CONSUMER PORTAL QUICKSTART GUIDE

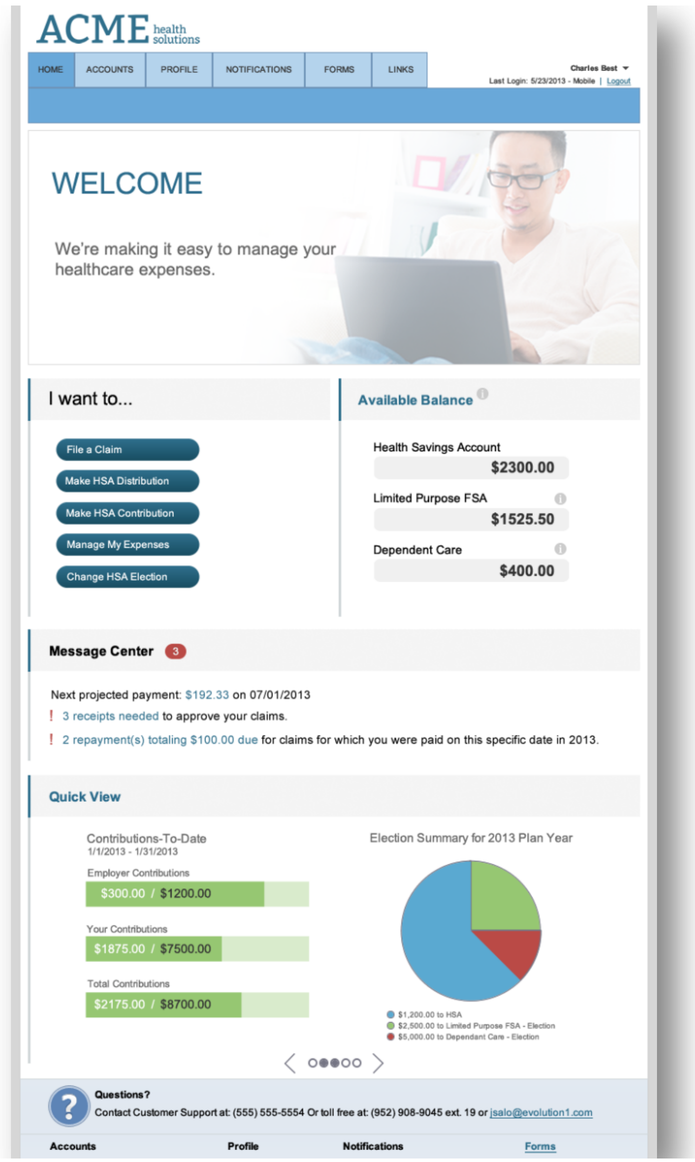
HOW DO I LOG ON TO HOME PAGE?

1. Go to: https://elmcoppt.lh1ondemand.com/Login.aspx?ReturnUrl=%2f
2. Enter your login ID and password:
   - Your login ID (username) is your first initial last name last 4 of your social security number. Examlple: jdoe1111 or lsmith9999
   - To get your password for your first time logging in, please call ELMCO at 607-734-5773. We will give you your initial password.
   - The system will prompt you to change your password and answer questions to easily retrieve your username and password if needed.
3. Click Login.

The Home Page is easy to navigate:

- The top section shows messages from your employer and links to employee information.
- To assist in getting you to the most common tasks, the I Want To… section contains the most frequently used options within the consumer portal.
- On the far right, Available Balance links to the Account Summary page, where you can see and manage your accounts.
- The Message Center section displays alerts and relevant links that enable you to keep current on your accounts.
- The Quick View section graphically displays some of your key account information.

You can also hover over the tabs at top or use links at the bottom of the page.



