HEALTH REIMBURSEMENT ARRANGEMENT (HRA VEBA) CONSUMER PORTAL QUICKSTART GUIDE

Welcome to your 121 Benefits/BPAS Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Reimbursement Arrangement (HRA VEBA) investment options.

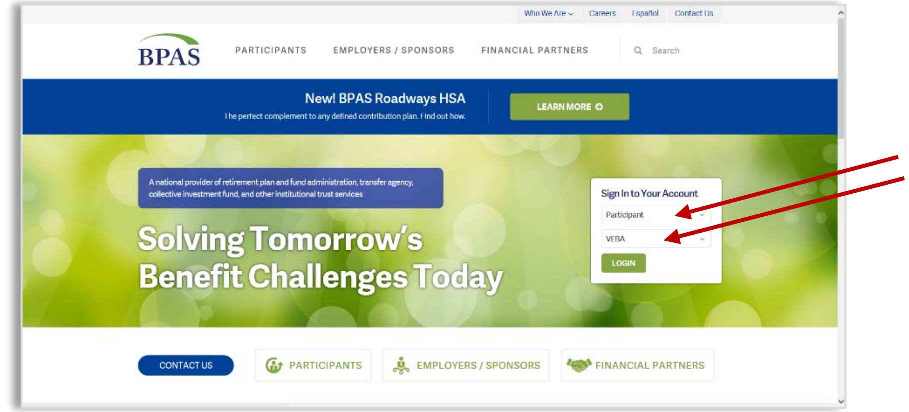
HRA Investment Requirements:

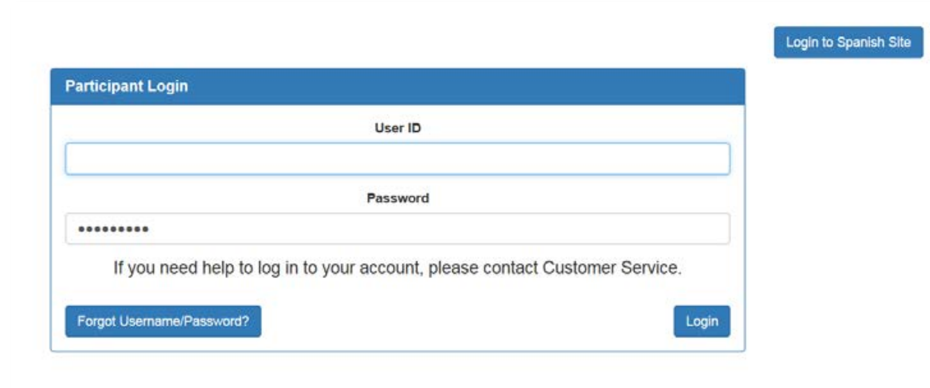
1. Any amount over $2,500 may be invested
2. You may change your investment options on a monthly basis

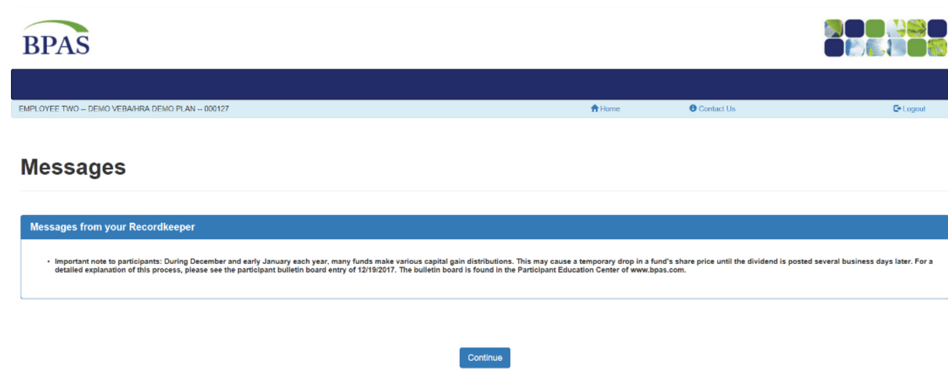
The portal is designed to be easy to use and convenient.

HOW DO I LOG ON TO HOME PAGE?

1. Go to www.bpas.com and Sign In to Your Account. Select Participant, then VEBA at the Login option.
2. *If you have not accessed your account before*, enter your social security number as the Username and your Date of Birth, entered as mmddyyyy, as the Password. You will then be prompted to change your Username and Password (this is a requirement). *If you have accessed your account before,* enter your personalized Username and Password.
3. Note that the first time you log in, you will also be prompted to choose and answer a security question. This information will allow you to regain access to the site if you forget your Username or Password in the future.
4. Click Continue on the Message Screen.



