Member Website Guide

own your health®

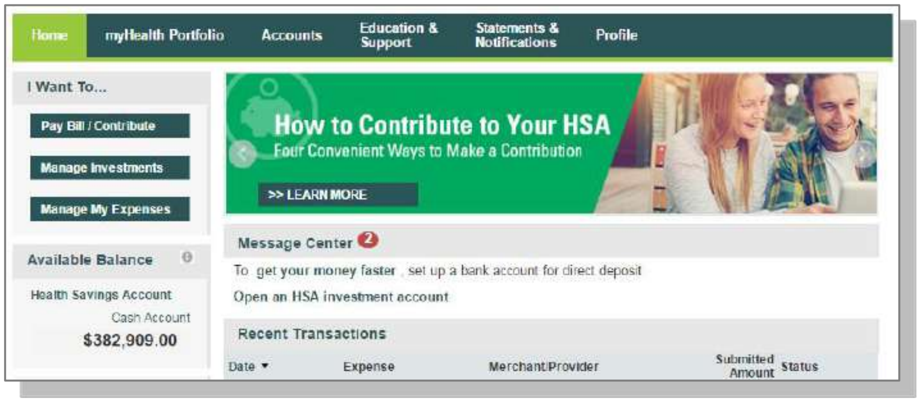
A Division of Webster Bank, N.A., Member FDIC

Table of Contents

Member Website Overview

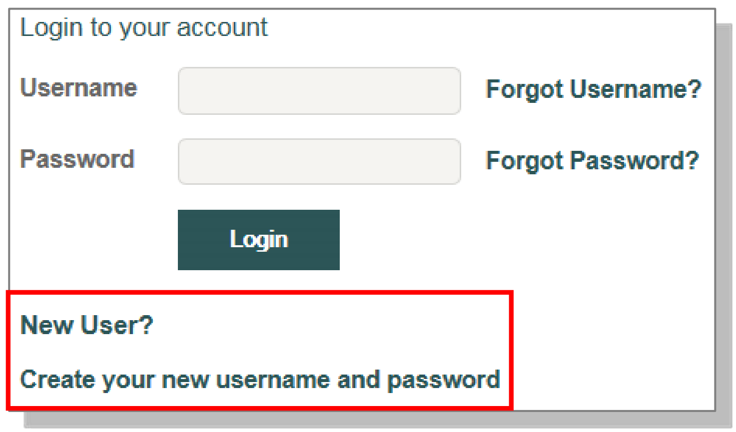
Welcome to HSA Bank! This guide will provide you with details about how to use the Member Website to manage your Health Savings Account (HSA). The Member Website gives you 24/7 online access to manage your account. Some of the key features you may want to take advantage of include:

- 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℠



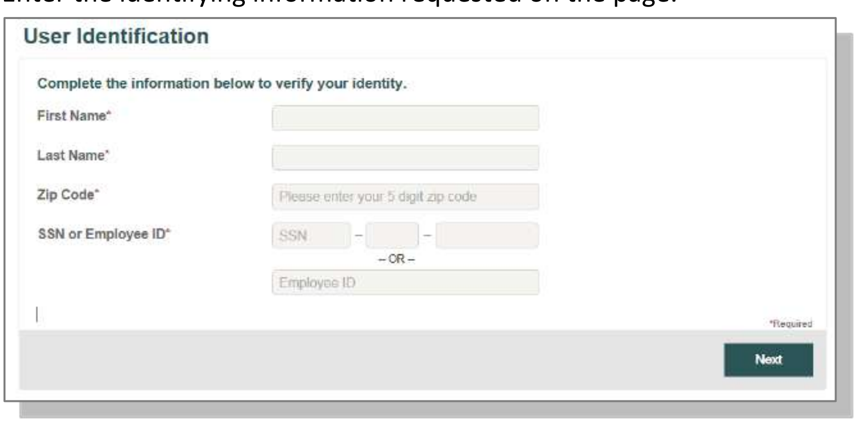
Initial Login Process

To create your account online, go to www.myhsabankaccount.com. Select the **Create your new username and password** link from the bottom of the page.



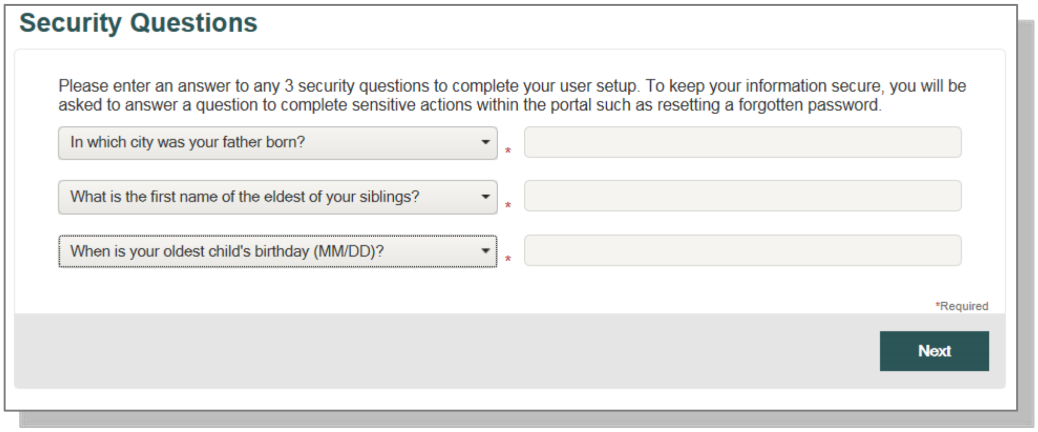
Step 1:

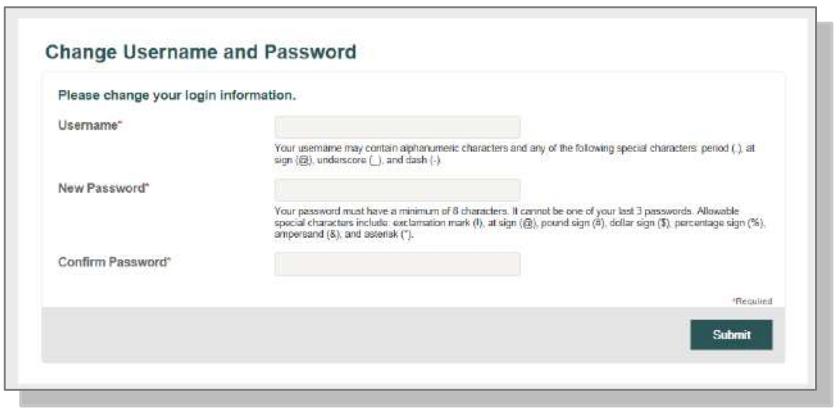
Enter the identifying information requested on the page.



Step 2:

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



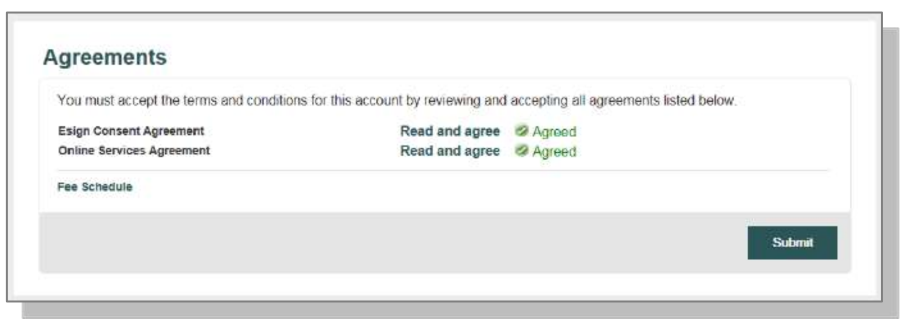


Step 3:

Create your username and password.

Step 4:

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

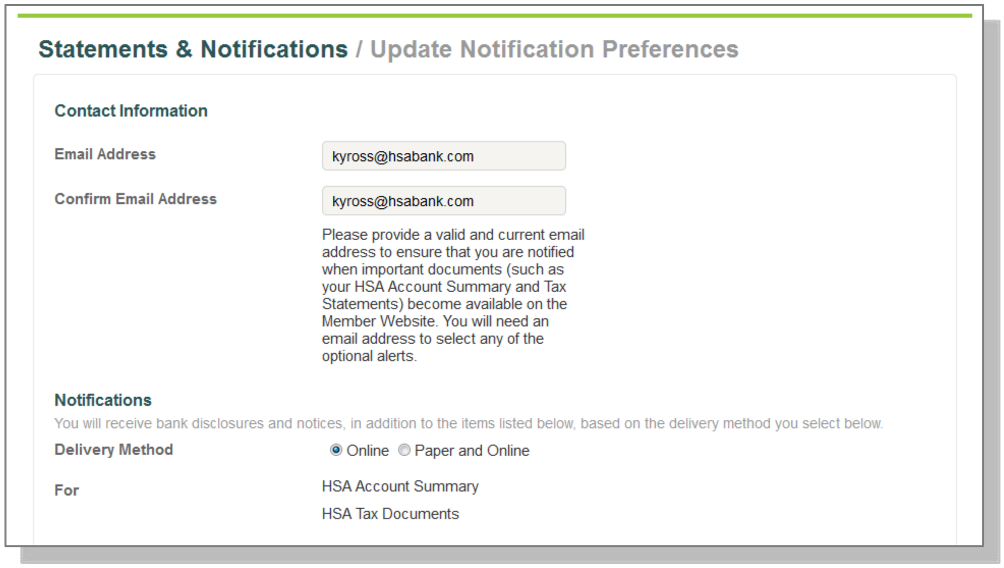


Step 5:

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

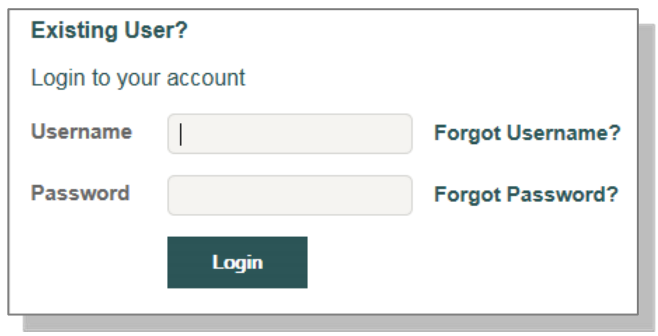
You will also confirm your delivery method preference for certain bank disclosures and notices.

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 800-357-6246.



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.

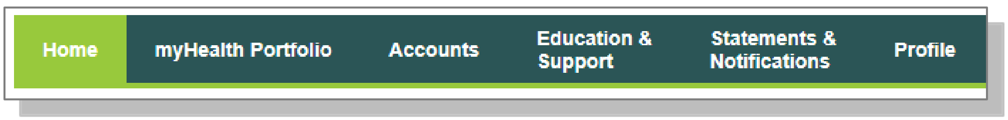
Navigate from the Home Page

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.

