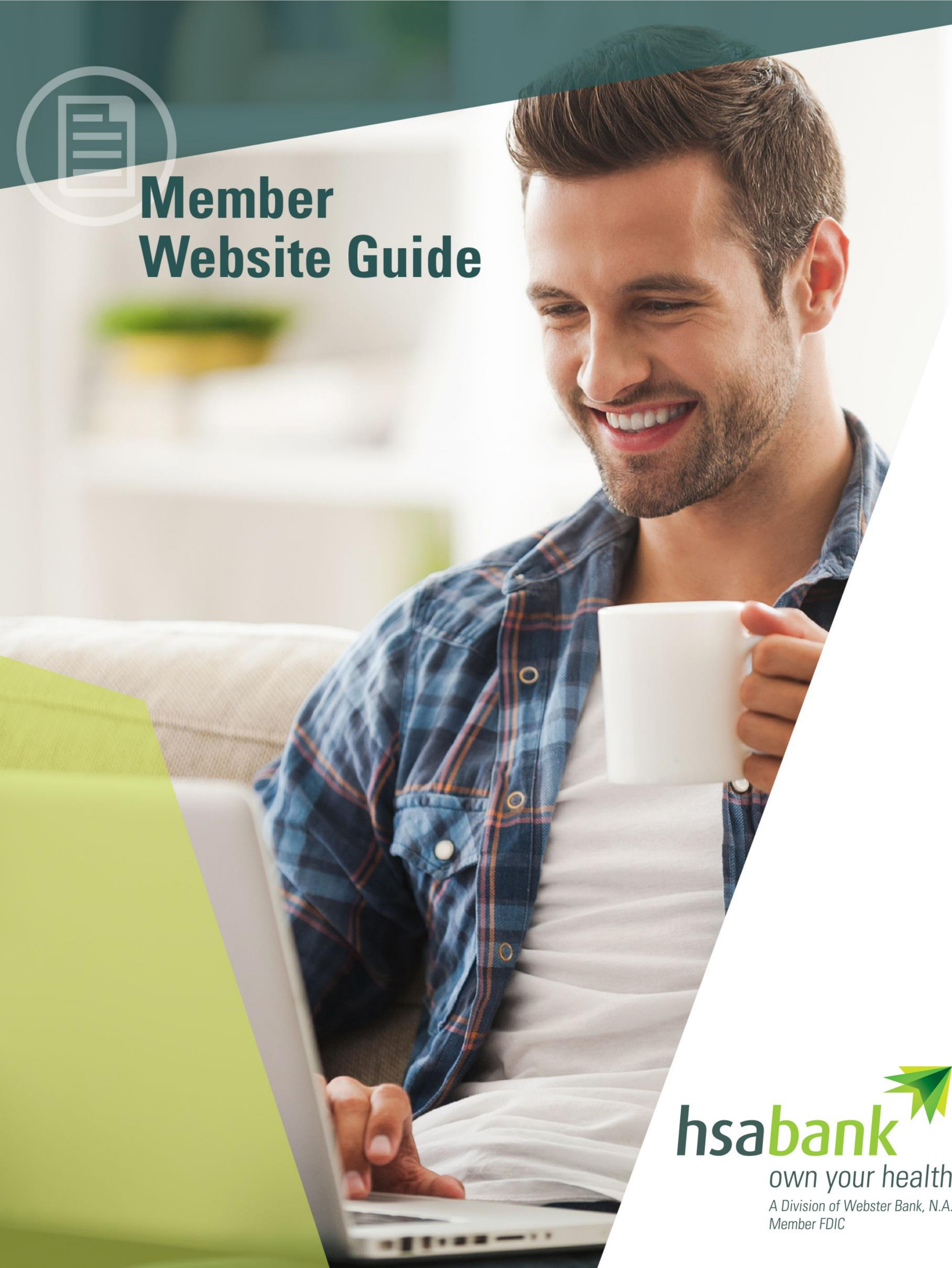
Member Website Guide



hsabank
own your health®
A Division of Webster Bank, N.A., Member FDIC

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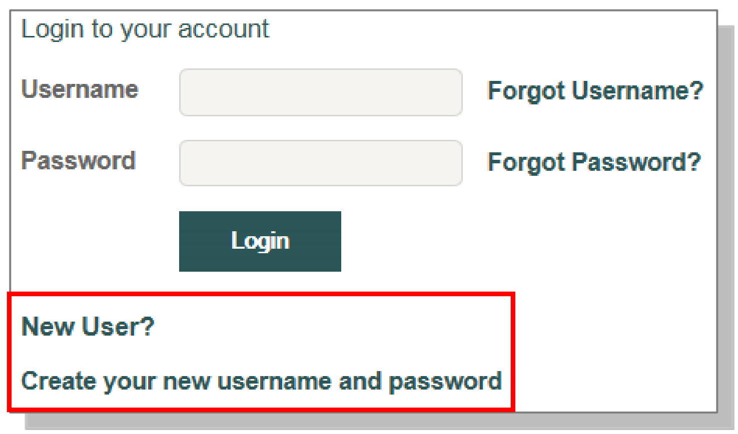
Member Website Overview

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
- Pay Bill/Contribute (Online Contribution and Distribution setup)
- Managing your Investments (if applicable)
- Adding an Authorized Signer to your account
- Ordering additional debit cards
- myHealth Portfolio SM

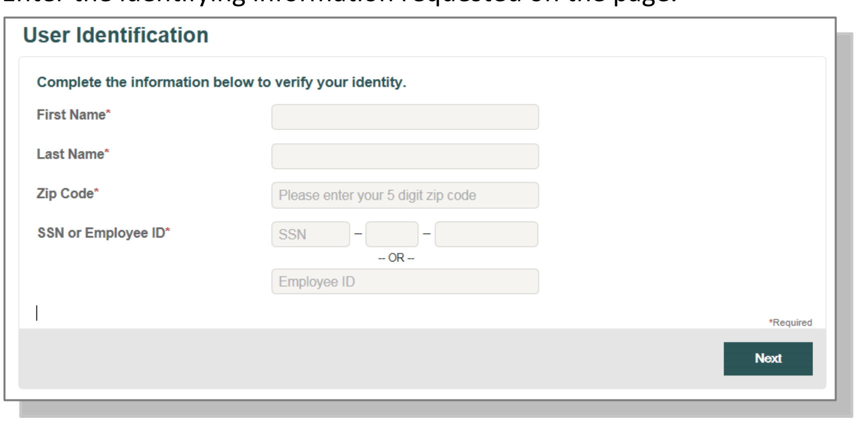
Initial Login Process

To create your account online, go to https://hcsc.hsabank.com. Select the 'Create your new username and password' link from the bottom of the page.



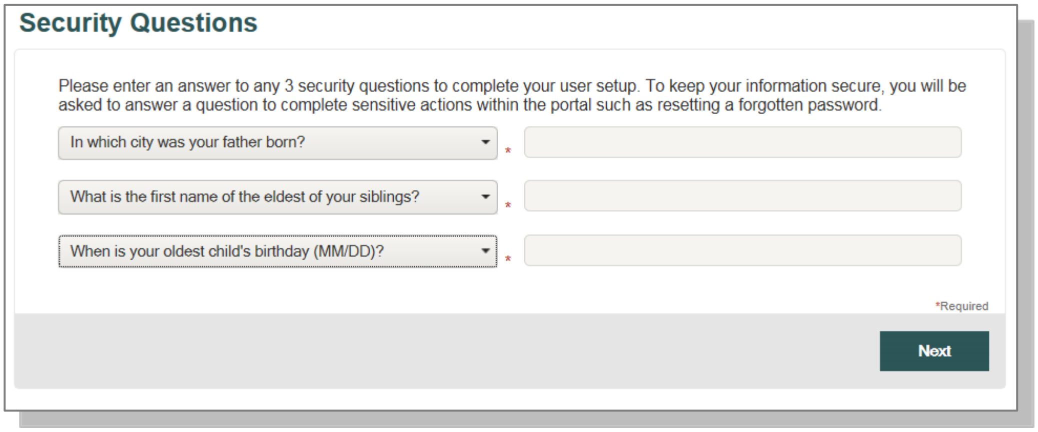
Step 1:

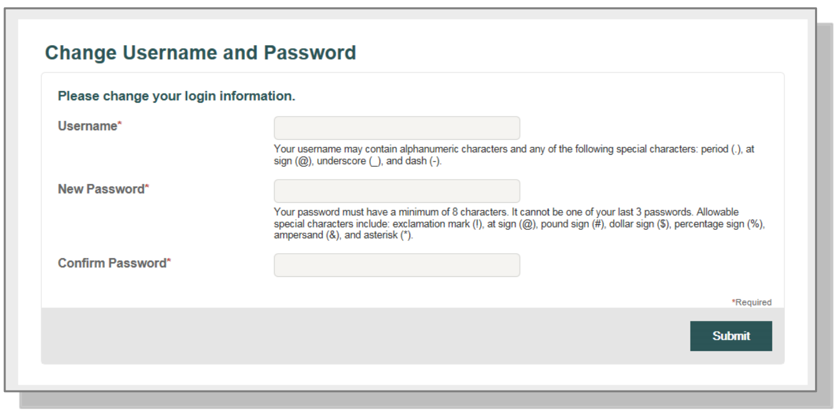
Enter the identifying information requested on the page.



Step 2:

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



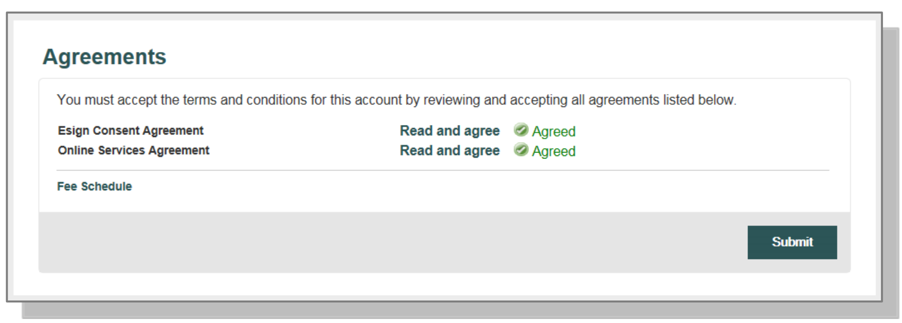


Step 3:

Create your Username and Password.

Step 4:

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

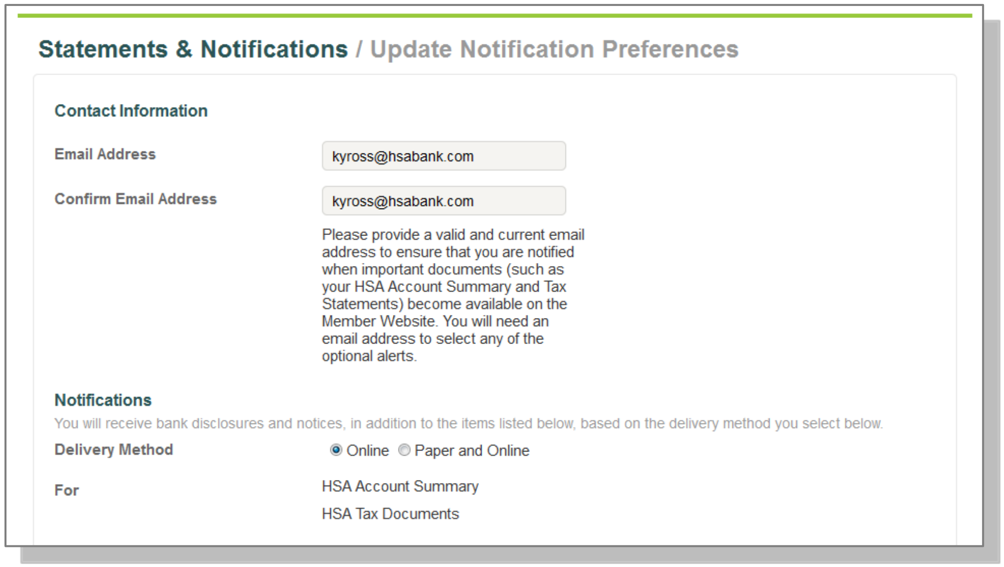


Step 5:

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

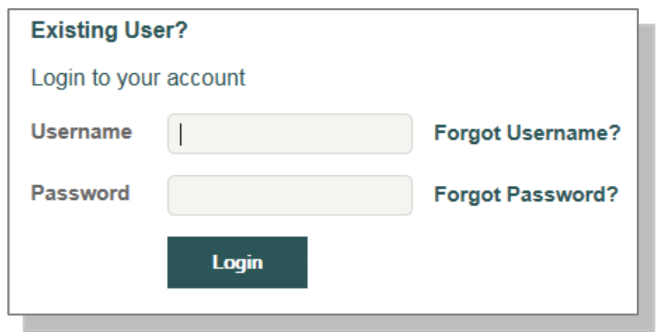
You will also confirm your delivery method preference for certain bank disclosures and notices.

