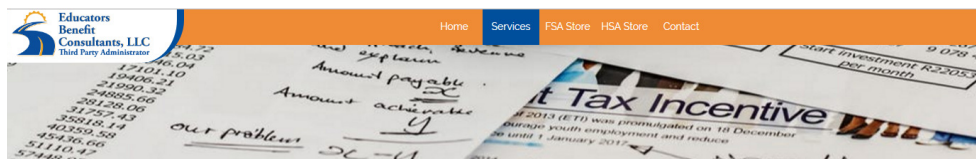
GETTING STARTED

Managing your accounts through EBC's web portal is easy and convenient. You are now able to submit claims online and view your account activity.

- Go to <https://www.ebcsolutions.com>
- Hover your cursor over the **Services** tab at the top of the screen and click on the **HRA (health reimbursement arrangement)** option.



- Click on the **Account Access: Login Here!** box that is shown after the HRA description.



What is an HRA?

An HRA is a tax-free savings arrangement that allows employees to be reimbursed for eligible medical care expenses. HRAs are very often confused with Health Savings Accounts (HSAs) because of their similarities. However, an HRA does not require enrollment in a High Deductible Health Plan. HRA plan designs may vary considerably. HRAs may be linked to a health insurance plan and provide additional coverage or you can have an HRA stand by itself. An HRA may provide reimbursement to active employees, retirees or both. HRA are often times funded through a Voluntary Employee Beneficiary Association (VEBA) as described in Internal Revenue Code 501(c)(9) or an IRC 115 Integral Part Trust. An HRA requires the establishment of a Plan Document. The Plan Document provides the features and the administrative processes by which the HRA will run. An EBC representative can help you build a plan that fits your specific goals.

An HRA is somewhat advantaged over an HSA in that with the help of a consultant you can design a Plan that works for your employees. Employers do not pay FICA on contributions into an HRA making it a great way to fund post-employment health care benefits for your employees.

Account Access:

Login here!

You are now at the login page to your personal benefits information. Your account has already been set up for you. To enter the first time:

First Time Accessing the Site

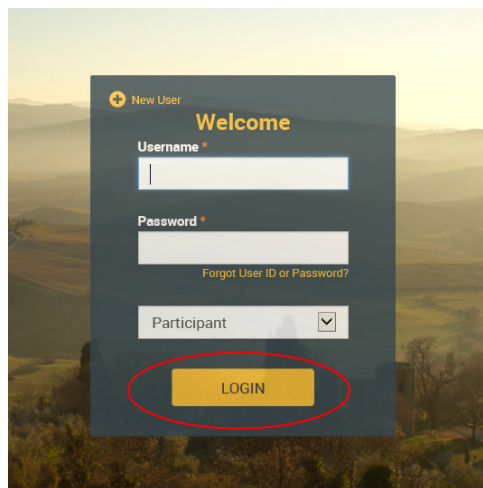
If you haven't previously accessed the online enrollment tool, then you will log in using a default user name and password.

Username: Your full Social Security Number (no spaces or dashes)
Password: The last 4 digits of your Social Security Number
Third box: Participant

Please sign into your account using the temporary sign on information provided to you as soon as possible. Once you sign in you must change your password. Follow the instructions on the screen.

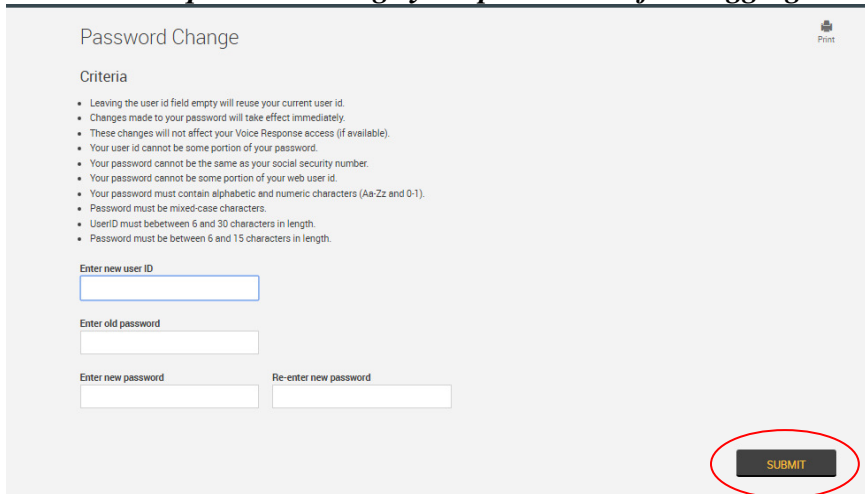
With the exception of the User Id, all fields are required. If you don't populate the User Id field, then the current User Id will be retained.

Click: **LOGIN**



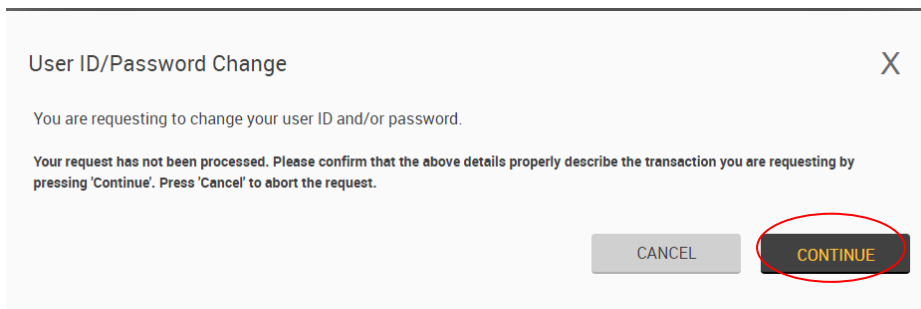
The image shows a login form titled "Welcome" with a "New User" icon. It contains three input fields: "Username *" (with a cursor), "Password *" (with a strength indicator), and "Participant" (with a dropdown arrow). A "Forgot User ID or Password?" link is located below the password field. At the bottom, a yellow "LOGIN" button is circled in red.

Note: *You will be required to change your password before logging on to the site.*



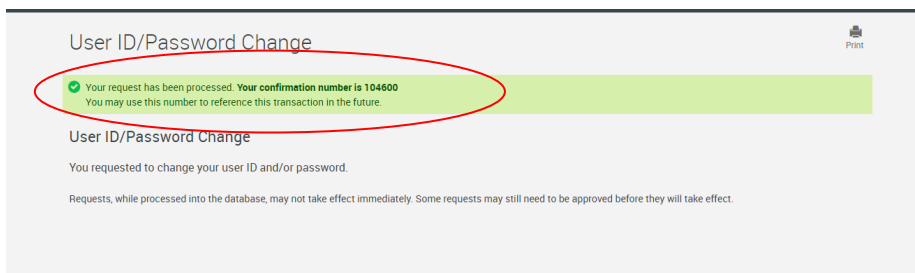
The screenshot shows a 'Password Change' form with a 'Print' icon in the top right corner. Under the heading 'Criteria', there is a list of requirements: leaving the user ID field empty reuses the current ID; changes take effect immediately; changes do not affect Voice Response access; user ID cannot be part of the password; password cannot be the same as the social security number or web user ID; password must contain alphanumeric characters (Aa-Zz and 0-1); password must be mixed-case; User ID must be 6-30 characters; password must be 6-15 characters. Below the criteria are four input fields: 'Enter new user ID', 'Enter old password', 'Enter new password', and 'Re-enter new password'. A 'SUBMIT' button is circled in red at the bottom right.

