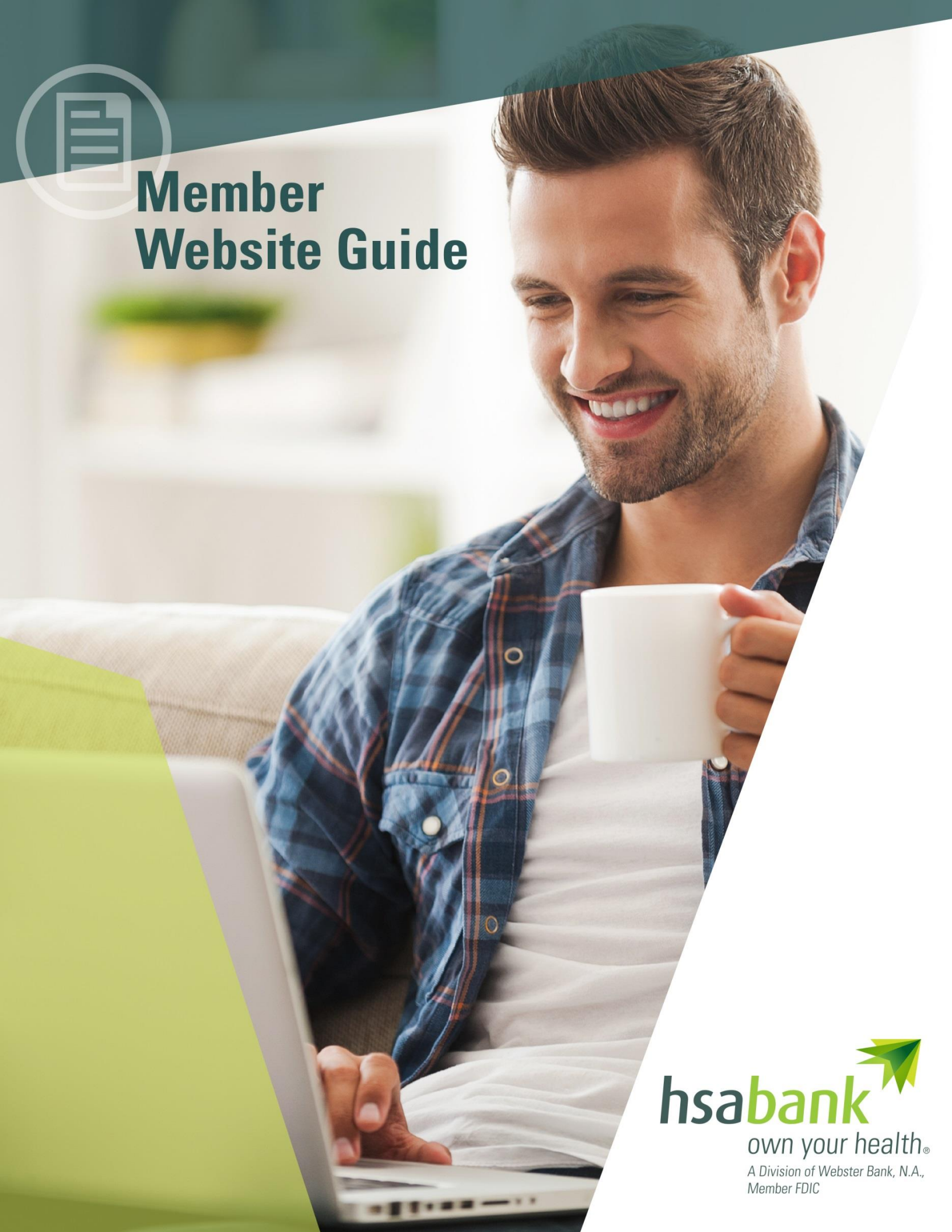




# Member Website Guide



**hsabank**   
own your health.<sup>®</sup>  
A Division of Webster Bank, N.A.,  
Member FDIC

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## Member Website Overview

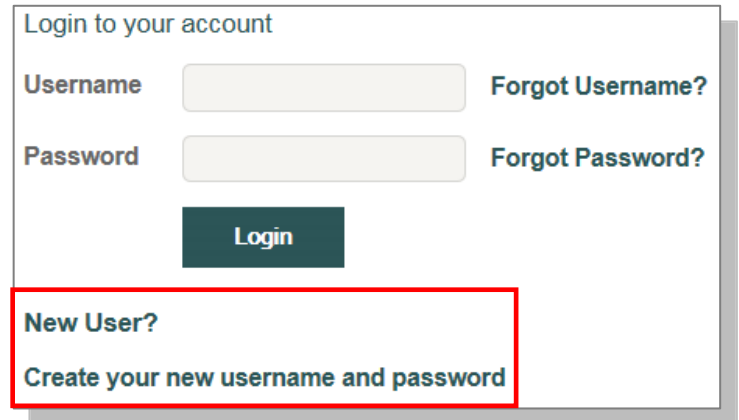
Welcome to HSA Bank! This guide will provide you with details about how to use the Member Website to manage your Health Savings Account (HSA). The Member Website gives you 24/7 online access to manage your account. Some of the key features you may want to take advantage of include:

- Checking your balance and account activity
- Making an HSA transaction (online contribution and distribution setup)
- Managing your investments (if applicable)
- Adding an authorized signer to your account
- Ordering additional debit cards
- Setting up a Healthcare Savings Goal
- myHealth Portfolio<sup>SM</sup>



## Initial Login Process

To create your account online, go to [www.myhsabankaccount.com](http://www.myhsabankaccount.com). Select the **Create your new username and password** link from the bottom of the page.



### Step 1:

Enter the identifying information requested on the page.

#### User Identification

Complete the information below to verify your identity.

First Name\*

Last Name\*

Zip Code\*

SSN or Employee ID\*  -  -

--OR--

Employee ID

\*Required

**Step 2:**

Answer three security questions.  
(The questions shown are sample questions.)

### Security Questions

Please enter an answer to any 3 security questions to complete your user setup. To keep your information secure, you will be asked to answer a question to complete sensitive actions within the portal such as resetting a forgotten password.

In which city was your father born? \*

What is the first name of the eldest of your siblings? \*

When is your oldest child's birthday (MM/DD)? \*

\*Required

**Next**

**Step 3:**

Create your username and password.

### Change Username and Password

Please change your login information.

Username\*   
Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (\_), and dash (-).

New Password\*   
Your password must have a minimum of 8 characters. It cannot be one of your last 3 passwords. Allowable special characters include: exclamation mark (!), at sign (@), pound sign (#), dollar sign (\$), percentage sign (%), ampersand (&), and asterisk (\*).

Confirm Password\*

\*Required

**Submit**

**Step 4:**

Please read and accept the Esign Consent Agreement and Online Services Agreement. You must open the agreements and **scroll to the bottom** in order to select the checkboxes.

### Agreements

You must accept the terms and conditions for this account by reviewing and accepting all agreements listed below.

Esign Consent Agreement	Read and agree	✔ Agreed
Online Services Agreement	Read and agree	✔ Agreed
Fee Schedule		

**Submit**

## Step 5:

Please enter and confirm your email address to ensure you receive notifications based on your elected preferences.

You will also confirm your delivery method preference for certain bank disclosures and notices.

Please note: You may update this information later by clicking on the Statements and Notifications tab, then **Update Notification Preferences**.

**Statements & Notifications / Update Notification Preferences**

**Contact Information**

Email Address

Confirm Email Address

Please provide a valid and current email address to ensure that you are notified when important documents (such as your HSA Account Summary and Tax Statements) become available on the Member Website. You will need an email address to select any of the optional alerts.

**Notifications**

You will receive bank disclosures and notices, in addition to the items listed below, based on the delivery method you select below.

**Delivery Method**  Online  Paper and Online

**For**  HSA Account Summary  HSA Tax Documents

## Future Login

When you return to log in again, enter the username and password you created in step 3 and click **Login**. If your account is locked, please contact HSA Bank’s Client Assistance Center at 800-357-6246.

**Existing User?**

Login to your account

**Username**  [Forgot Username?](#)

**Password**  [Forgot Password?](#)

## Forgot Username/Password

If you forget your username or password, click the appropriate link on the login page. Follow the steps to reset your password and/or recover your username.

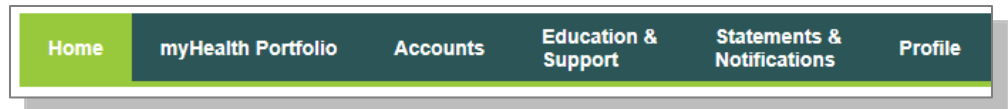
## Navigate from the Home Page

The HSA Bank Home Page will be displayed on your screen each time you log in to the site. Each tab from your Home Page offers an easy-to-use navigation system for viewing information on your account.

