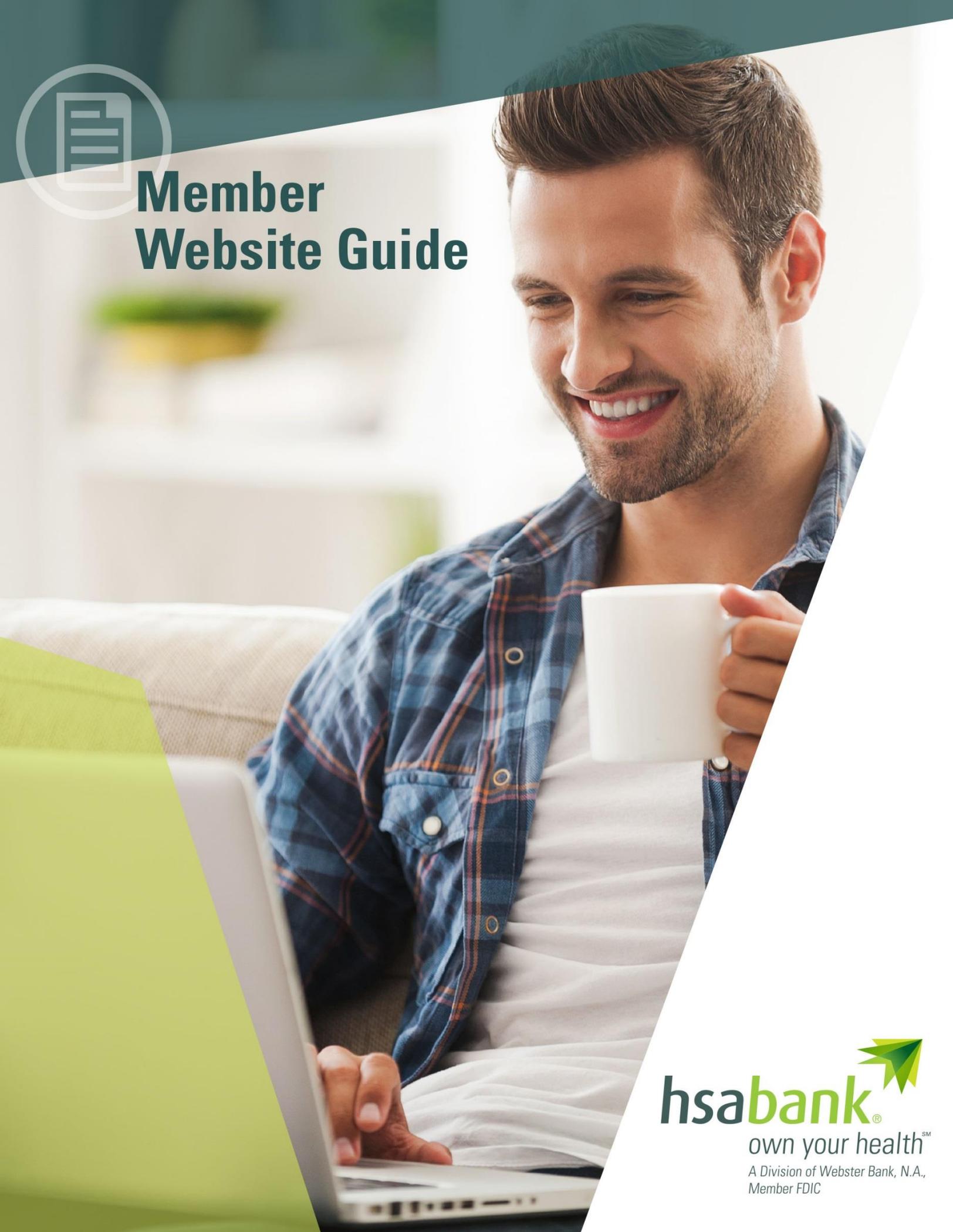




Member Website Guide



hsabank[®] 
own your healthSM
A Division of Webster Bank, N.A.,
Member FDIC

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Member Website Overview

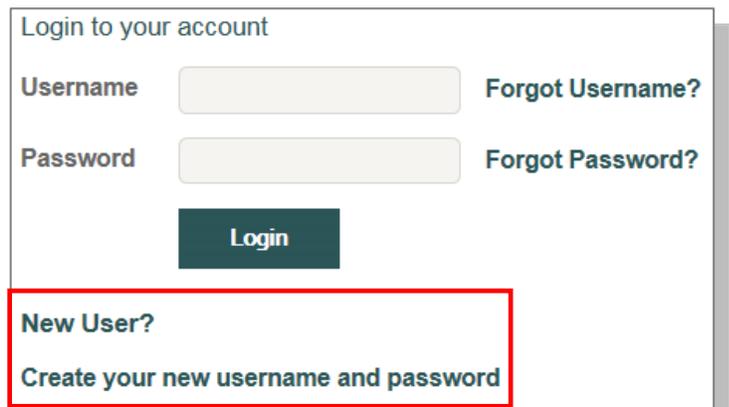
Welcome to HSA Bank! This guide will provide you with details about how to use the Member Website to manage your Health Savings Account (HSA). The Member Website gives you 24/7 online access to manage your account. Some of the key features you may want to take advantage of include:

- 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
- myHealth Portfolio SM



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.

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 and Online Services agreements. You must open the agreements and **scroll to the bottom** in order to select the check boxes.

