

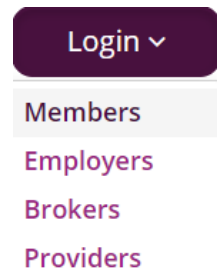


Lifetime Benefit Solutions Spending Account Member Portal

As part of your spending account program with Lifetime Benefit Solutions (LBS), you have 24/7 access to your account through our online member portal. You can access your account through our website, LifetimeBenefitSolutions.com.

You can access the portal login page by clicking on the **Login** option in the upper right hand corner of the screen, and selecting **Members**. From there, you can choose the **Spending Accounts Login**, which will bring you to the correct portal.

If this is your first time logging in, LBS will have default credentials set up for you which you can later choose to change. Please follow the instructions and example below for your default login credentials.



Username

Your initial username will be the first letter of your first name, your last name, followed by the last four digits of your Social Security Number.

Password

Your initial password will be the first letter of your first name (lowercase) followed by your five digit zip code.

Example



Employee: John Smith
SSN: 123-44-6789
Zip Code: 12345

Initial Username:
jsmith6789

Initial Password:
j12345

HSA Members: Important Information for First Time Users

If this is your first entry to your online account, you will be required to change your password. After setting up your new credentials, you'll be directed to a page with three account agreements to approve. Please select **Read and Agree** for each document and click the **I Have Read** checkbox to agree. You'll also be asked to set up security questions in case you have trouble logging into your account in the future.

Please note, if you are the dependent of an employee, you must use the employee's information to log in.

Your LBS Online Member Account Puts You in Control

Once you are logged in, you will be able to:

- Update your email address, username, password
- Make transactions online
- View and manage notification letters from Lifetime Benefit Solutions
- View your account summary and track account contributions and payments
- Complete plan-related forms directly online, then print and submit for processing

Valuable Tips Regarding Your Account



Direct Deposit

Avoid a trip to the bank and sign up for direct deposit. Simply enter your banking information into the **Bank Accounts** section of the **Profile** tab.



Email Address

It is essential that you maintain an updated email address with us at all times. Your email address will be used at LBS strictly for the purpose of communicating important plan information.



Questions

If at any time you have questions regarding your account, you can contact our Customer Service Department who would be happy to help.

(800) 327-7130

Monday - Thursday, 8:00am - 5:00pm EST
Friday, 9:00am - 5:00pm EST

LBS.CustomerService@LifetimeBenefitSolutions.com