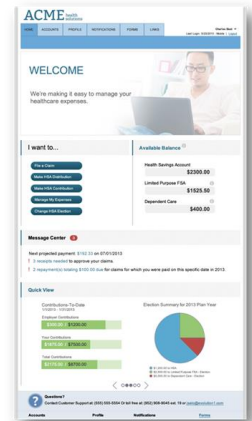


Welcome to your SuperiorUSA Benefits Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Benefits Accounts including FSA's, HRA's, and/or HSA's. It enables you to:

- File a claim online and check the status of pending claims
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment history
- Report a lost/stolen debit card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Paperless administration, including online account summaries/reports
- Download plan information, forms and notifications
- Integrated access to your HSA investment portal including fund performance and information



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 tabs at the top of the Home Page to see drop-down menus, or 3) follow the links at the bottom of each page.

HOW DO I LOG ON TO HOME PAGE?

1. Go to www.superiorusa.com and then click the link at the top of page for Login, Flex/HSA Employee Access.
2. Enter your login username and password if you already have one.

If it is your first time accessing the website, then your default login username and password (which are the same) are your first initial followed by your last name and then the last four digits of your social security number, all lower case and all without punctuation. Your default username and password are the same (repeat the entry). Once you have gained access the first time either through these instructions or the New User functionality on the website, you will be prompted to change your password. Your login username can remain the same unless you change it via the website (instructions below). Please note that your account will only be available for the first time entry after SuperiorUSA has received your census information from your employer and setup your account, which is sometimes not until the plan year begins.

3. Click **Login** and follow any other prompts depending on account type.

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 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 displays some of your key account information.

FOR HSA ACCOUNT HOLDERS, HOW DO I SIGN UP TO ACCESS INVESTMENTS?

1. Access the HSA Summary page by clicking on the **Available Balance** link on the main page, and then the **HSA Summary** link.
2. Select the **Manage Investment Transfers** link to the right of the investment balance.
3. Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer between cash and investments ongoing. You can change this at any time.
4. Don't forget to set your investment allocations before you finish.

Please contact SuperiorUSA with any questions regarding accessing and using your Consumer Portal at (218) 529-2477 or toll-free at (877) 529-2477. You can also email us at flexservices@superiorusa.com or visit us on the web at www.superiorusa.com.

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