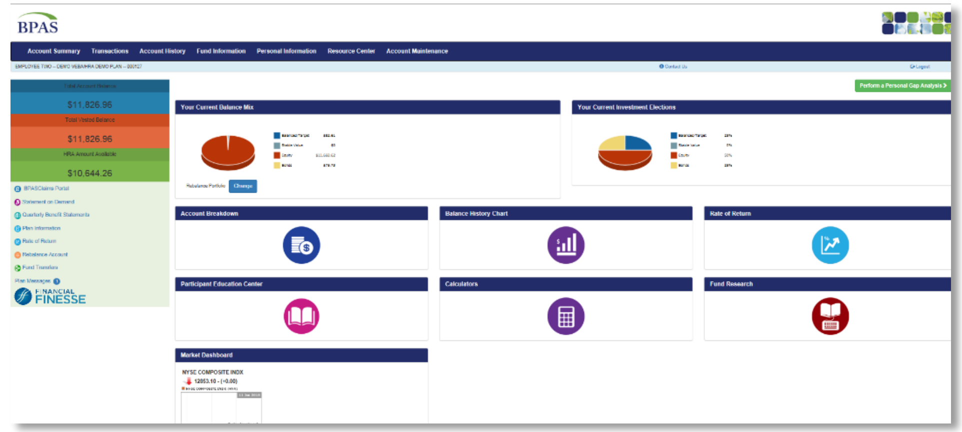




The **Home Page** is easy to navigate:

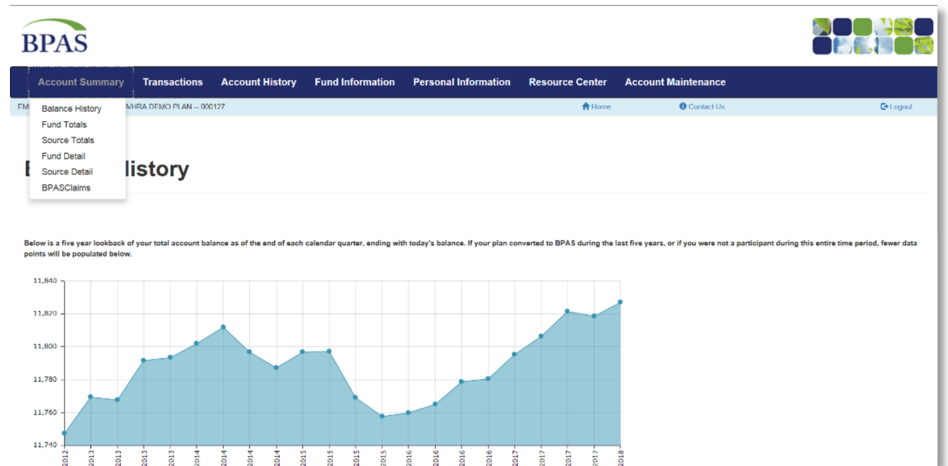
- Easily access the **Account Summary, Transactions, Account History, Fund Information, Personal Information and Resource Center** from the top navigation area.

- The **Quick View** section graphically displays some of your key account information.



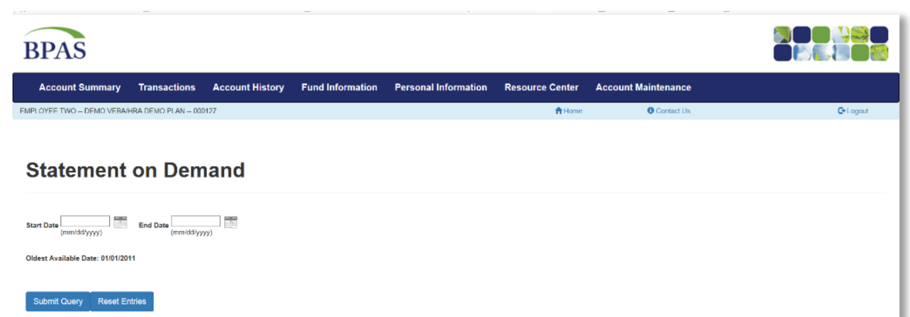
The **Account Summary** section contains the following reports:

- The Fund Total report displays the total shares and market value for all funds in which you are invested. The fund name provides a link to each fund's fact sheet and other fund research tools.
- The Source Total report displays the market value by source of money invested.
- The Fund Detail report displays the detail of each fund and the source of money within that fund that makes up the fund balance.
- The Source Detail report displays the detail of each source of money, and the funds within that source that make up the source balances.



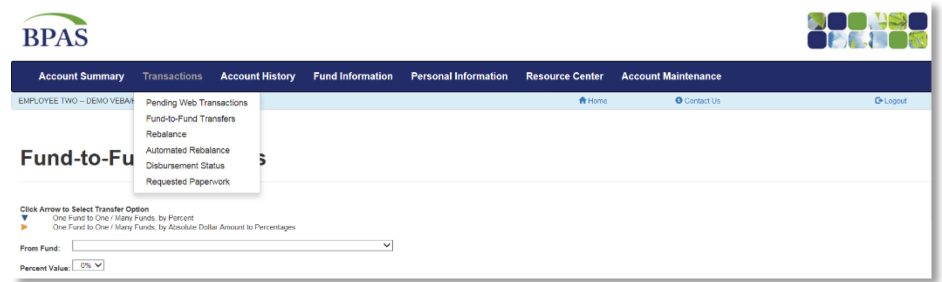
The **Account History** section contains the following:

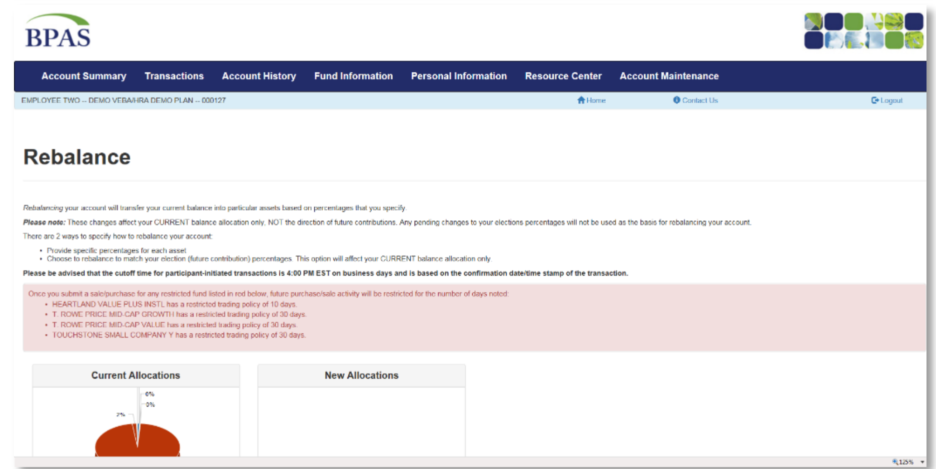
- Statement on Demand - Enter a date range to view detailed Activity by Fund and Source. This report also provides a Printer Friendly version.
- Transaction Detail - The Transaction Detail form allows you to select a date range for viewing transaction history. Additional filters for transaction category, source, and fund are available.
- Rate of Return - Your Year-to-Date Rate of Return and how it is calculated.



The **Transactions** section contains the following:

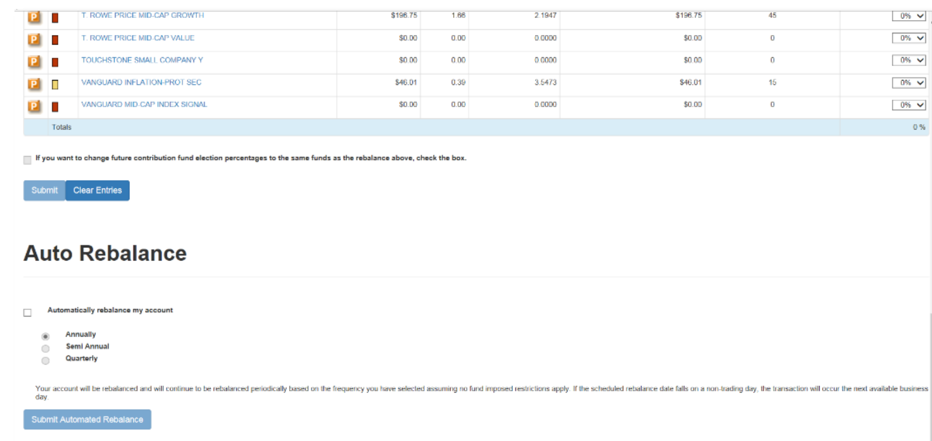
- Pending Web Transactions - This feature displays any Pending Web Transactions you may have initiated, including the transaction confirmation number, with an option to Delete the Transaction within a certain time frame. Note: The Orange pointer next to each Request Date. Clicking this pointer expands a box with additional information about your transaction.
- Fund-to-Fund Transfers - Select this menu to transfer money between one or more funds. The prospectus is available by clicking the orange 'P' to the left of the fund name. Clicking the fund name itself will open the Fund Performance page.
- Rebalance - Rebalancing your account will transfer all of your current balance into particular assets based on percentages that you specify. To rebalance your account you can provide specific percentages for each asset or you can choose to rebalance to match your election (future contribution) percentages.
- Automated Rebalance - Use this feature to rebalance your account automatically on a set time table, Annually, Semi-Annually, or Quarterly.





The **Fund Information** section contains the following:

- Fund Links - All funds offered in a plan appear on this page with links to additional information including historical information, fund fact sheets, current quote information, and fund prospectus information.
- Fund Performance - Performance information for funds offered in a plan is provided for 1 month, 3 month, 1 year, 3 year, 5 year, and 10 year time periods. Additionally, there are links to fund fact sheets, prospectuses, and other financial analytic tools.



The **Personal Information** section contains the following:

- General Information - Important dates related to your Plan, address and email address information are provided here. Please be sure to notify your human resources representative immediately if you see errors on this page.

The **Resource Center** section contains the following:

- Resource Center Action Items - This page contains links to various documents including general information, plan information, action items, educational materials, and administrative forms.

The **Account Maintenance** section contains the following:

- Change Personal Data – Update email address information here.
- Change Password/Hint – Changing and protecting your password is essential for preventing unauthorized access to your account. Change your password here, as well as create this password hint question and answer. If you ever forget your password you can answer this question to retrieve it.
- Preferences – Opt Out of receiving paper Confirms, Regulatory Notices and/or Quarterly Statements.