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CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your PBS Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Pre-Tax Saving Plans. It enables you to:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

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

1. work from sections within the Home Page,
2. hover over the six tabs at top of Home Page to see drop-down menus, or
3. follow links at the bottom of each page.

HOW DO I LOG ON TO HOME PAGE?

1. Go to **www.ctpbs.com**
2. To log into the consumer portal, please click, click here to login to PBS-Line
3. "For First Time Login Only" your Login ID and Password are the following:

   Login ID: Your SSN, no dashes or spaces
   Password: The last 4 digits of your SSN

   The next screen will prompt you to change your username and password.

   If you have already created a username and password, please login using this information.
   If you need to have your username and password reset, please send an email to:

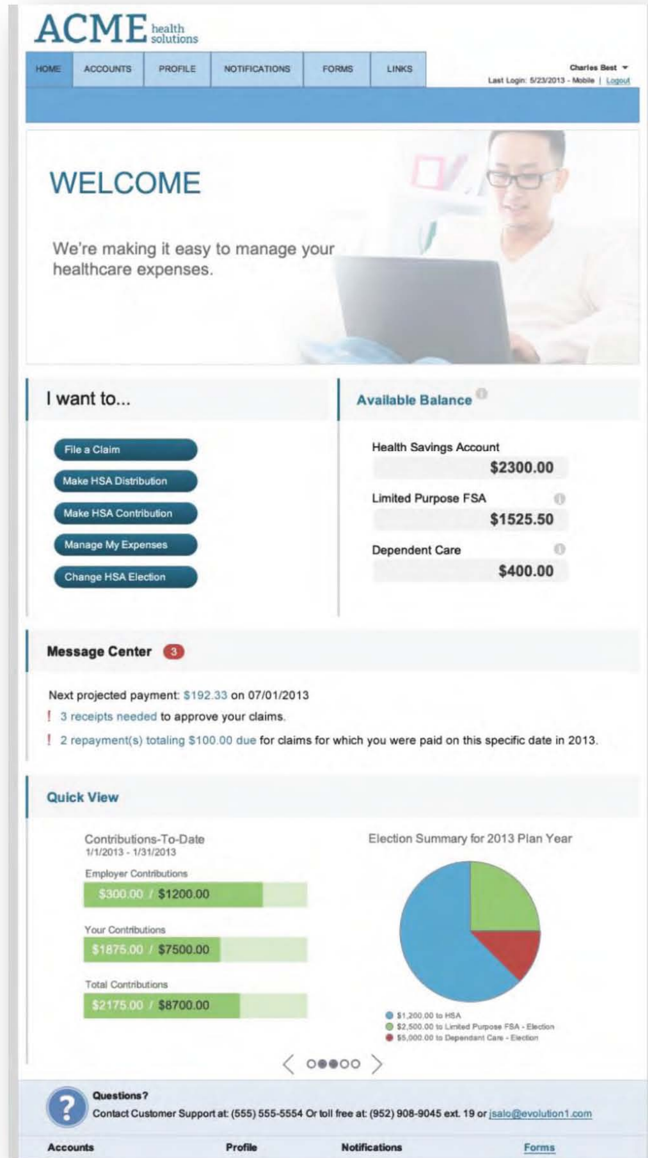
   claims.support@pbs-info.net

4. Click **Login**.

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

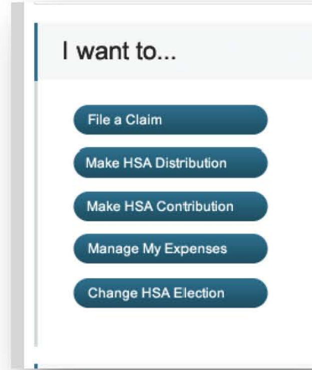
- The top section shows messages from your employer and links to employee information.
- To assist in getting you to the most common tasks, the **I Want To**…section contains the most frequently used options within the consumer portal.
- On the far right, **Available Balance** links to the Account Summary 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.

