Health Payment Online User Guide

Managing your health savings account

KAISER PERMANENTE®

Welcome to the Health Payment Online Portal, where you have 24-hour access to your Health Payment Account administered through Kaiser Permanente. This website features many convenient resources to help you manage your health savings account (HSA). It's designed to make it easier for you to get the most out of your health plan while staying on top of your medical expenses.

- View up-to-the-minute account balances.
- View your account activity and distribution history.
- Report a lost or stolen card and request a new one.
- Set up direct deposit.
- Update your personal profile information.
- Download plan information and forms and receive important notifications.
- Manage your investments.

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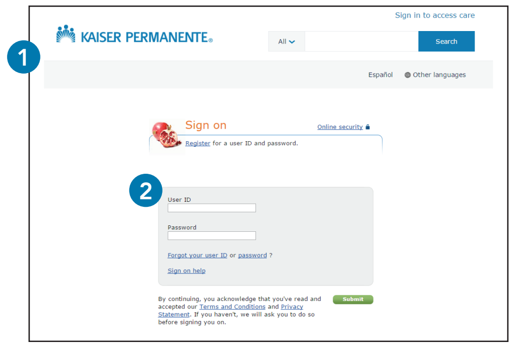
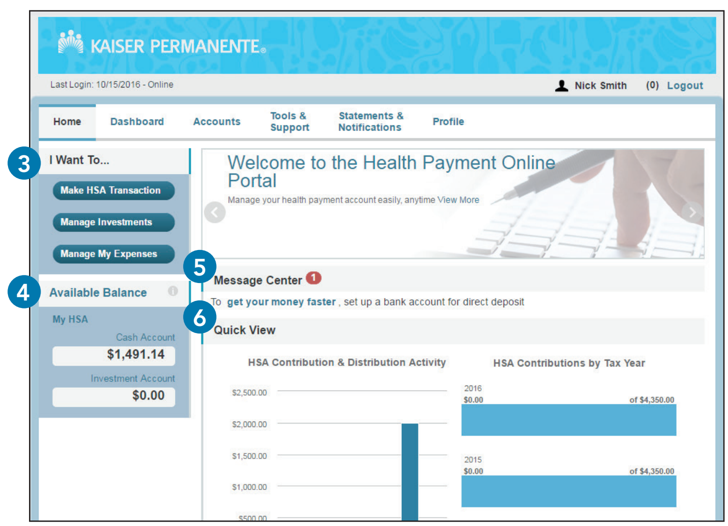
How do I sign on to the website to manage my account?

1. Go to kp.org/healthpayment.



Note: If you're not enrolled in a Kaiser Permanente health plan, you'll need to manage your account at kp.org/healthexpense. When you sign on for the first time, your temporary user ID and password will be the same: the first initial of your first name, plus your first name, plus the last 4 digits of your Social Security number.

2. Enter your kp.org user ID and password and click **Submit.** If you haven't registered on kp.org yet, just go to **kp.org/registernow**. If you're registering for the first time, it may take up to a week to set up access to kp.org/healthpayment.



Navigating the home page is simple:

3. The **I Want To...** section on the left is where you can get started on important activities like requesting distributions and managing your expenses.

4. The **Available Balance** section on the left shows the available balance in your cash and investment accounts. You can click on the link to go to the Account Summary page.

5. The **Message Center** in the middle of the screen shows any messages from your employer and lists important alerts and relevant links to help you avoid problems with your accounts.

6. The **Quick View** section gives you a snapshot of your contributions and shows how close you are to reaching your maximum annual contribution limits.

For more options, use the tabs at the top of the page.

