Get the most from your Health Savings Account (HSA)

Your guide to online account access

20210226IBX

Table of Contents

Frequent Transactions

- Quickly view your balance and other account information
- Connect a personal savings or checking account to your HSA
- Pay a provider / reimburse yourself directly from a claim or for non-claim related expenses
- View transactions
- Contribute to your HSA
- Transfer funds to an investment account
- Report a debit card lost or stolen

Questions About Your HSA?

Have questions? Contact us by calling the number on the back of your HSA Mastercard® debit card.

Getting Started

The Spending Account area of the member portal, IBX.com, provides quick and easy access to manage your Health Savings Account (HSA).

This guide will help you understand how to access and use the portal to manage and get the most value from your HSA.

One-time Steps to Maximize the Value of Your HSA

Below is a list a of actions that should be completed as soon as you receive your HSA debit card(s).

✓ Activate your debit card(s) and set-up a PIN for your account by calling the number on the back of your card.

NEED TO KNOW → You cannot use your debit card until it is activated.

✓ **Create** a member portal account at IBX.com so you can manage your HSA.

✓ **Designate** beneficiaries for your account.

✓ **Choose** your statement and tax form delivery preferences.

NEED TO KNOW → Opting to receive electronic statements and tax forms eliminates the $1.50 fee for paper statements and tax forms.

✓ **Connect** your HSA to a personal savings or checking account if you are going to reimburse yourself for out-of-pocket expenses or make online contributions to your HSA.

HSA Reminders

Using your HSA Debit Card

You can use your HSA debit card to make payments to providers for eligible expenses. At the point of service, your HSA card can be processed as either a debit card with PIN or a signature debit card.

- If you select "debit", you will need to enter your PIN. To set up a PIN, call the number on the back of your debit card.
- If you select "credit", you may be asked to sign for the purchase.

Eligible Expenses

You may use your HSA funds to pay for eligible medical expenses and/or to pay deductibles. A list of eligible medical expenses is accessible in the Resources Center accessible via the Home page on the member portal. *

Mistaken Distribution

If you used HSA funds for a non-qualified medical expense, you may return the money to your HSA. The form you need to complete and submit to do this is available on the My HSA Resources page.

Beneficiaries of an HSA

The HSA is a bank account you own. You should designate beneficiaries for your HSA. You can designate using the portal or by completing a form available on the My HSA Resources page.**

Reporting your Debit Card Lost or Stolen

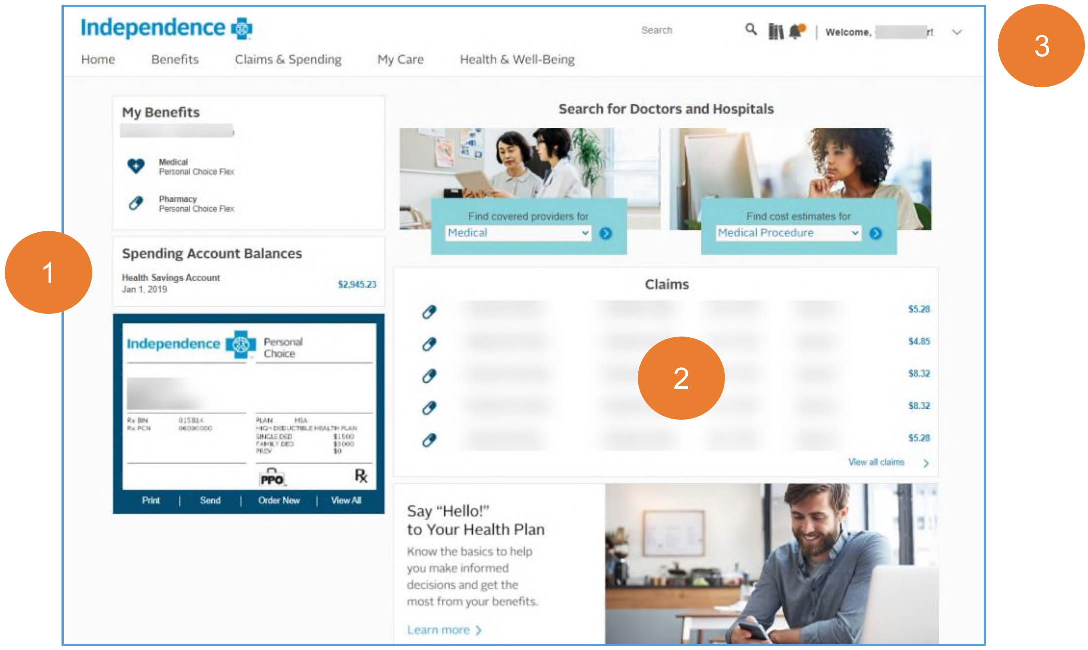
You can report your card lost or stolen using the Spending Account Portal or by calling Spending Account Member Services at the number on the back of your debit card.

*Refer to IRS Publication 502 for a complete list of qualified medical and dental expenses. If account funds are used for non-qualified medical expenses, they are subject to the current tax rate and may be subject to a 20 percent penalty.

**HSA rules establish that if your spouse is named as the designated beneficiary, the account will become the spouse's HSA after the account holder's death and maintain the tax advantaged status. If someone other than the account holder's spouse is designated as the beneficiary, then upon the account holder's death, the account will cease to be an HSA and the fair market value of the HSA becomes taxable to the designated beneficiary in the year in which the account holder died. If there is no designated beneficiary, the HSA will become an asset of the account holder's estate. Consult your tax advisor for more information.

Accessing Your Health Savings Account (HSA) via the Member Portal

To access your Health Savings Account (HSA) via the member portal, enter **IBX.com** into your web browser. **Log in** or **register** for a member portal account from the Home page.

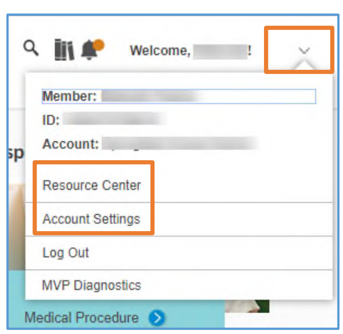


The **Home** page provides at-a-glance information and hyperlinks that quickly get you the information you need.

1. View your HSA account balance display
2. View your recent claims. You can click the **View all claims** link to view claims and [Reimburse yourself or Pay a provider from a claim].
3. Modify your member portal account settings and access spending account forms in the member portal Resources Center

Member Portal Resource Center & Account Settings

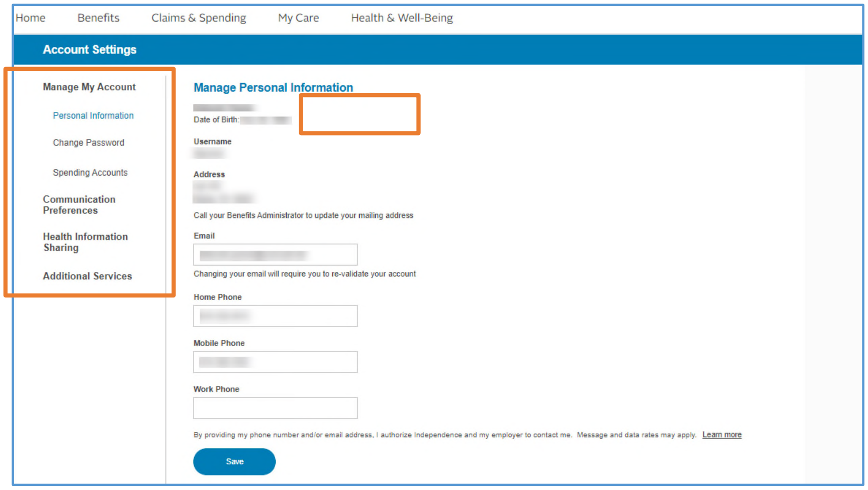
The member portal **Resource Center** is where you can find spending account forms and helpful user guides. From the **Home** page, click on the downward arrow on the far right of the screen, then click Resource Center.



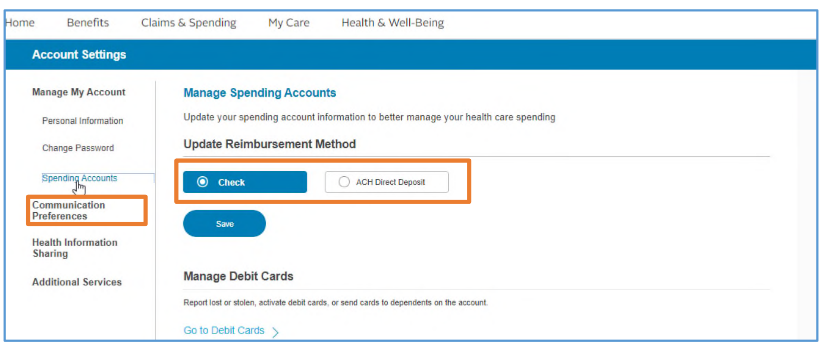
The member portal **Account Settings** allow you to manage your demographic information, change your portal password, and clarify how you receive reimbursements from your Health Savings Account: paper check or ACH Direct Deposit.

From the **Home** page, click on the downward arrow on the far right of the screen, then click on Account Settings.

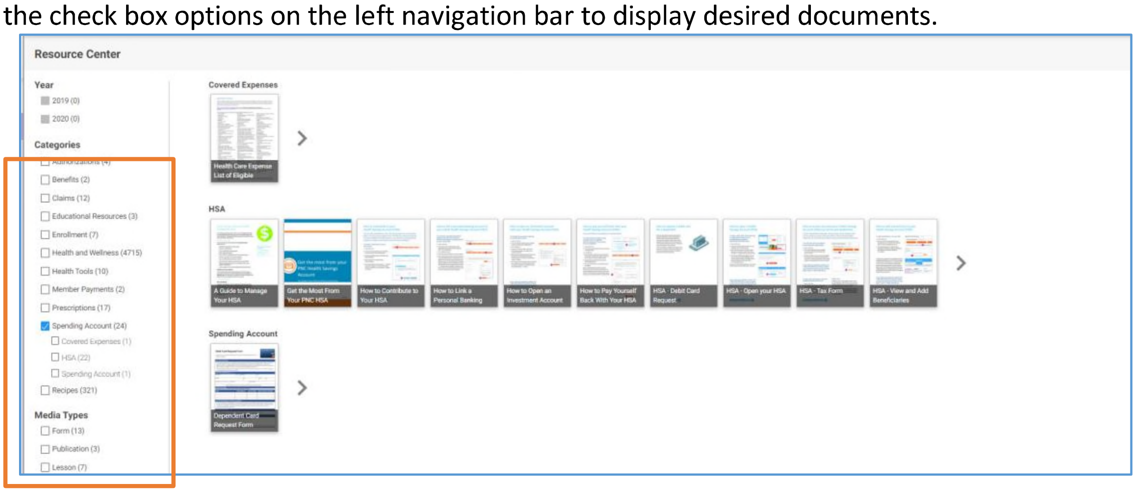
The left navigation bar offers options to edit and update your information and preferences.



To edit preferences for how you receive reimbursements from your HSA, click Spending Accounts and activate the radio button for either **Check** or **ACH Direct Deposit**. Note that you need to [link your HSA to a personal savings or checking account] to enable the ACH Direct Deposit option.



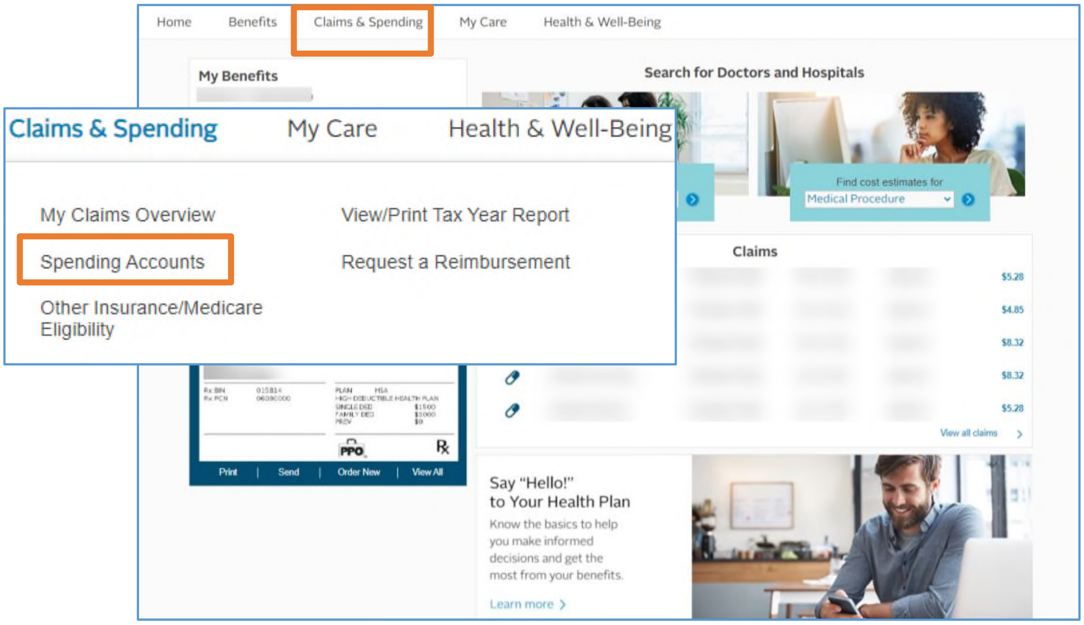
Use the check box options on the left navigation bar to display desired documents.