You will then see a confirmation regarding your change. Click: **Continue**



The screenshot shows a 'User ID/Password Change' dialog box with a close 'X' button in the top right. The text reads: 'You are requesting to change your user ID and/or password. Your request has not been processed. Please confirm that the above details properly describe the transaction you are requesting by pressing 'Continue'. Press 'Cancel' to abort the request.' At the bottom, there are two buttons: 'CANCEL' and 'CONTINUE', with the 'CONTINUE' button circled in red.

You will see a confirmation page once your password has been changed successfully. You can click on **Benefits Summary** in the top grey bar to proceed to your benefit information.



The screenshot shows a 'User ID/Password Change' confirmation page with a 'Print' icon in the top right. A green banner at the top contains a checkmark icon and the text: 'Your request has been processed. Your confirmation number is 104600. You may use this number to reference this transaction in the future.' Below the banner, the heading 'User ID/Password Change' is followed by the text: 'You requested to change your user ID and/or password. Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.'

Previously Utilized the Online Enrollment Tool

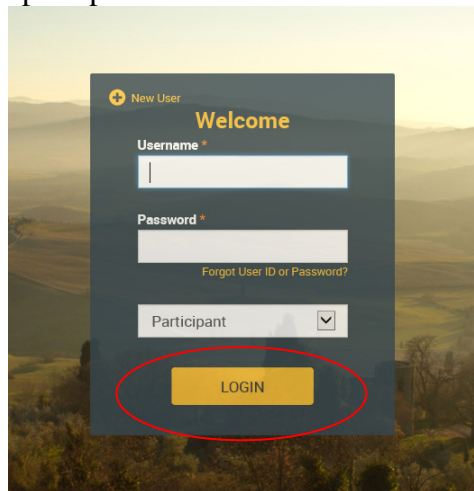
If you have previously utilized the online enrollment tool, enter the User Id and Password you previously set to log into your account.

Username: Previously set user name

Password: Previously set password

Third box: Participant

If you do not remember your previously set user name and/or password, click on [Forgot User ID](#) or [Password](#) and follow the prompts.



Still Can't Get In?

Call EBC at 1-888-507-6053 and an EBC representative will be happy to assist you. If they set your username and password back to the default, then you will then log in as if it is your first time accessing the site (see details above)

BENEFITS OVERVIEW

As a participant in the HRA, you can both make benefit claims for reimbursement and also decide how you would like your HRA contributions invested. To do this, there are two components to the system. One component is titled to indicate “**Claims**” and the other to indicate “**Investments**”.

To access the components, you can either click on the plan names or you can click on the Plan Selection drop down and select the required plan component.

Demo plan names are shown in the examples below, but your options will be:

Claims: **Demo Plan HRA Claims**

Investments: **Demo Plan HRA Invest**

To edit your personal information, click on your name under the **Personal Info** section. This will allow you to edit items such as your address, phone, email, and security question.

To log out of the system, click on the **Logout symbol** to the left of the Welcome in the upper right hand corner of the screen.

The screenshot shows the 'Benefits Overview' page. At the top right, it says 'Welcome, Ima Test' with a user profile icon. Below this is a dark navigation bar with 'Benefits Overview' on the left and 'Plan Selection' with a dropdown arrow on the right. The main content area is titled 'Benefits Overview' and includes a 'Print' icon. Under the 'Personal Info' section, the user's name 'Ima Test' is circled in purple. The address and contact information are listed below. Under the 'Plan Selection' section, there are two plan options: 'DemoPlan Claims' (circled in red) and 'DemoPlan Investments' (circled in red). The 'DemoPlan Investments' section shows a status of 'Active' and a vested balance of '\$500.00'.

| Personal Info | |
|-----------------------------------------------------------------------------------------------|--------------------------------|
| Ima Test | Birth date: 06/01/1961 |
| 14852 Scenic Heights Road Suite 200 Eden Prairie, MN 55344 skibo33_match@hotmail.com | Marital status: Married |

| Plan Selection | |
|-------------------------------------|---------------------------|
| DemoPlan Claims HRA VEBA: | Enrolled |
| DemoPlan Investments | Status: Active |
| | Balance as of: 01/01/2012 |
| | Account balance: \$500.00 |
| | Vested balance: \$500.00 |

CLAIMS COMPONENT

When you first enter the claims component, it will open to the Summary screen and look something like the picture below.

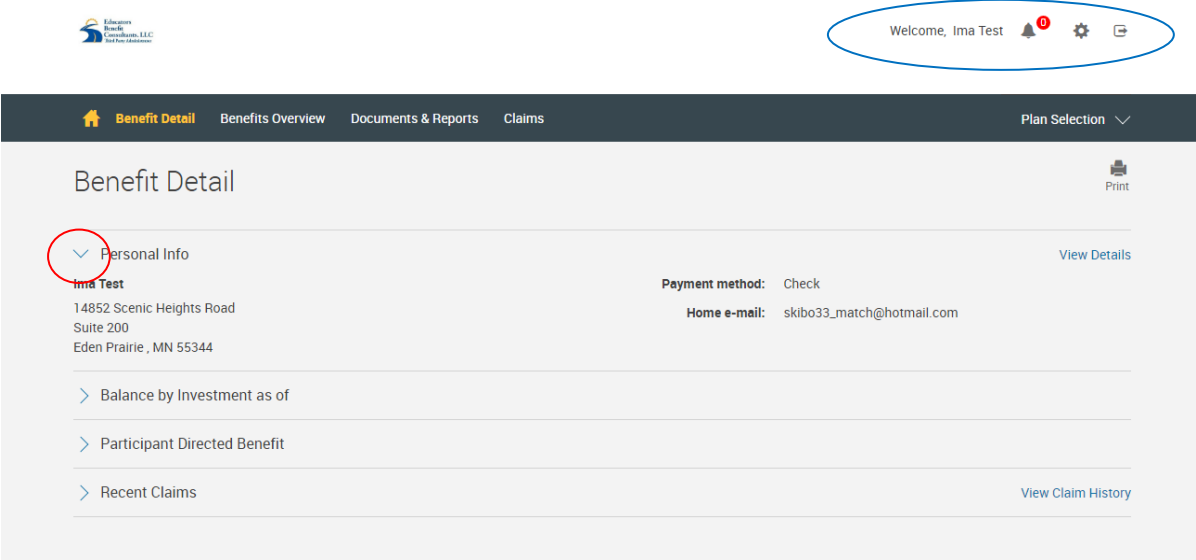
You can click on the blue arrows to expand or minimalize the detail sections.

On the top right of the screen, next to the “Welcome”, you will see three icons.

The bell is for messages. If the number in red next to the bell is > 0, than there are messages for you to read.

The gear cog when clicked will allow some edits to your personal, dependent, password, and direct deposit information.

The last icon will log you out of the system.

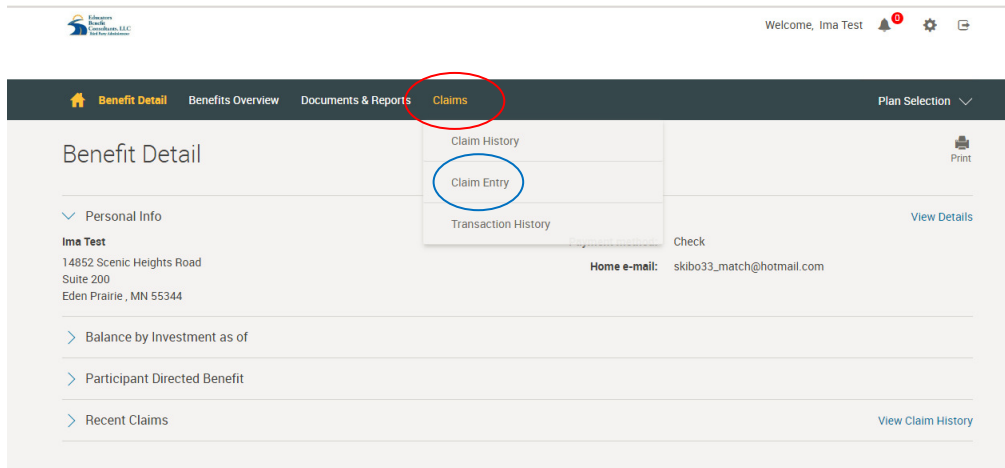


SUBMIT A CLAIM

Please Note: Claims cannot be submitted by active employees.

