Web Access Instructions

How to log in:

1. Open your web browser (e.g. MS Explorer) and log into the following website: www.benstrat.com
   Click on: Flexible Spending Participant Login

2. Login using the following:
   Username:  jsmith1234 (sample)
   (first name initial \textit{lastname} last four digits of social security number)
   Initial Password: changeme

3. Change your password: You will be prompted immediately to create a new, unique password before entering the site.
   \textit{The password must:}  
   - Have a minimum of 6 characters 
   - Not be one of your last 3 passwords 
   - Contain upper and lower case letters 
   - Contain at least one number 

   Please contact your Account Manager at 1-888-401-FLEX(3539) if you have any questions.

   **For future reference, providing us your email address will allow you to reset your password on line automatically.**