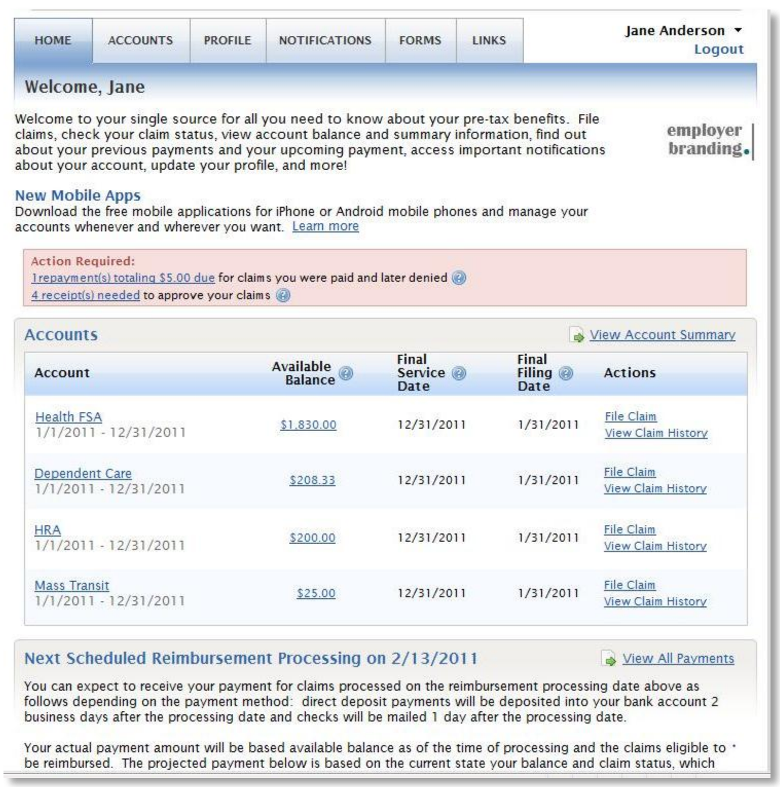
TR PAUL INC.

Consumer Portal QuickStart Guide

Welcome to your TR Paul Flexible Spending Account Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account. 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
- 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.



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HOW DO I LOG ON TO HOME PAGE?

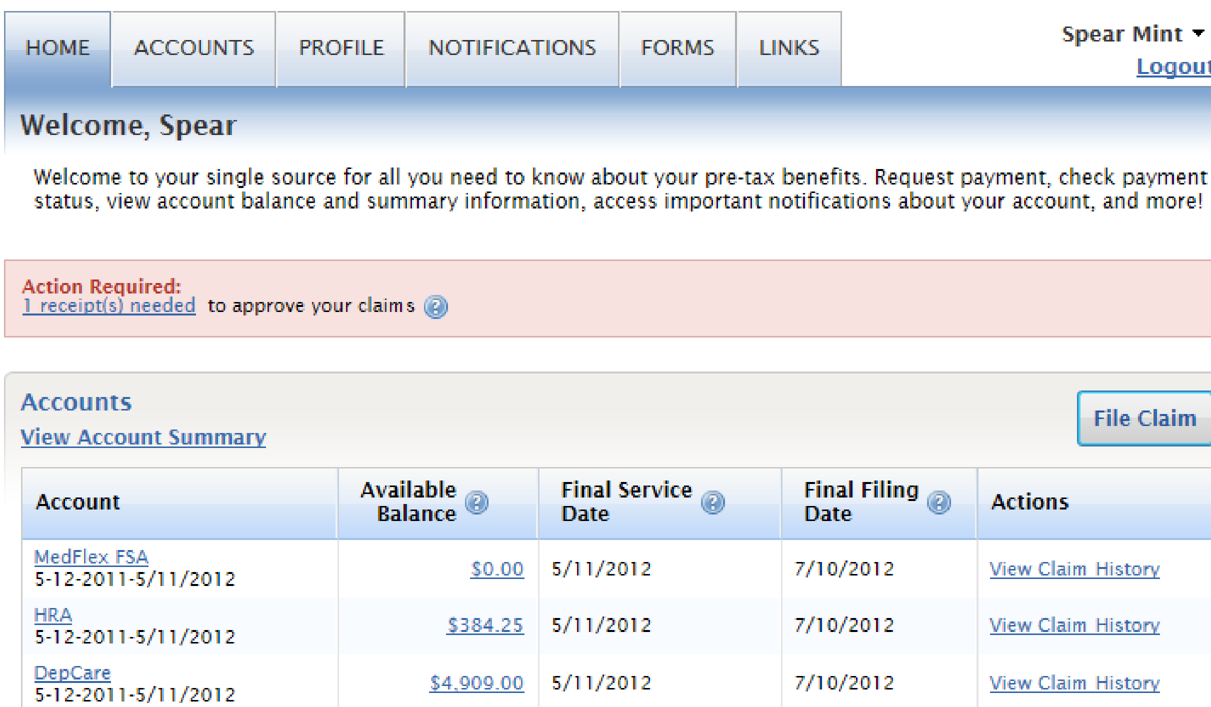
1. Go to the website https://trpaul.lh1ondemand.com
2. Enter your login ID and password . If you have not selected a login or password, you can create one
3. Click **Login**.