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 login 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 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.

Existing User?

Login to your account

Username [Forgot Username?](#)

Password [Forgot Password?](#)

Navigate from the Home Page

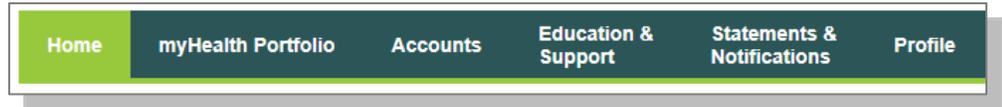
The HSA Bank Home Page will be displayed on your screen each time you log into the site. Each tab from your Home Page offers an easy-to-use navigation system for viewing information on your account.



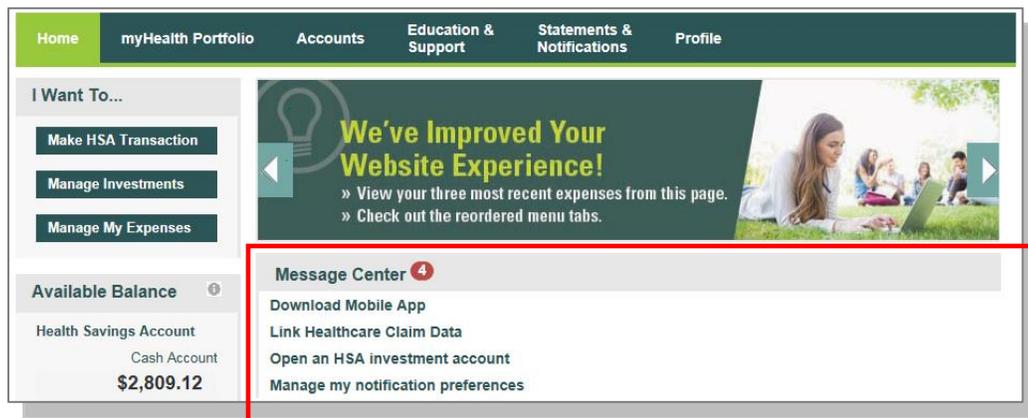
- The left side of the Home Page provides “I Want To...” links to take actions related to your account:
 - a. Make HSA Transaction (Contribution or Withdrawal)
 - b. Manage Investments
 - c. Manage My Expenses

