Dear Participant,

Welcome to the ING Health Reserve Account™, the funding vehicle for your County of San Bernardino Retirement Medical Trust (RMT) Plan. ING partners with Genesis Employee Benefits to offer administration, online tools and services for your organization's RMT Plan. Now that you are retired or terminated, the vested balance in your account can be accessed for reimbursement of eligible health care expenses and insurance premiums. As you may already know, the contributions to your account are determined in accordance with the terms of your formal plan document.

Please note that within your services from Genesis, the ING Health Reserve Account™ was referred to as a Retiree Medical Savings Account (RMSA) during your retirement savings years as an employee, and is now referred to as a VEBA Health Savings Plan (VHSP) during your health reimbursement "claim active" years.

The purpose of this welcome letter and enclosure is to assist you with the management of your account and to provide guidance as to how you can receive reimbursement for eligible health care expenses. Enclosed with this letter are the following items:

- ***Online Investment Tool Kit Guide***
- ***Online Claim Filing and Secure Receipt Upload Instructions***

Upon receipt of this letter we encourage you to login to your online account at www.ing.com/us/hra/genesis to establish your login credentials. Click "Access Your Account". The default username for initial login is your social security number (numerical digits only, no dashes). The default PIN for initial login is the last four digits of your social security number. Your online account offers a variety of tools including the ability to file claims, upload receipts, view eligible expenses lists, generate statements on demand, print forms, view account balance information, view claim history, view payment history and much more. You may find it helpful to review the ***VEBA Health Savings Plan Q & A*** guide available under the **"Forms"** section of your online account.

Your RMT account with ING allows you to invest contributions in multiple investment funds. As required by law, all of the assets in your RMT account are held in trust by the plan "trustee." Contributions to your account will be held in a default fund established by the County of San Bernardino until you establish investment allocations for your account. Please refer to the enclosed ***Online Investment Tool Kit Guide*** for detailed instructions on how to make investment allocations, change your username, generate statements on demand, etc. Additionally, our Investment Tool Kit hosts links to information you may find helpful when making investment choices including: fund fact sheets, fund performance history, fund fact sheets, and general market information.

The contributions to your RMT account are determined in accordance with the terms of your formal plan document, please contact your HR Department regarding the specific terms of the contribution arrangement you are eligible to receive. Once contributions are made to your account, as a participant who is also eligible to submit claims under the Plan, you may use the balance in your account to reimburse yourself for certain qualified health care expenses that you (and your spouse or dependents, if any) have incurred as of the effective date you became an eligible participant in the Plan.

To receive your reimbursement, simply file your claims online using the enclosed ***Online Claim Filing and Secure Receipt Upload Instructions***; print a copy of your claim confirmation, attach copies of documentation supporting the expenses, and securely upload, fax, email or mail them to us*:

Local Claims Secure eFax: (952) 460-1480
Toll-Free Claims Secure eFax: (866) 450-1480
Email: claims@GenesisBenefits.net
Mail: Genesis Employee Benefits
PO Box 1578
Minneapolis, MN 55440-1578

*We suggest that you keep copies of these materials for your files, since they cannot be returned.

All claims and receipts for reimbursement of eligible expenses received by the midnight cut-off time each Wednesday will be included in the next claim reimbursement batch on Friday of the following week. (Please refer to our ***Processing Schedule*** on the Forms tab at www.ing.com/us/hra/genesis for exceptions to the general reimbursement turnaround schedule.) Claim reimbursements will be issued via check; otherwise, reimbursements can be conveniently deposited directly into your checking or savings account. To sign up for this free direct deposit service, simply submit a ***Direct Deposit Authorization Form*** and please be sure to include a voided check or savings account deposit slip. This form can be obtained from the Forms library of your online account or requested from our Customer Care Center.

We encourage you to provide us with your email address for efficient correspondence regarding your account. Genesis will not disclose your email address or other private information to third parties. By providing your email address you will receive claim confirmations, notification of reimbursements, claim denial notifications, account statements, information regarding any regulatory changes that affect your plan, as well as important reminders such as holiday processing schedule changes. Please contact our Customer Care Center to add or update an email address to your account profile.

In the event of your death it is important that the Executor of your Estate contact us if you have a remaining account balance in the RMT account at the time of your death as the remaining benefit balance may be transferrable to a surviving spouse or eligible tax-dependent. The plan does not allow you to designate a beneficiary due to specific regulatory criteria regarding eligibility for a successor account transfer. We will help your executor determine if the account is eligible for transfer. Upon receipt of a copy of the death certificate, on your behalf, the estate may receive reimbursement for any final medical expenses that were incurred regardless of eligibility to transfer the account. (Please note, funeral and burial expenses are **not** considered medical expenses and therefore are not eligible for reimbursement.)

Thank you for participating in the ING Health Reserve Account™ provided by Genesis Employee Benefits! We look forward to providing administration services for you. If you have any questions about the administration of the Plan, or your individual account, please do not hesitate to contact us.

Genesis Employee Benefits Customer Care Center
Hours of Operation: 7:30 a.m. – 6.30 p.m. CST Monday - Friday
Email: CustomerCare@GenesisBenefits.net
Phone: **(952) 653-4422** or nationwide toll-free **(866) 678-8322 (English & Español)**
Online Chat: Only available during Customer Care Center hours

Sincerely,

Genesis Employee Benefits

encl.

Genesis Employee Benefits

Online Investment Tool Kit Guide

ING

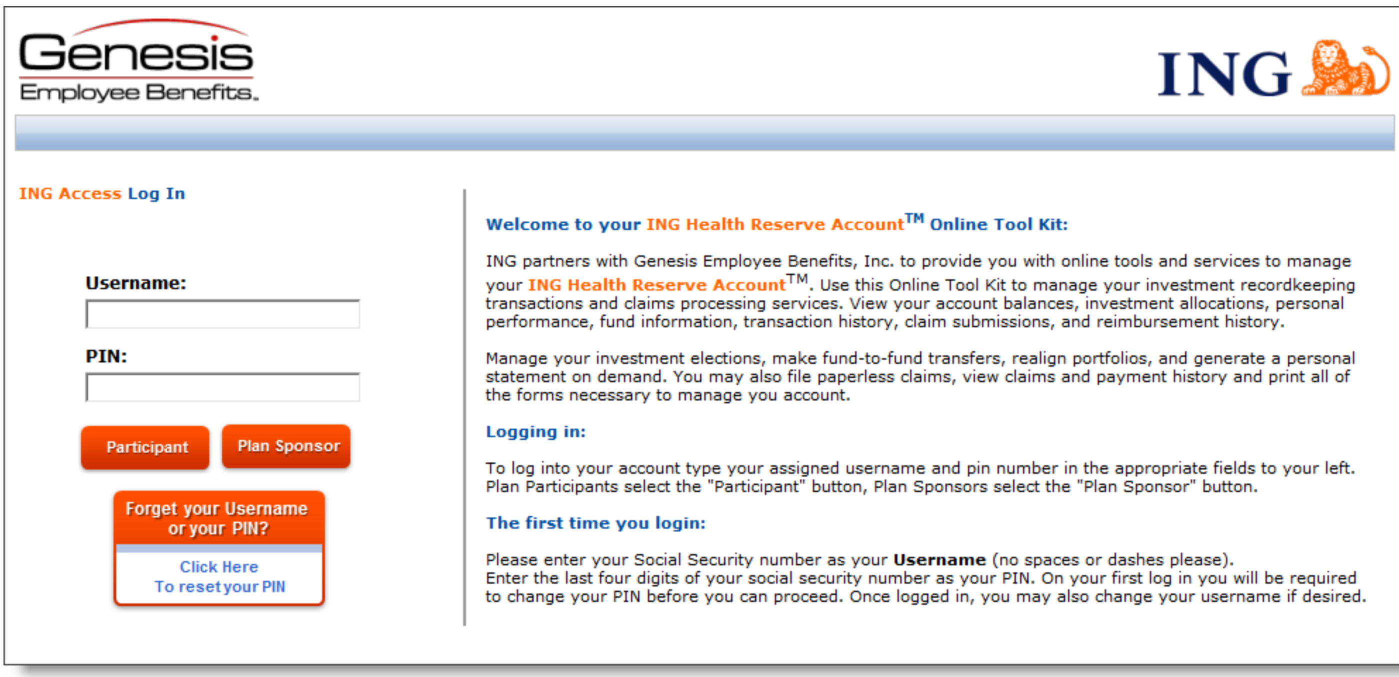
1. What is the Investment Tool Kit?