The Spending Account Portal

The Claims & Spending Menu

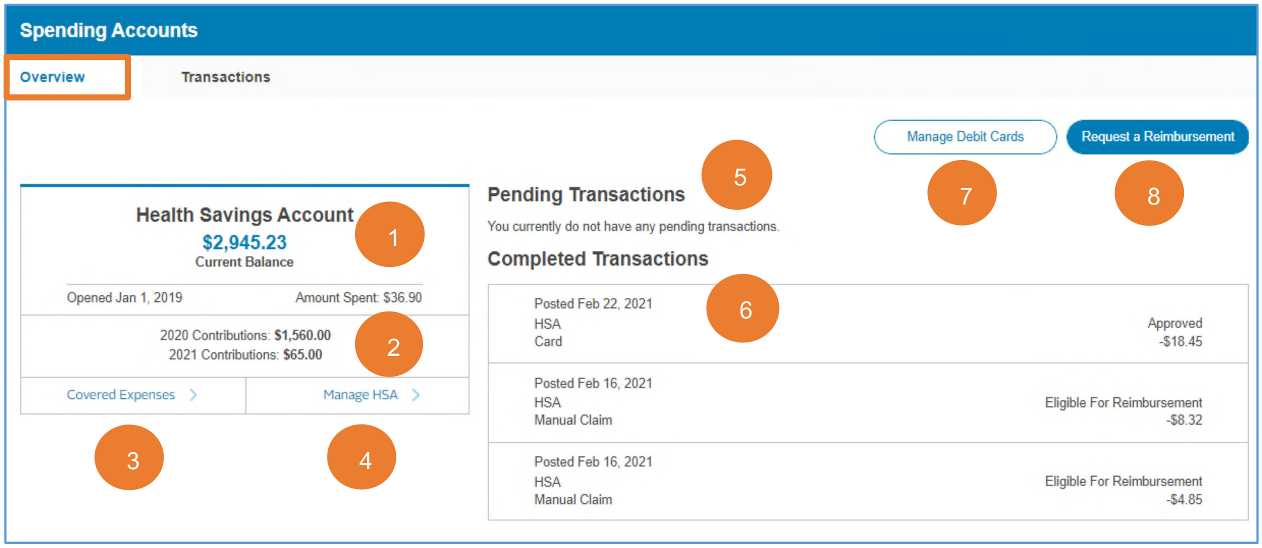
The **Claims & Spending** menu gives you easy access to all your HSA information.
To access, click the **Claims and Spending** tab; the menu will display. Click **Spending Accounts**; the Spending Account **Overview** and **Transactions** tabs will display.



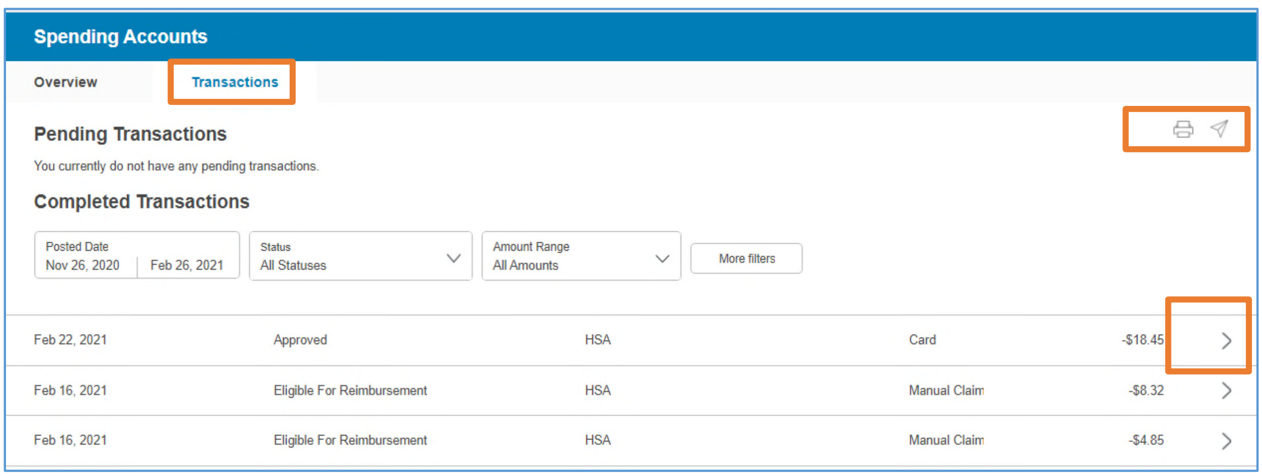
Spending Accounts: Overview and Transactions Tabs

The **Overview** tab provides access to:

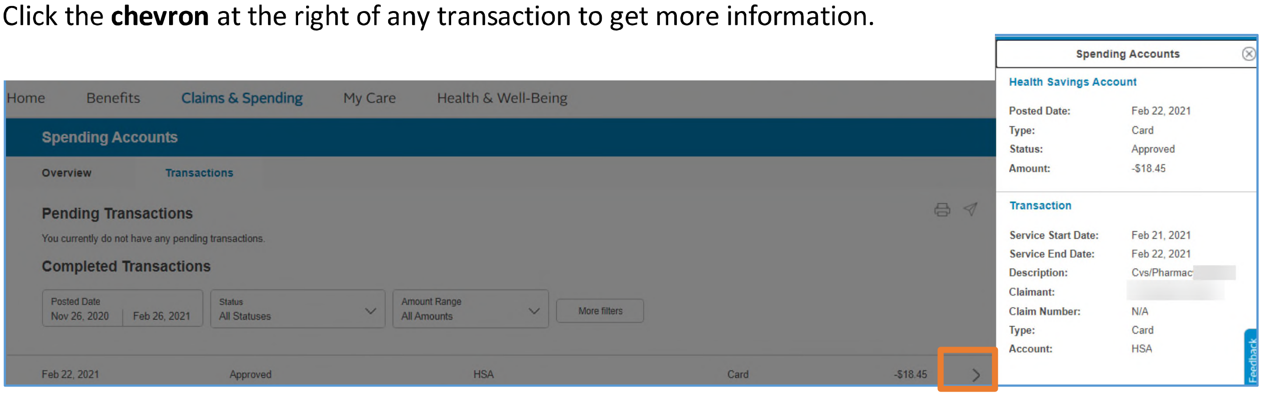
1. your current balance information
2. an overview of your current and prior year contributions
3. access to IRS publication 502 that clarifies **Covered Expenses**
4. the **Spending Account Portal** via the Manage HSA link
5. **Pending** items
6. your **Completed Transactions**
7. quick links to **Manage Debit Cards**: activate your card or report it lost or stolen
8. **Request a Reimbursement**



The **Transactions** tab provides access to a sortable list of your to-date pending and completed transactions.



Click the **chevron** at the right of any transaction to get more information.



Debit Card

You can manage your debit card from the **Overview** tab.

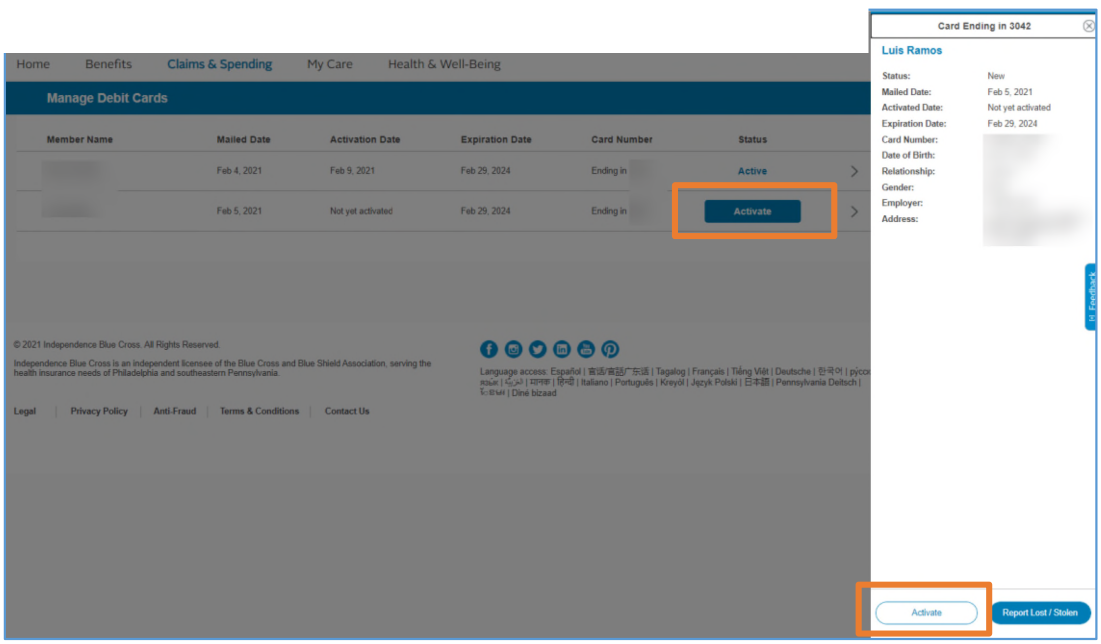
Activating your HSA Debit Card

From the Manage Debit Card page, click the **Activate** button at the right of the debit card to be activated. A Pop-out screen will display. Click the **Activate** button at the bottom of the pop-out to activate the debit card.

Reporting a Debit Card Lost/Stolen

One a card is activated, it can be reported lost or stolen from this same page.

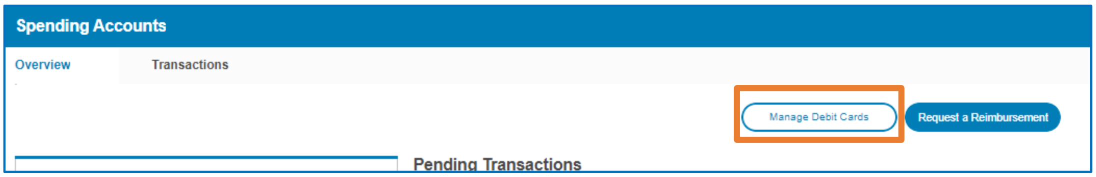
Alternatively, debit cards can also be activated or reported lost or stolen by calling **Spending Account Member Services at 833-283-7694**



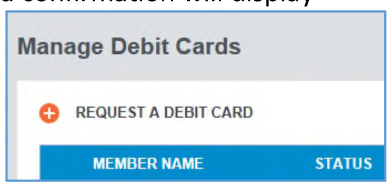
Request a Debit Card for a Dependent

Account holders with a spouse and/or dependents <u>on their medical plan</u> can request a debit card for them online at IBX.com.*

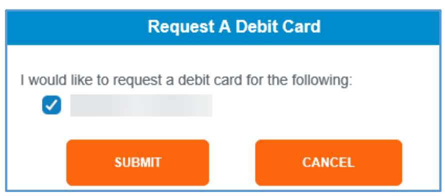
- Log into IBX.com
- Click the **Spending Account** option from the **Claims & Spending** options
- Click the **Overview** tab
- Click **Manage Debit Cards**



- Click **Request a Debit Card**, a confirmation will display

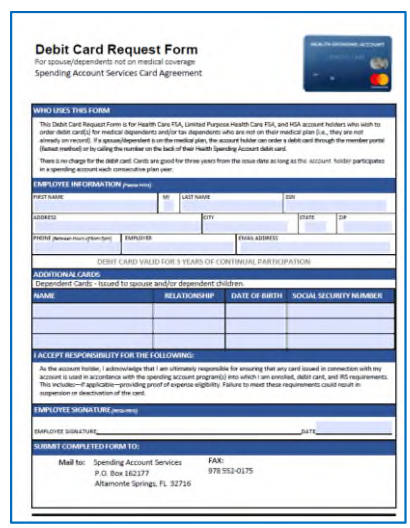


- Review the information and click **Submit**. The debit card is requested and should arrive within seven to 10 business days.