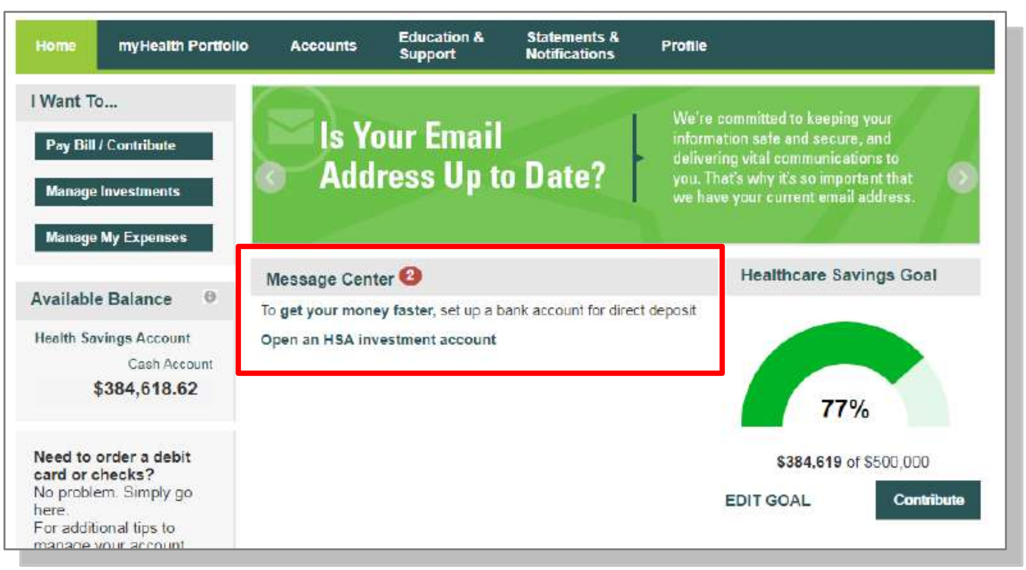
- The left side of the Home Page provides "I Want To..." links to take actions related to your account:
    a. Pay Bill/Contribute (Contribution or Withdrawal)
    b. Manage Investments
    c. Manage My Expenses

- 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.

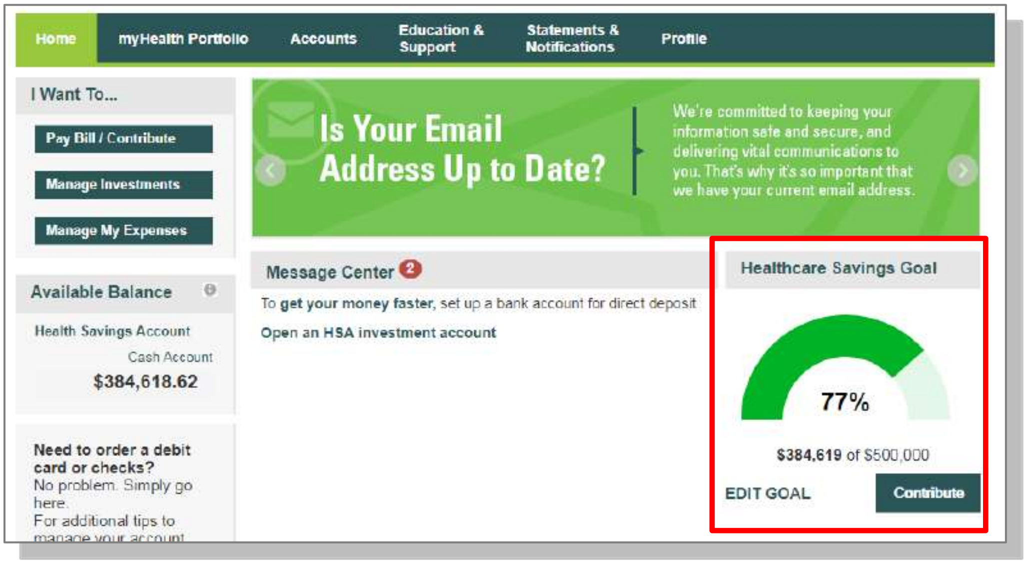
    - Home
    - myHealth Portfolio
    - Accounts
    - Education & Support
    - Statements & Notifications
    - Profile



- 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.

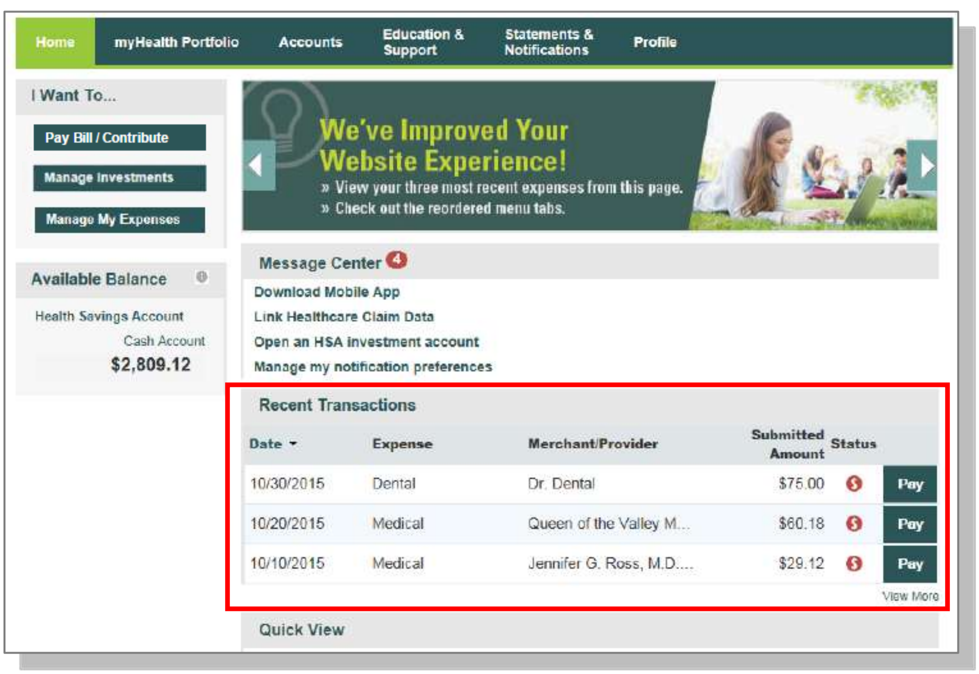


- Next to your Message Center, you will see the Healthcare Savings Goal tool. This interactive tool enables you to set a savings goal for upcoming out-of-pocket medical costs, future out-of-pocket medical costs, or both. *For more information on setting up or editing a Healthcare Savings Goal, please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

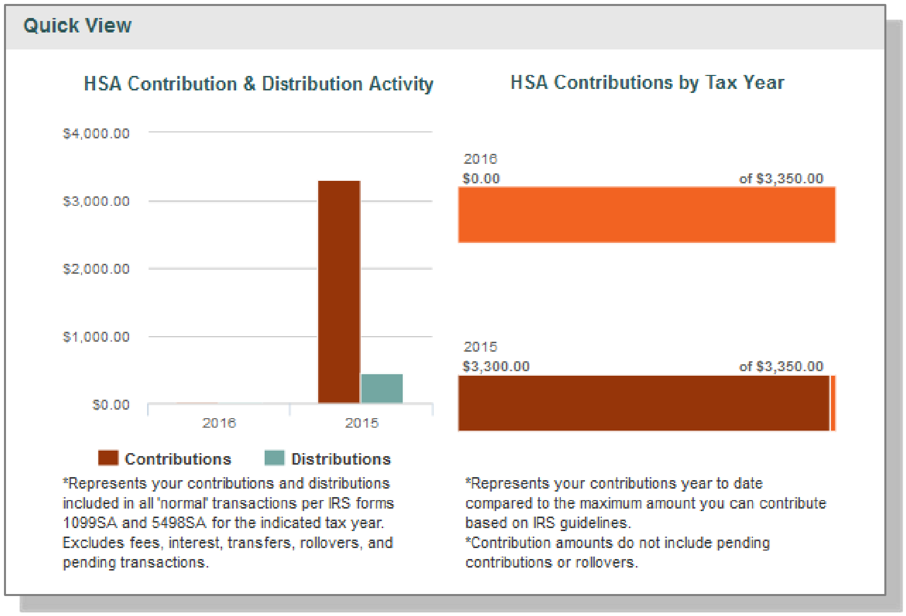


- Below your Message Center, you will see a snapshot of your three most recent expenses. You can click the **View More** link to review all expenses on the myHealth Portfolio tab.

- 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.

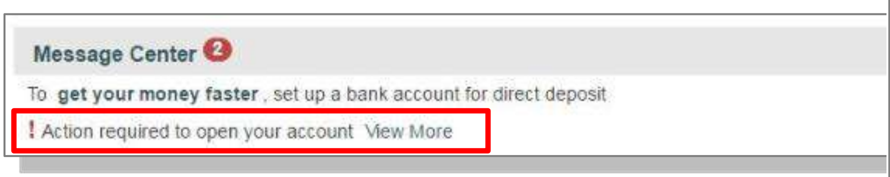


The HSA Contribution & Distribution Activity graph reflects the maximum contribution limit based on a member's high deductible health plan (HDHP) coverage level (individual or family). Please contact HSA Bank if your contribution limit needs to be updated to reflect your current HDHP coverage level.

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.



- 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.

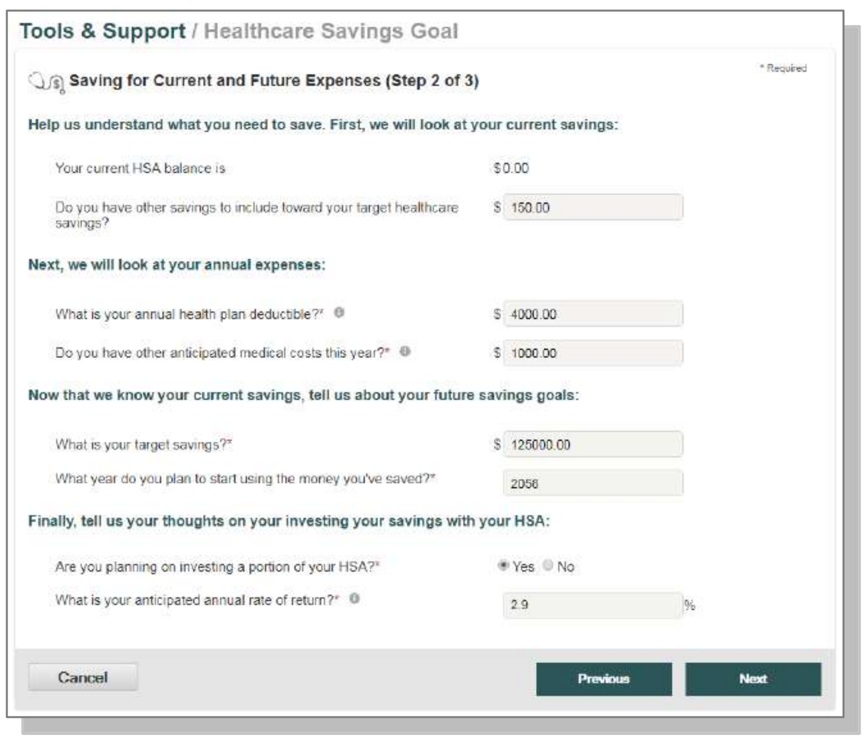
- You will also receive a letter in the mail with specific information on what is needed from you and how to send us the required documents.

Healthcare Savings Goal

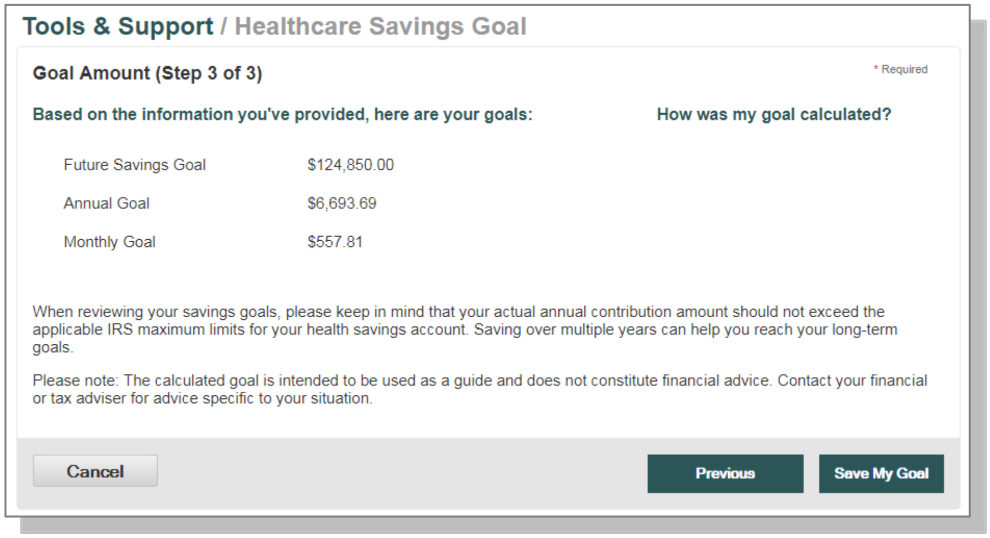
Looking to save money for current or future healthcare expenses but not sure where to start? The Healthcare Savings Goal tool can help you stay on track to meet your goals and give you an easy visual reminder of how close you are to meeting them.