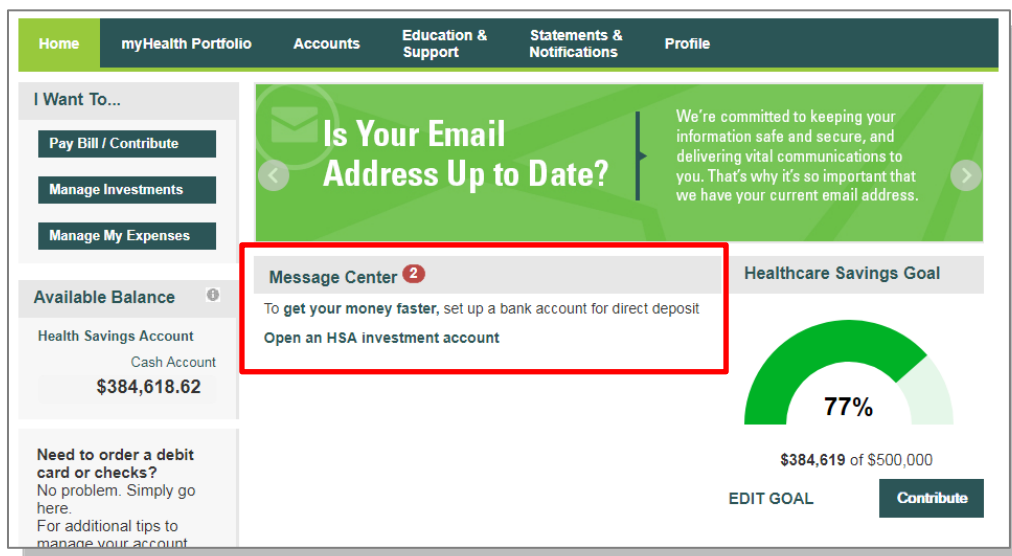


- The left side of the Home Page provides “I Want To...” links to take actions related to your account:
  - a. Pay Bill/Contribute (Contribution or Withdrawal)
  - b. Manage Investments
  - c. Manage My Expenses
- Starting with the top navigation, you can access information using the menu tabs at the top of the screen. Additionally, there are a number of quick links throughout the body of each page that will be described as part of each tab.

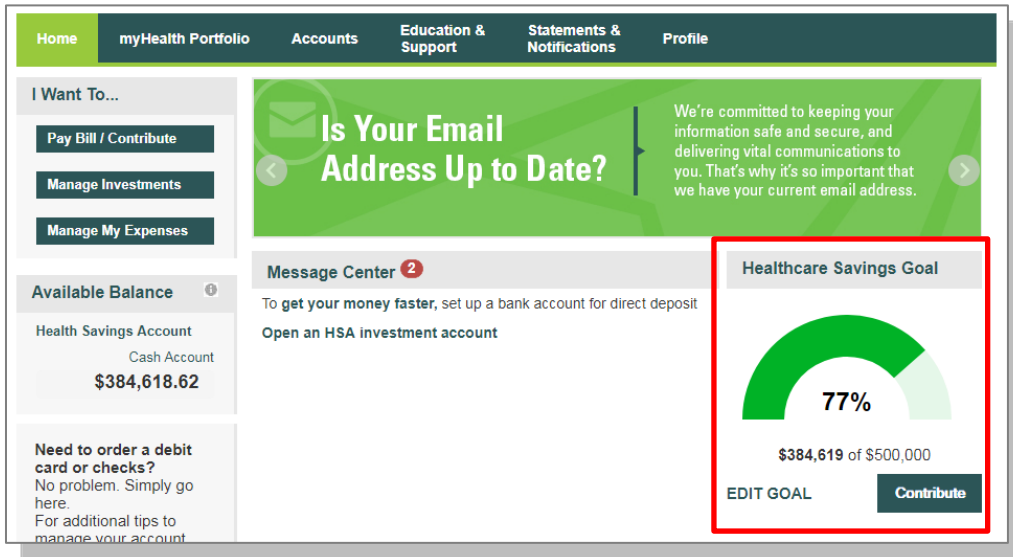
- Home
- myHealth Portfolio
- Accounts
- Education & Support
- Statements & Notifications
- Profile



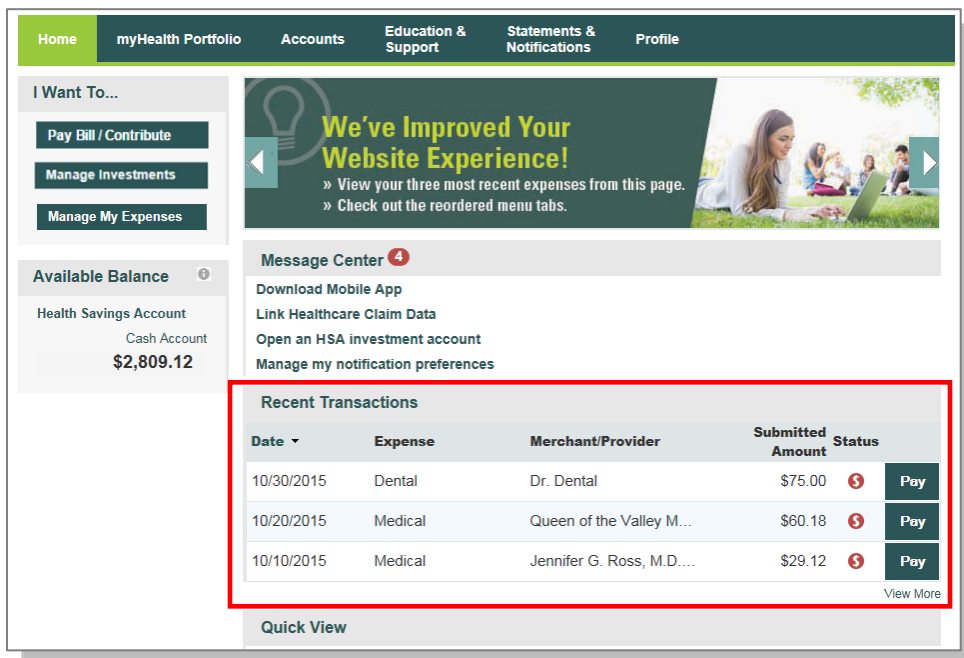
- Your **Message Center** on the Home Page helps you stay on top of your account with a variety of notifications or calls to action, such as a message to alert you once you are eligible to open an investment account, a notice of an external bank account that needs to be validated, or a link to download the mobile app. *For more information, please see the Message Center section on page 9.*
- Click the bolded text in the message center to navigate to the page needed to execute the call to action.



- Next to your Message Center, you will see the Healthcare Savings Goal tool. This interactive tool enables you to set a savings goal for upcoming out-of-pocket medical costs, future out-of-pocket medical costs, or both. *For more information on setting up or editing a Healthcare Savings Goal, please see page 10.*

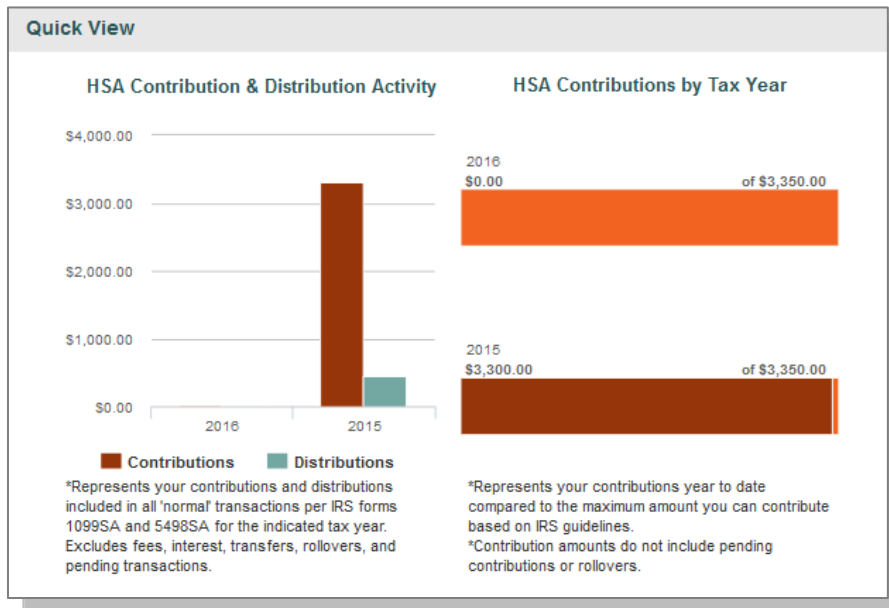


- Below your Message Center, you will see a snapshot of your three most recent expenses. You can click the **View More** link to review all expenses on the myHealth Portfolio tab.
- Click **Pay** if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually. If you've already done so, the Status shows as paid.