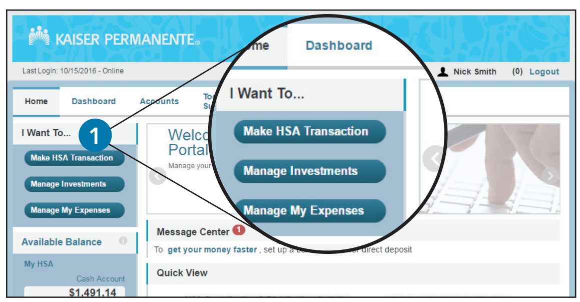
How do I view current account balances and activity?

1. For your current account balance, see the **Available Balance** section on the home page. For a more detailed account summary, click **Available Balance.**

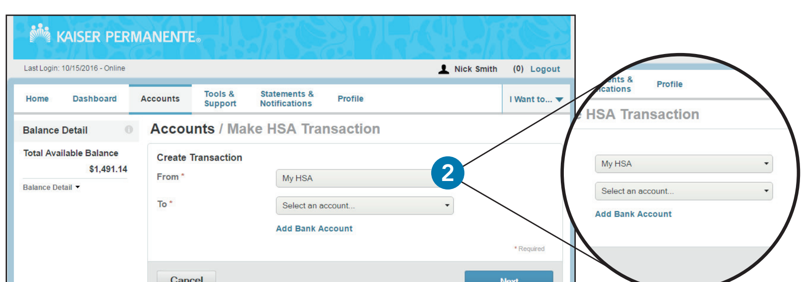
How do I contribute funds to my HSA?

You can contribute to your HSA by transferring funds from your personal bank account. This would be in addition to any contributions you make with payroll withholdings through your employer, if applicable. You'll be able to report your contribution when you file your tax return to claim your deduction.

1. Go to the **I Want To...** section on the home page and click the **Make HSA Transaction** button.



2. If you have a bank account on file, you can use it as your contribution account. Just click the **From** drop-down menu and select your account. If you don't have a bank account on file, you'll need to add a new bank account.



3. Choose whether you want to make a one-time or recurring scheduled contribution.

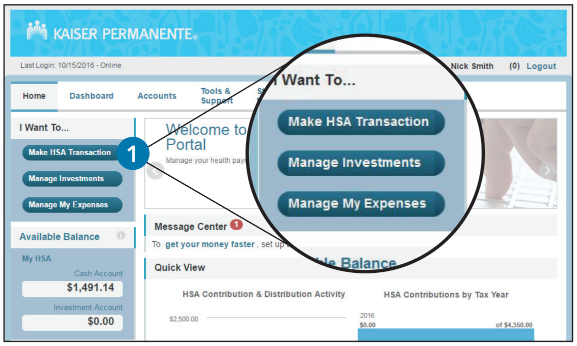
4. Fill out the remaining Contribution Details and click **Next.** Then check the box indicating you've read, understand, and agree to the terms above.

5. Click **Add Contribution.**

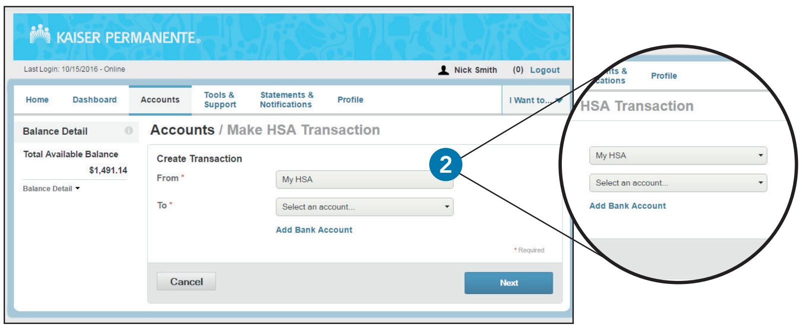
6. Funds will be debited from your bank account within 2 business days of your request and will be available in your HSA as soon as they're deposited.