- 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

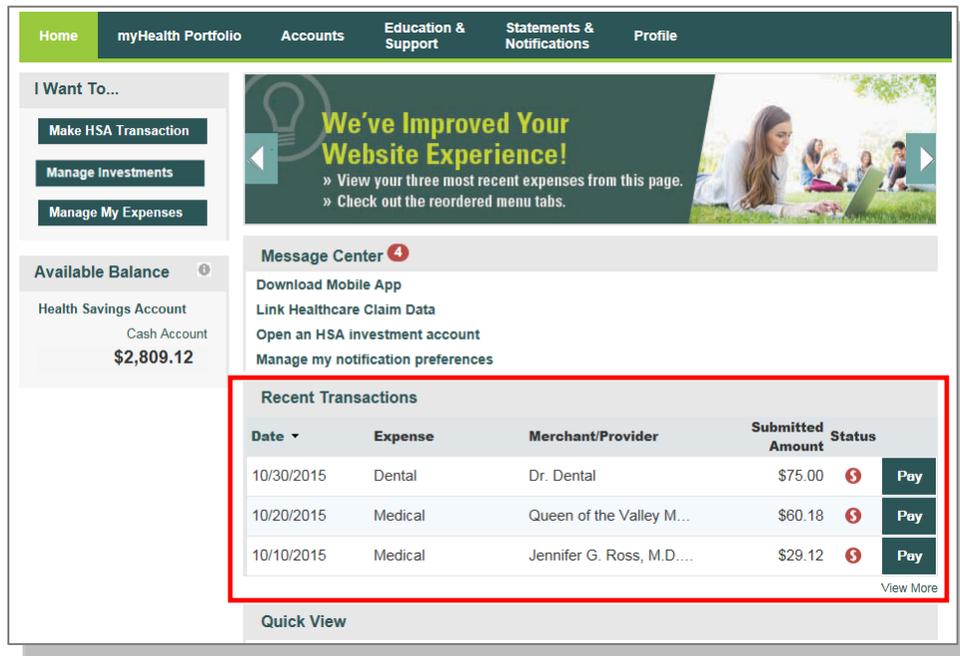
- Home
- myHealth PortfolioSM
- Accounts
- Education & Support
- Statements & Notifications
- Profile



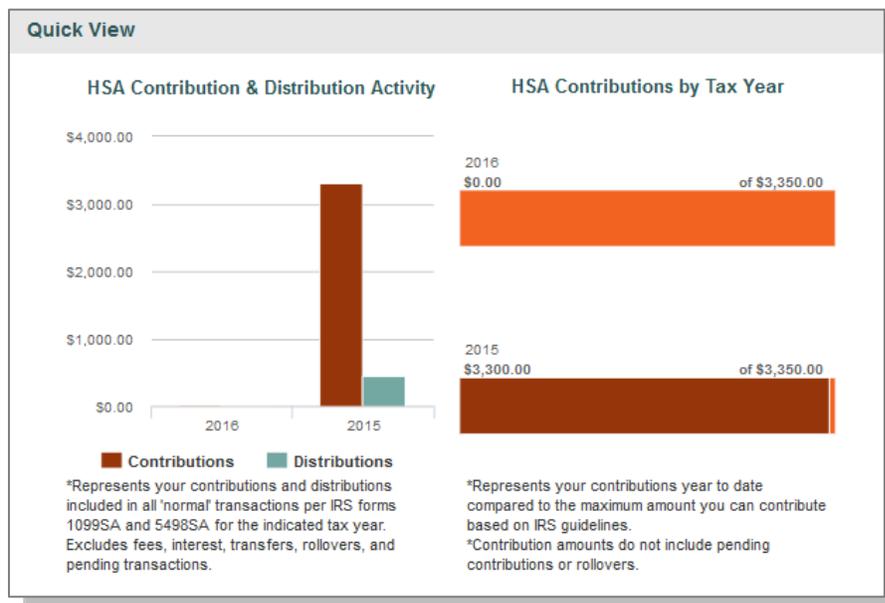
- Your **Message Center** on the homepage helps you stay on top of your account with a variety of notifications or calls to actions, such as a message to alert you once you are eligible to open an investment account, notice of external bank account that need to be validated, or a link to download the Mobile App.
- 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 PortfolioSM 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.