*Important note:

Account holders who wish to order debit card(s) for medical dependents and/or tax dependents who <u>are not on their medical plan</u> may request a card by completing and submitting the **Debit Card Request Form** located in the [Resource Center](#) section of IBX.com. There is no charge for the debit card.

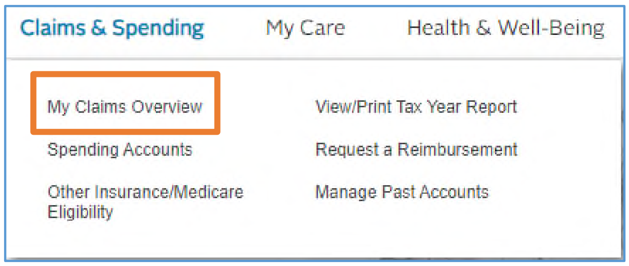


Reimbursing Yourself or Paying a Provider from a Claim

Clicking the **My Claims Overview** option from the **Claims & Spending tab** will allow you to quickly reimburse yourself for out-of-pocket expenses or pay a provider right from a claim.

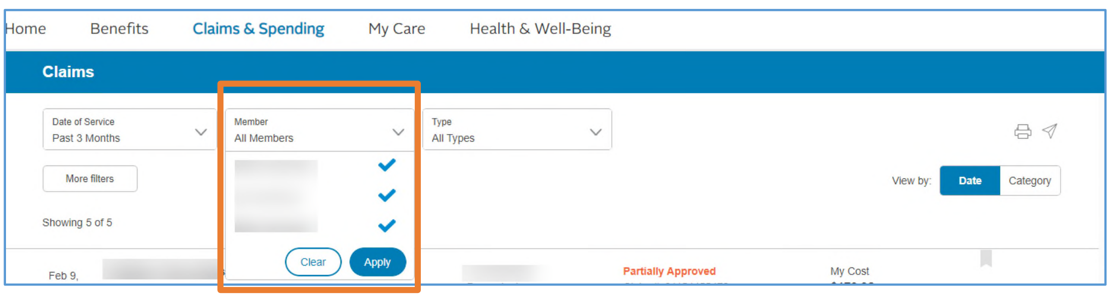
Important note: To reimburse yourself for out-of-pocket expenses via an online fund transfer, you must first link your personal banking account (checking or savings) to your online HSA. You also have the option to issue yourself a paper check. Preferences can be edited member portal **Account Settings**.

To reimburse yourself or pay a provider from a claim, click **My Claims Overview**; the claims page will display.

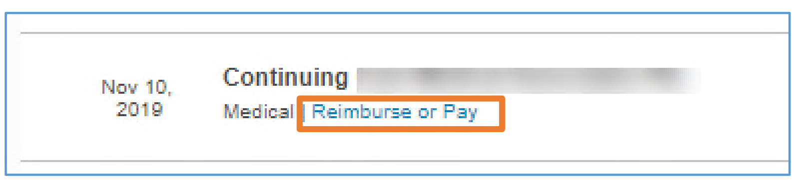


NEED TO KNOW

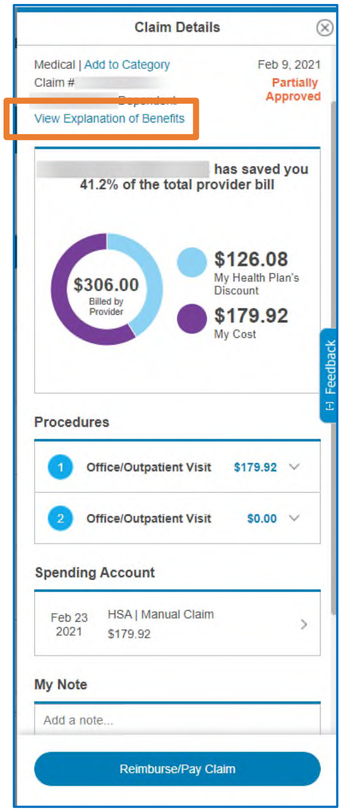
If there is a spouse and/or dependent(s) on the account, from the drop-down menu, check all individuals to view all claims, then click **Apply**. All relevant claims will display.

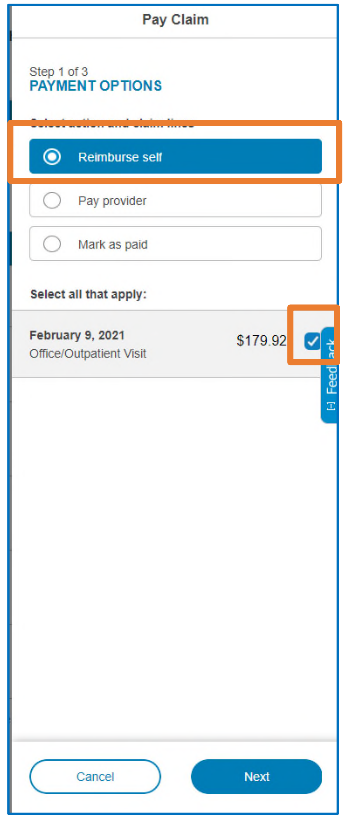


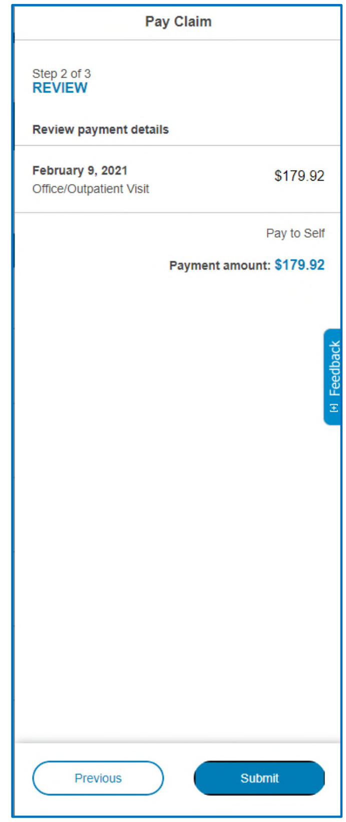
A blue hyperlink "Reimburse or Pay" will display for claims that can be paid from the actual claim.



Click “**Reimburse or Pay**”; a **Claims Details** pop-up will display.







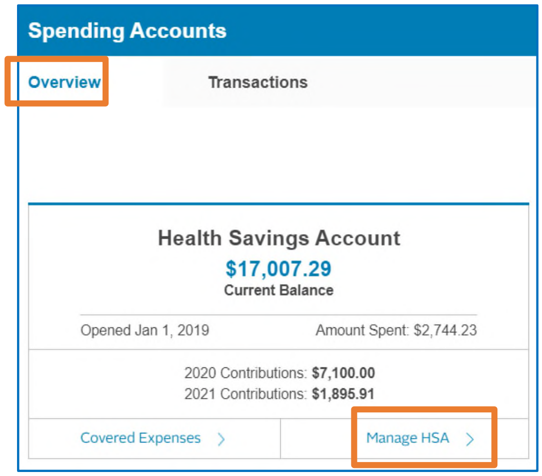
Select either **Reimburse Self** or **Pay Provider**; select a “**procedure**”; click the **Next** button.

Confirm the transaction and click **Submit**. Your request will be processed and will display in Pending transactions.

You can view an Explanation of Benefits by clicking on the hyperlink at the top of the Claims Details display.

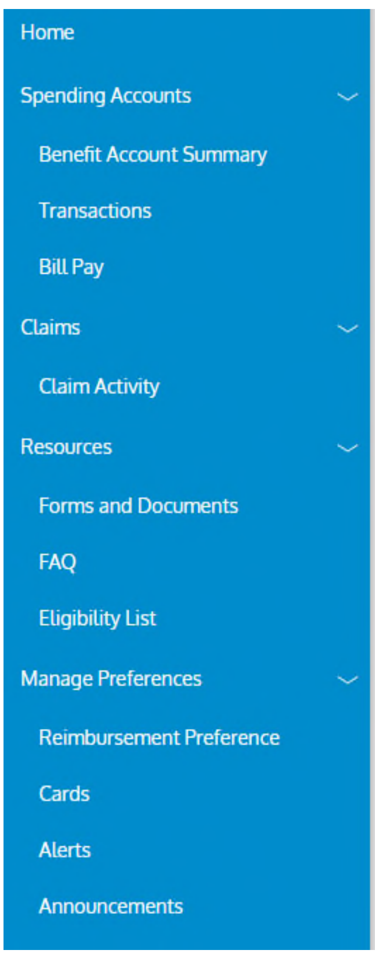
Manage Your HSA

Clicking **Manage HSA** from the **Spending Accounts Overview** tab takes you to the **Benefit Account Summary** page.



Spending Account Portal Primary Navigation Bar

The **Primary Navigation Bar** is visible on the left side of each page of the **Spending Account Portal**.



Home – Your Personal HSA Dashboard

- **Go Green,** opt-in to receive electronic account statements & tax forms

Benefits Account Summary – your gateway to in-depth account information.

Bill Pay – pay a provider or reimburse yourself

Claims – view details and pay a provider/reimburse yourself from a claim

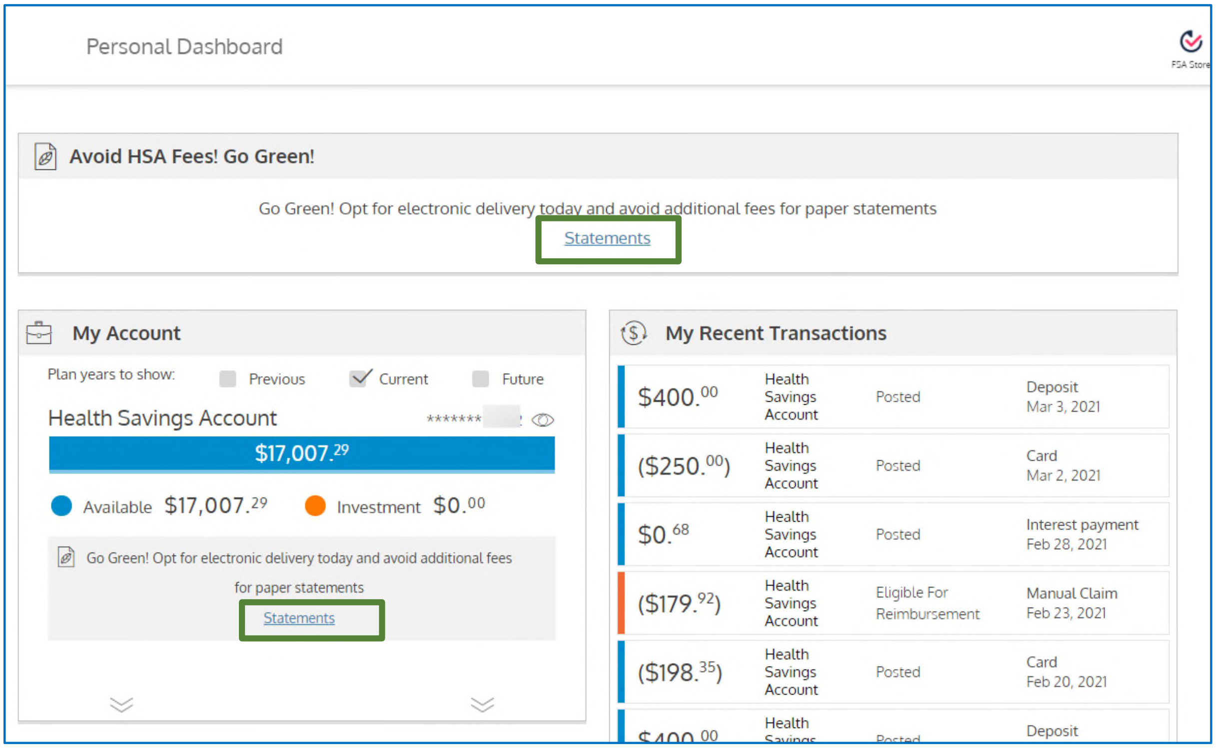
Resources – access paper forms

Manage Preferences:

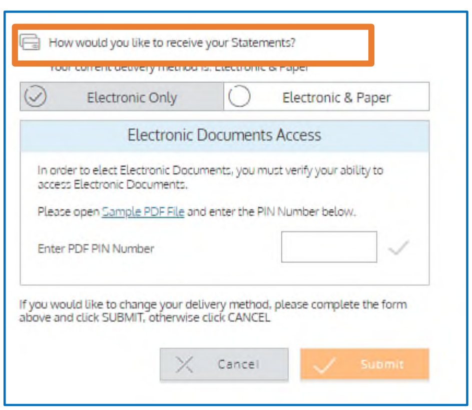
- **Reimbursement Preferences**
  - Elect check or direct deposit
- **Cards**
  - Activate and report a debit card lost / stolen
  - View your debit card PIN

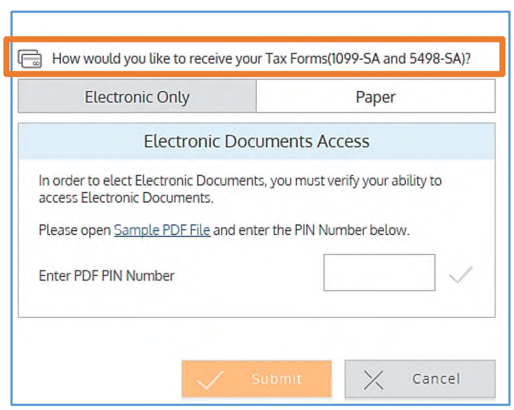
Home Page- Your Personal Dashboard; Modifying your Document Delivery Preferences

Your **Personal Dashboard** provides you with information and quick navigation options including your HSA and investment account balances, as well as access to view, update, modify your document delivery preferences.