Click: **Claims** located in the top grey bar to open the drop down box

Click: **Claim Entry**



Fill in the fields. Those with an asterisk next to the field name are required.

A screenshot of the 'Claim Entry' form. The form is titled 'Claim Entry' and shows an overall progress of '0% Complete'. Below the title, there is a paragraph of instructions. The form contains several input fields, some of which are marked as required with an asterisk. The fields are: 'Select benefit *' (dropdown menu with 'HRA VEBA' selected), 'Start date of service *' (calendar field with '02/01/2018' selected), 'End date of service *' (calendar field with '02/01/2018' selected), 'Person receiving service' (dropdown menu with 'Frank Test' selected), 'Service provider' (dropdown menu with 'Dental' selected), 'Taxpayer ID' (text field with 'N/A'), 'Description' (text field with 'Tooth cleaning' entered), 'Amount *' (text field with '\$ 100.00' entered), and 'Current available balance' (text field with '\$500.00'). There is an 'ADD' button at the bottom right of the form.

Click: **Add**

The claim area fields at the top of the screen will empty and the claim(s) entered will show in a grid towards the bottom of the page (you may have to scroll down the page). If you have a second claim to add, fill in the claim information at the top of the screen with the new claim and click Add again. Repeat until all claims are entered.

Claim Entry Print

Overall Progress: **0% Complete**

This form allows you to add a series of claims and process them all at once. Enter a claim and press the 'Add' button. Once you have finished and have reviewed all of your information, click the 'Save & Continue' button to save your claims and proceed to the next step. Please note that you **MUST** electronically submit your receipts in order to be considered for reimbursement. Press 'Cancel' at any time to clear the list of claims without saving your entered data. **DO NOT use "Claim Entry" through this web portal to submit Benny Receipts.**

Required field *

Select benefit * Start date of service * End date of service *

Person receiving service Service provider Taxpayer ID

[Add Dependent](#)

Description Amount *

Added Claims
The claims you have just added are listed below. To edit any of this information, click on the edit button next to the applicable claim. Click on the Continue button to proceed with adding claim attachments.

| Service Start Date | Service End Date | Benefit | Service Provider | Taxpayer ID | Person | Claim Amount | Notes |
|--------------------|------------------|----------|------------------|-------------|------------|--------------|-------------------------------|
| 02/01/2018 | 02/01/2018 | HRA VEBA | Dental | | Frank Test | \$100.00 | Edit Delete |
| TOTAL | | | | | | \$100.00 | |

⚠ IMPORTANT: Your claim will not be reviewed for reimbursement until you complete the next step.

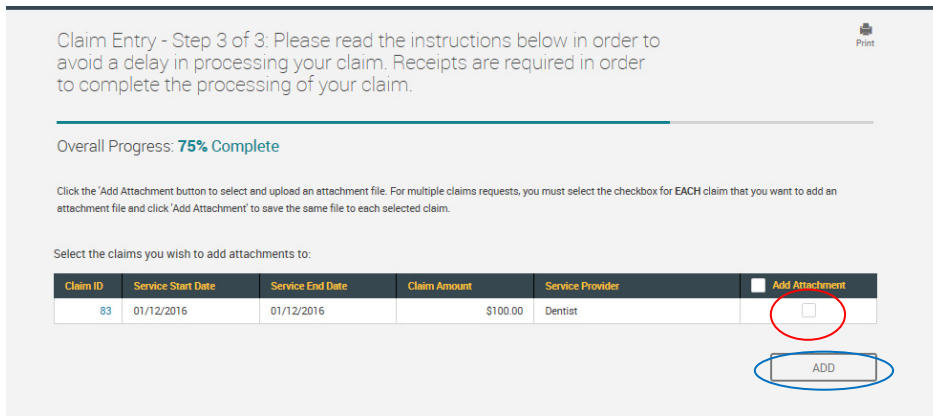
Review the claim(s) thoroughly. If there are any issues, then click on the “Edit” button under the notes column to modify the claim. The claim will open and changes can be made. Once completed, click on the Add button again.

Click on the Delete key to remove a claim.

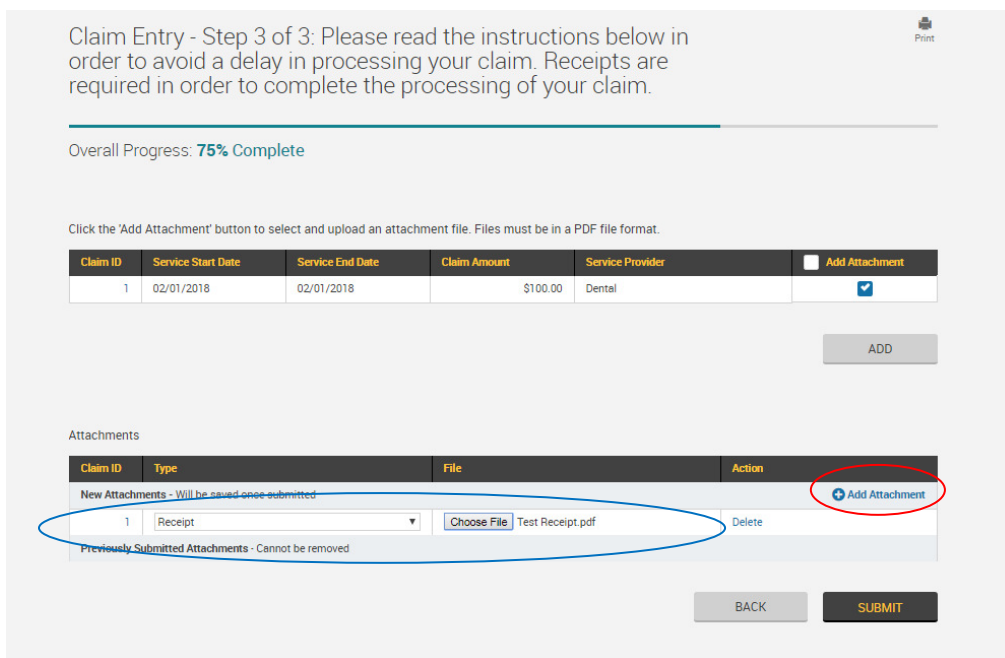
Once the claims pass review, click on the **Continue** button at the bottom of the page. *Note, you must click on the Continue button and complete the next step before the claim can be approved.*

Locate the row with the claim for which you’d like to attach documentation and check the box under the “Add Attachment” column.

Click on **Add**



This will add new section below titled “Attachments”. Click **Add Attachment +** and you will be able to populate data in the attachment row.



Click on **Submit** to attach the document. When the document is attached successfully, new text in a green bar will show indicating it succeeded and providing a confirmation number. A new row showing the document will appear under an Attachment section of Previously Submitted Attachments.

When you have completed entering your attachments, then you can exit the area by clicking on any options in or above the dark grey bar on the top of the screen.

If you do not see the 100% complete and green bar, then your claims have NOT been saved.

Claim Entry - Step 3 of 3: Please read the instructions below in order to avoid a delay in processing your claim. Receipts are required in order to complete the processing of your claim.