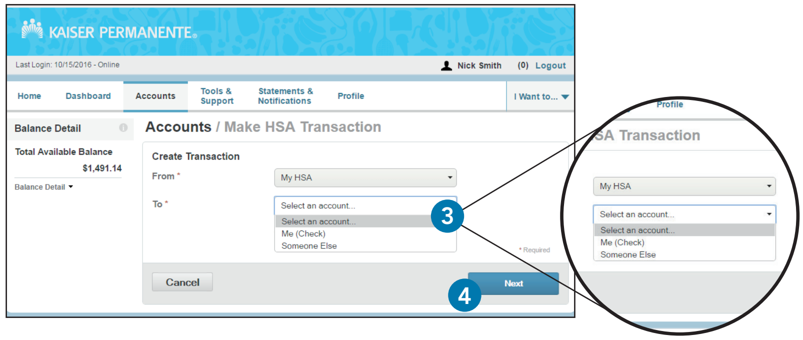
How do I request a distribution from my account?

1. In the **I Want To...** section of the home page, click the **Make HSA Transaction** button.



2. On the Make HSA Transaction page, click the **From** drop-down menu and select **My HSA.**

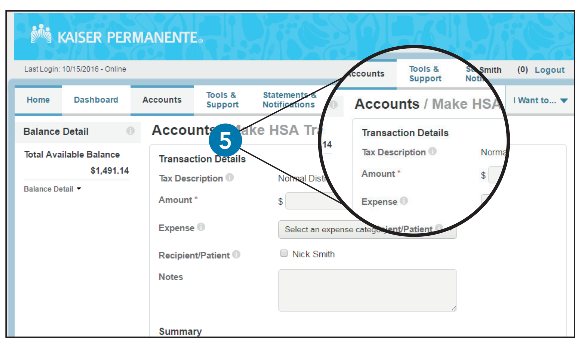




3. Click the **To** drop-down menu and choose how you'd like to get your distribution. If you have a bank account on file, you can have your distribution deposited directly to your account. If you don't have one on file, you'll need to add a new bank account or select **Me (Check)** to have your distribution mailed to you.

4. Choose whether you want to make a one-time or recurring scheduled distribution, then click **Next.**

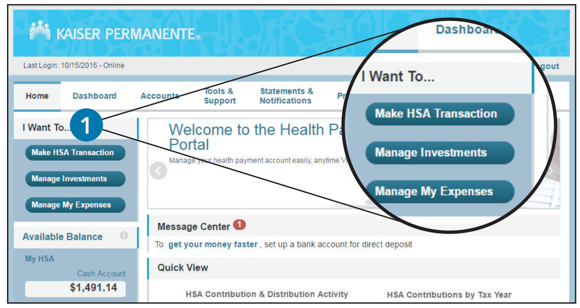
5. Fill out the Transaction Details and click **Next.** Then check the box indicating you've read, understand, and agree to the information and terms above.



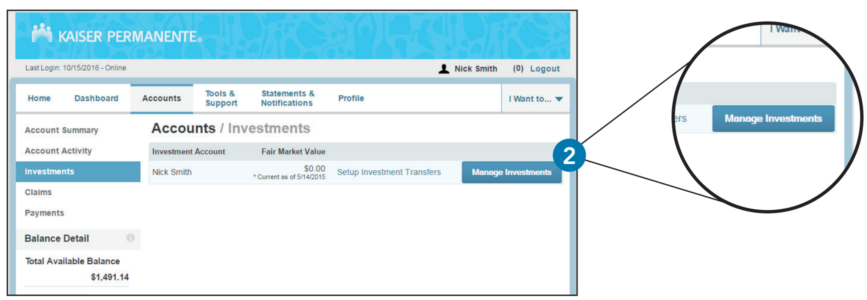
6. To add another transaction, click **Add Another** and repeat steps 2 through 6. Or click **Submit** and answer your security question to send your request. You'll see this confirmation: "Your distribution has been submitted and is displayed as pending below. Distributions may take 3–6 business days to process."

How do I manage my HSA investments?