- At the bottom of the Home Page is the Quick View section, which graphically displays key metrics that make it easy to track your contributions to date. You can also assess your year-over-year saver vs. spender habits with the HSA Contribution & Distribution Activity graph.



The HSA Contribution & Distribution Activity graph reflects the maximum contribution limit based on a member's high deductible health plan (HDHP) coverage level (individual or family). Please contact HSA Bank if your contribution limit needs to be updated to reflect your current HDHP coverage level.

## Message Center

The Message Center helps you make the most of your account by highlighting action items, such as downloading the mobile app to stay connected to your account on the go or confirming a linked external bank account. Clicking each item brings you to the relevant page or popup with more information.

When first opening your account, you may see a message indicating that action is required to finalize the opening of your account.

**Message Center** 2

To **get your money faster**, set up a bank account for direct deposit

! Action required to open your account [View More](#)

**Action Required to Open Your Account** ✕

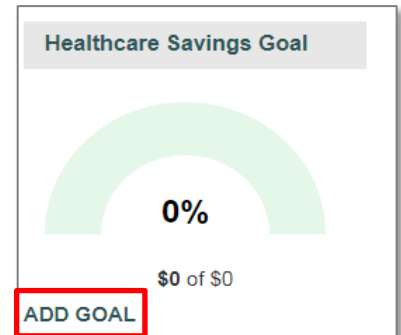
In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. During our account opening process, we were unable to verify some of your information. While your account is currently open, it will be closed 60 days after the date of opening if we do not receive the necessary information to confirm your identity. To confirm what information is needed, please reference the letter that was mailed to you or call the number on the back of your debit card. **Action Required:** Please complete the **Health Savings Account Verification Form** and submit copies of the necessary documentation to validate your identity at [www.hsabank.com/IDdocuments](http://www.hsabank.com/IDdocuments) or via [askus@hsabank.com](mailto:askus@hsabank.com). Once your documentation is validated, this message will no longer appear in the message center. If you recently submitted documentation, processing time normally takes 1-2 weeks. If you would like to inquire on the status of your documentation validation, please call the number on the back of your debit card for further assistance.

- This message indicates that HSA Bank needs additional documentation to maintain your open account. Clicking **View More** provides additional information on why we require this and how to submit your documentation.
- You will also receive a letter in the mail with specific information on what is needed from you and how to send us the required documents.

## Healthcare Savings Goal

Looking to save money for current or future healthcare expenses but not sure where to start? The Healthcare Savings Goal tool can help you stay on track to meet your goals and give you an easy visual reminder of how close you are to meeting them.

- To get started, click **Add Goal**.
- The first step shows three goal options:
  - Save enough to cover my current year out-of-pocket medical costs
  - Build savings for future out-of-pocket medical costs
  - Save for current and future out-of-pocket medical costs
- Select the goal that best meets your needs and click **Next**.



**Tools & Support / Healthcare Savings Goal**

Update My Healthcare Savings Goal (Step 1 of 3) \* Required

Hi Nora!  
First, you need to set a goal. Once your goal is set, we will help you track your progress.  
Select a goal below to get started.

What are your healthcare savings goals? \*

Save enough to cover my current year out-of-pocket medical costs  
 Build savings for future out-of-pocket medical costs  
 Save for current and future out-of-pocket medical costs

Cancel Next

- Based on the goal you select, fill in the required fields on the next page. Some of the data shows automatically (such as your current HSA balance), and other fields prepopulate with suggested information.
- When you have entered the information that best reflects your savings goal, click **Next**.

**Tools & Support / Healthcare Savings Goal**

Saving for Current and Future Expenses (Step 2 of 3) \* Required

Help us understand what you need to save. First, we will look at your current savings:

Your current HSA balance is \$0.00

Do you have other savings to include toward your target healthcare savings? \$ 150.00

**Next, we will look at your annual expenses:**

What is your annual health plan deductible?\* \$ 4000.00

Do you have other anticipated medical costs this year?\* \$ 1000.00

**Now that we know your current savings, tell us about your future savings goals:**

What is your target savings?\* \$ 125000.00

What year do you plan to start using the money you've saved?\* 2058

**Finally, tell us your thoughts on your investing your savings with your HSA:**

Are you planning on investing a portion of your HSA?\*  Yes  No

What is your anticipated annual rate of return?\* 2.9 %

Cancel Previous Next

- In the final step, review your goals. You can click **How was my goal calculated?** for more information or **Previous** if you would like to go back and change any information.
- When you are ready to finalize your goal, click **Save My Goal**.

**Tools & Support / Healthcare Savings Goal**

**Goal Amount (Step 3 of 3)** \* Required

Based on the information you've provided, here are your goals: [How was my goal calculated?](#)

Future Savings Goal	\$124,850.00
Annual Goal	\$6,693.69
Monthly Goal	\$557.81

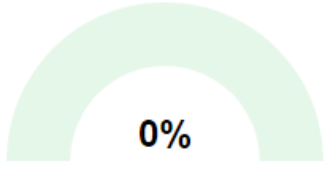
When reviewing your savings goals, please keep in mind that your actual annual contribution amount should not exceed the applicable IRS maximum limits for your health savings account. Saving over multiple years can help you reach your long-term goals.

Please note: The calculated goal is intended to be used as a guide and does not constitute financial advice. Contact your financial or tax adviser for advice specific to your situation.

Cancel
Previous
Save My Goal

- Once your goal is saved, you can edit it at any time by clicking **Edit Goal**.
- Clicking the **Contribute** button makes it easy to contribute money from your external bank account to your HSA.
  - In order to avoid a 6% excise tax on excess contributions, please calculate your annual HSA contribution amount to ensure that it does not exceed the IRS' annual contribution limits. If you are age 55 or older, and not enrolled in Medicare, you are eligible for a catch-up contribution of \$1,000.

**Healthcare Savings Goal**



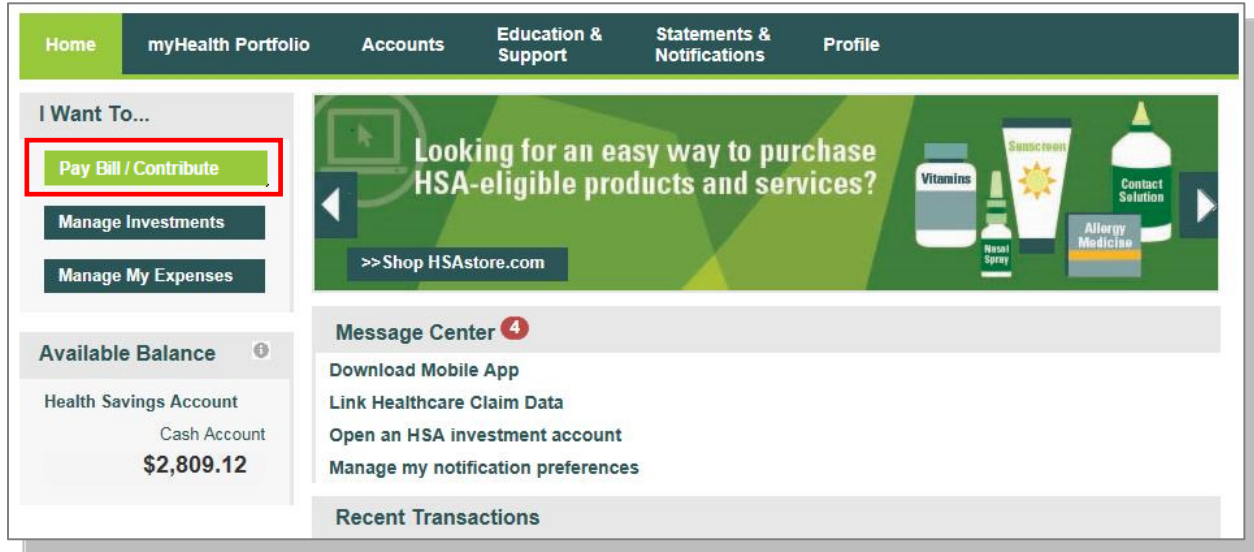
0%

\$0 of \$124,850

EDIT GOAL
Contribute

## I want to... Pay Bill/Contribute (Withdrawal/Contribution)

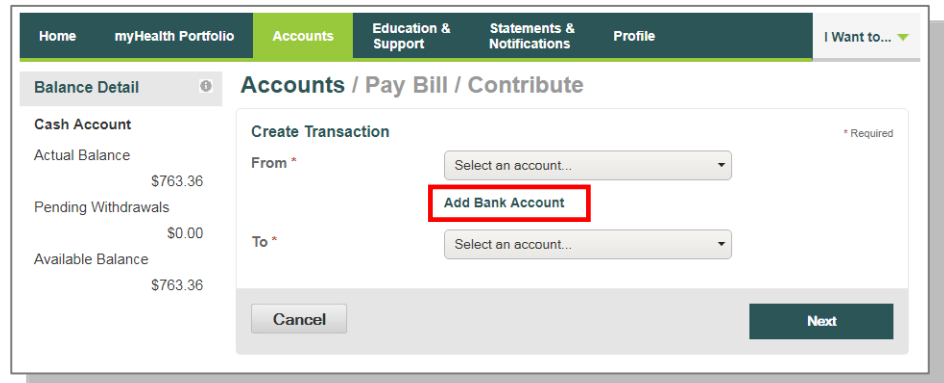
From the left side of the Home Page, select **Pay Bill/Contribute**. This feature can be used to transfer funds to or from your HSA.



