



EBS-Reimbursement Accounts
P.O. Box 850101
Minneapolis, MN 55485-0101

Dear HRA Plan Participant:

Welcome to your Workterra HRA Account! Enclosed you will find important information to help you manage your account.

HOW TO LEARN MORE ABOUT YOUR HRA ACCOUNT:

WORKTERRA CONSUMER PORTAL: You can access all of your applicable account information on the Workterra Benefit Accounts Consumer Portal at <https://WORKTERRA.lh1ondemand.com>. This one-stop portal gives you 24/7 access to view information and manage your accounts. It enables you to:

- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen Card and request a new one
- Apply for/Update your direct deposit information to receive reimbursements faster
- Change your login ID and/or password
- Download plan information, forms and notifications

WORKTERRA MEMBER CENTER (www.WORKTERRA.com -> member center): Provides the below additional resources for your HRA Account:

- Claim Forms with instructions (for submission via email, mail or fax)
- Direct Deposit Form (to initiate, change or cancel your direct deposit via mail or fax)
- Eligible Expenses (generic list). **Please Note: Dental and Vision expenses are excluded from this plan**
- Instructions for Creating/Accessing your Account

To access your account online, go to <https://WORKTERRA.lh1ondemand.com>. Your user name is the first initial of your first name, full last name and last four of your social. Your initial password is your full social (you will be prompted to change this upon initial logon). You do not need to enter a Code.

Login

Existing User?	Setting up a New Account?
Login to your account	
Username <input type="text"/>	Code <input type="text"/>
Password <input type="password"/>	<input type="button" value="Get Started"/>
<input type="button" value="Login"/>	
Forgot Password?	

HOW TO USE THE FUNDS IN YOUR ACCOUNT:

Once you have submitted claims up to your deductible, you will have access to reimbursements from your HRA account.

DEBIT CARD: You may access funds in your HRA account by using your VISA Stored Value Benefits Card. You will receive this card in the mail separately from this letter in a standard size 10 envelope. The debit card will automatically be activated once you submit claims up to your annual deductible amount.

- Your VISA Card is loaded with your HRA account balances after your deductible has been met.
- Using your Card helps you keep cash in your wallet and makes accessing your HRA funds easy. The Card can be used, instead of cash, to conveniently and securely pay for qualified expenses. When you use the card, payments are automatically withdrawn from your accounts; and most of the time you won't have to submit receipts for reimbursement.
- VISA Card uses its auto-substantiation technology to electronically verify the transaction's eligibility according to the IRS rules. Over 85% of swipes will not require follow up. Just swipe the card and go. It's that easy! Please note: IRS requires 100% of card transactions be substantiated; some transactions do not qualify to be auto substantiated according to the IRS rules and you may be required to provide documentation to adjudicate some of the transactions made with the VISA Card.

CLAIMS via Email, Mail or FAX: Please submit claims via email, mail or fax. Claim Forms must be accompanied by the required receipts/EOBs to the address/fax number below. Claim Forms with instructions are available for download on our website at www.Workterra.com -> member center.

We are committed to providing you with superior service. Should you have any questions or concerns about your HRA benefits, please call Workterra Customer Service at 888.327.2770 and a representative will assist you. You may also email us at custserv@workterra.com.

Sincerely,

Workterra Customer Service
PH: 888.327.2770 | FAX: 925.460.3929