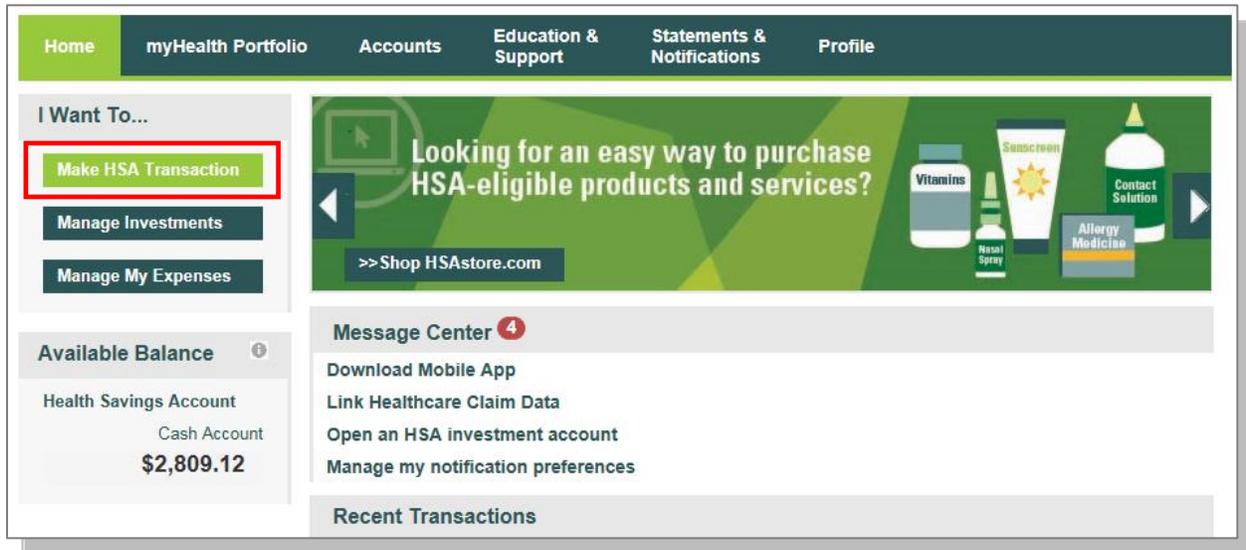
- At the bottom of the Home page is the Quick View section, which graphically displays key metrics, making it easy to track your contributions to date. You can also assess your saver vs. spender habits year-over-year with the contribution and distribution activity graph.



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.

I want to... Make HSA Transaction (Withdrawal/Contribution)

From the left hand side of the home page select **"I Want to... Make HSA Transaction"**. 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)

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

Accounts / Make HSA Transaction

Create Transaction

From * My HSA

To * Someone Else

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

* Required

Cancel 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 (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 Account Number 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.

Accounts / Make HSA Transaction

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.)

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 *
Address Line 1

Address Line 2

Address Line 3

City

Select a state...
Zip Code
Enter the address of physician, hospital, etc. who provided the service.

Summary

From My HSA

To Someone Else

Cancel Previous Next

Payment Transaction

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

Accounts / Make HSA Transaction

Transaction Schedule

Frequency * ⓘ One-time Schedule

Summary

From My HSA

To Someone Else

Cancel
Previous
Next

Payment Transaction Details

Accounts / Make HSA Transaction

Transaction Details

Tax Description ⓘ Normal Distribution

Amount * \$

Expense ⓘ Select an expense category... ▼

Recipient/Patient ⓘ INVESTMENT TESTONE

Notes

Summary

From My HSA

To Someone Else

Schedule One-time

* Required

Cancel
Previous
Next

- Enter the amount, category of the expense, recipient/patient, 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.

Accounts / Transaction Summary

Transaction Summary (1)

From	To	Expense	Amount	
My HSA	Test	Dental	\$1.00	Remove
Total Amount			\$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.

Cancel
Save for Later
Add Another
Submit

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.

Accounts / Make HSA Transaction

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).

* Required

Select your contribution schedule:

- One-Time
- Recurring (Schedule)

Accounts / Make HSA Transaction

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**

Accounts / Make HSA Transaction

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**

* Required

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).

