

Setting Up Your Online Participant Portal Account

Congratulations on your election to participate in your employer's Flexible Spending Arrangement plan.

The following steps will walk you through the process of setting up a Participant Portal account on the Benefits Payment System Web Site. On the Participant Portal you can check your account balance, view a history of your account transactions and more.

- 1) Access the web site by going to **www.BenefitsPaymentSystem.com/Participants**
- 2) To create a new access account, click "**Create Account**" and follow the steps below. (If you have already created your online access account, enter your login information.)
- 3) **Name.** Enter your first and last name. (For any field on the form click the "?" for help text.)
- 4) Enter your **Employee ID.** This is your social security number, without spaces or dashes. The Participant Portal site is a secure site; your information will be encrypted during transmission.
- 5) **Employer ID or Card Number.** If you received a MasterCard Benefits Card for use with your account, enter the 16-digit card number. If you don't have a Benefits Card, please call Savers Administrative Services at 800-949-0311 to obtain your Employer ID.
- 6) **User ID.** Create a unique User ID. (Requirements: 6 to 25 characters in length; must contain at least one number and one letter; no special characters.) The User ID must be unique across the entire Benefit Card user community.
- 7) Enter a **Password.** (Requirements: 8 to 25 characters in length; must contain at least one number and one letter; no special characters.)
- 8) **Confirm Password.** (Re-enter your password to confirm it.)
- 9) Enter a **Security Word.** For use in creating a new password or if you forget your password.
- 10) **City of Birth.** A second security word. For use in setting a new password, etc.
Important: As a security precaution passwords will expire every 90 days. If your password has expired you will be prompted to create a new one when you login. You will also be asked to enter your Employee ID (your SSN without spaces or dashes) plus the two security words that you created in steps 9 and 10. The security words are case-sensitive, so any time you are prompted for them they must be entered exactly as you did in steps 9 and 10.
- 11) Enter your **E-mail** address. Your e-mail address will only be used to provide you with information about your account. It will not be sold or used for spam.
- 12) **E-mail Options.** Check to enable the receipt of cardholder statements and other account information via your e-mail address. Again, your e-mail address will only be used to communicate with you about your account.
- 13) Click **Submit** to complete your account set up!

If there are any problems with the information provided you will be notified after you click Submit. Simply correct the problem and click Submit again. If you need assistance please call Savers at 800-949-0311.



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