Go Green! Opting to **receive electronic statements and tax forms eliminates** the $1.50 fee for paper statements and tax form delivery.
Complete the process below for BOTH Account Statements and Tax Forms.



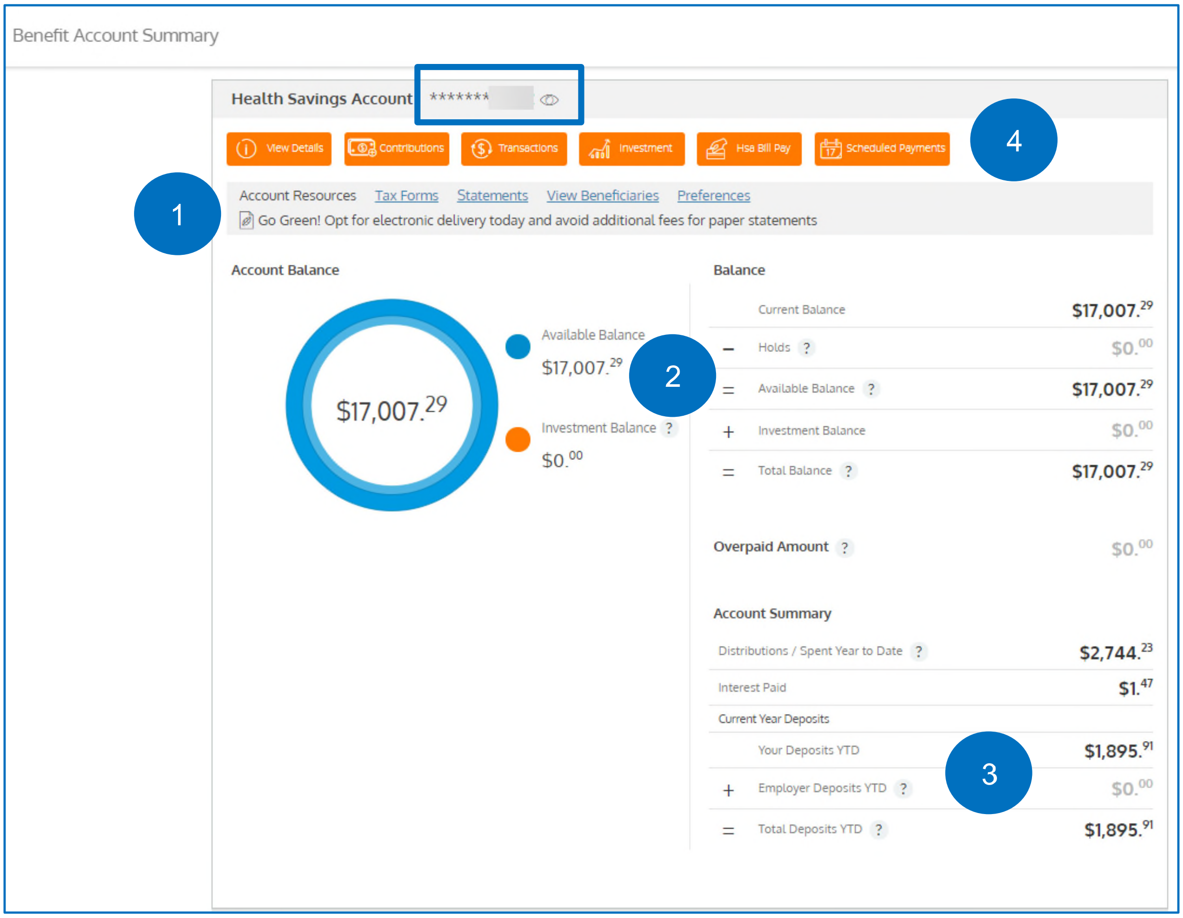


- The **Electronic & Paper** option will enable you to receive your account statements/tax forms via US mail and electronically. You will be charged a $1.50 fee for the delivery.
- The **Electronic Only** option will enable you to avoid the $1.50 paper statement fee. With this option, you will need to verify your ability to access electronic documents. Follow the directions for this verification. After entering the PIN number presented to you in the Sample PDF file into the field, click the **Submit** button.

The Benefit Account Summary Page

The **Benefit Account Summary** page displays information related to your:

1. Account resources which provides access to tax forms, statements, and beneficiary information
2. Current account balance detail, including investment accounts, if applicable
3. Account summary, including your and your employer's current year deposits , if applicable
4. Quick links to other functions and capabilities



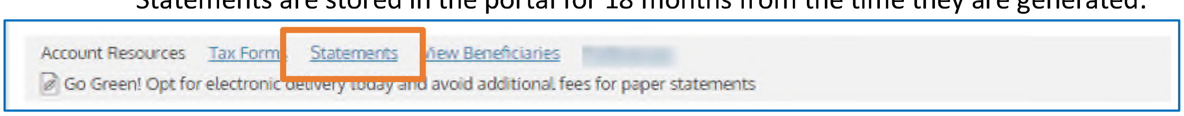
Account Statements, Tax Forms, and Account Beneficiaries

You can access your account statements, your tax forms, and set your delivery preferences for both from the **Benefit Account Summary** page.

Account Statements

NEED TO KNOW

Statements are available in PDF format and populate on this page quarterly. Statements will include all transactions for the prior quarter.
Statements are stored in the portal for 18 months from the time they are generated.



NEED TO KNOW

You must set your document delivery preferences prior to attempting to access your account statements/Tax Forms on the portal.

Tax Forms

Two tax forms may be provided to Health Savings Account holders:

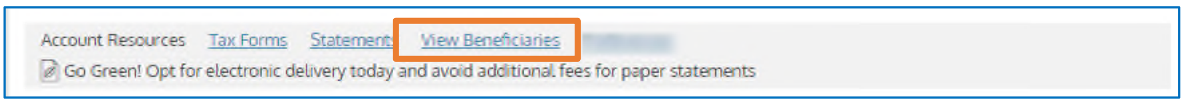
- Form **1099-SA** details any funds that have been distributed from your health savings plan the tax year. Form 1099-SA is typically available at the end of January.
- Form **5498-SA** reports contributions to your Health Savings Account (HSA). The 5498-SA forms are typically available in May allowing any contributions made in the calendar year, up to the April 15 tax deadline to be included in tax year reporting.

NEED TO KNOW

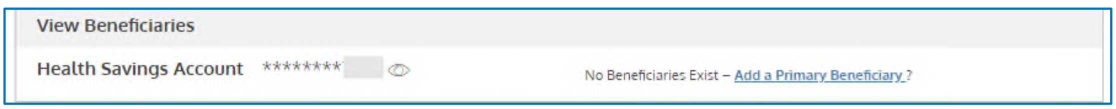
Health Savings Account holders with no contributions for the calendar year will not receive a 5498-SA.

Viewing, Adding, and Modifying Beneficiaries

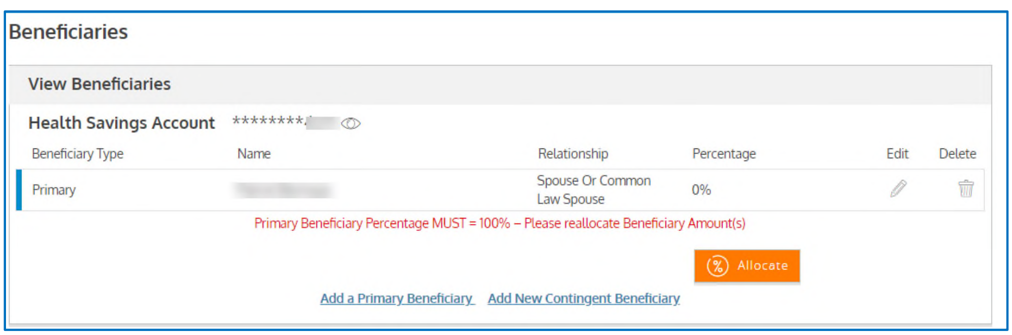
Your HSA is a bank account that you own. You should designate beneficiaries for your HSA.



To view your current beneficiaries, click **View Beneficiaries** and your beneficiaries will display on the **Beneficiaries** page.

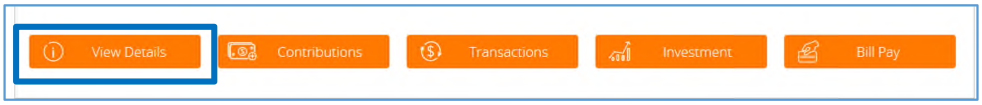


To add a beneficiary, click the **Add a Primary Beneficiary** link and complete the required information. * To allocate a percentage to your beneficiaries, click the **Allocate** button and enter the desired percentage per beneficiary.



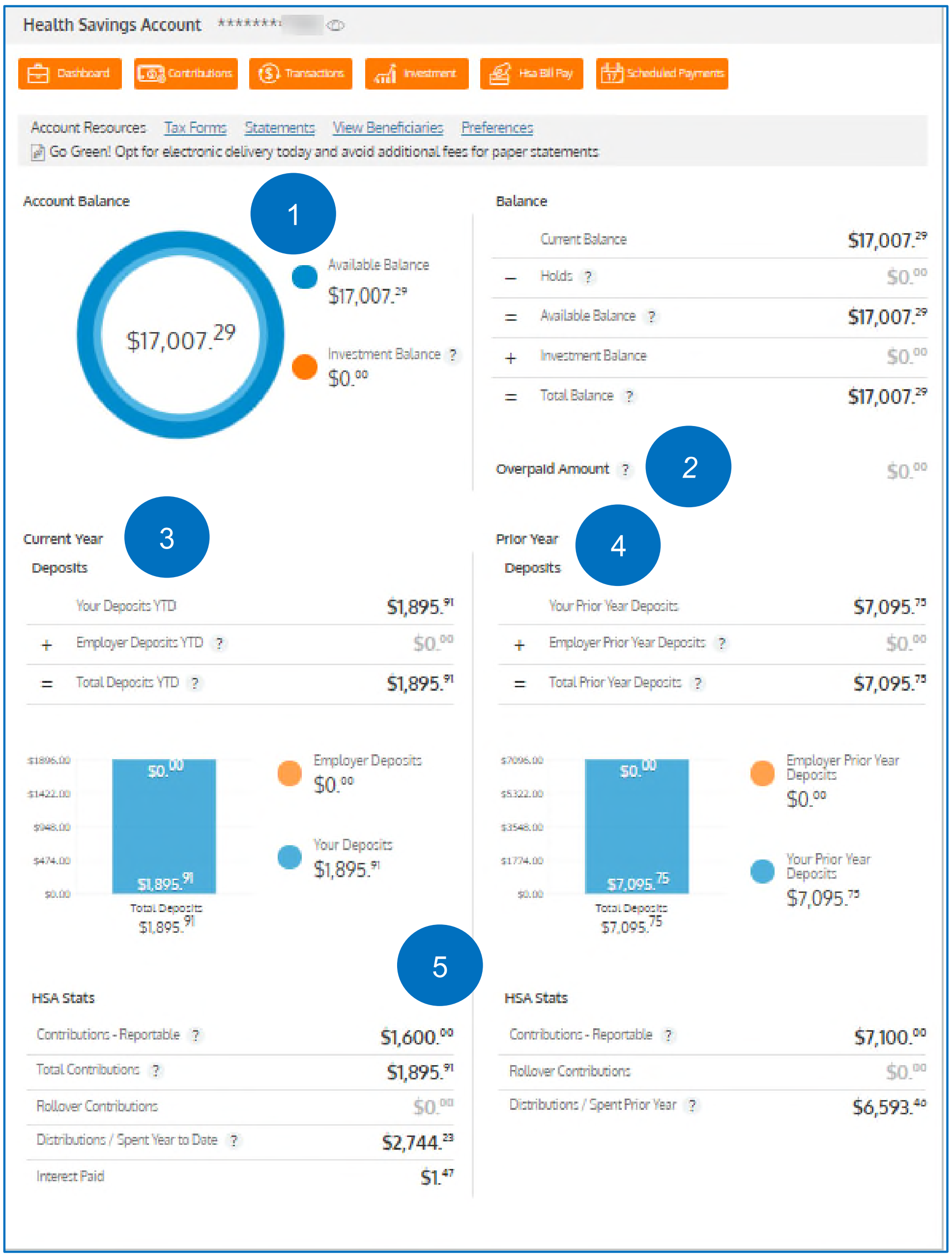
*HSA rules establish that if your spouse is named as the designated beneficiary, the account will become the spouse's HSA after the account holder's death and maintain the tax advantaged status. If someone other than the account holder's spouse is designated as the beneficiary, then upon the account holder's death, the account will cease to be an HSA and the fair market value of the HSA becomes taxable to the designated beneficiary in the year in which the account holder died. If there is no designated beneficiary, the HSA will become an asset of the account holder's estate. Consult your tax advisor for more information.