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

- The top section shows messages from your employer and links to employee information.
- The **Action Required** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Accounts** section has links to account balances and activity details. On the far right, **View Account Summary** links to the Account Summary page, where you can see and manage your accounts.
- The **Next Scheduled Reimbursement** section details when and how much you are projected to receive from any/all plans in which you are enrolled. (optional)

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?



Account	Available Balance	Final Service Date	Final Filing Date	Actions
MedFlex FSA 5-12-2011-5/11/2012	$0.00	5/11/2012	7/10/2012	View Claim History
HRA 5-12-2011-5/11/2012	$384.25	5/11/2012	7/10/2012	View Claim History
DepCare 5-12-2011-5/11/2012	$4,909.00	5/11/2012	7/10/2012	View Claim History

1. On the **Home Page**, under the **Accounts** tab, click **File Claim** on the drop-down menu. .
2. **OR** on the Home **Page**, in the **Accounts** section, click **File Claim** link.
3. 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**.
4. For submitting more than one claim, click **Add Another Claim**, select the Account Type and complete the form and click **Add Claim**.
5. When all claims are entered in the **Claims Basket**, click **Submit** to send the claims for processing.
6. The **Claim Confirmation** page displays. 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.

7. For each claim that requires a receipt, click **Upload Receipt** on the far right and follow instructions. (Your receipt must be in .doc, pdf, bmp, or gif format.)
8. The Receipt Uploaded confirmation appears: "Your receipt has been uploaded. You may upload additional receipts if needed until the claim is approved."
9. After uploading, you may also click **View Confirmation** and print the form for your records.

NOTE: If you see a **Receipts Needed** link in the Action Required section of your Home Page, click on it. A listing of any **Claims Requiring Receipts** will appear.

HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the **Home Page**, in the **Accounts** section, see the **Available Balance** column next to the applicable account.
2. For an Account Summary of your account(s) that includes your current Account Balance(s), on the **Home Page**, on the top right hand in the **Accounts** section, click on the **View Account Summary** link. **OR** under the **Accounts** tab, click **Account Summary** on the drop-down menu.
3. For all Account Activity, on the **Home Page**, click on the **Available Balance Amount** link for the plan [if enabled by your employer]. The Account Activity screen will appear. Click **View** for each account listed in the drop-down menu.

HOW DO I VIEW MY CLAIMS HISTORY?

1. On the **Home Page**, in the **Accounts** section, click **View Claim History** next to the applicable account.
2. **OR** on the **Home Page**, under the **Accounts** tab, click **File Claim** on the drop-down menu. Then click **View History** on the far right on the File Claim screen.
3. **OR** on the **Home Page**, in the **Accounts** section, click **View Account Summary** on the far right. Then click on the dollar amount in the **Submitted Claims** column next to the applicable amount.

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 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 **OR** 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.

Do not hesitate to contact Sharon Thompson or Mary McClay at TR Paul (800) 678-8161 Ext 257 or 318 if you need assistance.