



A SURE THING IN AN UNSURE WORLD

Instructions for LD&B's Online Services

1. Go to www.LDBinsurance.com.
2. Click on *Flexible Benefits*.
3. On the blue navigation bar at the top of the page, place your cursor over *Flexible Benefits*; a drop down box will appear. Click on *Online Services and Printable Forms*.
4. Under "Links to Online Services" click on *Enrollment/Claims/Balances*; a screen will appear for you to type in your user I.D. and PIN number. If the screen does not appear, you may need to turn off your pop-up blocker. **Please Note:** Your user I.D. is your Social Security Number or Employee Number. If you don't remember your PIN, please contact our office.
5. After entering your user I.D. and PIN, you will be asked to create a new login for future use. The new user I.D. and password you create are case sensitive and must include at least one number in the password. Please keep your new user I.D. and password in a safe place. Once you create your account, LD&B will not have access to your login information.

Benny Card Users

If you prefer more detail about your account or would like to see a list of all your Benny Card transactions, you may register to access the Benny Central website.

1. Follow steps 1-3 above.
2. Under "Links to Online Services" click on *MyBenny Login* to go to www.mybenny.com.
3. The first time you visit the site, you will need to click on "Please Register."
4. Enter the required information and click "Continue."
5. Enter your email address or create one using the email format.
6. Create a password of 8-15 characters with at least one being a number.
7. You will now be able to see all activity for your Flexible Spending Account, including each individual Benny Card transaction. Manual claims will be listed as a "Paper Transaction."

Please contact your Flexible Benefits Administrator, Sherry Nicholson, at (540) 438-4130, (800) 366-3846 or snicholson@ldbinsurance.com if you have any questions.