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



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 855-731-5220.



Forgot Username/Password

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

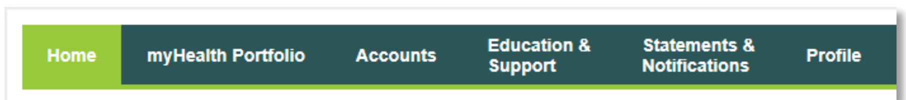
Navigate from the Home Page

The HSA Bank Home Page will be displayed on your screen each time you log into 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

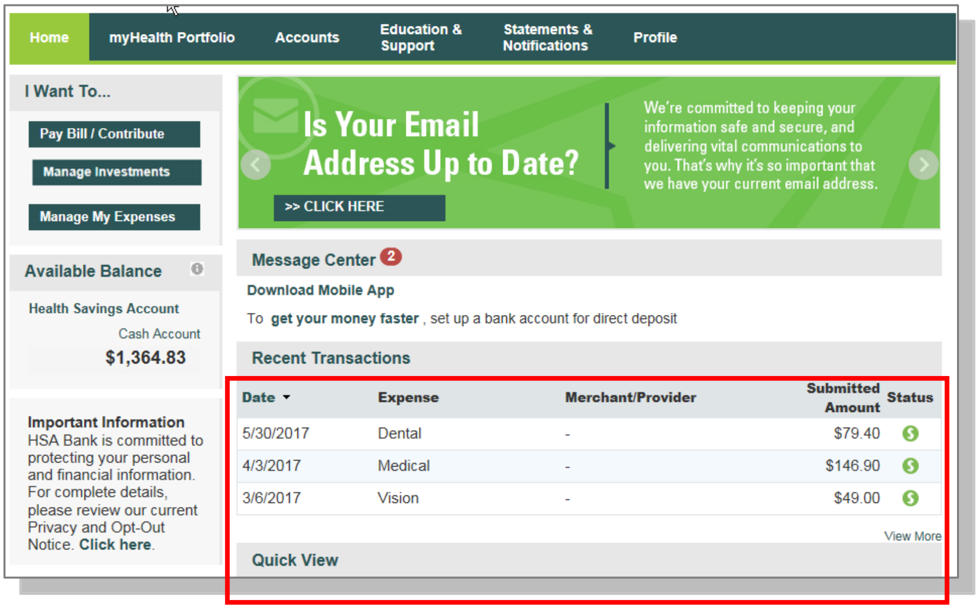
- Starting with the top navigation you may access information via the menu tabs at the top of the screen. Additionally there are a number of quick links throughout the body of each page that will be described as part of each tab.

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

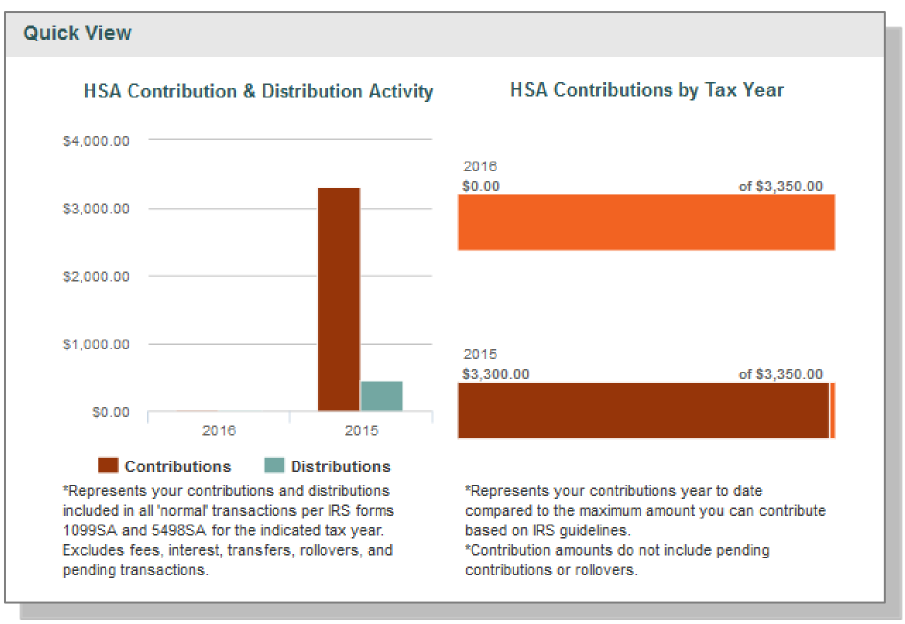


- Your **Message Center** on the homepage helps you stay on top of your account with a variety of notifications or calls to actions, such as a message to alert you once you are eligible to open an investment account, notice of external bank account that need to be validated, or a link to download the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

- Below your Message Center you will see a snapshot of your 3 most recent expenses. You can click on 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 in recent expenses will show as paid.



- At the bottom of the Home page is the Quick View section, which graphically displays key metrics, making it easy to track your contributions to date. You can also assess your saver vs. spender habits year-over-year with the contribution and distribution activity graph.

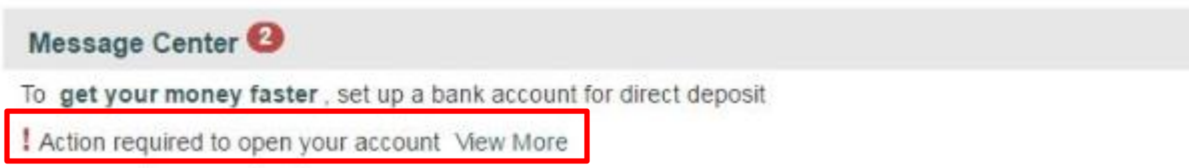


The HSA contribution and distribution graph reflects the maximum contribution limit based upon a Member's HDHP coverage level (individual or family). Please contact HSA Bank if your contribution limit needs to be updated to reflect your current HDHP coverage level.

Message Center

The Message Center will help 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 on each item will bring you to the relevant page or pop up 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.

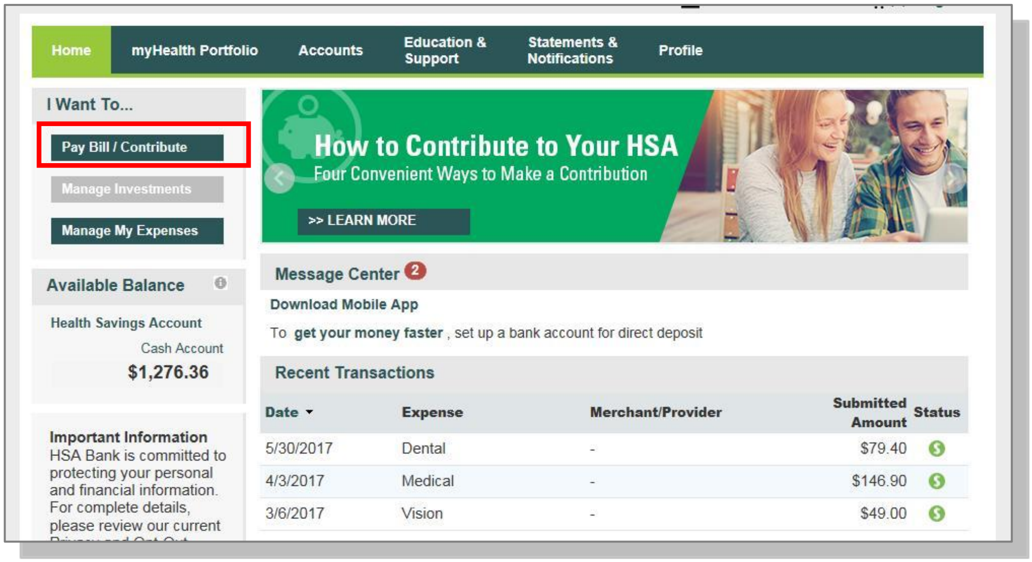


- This message indicates that HSA Bank needs additional documentation to maintain your open account. Clicking "**View More**" will provide additional information on why we require this, as well as how to send in your documentation.

- 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.

I want to… Pay Bill/Contribute (Withdrawal/Contribution)

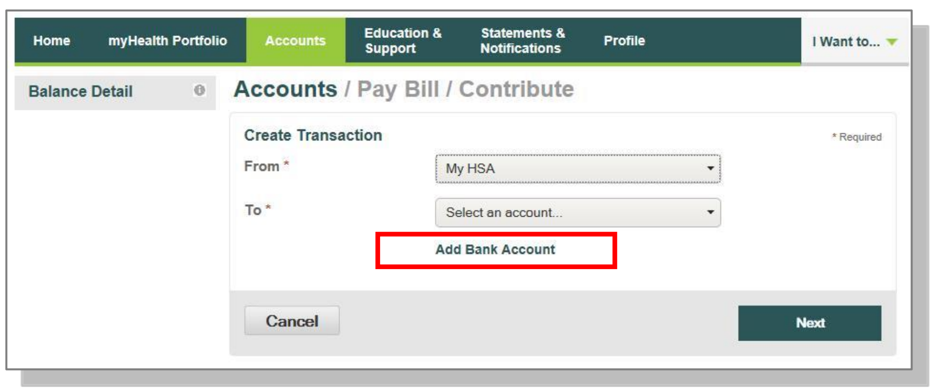
From the left hand side of the home page select **"Pay Bill/Contribute."** This feature can be used to transfer funds to or from your HSA.

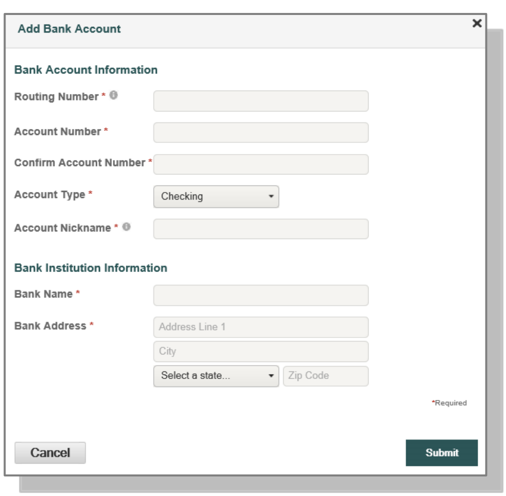


Reimburse Yourself

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 on the Add Bank Account link





Add External Bank Account

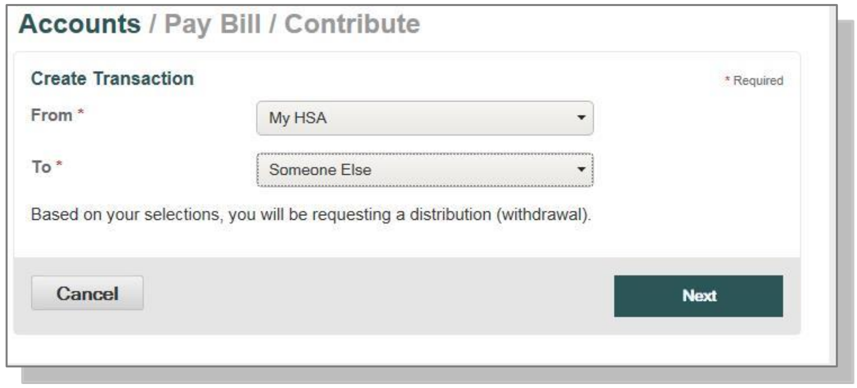
To add a new account, click on Add Bank Account, complete your banking information, and click on submit. (See Profile section in this guide for additional details)

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.

