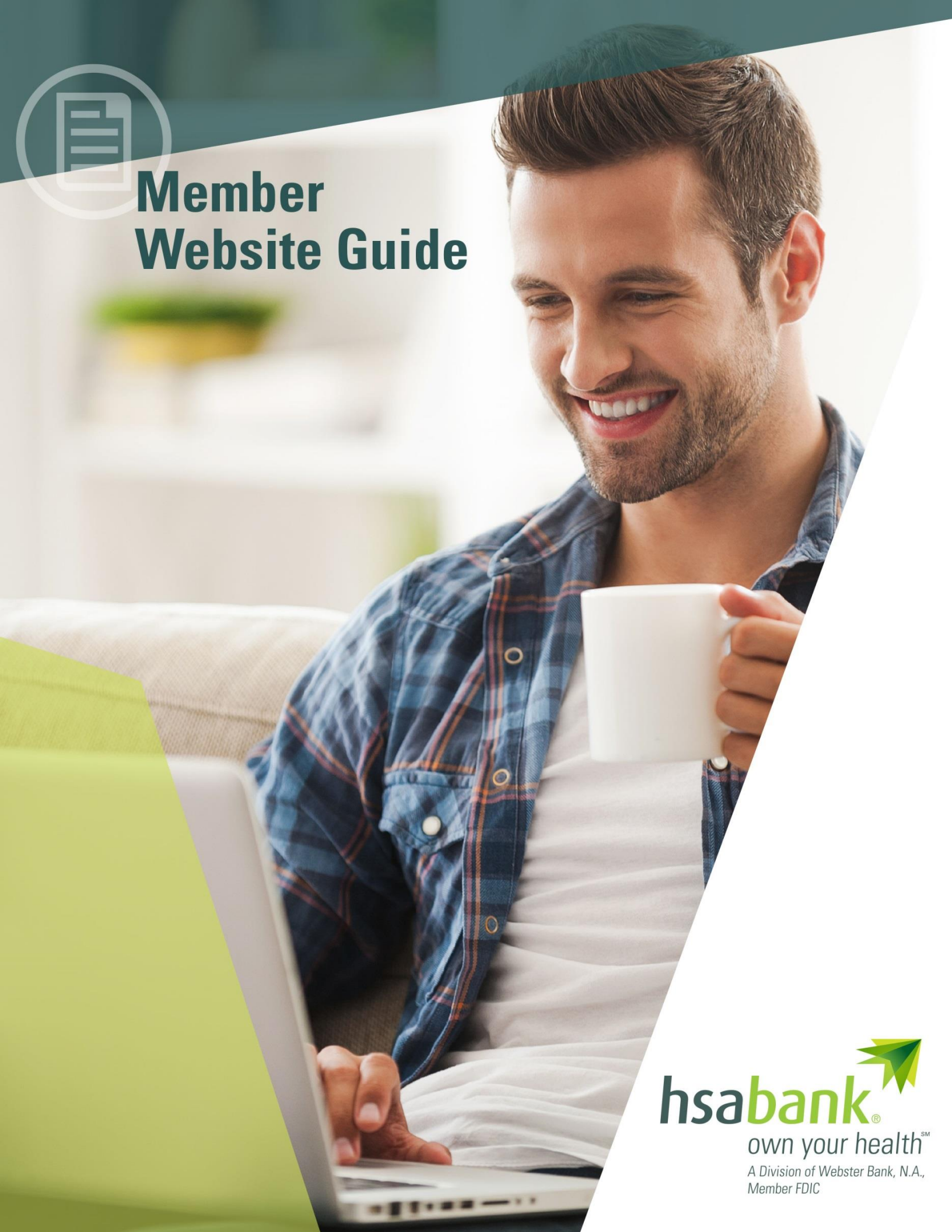




Member Website Guide



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

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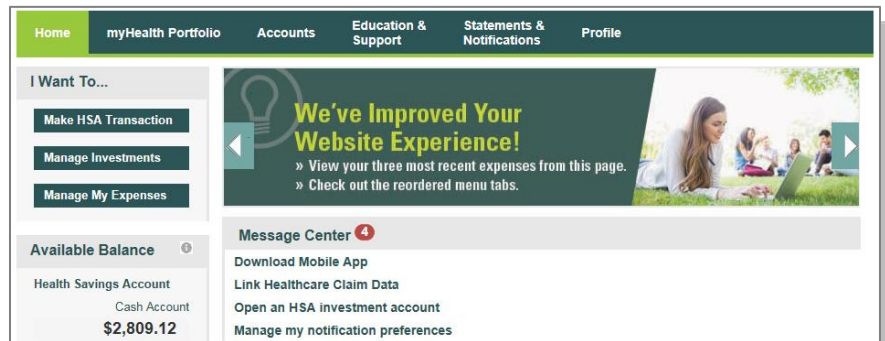
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Member Website Overview

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.

Login to your account

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

Login

New User?

Create your new username and password

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

Next

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

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 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.

Agreements

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

Esign Consent Agreement
Online Services Agreement

Read and agree  Agreed
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:
 - Make HSA Transaction (Contribution or Withdrawal)
 - Manage Investments
 - 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

I Want To...

Make HSA Transaction

Manage Investments

Manage My Expenses

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

Home

myHealth Portfolio

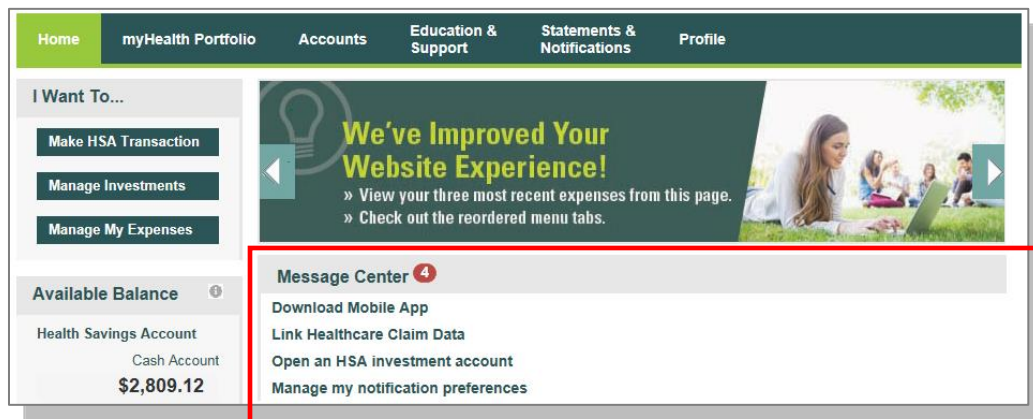
Accounts

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.
- Click on the bolded text in the message center to navigate you to the page needed to execute the call to action.



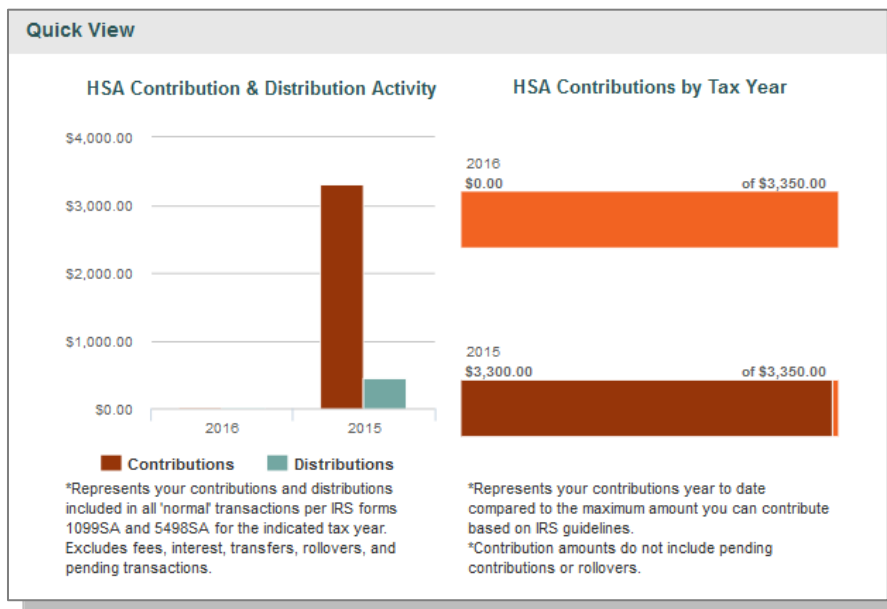
- Below your Message Center you will see a snapshot of your 3 most recent expenses. You can click on the **'View More'** link to review all expenses on the myHealth PortfolioSM tab.
- Click **Pay** if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually. If you've already done so, the Status in recent expenses will show as paid.