Overall Progress: **100% Complete**

✔ Your attachments have been successfully submitted. Go to Claim History to submit additional attachments.
Confirmation ID: 121172

Click the 'Add Attachment' button to select and upload an attachment file. Files must be in a PDF file format.

| Claim ID | Service Start Date | Service End Date | Claim Amount | Service Provider | Add Attachment |
|----------|--------------------|------------------|--------------|------------------|--------------------------|
| 1 | 02/01/2018 | 02/01/2018 | \$100.00 | Dental | <input type="checkbox"/> |

ADD

Attachments

| Claim ID | Type | File | Action |
|------------------------------------------------------|---------|------------------|--------------------------------|
| New Attachments - Will be saved once submitted | | | |
| | | | Add Attachment |
| Previously Submitted Attachments - Cannot be removed | | | |
| 1 | Receipt | Test Receipt.pdf | View Details |

BACK

SUBMIT

ADD CLAIM RECEIPTS

All of the accompanying claim information will need to be uploaded via the web as pdf files. To do this, scan the receipts and save them in a pdf file format on your computer.

Once you have logged in to the site. Select the Claims component of the system and you will see the following summary screen.

There are two ways in which you can find your previously submitted claims.

1. You can click on the blue arrow next to **Recent Claims** on the summary screen. This will expand the section to show a list of recent claims. Click on the claim id number to open the claim for which you will be adding attachment(s)
2. Click on **Claim** in the top menu bar and then **Claim History**. This will bring you to the Claims History screen. The recent claims will show in a grid. You can also enter selection criteria to pull a more specific list of claims. Click on the claim id number to open the claim for which you will be adding attachment(s)

The screenshot shows the 'Claims' section of a web portal. The top navigation bar includes 'Benefit Detail', 'Benefits Summary', 'Documents & Reports', and 'Claims' (circled in blue). A dropdown menu for 'Claims' is open, showing 'Claim History' (circled in blue), 'Claim Entry', and 'Transaction History'. The main content area is titled 'Summary' and includes sections for 'Personal Info', 'Balance by Investment as of', 'Participant Directed Benefit', and 'Recent Claims' (circled in red). Below 'Recent Claims' is a table with the following data:

| Claim ID | Date of Service | Benefit | Claim Status | Service Provider | Claim Amount | Ineligible Amount | Amount Paid | Payment Date |
|----------|-----------------|----------|--------------|------------------|--------------|-------------------|-------------|--------------|
| 2 | 02/01/2018 | HRA VEBA | Approved | Counseling | \$50.00 | \$0.00 | \$0.00 | |
| 1 | 02/01/2018 | HRA VEBA | Approved | Dental | \$100.00 | \$0.00 | \$0.00 | |

This will add a new section below titled “Claim Detail”. Click **Add Attachment +** and you will be able to populate data in the attachment row.

Claim Detail

Print

| | | | |
|------------------------|------------|--------------------|-----------|
| Claim ID: | 2 | Submitted amount: | \$50.00 |
| Claim status: | Approved | Ineligible amount: | \$0.00 |
| Claim description: | Therapy | Net claim amount: | \$50.00 |
| Benefit: | HRA VEBA | Expense type: | Web Claim |
| Start date of service: | 02/01/2018 | Relationship: | Self |
| End date of service: | 02/01/2018 | Notification date: | |
| Service provider: | Counseling | Additional info: | |
| Claim submitted for: | Ima Test | | |

PRINT

Attachments

| Claim ID | Type | File | Action |
|----------------------------------------------------------------------------------------------------|---------|----------------------------------------------|--------|
| New Attachments - Will be saved once submitted + Add Attachment | | | |
| 2 | Receipt | Choose File Test Receipt.pdf | Delete |
| Previously Saved Attachments - Cannot be removed | | | |

IMPORTANT: Click on [Add Attachment](#) above to submit attachment files. Once attachments have been submitted they cannot be removed.

BACK **SUBMIT**

Click on **Submit** to attach the document. When the document is attached successfully, new text in a green bar will show indicating it succeeded and providing a confirmation number. A new row showing the document will appear under an Attachment section of Previously Submitted Attachments.

Benefit Detail Benefits Summary Documents & Reports **Claims** Plan Selection

Claim Detail

Print

✔ Your attachments have been successfully submitted. Confirmation ID: 121176

| | | | |
|------------------------|------------|--------------------|-----------|
| Claim ID: | 2 | Submitted amount: | \$50.00 |
| Claim status: | Approved | Ineligible amount: | \$0.00 |
| Claim description: | Therapy | Net claim amount: | \$50.00 |
| Benefit: | HRA VEBA | Expense type: | Web Claim |
| Start date of service: | 02/01/2018 | Relationship: | Self |
| End date of service: | 02/01/2018 | Notification date: | |
| Service provider: | Counseling | Additional info: | |
| Claim submitted for: | Ima Test | | |

PRINT

Attachments

| Claim ID | Type | File | Action |
|----------------------------------------------------------------------------------------------------|---------|------------------|--------------|
| New Attachments - Will be saved once submitted + Add Attachment | | | |
| Previously Saved Attachments - Cannot be removed | | | |
| 2 | Receipt | Test Receipt.pdf | View Details |

IMPORTANT: Click on [Add Attachment](#) above to submit attachment files. Once attachments have been submitted they cannot be removed.

BACK **SUBMIT**

When you have completed entering your attachments, then you can exit the area by clicking on any option in the tool bar on the top of the screen.

You MUST notify the EBC office and let us know you have attached a receipt to a previously submitted web claim.

Phone: 1-888-507-6053

Email: HRASupport@ebcsolutons.com

VIEW CLAIM HISTORY

Click: **Claims** located in the top grey bar to open the drop down box

Click: **Claim Entry**

You will see a history of your claims and claim status.

You can change the following fields to specify the claim history shown:

- Select plan year
- Select benefit
- Select dependent
- Select month or date range

Click: **Get Results**

The screenshot shows the 'Claim History' interface. At the top, there are three dropdown menus: 'Select plan year' (01/01/2016 - 12/31/2016), 'Select benefit' (All), and 'Select dependent' (All). Below these is a radio button for 'Month' (selected) with a dropdown for 'All Months', and a radio button for 'Date Range' with 'Start Date' (01/01/2016) and 'End Date' (12/31/2016) fields. A 'GET RESULTS' button is on the right. A table of claims is displayed below, with columns for Claim ID, Benefit, Date of Service, Claim Amount, Ineligible Amount, Claim Status, Service Provider, Expense Type, Amount Paid, and Payment Date.

| Claim ID | Benefit | Date of Service | Claim Amount | Ineligible Amount | Claim Status | Service Provider | Expense Type | Amount Paid | Payment Date |
|----------|-------------|-----------------|--------------|-------------------|------------------|----------------------|--------------|-------------|--------------|
| 78 | Medical FSA | 01/19/2016 | \$50.00 | \$0.00 | Pending approval | Counseling | Web Claim | \$0.00 | |
| 75 | Medical FSA | 01/19/2016 | \$100.00 | \$0.00 | Pending approval | Doctor | Web Claim | \$0.00 | |
| 76 | Medical FSA | 01/13/2016 | \$50.00 | \$0.00 | Pending approval | Drugs and Medicines | Web Claim | \$0.00 | |
| 74 | Medical FSA | 01/13/2016 | \$100.00 | \$0.00 | Pending approval | Doctor | Web Claim | \$0.00 | |
| 80 | Medical FSA | 01/12/2016 | \$75.00 | \$0.00 | Pending approval | EYE | Web Claim | \$0.00 | |
| 72 | Medical FSA | 01/12/2016 | \$100.00 | \$0.00 | Pending approval | Dental | Web Claim | \$0.00 | |
| 81 | Medical FSA | 01/12/2016 | \$100.00 | \$0.00 | Pending approval | Emergency Room Visit | Web Claim | \$0.00 | |
| 82 | Medical FSA | 01/12/2016 | \$100.00 | \$0.00 | Pending approval | Dentist | Web Claim | \$0.00 | |
| 83 | Medical FSA | 01/12/2016 | \$100.00 | \$0.00 | Pending approval | Dentist | Web Claim | \$0.00 | |
| 73 | Medical FSA | 01/06/2016 | \$100.00 | \$0.00 | Pending approval | Dental | Web Claim | \$0.00 | |
| 79 | Medical FSA | 01/04/2016 | \$20.00 | \$0.00 | Pending approval | Ambulatory Center | Web Claim | \$0.00 | |
| 77 | Medical FSA | 01/04/2016 | \$25.00 | \$0.00 | Pending approval | Doctor | Web Claim | \$0.00 | |