## Reimburse Yourself

The best way to reimburse yourself is to establish an electronic fund transfer (EFT) with your external bank account and initiate a transaction from your HSA to your checking or savings account.

If you need to add an external bank account, click **Add Bank Account** and follow the below instructions.



## Add External Bank Account

To add a new account, complete your banking information on the **Add Bank Account** page and click **Submit**. (See the Profile section, which starts on page 28, for additional details.)

**Add Bank Account** ✕

**Bank Account Information**

Routing Number \*

Account Number \*

Confirm Account Number \*

Account Type \*

Account Nickname \*

**Bank Institution Information**

Bank Name \*

Bank Address \*

\*Required

## Pay Bill

- To provide additional payment flexibility while utilizing your HSA, you have the option to request a distribution check from your account. The check will be sent directly to the payee listed. Please follow the below instructions to successfully submit an online distribution request.

Note: Checks are mailed within 72 hours and take 5-6 days for delivery.

- From the Pay Bill / Contribute page, select “My HSA” from the **From** dropdown and “Someone Else” from the **To** dropdown, and then click **Next**.

**Accounts / Pay Bill / Contribute**

**Create Transaction**

From \*

To \*

Based on your selections, you will be requesting a distribution (withdrawal).

\* Required

## Add a Payee

- You can add a new payee or select a previously added payee to send payment to.
- Enter the name of the person to be paid in the **Payee Name** field (this will be who the check is made payable to).
- Optionally, you can include the name of the person who received the service in the **Who is this for?** field.
- Enter the **Account Number** of the payee; this will also appear on the printed check.
- Complete the **Payee Address** for where the check should be mailed.
- If this is a payee who may be used again, leave the **Save new payee information** box checked. Otherwise, uncheck it if you do not want this payee’s information saved.
- Once you have completed the payee information, click **Next**.

**Accounts / Pay Bill / Contribute**

**Payee Details**

Payee \*  Add a New Payee  Select a Saved Payee

Payee Name \*

Enter who provided this service (this may be a physician, hospital, etc.)

Who is this for?

When appropriate, provide the name of the person who received service.

Account Number \*

Enter the account number that the payee uses to identify the service or recipient.

Payee Address \*

Enter the address of physician, hospital, etc. who provided the service.

Save new payee information

**Summary**

From **My HSA**

To **Someone Else**

### Payment Transaction

- Enter the frequency (one-time or schedule, for a recurring payment) and click **Next**.

**Accounts / Pay Bill / Contribute**

**Transaction Schedule**  
 Frequency \* ⓘ  One-time  Schedule

**Summary**  
 From: My HSA  
 To: Someone Else

Buttons: Cancel, Previous, Next

### Payment Transaction Details

**Accounts / Pay Bill / Contribute**

**Transaction Details** \* Required

Tax Description ⓘ Normal Distribution

Amount \* \$

Expense ⓘ

Recipient/Patient ⓘ  Nora Abdo

Notes

**Summary**  
 From: My HSA  
 To: Someone Else  
 Schedule: One-time

Buttons: Cancel, Previous, Next

Enter the **Amount** of the expense, the **Expense** category, the **Recipient/Patient**, and any **Notes**, and then click **Next**.

### Transaction Summary and Confirmation

- View the transaction summary and read and agree to the Normal Distribution Disclaimer.
- Confirm the transaction and click **Submit** or enter another transaction by clicking **Add Another**.

**Accounts / Transaction Summary**

**Transaction Summary (1)**

From	To	Expense	Amount	
My HSA	Test	Dental	\$1.00	<a href="#">Remove</a>
<b>Total Amount</b>			\$1.00	

**Normal Distribution Disclaimer** ✔ Agreed ▼

I certify I am the HSA account holder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent(s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

I confirm that the financial transaction I am about to initiate is for domestic purposes only and will not be sent internationally.

I have read, understand, and agree to the information and terms above.

Buttons: Cancel, Save for Later, Add Another, Submit

## Make a Contribution

To make a post-tax contribution, from the Pay Bill / Contribute page, select a bank account on file from the **From** dropdown and select "My"SA" from the **To** dropdown. *Note: If you do not have a bank account on file, you can click **Add Bank Account** and follow the steps on page 12.*

**Accounts / Pay Bill / Contribute**

**Balance Detail**

Cash Account	
Actual Balance	\$2,809.12
Pending Withdrawals	\$0.00
Available Balance	\$2,809.12

**Create Transaction**

From \*

Update Bank Account

To \*

Based on your selections, you will be requesting a contribution (deposit).

- Select your contribution schedule:
  - One-time
  - Schedule (recurring)

**Accounts / Pay Bill / Contribute**

**Transaction Schedule**

Frequency \*  One-time  Schedule

Schedule \*

Monthly  Weekly

Day:  of every  month(s)

On the:   of every  month(s)

Start Date \*

End Date

None

End by

**Summary |**

From **My Checking / Checking (xxxx0001)**

To **My HSA**

If you are making a contribution between January 1 and April 15, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution detail presented to determine how much you can contribute for the applicable tax year.

Select the **Tax Year** (if applicable), enter the **Amount**, and add any **Notes** if needed. Click **Next**

On the next screen, confirm the transaction summary, agree to the contribution disclaimer, and click **Submit**.

Contributions from your personal external bank account will generally be withdrawn within two to three business days of your request.

**Accounts / Pay Bill / Contribute**

**Transaction Details**

Tax Year \*

Amount \* \$

Notes

IRS Maximum Contribution Amount

Tax Year	IRS Maximum	Processed	Scheduled	Pending	Maximum Contribution Available
2015	\$3,350.00	\$3,000.00	\$0.00	\$300.00	\$50.00

**Summary**

From **My Checking / Checking (xxxx0001)**

To **My HSA**

Schedule **Scheduled**

## I want to...Manage Investments

This link takes you to the Manage Investments page, where you can open a self-directed investment account if you have met the minimum threshold required in your HSA (if applicable).

You can also access the Manage Investments page by clicking the Accounts tab from the menu bar and then clicking the Investments tab on the left-hand panel.

Please note, the **Manage Investments** link on the Home Page and an overview of the options on the Manage Investment page are not available until you have the minimum balance in your HSA (if applicable).

The screenshot shows the HSA Bank website dashboard. At the top, there is a navigation bar with links: Home, myHealth Portfolio, Accounts, Education & Support, Statements & Notifications, and Profile. Below this, there is a 'I Want To...' section with three buttons: 'Pay Bill / Contribute', 'Manage Investments' (highlighted with a red box), and 'Manage My Expenses'. To the right of this section is a promotional banner for 'Do you take prescription medication?' with a 'Click Here' button. Below the banner is a 'Message Center' with a notification icon and several links: 'Download Mobile App', 'Link Healthcare Claim Data', 'Open an HSA investment account', and 'Manage my notification preferences'. Further down is a 'Recent Transactions' table with columns for Date, Expense, Merchant/Provider, Submitted Amount, Status, and a 'Pay' button. The table lists three transactions from 10/30/2015 to 10/10/2015. At the bottom, there is a 'Quick View' section for 'HSA Contributions by Tax Year'.

Date	Expense	Merchant/Provider	Submitted Amount	Status	Pay
10/30/2015	Dental	Dr. Dental	\$75.00	✓	Pay
10/20/2015	Medical	Queen of the Valley M...	\$60.18	✓	Pay
10/10/2015	Medical	Jennifer G. Ross, M.D....	\$29.12	✓	Pay

## Investments Overview and Options

To understand more about TD Ameritrade or Devenir self-directed investment options, click the **See an Overview** link.

The screenshot shows the 'Investment Options' page. At the top, there is a navigation bar with links: Home, myHealth Portfolio, Accounts, Education & Support, Statements & Notifications, and Profile. Below this, there is a sub-navigation bar with links: Manage Investments, One Time Transfer, Auto-Sweep & Recurring Transfers, and Transfer Schedule. The main content area features a large green graphic with the title 'Investment Options' and a sub-headline: 'Investing your HSA dollars is a great way to potentially grow your savings for future health care expenses. To help you make the most of your Health Savings Account, we offer a way for you to invest with your HSA funds.' Below this, there are two bullet points:
 


- Your program may require a minimum HSA Bank Health Savings Account balance to participate. "See an overview" to determine if the minimum balance requirement applies to you. (Minimum trade requirements may apply.)
- \$3.00 monthly investment service fee may be charged by HSA Bank. This fee will be waived for any month that your HSA Bank Health Savings Account maintains an average daily balance at or above the Balance Waiver Amount\* of \$5,000.00 for the calendar month. Only those funds in your HSA Bank Health Savings Account are included in the Balance Waiver Amount.