- 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**.

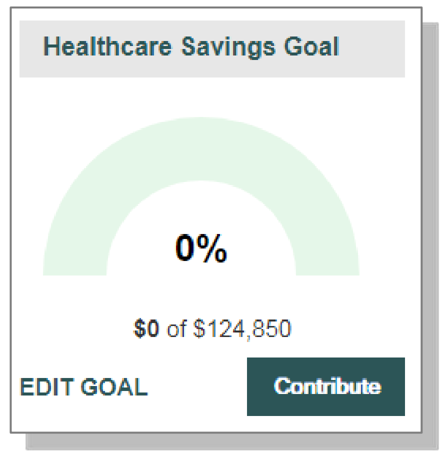
- Based on the goal you select, fill in the required fields on the next page. Some of the data shows automatically (such as your current HSA balance), and other fields prepopulate with suggested information.
- When you have entered the information that best reflects your savings goal, click **Next**.



- 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**.

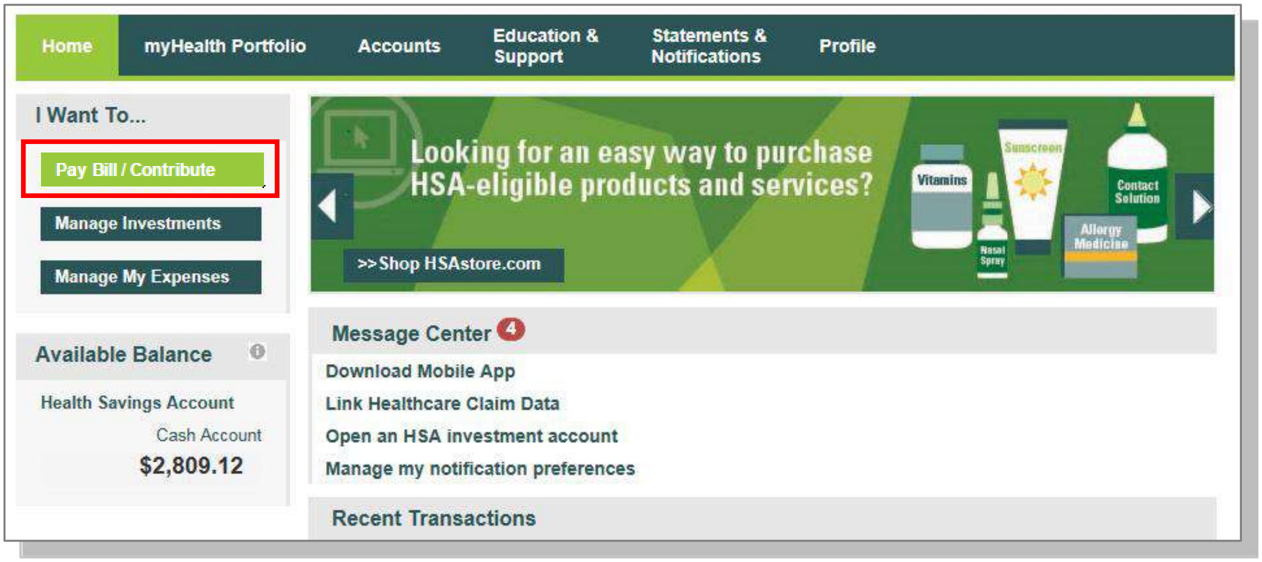


- Once your goal is saved, you can edit it at any time by clicking **Edit Goal**.
- Clicking the **Contribute** button makes it easy to contribute money from your external bank account to your HSA.
    - **In order to avoid a 6% excise tax on excess contributions, please calculate your annual HSA contribution 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.**



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

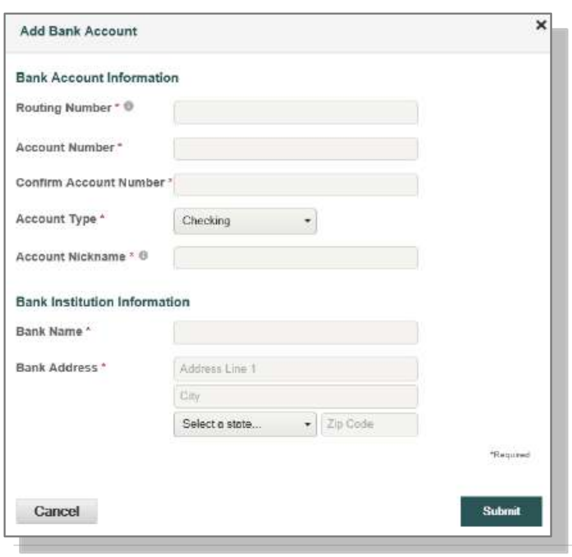
From the left side of the Home Page, select **Pay Bill/Contribute**. This feature can be used to transfer funds to or from your HSA.



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 satrts on page 28, for additional details.)

Pay Bill

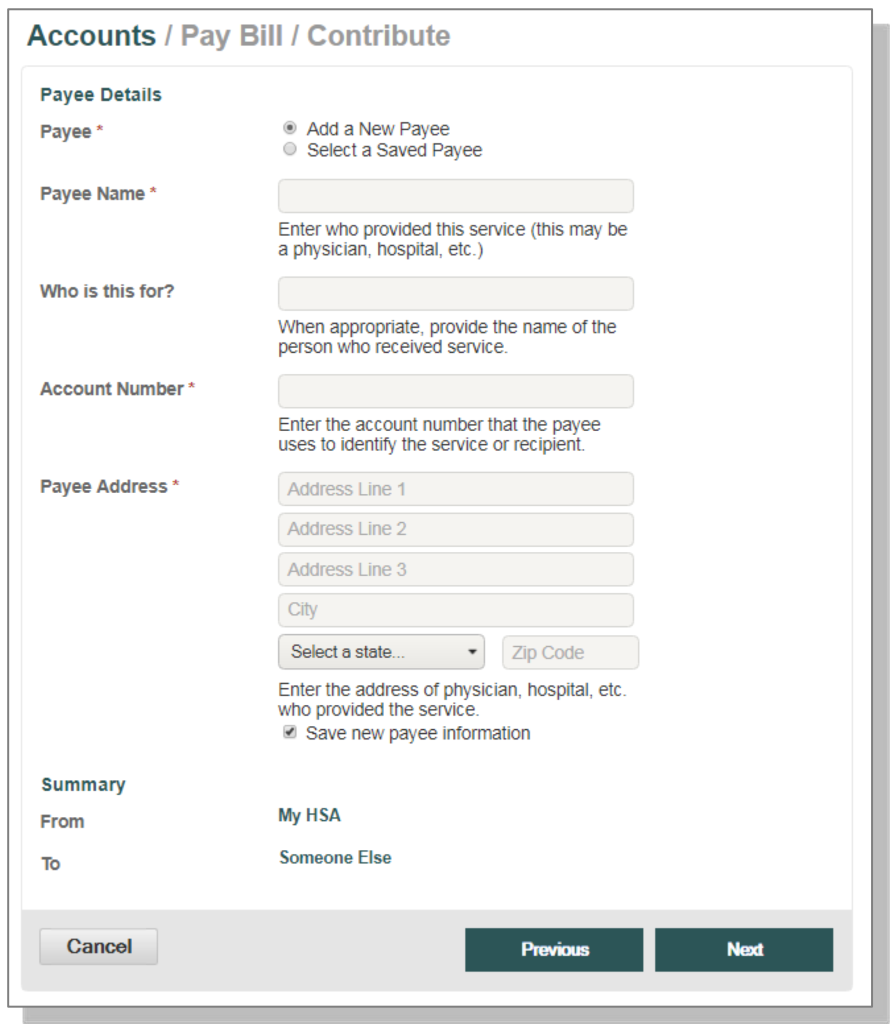
- To provide additional payment flexibility while utilizing your HSA, you have the option to request a distribution check from your account. The check will be sent directly to the payee listed. Please follow the below instructions to successfully submit an online distribution request.

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

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

Add a Payee

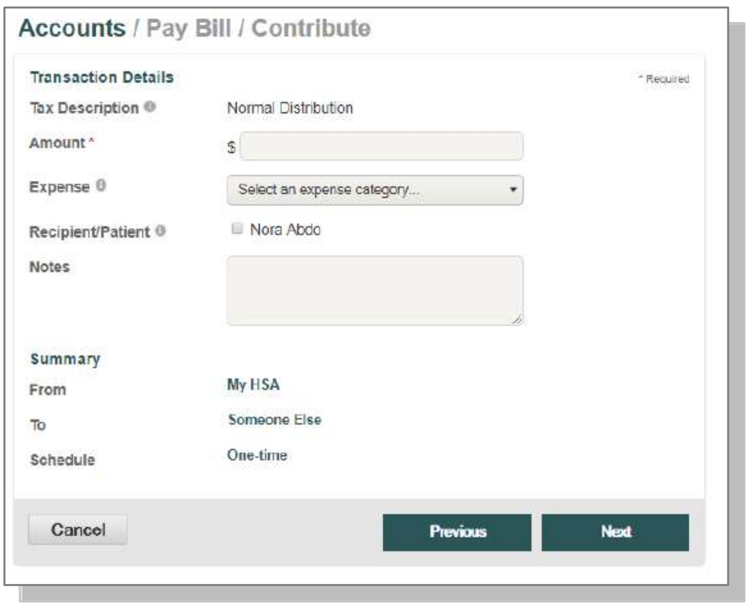
- You can add a new payee or select a previously added payee to send payment to.
- Enter the name of the person to be paid in the **Payee Name** field (this will be who the check is made payable to).
- Optionally, you can include the name of the person who received the service in the **Who is this for?** 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**.