Recent Transactions

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

[View More](#)

- 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.

The screenshot shows the HSA Bank home page. The navigation bar at the top includes links for Home, myHealth Portfolio, Accounts, Education & Support, Statements & Notifications, and Profile. On the left, the 'I Want To...' menu is expanded, and 'Make HSA Transaction' is highlighted with a red box. Below this menu, there are links for 'Manage Investments' and 'Manage My Expenses'. The main content area features a banner for purchasing HSA-eligible products, a message center with 4 messages, and a recent transactions section.

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

The screenshot shows the 'Accounts / Make HSA Transaction' page. The 'Add Bank Account' link is highlighted with a red box. The page includes a 'Balance Detail' section on the left and a 'Create Transaction' form on the right. The 'Create Transaction' form has fields for 'From' (My HSA) and 'To' (Select an account...). The 'Add Bank Account' link is highlighted with a red box.

The screenshot shows the 'Add Bank Account' form. The form includes fields for Bank Account Information (Routing Number, Account Number, Confirm Account Number, Account Type, Account Nickname) and Bank Institution Information (Bank Name, Bank Address, City, State, Zip Code). The 'Submit' button is highlighted with a red box.

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 .

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**

Payment Transaction Details

Accounts / Make HSA Transaction

Transaction Details

Tax Description ⓘ Normal Distribution

Amount * \$

Expense ⓘ

Recipient/Patient ⓘ ☐ INVESTMENT TESTONE

Notes

Summary

From **My HSA**

To **Someone Else**

Schedule **One-time**

- 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.

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 * My Checking / Checking (xxxx0001)

Update Bank Account

To * My HSA

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

* Required

Cancel Next

Select your contribution schedule:

- One-Time
- Recurring (Schedule)

Accounts / Make HSA Transaction

Transaction Schedule

Frequency * ☐ One-time ☒ Schedule

Schedule *

☒ Monthly ☐ Weekly

Day: 1 of every 1 month(s)

☒ On the: First Monday of every 1 month(s)

Start Date * 10/10/2015

End Date

☒ None

☐ End by mm/dd/yyyy

Summary

From My Checking / Checking (xxxx0001)

To My HSA

Cancel Previous Next

Accounts / Make HSA Transaction

Transaction Details

Tax Year * 2015

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

Cancel Previous Next

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).

Home myHealth Portfolio Accounts Education & Support Statements & Notifications Profile

I Want To...

- Make HSA Transaction
- Manage Investments**
- Manage My Expenses

Available Balance ⓘ

Health Savings Account
Cash Account
\$2,809.12

Do you take prescription medication?
Check out Healthcare Blue Book for the best prices and options to reduce your cost.
[Click Here](#)

Message Center 4

- Download Mobile App
- Link Healthcare Claim Data
- Open an HSA investment account
- Manage my notification preferences

Recent Transactions

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

[View More](#)

Quick View

HSA Contributions by Tax Year

Investments Overview and Options

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

Home myHealth Portfolio Accounts Education & Support Statements & Notifications Profile

Manage Investments | One Time Transfer | Auto-Sweep & Recurring Transfers | Transfer Schedule

Investment Options

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.

