

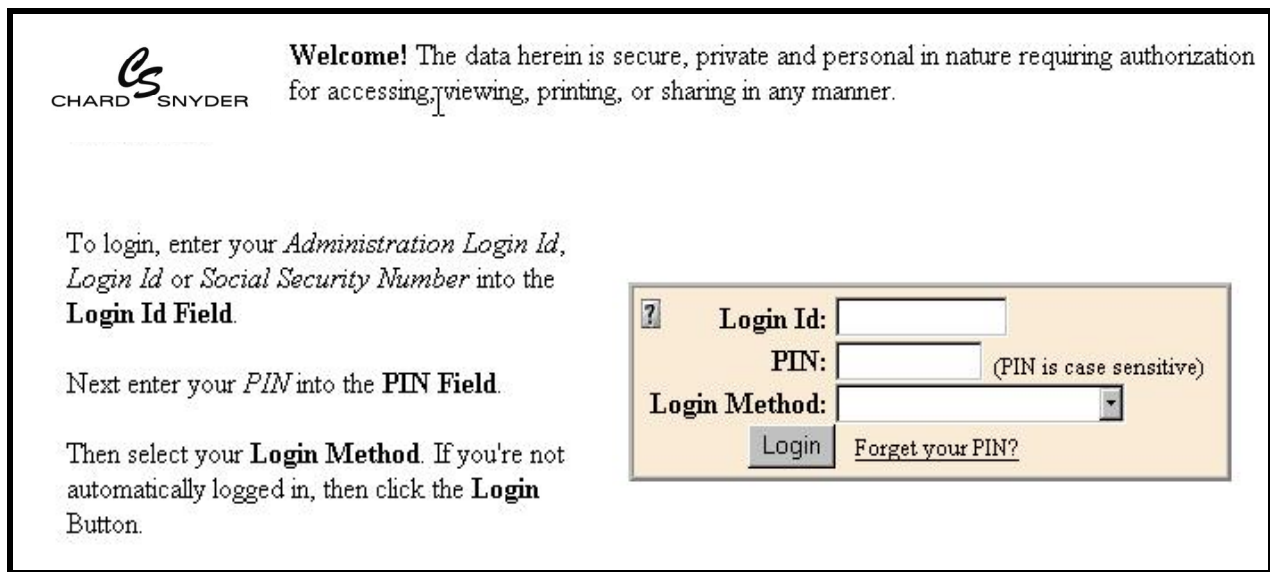
**To: S125 Flexible Benefit Plan Participants**

**Re: Online Account Access**

Chard, Snyder & Associates, Inc. is pleased to offer full online account services for your Section 125 Flexible Benefits Plan effective with your new plan year.

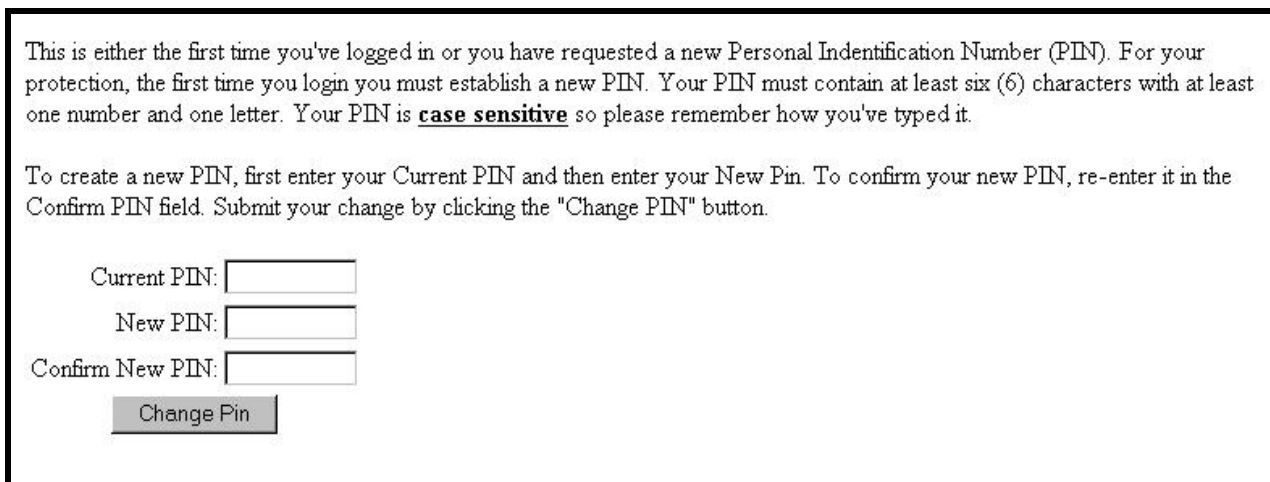
In order to access your account online, please visit [www.chard-snyder.com](http://www.chard-snyder.com). From the home page, select “**Employees.**” From the Menu, select “**Account Access**” and enter the following information (see example below):

- **Login ID:** Enter your nine-digit Social Security Number or Login ID
- **PIN:** Enter the last four digits of your SSN or your new PIN
- **Login Method:** Select “Social Security Number” or “Login ID”



The screenshot shows the Chard Snyder login interface. At the top left is the company logo. A welcome message states: "Welcome! The data herein is secure, private and personal in nature requiring authorization for accessing, viewing, printing, or sharing in any manner." Below this, instructions are provided: "To login, enter your Administration Login Id, Login Id or Social Security Number into the Login Id Field." "Next enter your PIN into the PIN Field." "Then select your Login Method. If you're not automatically logged in, then click the Login Button." To the right of the text is a login form with the following fields: "Login Id:" (text input), "PIN:" (text input with a note "(PIN is case sensitive)"), and "Login Method:" (dropdown menu). Below the fields are two buttons: "Login" and "Forget your PIN?".

