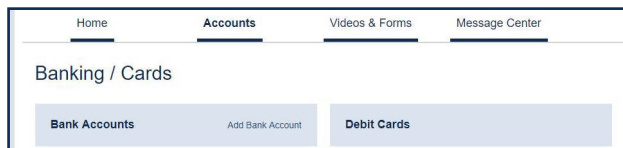


Guide to Setting Up Direct Deposit

QUICK REIMBURSEMENT

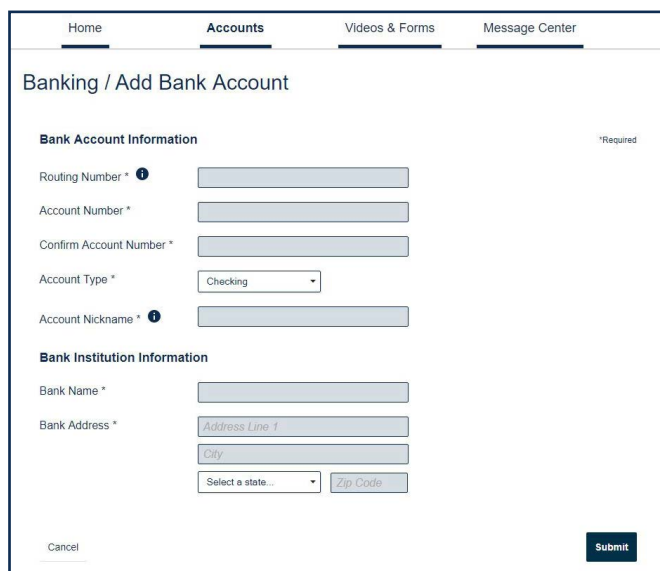
Setting up a bank account (checking or savings) with Discovery Benefits lets you quickly get reimbursed via direct deposit. **Note:** No reimbursement limit applies to direct deposit. There is a \$25 reimbursement requirement for paper checks that are not issued directly to the provider. For check reimbursement not issued to the provider, claims will be held until they reach \$25 or until the end of the month.

Step 1: To set up direct deposit, log in to your online account and navigate to the Accounts tab. From there, select Banking/Cards and click Add Bank Account.



The screenshot shows the 'Accounts' tab selected in the top navigation bar. Below the navigation bar, the 'Banking / Cards' section is visible. It contains three buttons: 'Bank Accounts', 'Add Bank Account', and 'Debit Cards'.

Step 2: On the next screen, fill in your bank account information and click “Submit.”

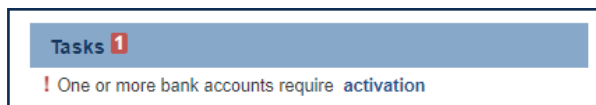


The screenshot shows the 'Banking / Add Bank Account' form. It has two main sections: 'Bank Account Information' and 'Bank Institution Information'. The 'Bank Account Information' section includes fields for Routing Number, Account Number, Confirm Account Number, Account Type (a dropdown menu with 'Checking' selected), and Account Nickname. The 'Bank Institution Information' section includes fields for Bank Name, Bank Address (with sub-fields for Address Line 1, City, and a dropdown for State), and Zip Code. There are 'Cancel' and 'Submit' buttons at the bottom.

Guide to Setting Up Direct Deposit, continued

Step 3: Next, answer the security question and indicate which plan years you would like to set up with direct deposit. Then, click “Continue.”

Step 4: Before your direct deposit setup can be finalized, you will need to validate your bank account. A deposit between \$0.01 and \$0.99 will be made into your designated bank account — followed by an immediate withdrawal of the same amount — within 1-3 business days of your direct deposit submission. When you see this deposit in your bank account, log in to your online account and click on the activation link in the Tasks section of your homepage.



Note: By completing the online steps for establishing direct deposit, you are certifying the information provided is accurate. Further, the completion and submission of this information authorizes Discovery Benefits to issue payment directly to the specified account unless notified to do otherwise. You understand and agree that Discovery Benefits reserves the right to reverse any ACH deposit where an error occurs, in accordance with banking regulations.