ONLINE ENROLLMENT IN YOUR FLEXIBLE BENEFIT PLANS!

We are excited to announce that you will be enrolling in your New Flexible Benefit Plans ONLINE this year!

You may enroll in these benefits online from

November 6th - November 21st

HOW TO LOGIN:

1. Open your browser (e.g. Internet Explorer) and log into our website: www.benstrat.com.
2. Click the link on the top right called “FSA/HRA Secure Account Login” then choose Employee/Participant Login.
Consumer Online Open Enrollment Quick Reference Guide

You may enroll online for your benefits during the open enrollment period. Please refer to the steps below for additional information on online enrollment.

**Step 1:**
Log in to the Consumer Portal to begin online enrollment using the two options listed on the previous page.

**Step 2:**
Begin online enrollment by clicking the **Enroll Now** button.

**Step 3:**
Begin Your Enrollment Now.
Step 4:
Enter the **Participant Profile** information. Entering an email address allows you to receive notifications regarding claims submission, claims reimbursement and other important information.

A red asterisk (*) marks the required fields.
Step 5 (if applicable): Enter Dependent information and click Add to List. The added dependent appears under the Eligible Dependents list. Once all dependents are added, click Continue.
Step 6: Read the Plan Rules for the plans you are enrolling in, check the box(es) I have read and understand the Plan rules and click Continue. The system will not allow you to move past this page, until the box(es) have been checked.
Step 7:
Enter Your Election amount for the appropriate plans and click Calculate. The system will automatically calculate your payroll deductions based on your payroll periods. Click Continue.
Step 8:
Choose your primary form of reimbursement. If Debit Card is chosen, a secondary form of reimbursement must be chosen and also if dependents over 18 would like to use separate debit cards.

Please Note: All cards are issued in sets of two – one for the employee and one for their spouse

Click Continue.
Step 9 (if applicable):
Enter your Routing Number and click Find Your Bank.

Your bank information will populate, or you will have the option to fill in your bank account information. Click Change Your Bank if you need to update the routing number.

Click Continue.
Step 10:
Select the Dependent(s) to have separate debit cards. The dependent must be over 18 to receive a debit card. Click Continue.
Step 11:
Review and verify enrollment information. To update information, click Edit Information next to the appropriate area. Once verified, click Submit to complete enrollment.

![Enrollment Verification](image)

**Profile**
- **Name**: Test Consumer
- **Social Security Number**: 500 Any St
- **Address**: Tomah, WI 5401 S United States
- **Home Phone**: (715) 555 5555
- **Birth Date**: 6/6/1990
- **Gender**: Male
- **Marital Status**: Married
- **Email Address**: noemail@noemail.com
- **Do you have any dependents? Yes**
- **Are you enrolled in your company's medical insurance plan? Yes**
- **Are you enrolled in your company's dental insurance plan? Yes**
- **Are you enrolled in your company's vision insurance plan? Yes**

**Dependents**

<table>
<thead>
<tr>
<th>Full Name</th>
<th>SSN</th>
<th>Birth Date</th>
<th>Gender</th>
<th>Full Time Student</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse Consumer</td>
<td>7/1/1963</td>
<td>Female</td>
<td>No</td>
<td>Spouse</td>
<td></td>
</tr>
</tbody>
</table>

**Enrollment Elections**

<table>
<thead>
<tr>
<th>Employee Contribution</th>
<th>Flex Spending Account</th>
<th>HRA</th>
<th>Total Election for the year</th>
<th>Estimated per pay period reduction:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000.00</td>
<td>$2,000.00</td>
<td>$500.00</td>
<td>$2,000.00</td>
<td>$38.40</td>
</tr>
</tbody>
</table>

*Begins on the first pay date of the Plan Year.*

**Method of Reimbursement**
You have chosen **Lighthouse 1 Benefits Card** as your method of payment.

Your alternate reimbursement method is **Direct Deposit**.

Separate debit cards will be issued to the following dependents:
- Spouse Consumer
Step 12:
The Enrollment Confirmation displays. Click **Next Steps** to view the Next Steps documents and also click **Print** to print the Enrollment Confirmation for your records.

Congratulations! You have now successfully completed your benefits enrollment! If you have questions please contact: Benefit Strategies, LLC toll free at 1-888-401-FLEX (3539) or e-mail flexdept@benstrat.com.

Once your enrollment is completed, you can update your enrollment at anytime during the open enrollment period from the home page, by clicking **Update**.