The screenshot shows the HSA Bank website homepage. At the top, there is a navigation bar with tabs: Home, myHealth Portfolio, Accounts, Education & Support, Statements & Notifications, and Profile. Below the navigation bar, there is a 'I Want To...' section with three buttons: 'Make HSA Transaction', 'Manage Investments' (highlighted with a red border), 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 four items: 'Download Mobile App', 'Link Healthcare Claim Data', 'Open an HSA investment account', and 'Manage my notification preferences'. Below the message center is a 'Recent Transactions' table with columns for Date, Expense, Merchant/Provider, Submitted Amount, and Status. The table contains three rows of transaction data. At the bottom of the page, there is a 'Quick View' section and a link for 'HSA Contributions by Tax Year'.

Date	Expense	Merchant/Provider	Submitted Amount	Status
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 on the “See an Overview” link.

The screenshot shows the 'Investment Options' page on the HSA Bank website. The page has a navigation bar with tabs: Home, myHealth Portfolio, Accounts, Education & Support, Statements & Notifications, and Profile. Below the navigation bar, there is a sub-navigation bar with tabs: Manage Investments, One Time Transfer, Auto-Sweep & Recurring Transfers, and Transfer Schedule. The main content area features a large green and yellow graphic with the title 'Investment Options' and a background image of a woman sitting on the ground using a laptop. The text on the page reads: '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 text is a list of 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.)' and '\$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.'

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](#)

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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, click on **Choose an Action** from the drop down under Manage Your Account.

The Manage your Investment 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.

Your Investments at a Glance

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

Fair Market Value As of close of Market 8/12/2015 \$909.06	HSA Bank Account Balance Available for transfer \$101.08	Manage Your Account Choose an Action 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 \$0.00	HSA Bank Account Balance Available for transfer \$101.08	Manage Your Account Make a One-Time Transfer
---	---	---

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.

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 4 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

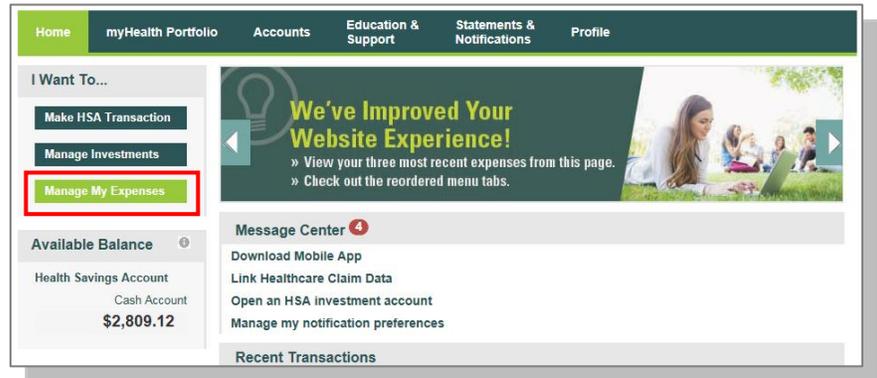
To Account(s): Ameritrade ****0107

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



myHealth PortfolioSM Dashboard

The Manage My Expenses button will take you to the myHealth PortfolioSM 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.

Expense Summary	Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,364.50	\$820.57	\$543.93

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
10/30/2015	Dental	INVESTMENT TESTTHREE	Dr. Dental	\$75.00	Unpaid
10/20/2015	Medical	INVESTMENT TESTTHREE	Queen of the Valley Med...	\$60.18	Unpaid
10/10/2015	Medical	INVESTMENT TESTTHREE	Jennifer G. Ross, M.D. Inc	\$29.12	Unpaid
10/8/2015	Medical	INVESTMENT TESTTHREE	Family Health Clinic	\$78.23	Paid

- 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.