The assets in your ING Health Reserve Account™ are invested in mutual fund(s) that have been pre-selected for the plan by the Plan Fiduciary. You may also have the option of moving money between available investments depending on the provisions of your plan.

2. Login

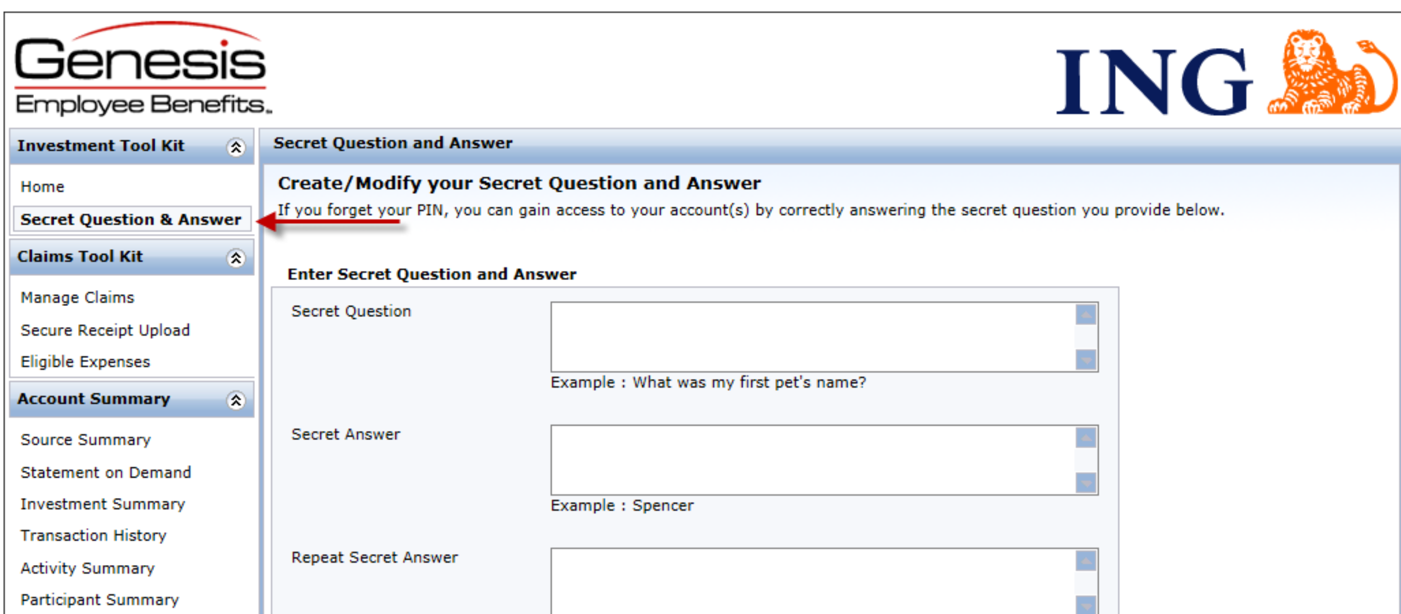
Visit www.ing.com/us/hra/genesis, choose "Access Your Account" and on the next page enter the Username and Password/PIN defined below. On your first login you will be required to change your PIN before you can proceed. Once logged in, you may also change your username if desired.

USERNAME:	Social Security Number (no dashes)
PASSWORD/PIN:	Last 4 digits of Social Security Number
	First time users will be prompted to choose a unique password for future use.



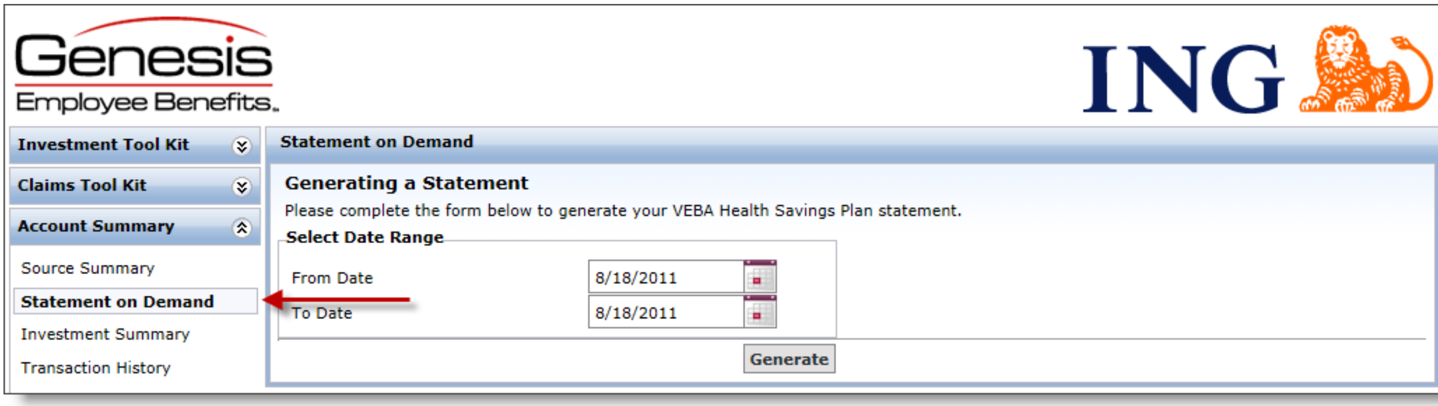
3. Setting Up Your Secret Question and Answer

If you forget your PIN, you can access your account(s) by correctly answering the secret question that you have set up. To enable this functionality after logging in, please click Secret Question & Answer and follow the instructions.