1. In the **I Want To...** section of the home page, click the **Manage Investments** button.



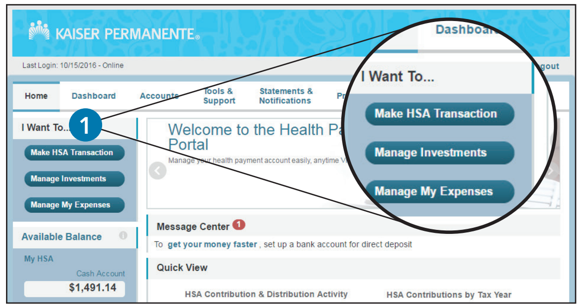
2. Under **Total Available Balance,** you'll see your investment account balance. For more details, including your account activity, click **Manage Investments.** You may need to answer a security question to see these details.



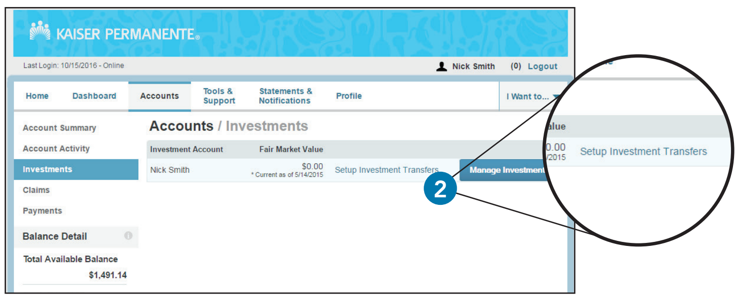
3. To manage your HSA investments, use the links at the top of the screen. Under **Investment Account Information,** you can check balances by investment. You can also realign your investments and change future contributions or investment balances under **Manage My Investment Account,** and much more.

How do I set up an automatic money transfer between my HSA cash account and my investment account?

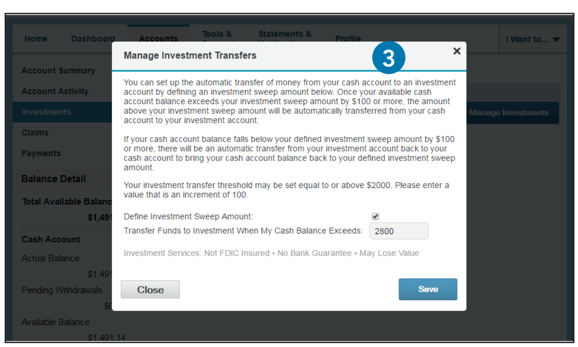
1. In the **I Want To...** section of the home page, click the **Manage Investments** button.



2. Click **Setup Investment Transfers.**



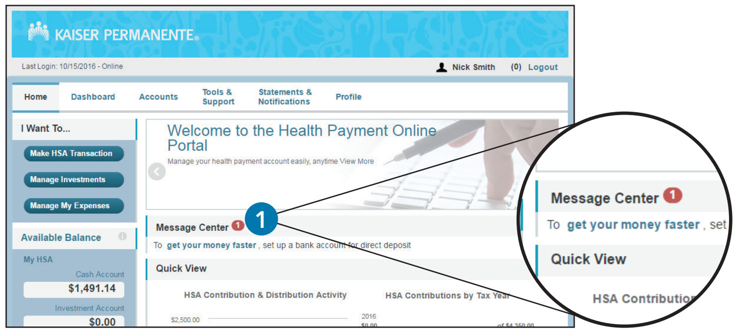
3. Follow the instructions that appear in the pop-up window. You can define an investment sweep amount of $2,000 or more. When the balance in your HSA cash account is **at least $100 higher** than your investment sweep amount, the balance **above** your defined investment sweep amount will automatically transfer from your cash account to your investment account.