View Details; HSA Account Details



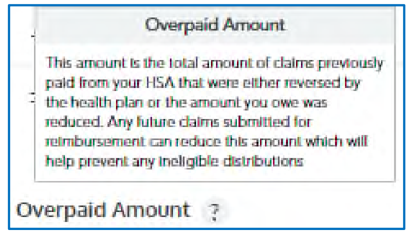
From the Benefits Account Summary page, click **View** to view granular HSA information on the **HSA Account Details** page.

1. Current account balance detail, including investment accounts
2. Overpaid amounts
3. Current year deposits
4. Prior year deposits
5. Current and prior year account statistics



To see your full **account number**, hover over the **eye** icon.

Click the **question mark** icons to reveal additional clarifying information.



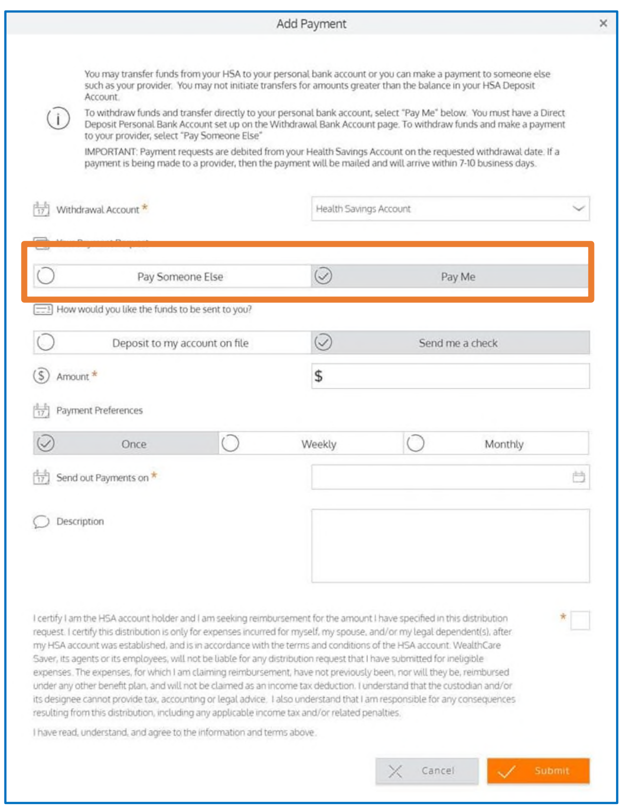
Bill Pay: Pay a Provider or Reimburse Yourself (for out of pocket expenses)

You can quickly access Bill Pay functionality right from the Overview tab on the **Spending Account** landing page. Just click the **Request Reimbursement** button.

From the Benefits Account Summary page, click **Pay Bill** to make a payment to someone else such as a provider, or transfer funds to your personal bank account to reimburse yourself for out-of-pocket expenses. **This is the best option use this option when the expense is *not* claim-related**.

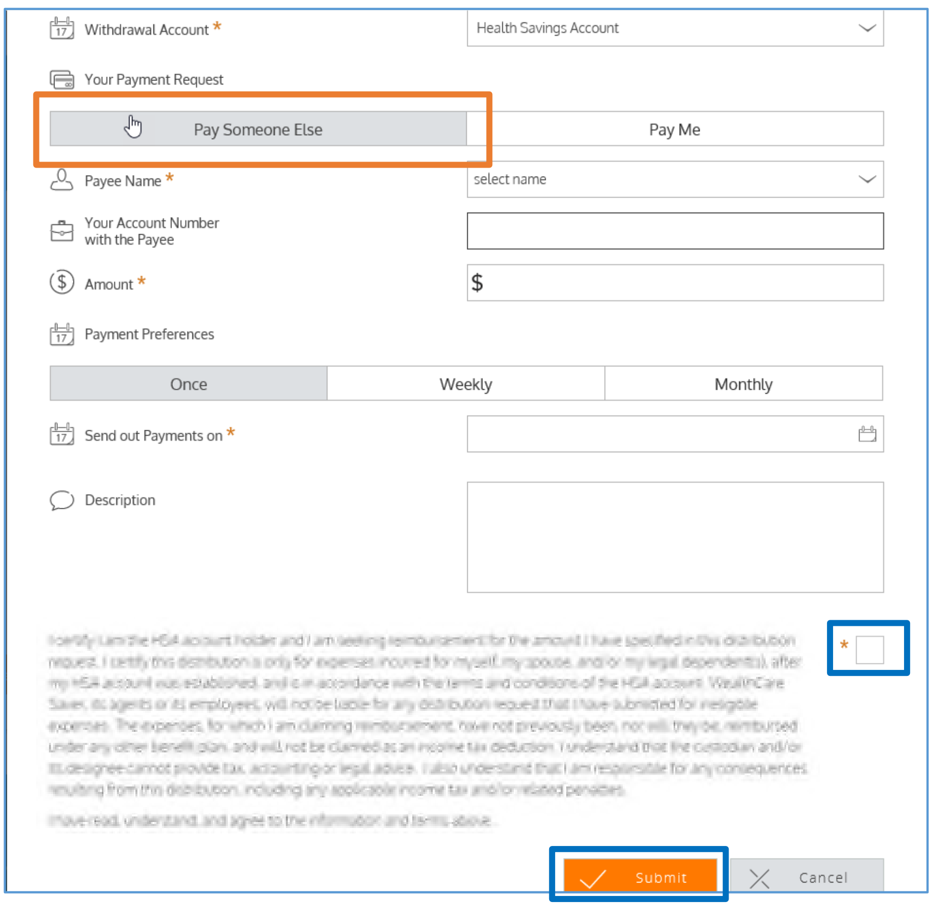
Important note:

- You must have a Personal Bank Account set up on the Deposits/ Contributions page to transfer funds directly to your personal bank account.
- If you do not designate a bank account, you can reimburse yourself via a **paper check**.

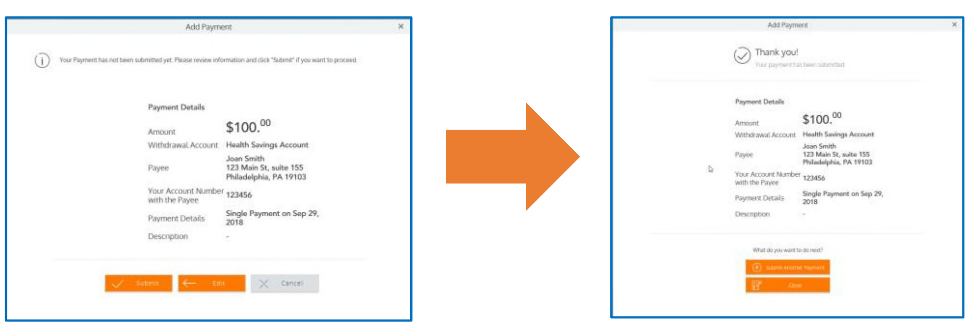


To withdraw funds and make a payment to your provider

- **Select** Health Savings Account from the withdrawal account drop-down.
- **Select Pay Someone Else**.
- **Select** a provider from the drop-down list or add one as necessary.
- **Enter** your account number with the payee, as desired.
- **Enter** the payment amount.
- **Enter** the payment amount and select the payment frequency: once, weekly, monthly.
- **Select** a *Send out Payments on* date using the calendar functionality.
- **Read** the certification paragraph and **Click** the acknowledgement box.
- Click the **Submit** button. A confirmation screen will appear.



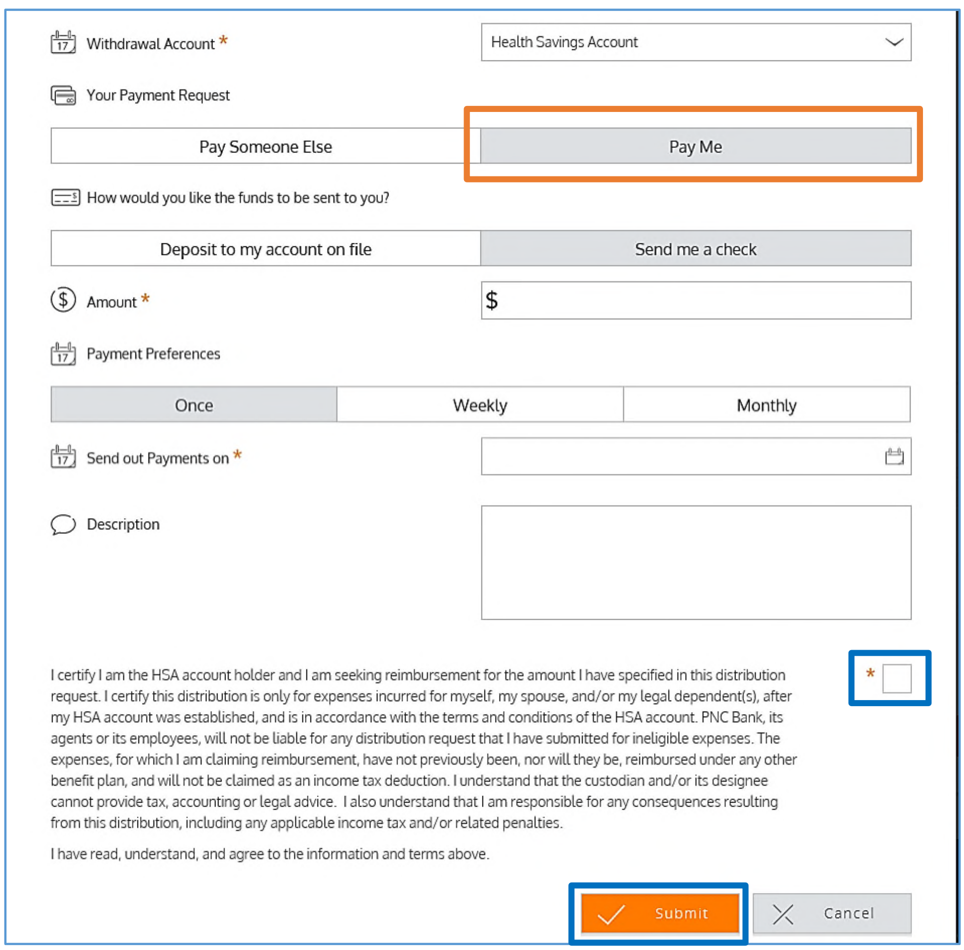
- Review the **information**.
- If submitted, an **Add Payment** conformation will display. When submitted, a final confirmation displays, and the payment will display in your Transactions Tab.



Important note: Payment requests are debited from your HSA on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive within 7-10 business days of the withdrawal date.