Payment Transaction

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

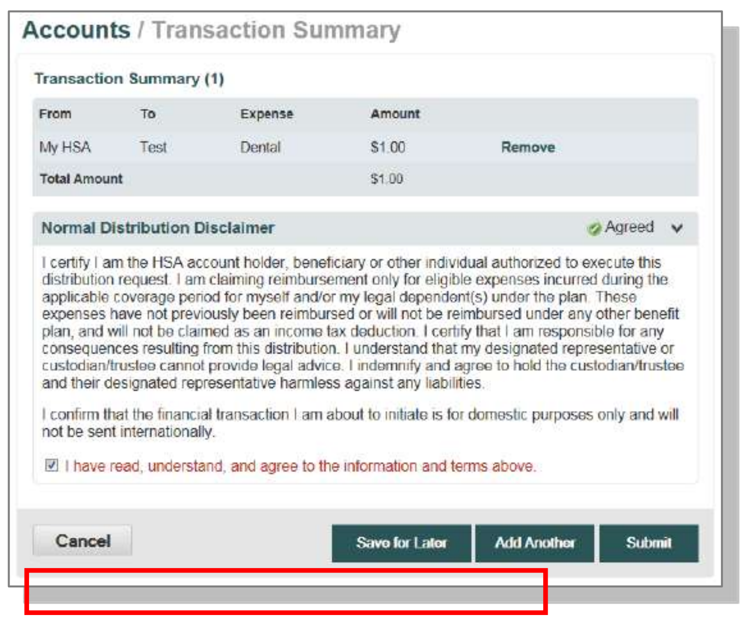
Payment Transaction Details



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

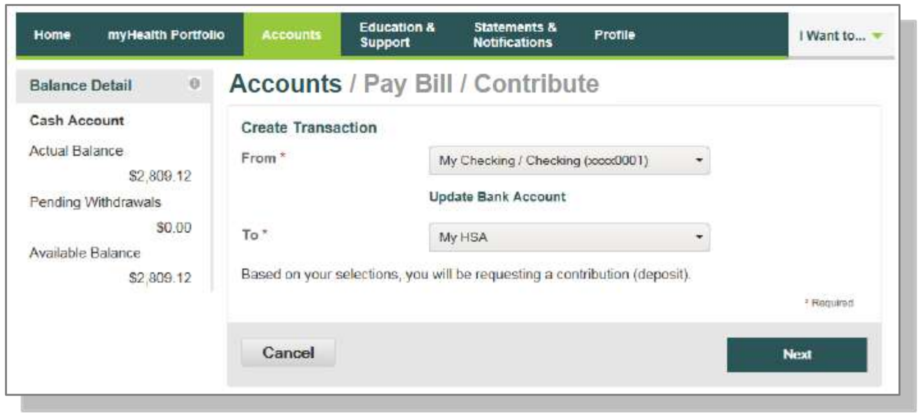
Transaction Summary and Confirmation

- 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**.

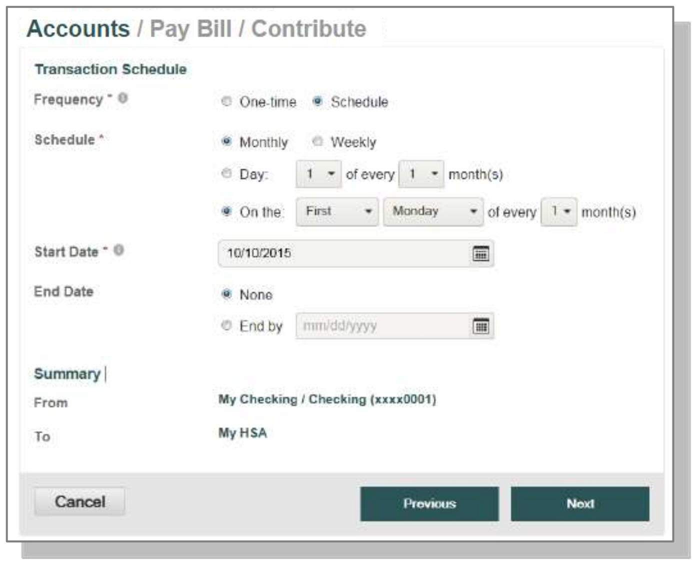


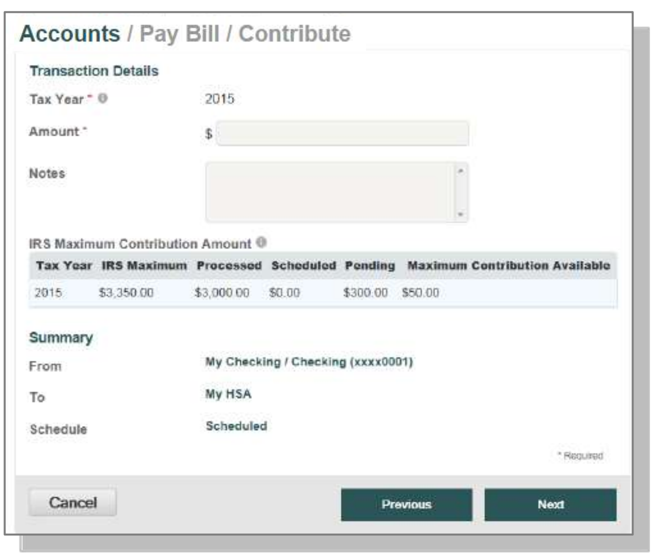
Make a Contribution

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.*



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





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**.

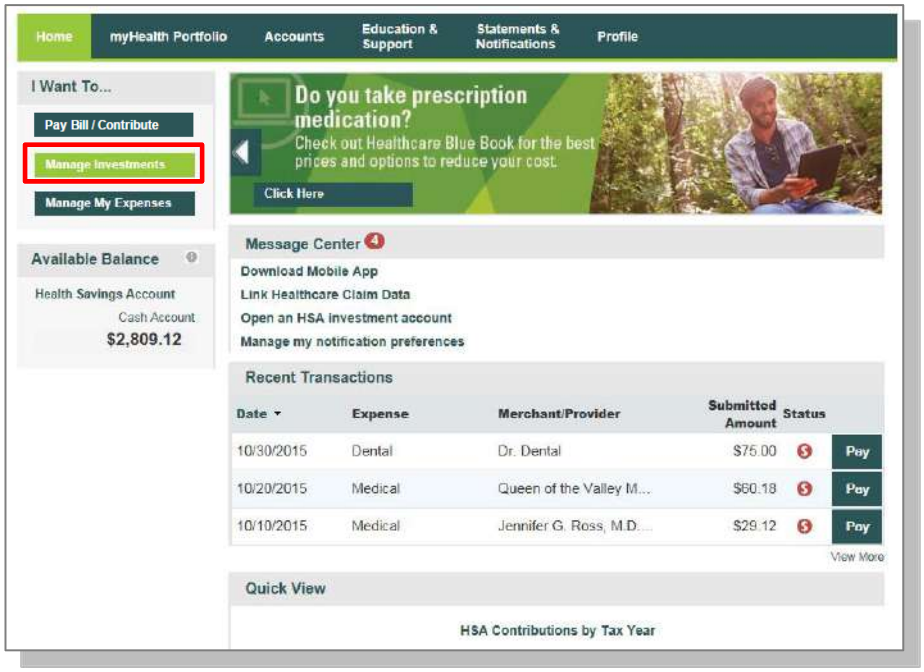
Contributions from your personal external bank account will generally be withdrawn within two to three business days of your request.

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).

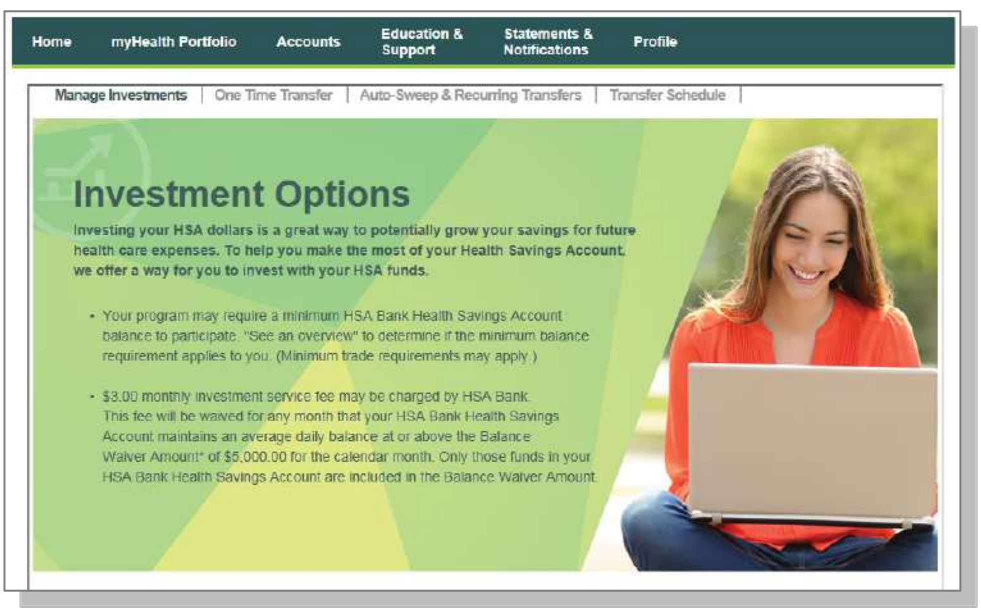
You can also access the Manage Investments page by clicking the Accounts tab from the menu bar and then clicking the Investments tab on the left-hand panel.

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).



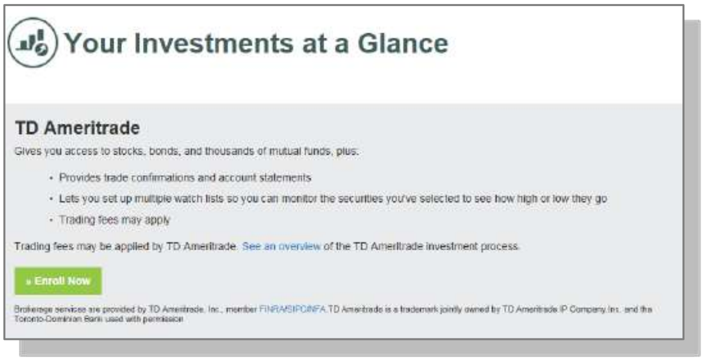
Investments Overview and Options

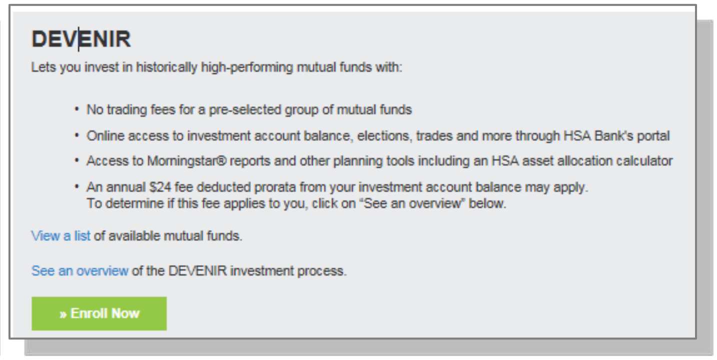
To understand more about TD Ameritrade or Devenir self-directed investment options, click the **See an Overview** link.



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.





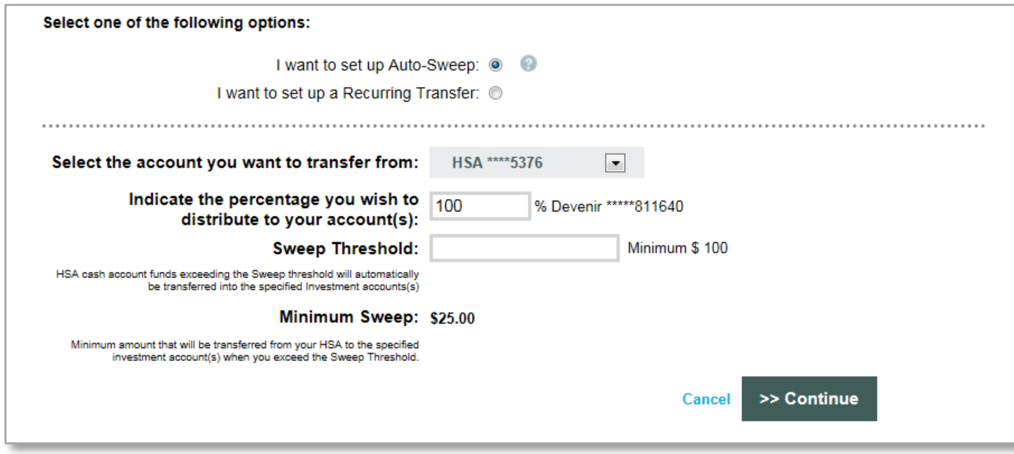
Manage Existing Self-Directed Investment Account

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.