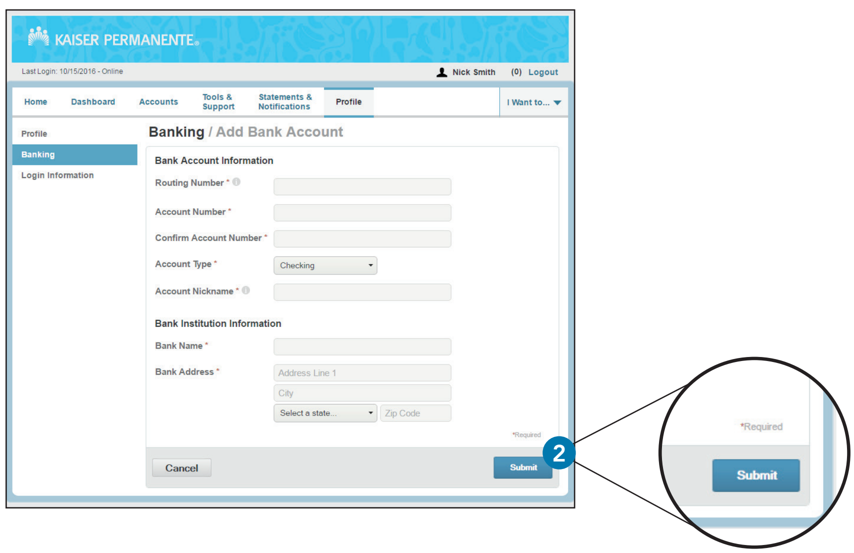
How do I set up direct deposit for my distributions?

By signing up for direct deposit to your personal checking account, you'll be able to get your HSA distributions more quickly.

1. From the home page, in the **Message Center,** click **get your money faster.**

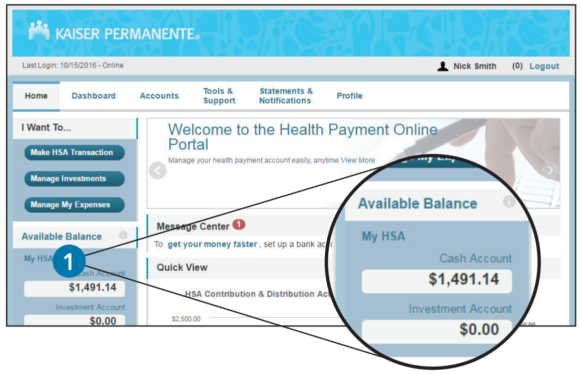


2. On the Banking/Add Bank Account page, enter your bank account information and click **Submit.** You'll see this confirmation: "Payment Method Changed."

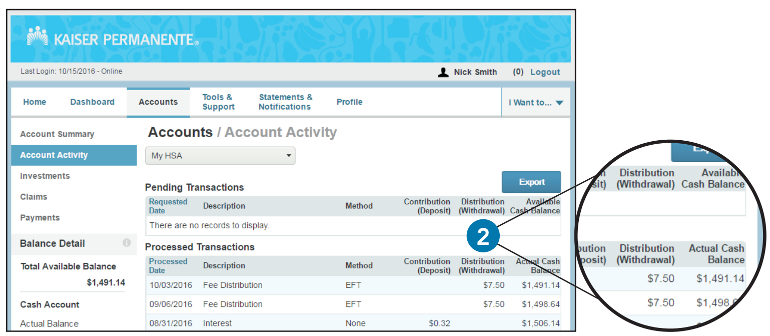


How do I view my distribution history?

1. On the home page, click **My HSA** under **Available Balance.**



2. On the Account Activity page, you'll see your distribution history under the **Distribution (Withdrawal)** column in the **Processed Transactions** section. Recent distributions may be listed in the **Pending Transactions** section.