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
10/8/2015	Medical	-	-	\$78.23	Paid
9/29/2015	Medical	-	-	\$185.96	Paid
9/29/2015	Medical	-	-	\$185.96	Paid
9/2/2015	Medical	-	-	\$142.63	Unpaid

Expense Details

Description: Office Visit Date(s) of Service: 9/2/2015

Source: Online Expense Amount: \$142.63

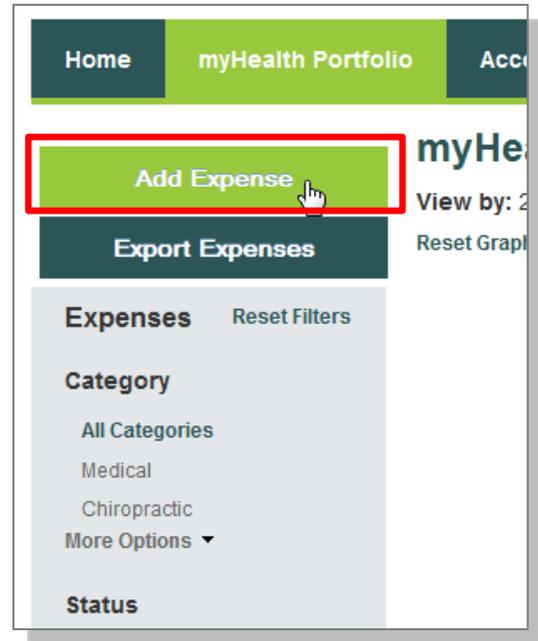
Received Date: 9/30/2015 Payable Amount: \$142.63

Upload Receipt(s) Add Expense Note Mark as Paid

Remove Expense Update Expense

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 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 PortfolioSM dashboard.

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

- Expense Information:** Expense Description* (Office Visit), Date of Service* (10/07/2015), Total Billed Amount (20.00), Expense Amount* (20.00).
- Provider:** Dr. Z, Add Provider Address.
- Expense:** Medical (dropdown menu).
- Recipient/Patient:** INVESTMENT TESTTHREE.
- Receipt:** Upload Receipt.
- Source:** Online.
- Date Received:** 10/7/2015.
- Notes:** Paid in cash (dropdown menu).

At the bottom of the form, there are 'Cancel' and 'Add' buttons. A small asterisk indicates that fields marked with an asterisk are required.

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 Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses		
		\$1,200.20	\$742.34	\$457.86		
Total Eligible to Submit:		\$750.05				
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status	
10/7/2015	Medical	-	-	\$78.23	Unpaid	
9/29/2015	Medical	-	-	\$185.96	Paid	
9/29/2015	Medical	-	-	\$185.96	Paid	
9/2/2015	Medical	-	-	\$142.63	Unpaid	Pay
9/2/2015	Pharmacy	-	-	\$10.00	Unpaid	Pay
8/26/2015	Dental	-	-	\$95.00	Unpaid	Pay
7/29/2015	Chiropractic	-	-	\$45.00	Paid	

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 ID	Expense Category	Expense Date	Recipient	Merchant	Submitter	Expense Status	Expense Description	Expense Code	EOB Num	Source	Date Recd	Date(s) of Total Bill	Expense Amount	Payable Amount	Notes	Payee	Provider #	Provider Name
8454	Other	7/7/2015				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).

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 on the individual transaction.

The screenshot shows the 'Accounts / Account Activity' page for 'My HSA'. It displays a list of processed transactions with columns for Requested Date, Description, Method, Contribution (Deposit), Distribution (Withdrawal), and Available Cash Balance. There is also an 'Export' button.

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 on 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.

Investment Account

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

1 | 2 > Next >>

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.

The screenshot shows the HSA Bank website's 'Account Education' page. At the top, there is a navigation menu with options: Home, myHealth Portfolio, Accounts, Education & Support (highlighted), Statements & Notifications, and Profile. A dropdown menu for 'I Want to...' is visible on the right. 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 'Member Website' link. The video shows a man and a young boy smiling outdoors. 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
- 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 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.

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

How Do I?