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

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

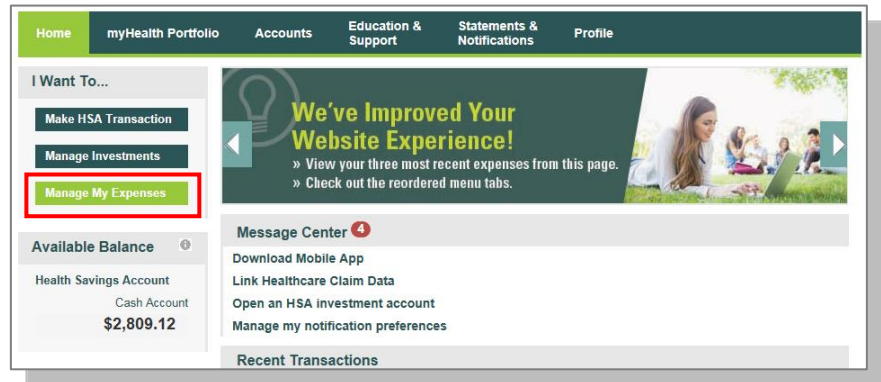
To Account(s): Ameritrade ****0107

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.



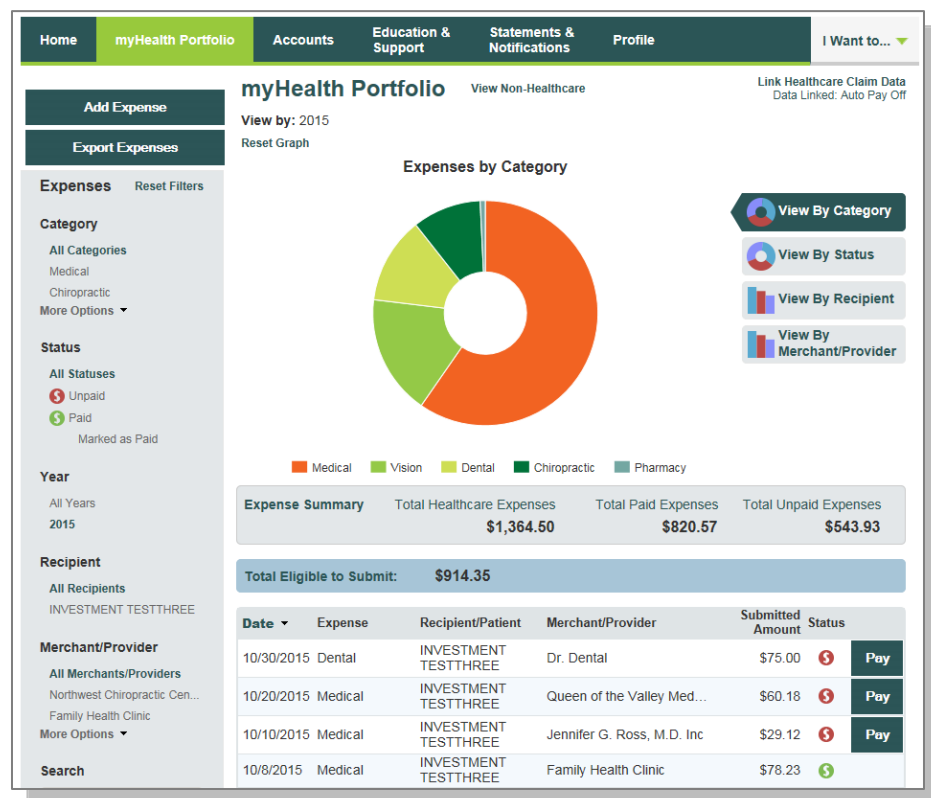
myHealth PortfolioSM Dashboard

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.

