

Dear Participant:

Welcome to Benefit Resource, Inc. (BRI). Your Flexible Spending Account(s) (FSA) provides you with the benefit of paying for out-of-pocket medical and/or dependent care expenses on a tax free basis.

The following is helpful information relating to your FSA.

The BRI website provides access 24/7 for account activity, forms, Plan documentation, and much more. You can access the website at www.BenefitResource.com and log in as follows:

Company Code: dciu

Login ID: Default Login ID (typically the Social Security Number (SSN) or Employee ID) is selected and provided by your Employer. You may change this upon initial login.

Password: Default Password is set to your 5-digit home zip code.

You will be prompted to change this password upon initial login.

You should review your Plan Highlights for pertinent information regarding your FSA, such as:

- timeframes for dates of eligible services and claims submission;
- what happens to any unused FSA funds at the end of the Plan Year.

For Beniversal[®] Card holders:

- After activating your Beniversal Card, it may only be used to pay for eligible medical services at qualified merchants.
- The Beniversal Card may only be used to pay for eligible medical services after they have been provided. The IRS allows one exception: eligibility of orthodontia expenses can be based either on date of payment, date of service, or payment due date on coupon/statement.
- You must SAVE ALL RECEIPTS in case expenses need followup (per IRS regulations). BRI will contact you if followup is required.
- Payment of a current Plan Year service with the Beniversal Card must be completed before the Plan Year ends.
- Once a new Plan Year begins, only Medical FSA funds associated with the new Plan Year will be available on the Card. To access any remaining prior Plan Year account balance, you must submit a claim for reimbursement of eligible services.
- Purchases made with a Beniversal Card should never be submitted for reimbursement.

To claim your FSA funds:

- You must submit a claim form, along with all related documentation by using one of the following four options:
 - Submit the claim using the BRiMobile app on your smartphone
 - Submit the claim online when securely logged in as a participant at www.BenefitResource.com
 - Mail to the Benefit Resource address listed on the claim form
 - Fax to the number listed on the claim form
- Claims will be processed daily.
- Claims must be received by BRI at least five (5) business days prior to the scheduled processing date.

If you have any questions regarding this Plan, please feel free to contact us:

Participant Services Department: (800) 473-9595, Monday-Friday, 8am-8pm (Eastern Time)

Email: ParticipantServices@BenefitResource.com.

Thank you,
Benefit Resource, Inc.