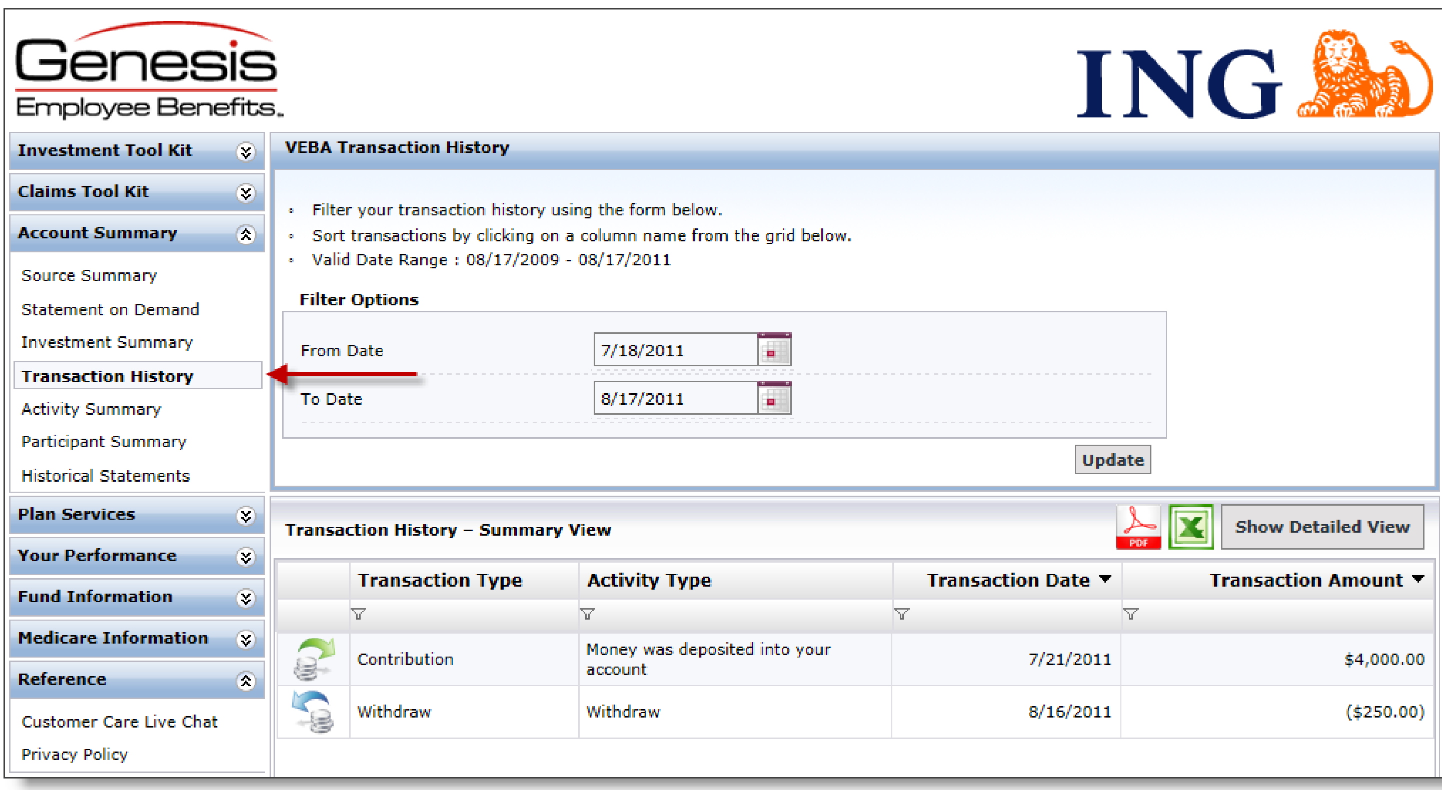
4. How Do I generate a Statement on Demand?

Investment Statements are sent on an annual basis following the close of each plan year end. If you need an investment statement at any other time, simply click on Statement on Demand. You can select any time period you would like then click Generate. Statements can be saved as PDF or Excel to your own computer.



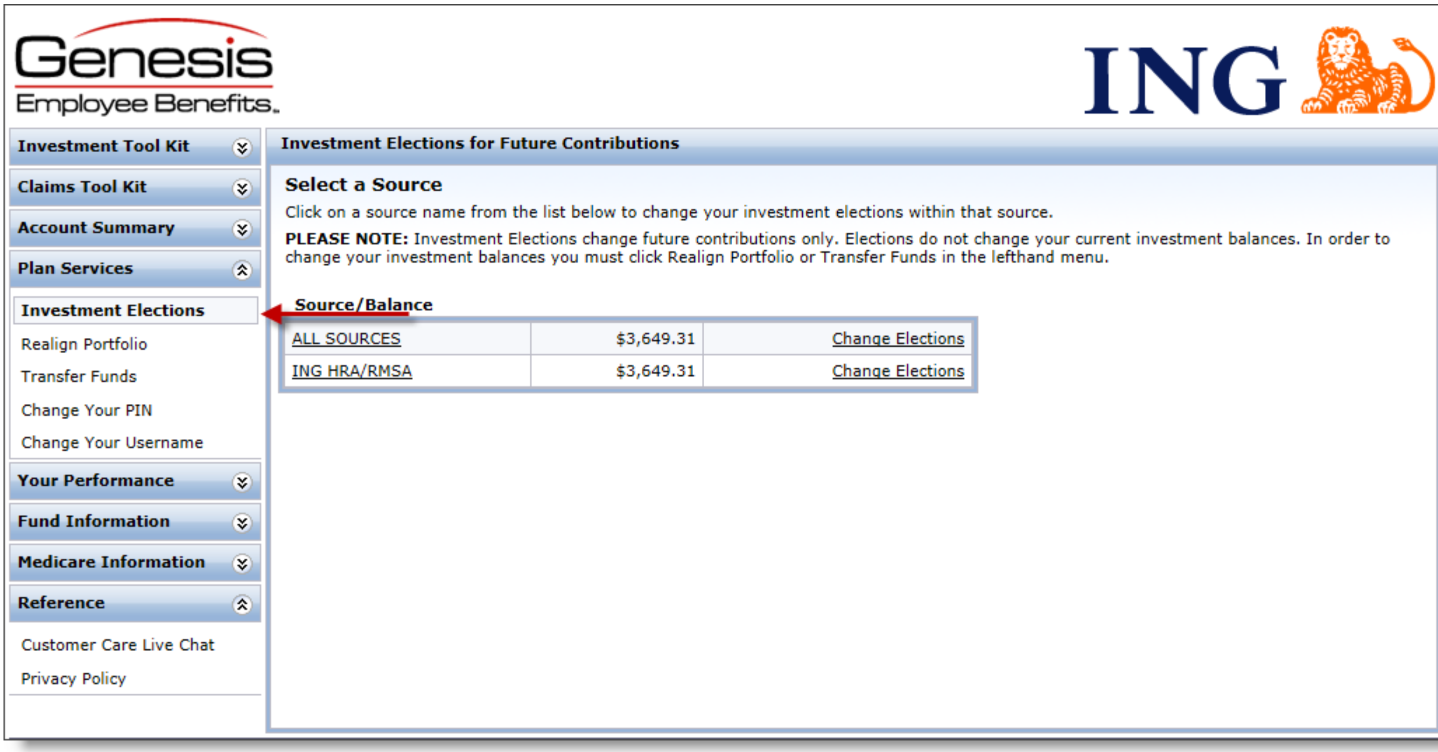
5. Where Can I Find my Historical Transactions?

You can look up transactions that occurred within your Investment Accounts. The system makes available two years of history of all transactions of your account. Under Account Summary, click on Transaction Summary and enter a From Date (MM/DD/YYYY) or click on the Calendar to select a date. Enter a To Date (MM/DD/YYYY) or click on the Calendar to select a date and Click Update.