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

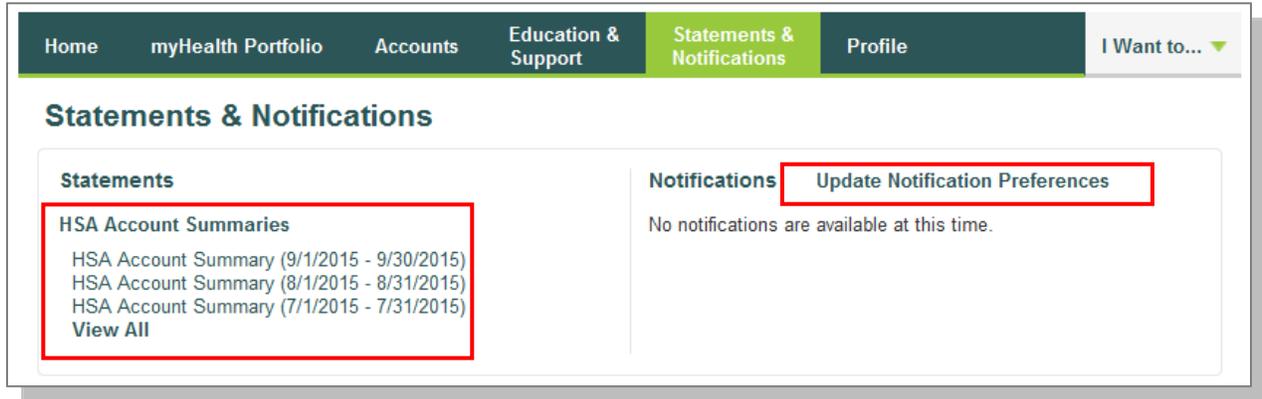
Quick Links

- 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

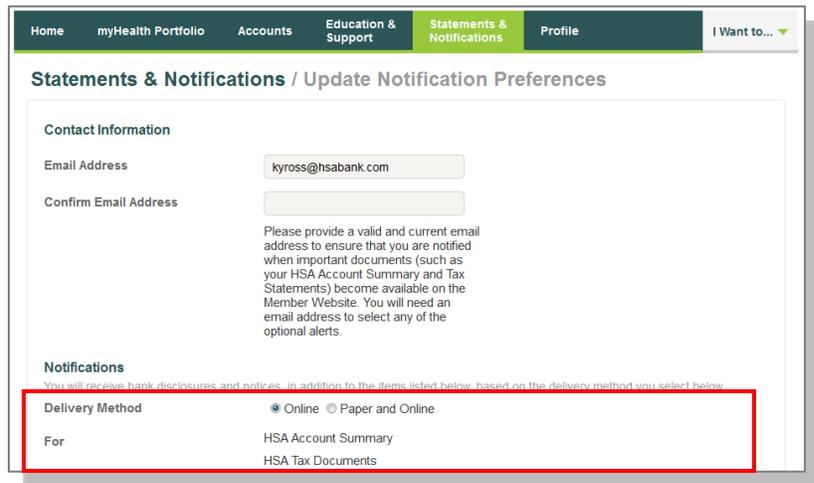
Statements

The **Statements & Notifications** 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.

Alert	Email
Claim Alerts	
Contribution Alerts	
Contribution posted to your HSA	<input checked="" type="checkbox"/>
HSA available cash balance is below \$ <input type="text"/>	<input type="checkbox"/>
HSA contributions year-to-date are within \$ <input type="text" value="3,000"/> of the IRS maximum	<input checked="" type="checkbox"/>
Investment Alerts	
Eligible to open a HSA investment account <small>Automatically sent based on whether or not you have an email address</small>	Emailed
Payment Alerts	
Payment issued out of your account	<input type="checkbox"/>
Withdrawal from your HSA exceeds \$ <input type="text" value="200.00"/>	<input checked="" type="checkbox"/>
Statement Alerts	
HSA Account Summary is available online <small>Automatically sent based on whether or not you have an email address</small>	Emailed
HSA tax documents are available online <small>Automatically sent based on whether or not you have an email address</small>	Emailed
Debit Card Alerts	
Debit Card has been mailed	<input type="checkbox"/>

*Required

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.