PLAN MATERIALS AND FORMS

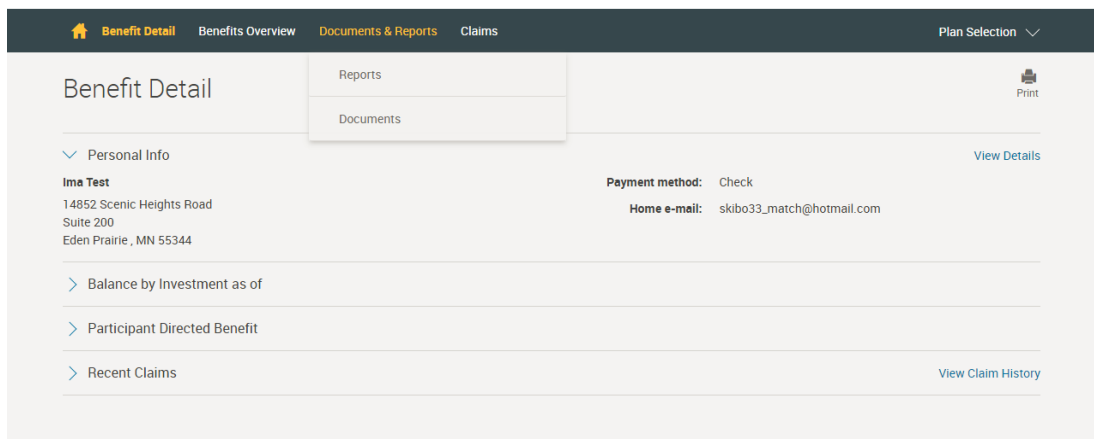
Click: **Documents & Reports** located in the top grey bar to open the drop down box

Click: **Documents**


Click on the blue arrows to expand the sections.

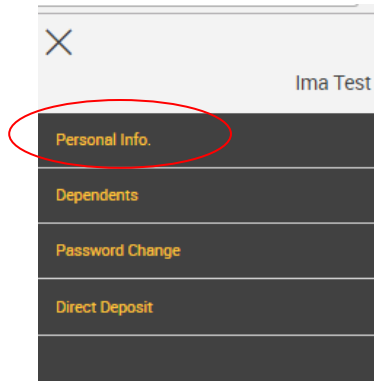
Examples of documents found in the sections are:

- Document Group: Forms
 - Debit Card Enrollment Form
 - HRA Employee Enrollment Form
- Document Group: Plan Materials
 - Debit Card Frequently Asked Questions



PERSONAL INFORMATION

Click:  on the top right side of the screen in the tool bar to open the drop down box
Click: **Personal Info**



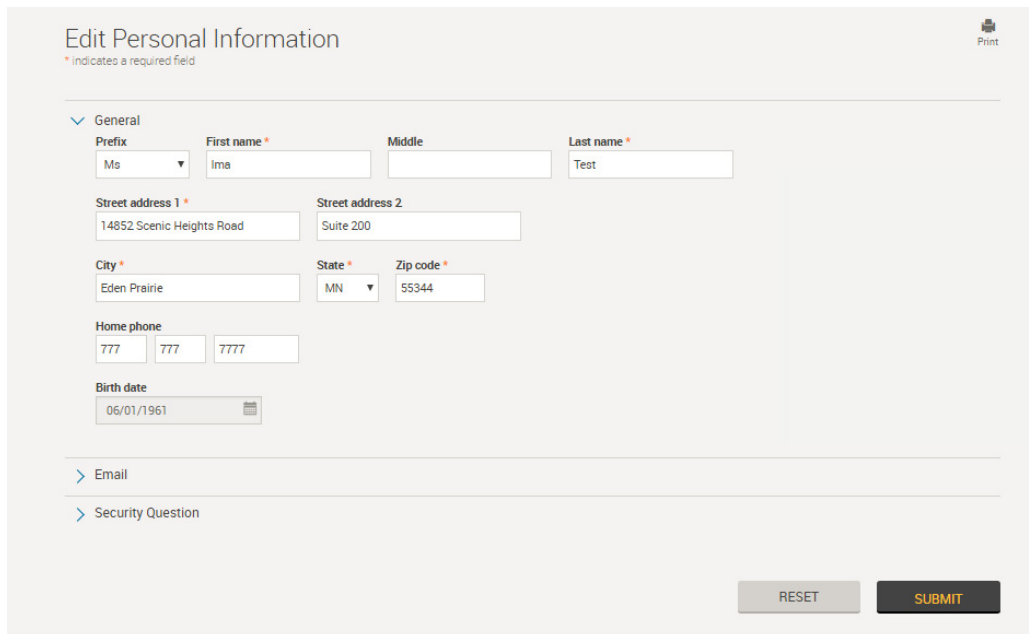
This screen contains personal data such as your name, address, email, security questions, etc.

Fields that have an asterisk are required to be completed.


If the field is grey, then modifications cannot be made via the web.

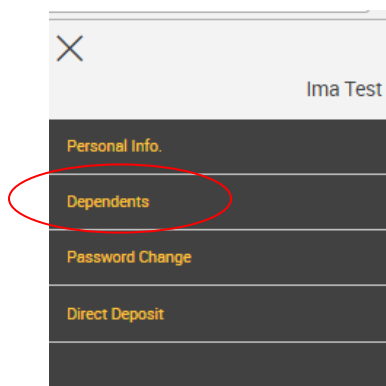
To make changes to grayed out data, or to request that future statements be mailed, contact EBC at 1-888-507-6053 and an EBC representative will be happy to assist you.

Once your changes are complete, click: **Submit**

A screenshot of the 'Edit Personal Information' form. The form is titled 'Edit Personal Information' and has a 'Print' button in the top right corner. A note below the title says '* indicates a required field'. The form is divided into sections: 'General', 'Email', and 'Security Question'. The 'General' section contains the following fields: 'Prefix' (dropdown menu with 'Ms' selected), 'First name *' (text input with 'Ima'), 'Middle' (text input), 'Last name *' (text input with 'Test'), 'Street address 1 *' (text input with '14852 Scenic Heights Road'), 'Street address 2' (text input with 'Suite 200'), 'City *' (text input with 'Eden Prairie'), 'State *' (dropdown menu with 'MN' selected), 'Zip code *' (text input with '55344'), 'Home phone' (three text input fields with '777', '777', and '7777'), and 'Birth date' (text input with '06/01/1961' and a calendar icon). The 'Email' and 'Security Question' sections are collapsed. At the bottom of the form are 'RESET' and 'SUBMIT' buttons.