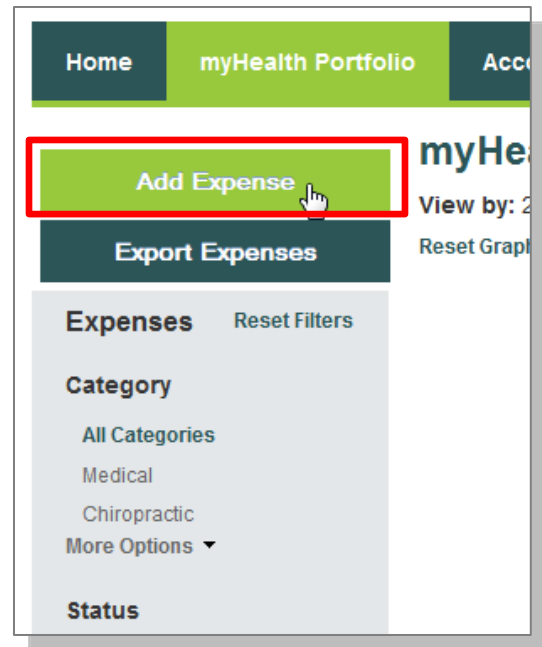


- Details of your expense transactions can be viewed by clicking on any expense.
- You can edit an expense; such as the category, by clicking on **Update Expense**. You also have to option to attach a receipt to the expense for convenient storage and easy access.
- You may also pay an expense by clicking 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 Source: Online Received Date: 9/30/2015 Upload Receipt(s) Remove Expense Date(s) of Service: 9/2/2015 Expense Amount: \$142.63 Payable Amount: \$142.63 Add Expense Note Update Expense Mark as Paid					

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.

myHealth Portfolio / Add Expense

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
Recipient/Patient	☒ INVESTMENT TESTTHREE
Receipt	Upload Receipt
Source	Online
Date Received	10/7/2015
Notes	Paid in cash

*Required

Cancel Add

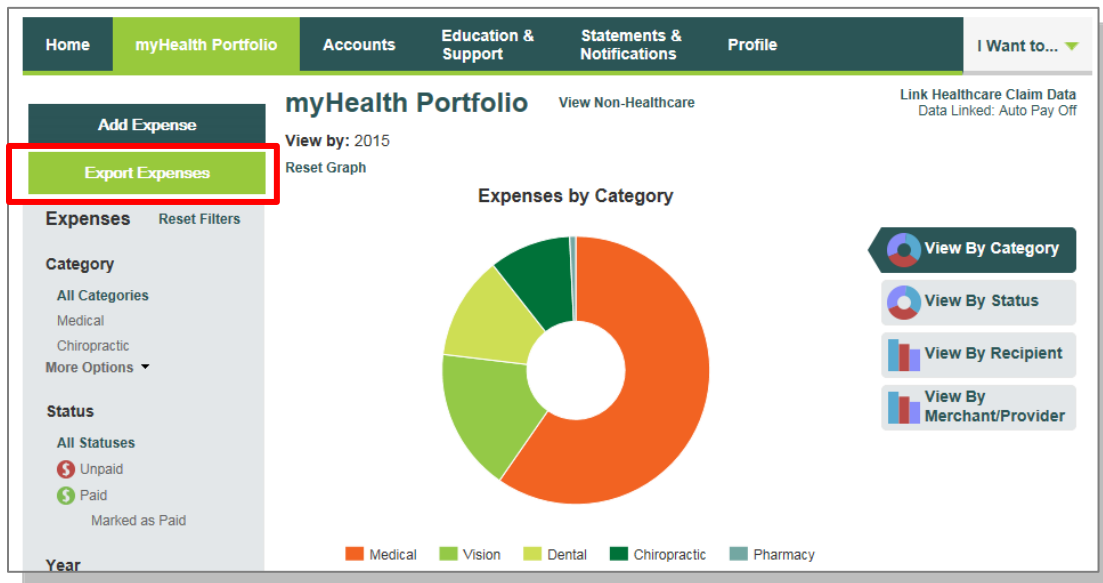
Pay Expense

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	Ⓢ
9/29/2015	Medical	-	-	\$185.96	Ⓢ
9/29/2015	Medical	-	-	\$185.96	Ⓢ
9/2/2015	Medical	-	-	\$142.63	Ⓢ Pay
9/2/2015	Pharmacy	-	-	\$10.00	Ⓢ Pay
8/26/2015	Dental	-	-	\$95.00	Ⓢ Pay
7/29/2015	Chiropractic	-	-	\$45.00	Ⓢ

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 Description	Recipient	Merchant	Submitted Date	Expense Status	Expense Description	EOB Number	Source	Date Received	Date(s) of Total Bill	Expense Amount	Payable Amount	Notes	Payee	Provider	Provider Address
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).