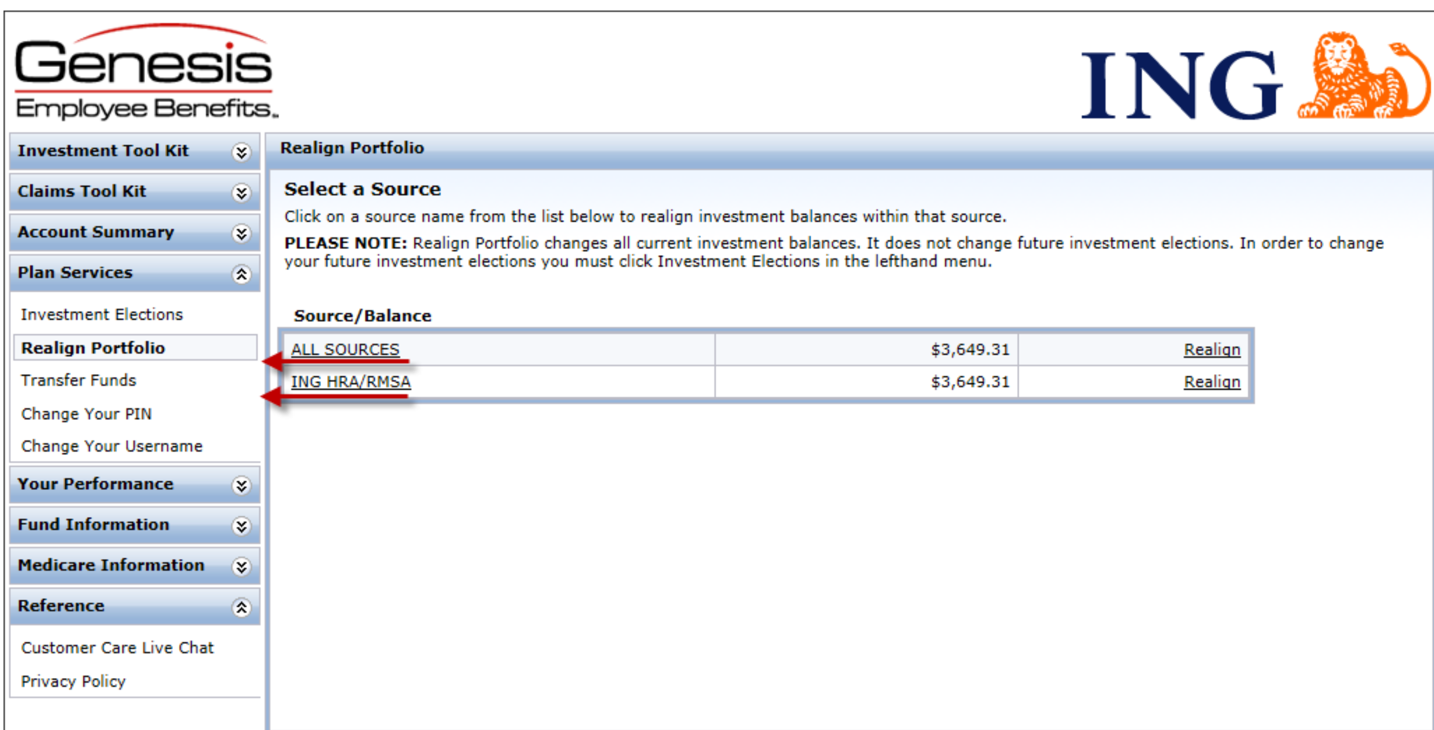
6. Where do I Change How My Contributions Are Invested?

Under Plan Services, click on Investment Elections. Click on Change Elections under ALL SOURCES to have your contributions invested in the same funds across all sources, or if you have more than one source and would like to have different investment elections in each source you can click on Change Elections under each individual source. Using the drop down boxes, select a percentage for those investment elections that you would like your future contributions to be invested in. Please note that you will be unable to successfully submit your Investment Elections unless the new percentages equal 100%. Once you have a total of 100% under new percentages, click on Submit Investment Elections.



7. How Do I change where my Current Balance is Invested?

You have two options to change your current investment allocation: 1) Realign Portfolio or 2) Transfer Funds. You can realign your entire balance to fit into percentages for each fund or you can pick and choose how much of your current balance goes into each fund, by percentage or by dollar amount. To realign your current balance, expand the Plan Services category and click on Realign Portfolio. You have the option to realign all of your sources, if you have more than one source, or you can realign by source. Click on Realign to the right of your source. Under Current %, you will see what percentage of your current balance is in each fund. Under New %, you will select the percentage of your current balance that you want in each fund.

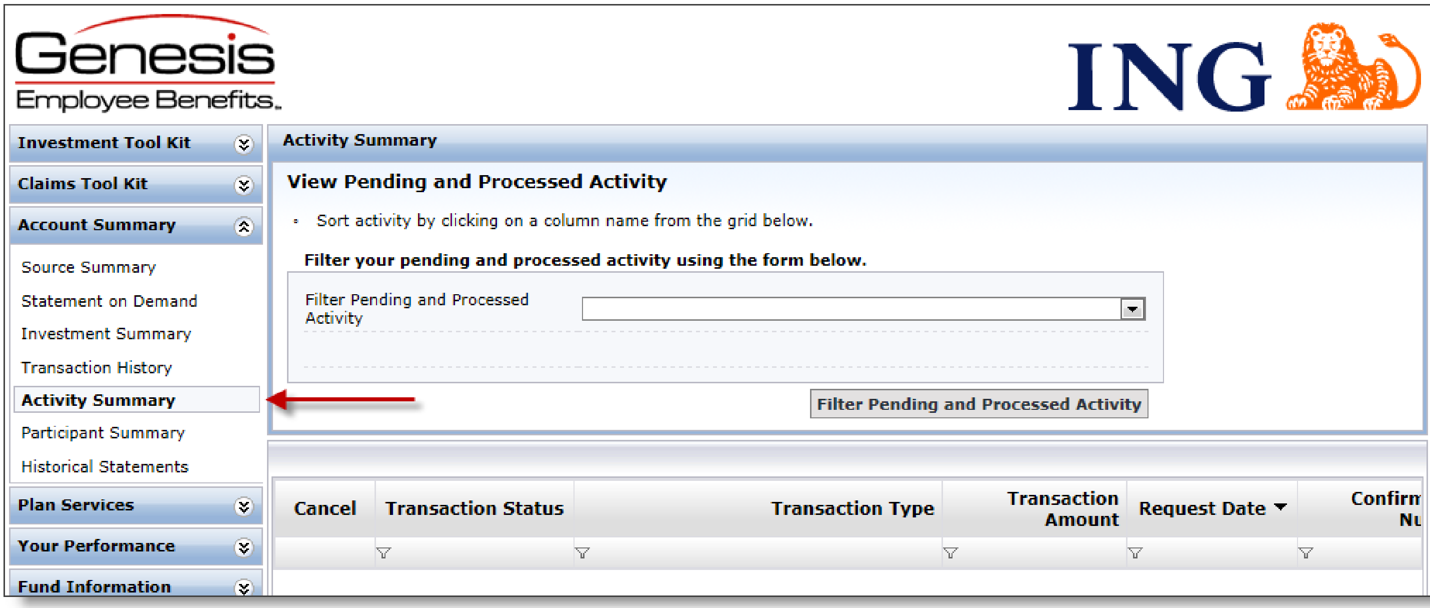


If you would like to transfer funds rather than realign, click on Transfer Funds. Again, you have the option to transfer all of your sources, or you can transfer by source. Click on Transfer to the right of your source. You must select a Transfer Type, Dollar to Dollar or Percent to Percent. Select your investment. The amount or percent that is available to transfer out of the fund appears at the bottom next to Transfer Amount. Enter in the amount to transfer out of the fund. Click

Continue. In the next screen, you will select where you want to place the amount that you are going to transfer into the remaining fund(s). The amount to transfer is reflected under Amount Remaining. When you have placed the amount, click Transfer.