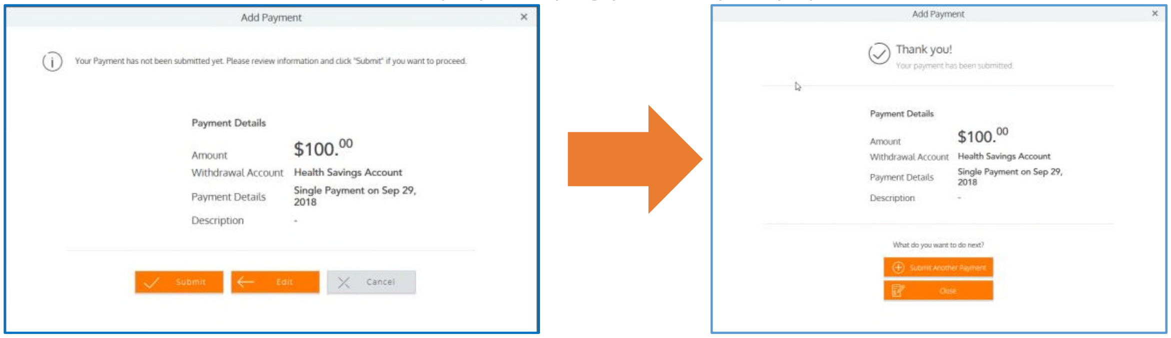
To reimburse yourself for out-of-pocket expenses

- **Select** Health Savings Account from the withdrawal account drop-down.
- **Select Pay Me**.
- **Select** the method of payment: *Deposit to my account on file* or *Send me a check* (default option). You may also Add a Deposit Account as desired from this page.
- **Enter** the payment amount.
- **Select** the payment preferences: once, weekly, monthly.
- **Select** a *Send out Payments on* date using the calendar functionality.
- **Read** the certification paragraph and **Click** the acknowledgement box.
- Click the **Submit** button.



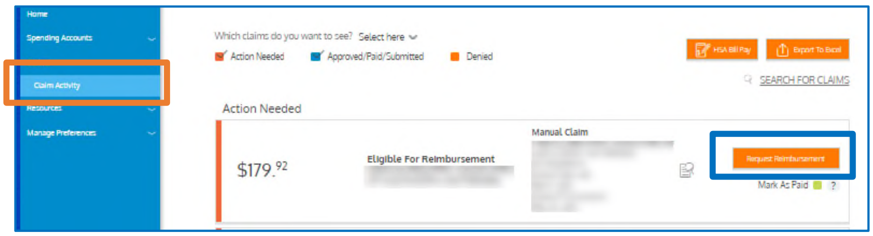
(continued)

- Review the information on the confirmation; click edit or submit.
- If submitted, a conformation will display notifying you that your payment has been submitted.

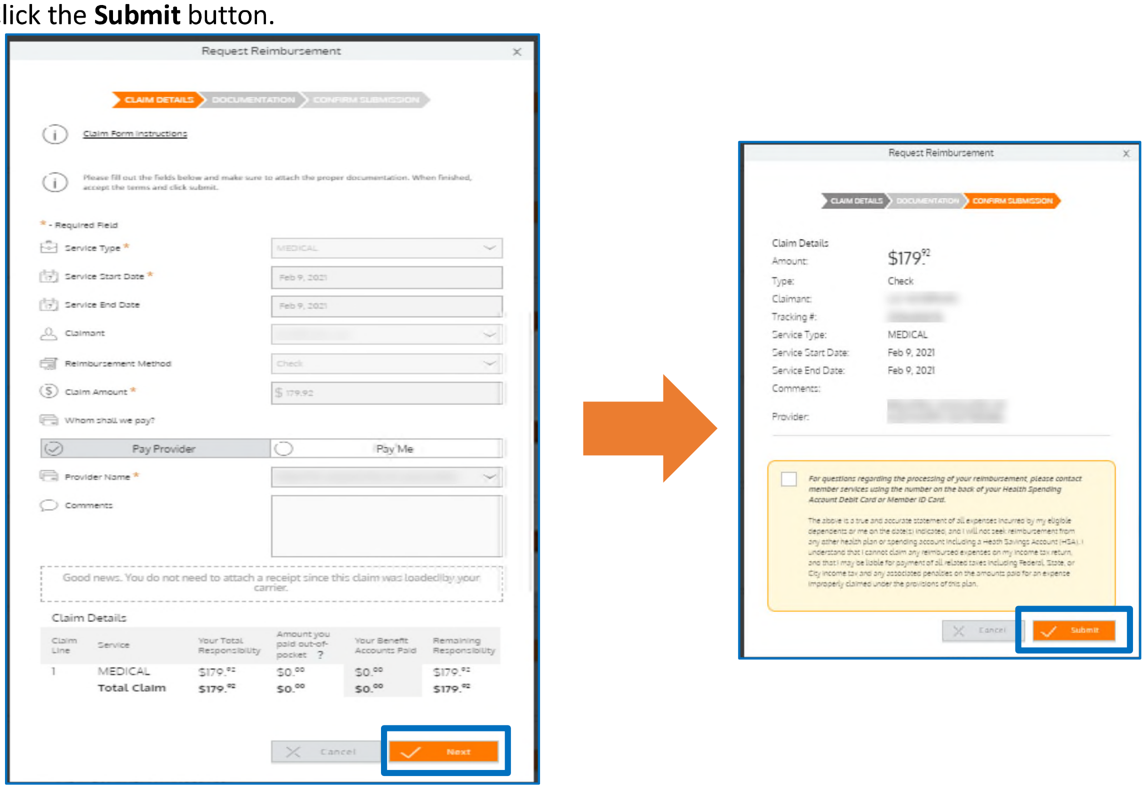


To reimburse yourself or pay a provider from a claim

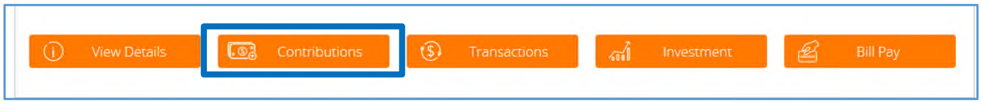
- **Select** Claim Activity from the navigation bar.
- **Locate** the claim to be paid.
- **Click Request Reimbursement.**



- **Confirm** the auto-populated claim & provider details
- **Select** Pay Me or Pay Provider
- **Select** the method of payment
- **Click Next.**
- **Review** the confirmation summary.
- **Read** the certification paragraph and **Click** the acknowledgement box.
- Click the **Submit** button.

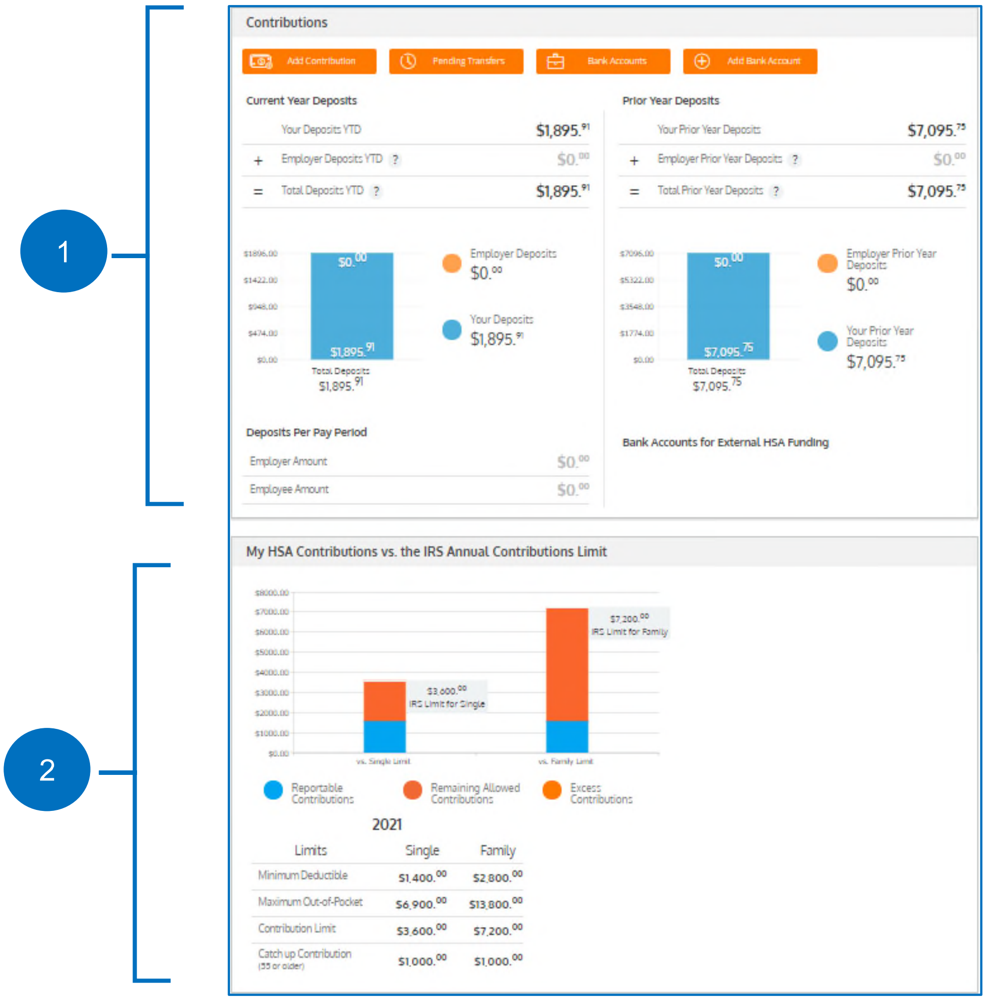


Contributions



From the Benefits Account Summary page, click **Contributions.** The page is divided into two sections:

1. Contributions
2. My HSA Contributions vs. the IRS Annual Contribution Limits.



Deposits and Contributions- Putting Money in Your HSA

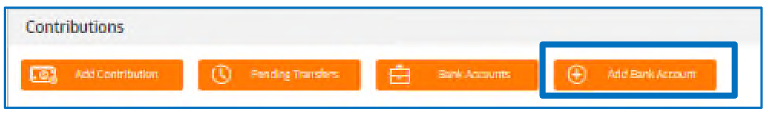
There are generally two different ways contributions come into your HSA: through your employer (for example, payroll deductions that are sent to the HSA), or through direct contributions. This section explains how to make direct contributions.

To put money into your HSA, you must first link your personal banking account (checking or savings) to your online HSA. Once linked, you can transfer funds from your bank account(s) into your HSA.

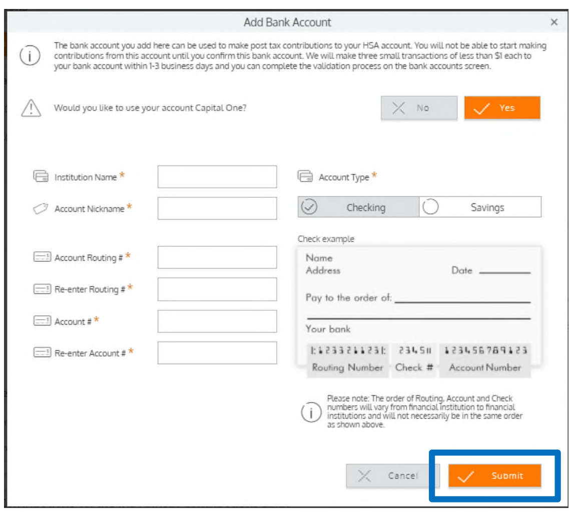
Important note: After submitting your bank account information, a one-time validation process is initiated. Two small deposits and one debit are processed against your personal account. To complete this validation process, you must enter specific transaction amounts in the **Bank Account Validation** box (See step 3). You must then complete the validation process on the bank account screen. **This process can take from 1-3 days.**

Linking and Validating Your Bank Account(s)

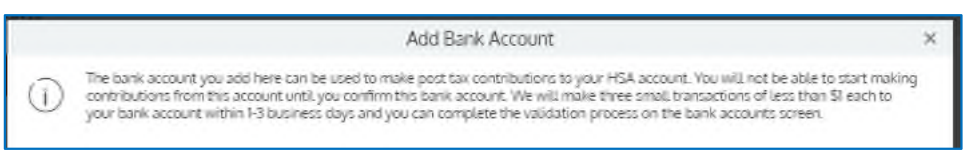
Step 1. Click the **Add Bank Account** button.



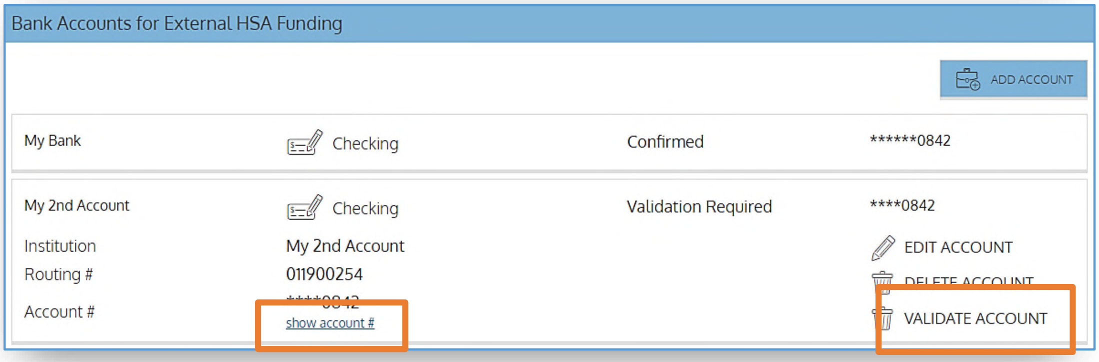
Step 2: Enter all the required information, click **Submit**.