DEPENDENT INFORMATION

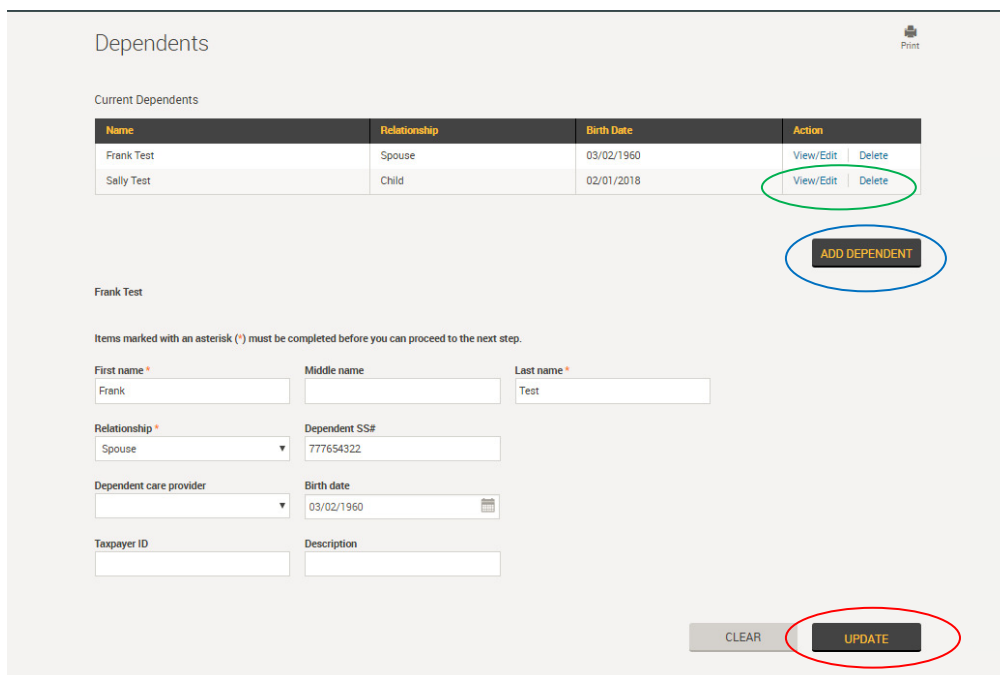
Click:  on the top right side of the screen in the tool bar to open the drop down box
Click: **Dependents**



When you first open this screen, only the dependent grid containing the current dependents will show.

Click on View/Edit to the right of the dependent to display the dependent details on the lower portion of the screen. Click on Delete to delete the dependent. To add a new dependent, click on the Add Dependent button.

Click: **Update/Submit**



The 'Dependents' screen displays a table of current dependents and a form to add a new one. The table has columns for Name, Relationship, Birth Date, and Action. The 'Action' column contains 'View/Edit' and 'Delete' links. The 'ADD DEPENDENT' button is circled in blue. The form below the table is for adding a new dependent and includes fields for First name, Middle name, Last name, Relationship, Dependent SS#, Dependent care provider, Birth date, Taxpayer ID, and Description. The 'UPDATE' button is circled in red.

| Name | Relationship | Birth Date | Action |
|------------|--------------|------------|----------------------------------------------------|
| Frank Test | Spouse | 03/02/1960 | View/Edit Delete |
| Sally Test | Child | 02/01/2018 | View/Edit Delete |

Frank Test

Items marked with an asterisk (*) must be completed before you can proceed to the next step.


First name * Middle name Last name *

Relationship * Dependent SS#

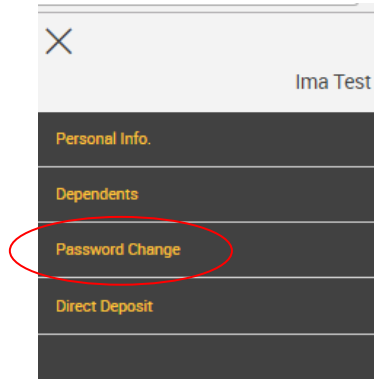
Dependent care provider Birth date

Taxpayer ID Description

CHANGE YOUR PASSWORD

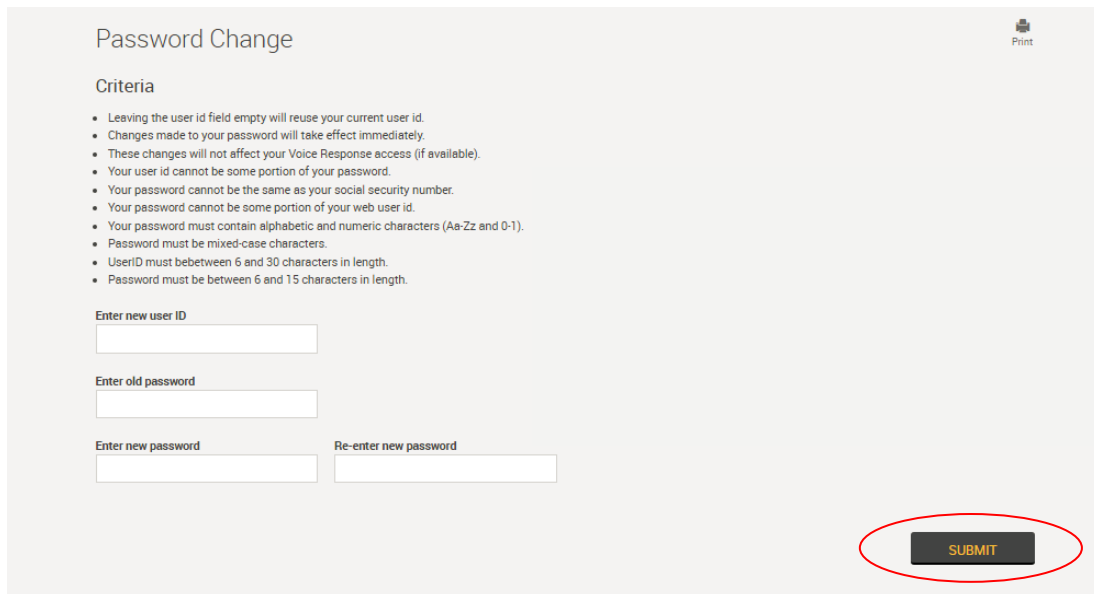
Click:  on the top right side of the screen in the tool bar to open the drop down box

Click: **Password Change**




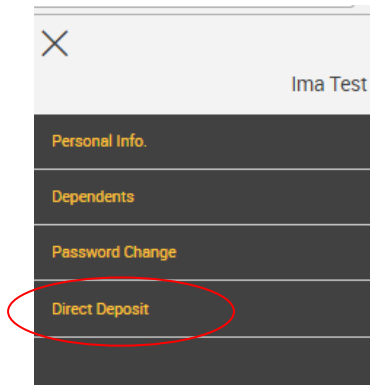
Fill in the fields on the screen. With the exception of the User Id, all fields are required. If you don't populate the User Id field, then the current User Id will be retained.

Click: **Submit**

A screenshot of the 'Password Change' form. The form has a title 'Password Change' and a 'Print' icon in the top right corner. Below the title is a 'Criteria' section with a list of requirements: leaving the user id field empty will reuse the current user id; changes take effect immediately; changes do not affect voice response access; user id cannot be part of the password; password cannot be the same as social security number or web user id; password must contain alphanumeric characters and be mixed-case; user id must be 6-30 characters; password must be 6-15 characters. Below the criteria are four input fields: 'Enter new user ID', 'Enter old password', 'Enter new password', and 'Re-enter new password'. A 'SUBMIT' button is located at the bottom right of the form, circled in red.