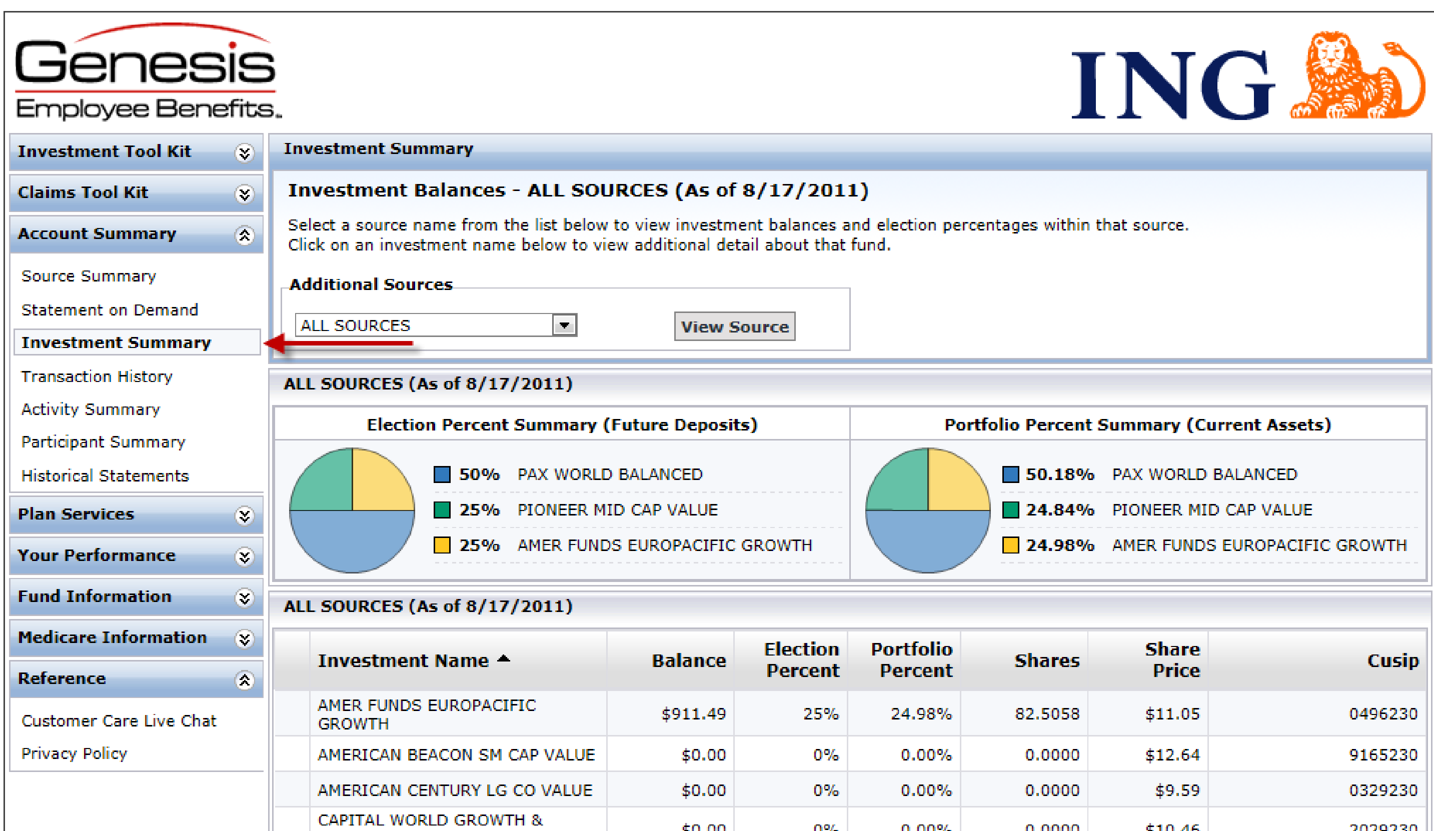
8. How Do I Know if My Request Has Been Received?

Under Account Summary, click on Activity Summary. Any pending activity will be present here. Should you wish to cancel any transaction in pending status, you can click on Cancel. You will also see at the top right corner of your screen: Pending Activity in red. If you click on it, it will automatically bring you to the Activity Summary screen.



9. How Do I Know if My Request Has Been Processed?

Under Account Summary, click on Investment Summary. Your new Investment Elections will be present. In addition, a confirmation letter will be mailed to your home address the following business day after your request has been processed.

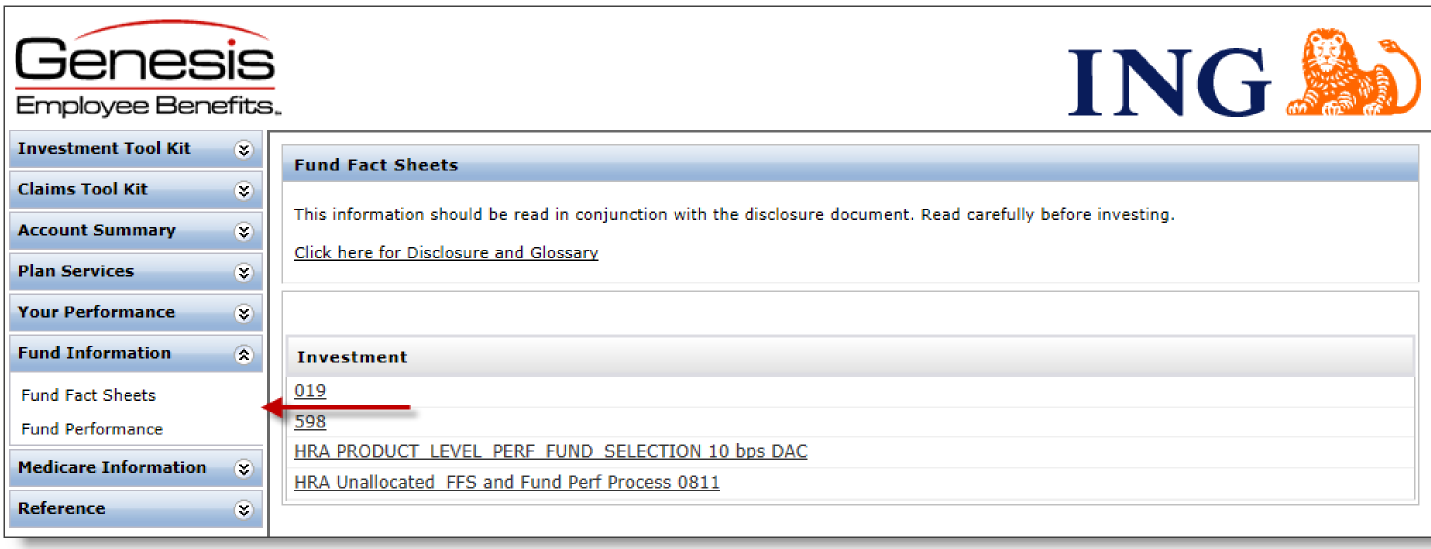


10. Changing Your Username

To change your username to something other than the default Social Security Number, go to Plan Services and click on Change Your Username. In the Alternate Username box, you can specify what you would like your username to be going forward. Please note that your new username must be at least 6 but no more than 20 characters. Your username will take effect immediately.