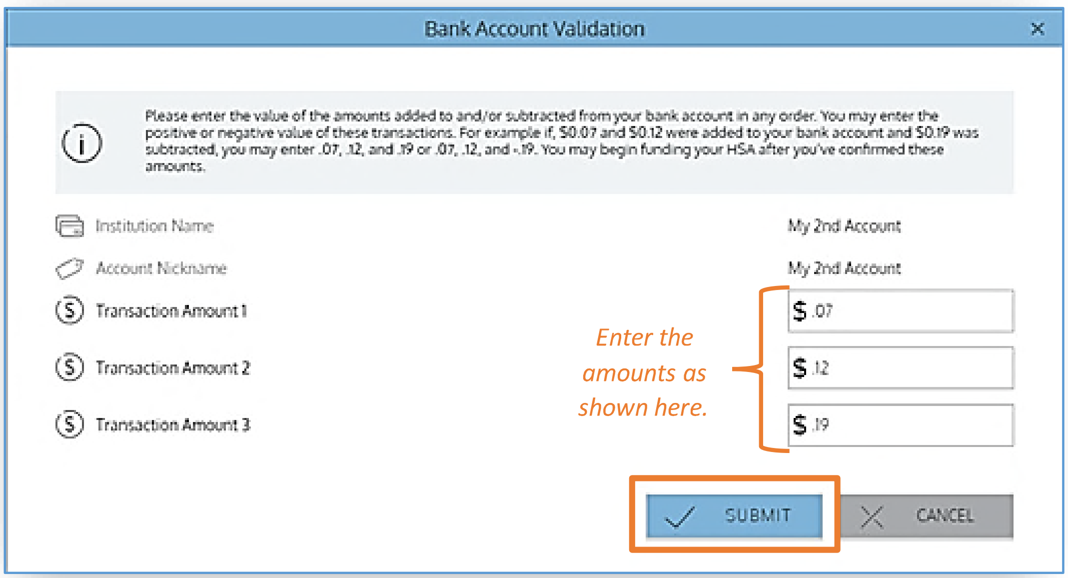
Important note: You will not have an immediate ability to fund your HSA via this bank account. The validation process must first be finalized.



Step 3. From the **Bank Accounts for External HSA Funding** window**,** click **Show Account #** to expand the bank account listing, and click the **Validate Account** option.



Step 4: **Enter** the amounts in the bank account validation box *(as depicted below)* and click **Submit**. *(You don't need to worry about entering positive or negative amounts. Just enter the amounts.)*

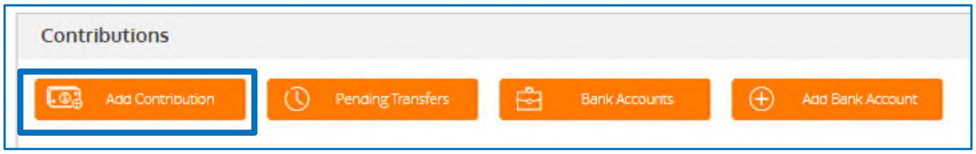


Important note: Once you submit the amounts, it will take 1-2 business days to validate. Once validated, your account will be ready to be used to fund your HSA.

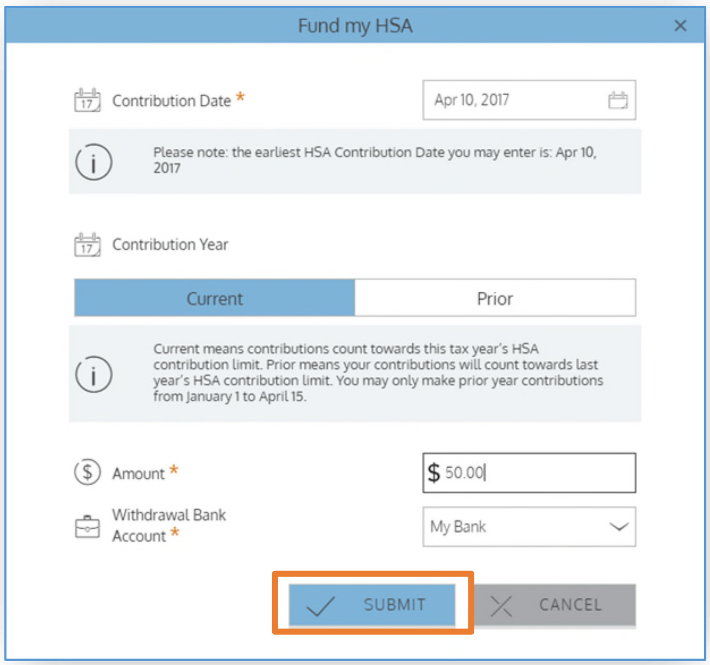
See Contributing to Your HSA for more information.

Contributing to Your HSA

After you've successfully [linked and validated your bank account to your HSA](#), click **Contributions**, then click **Add Contribution**.

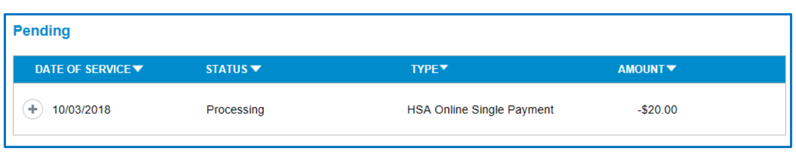


Enter a date, amount, and select the bank account from which you wish to pull funds.
Click **Submit**.



Your contribution will appear on the **Pending Transfers from Your External Accounts** and will remain there until the funds transfer process is complete; this usually takes 3-4 business days.

The transaction will also appear on the **[Transactions](#)** page as well as the **Pending** section of the **[Overview tab.](#)**

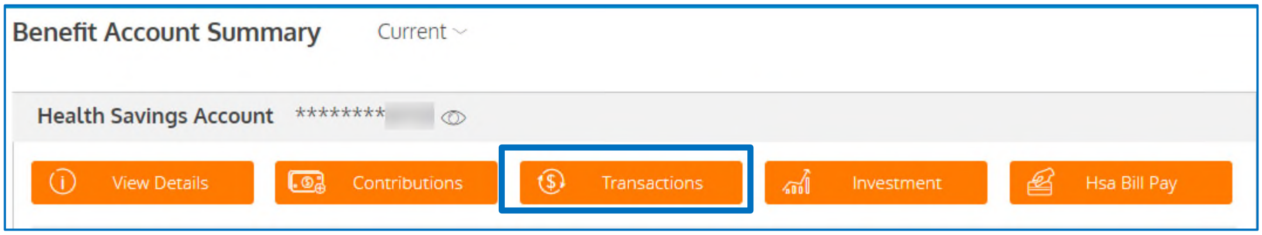


Pending

DATE OF SERVICE	STATUS	TYPE	AMOUNT
10/03/2018	Processing	HSA Online Single Payment	-$20.00

Transactions

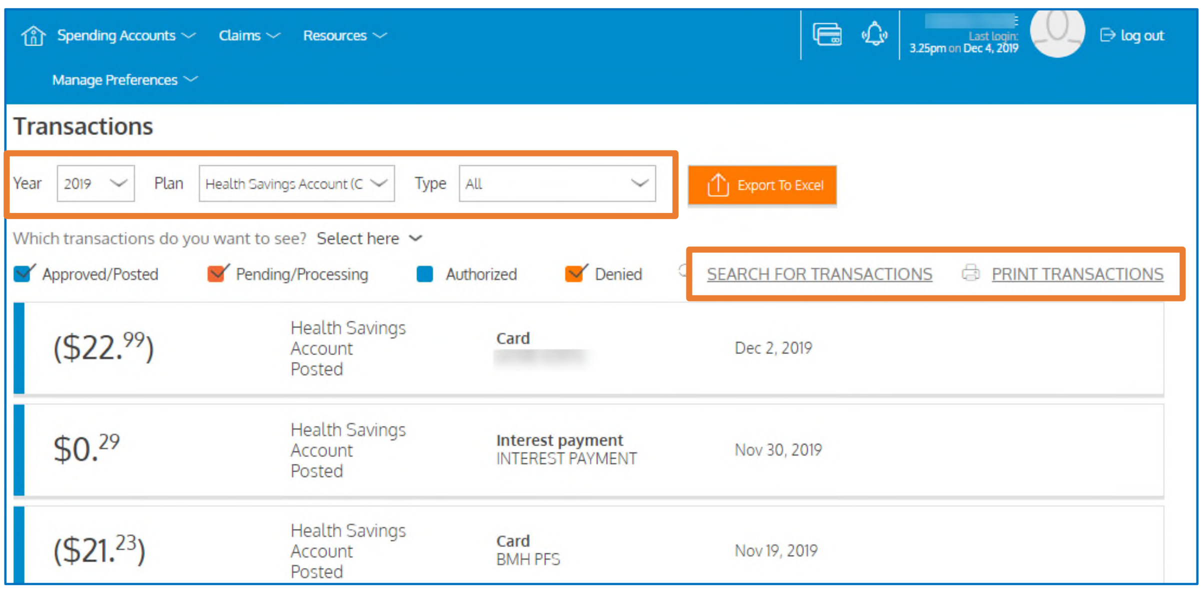
From the Benefits Account Summary page, click **Transactions**.



Transactions can be sorted by:

- Year
- Plan
- Type of transaction: Deposit, Claim, Card, or Other
- You can sort further by Approved/Posted, Pending/Processed, Authorized, or Denied
- You can also export your transaction data to Excel or print from this page

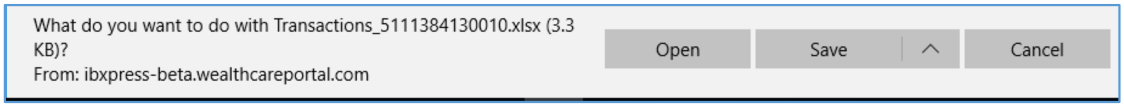
Functionality also exists to allow you to [Search for a Specific Transactions] or **Print Transactions**.



Export Transactions to Excel

To export the transaction data to Excel, click the **Export To Excel** button.

Options will appear at the bottom of your screen.



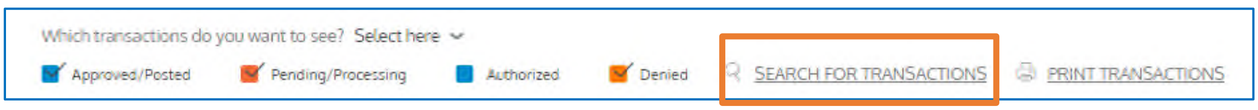
- Click **Open** to view the transcations in Excel.
- Click **Save** to save a copy of the Excel document to a preferred location.
- Click **Cancel** to close the box.

Example of transactions detail exported to Excel:

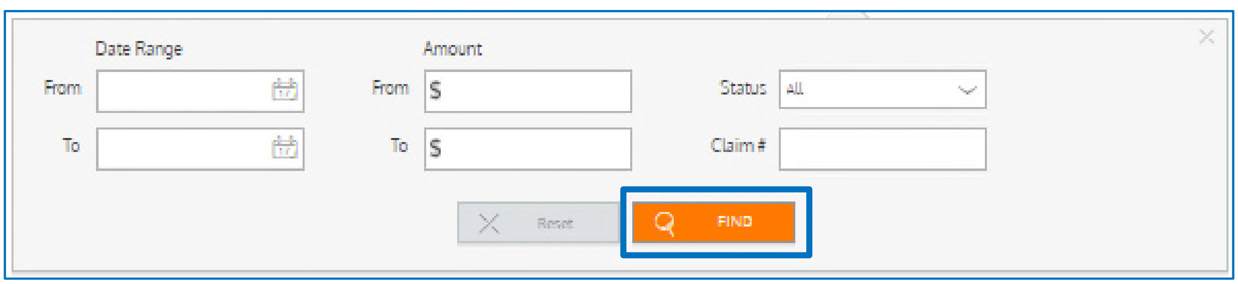
	A	B	C	D	E	F	G	
1	Transaction Date	Transaction Type	Claimant	Description	Plan	Date of Service	Amount	
2	09-14-2018	Fee		PAPER SURCHARGE FEE	PNC Health Savings Account	09-14-2018	$ 1.50	Posted
3	09-14-2018	HSA Online Single Payment		Recurring - HSA Online Payment	PNC Health Savings Account	09-14-2018	$ 20.00	Posted
4	08-31-2018	Interest payment		INTEREST PAYMENT	PNC Health Savings Account	08-01-2018	$ 0.06	Posted
5	08-16-2018	Fee		PAPER SURCHARGE FEE	PNC Health Savings Account	08-16-2018	$ 1.50	Posted
6	08-02-2018	Manual Claim		MEDICAL PHILADELPHIA FAMILY MEDICINE ASSOCIATES PC (191295	PNC Health Savings Account	07-23-2018	$ 100.00	EligibleFc
7	08-02-2018	Manual Claim		MEDICAL PHILADELPHIA FAMILY MEDICINE ASSOCIATES PC (191295	PNC Health Savings Account	07-01-2018	$ 100.00	EligibleFc
8	07-31-2018	Interest payment		INTEREST PAYMENT	PNC Health Savings Account	07-01-2018	$ 0.03	Posted
9	07-16-2018	HSA Balance Transfer		HSA Balance Transfer	PNC Health Savings Account	07-16-2018	$ 700.00	Posted

Search for Transactions

To search for transactions, click **Search for Transactions**; a window will display.