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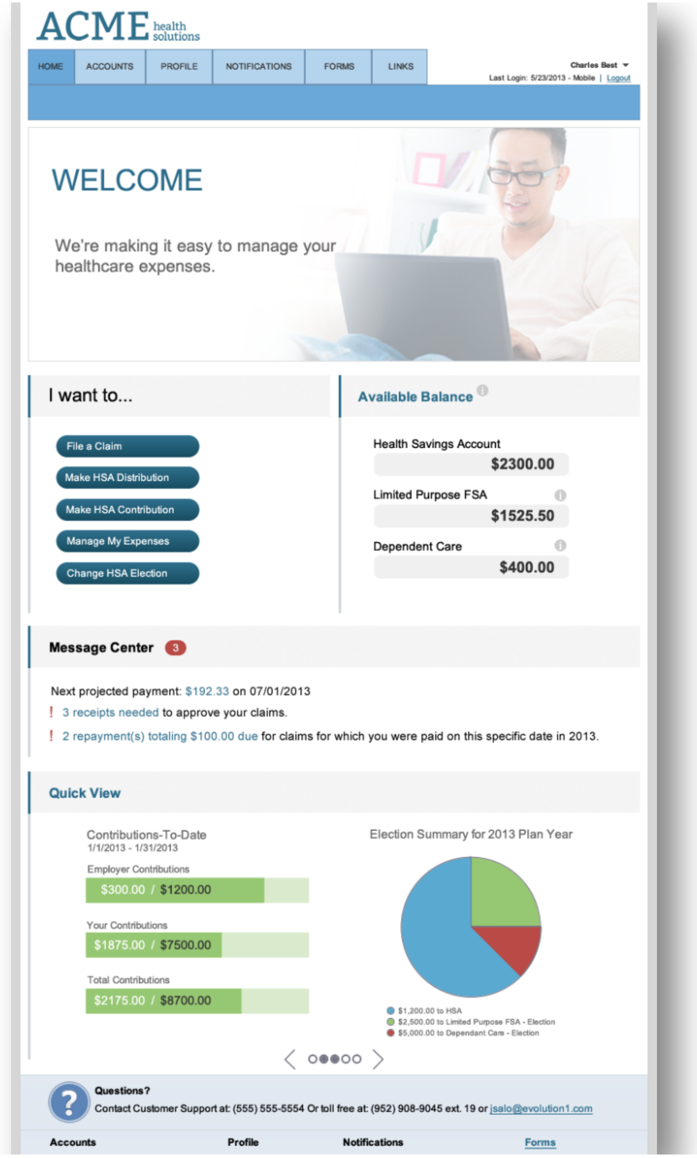