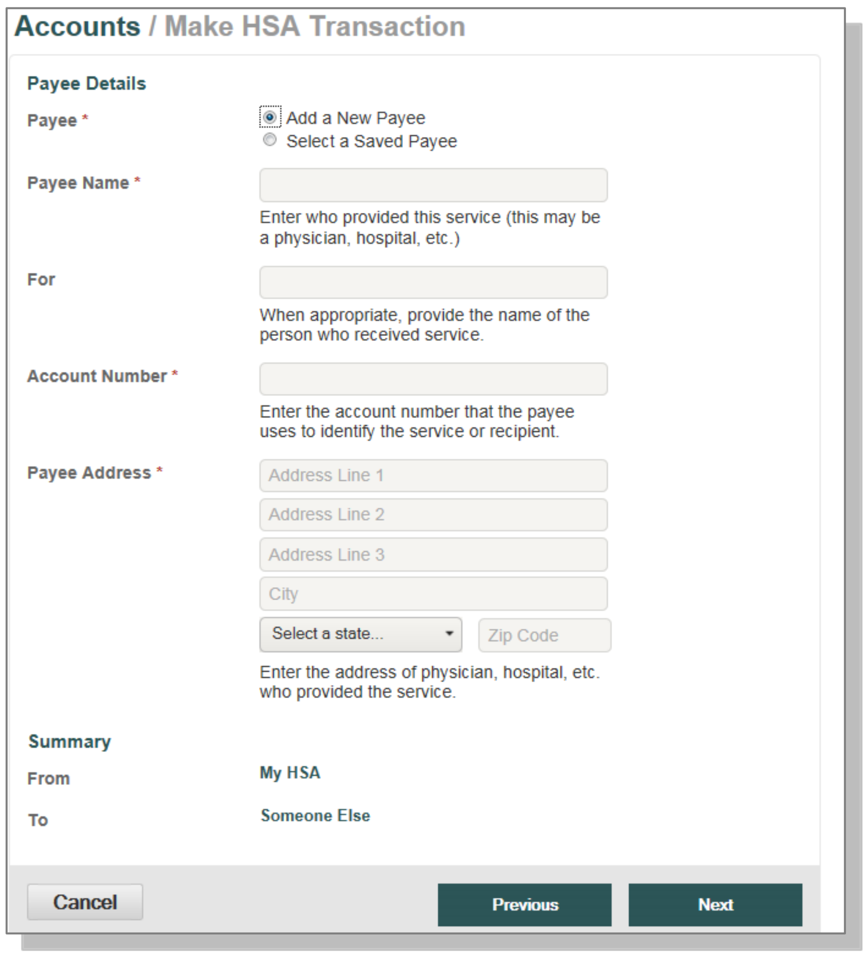
  Note: Checks are mailed within 72 hours and take 5-6 days for delivery.

- From the Make HSA Transaction Page, select: My HSA in the **From** field and Someone Else in the **To** field, and then click Next .



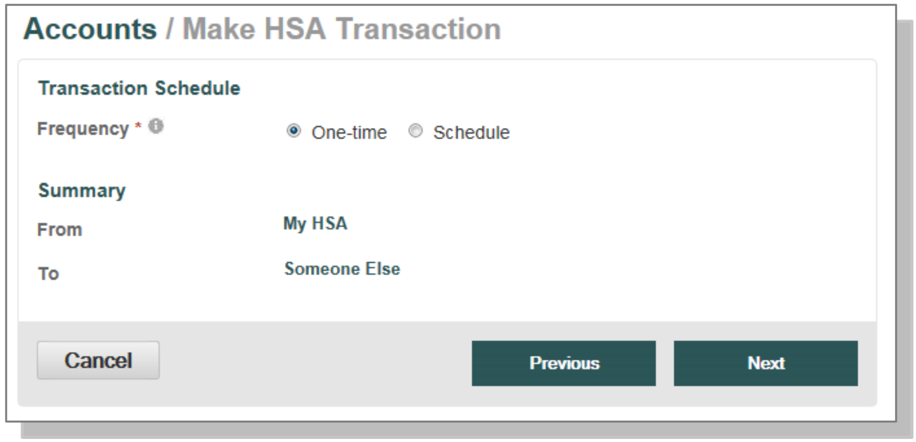
Add a Payee

- 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 **<u>Payee Name</u>** field (information will appear on the printed check for reference).
- Complete the information (this will be who the check is made payable to).
- Include an account number if applicable. The <u>Account Number</u> will also appear on the printed check.
- Complete the address of where the check should be mailed.
- Once you have completed the Payee information, click Next.

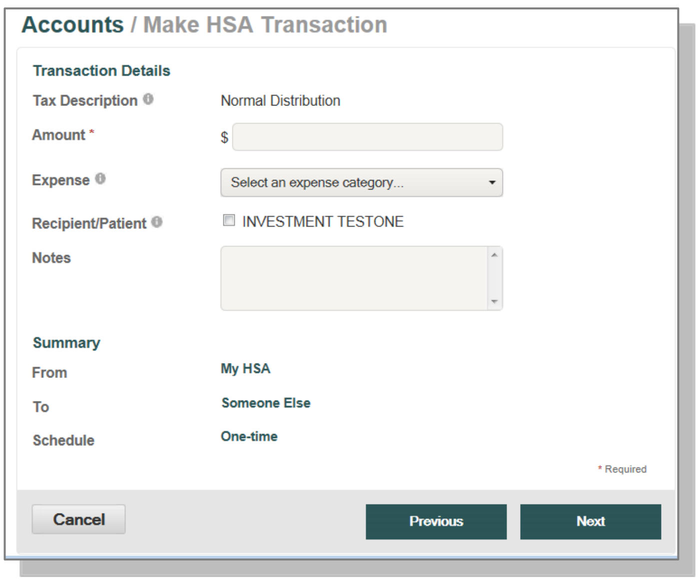


Payment Transaction

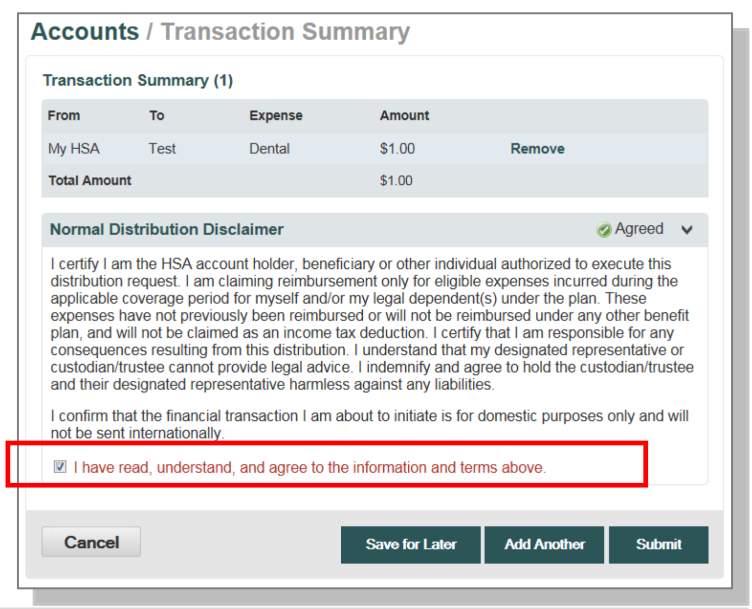
- Enter the frequency one-time or schedule and click on Next.



Payment Transaction Details



- Enter the amount, category of the expense, recipient/patient, and notes, and click on Next.

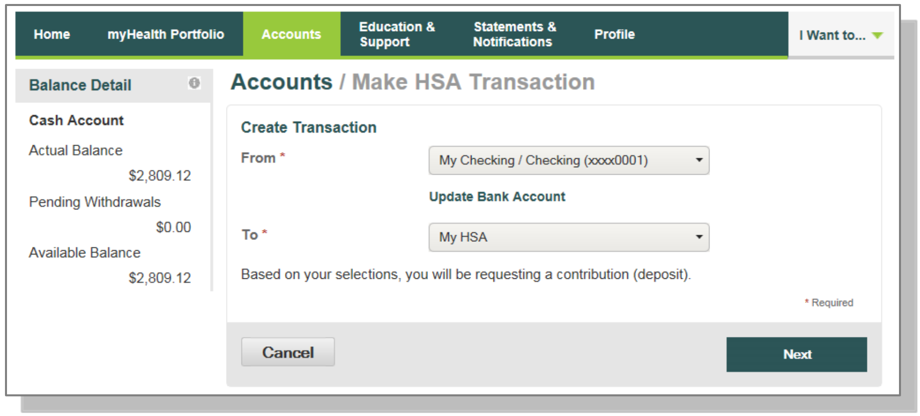


Transaction Summary and Confirmation

- View the transaction summary and read and agree to the Distribution Disclaimer.
- Confirm the transaction and select Submit or enter another transaction.

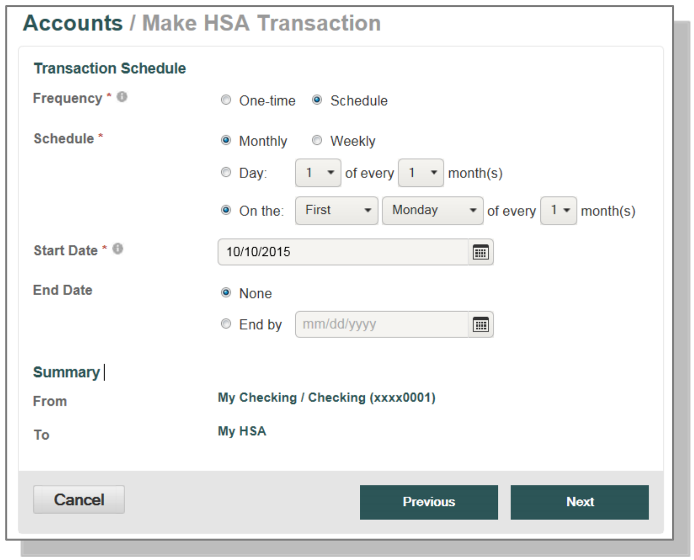
Make a Contribution

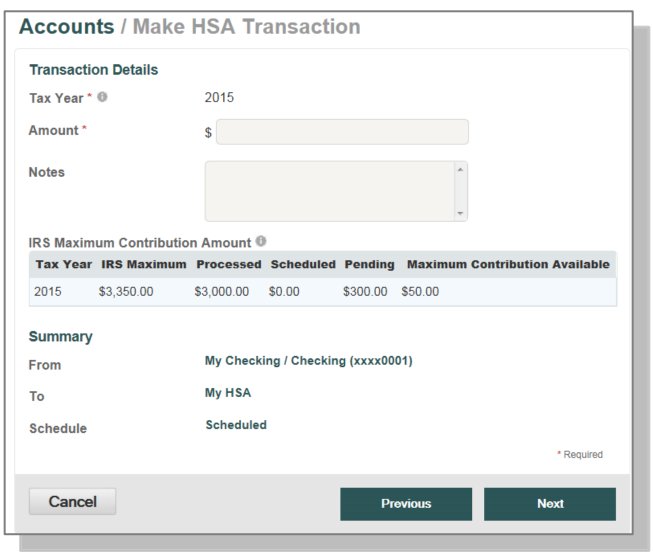
To make a post-tax contribution, from the Make HSA Transaction page, select a bank account on file in the **From** field and select My HSA in the **To** field. Note: if you do not have a bank account on file, you can click on 'Add Bank Account' and follow the steps.