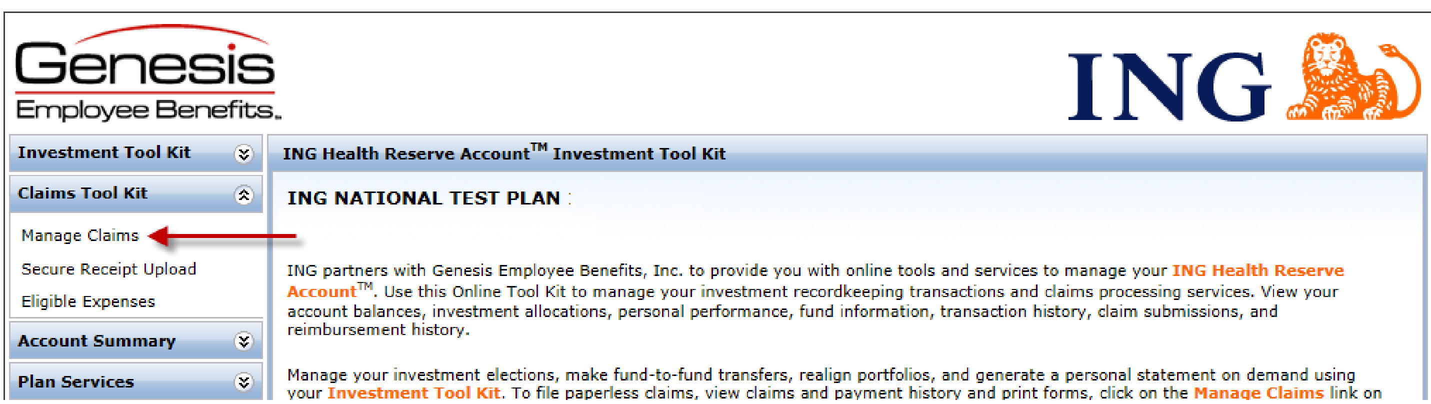
11. Where Can I Find Fund Fact Sheets for the Funds?

Throughout the Investment Tool Kit, each time you see a fund that is underlined you may click on the fund to view current fund performance and other information. To view more detailed information, go to the Fund Information category and click on Fund Fact Sheets. Simply click the Fund Name to download a Fund Fact Sheet.



12. How Do I Access information About Claims?

After you become claim active, you will be able to file claims for reimbursement from your ING Health Reserve Account™. Under the Claims Tool Kit category, you have several options. You can click on Manage Claims to be redirected to your Claims Tool Kit, upload your receipts securely, view a comprehensive listing of eligible expenses, or search forms to download. Refer to the Online Claim Filing Instructions for details.



For claims submission, please see document entitled Step By Step Instructions for Online Claim Filing and Secure Receipt Upload. You can find this document in the Forms section of the Claims Tool Kit.

CONTACT INFORMATION:

Local Claims eFax: 952-460-1480
Toll-Free Claims eFax: 866-450-1480
Email: Claims@GenesisBenefits.net

Genesis Employee Benefits, Inc
PO Box 1578
Minneapolis, MN 55440-1578

Local Phone: 952-653-4422
Toll-Free Phone: 866-678-8322
CustomerCare@GenesisBenefits.net

View investment information online at www.ing.com/us/hra/genesis.

ONLINE CLAIM FILING and SECURE RECEIPT UPLOAD INSTRUCTIONS

Online Claim Filing with Secure Receipt Upload is the fastest way to file your claims for reimbursement. Before you begin, be sure to have the valid receipt(s) for your expenses handy. If you have your receipts saved on your computer, you can save yourself a trip to the fax machine or post office by using the online Secure Receipt Upload to submit them electronically. If you only have paper copies of your receipts, you can still file your claims online, and then send your receipts via efax, email or mail to Genesis.

Online Claim Filing

1. Login

Visit www.ing.com/us/hra/genesis, choose "Access Your Account" and on the next page enter the Username and Password/PIN defined below. On your first login you will be required to change your PIN before you can proceed. Once logged in, you may also change your username if desired.

USERNAME:	Social Security Number (no dashes)
PASSWORD/PIN:	Last 4 digits of Social Security Number
	First time users will be prompted to choose a unique password for future use.

2. File Claims or Review Accounts

If you logged in to your account choose "Manage Claims" on the top of the left-hand menu to access the Claims Tool Kit. Once on the File Claims homepage, you can view the accounts you are enrolled in, account balances, and claim history.

To file claims, either click on File Claims under the Accounts tab, or click on the File Claim link next to the Account Name on the Home page.

3. Enter Claim Information

Enter the information from your claim, completing all required fields, designated with an *

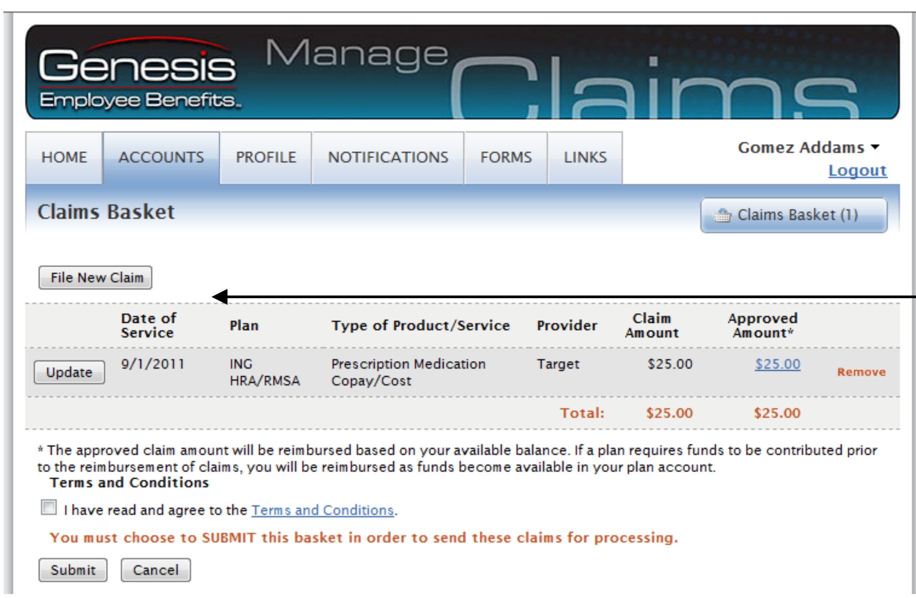
Receipts are required for all claims filed