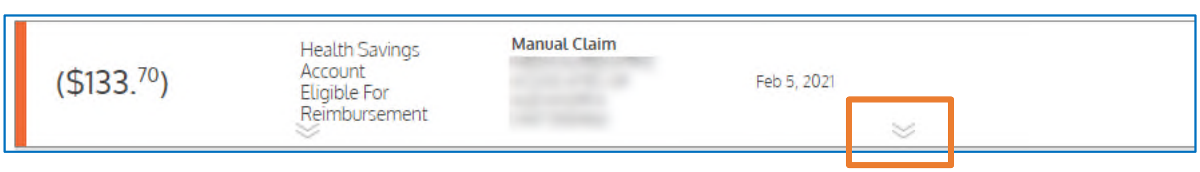


- **Enter** as much information as is known to search.
- Click the **Find** button. The applicable claims will display.



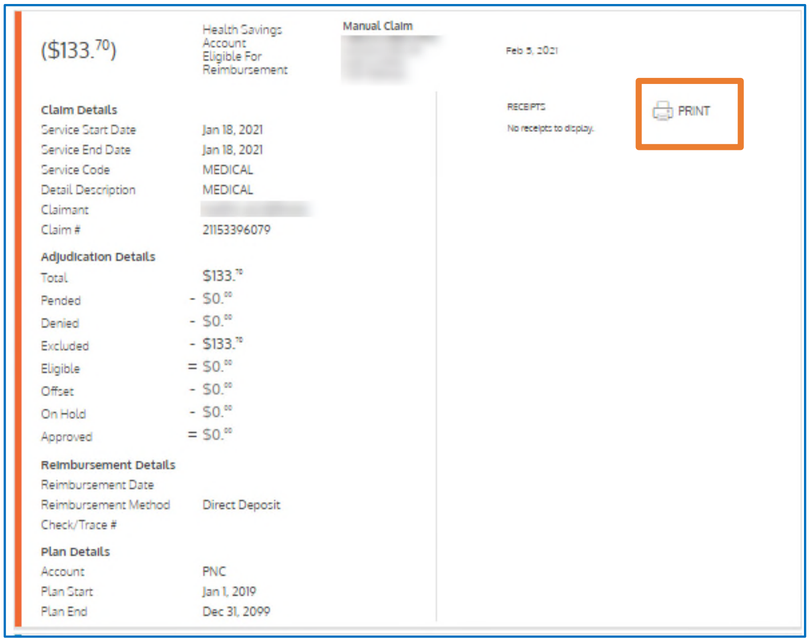
Viewing Transaction Detail

To review transaction details, from the **Transaction** page, **hover** over the claim you wish to view; a chevron will appear. **Click** the chevron and the transaction detail will display.



The transaction detail includes Claim, Adjudication, Reimbursement and Plan details.

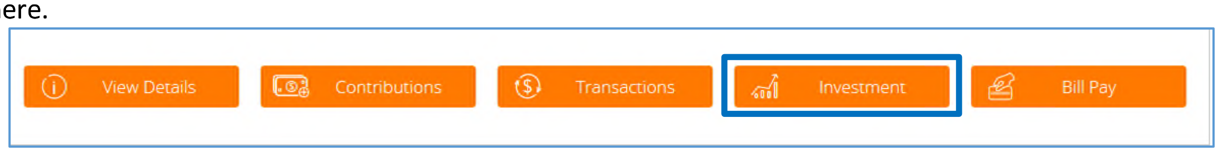
You can print the information by clicking on the **Print** icon. To close the expanded view, click on the display.



Investments

One of the key benefits of an HSA is the ability for you to invest the dollars you contribute, providing you the opportunity to build more wealth and retirement savings.

From the Benefits Account Summary page, click **Invest.** You can apply for an investment account from here.



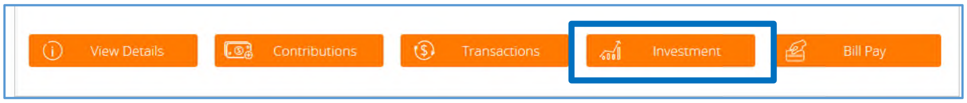
Important notes:

- To open an investment account, you must maintain a **$500 balance** in your HSA.
- Account holders who open an investment account will be **assessed a monthly fee of $2.50**. The fee will be noted on the monthly account statement and will be withdrawn from the HSA balance.
- Investments are self-directed, giving you the control to contribute funds as you like.
- Devenir is your HSA investment partner.
- You can move funds from your investment account back into your HSA spending account at any time.

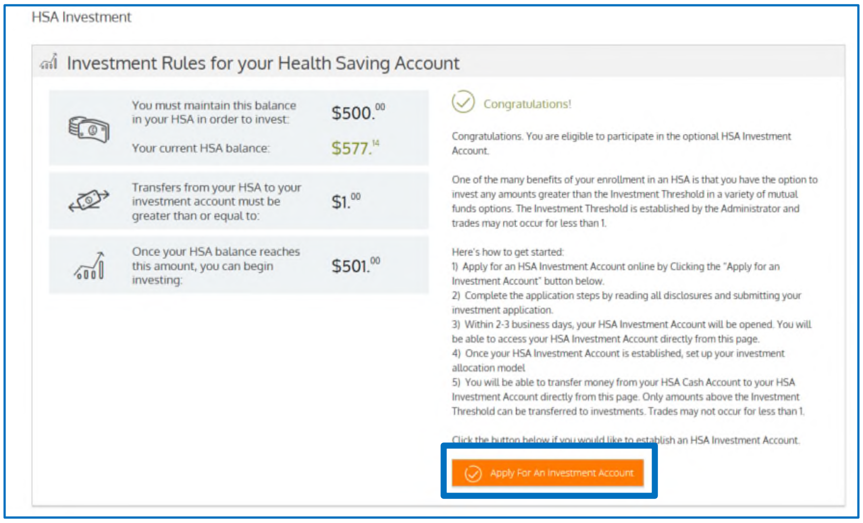
Applying for an HSA Investment Account

Follow these easy steps to request an investment account.

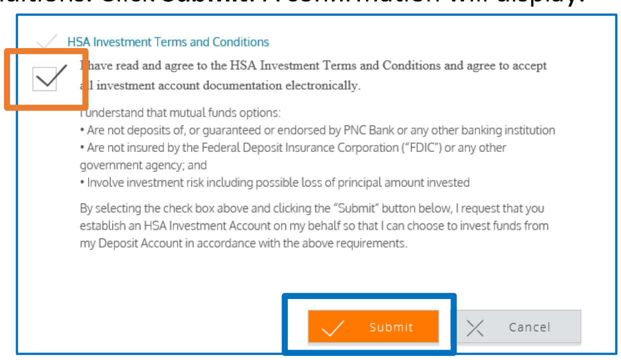
Step 1. Access the **Investment** hyperlink on the **Benefit Account Summary** page.

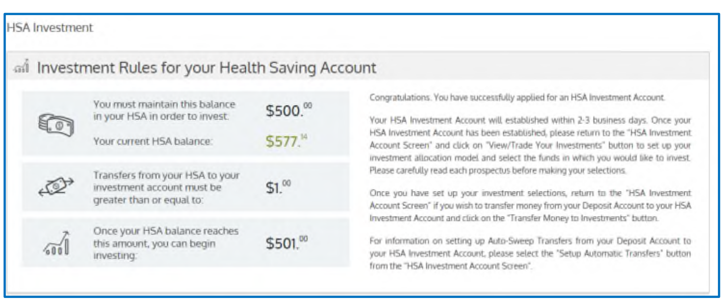


Step 1. Click **Apply for an Investment Account;** disclosures will display.



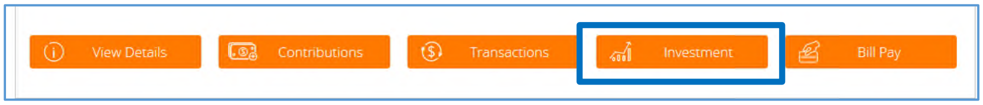
Step 2. Read the disclosures and **check** the box attesting that you have read and agree to the HSA investment terms and conditions. Click **Submit**. A confirmation will display.





Important note: It will take 2-3 business days to establish your investment account after which time you will be able to access your investment account via the Spending Account Portal. Continue the with this process 2-3 business days after submitting your application for an investment account.

Step 3. Once your HSA Investment Account has been established, access the **Investment** hyperlink on the **Benefit Account Summary** page.



Click **View/Trade Your Investments** to set up your investment allocation model and select the funds in which you would like to invest. Carefully read each prospectus before making your selections.

Optional Step. Once you have set up your investment selections, you may choose to transfer funds from your HSA Bill Pay Deposit Account to your HSA Investment Account.

Transferring Funds to Your HSA Investment Account

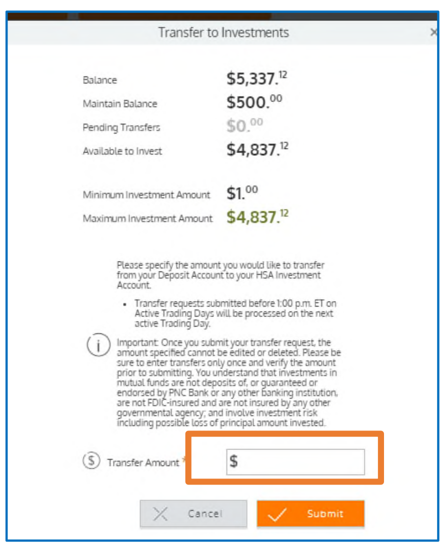
When transferring funds from your HSA to your investment account, you can choose from two options:

- A One-time Transfer
- Automatic Transfers

One-time Transfer

Click the **Transfer to Investments** button at the top of the **HSA Investment** page. A window will appear.

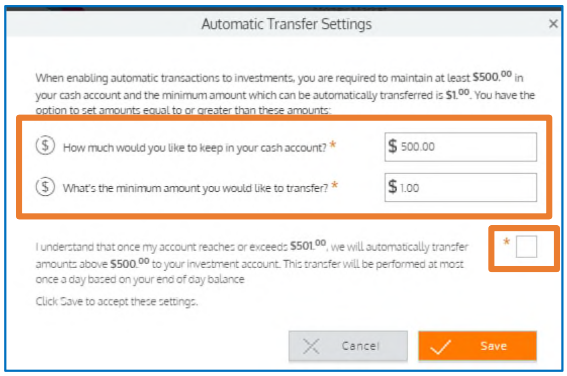
Enter the amount you wish to transfer and click **Submit**.



Automatic Transfers

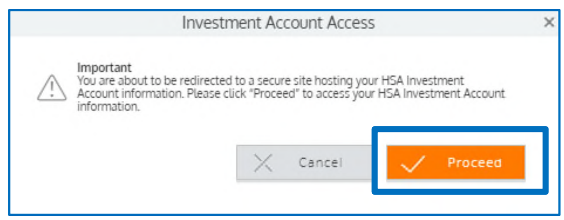
To enable automatic transfers, click **Setup Automatic Investment Transfers**.

Enter the amount you wish to keep in your cash account and the minimum amount you would like to transfer. Read the attestation statement and if you agree, **check** the box. Click **Save**.



Making Investment Portfolio Changes

To make changes to your investment account, including portfolio and investment allocations, click **View/Trade.** A pop-up will display; click **Process**.



You will be re-directed to the **Devenir Group, LLC** page.

Use the options at the top of the page to navigate the site.

Check out the short videos to learn more about the investment portal.