Auto-Sweep Setup

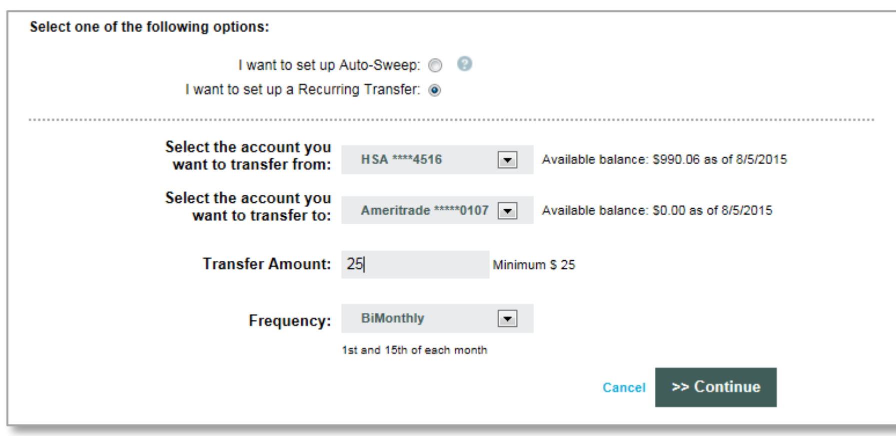
- Under the Auto-Sweep & Recurring Transfers tab, select the **Auto-Sweep** radio button.
- Enter the sweep threshold. HSA funds exceeding the sweep threshold will automatically be transferred into the specified investment accounts (% must equal 100%).



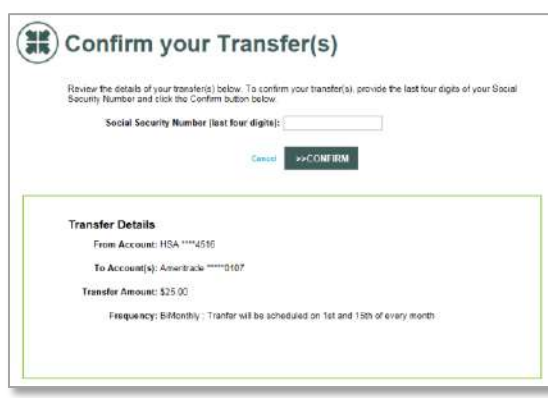
- The minimum sweep amount is $25.00. Click **Continue**.
- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the automatic sweep.
- *Please Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.*

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 four 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 **Manage My Expenses** if you want to review, add, or export expenses.

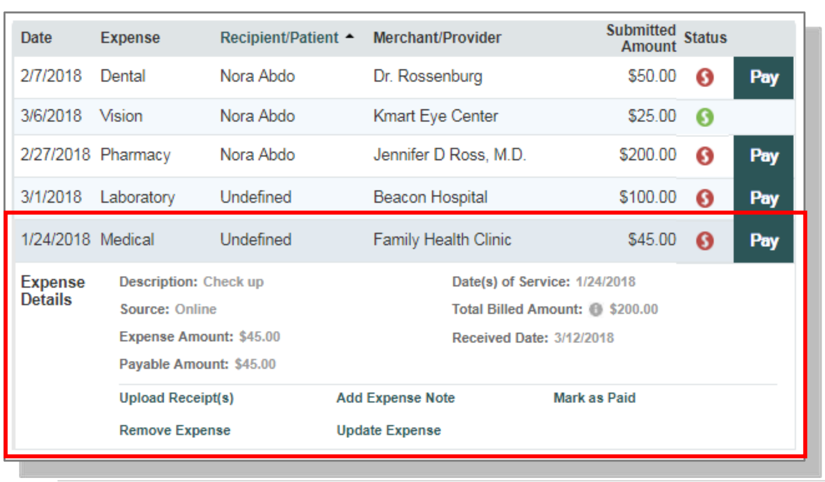
myHealth Portfolio Dashboard

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,

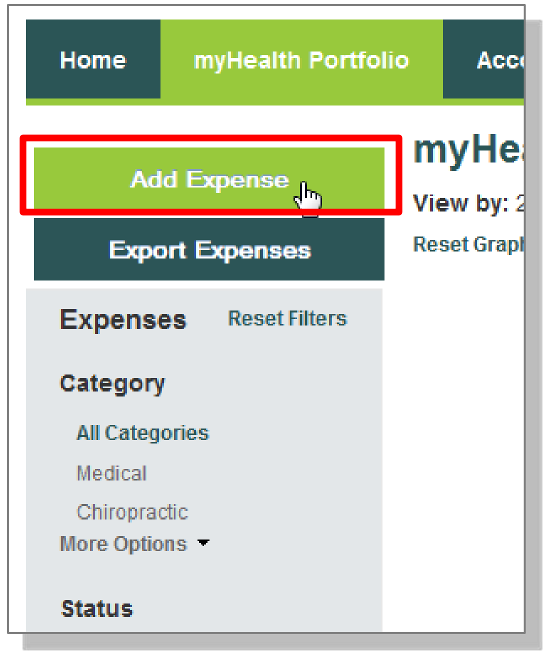
- The graph shows expenses by category, status, recipient, and merchant provider. To change the view, click **Reset Graph** and select the view you would like to see.



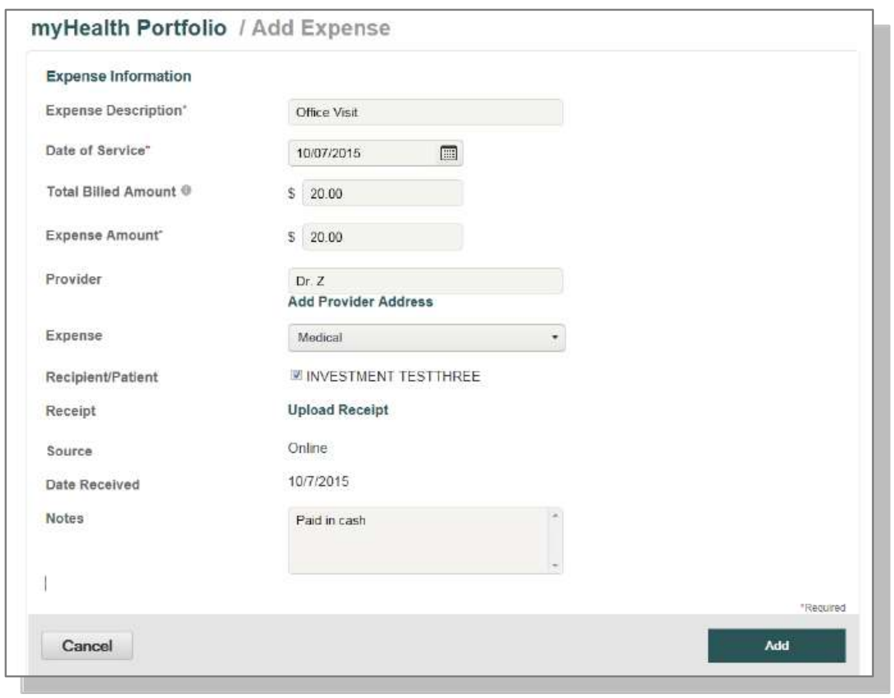
- Details of your expense transactions can be viewed by clicking any expense.
- You can edit an expense, such as the category, by clicking **Update Expense**. You also have to option to attach a receipt to the expense for convenient storage and easy access.
- You can also pay an expense by clicking the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

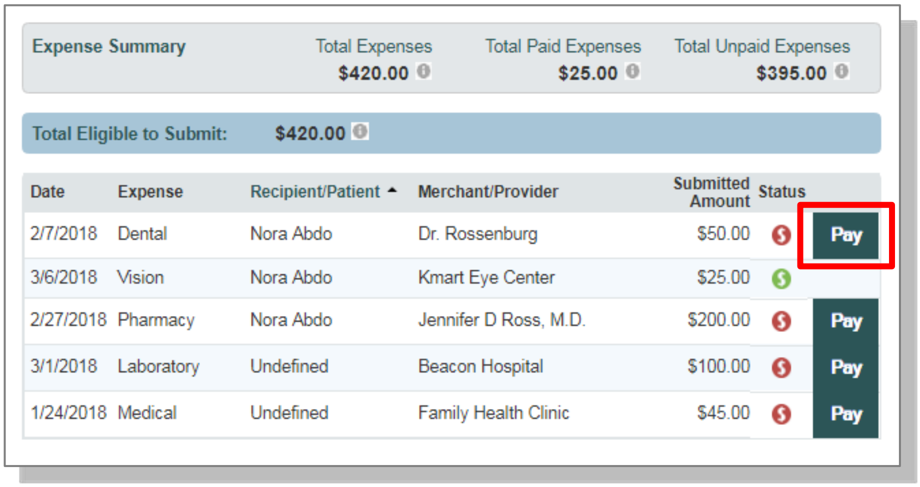


- Complete the information regarding the expense and click **Add**.
- You also have the ability to upload a healthcare receipt for easy access to it later by clicking **Upload Receipt**.
- The expense will be reflected in the graph on the myHealth Portfolio dashboard.



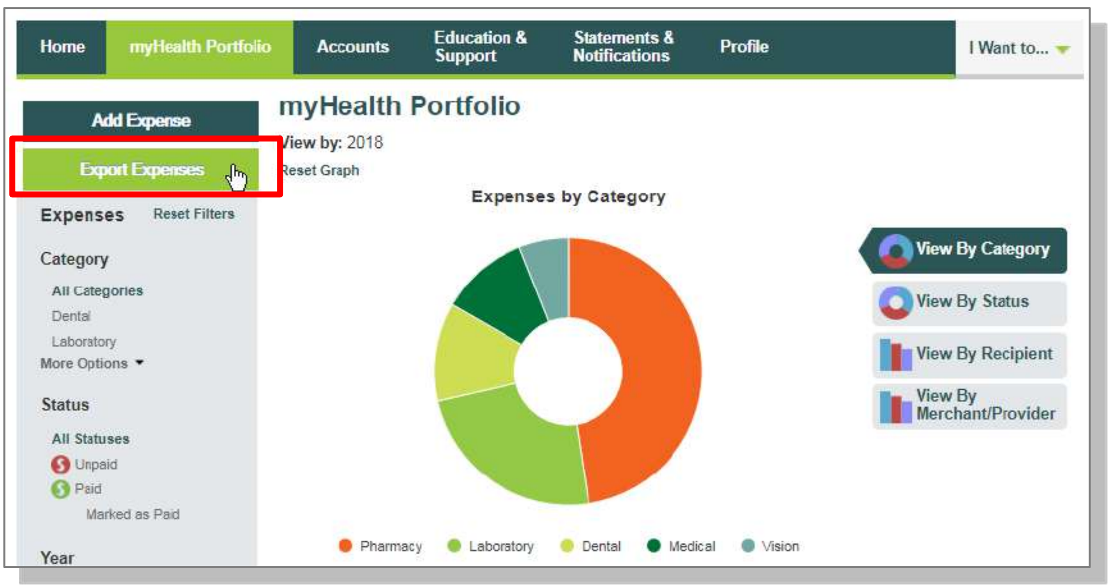
Pay Expense

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 the **Export Expenses** button on the left-hand menu bar.