The date must be formatted mm/dd/yyyy

When Complete, click Add Claim

4. Enter Multiple Claims

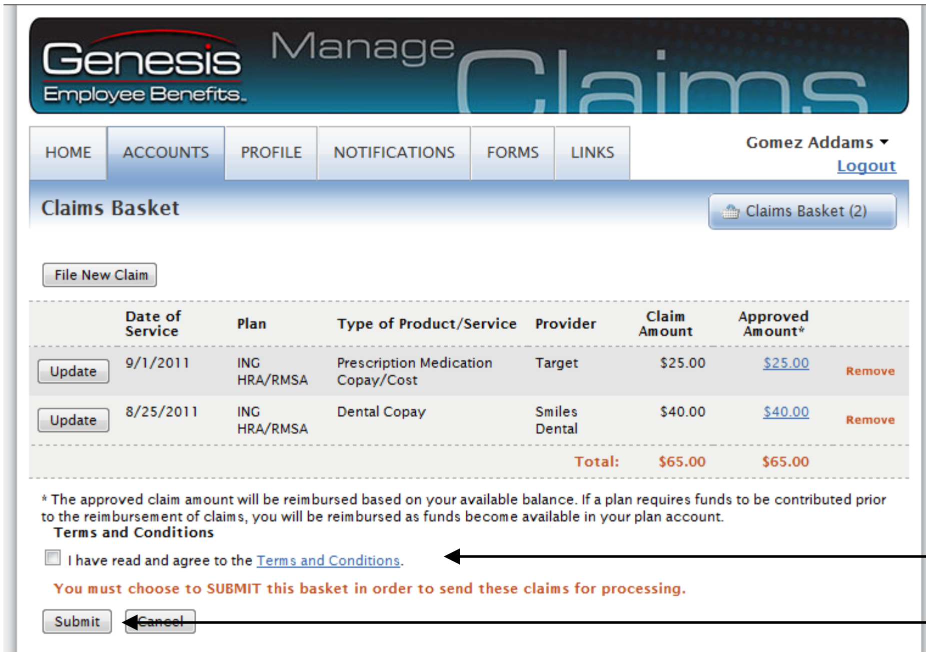
If you are entering more than one claim, add additional claims by selecting "File New Claim". Then choose the plan from the drop down menu for the next claim and repeat step 3 above. You can see how many claims you have entered by viewing the Claims Basket in the upper right corner of the screen.



The Claims Basket tracks the number of claims you have filed

File another claim here

5. Submit the Claims



Genesis Employee Benefits Manage Claims

HOME | ACCOUNTS | PROFILE | NOTIFICATIONS | FORMS | LINKS

Gomez Addams
Logout

Claims Basket

Claims Basket (2)

File New Claim

	Date of Service	Plan	Type of Product/Service	Provider	Claim Amount	Approved Amount*	
Update	9/1/2011	ING HRA/RMSA	Prescription Medication Copay/Cost	Target	$25.00	$25.00	Remove
Update	8/25/2011	ING HRA/RMSA	Dental Copay	Smiles Dental	$40.00	$40.00	Remove
				Total:	$65.00	$65.00	

* The approved claim amount will be reimbursed based on your available balance. If a plan requires funds to be contributed prior to the reimbursement of claims, you will be reimbursed as funds become available in your plan account.

Terms and Conditions

I have read and agree to the Terms and Conditions.

You must choose to SUBMIT this basket in order to send these claims for processing.

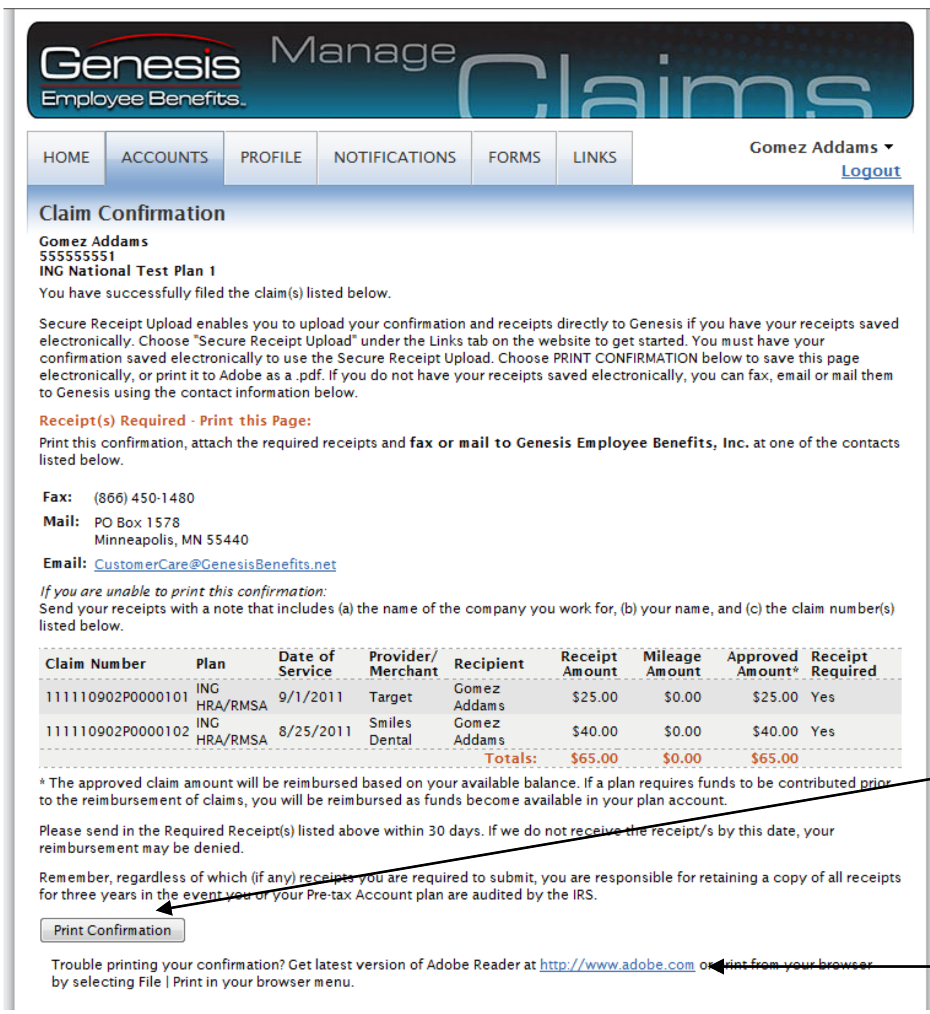
Submit Cancel

Read and agree to the Terms and Conditions then check

Submit the Claims Basket

6. Print or Save Confirmation

After you submit the Claims Basket, you will receive a confirmation page. Using the navigation buttons at the bottom of the screen, Print the confirmation page. **If you plan to upload your receipts electronically, you must save (or print to Adobe as a .pdf) this confirmation page on your computer. It has to be saved electronically to upload online.**



Genesis Employee Benefits Manage Claims

HOME | ACCOUNTS | PROFILE | NOTIFICATIONS | FORMS | LINKS

Gomez Addams
Logout

Claim Confirmation

Gomez Addams
555555551
ING National Test Plan 1

You have successfully filed the claim(s) listed below.

Secure Receipt Upload enables you to upload your confirmation and receipts directly to Genesis if you have your receipts saved electronically. Choose "Secure Receipt Upload" under the Links tab on the website to get started. You must have your confirmation saved electronically to use the Secure Receipt Upload. Choose PRINT CONFIRMATION below to save this page electronically, or print it to Adobe as a .pdf. If you do not have your receipts saved electronically, you can fax, email or mail them to Genesis using the contact information below.

Receipt(s) Required - Print this Page:

Print this confirmation, attach the required receipts and **fax or mail to Genesis Employee Benefits, Inc.** at one of the contacts listed below.