The screenshot shows the 'Accounts / Account Summary' page. The top navigation bar includes 'Home', 'myHealth Portfolio', 'Accounts' (highlighted), 'Education & Support', 'Statements & Notifications', 'Profile', and 'I Want to...'. The left sidebar has 'Account Summary' (selected), 'Account Activity', 'Investments', 'HSA Contributions By Tax Year', and 'HSA Coverage Level'. The main content area displays 'Health Savings Account' with 'Account Number : 30315231'. Below this, a table shows the 'Available Cash Balance' as \$2,809.12 and the 'Investment Balance' as \$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. The top navigation bar is the same as the previous page. The left sidebar has 'Account Summary', 'Account Activity' (selected), 'Investments', 'Balance Detail', 'Cash Account', 'Investment Account', 'HSA Contributions By Tax Year', 'HSA Coverage Level', and 'Request Check Stop Payment'. The main content area shows 'My HSA' in a dropdown menu. Below this, there are sections for 'Pending Transactions' and 'Processed Transactions'. The 'Pending Transactions' section has an 'Export' button and a message 'There are no records to display.' The 'Processed Transactions' section contains a table with transaction details.

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

1 | 2 > Next >>

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.

The screenshot shows the HSA Bank Account Activity screen. A modal window titled "HSA Contributions By Tax Year" is open, displaying a table of contributions for the year 2015. The table includes columns for Tax Year, IRS Maximum, Contributions, Contributions from Future Years, Rollover, and Remaining Contribution Amount. The 2015 row shows a remaining contribution amount of \$50.00. Below the table, a note states: "* Contributions for Prior Year are not included in the Remaining Contribution Amount." The modal window is highlighted with a red border. In the background, the "Accounts / Account Activity" section is visible, with a dropdown menu set to "My HSA". The "Investment Account" section is also visible, showing a list of transactions for 2015, including Participant Contributions, Distributions, Interest, and a Transfer Cash to Investment.

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

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

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

Education & Support

Account Education

The **Account Education** page 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.

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

Account Education

Tools & Support

Education & Support / Account Education

Videos

Introduction to Health Savings Accounts (HSAs)
Member Website

0:00 / 3:25

GET TO KNOW YOUR HSA

- How to Use Your HSA
- Member Website Guide
- HSA Bank Mobile App
- myHealth Portfolio
- Individual Online HSA Contributions
- Individual Online HSA Distributions
- Frequently Asked Questions
- Video: How to Navigate HSA Bank's Member Website
- Video: How to Request HSA Distributions and Contributions

MAKE THE MOST OF YOUR HSA DOLLAR

- Healthcare Bluebook
- Medical Cost Advocate
- HSA Savings Calculator

YOUR HEALTHY LIFESTYLE

- Mayo Clinic Health Information
- WebMD
- WorldCare

SAVE FOR THE FUTURE

- Investment Options
- TD Ameritrade Self-Directed Brokerage Option
- DEVENIR Self-Directed Mutual Fund Program

IRS & TAX INFORMATION

- Annual IRS Contribution Limits
- IRS-Qualified Medical Expenses
- Reporting Your HSA on Your Taxes

Tools & Support

The **Tools & Support** page 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.

The screenshot shows the 'Statements & Notifications' page. The navigation bar includes links for Home, myHealth Portfolio, Accounts, Education & Support, **Statements & Notifications**, Profile, and I Want to... The main heading is 'Statements & Notifications'. Under the 'Statements' tab, there is a red box around the following links: 'HSA Account Summaries', 'HSA Account Summary (9/1/2015 - 9/30/2015)', 'HSA Account Summary (8/1/2015 - 8/31/2015)', 'HSA Account Summary (7/1/2015 - 7/31/2015)', and 'View All'. Under the 'Notifications' tab, there is a red box around the link 'Update Notification Preferences'. Below this link, it says 'No notifications are available at this time.'

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.

The screenshot shows the 'Update Notification Preferences' page. The navigation bar is the same as the previous screenshot. The main heading is 'Statements & Notifications / Update Notification Preferences'. Under 'Contact Information', there are fields for 'Email Address' (with the value 'kyross@hsabank.com') and 'Confirm Email Address'. A note below these fields states: '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.' Under the 'Notifications' section, there is a red box around the following content: 'You will receive bank disclosures and notices, in addition to the items listed below, based on the delivery method you select below.' Below this, there is a table with two columns: 'Delivery Method' and 'For'. The 'Delivery Method' row has radio buttons for 'Online' (selected) and 'Paper and Online'. The 'For' row has two options: 'HSA Account Summary' and 'HSA Tax Documents'.