Select your contribution schedule:

- One-Time
- Recurring (Schedule)



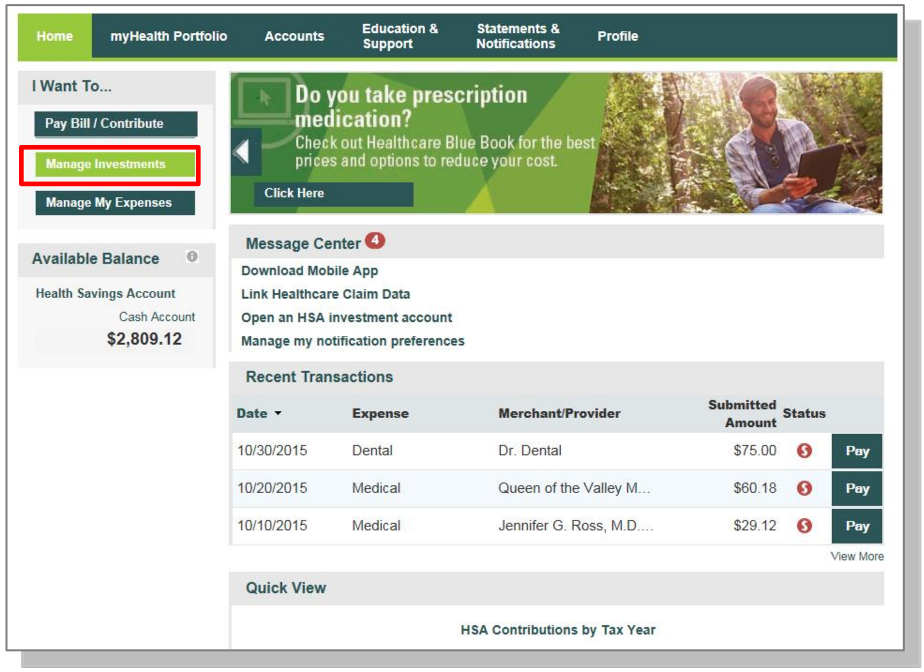


If you are making a contribution between January 1st and April 15th, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution detail presented to determine how much you can contribute for the applicable tax year. Click Next.

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

Contributions from your personal external bank account will generally be withdrawn within 2 to 3 business days of your request.

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 Health Savings cash account (if applicable).

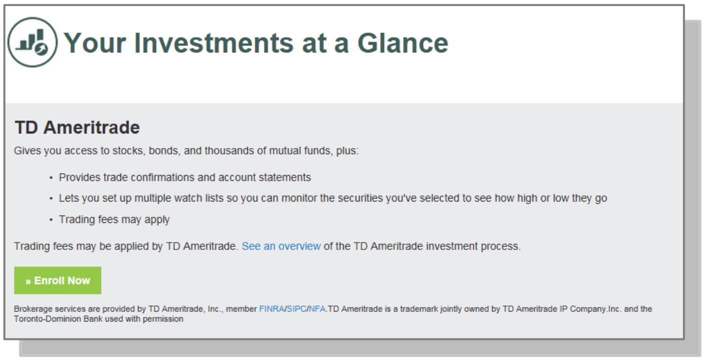
You may also access the Investments page by clicking the **Accounts** tab from the menu bar, and then clicking on the **Investments** tab on the left side panel.

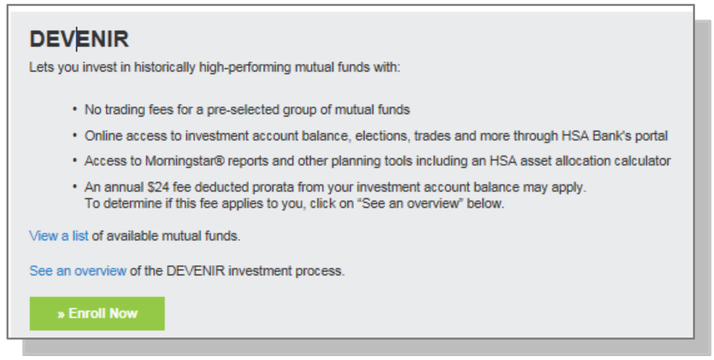
Please note, the link on the homepage to Manage Investments and an overview of the options on the investment page are not available until you have the minimum balance in your HSA health savings cash account (if applicable).

Investments Overview and Options

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

Click the Enroll Now button to establish a TD Ameritrade or Devenir Self-Directed Investment Account.

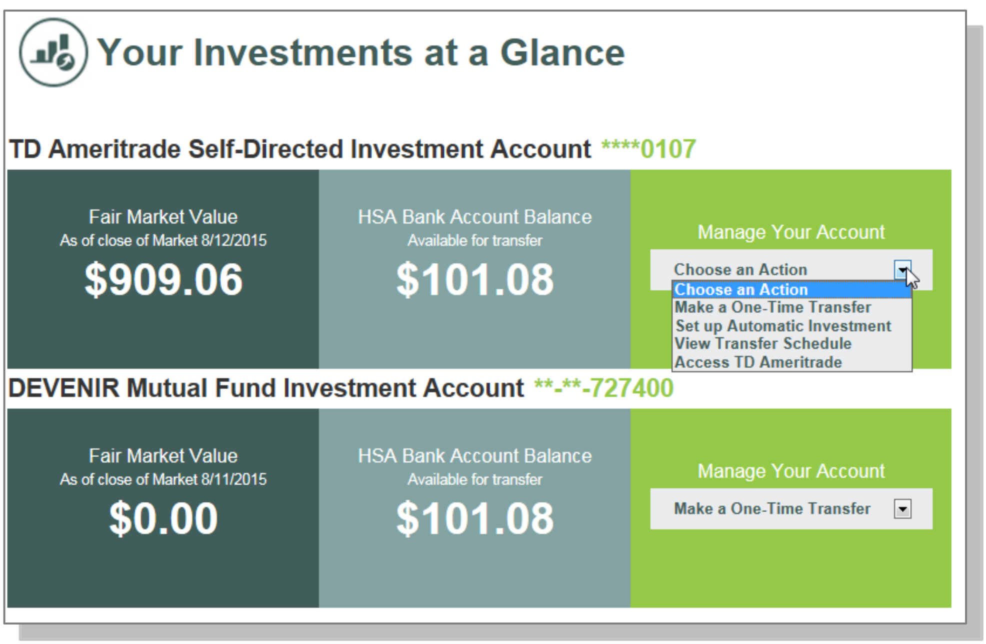




Manage Existing Self-Directed Investment Account

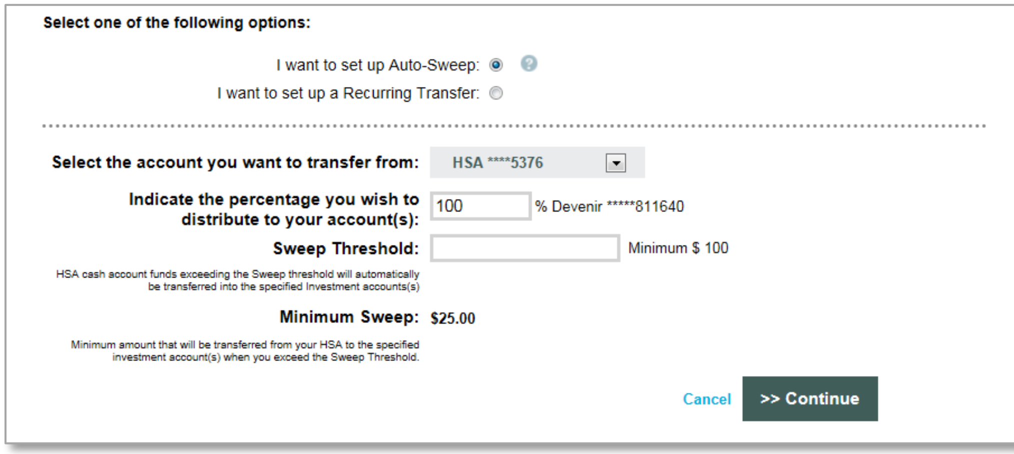
Once you have a self-directed investment account(s) opened, you will be able to see your Investments at a Glance. To manage your self-directed investment account, click on **Choose an Action** from the drop down under Manage Your Account.

The Manage Your Account drop down enables you to transfer funds to and from your investment account and view your account/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.



Auto-Sweep Setup

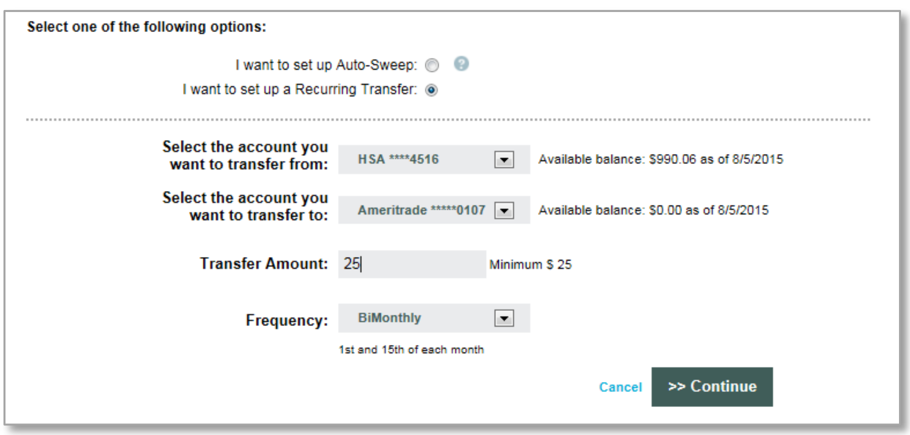
- Under the Auto-Sweep & Recurring Transfers tab, select the Auto-Sweep radio button.
- Enter the sweep threshold; HSA cash account funds exceeding the sweep threshold will automatically be transferred into the specified investment accounts (% must equal 100%).



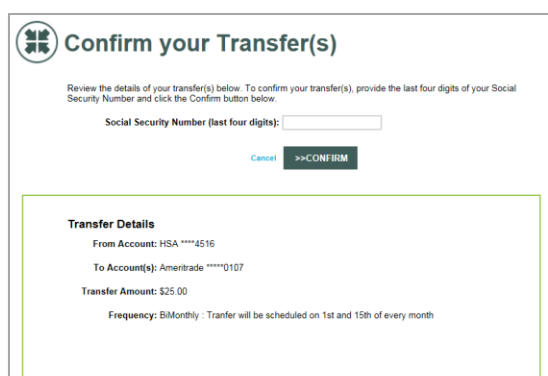
- The minimum sweep amount is $25.00. Click continue.
- On the next page, you will be prompted to enter the last 4 digits of your Social Security Number to confirm the transfer details and set up the automatic sweep.

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.

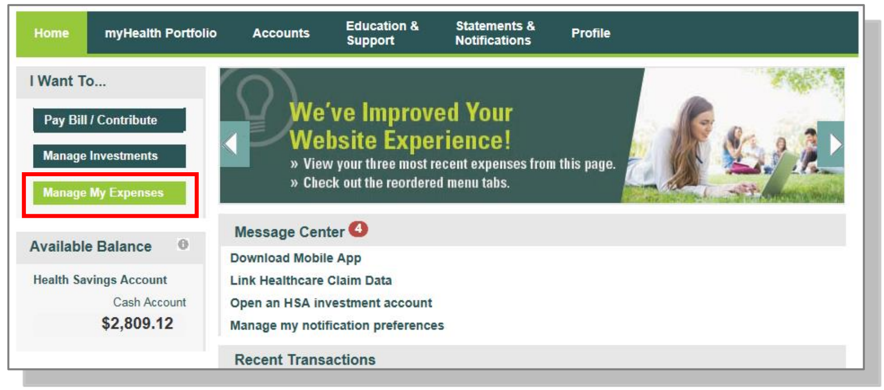


- On the next page, you will be prompted to enter the last 4 digits of your Social Security Number to confirm the transfer details and set up the recurring transfer.