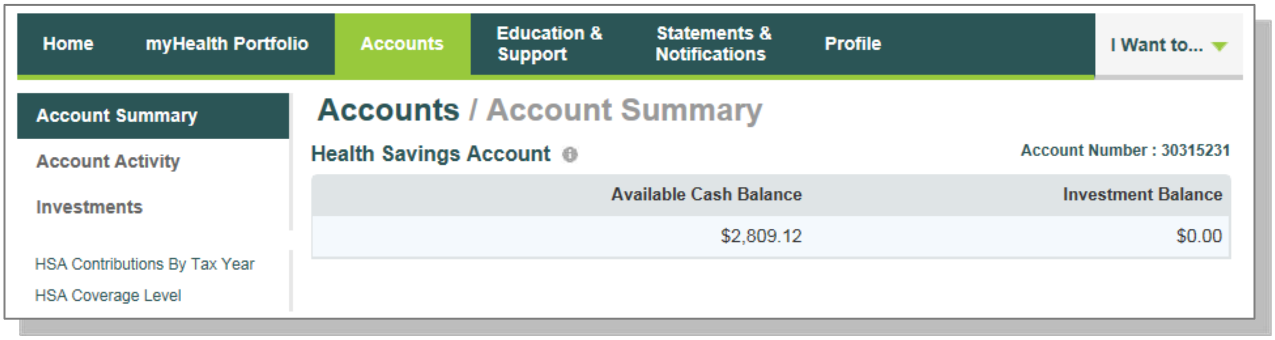
Sample Excel Expense Export

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

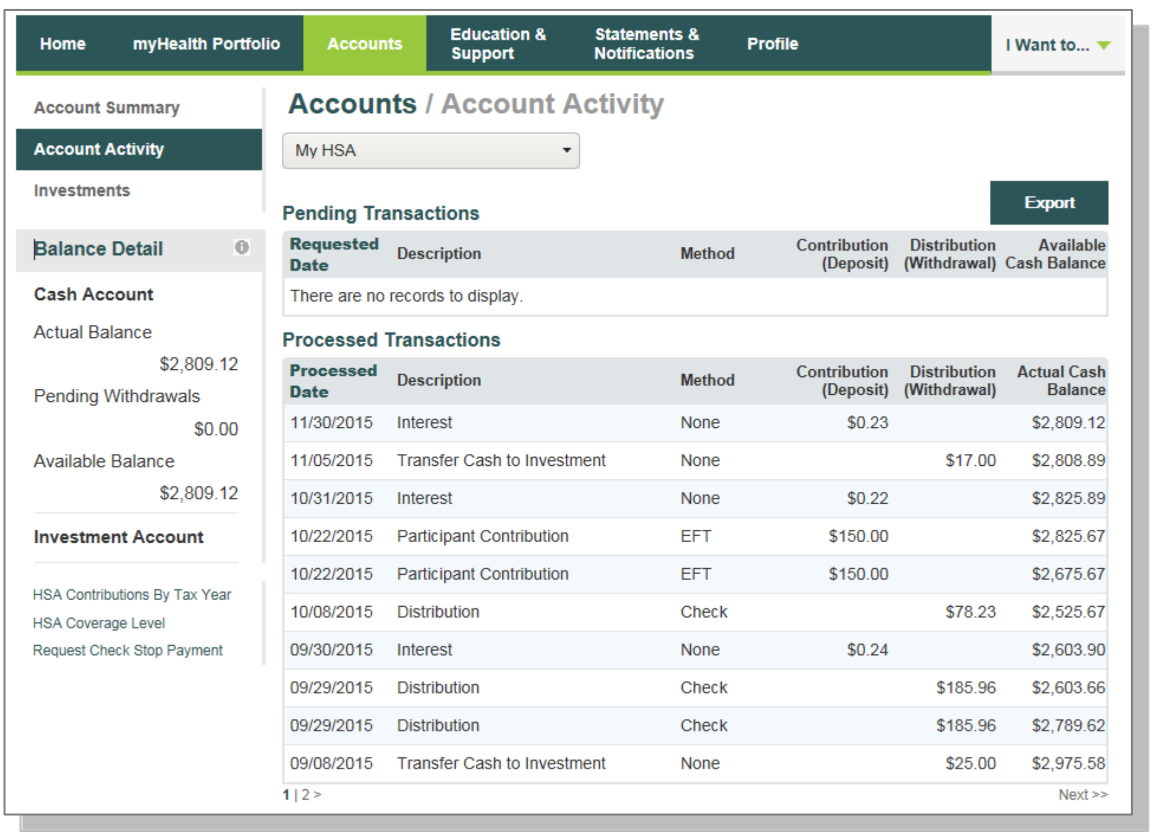
Account Summary (Balances)

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



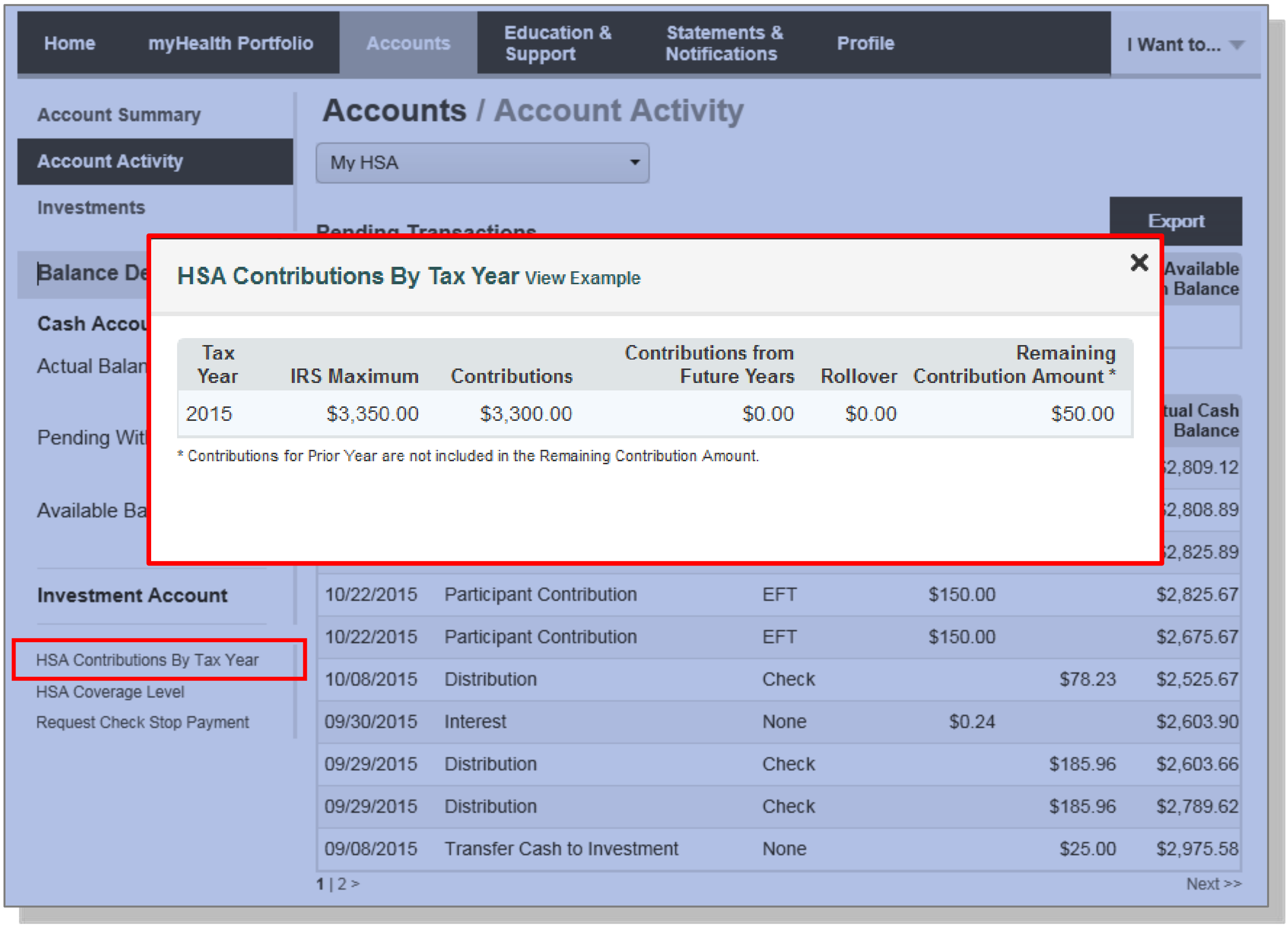
Account Activity

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.



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.