The screenshot shows the 'Profile / Profile Summary' page. The navigation bar includes 'Home', 'myHealth Portfolio', 'Accounts', 'Education & Support', 'Statements & Notifications', 'Profile' (highlighted), and 'I Want to...'. A left sidebar contains 'Profile', 'Banking', and 'Login Information'. The main content area is titled 'Profile / Profile Summary' and contains several sections:

- Profile**: INVESTMENT TESTTHREE, 605 N 8TH ST, SHEBOYGAN, WI 53081, (888) 888-8888, cemartin@hsabank.com
- Update Profile**: Link to update profile information.
- Gender**: Female
- Marital Status**: Single
- Employer Employee ID**: 888994588
- Participant Account ID**: 9000902618
- Dependents**: No dependents, with an 'Add Dependent' link.
- Beneficiaries**: No beneficiaries, with an 'Add Beneficiary' link.
- Authorized Signers**: No Authorized Signers, with an 'Add Authorized Signer' link.

Add Dependents

Use the Add Dependent link to add, view or update dependents. Dependents added will appear in myHealth PortfolioSM 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.

This screenshot is similar to the previous one but highlights the 'Dependents' and 'Beneficiaries' sections with a red box. The main content area is titled 'Profile / Profile Summary' and contains several sections:

- Profile**: PVT TEST 31, TEST STREET, CITY, ST 00000, EMAIL@HSABANK.COM
- Update Profile**: Link to update profile information.
- Gender**: Unspecified
- Marital Status**: Unspecified
- Participant Account ID**: XXXXXXXX
- Dependents**: No dependents, with an 'Add Dependent' link.
- Beneficiaries**: No beneficiaries, with an 'Add Beneficiary' link.
- Authorized Signers**: TEST TEST, Birth Date: 1/1/1900, with a 'View / Update' link.

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 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.

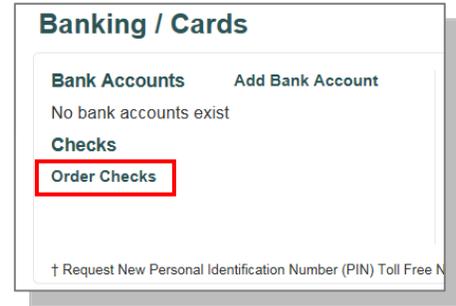
Order a Replacement Card

- 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)

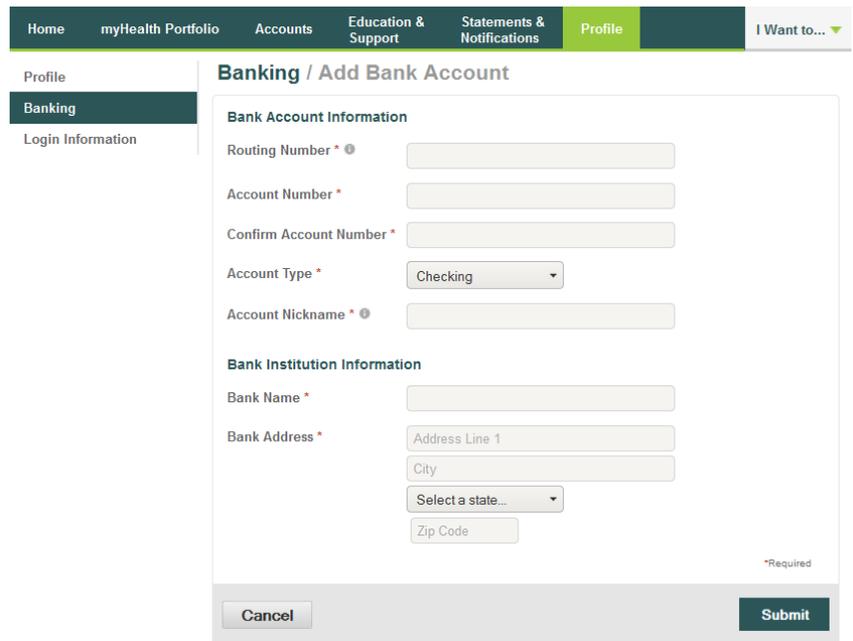
From the Profile screen and Banking/Cards tab, click on Order Checks.

- 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.
- 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 (\$0.01 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.

Profile

Banking / Activate Bank Account

Banking/Cards

Activation Details

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.

Bank Name JPIMORGAN CHASE BANK, NA

Routing Number xxxx0037

Account Number xxxx4567

Amount* \$ |

Enter the amount deposited into your account.

*Required

Cancel Submit