I want to…Manage My Expenses

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



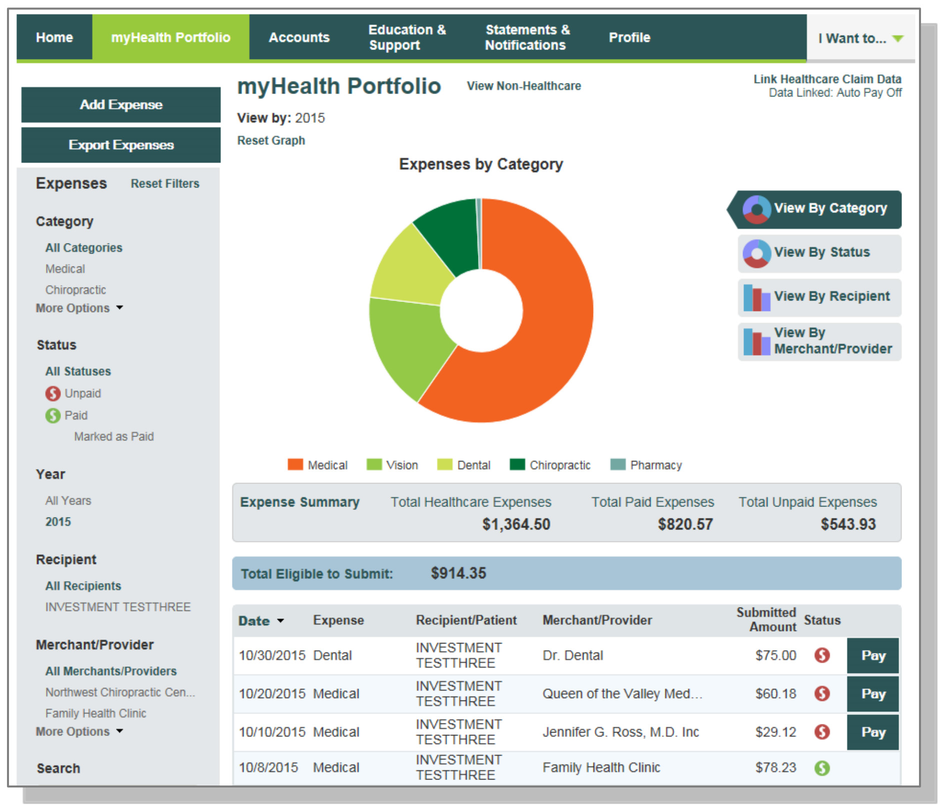
myHealth Portfolio℠ Dashboard

The Manage My Expenses button will take you to the myHealth Portfolio℠ page. This page provides a complete picture of your healthcare expenses. It is a self service dashboard that allows you to:

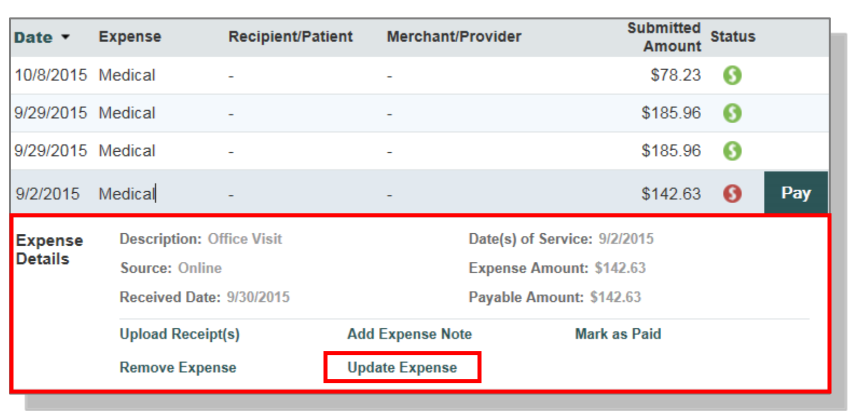
- Store health expense data and receipts
- File claims or distribution requests
- Initiate a provider payment
- View an easy-to-read snapshot of your healthcare finances with charts and graphs
- Consolidate health expenses and claims from multiple insurance providers (this functionality may not be available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

Further,

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

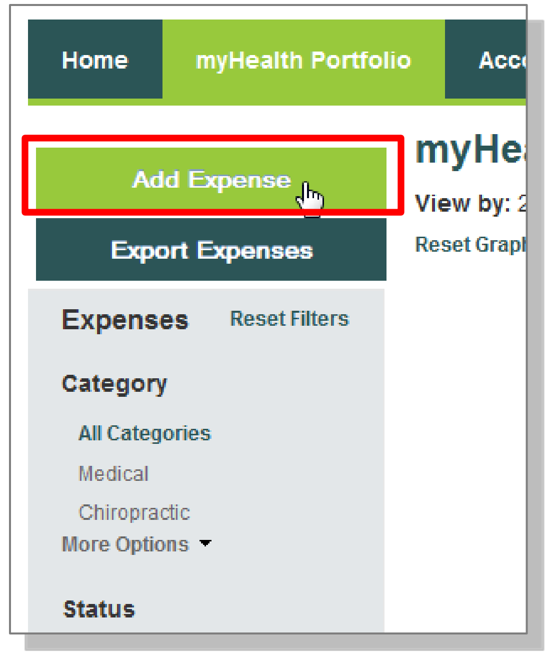


- Details of your expense transactions can be viewed by clicking on any expense.
- You can edit an expense, such as the category, by clicking on **Update Expense.** You also have to option to attach a receipt to the expense for convenient storage and easy access.
- You may also pay an expense by clicking the Pay button.

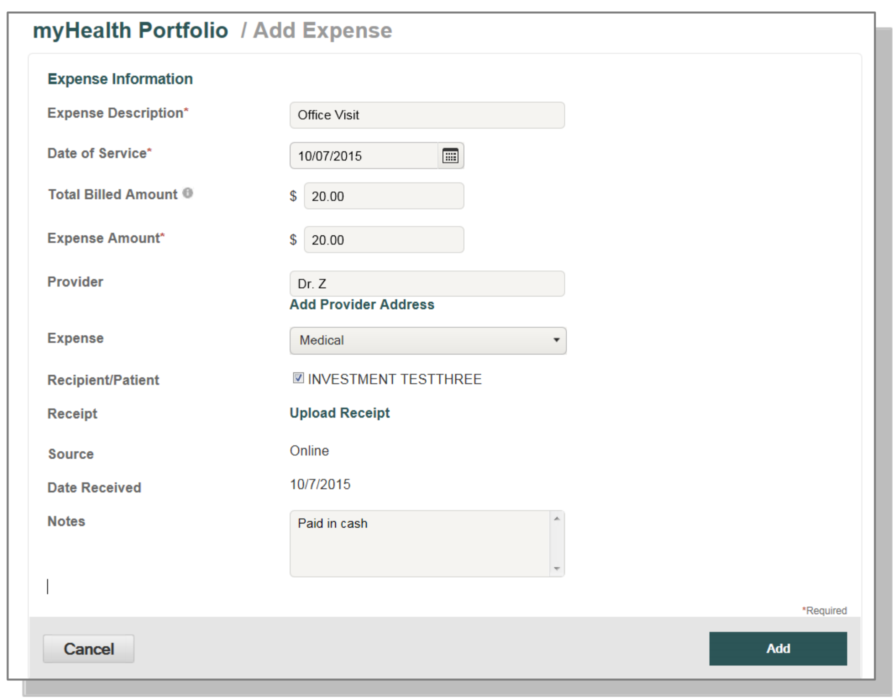


Add Qualified Medical Expenses

- 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 on the Add Expense button on the left hand side of the 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, co-insurance, prescriptions, dental and vision care, and more.
- For a complete list of IRS-qualified healthcare expenses, visit irs.gov or hsabank.com/IRSQualifiedExpenses .

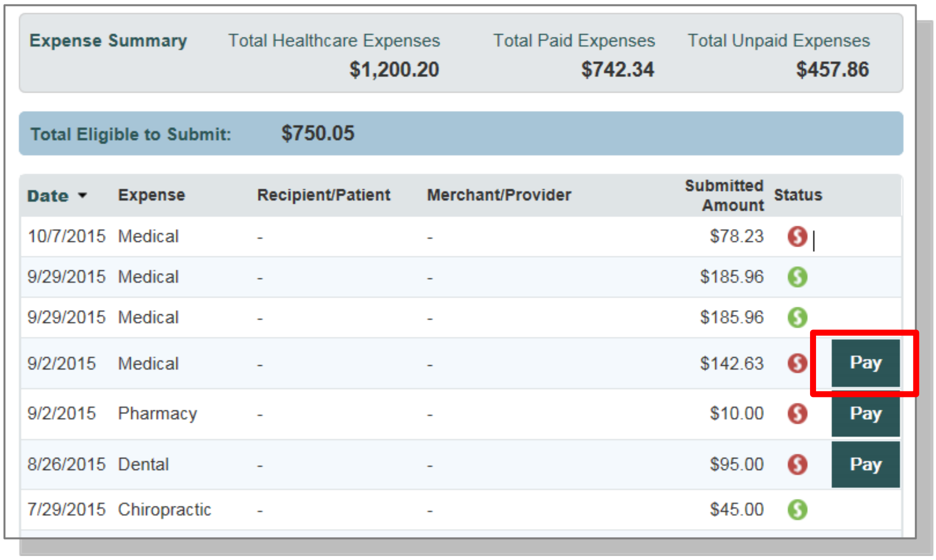


- Complete the information regarding the expense and click on Add.
- You also have the ability to attach/upload a healthcare receipt for easy access to it later.
- The expense will be reflected in the graph on the myHealth Portfolio[SM] dashboard.