 To the right of the text is a photograph of a smiling woman sitting on the floor with a laptop.

*Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency. Performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost.*



Click the **Enroll Now** button to establish a TD Ameritrade or Devenir self-directed investment account.



### Your Investments at a Glance

**TD Ameritrade**  
Gives you access to stocks, bonds, and thousands of mutual funds, plus:

- Provides trade confirmations and account statements
- Lets you set up multiple watch lists so you can monitor the securities you've selected to see how high or low they go
- Trading fees may apply

Trading fees may be applied by TD Ameritrade. [See an overview](#) of the TD Ameritrade investment process.

[» Enroll Now](#)

Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank used with permission.

### DEVENIR

Lets you invest in historically high-performing mutual funds with:

- No trading fees for a pre-selected group of mutual funds
- Online access to investment account balance, elections, trades and more through HSA Bank's portal
- Access to Morningstar® reports and other planning tools including an HSA asset allocation calculator
- An annual \$24 fee deducted prorata from your investment account balance may apply. To determine if this fee applies to you, click on "See an overview" below.

[View a list](#) of available mutual funds.


[See an overview](#) of the DEVENIR investment process.

[» Enroll Now](#)

## Manage Existing Self-Directed Investment Account

Once you have a self-directed investment account(s) opened, you will be able to see “Your Investments at a Glance.” To manage your self-directed investment account, select **Choose an Action** from the dropdown under **Manage Your Account**.

The **Manage Your Account** dropdown enables you to transfer funds to and from your investment account and view your account and transactions. You can make a one-time transfer, create a schedule of transfers, or set cash balances above a designated amount to sweep over to the self-directed investment account.



### Your Investments at a Glance

**TD Ameritrade Self-Directed Investment Account \*\*\*\*0107**

Fair Market Value As of close of Market 8/12/2015 <b>\$909.06</b>	HSA Bank Account Balance Available for transfer <b>\$101.08</b>	Manage Your Account Choose an Action <input type="button" value="v"/> Choose an Action Make a One-Time Transfer Set up Automatic Investment View Transfer Schedule Access TD Ameritrade
---	---	---

**DEVENIR Mutual Fund Investment Account \*\*\_\*\*-727400**

Fair Market Value As of close of Market 8/11/2015 <b>\$0.00</b>	HSA Bank Account Balance Available for transfer <b>\$101.08</b>	Manage Your Account Make a One-Time Transfer <input type="button" value="v"/>
---	---	--

### Auto-Sweep Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the **Auto-Sweep** radio button.
- Enter the sweep threshold. HSA funds exceeding the sweep threshold will automatically be transferred into the specified investment accounts (% must equal 100%).
- The minimum sweep amount is \$25.00. Click **Continue**.
- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the automatic sweep.
- *Please Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.*

Select one of the following options:

I want to set up Auto-Sweep:

I want to set up a Recurring Transfer:

---

Select the account you want to transfer from: HSA \*\*\*\*5376

Indicate the percentage you wish to distribute to your account(s): 100 % Devenir \*\*\*\*\*811640

Sweep Threshold:  Minimum \$ 100

HSA cash account funds exceeding the Sweep threshold will automatically be transferred into the specified investment account(s)

**Minimum Sweep: \$25.00**

Minimum amount that will be transferred from your HSA to the specified investment account(s) when you exceed the Sweep Threshold.

[Cancel](#) [>> Continue](#)

### Recurring Transfer Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the **Recurring Transfer** radio button.
- Select the desired accounts to set up the recurring transfer and specify the transfer amount.
- Select the **Frequency** and click **Continue**.

Select one of the following options:

I want to set up Auto-Sweep:

I want to set up a Recurring Transfer:

---

Select the account you want to transfer from: HSA \*\*\*\*4516 Available balance: \$990.06 as of 8/5/2015

Select the account you want to transfer to: Ameritrade \*\*\*\*\*0107 Available balance: \$0.00 as of 8/5/2015

Transfer Amount: 25 Minimum \$ 25

Frequency: BiMonthly  
1st and 15th of each month

[Cancel](#) [>> Continue](#)

- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the recurring transfer.

**Confirm your Transfer(s)**

Review the details of your transfer(s) below. To confirm your transfer(s), provide the last four digits of your Social Security Number and click the Confirm button below.

Social Security Number (last four digits):

[Cancel](#) [>>CONFIRM](#)

---

**Transfer Details**

From Account: HSA \*\*\*\*4516

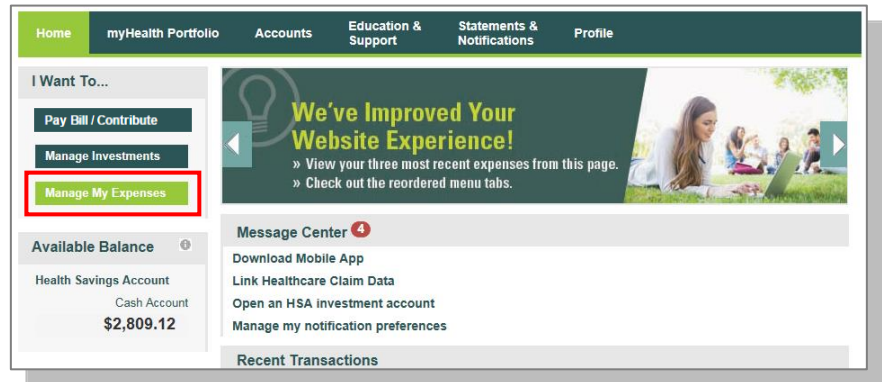
To Account(s): Ameritrade \*\*\*\*\*0107

Transfer Amount: \$25.00

Frequency: BiMonthly : Transfer will be scheduled on 1st and 15th of every month

## I want to...Manage My Expenses

From the left-hand side of the Home Page, click **Manage My Expenses** if you want to review, add, or export expenses.



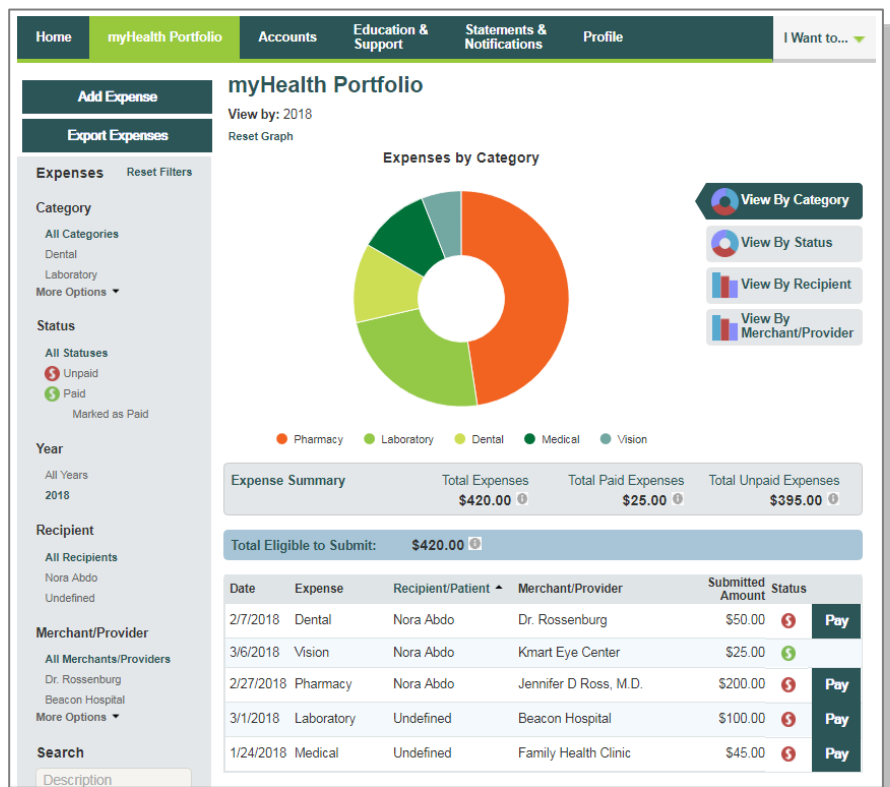
## myHealth Portfolio Dashboard

The **Manage My Expenses** button takes you to the myHealth Portfolio page. This page provides a complete picture of your healthcare expenses. It is a self-service dashboard that enables you to:

- Store health expense data and receipts
- File claims or distribution requests
- Initiate a provider payment
- View an easy-to-read snapshot of your healthcare finances with charts and graphs
- Consolidate health expenses and claims from multiple insurance providers (this functionality may not be available to all members)

Further,

- The graph shows expenses by category, status, recipient, and merchant provider. To change the view, click **Reset Graph** and select the view you would like to see.



Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
2/7/2018	Dental	Nora Abdo	Dr. Rossenburg	\$50.00	Unpaid
3/6/2018	Vision	Nora Abdo	Kmart Eye Center	\$25.00	Paid
2/27/2018	Pharmacy	Nora Abdo	Jennifer D Ross, M.D.	\$200.00	Unpaid
3/1/2018	Laboratory	Undefined	Beacon Hospital	\$100.00	Unpaid
1/24/2018	Medical	Undefined	Family Health Clinic	\$45.00	Unpaid

Expense Details		
Description:	Check up	
Source:	Online	
Expense Amount:	\$45.00	
Payable Amount:	\$45.00	
Date(s) of Service:	1/24/2018	
Total Billed Amount:	\$200.00	
Received Date:	3/12/2018	
Upload Receipt(s)	Add Expense Note	Mark as Paid
Remove Expense	Update Expense	

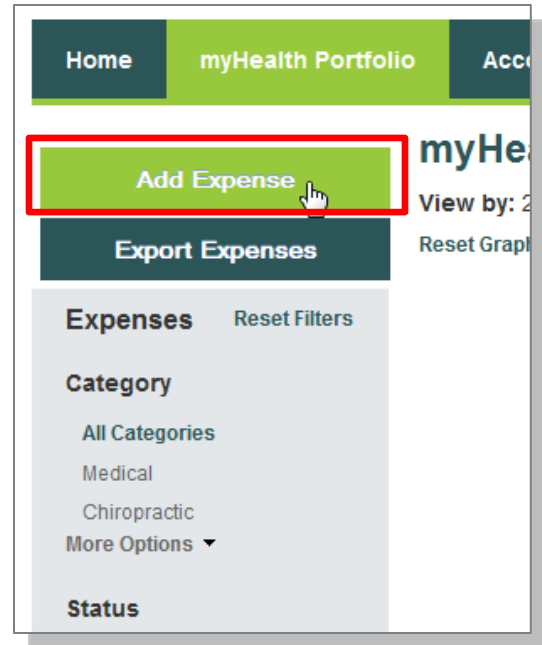
• Details of your expense transactions can be viewed by clicking any expense.

• You can edit an expense, such as the category, by clicking **Update Expense**. You also have to option to attach a receipt to the expense for convenient storage and easy access.

• You can also pay an expense by clicking the **Pay** button or clicking **Mark as Paid** if you paid for the expense out of pocket.

### Add Qualified Medical Expenses

- You may want to keep track of expenses paid for with funds other than your HSA Bank Health Benefits Debit Card. To add an expense to your portfolio, click the **Add Expense** button on the left-hand side of the myHealth Portfolio screen. Keep in mind that you can pay for a wide range of IRS-qualified healthcare expenses with your HSA, including many that aren't typically covered by health insurance plans. This includes deductibles, coinsurance, prescriptions, dental and vision care, and more.
- For a complete list of IRS-qualified healthcare expenses, visit [irs.gov](http://irs.gov) or [hsabank.com/IRSQualifiedExpenses](http://hsabank.com/IRSQualifiedExpenses).



- Complete the information regarding the expense and click **Add**.
- You also have the ability to upload a healthcare receipt for easy access to it later by clicking **Upload Receipt**.
- The expense will be reflected in the graph on the myHealth Portfolio dashboard.

The screenshot shows the 'myHealth Portfolio / Add Expense' form. The form is titled 'Expense Information' and contains the following fields and options:

- Expense Description\***: Office Visit
- Date of Service\***: 10/07/2015 (with a calendar icon)
- Total Billed Amount** ⓘ: \$ 20.00
- Expense Amount\***: \$ 20.00
- Provider**: Dr. Z (with an 'Add Provider Address' link below it)
- Expense**: Medical (with a dropdown arrow)
- Recipient/Patient**:  INVESTMENT TESTTHREE
- Receipt**: Upload Receipt
- Source**: Online
- Date Received**: 10/7/2015
- Notes**: Paid in cash (with a vertical scrollbar)

At the bottom of the form, there are two buttons: 'Cancel' on the left and 'Add' on the right. A small asterisk with the word 'Required' is located at the bottom right of the form area.

## Pay Expense

Click **Pay** if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually.

Expense Summary		Total Expenses	Total Paid Expenses	Total Unpaid Expenses
		\$420.00	\$25.00	\$395.00
Total Eligible to Submit:		\$420.00		

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status	
2/7/2018	Dental	Nora Abdo	Dr. Rossenburg	\$50.00	Unpaid	<b>Pay</b>
3/6/2018	Vision	Nora Abdo	Kmart Eye Center	\$25.00	Paid	
2/27/2018	Pharmacy	Nora Abdo	Jennifer D Ross, M.D.	\$200.00	Unpaid	<b>Pay</b>
3/1/2018	Laboratory	Undefined	Beacon Hospital	\$100.00	Unpaid	<b>Pay</b>
1/24/2018	Medical	Undefined	Family Health Clinic	\$45.00	Unpaid	<b>Pay</b>

## Export Expenses

To export your expenses to use for other purposes, click the **Export Expenses** button on the left-hand menu bar.

The screenshot shows the 'myHealth Portfolio' dashboard. In the left-hand menu bar, the 'Export Expenses' button is highlighted with a red box. The main area displays a donut chart titled 'Expenses by Category' and several filter options on the right, including 'View By Category', 'View By Status', 'View By Recipient', and 'View By Merchant/Provider'.

## Sample Excel Expense Export

Expense ID	Expense Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Expense Status	Description	Expense Description	EOB Number	Source	Date Received	Date(s) of Service	Total Billed Amount	Expense Amount	Pa
97477	2/7/2018	Dental	Nora Abdo	Dr. Rossenburg	50	Unpaid	Teeth cleaning			Online	3/12/2018	2/7/2018	150	50	
97478	3/1/2018	Laboratory	Undefined	Beacon Hospital	100	Unpaid	Lab test			Online	3/12/2018	3/1/2018	200	100	
97479	1/24/2018	Medical	Undefined	Family Health Clinic	45	Unpaid	Check up			Online	3/12/2018	1/24/2018	200	45	
97480	3/6/2018	Vision	Nora Abdo	Kmart Eye Center	25	Marked as Paid	Eye exam			Online	3/12/2018	3/6/2018	125	25	
97481	2/27/2018	Pharmacy	Nora Abdo	Jennifer D Ross, M.D.	200	Unpaid	Prescriptions			Online	3/12/2018	2/27/2018	600	200	

## Accounts

### Account Summary (Balances)

The Account Summary on the Accounts page shows the Health Savings Cash Account Available Balance and the self-directed Investment Balance (if applicable).

The screenshot shows the 'Accounts / Account Summary' page for a Health Savings Account. The account number is 30315231. The available cash balance is \$2,809.12 and the investment balance is \$0.00.

Available Cash Balance	Investment Balance
\$2,809.12	\$0.00

### Account Activity

The Account Activity page provides transaction details for your account. You can export transactions using the **Export** button. You can also see details of a specific transaction by clicking the individual transaction.

The screenshot shows the 'Accounts / Account Activity' page. It includes a 'Balance Detail' section on the left and a table of 'Processed Transactions' on the right. The 'Export' button is visible in the top right of the transaction list.

Requested Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Available Cash Balance
There are no records to display.					
Processed Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Actual Cash Balance
11/30/2015	Interest	None	\$0.23		\$2,809.12
11/05/2015	Transfer Cash to Investment	None		\$17.00	\$2,808.89
10/31/2015	Interest	None	\$0.22		\$2,825.89
10/22/2015	Participant Contribution	EFT	\$150.00		\$2,825.67
10/22/2015	Participant Contribution	EFT	\$150.00		\$2,675.67
10/08/2015	Distribution	Check		\$78.23	\$2,525.67
09/30/2015	Interest	None	\$0.24		\$2,603.90
09/29/2015	Distribution	Check		\$185.96	\$2,603.66
09/29/2015	Distribution	Check		\$185.96	\$2,789.62
09/08/2015	Transfer Cash to Investment	None		\$25.00	\$2,975.58

## HSA Contributions by Tax Year

You can view HSA Contributions by Tax Year by clicking the link on the bottom left-hand side of the Account Activity screen.

**HSA Contributions By Tax Year** [View Example](#)

Tax Year	IRS Maximum	Contributions	Contributions from Future Years	Rollover	Remaining Contribution Amount *
2015	\$3,350.00	\$3,300.00	\$0.00	\$0.00	\$50.00

\* Contributions for Prior Year are not included in the Remaining Contribution Amount.