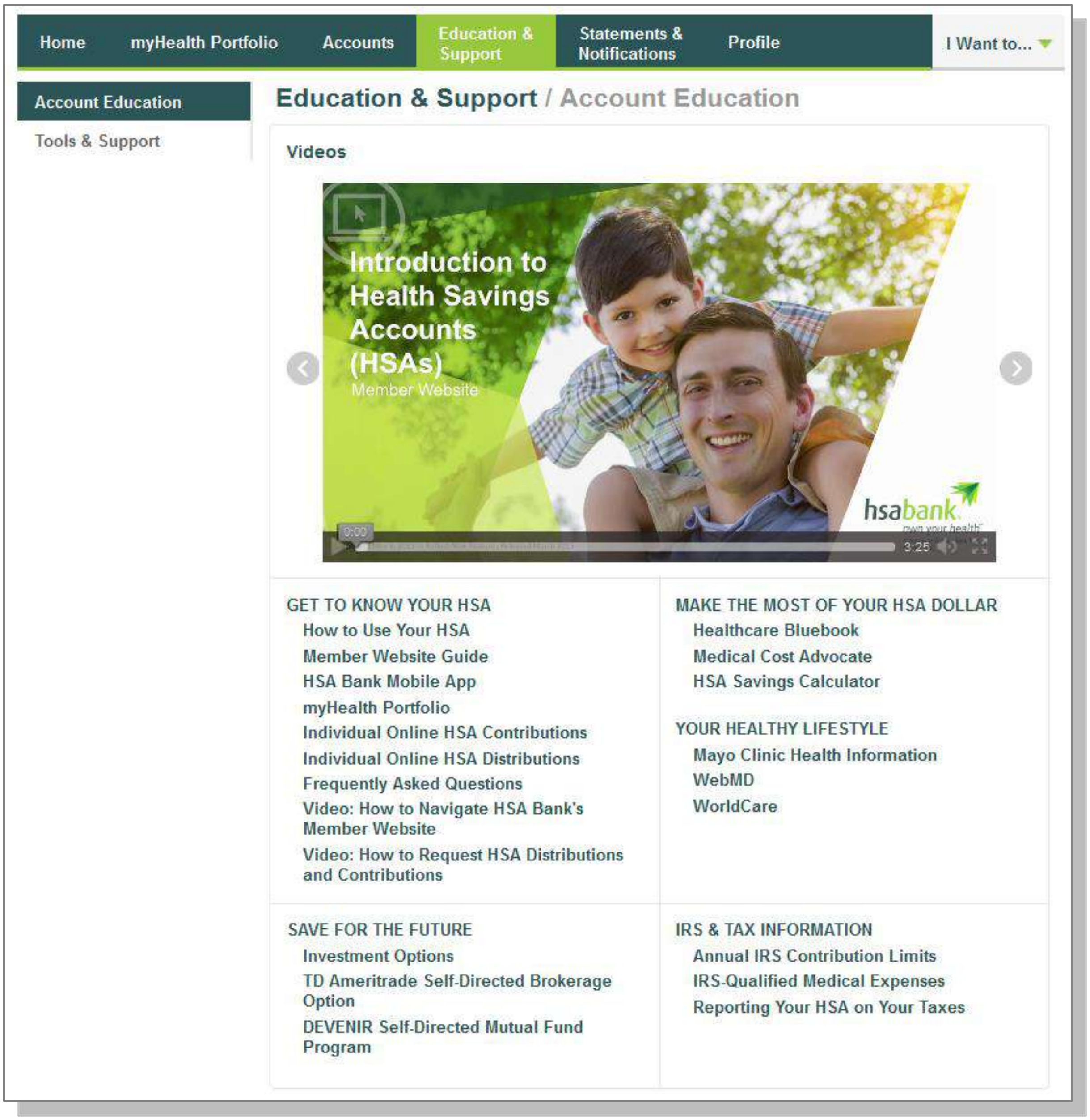


Education & Support

Account Education

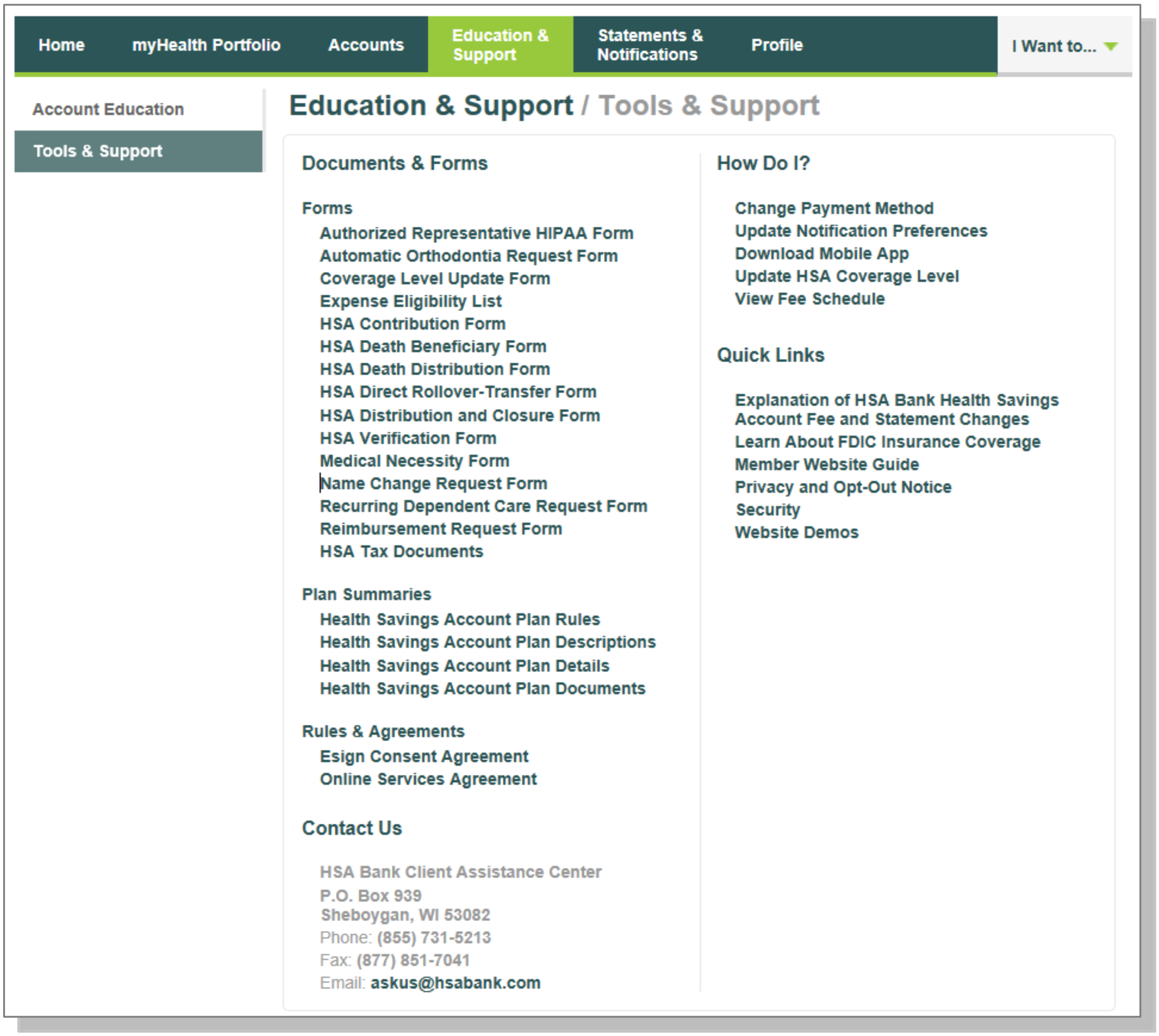
The Account Education page can help answer your HSA questions and make the most of your account. The short videos provide a demo of the Member Website, including how to make HSA distributions and contributions.

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.



Tools & Support

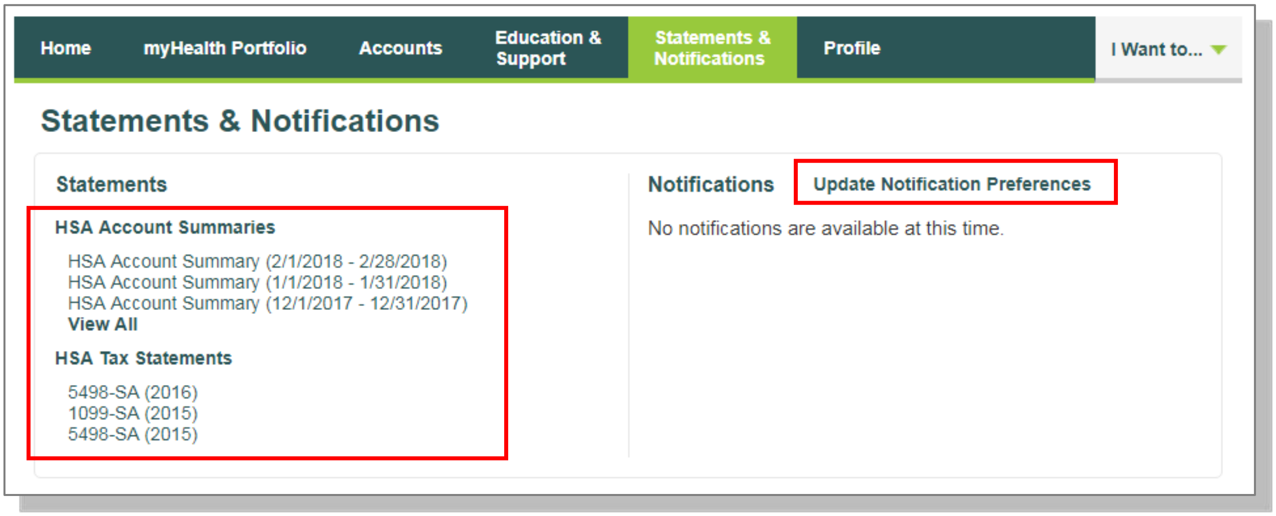
The Tools & Support page provides you with forms relevant to your account, quick links, and a handy "How Do I?" section that quickly directs you to the place you need to go in order to manage your account.



Statements & Notifications

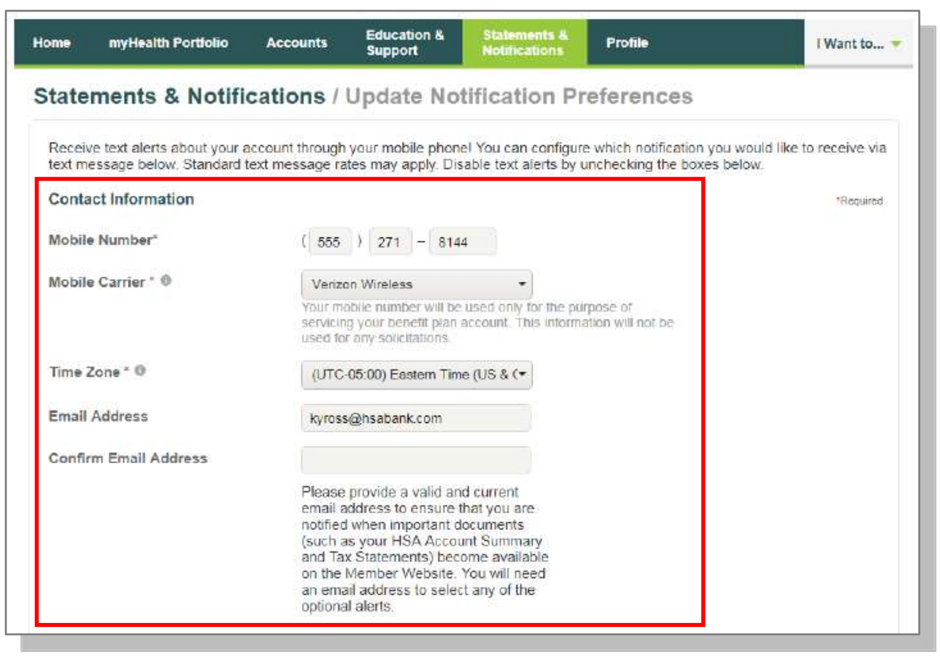
Statements

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.



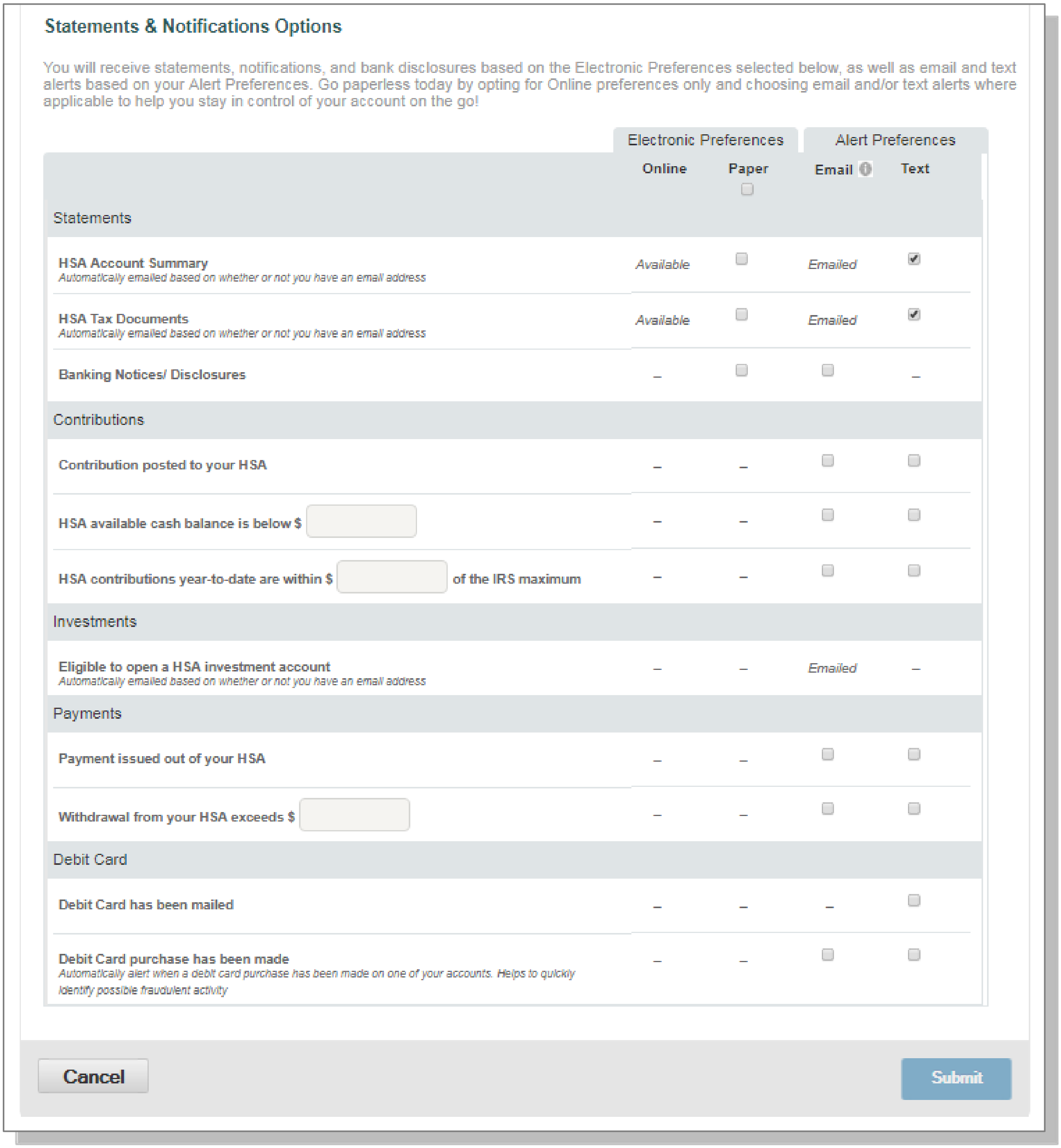
Delivery Preferences

- 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
Statements				
HSA Account Summary *Automatically emailed based on whether or not you have an email address*	*Available*	☐	*Emailed*	☑
HSA Tax Documents *Automatically emailed based on whether or not you have an email address*	*Available*	☐	*Emailed*	☑
Banking Notices/ Disclosures	–	☐	☐	–
Contributions				
Contribution posted to your HSA	–	–	☐	☐
HSA available cash balance is below $	–	–	☐	☐
HSA contributions year-to-date are within $ of the IRS maximum	–	–	☐	☐
Investments				
Eligible to open a HSA investment account *Automatically emailed based on whether or not you have an email address*	–	–	*Emailed*	–
Payments				
Payment issued out of your HSA	–	–	☐	☐
Withdrawal from your HSA exceeds $	–	–	☐	☐
Debit Card				
Debit Card has been mailed	–	–	–	☐
Debit Card purchase has been made *Automatically alert when a debit card purchase has been made on one of your accounts. Helps to quickly identify possible fraudulent activity*	–	–	☐	☐