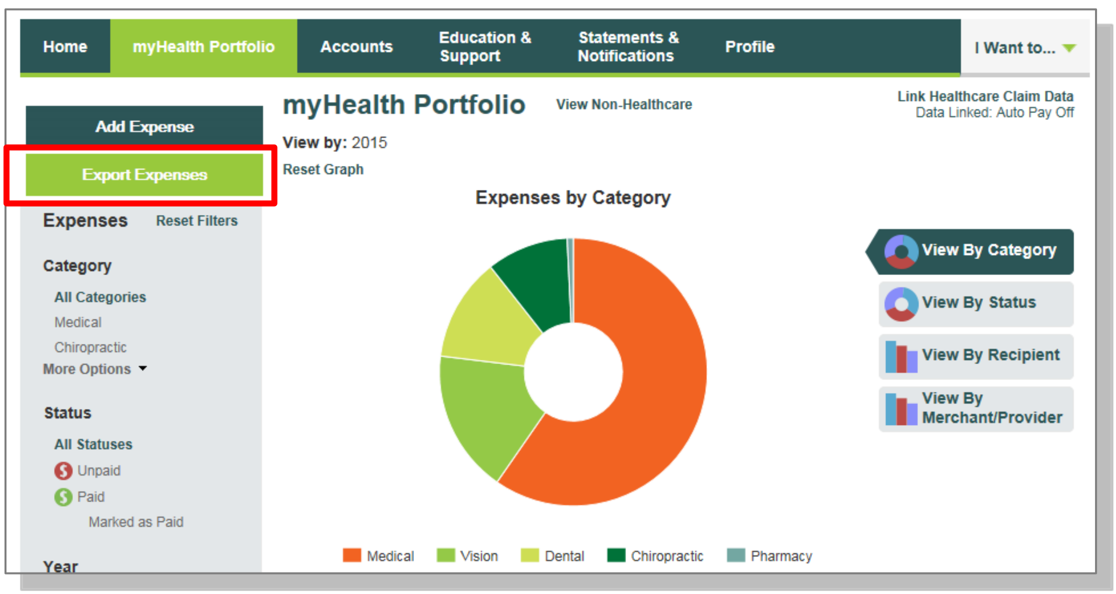
Pay Expense

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



Export Expenses

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



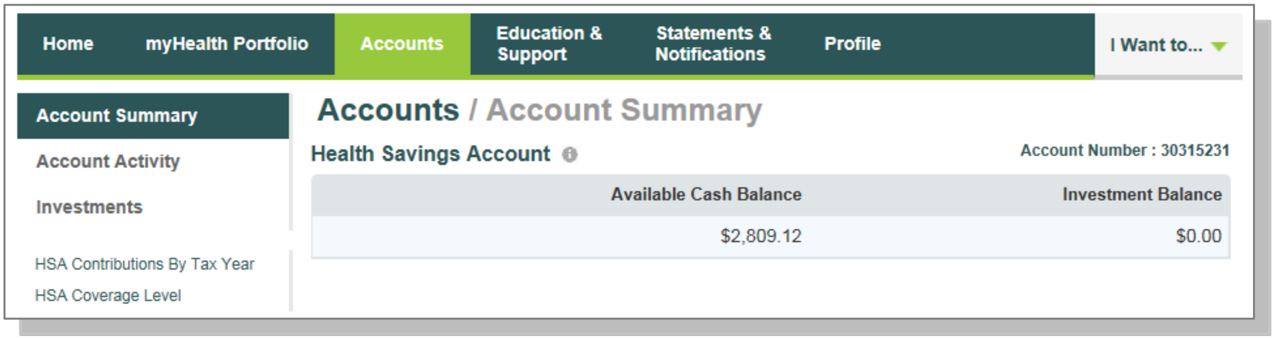
Sample Excel Expense Export

Expense I	Expense D	Expense	Recipient,	Merchant,	Submittec	Expense S	Descriptic	Expense D	EOB Numl	Source	Date Rece	Date(s) of	Total Bille	Expense A	Payable A	Notes	Payee	Provider A	Provider
8454	7/7/2015	Other			20	Paid		doctor		Online	7/7/2015	7/7/2015	20	20	0				

Accounts

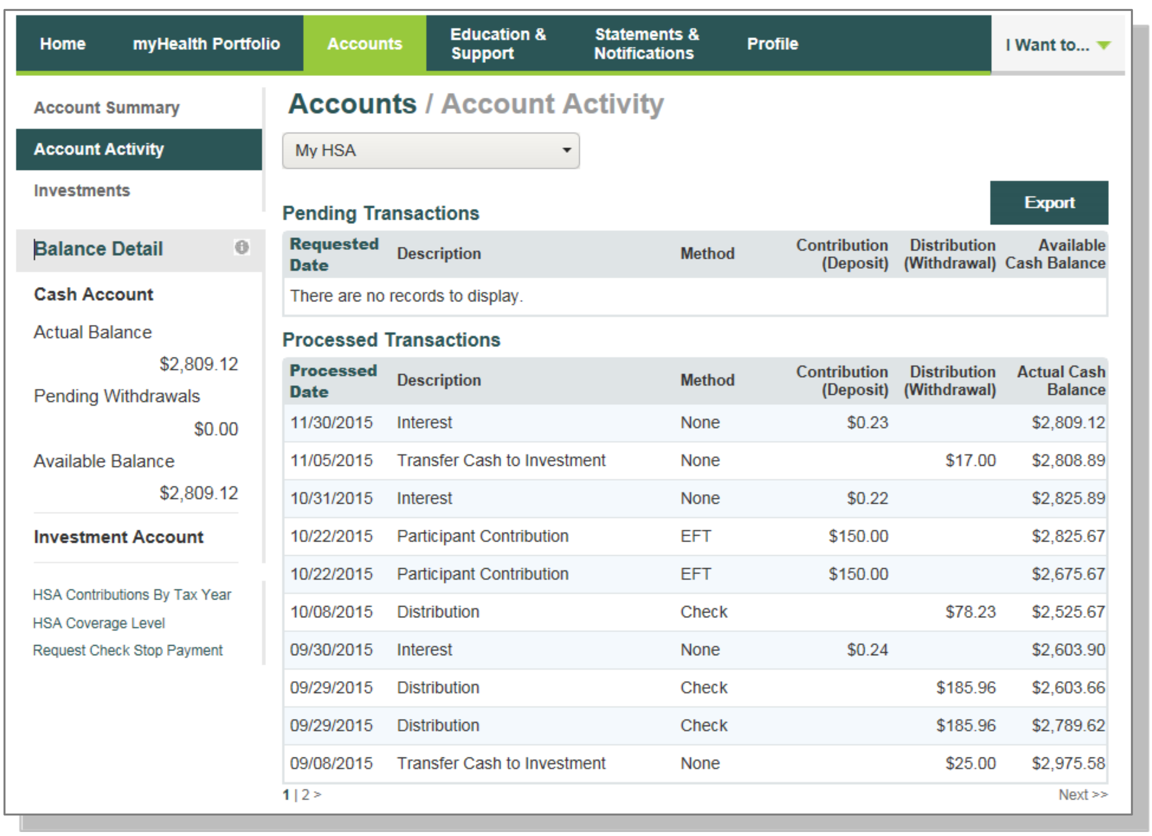
Account Summary (balances)

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



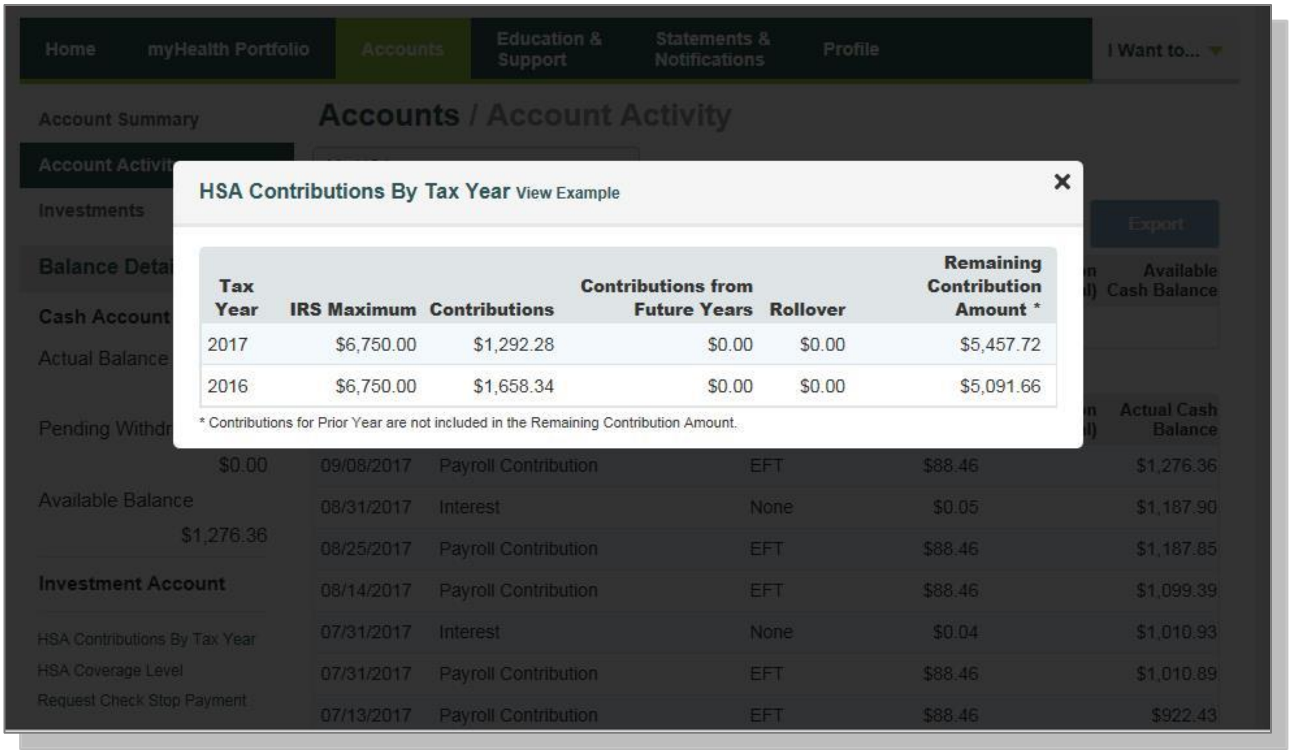
Account Activity

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 on the individual transaction.