Date	Description	Type	Amount	Balance
10/22/2015	Participant Contribution	EFT	\$150.00	\$2,825.67
10/22/2015	Participant Contribution	EFT	\$150.00	\$2,675.67
10/08/2015	Distribution	Check	\$78.23	\$2,525.67
09/30/2015	Interest	None	\$0.24	\$2,603.90
09/29/2015	Distribution	Check	\$185.96	\$2,603.66
09/29/2015	Distribution	Check	\$185.96	\$2,789.62
09/08/2015	Transfer Cash to Investment	None	\$25.00	\$2,975.58

## Education & Support

### Account Education

The Account Education page can help answer your HSA questions and make the most of your account. The short videos provide a demo of the Member Website, including how to make HSA distributions and contributions.

The links in the “Make the Most of your HSA Dollar” and “Your Healthy Lifestyle” sections connect you to the online information and tools you need to manage your healthcare and related expenses.

The screenshot shows the HSA Bank website's 'Account Education' page. At the top, a navigation menu includes 'Home', 'myHealth Portfolio', 'Accounts', 'Education & Support' (the active page), 'Statements & Notifications', and 'Profile'. A 'I Want to...' dropdown menu is also visible. Below the navigation, the page title is 'Education & Support / Account Education'. On the left, there is a sidebar with 'Account Education' and 'Tools & Support'. The main content area features a video player with the title 'Introduction to Health Savings Accounts (HSAs)' and a thumbnail image of a man and a child. Below the video, there are four columns of links:

- GET TO KNOW YOUR HSA**
  - How to Use Your HSA
  - Member Website Guide
  - HSA Bank Mobile App
  - myHealth Portfolio
  - Individual Online HSA Contributions
  - Individual Online HSA Distributions
  - Frequently Asked Questions
  - Video: How to Navigate HSA Bank's Member Website
  - Video: How to Request HSA Distributions and Contributions
- MAKE THE MOST OF YOUR HSA DOLLAR**
  - Healthcare Bluebook
  - Medical Cost Advocate
  - HSA Savings Calculator
- YOUR HEALTHY LIFESTYLE**
  - Mayo Clinic Health Information
  - WebMD
  - WorldCare
- SAVE FOR THE FUTURE**
  - Investment Options
  - TD Ameritrade Self-Directed Brokerage Option
  - DEVENIR Self-Directed Mutual Fund Program
- IRS & TAX INFORMATION**
  - Annual IRS Contribution Limits
  - IRS-Qualified Medical Expenses
  - Reporting Your HSA on Your Taxes



## Tools & Support

The Tools & Support page provides you with forms relevant to your account, quick links, and a handy “How Do I?” section that quickly directs you to the place you need to go in order to manage your account.

**Home**   **myHealth Portfolio**   **Accounts**   **Education & Support**   **Statements & Notifications**   **Profile**   I Want to... ▼

**Account Education**  
**Tools & Support**

### Education & Support / Tools & Support

**Documents & Forms**

**Forms**

- Authorized Representative HIPAA Form
- Automatic Orthodontia Request Form
- Coverage Level Update Form
- Expense Eligibility List
- HSA Contribution Form
- HSA Death Beneficiary Form
- HSA Death Distribution Form
- HSA Direct Rollover-Transfer Form
- HSA Distribution and Closure Form
- HSA Verification Form
- Medical Necessity Form
- Name Change Request Form
- Recurring Dependent Care Request Form
- Reimbursement Request Form
- HSA Tax Documents

**Plan Summaries**

- Health Savings Account Plan Rules
- Health Savings Account Plan Descriptions
- Health Savings Account Plan Details
- Health Savings Account Plan Documents

**Rules & Agreements**

- Esign Consent Agreement
- Online Services Agreement

**Contact Us**

HSA Bank Client Assistance Center  
P.O. Box 939  
Sheboygan, WI 53082  
Phone: (855) 731-5213  
Fax: (877) 851-7041  
Email: [askus@hsabank.com](mailto:askus@hsabank.com)

**How Do I?**

- Change Payment Method
- Update Notification Preferences
- Download Mobile App
- Update HSA Coverage Level
- View Fee Schedule

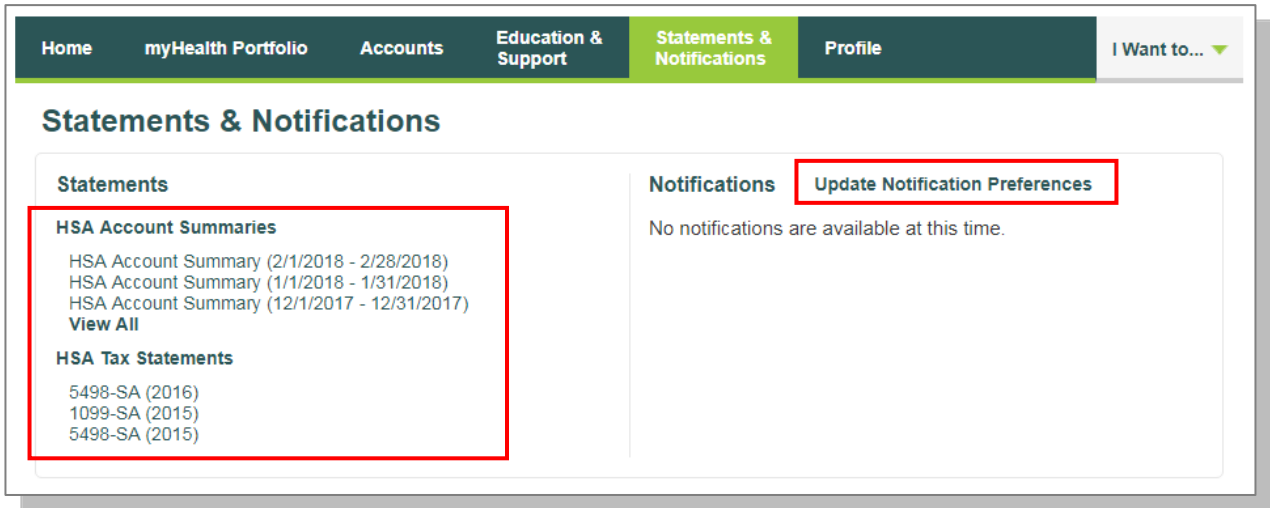
**Quick Links**

- Explanation of HSA Bank Health Savings Account Fee and Statement Changes
- Learn About FDIC Insurance Coverage
- Member Website Guide
- Privacy and Opt-Out Notice Security
- Website Demos

## Statements & Notifications

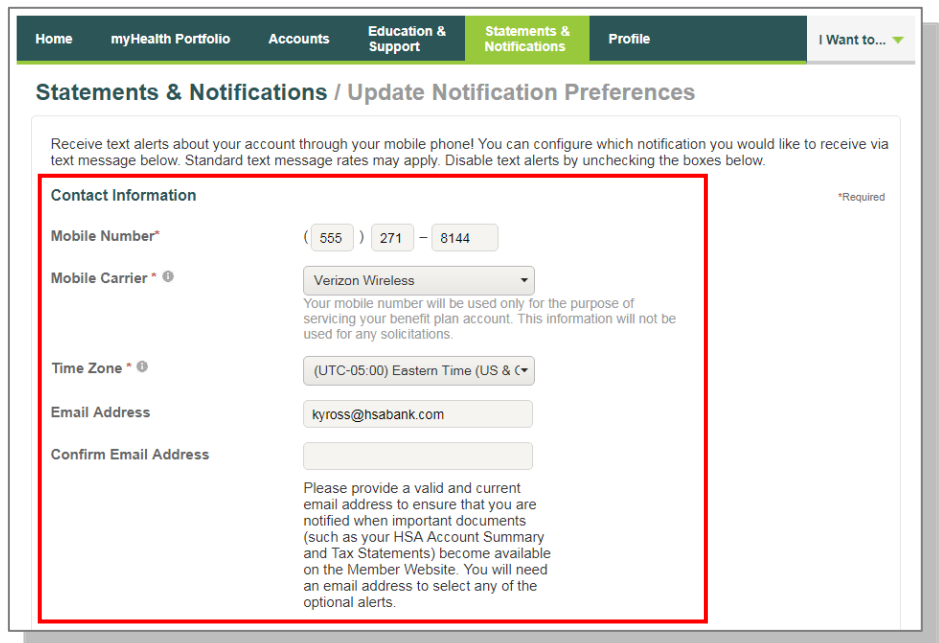
### Statements

The Statements & Notifications page provides access to statements and the ability to update notification preferences. Click the link to the account or tax statement you want to view. You can also print the document.



### Delivery Preferences

- Click **Update Notification Preferences**.
- In the Contact Information section, you can update your mobile and email contact information.