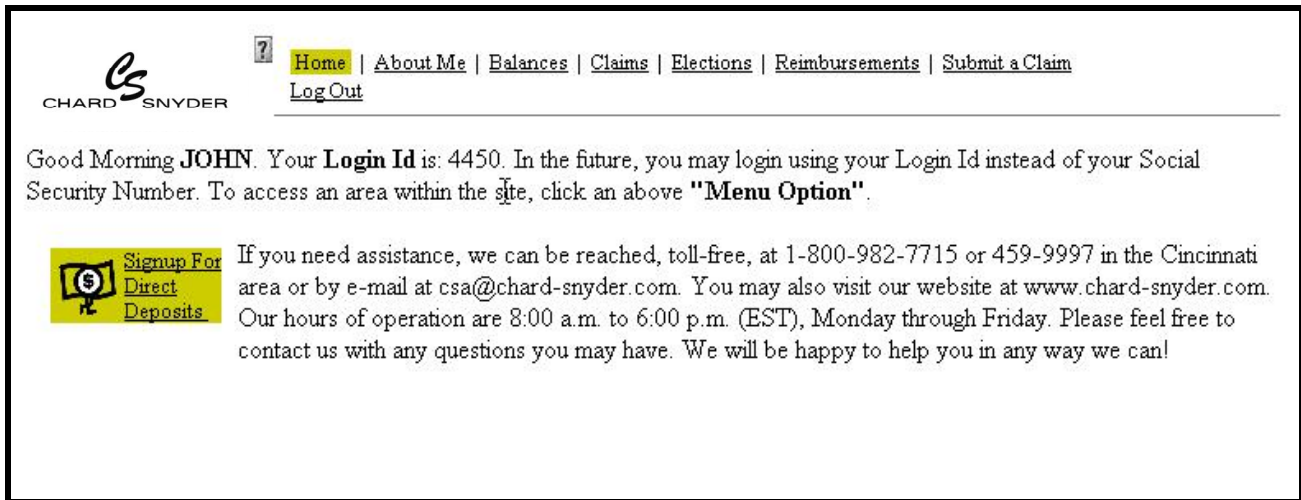
You will be asked to change your PIN upon entering the system for the first time. **\*\*If you have already changed your PIN, you will not need to repeat this step.\*\*** If you have not already changed it, your current PIN will be the last four digits of your SSN. Please be sure to record the new PIN you select for future reference. If you forget or lose your PIN, we will be happy to reset it for you (see example below).



The screenshot shows the PIN change interface. The text reads: "This is either the first time you've logged in or you have requested a new Personal Identification Number (PIN). For your protection, the first time you login you must establish a new PIN. Your PIN must contain at least six (6) characters with at least one number and one letter. Your PIN is **case sensitive** so please remember how you've typed it." Below this, instructions are provided: "To create a new PIN, first enter your Current PIN and then enter your New Pin. To confirm your new PIN, re-enter it in the Confirm PIN field. Submit your change by clicking the "Change PIN" button." The form contains three input fields: "Current PIN:", "New PIN:", and "Confirm New PIN:". Below the fields is a "Change Pin" button.

Before the system can accept your new PIN, **you must define a secret/security phrase** that you'll be asked for when you've forgotten your PIN and would like to retrieve it. Under "Prompt Label/Name" you will need to enter the question you would like to be asked (such as 'what is your mother's maiden name') and under "Prompt Value" you will need to enter the answer to that question. It is important that you remember the answer, as you will not be able to request your PIN online unless you enter the correct answer.

Once you have entered the system successfully, you will be on your Home page. To access an area within the site, click on any of the menu options at the top of your screen (see example below).



You are now ready to access your account online! **If you need help, just click on the ? anywhere in the system for a detailed description or instructions for that page or function.** To follow are some of the great features associated with online account access:

- **Claim Submission** - You will have the ability to prepare your claim form online. Simply type in all applicable information on the online form, print and sign the form, then mail or fax it to our office with the required claim substantiation attached. Payment will be made upon approval and release of your claim.
- **Account Balances** – You will also have the ability to review your account information online. This service includes access to your claim status, claims paid, and a summary of activities for the year. If you provide us with your email address, an e-mail will automatically be sent to notify you both when a claim has been received and processed, and when a reimbursement has been issued. You can enter your e-mail address on yourself on the "About Me" page.
- **Reimbursement Frequency** - Reimbursements will be issued either Weekly or on Mondays, Wednesdays and Fridays, depending on your company's service agreement. Claims will continue to be processed on a daily basis as they are received.

Please feel free to begin taking advantage of full online access today and contact us with any questions or concerns you may have regarding your plan.

Sincerely,

*Chard, Snyder & Associates, Inc.*