HSA Contributions by Tax Year

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

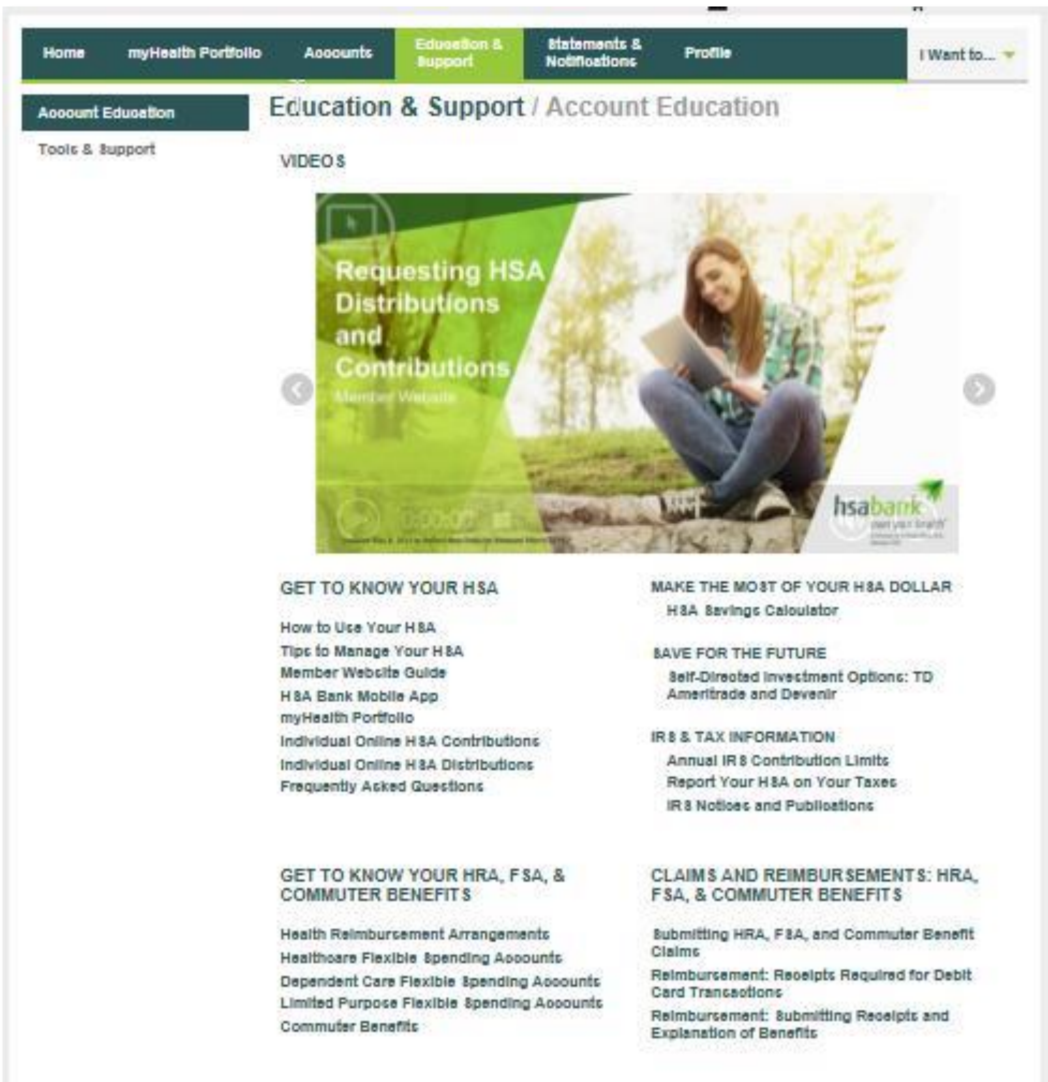


Education & Support

Account Education

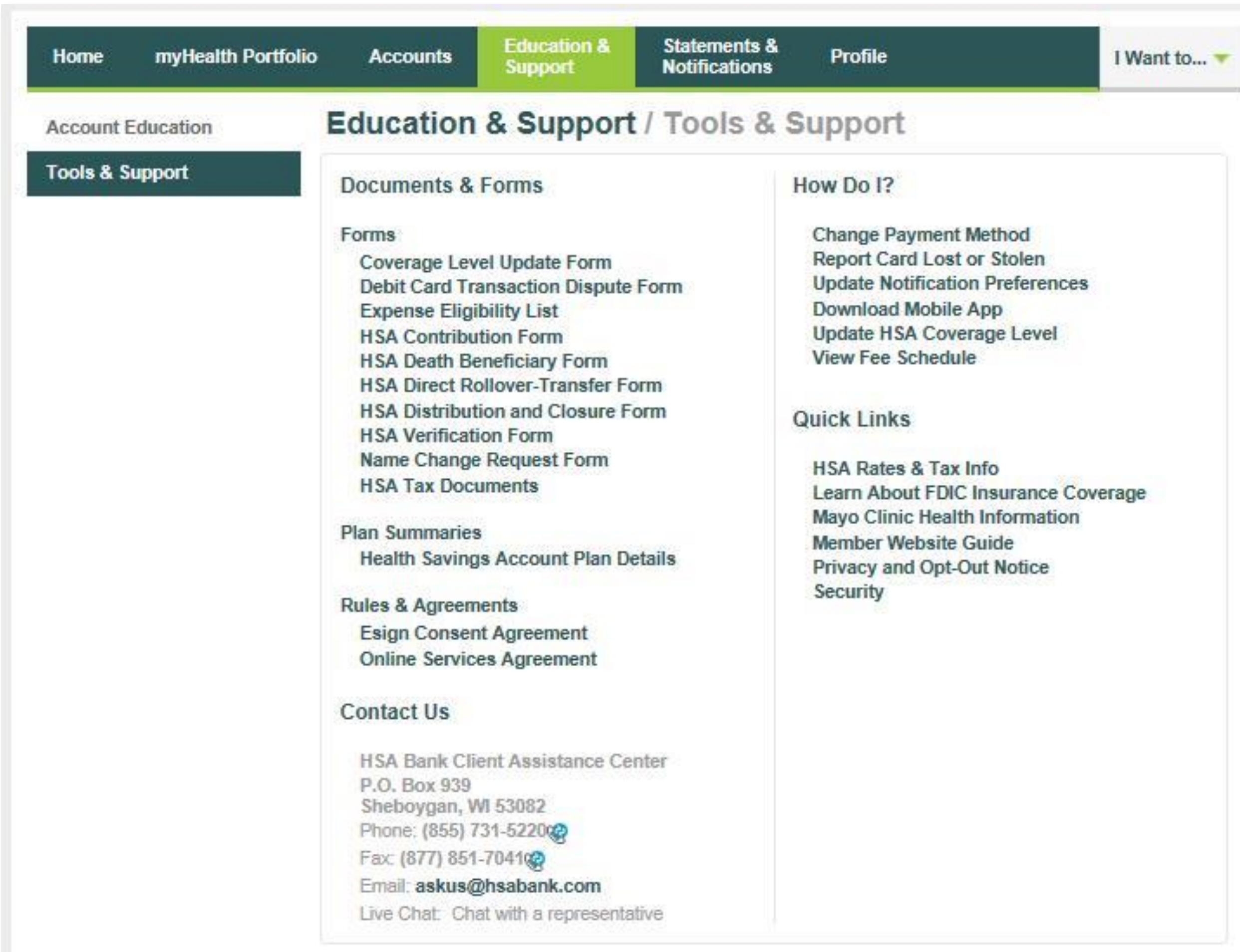
The **Account Education** page will help answer your Health Savings Account questions and make the most of your account. The short videos will provide a demo of the member website, including how to make HSA distributions and contributions.

The links in the '*Make the Most of your HSA Dollar*' and '*Your Health Lifestyle*' sections will connect you to the online information and tools you need to manage your healthcare and related expenses.



Tools & Support

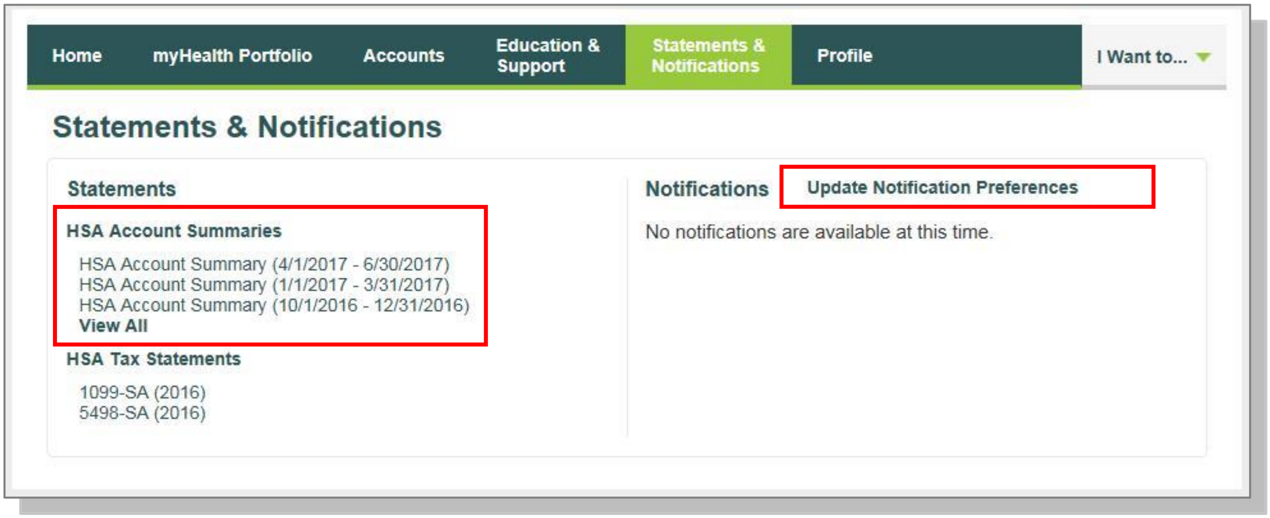
The **Tools & Support** page will provide you with forms, quick links, and a handy 'How Do I?' section that will quickly navigate you to the place you need to go in order to manage your account.



Statements & Notifications

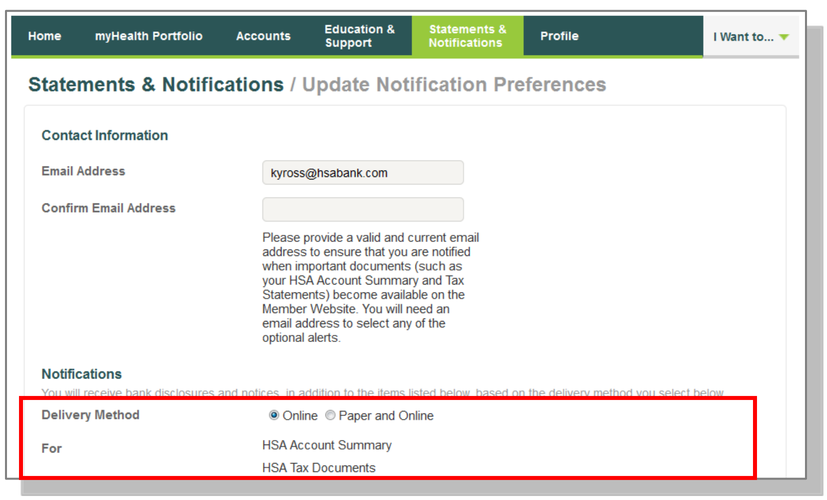
Statements

The **Statements & Notifications** tab provides access to statements and tax documents, and the ability to Update Notification Preferences. Click on the link to the statement you want to view. You may also print the statement.



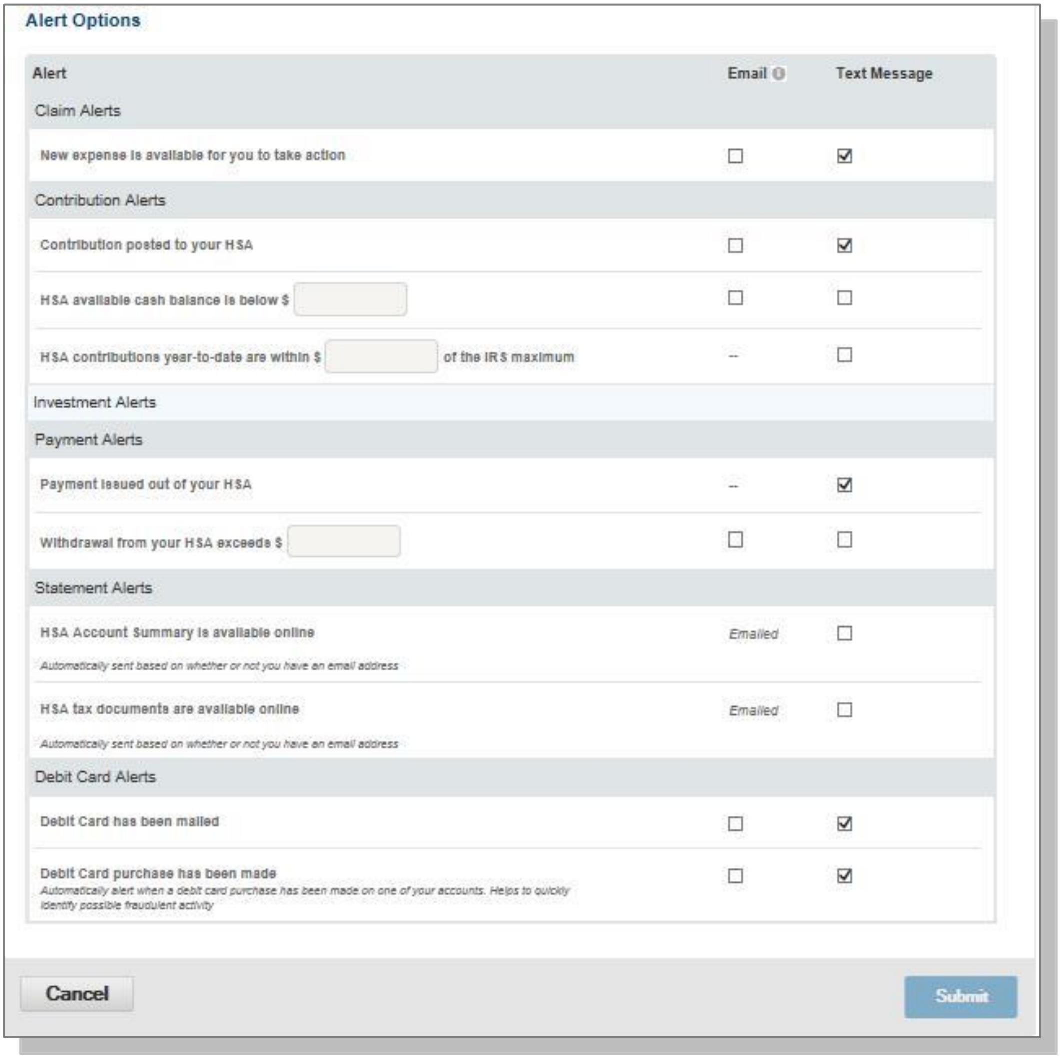
Delivery Preferences

- Click on **Update Notification Preferences**.
- Under the notification section, you can view or change your delivery method preference for account summaries, tax forms, and certain bank disclosures and notices.



Notification Alerts

Under the delivery preference section, you will see Alert Options. Expand the notification categories to set, edit, or turn off notifications as appropriate. Please note, the available options may vary depending on your account type, options, etc.