## Notification Alerts

In the Statements & Notifications Options section, you will see Electronic Preferences and Alert Preferences. Review each of the notification categories to set, edit, or turn off text and email notifications as appropriate or switch between online or paper notices and statements. Please note, the available options may vary depending on your account type, options, and more.

### Statements & Notifications Options

You will receive statements, notifications, and bank disclosures based on the Electronic Preferences selected below, as well as email and text alerts based on your Alert Preferences. Go paperless today by opting for Online preferences only and choosing email and/or text alerts where applicable to help you stay in control of your account on the go!

	Electronic Preferences		Alert Preferences	
	Online	Paper	Email	Text
<b>Statements</b>				
<b>HSA Account Summary</b> <small>Automatically emailed based on whether or not you have an email address</small>	Available	<input type="checkbox"/>	Emailed	<input checked="" type="checkbox"/>
<b>HSA Tax Documents</b> <small>Automatically emailed based on whether or not you have an email address</small>	Available	<input type="checkbox"/>	Emailed	<input checked="" type="checkbox"/>
<b>Banking Notices/ Disclosures</b>	-	<input type="checkbox"/>	<input type="checkbox"/>	-
<b>Contributions</b>				
<b>Contribution posted to your HSA</b>	-	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>HSA available cash balance is below \$</b> <input style="width: 80px;" type="text"/>	-	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>HSA contributions year-to-date are within \$</b> <input style="width: 80px;" type="text"/> <b>of the IRS maximum</b>	-	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>Investments</b>				
<b>Eligible to open a HSA investment account</b> <small>Automatically emailed based on whether or not you have an email address</small>	-	-	Emailed	-
<b>Payments</b>				
<b>Payment issued out of your HSA</b>	-	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>Withdrawal from your HSA exceeds \$</b> <input style="width: 80px;" type="text"/>	-	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>Debit Card</b>				
<b>Debit Card has been mailed</b>	-	-	-	<input type="checkbox"/>
<b>Debit Card purchase has been made</b> <small>Automatically alert when a debit card purchase has been made on one of your accounts. Helps to quickly identify possible fraudulent activity</small>	-	-	<input type="checkbox"/>	<input type="checkbox"/>

Cancel
Submit

## Profile

### Profile Summary

The Profile page assists with reviewing your personal demographic information and offers the functionality to add an external bank account for online contributions and distributions from your HSA. Use the profile tab to view your setup details.

In addition to updating your demographic information, you can add dependents, beneficiaries, and authorized signers to your account.

### Update Profile

Use the **Update Profile** link to update your address, phone number, email address, marital status, and gender. *If your name has changed, please complete the Name Change Request Form located within the Tools & Support page under the Education & Support tab.*

Home	myHealth Portfolio	Accounts	Education & Support	Statements & Notifications	Profile	I Want to... ▼
<b>Profile / Profile Summary</b>						
<b>Profile</b>	<b>Update Profile</b>					
Banking	<b>Profile</b>		<b>Dependents</b>		<b>Add Dependent</b>	
Payment Method	Nora Ado		No dependents		<b>Add Beneficiary</b>	
Login Information	Address		Beneficiaries		<b>Add Authorized Signer</b>	
	605 N 8th St		No beneficiaries		No Authorized Signers	
	Sheboygan, WI 53081					
	United States					
	(555) 803-5555					
	email@hsabank.com					
	<b>Gender</b>	<b>Marital Status</b>				
	Female	Married				
	<b>Participant Account ID</b>					
	9002135775					

### Add Dependents

Use the **Add Dependent** link to add, view, or update dependents. Dependents added appear in myHealth Portfolio and the Pay Bill / Contribute pages.

### Add Beneficiary

You can designate a beneficiary to receive your HSA assets in the event of your death by clicking **Add Beneficiary**. If you are married and domiciled in a community property state, you can designate your spouse as the primary beneficiary through the website. However, if you designate a non-spouse primary beneficiary, you must submit a beneficiary form with the notarized consent of your spouse.

### Add Authorized Signer

An authorized signer may be added through the Profile tab. Authorized signers can access the account and submit updates on the account. Additionally, authorized signers normally receive an HSA Bank Health Benefits Debit Card.

- Navigate to the Profile page and click **Add Authorized Signer**.
- Complete the information and click **Submit**.

### Banking/Cards

On the Banking/Cards page, you can view HSA Bank Health Benefits Debit Card information, report lost and stolen cards, request a replacement card, add an external bank account, and order checks.

### Report a Lost or Stolen Card

- Click **Report Lost/Stolen** and submit the form to request a replacement card and cancel the lost or stolen card.

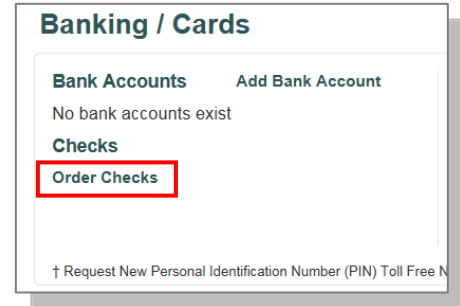
### Order a Replacement Card

- Click **Order Replacement**. Confirm your information is accurate, and then click **Submit** to order a replacement card. A card issuance fee may apply; please refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.

## Order Checks (optional – fees may apply)

From the Profile screen and the Banking/Cards tab, click **Order Checks**.

- Complete the check order and click the **Order Checks** link at the bottom of the page. The fee for the checkbook will be withdrawn from your HSA. Please refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.



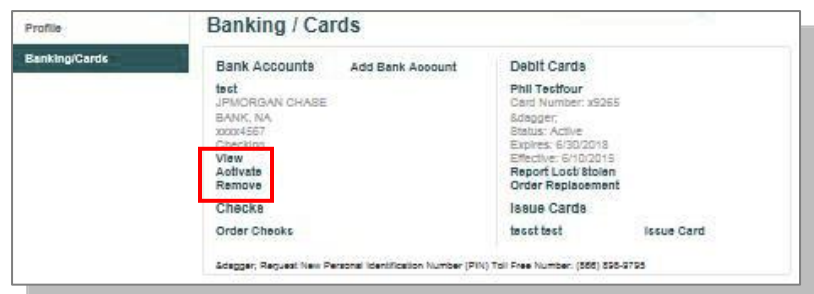
## Add External Bank Account

- You must have an active external bank account on file in order to make an online contribution to or reimburse yourself from your HSA. If you need to set up your external bank account, click the **Banking/Cards** link.
- Click the **Add Bank Account** link and enter the information regarding your checking or savings account and financial institution name and address. Click the **Submit** button at the bottom of the screen. **Please confirm your account number and ACH routing number with your external bank.**
- After you have submitted the account information, HSA Bank will send a small deposit to your account within three business days to verify your banking information.
- Once the deposit is received in your external account, you will validate your banking information using the steps below.

The screenshot shows the 'Banking / Add Bank Account' form. It has a navigation bar at the top with 'Home', 'myHealth Portfolio', 'Accounts', 'Education & Support', 'Statements & Notifications', 'Profile', and 'I Want to...'. The form is divided into sections: 'Bank Account Information' (Routing Number, Account Number, Confirm Account Number, Account Type, Account Nickname) and 'Bank Institution Information' (Bank Name, Bank Address, City, State, Zip Code). There are 'Cancel' and 'Submit' buttons at the bottom.

## Validate External Bank Account

- Navigate to the Banking/Cards section of the Profile page.
- Click **Activate** under your bank account information.
- You will need to activate the account by entering the amount of the small transaction from your checking/savings account.



- Enter the amount of the small transaction (\$0.01 to \$1.99) to your checking or savings account from Webster Bank in the Amount field and click **Submit**.
- This account will now be available for contributions and paying bills and reimbursements.

The screenshot shows a web form titled "Banking / Activate Bank Account". On the left is a navigation menu with "Profile" and "Banking/Cards". The main form area has a sub-header "Activation Details" and a warning: "To activate this bank account you must verify the amount that was deposited to the account below. You are allowed only two attempts before the account will be locked." Below this are fields for "Bank Name" (JPIMORGAN CHASE BANK, NA), "Routing Number" (xxxx0037), and "Account Number" (xxxx4567). The "Amount\*" field is a text input with a dollar sign icon and a vertical bar, with a prompt "Enter the amount deposited into your account." and a "\*Required" label. At the bottom are "Cancel" and "Submit" buttons.

## Getting Help

If you need further assistance with the Member Website, or with any day-to-day Health Savings Account questions, contact:

**HSA Bank Client Assistance Center**

**Phone:** 800-357-6246 (available 24/7, excluding major holidays)

**Email:** <mailto:askus@hsabank.com>

**Fax:** 877-851-7041

You can also chat with us live through the Member Website! Click **Live Chat** to begin.