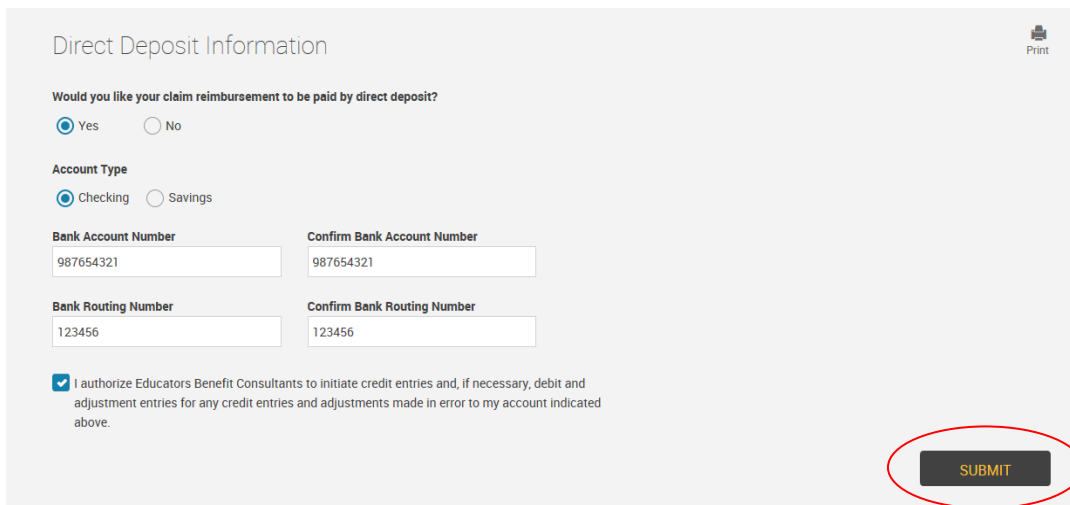
DIRECT DEPOSIT INFORMATION

Click:  on the top right side of the screen to open the drop down box
Click: **Direct Deposit**



Populate the fields with your account information.

Click: **Submit**

A screenshot of the 'Direct Deposit Information' form. The form title is 'Direct Deposit Information' and there is a 'Print' icon in the top right corner. The form contains the following fields and options:

- Question: 'Would you like your claim reimbursement to be paid by direct deposit?' with radio buttons for 'Yes' (selected) and 'No'.
- Section: 'Account Type' with radio buttons for 'Checking' (selected) and 'Savings'.
- Field: 'Bank Account Number' with value '987654321'.
- Field: 'Confirm Bank Account Number' with value '987654321'.
- Field: 'Bank Routing Number' with value '123456'.
- Field: 'Confirm Bank Routing Number' with value '123456'.
- Checkbox: 'I authorize Educators Benefit Consultants to initiate credit entries and, if necessary, debit and adjustment entries for any credit entries and adjustments made in error to my account indicated above.' (checked).
- Button: 'SUBMIT' (circled in red).

INVESTMENT COMPONENT

The investment component will open to the Dashboard and look something like the picture below. Here you will see a summary of your HRA amount, the fund(s) in which the money is invested, and recent activity. You may need to scroll down to see all of the information on the screen.

On the top right of the screen, next to the “Welcome”, you will see three icons.

The bell is for messages. If the number in red next to the bell is > 0 , then there are messages for you to read.

The gear cog will display, and allow some edits to your personal, beneficiary, and password information.

The last icon will log you out of the system.

The screenshot displays the investment component dashboard. At the top right, a blue oval highlights the user greeting "Welcome, Ima Test" and three icons: a bell with a red notification count, a gear cog, and a log-out icon. The dashboard is divided into several sections:

- Account Balance:** Shows a balance of \$500.00 and a 0.00% Rate of Return. A "MANAGE INVESTMENTS" button is at the bottom.
- Retirement Tips:** Features a "SUPER SIZE YOUR RETIREMENT" graphic and text: "Cutting back on unnecessary spending now can help you in the long run. For example, avoid super-sizing your combo meal orders for a savings of \$10.00 a month, invest that money in your retirement plan instead and you could have as much as an extra \$36,000 by the time you retire." A small disclaimer at the bottom reads: "Assumes 7% rate of return, a 2.5% inflation rate and 40 years to retirement."
- My Portfolio:** Includes a "View" dropdown set to "Overview" and a "Performance Model" dropdown set to "1-year". Below is a table of investments:

| Investment Name | Fund ID | Performance | From My Paycheck | Balance |
|-----------------|---------|-------------|------------------|----------------|
| DEMO FUND | DEMO | 0% | 25% | 25% \$125.00 |
| DEMO Fund 2 | DEMO2 | 0% | 75% | 75% \$375.00 |

- Recent Activity:** A table showing transaction history:

| Date | Type | Amount | Status |
|----------|----------------------|------------|--------|
| 03/22/17 | Transfer | \$500.00 | ✓ |
| 03/22/17 | Transfer | (\$500.00) | ✓ |
| 03/22/17 | Transfer | \$125.00 | ✓ |
| 03/22/17 | Transfer | (\$125.00) | ✓ |
| 03/15/17 | Base contribution | \$200.00 | ✓ |
| 03/01/17 | Transfer - one sided | \$300.00 | ✓ |

A "VIEW TRANSACTIONS" link is located at the bottom right of the Recent Activity section.

STATEMENTS

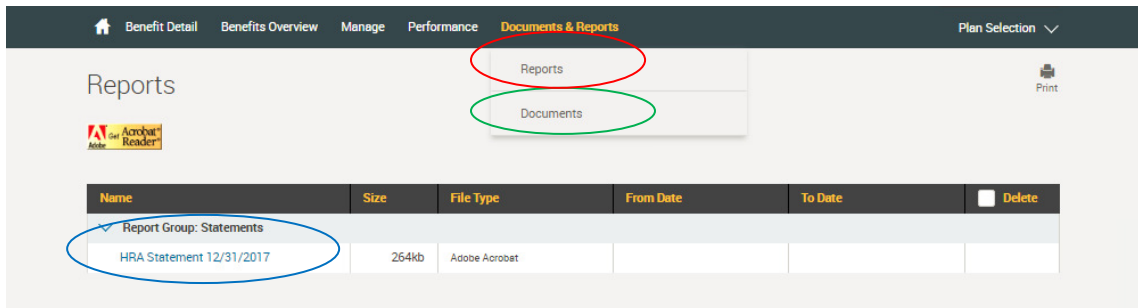
Click: **Documents & Reports** located in the top grey bar to open the drop down box

Click: **Reports**

Click on the blue arrows to expand the section Report Group: Statements. You will then see a listing of the statements that are available for your view.

Click on the report title to open the document.

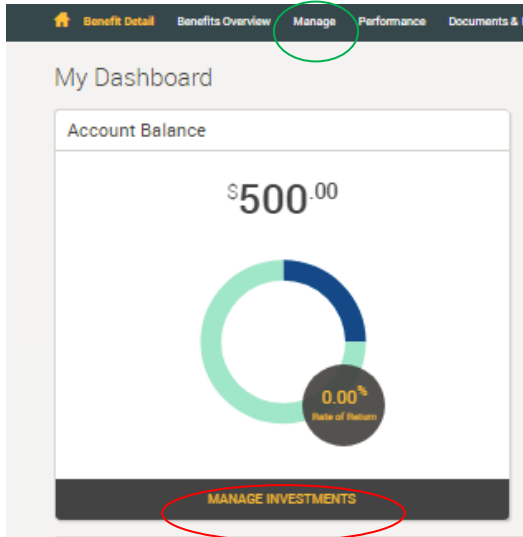
How the report opens will depend on your computer settings. The document will either open right away in a new window or you will see a connection to it at the bottom of the screen.