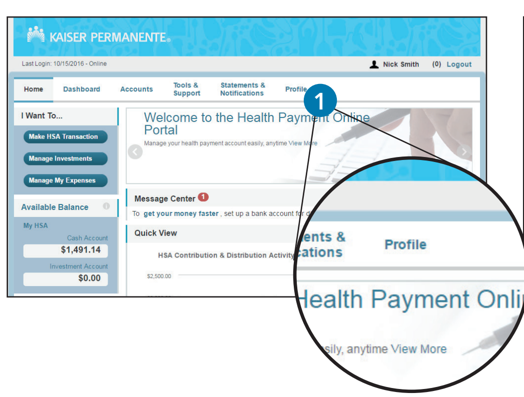


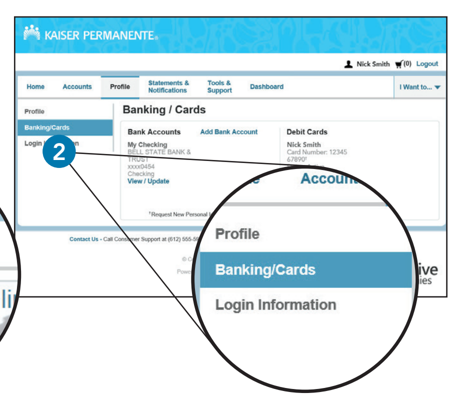
How do I report a missing health payment card or request a new card?

It's important to report any loss or theft of your health payment card as soon as possible. You can do this online.

1. On the home page, click the **Profile** tab.

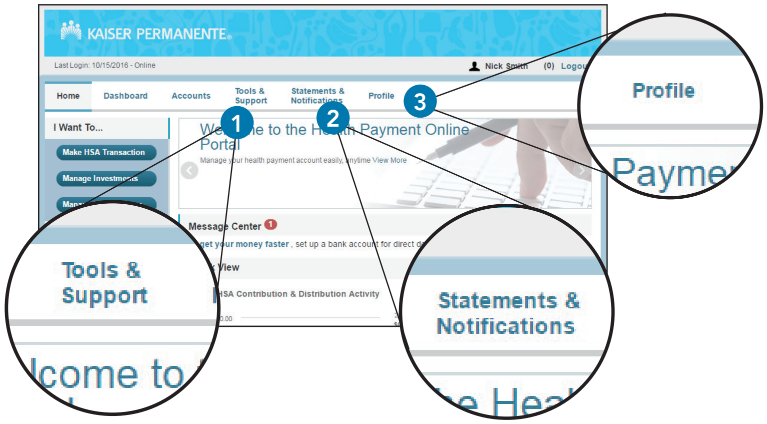
2. Select **Banking/Cards** from the left-hand menu. Under **Debit Cards,** click **Report Lost/Stolen** or **Order Replacement.** Then follow the instructions on the next page and click **Submit.**





How do I view or access my HSA statements, tax documents, and additional resources?

You'll find a wide range of additional resources on the Health Payment Account website. Just follow the directions below to find what you're looking for.



1. Forms and other materials

- From the home page, click the **Tools & Support** tab.
- Click any form of your choice.

2. Statements and notifications

- From the home page, click the **Statements & Notifications** tab.
- Click any link. Options include **HSA Account Summary Reports** and **HSA Tax Documents.**

3. Profile

- From the home page, click the **Profile** tab.
- Select **Login Information** from the left-hand menu.
- Update your login information for the KP HRA/HSA/FSA Balance Tracker mobile app. You can also update your security questions.

For more information

On the home page, click the **Tools & Support** tab and locate the list of **Quick Links.** Here you will find helpful information, including resources for managing your health on kp.org, and other useful tools to help you get the most out of your health plan.

You can also call Kaiser Permanente Health Payment Services at **1-877-761-3399,** Monday through Friday from 5 a.m. to 7 p.m. Pacific time (closed holidays), and we'll be happy to help you with your account.

If you have questions about your health plan, call the Kaiser Permanente Member Service Contact Center at **1-800-464-4000** or **711** (TTY), 24 hours a day, 7 days a week (closed holidays).

kp.org/healthexpense

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