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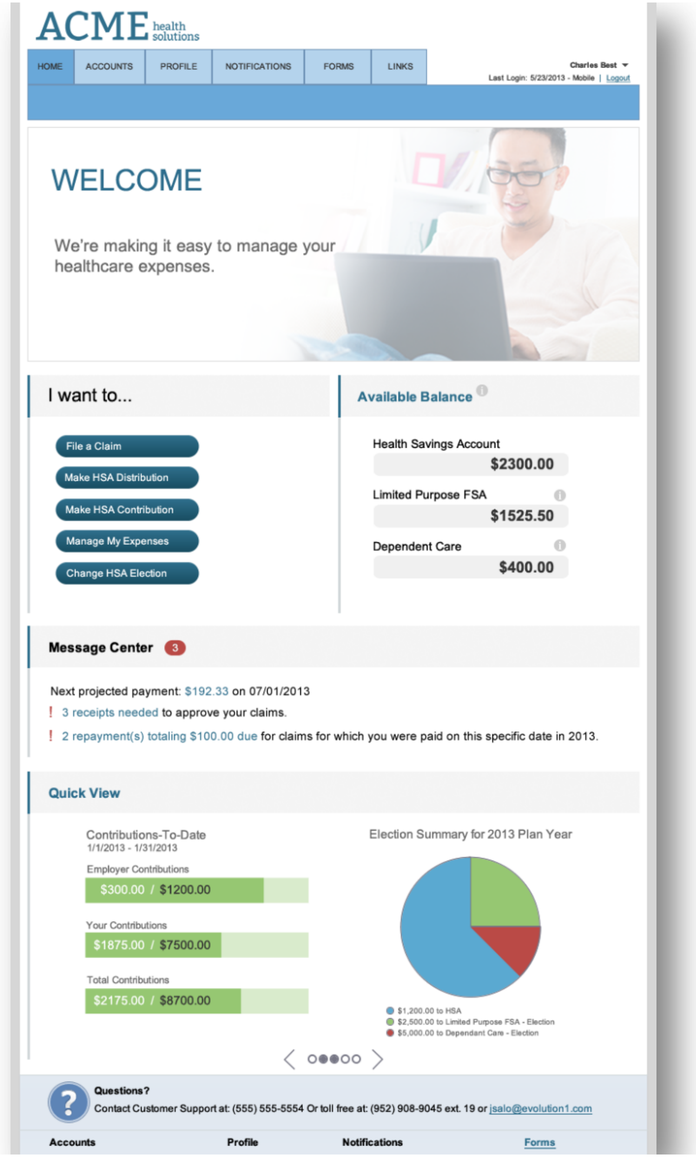
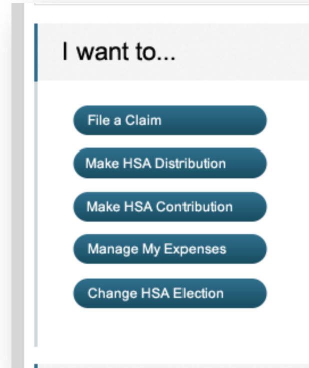
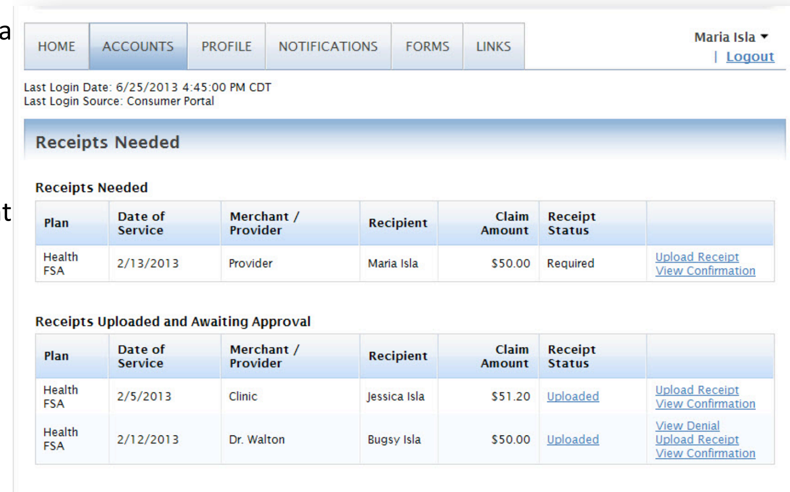


HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?



1. On the Home Page, you may simply select the "I want to… File a Claim" button
   OR on the Home Page, under the Accounts tab, click File Claim link.
2. 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.
3. For submitting more than one claim, click Add Another Claim, select the Account Type and complete the form and click Add Claim.
4. When all claims are entered in the Claims Basket, click Submit to send the claims for processing.
5. The Claim Confirmation page displays. You may 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.
6. For each claim that requires a receipt, click Upload Receipt on the far right and follow instructions. (Your receipt must be in pdf, jpg, or gif format.)
7. The Receipt Uploaded confirmation appears: "Your receipt has been uploaded. You may upload additional receipts if needed until the claim is approved."
8. 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 Message Center section of your Home Page, click on it. A listing of any Claims Requiring Receipts will appear.

1/1/2013-12/31/2013

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
Health FSA	$1,100.00	$185.07	$108.20	$16.87	$60.00	$974.93	$974.93
HRA 2013	$416.66	$0.00	$0.00	$0.00	$0.00	$416.66	$416.00
Incentive Account	$1,500.00	$0.00	$0.00	$0.00	$0.00	$1,500.00	$50.00

HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

1. For current Account Balance only, on the Home Page, see the Available Balance section.
2. For all Account Activity, on the Home Page, click on the Available Balance link to bring you to the Account Summary page. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under “Eligible Amount” to view enrollment detail.

HOW DO I VIEW MY CLAIMS HISTORY?

1. On the Home Page, click on Available Balance and then select the Claim amount in the Submitted Claims column for the applicable account you would like to view claims history for.

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 REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. On the Home Page, under the Profile tab, click Debit Cards on the drop-down menu.
2. Under the Actions column on the Debit Cards form, click Report Lost/Stolen or Order Replacement and follow instructions.

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.