Fax: (866) 450-1480

Mail: PO Box 1578
Minneapolis, MN 55440

Email: CustomerCare@GenesisBenefits.net

If you are unable to print this confirmation:
Send your receipts with a note that includes (a) the name of the company you work for, (b) your name, and (c) the claim number(s) listed below.

Claim Number	Plan	Date of Service	Provider/ Merchant	Recipient	Receipt Amount	Mileage Amount	Approved Amount*	Receipt Required
111110902P0000101	ING HRA/RMSA	9/1/2011	Target	Gomez Addams	$25.00	$0.00	$25.00	Yes
111110902P0000102	ING HRA/RMSA	8/25/2011	Smiles Dental	Gomez Addams	$40.00	$0.00	$40.00	Yes
				Totals:	$65.00	$0.00	$65.00	

* The approved claim amount will be reimbursed based on your available balance. If a plan requires funds to be contributed prior to the reimbursement of claims, you will be reimbursed as funds become available in your plan account.

Please send in the Required Receipt(s) listed above within 30 days. If we do not receive the receipt/s by this date, your reimbursement may be denied.

Remember, regardless of which (if any) receipts you are required to submit, you are responsible for retaining a copy of all receipts for three years in the event you or your Pre-tax Account plan are audited by the IRS.

Print Confirmation

Trouble printing your confirmation? Get latest version of Adobe Reader at http://www.adobe.com or print from your browser by selecting File | Print in your browser menu.

If you have an email address on file with us, a confirmation of your claim submission will be emailed to you

Click "Print Confirmation" to either save an electronic copy of your confirmation or print it as a .pdf document that can be uploaded with your receipts

You can download Adobe Reader so you are able to print or save .pdf documents

7. Submit your Receipts

If you wish to send your receipts to Genesis electronically using the Secure Receipt Upload, follow the instructions below. If you wish to send your receipts by fax, email, or mail, attach them to your printed Confirmation page from Step 6 and send them using the contact information on your Confirmation page.

Important Tips:

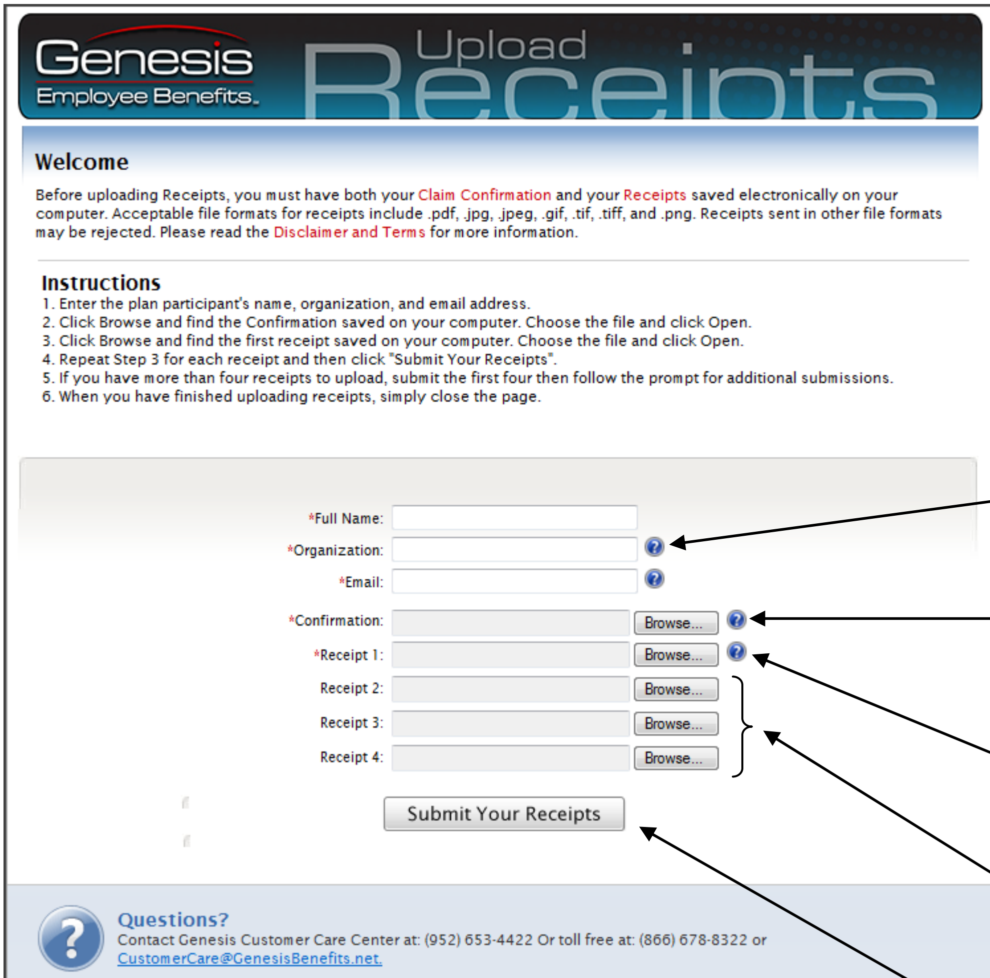
- To upload your receipts using Secure Receipt Upload, you must have them saved electronically on your computer. Acceptable file formats for receipts include .pdf, .jpg, .jpeg, .gif, .tif, .tiff, and .png. Receipts sent in other file formats may be rejected.
- There are several ways to save claims electronically, including:
  - Scan your receipts using a scanner connected to your computer to create the file(s)
  - Download receipts like Explanations of Benefits (EOBs) directly from your healthcare provider's website
  - Take a digital picture of your receipts and save it on your computer.
- Each receipt must contain the date of service, product/service name or description, provider name, and recipient name (unless it is a store receipt for prescriptions or eligible over-the-counter items).
- Explanation of Benefits (EOB) documents from your health insurance provider contain all of the information necessary to substantiate your claims. *If you have an EOB for your expense, it is not necessary to send additional documentation.*
- You can scan and upload all of your receipts in one document or in multiple documents.
- Claims and valid Receipts must be received by Genesis by Wednesdays for reimbursement the following week on Friday. Please see the processing schedule for exceptions.

See Next Page for Secure Receipt Uploading Instructions

Secure Receipt Upload

1. After filing your claims online, click the Links tab and choose Secure Receipt Upload from the dropdown menu, or, go to www.ing.com/us/hra/genesis and click on Secure Receipt Upload under the Resources tab.

2. Upload Your Confirmation and Receipts



Complete the plan participant's name, employer name, and email address

Browse your computer for the Claim Confirmation page you saved electronically and click Open to attach

Browse your computer for your first receipt and click Open to attach

Browse your computer and attach up to 3 additional receipts

Click Submit Your Receipts

3. Uploading more than 4 Receipts

You may add more receipts after you submit the first four, if necessary, by following the instructions above. When you have uploaded all receipts, simply close the Secure Receipt Upload browser window.

Questions?

Local Claims eFax: 952-460-1480
Toll-Free Claims eFax: 866-450-1480
Email: Claims@GenesisBenefits.net

Genesis Employee Benefits, Inc
PO Box 1578
Minneapolis, MN 55440-1578

Local Phone: 952-653-4422
Toll-Free Phone: 866-678-8322
CustomerCare@GenesisBenefits.net

Check the status of your claim online at www.ing.com/us/hra/genesis.