Profile

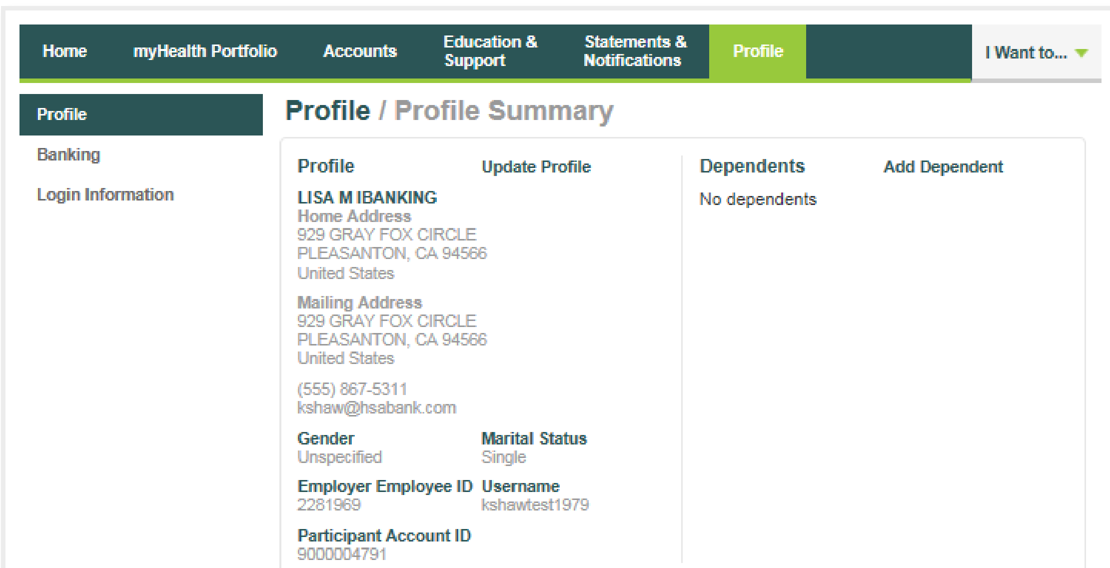
Profile Summary

The **Profile** tab will assist with reviewing your personal demographic information, along with offering 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/or authorized signers to your account.

Update Profile

Use the 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.



Add Dependents

Use the Add Dependent link to add, view or update dependents. Dependents added will appear in myHealth Portfolio[SM] and the Make HSA transaction pages.

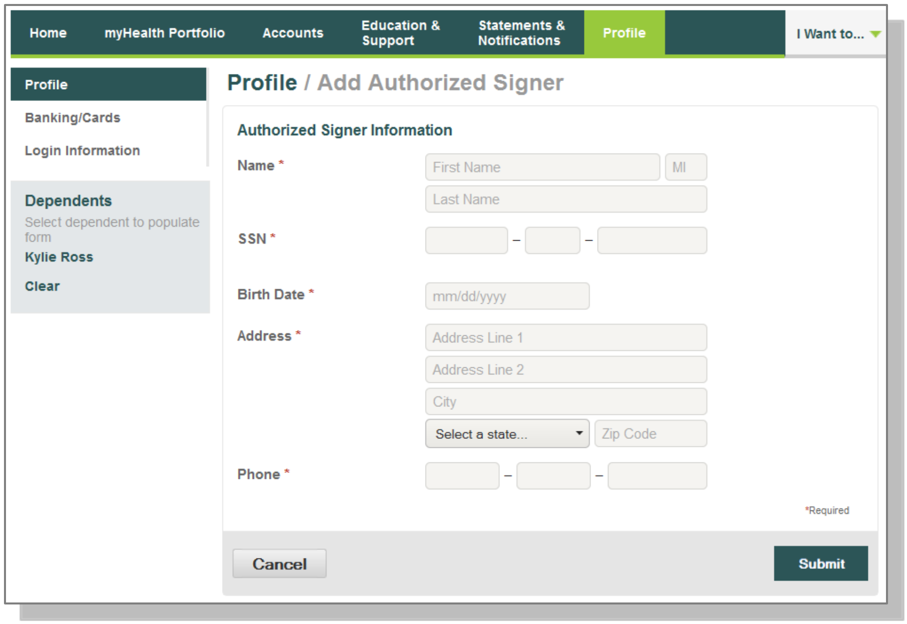
Add Beneficiary

You may designate a beneficiary to receive your Health Savings Account assets in the event of your death. If you are married and domiciled in a community property state, you may designate your spouse as primary beneficiary via 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 get an HSA Bank Health Benefits Debit Card.

- Navigate to the Profile screen and click **Add Authorized Signer**.
- Complete the information and click on the Submit button.

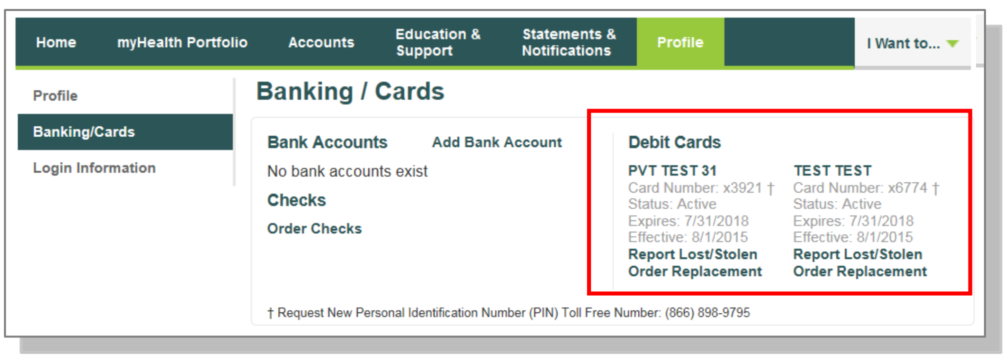


Banking/Cards

You can view HSA Bank Health Benefits Debit Card information, report lost and stolen cards, and request a replacement card on the Banking/Cards page.

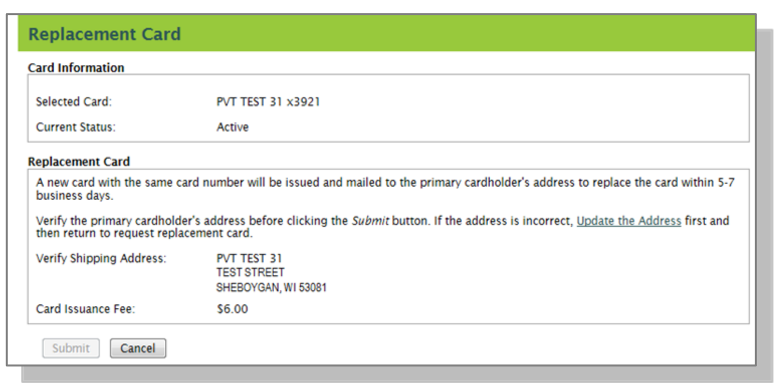
Report a Lost or Stolen Card

- Submit the form to get a replacement card and cancel the Lost/Stolen card.



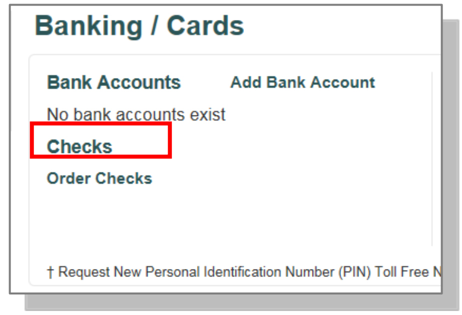
Order a Replacement Card

- 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 further information.



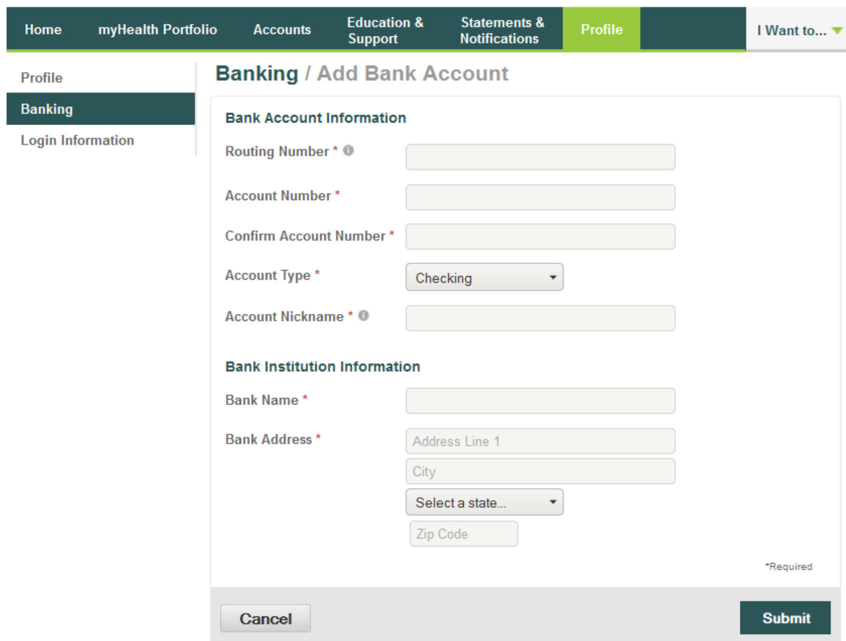
Order Checks (optional – fees may apply)

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



- Complete the check order and click on the Order Checks button at the bottom of the page. The fee for the checkbook will be withdrawn from your HSA cash account. Please refer to your HSA Bank Fee and Interest Rate schedule for further information.

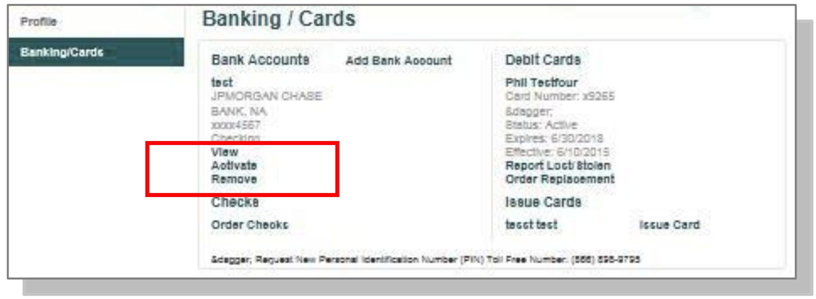
Add External Bank Account



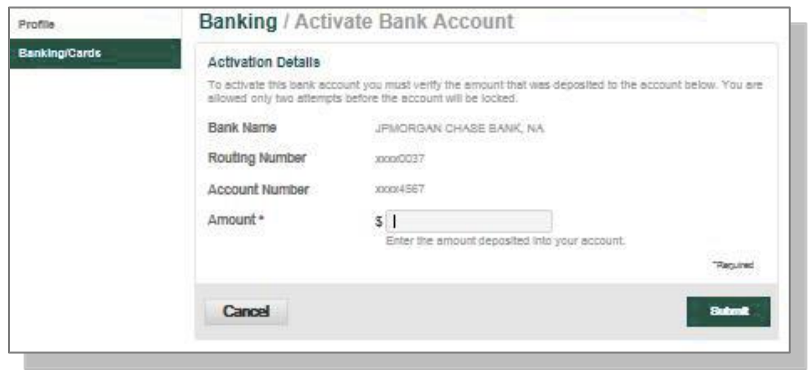
- You must have an active external bank account on file in order to make an online contribution to or reimburse yourself from your HSA. If you need to set up your external bank account, click on the **Banking/Cards** tab.
- Click on the Add Bank Account link and enter the information regarding your checking or savings account and Financial Institution name and address. Click 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, HSA Bank will send a small deposit to your account within three (3) 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.

Validate External Bank Account

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



- Enter the amount of the small transaction ($.01 to $1.99) to your checking or savings account from Webster Bank in the amount field and click on submit.
- This account will now be available for direct deposit.



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: 855-731-5220 (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 Site!