Cancel | Submit

Profile

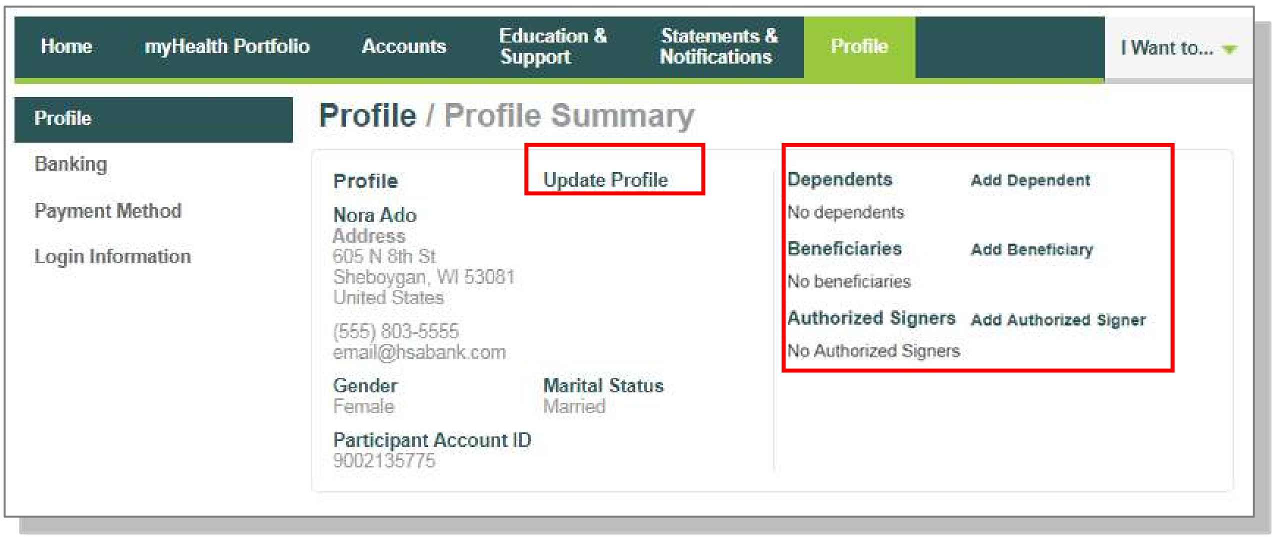
Profile Summary

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.*



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.

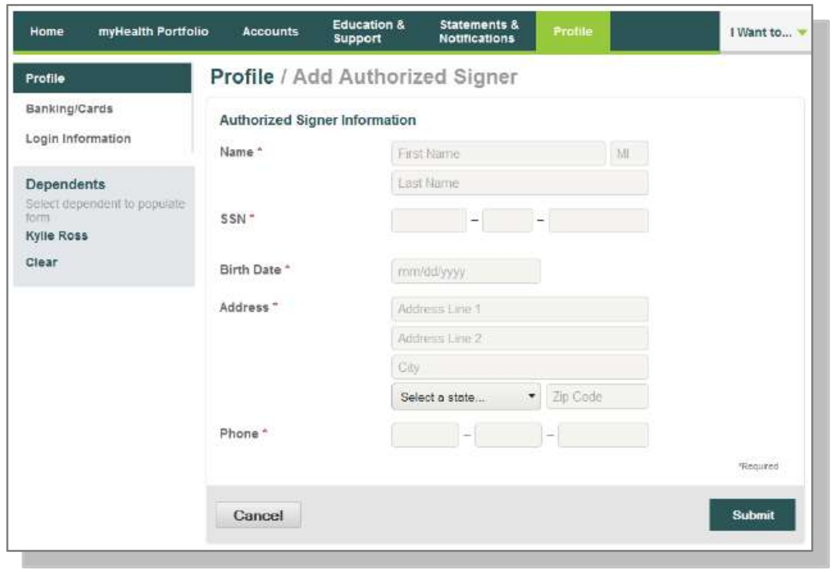
Add Beneficiary

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**.

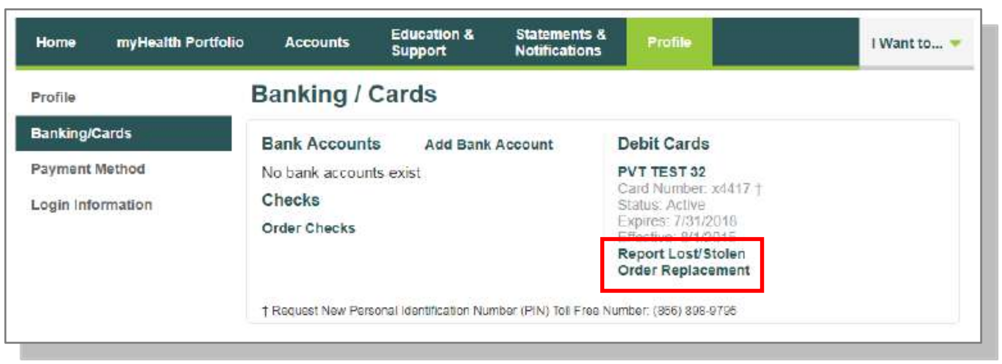


Banking/Cards

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.

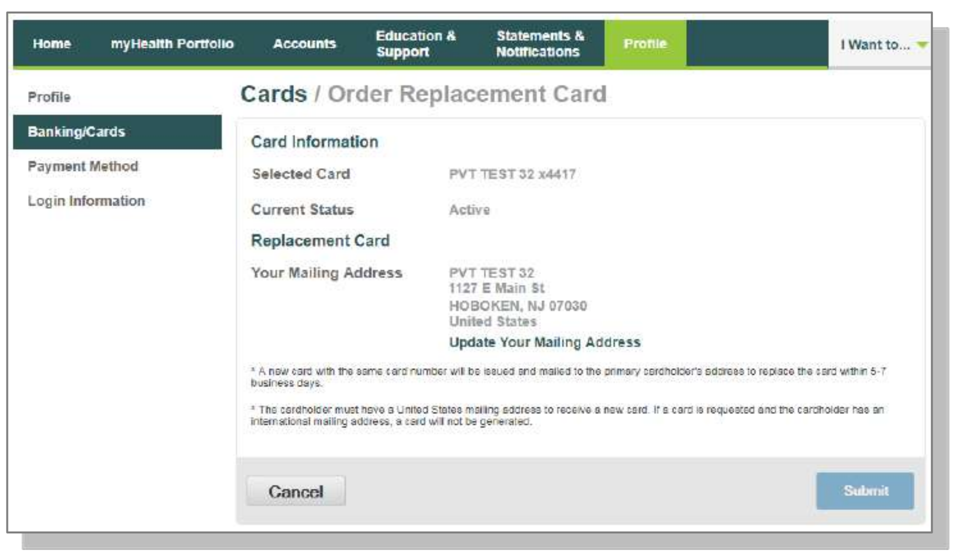
Report a Lost or Stolen Card

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



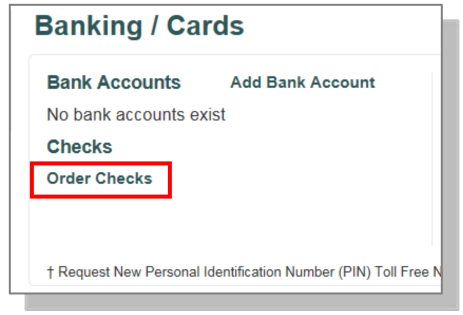
Order a Replacement Card

- 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**.

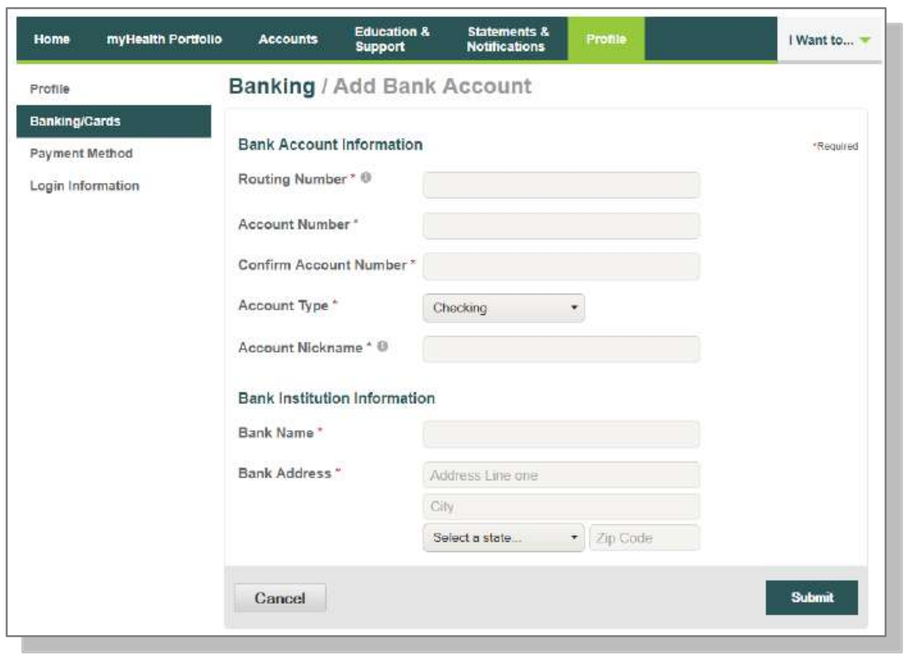


- Complete the check order and click the **Order Checks** link at the bottom of the page. The fee for the checkbook will be withdrawn from your HSA. Please refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.

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.

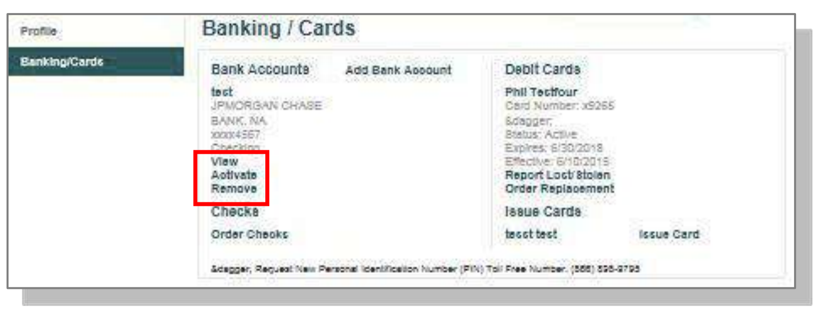
- Click the **Add Bank Account** link and enter the information regarding your checking or savings account and financial institution name and address. Click the **Submit** button at the bottom of the screen. **Please confirm your account number and ACH routing number with your external bank.**



- 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.

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 ($.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.

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.