

Introducing the Consumer Portal New Technology, Increased Flexibility, Innovative Changes

RE: Your employer sponsored FSA account (Flexible Spending Account) – online access

When you enroll in an FSA account, you'll be able to utilize easy-to-use, secure self-service portals with online forms, robust reports, and substantiation with our prepaid benefits card and best in class mobile applications.

Consumer Experience:

With our Consumer Portal, you will have access 24x7 to your account information and many self-service capabilities including the ability to:

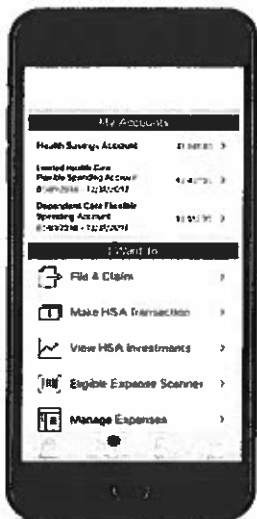
- View all account balance, history and transaction detail.
- Complete online transactions such as claim reimbursements and distributions to your own bank accounts via direct deposit.
- Manage personal information and communication options.
- Utilize the dashboard: Save out-of-pocket expenses and claims all year and submit all at one time.

Instructions:

1. Visit www.nihp.com
2. In the middle of the page, on the bottom, under "WEX Health Card Flexible Spending Access", click "Access your account at **WEX Health Card**"
3. On the right hand side, under "New User?" click "Create your username and password"
4. Going forward, you can submit claims right from your login!



NIHP Mobile App:



Our Mobile App makes it easy for you to manage your account-based plans on your iOS (iPhone, iPod Touch, iPad), or Android-powered devices. Search for NIHP FSA in your app store. You can:

- Use fingerprint login to access account(s) with ease
- Check balances & account details
- View 'Account Snapshot' to obtain key account info
- Check claims requiring receipts
- Submit claims for medical and dependent care FSA, HRA, VEBA, transportation, tuition, and premium reimbursement plans
- Snap a photo of a receipt and submit with a new or existing claim, or store in the device's camera roll for later use in claim filing
- Scan a product bar code to help determine eligibility as a qualified medical expense
- Access account funds to pay oneself or someone else, such as a doctor

- View important messages about account(s) and get notifications via text alerts
- Retrieve forgot username/password
- Click to call or email customer service to report a debit card as lost or stolen

Debit Card:

As part of our new solution, we will continue to offer Benefit cards, allowing you to easily pay for eligible health-eligible expenses with your card, instead of paying cash.

****Debit cards are active for 3 years****

To assure compliance with IRS regulations, our benefits debit card offers the maximum electronic substantiation capabilities to reduce the amount of paper used. We complement the IAS capability by providing an additional level of substantiation to ensure that the eligible expense is within the approved plan design. The result: up to 95% of all transactions don't need receipt follow-up. Our benefits debit card allows participants to simply swipe the card and the funds are automatically deducted from the applicable benefit account for payment. This convenience and improved cash flow leads to high satisfaction. There will still be transactions that may require substantiation with receipt showing purchase details.



Action required: If you have chosen Direct Deposit as your choice for reimbursements, you will need to log on to verify and/or re-enter your account information to ensure no disruption. We also ask that you log on and update or provide your email address so we may communicate with you more efficiently and quickly.

Sincerely,

NIHP FSA Department
815-599-7050
NIHPCustomerService@nihp.com