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

☒

HSA available cash balance is below \$

☐

HSA contributions year-to-date are within \$

3,000

of the IRS maximum

☒

Investment Alerts

Eligible to open a HSA investment account

Automatically sent based on whether or not you have an email address

Emailed

Payment Alerts

Payment issued out of your account

☐

Withdrawal from your HSA exceeds \$

200.00

☒

Statement Alerts

HSA Account Summary is available online

Automatically sent based on whether or not you have an email address

Emailed

HSA tax documents are available online

Automatically sent based on whether or not you have an email address

Emailed

Debit Card Alerts

Debit Card has been mailed

☐

Cancel

Submit

*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.

Profile	Update Profile	Dependents	Add Dependent	Beneficiaries	Add Beneficiary	Authorized Signers	Add Authorized Signer
INVESTMENT TESTTHREE 605 N 8TH ST SHEBOYGAN, WI 53081 (888) 888-8888 cemartin@hsabank.com Gender Female Marital Status Single Employer ID 888994588 Participant Account ID 9000902618		No dependents		No beneficiaries		No Authorized Signers	

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.

Profile	Update Profile	Dependents	Add Dependent	Beneficiaries	Add Beneficiary	Authorized Signers	Add Authorized Signer
PVT TEST 31 TEST STREET CITY, ST 00000 EMAIL@HSABANK.COM Gender Unspecified Marital Status Unspecified Participant Account ID XXXXXXXX		No dependents		No beneficiaries		TEST TEST Birth Date: 1/1/1900 View / Update	

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.

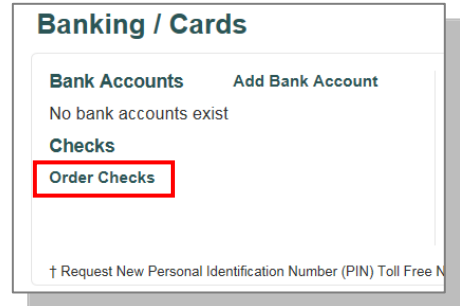
Order a Replacement Card

- 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.



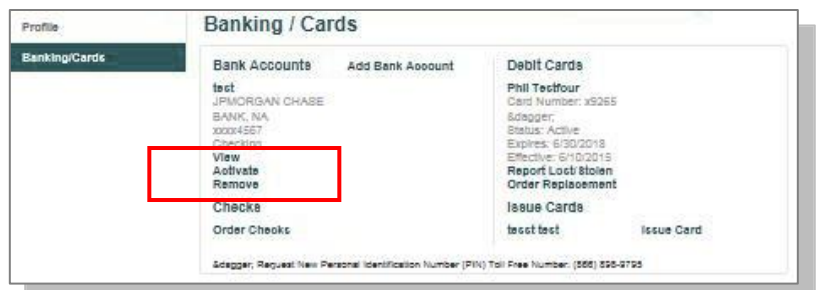
Add External Bank Account

- 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.

 A screenshot of the 'Banking / Add Bank Account' form. The top navigation bar includes 'Home', 'myHealth Portfolio', 'Accounts', 'Education & Support', 'Statements & Notifications', 'Profile' (highlighted), and 'I Want to...'. A left sidebar shows 'Profile', 'Banking' (highlighted), and 'Login Information'. The main form area is titled 'Banking / Add Bank Account' and contains two sections: 'Bank Account Information' and 'Bank Institution Information'. The first section has fields for 'Routing Number *', 'Account Number *', 'Confirm Account Number *', 'Account Type *' (a dropdown menu currently showing 'Checking'), and 'Account Nickname *'. The second section has fields for 'Bank Name *', 'Bank Address *' (with sub-fields for 'Address Line 1', 'City', 'Select a state...' (a dropdown), and 'Zip Code'). A '*Required' note is at the bottom right. At the very bottom are 'Cancel' and 'Submit' buttons.

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.

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

Banking / Activate Bank Account	
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