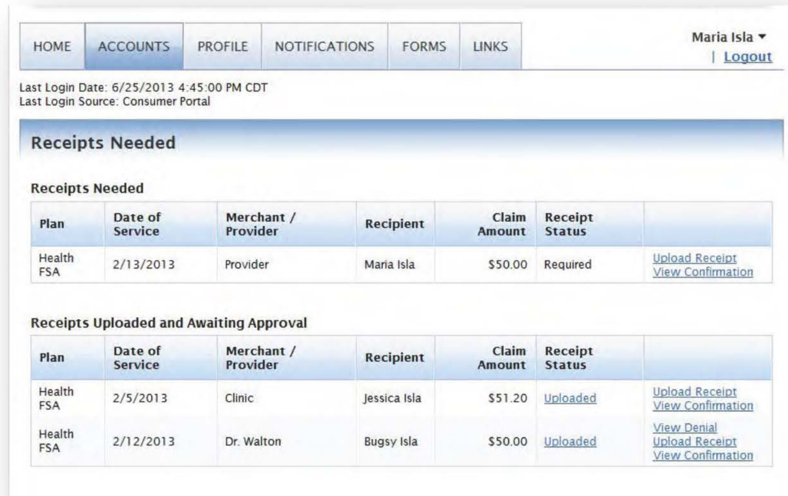
You can also hover over the tabs at top or use links at the bottom of the page.



HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

1. On the **Home Page**, you may simply select the "I want to… **File a Claim**" button
   OR on the Home **Page**, under the **Accounts** tab, click **File Claim** link.
2. Enter your claim information, and upload the receipt, on the form that appears and click **Add Claim**. The claim is then added to the **Claims Basket**.
3. For submitting more than one claim, click **Add Another Claim**, select the Account Type and complete the form and click **Add Claim**.
4. When all claims are entered in the **Claims Basket**, 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, print another **Claim Confirmation Form** to submit to the administrator, attaching the required receipts. **OR** if a receipt is required, you will see the **Upload Receipt** link. Click on it and the **Receipts Needed** screen displays.
6. For each claim that requires a receipt, click **Upload Receipt** on the far right and follow instructions. (Your receipt must be in pdf, jpg, or gif format.)
7. The Receipt Uploaded confirmation appears: "Your receipt has been uploaded. You may upload additional receipts if needed until the claim is approved."
8. After uploading, you may also click **View Confirmation** and print the form for your records.





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, on the **Home Page**, click on the **Available Balance** link 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.

1/1/2013-12/31/2013

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
Health FSA	$1,100.00	$185.07	$108.20	$16.87	$60.00	$974.93	$974.93
HRA 2013	$416.66	$0.00	$0.00	$0.00	$0.00	$416.66	$416.00
Incentive Account	$1,500.00	$0.00	$0.00	$0.00	$0.00	$1,500.00	$50.00

HOW DO I VIEW MY CLAIMS HISTORY?

1. On the **Home Page**, click on **Available Balance** and then select the Claim amount in the **Submitted Claims** column for the applicable account you would like to view claims history for.

HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

1. On the **Home Page**, under the **Accounts** tab, click **Payment History** on the drop-down menu.
2. You will see reimbursement payments made to date, including debit card transactions.
3. Click **View Detail** on the far right to see claim details.

HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. On the **Home Page**, under the **Profile** tab, click **Debit Cards** on the drop-down menu.
2. Under the Actions column on the Debit Cards form, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

HOW DO I UPDATE MY PERSONAL PROFILE?

1. On the **Home Page**, under the **Profile** tab, click your choice on the drop-down menu: **Profile Summary** or **Bank Accounts**.
2. Click any link on the Profile screen: **Update Profile** or **Add/Update Dependent** or **Update Bank Account.** 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 MONEY 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. On the **Home Page**, under the **Accounts** tab, click **Change Payment Method** on the drop-down menu.
2. Select **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.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. On the **Home Page**, under the **Profile** tab, click **Login Information** on the drop-down menu.
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…

…FORMS?

1. On the **Home Page**, use the **Forms** tab.
2. Click any form of your choice.

…NOTIFICATIONS?

1. On the **Home Page**, under the **Notifications** tab, click **Notification History** on the drop-down menu.
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, click **Account Summary** on the drop-down menu.
2. Click the applicable account in the first column on the left and the **Plan Rules** open in another browser
   <u>OR</u> on the **Home Page**, under the **Accounts** tab, click **Plan Descriptions** on the drop-down menu for basic information. Then click each applicable plan to see the Plan Detail screen.