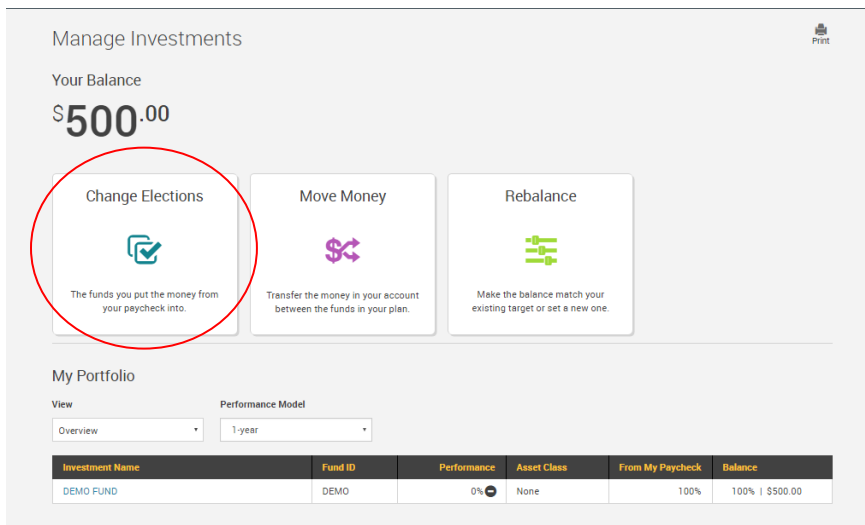
INVESTMENT CHANGES

You will automatically be invested in the plan default investment. You may choose to change your investments at any time.

To change your investments click: **Manage Investments** located below the account balance summary or **Manage** in the top grey bar.



To change your future contributions, click on the Change Elections option.



You will see a graphic display of both your current future selection and also a grid in the lower part of the screen.

Within the grid, under the “Investment” area, you can click on the fund for more information in order to help you make an informed decision. Later in this process, you will be asked to confirm that you received this information.

Within the grid, under the “New Election%” area, you can enter your new percentages. All allowable funds offered via the plan will be displayed, but you will only be able to make elections in funds that are currently accepting new contributions. Once you make your change, the graphic display will also update with your changes.

Click: **Next**

Change Elections

Overall Progress: 0% Complete

Enter Investment Election Percentages

Current Investment Elections
How new contributions are currently invested

New Investment Elections
How new contributions will be invested after you have changed your elections

Compare

| Investment | Fund ID | Current Allocation % | New Election % |
|-------------|---------|----------------------|---------------------------------|
| DEMO FUND | DEMO | 100% | <input type="text" value="50"/> |
| DEMO Fund 2 | DEMO2 | 0% | <input type="text" value="50"/> |
| TOTAL | | 100% | 100% |

You will then be asked if you would like to rebalance your current money to the new investments.

No = only your future contributions will be placed in the new allocations/investments

Yes = all of your current balance and new contributions will be placed in the new allocations/investments.

Change Elections Print

Overall Progress: **20% Complete**

Transferable Balances

Would you like to rebalance your transferable balances in your plan to conform with the percentages you entered for your investment elections?

No Yes

CANCEL BACK NEXT

In order to proceed, you will need to confirm that you had access to the fund information. This was provided earlier when you chose your fund elections. If the fund is highlighted in blue here, then you can also access additional information at this point.

Click: **Next**

Change Elections Print

Overall Progress: **60% Complete**

Prospectus Provided

Have you been provided the prospectus for each fund?

| Funds | <input checked="" type="checkbox"/> Mark all as Provided |
|-------------|----------------------------------------------------------|
| DEMO FUND | <input type="checkbox"/> Mark as Provided |
| DEMO Fund 2 | <input type="checkbox"/> Mark as Provided |

CANCEL BACK NEXT

Confirm that that the change to be implemented is correct and click **SUBMIT**.

Change Elections Print

Overall Progress: **80% Complete**

Review

Election Percentages

| Investment | Fund ID | Current Allocation % | New Election % |
|--------------|---------|----------------------|----------------|
| DEMO FUND | DEMO | 100% | 50% |
| DEMO Fund 2 | DEMO2 | 0% | 50% |
| TOTAL | | 100% | 100% |

CANCEL BACK SUBMIT

If you see the green bar with a confirmation number then your election is complete. ***If you do not see a confirmation number, then your changes have NOT been saved.***

Click **Done** to exit the area and return to the Election Change section.

Change Elections Print

Overall Progress: **100% Complete**

Confirmation

✔ Confirmation Number: 104613

Election Percentages


| Investment | Fund ID | Current Allocation % | New Election % |
|--------------|---------|----------------------|----------------|
| DEMO FUND | DEMO | 100% | 50% |
| DEMO Fund 2 | DEMO2 | 0% | 50% |
| TOTAL | | 100% | 100% |

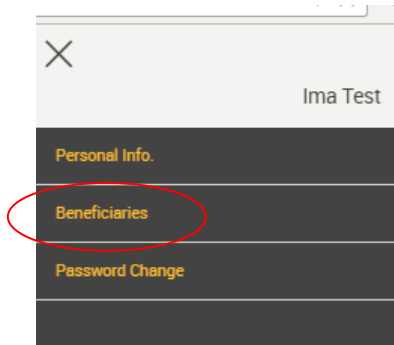
DONE

Click: **Benefits Summary** in the upper grey bar of the Election Change section to return to the main screen.

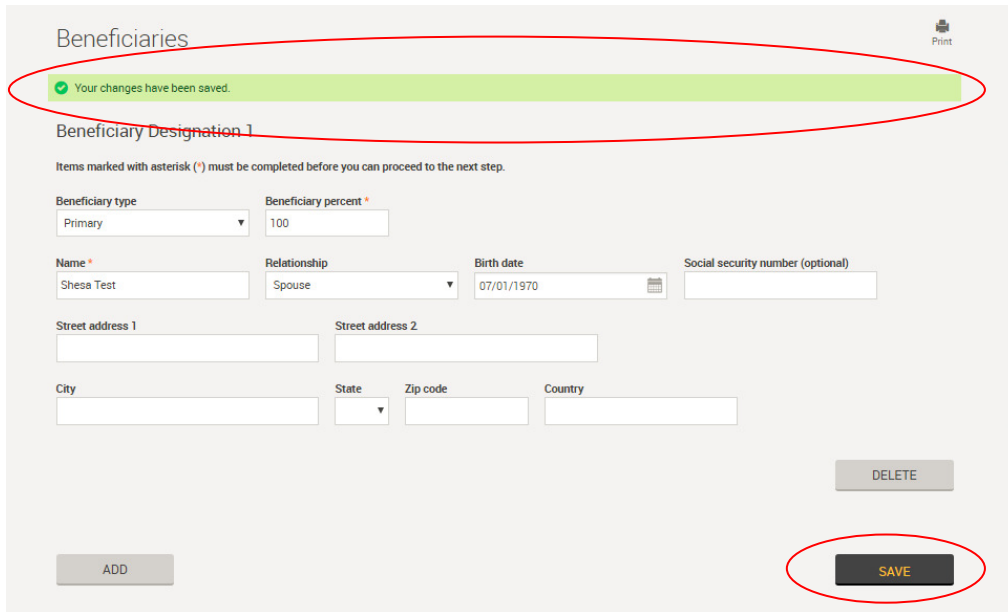
If you do not see a confirmation in a green bar, then your elections have NOT been saved.

BENEFICIARY INFORMATION

Click:  on the top right side of the screen in the tool bar to open the drop down box
Click: **Beneficiaries**



You can review, add, update, or delete your beneficiaries as necessary. If you make any changes click **Save**. A green banner will show at the top indicating that your beneficiary data has been saved.

A screenshot of the 'Beneficiaries' form. At the top, there is a green banner with a checkmark and the text 'Your changes have been saved.' Below this is the form for 'Beneficiary Designation 1'. The form includes fields for 'Beneficiary type' (Primary), 'Beneficiary percent' (100), 'Name' (Shesa Test), 'Relationship' (Spouse), 'Birth date' (07/01/1970), and 'Social security number (optional)'. There are also fields for 'Street address 1', 'Street address 2', 'City', 'State', 'Zip code', and 'Country'. At the bottom right, there is a 'DELETE' button and a 'SAVE' button, which is circled in red. At the bottom left, there is an 'ADD' button.