



Get the most from your Health Savings Account (HSA)

Your guide to online account access

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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 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.



→ 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](#).



→ 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

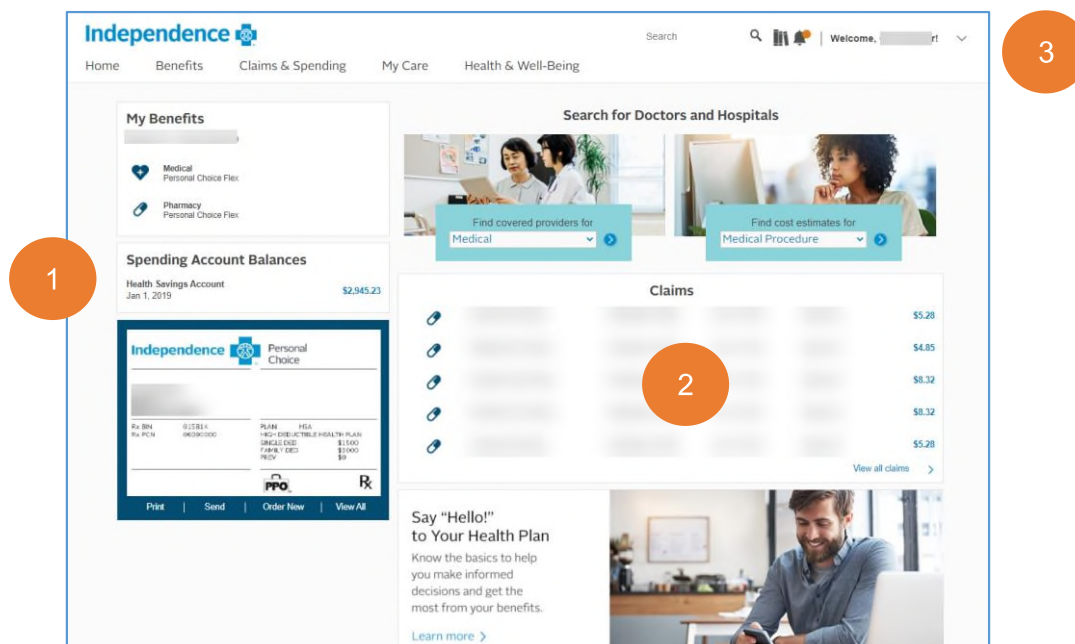
You can [report your card lost or stolen](#) using the Spending Account Portal or by calling Spending Account Member Services at the number on the back of your debit card.

*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.

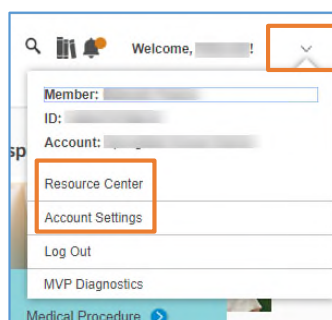


The **Home** page provides at-a-glance information and hyperlinks that quickly get you the information you need.

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 Resource 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.

Health Savings Account Online Access Guide

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.

The screenshot shows the 'Account Settings' page with a navigation bar at the top containing 'Home', 'Benefits', 'Claims & Spending', 'My Care', and 'Health & Well-Being'. The left sidebar has a 'Manage My Account' section with links for 'Personal Information', 'Change Password', 'Spending Accounts', 'Communication Preferences', 'Health Information Sharing', and 'Additional Services'. The main content area is titled 'Manage Personal Information' and includes fields for 'Date of Birth', 'Username', 'Address', 'Email', 'Home Phone', 'Mobile Phone', and 'Work Phone'. A 'Save' button is at the bottom. A red box highlights the 'Personal Information' link in the sidebar and the 'Date of Birth' field in the main content area.

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.

The screenshot shows the 'Account Settings' page with the 'Manage Spending Accounts' section selected. The left sidebar has a red box around the 'Spending Accounts' link. The main content area is titled 'Manage Spending Accounts' and includes a section for 'Update Reimbursement Method' with two radio buttons: 'Check' (selected) and 'ACH Direct Deposit'. A 'Save' button is below. Below this is a 'Manage Debit Cards' section with a link to 'Go to Debit Cards >'. A red box highlights the 'Check' radio button.

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

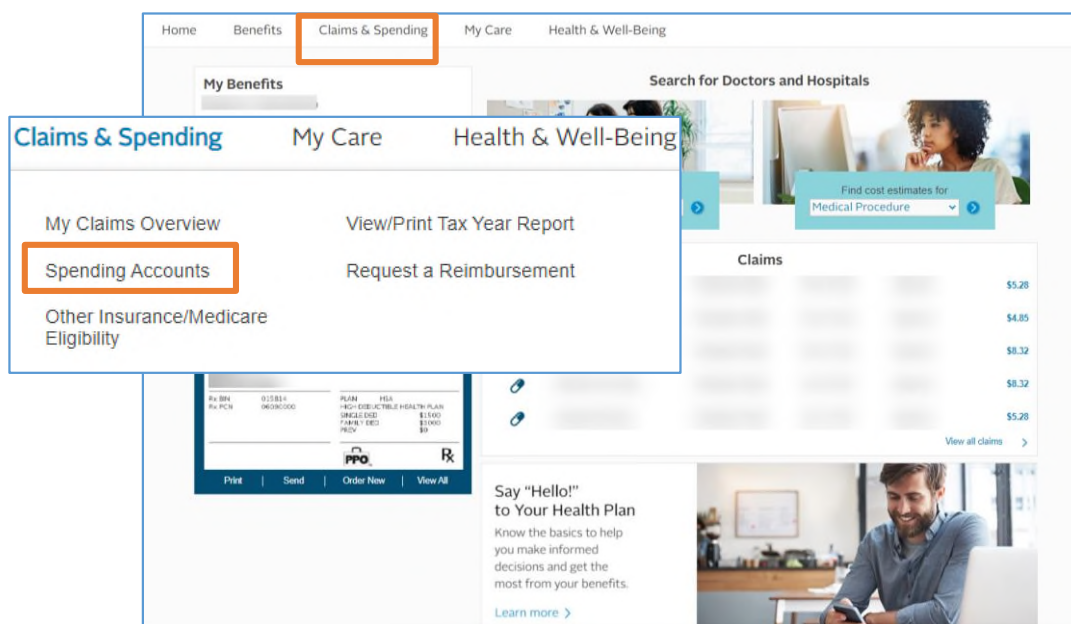
The screenshot shows the 'Resource Center' page. The left sidebar has a red box around the 'Categories' and 'Media Types' sections. The main content area displays a grid of document thumbnails under the heading 'Covered Expenses'. The thumbnails include 'Health Care Expenses List of Eligible', 'HSA', 'Spending Account', and 'Dependent Card Request Form'. A red box highlights the 'Spending Account' thumbnail.

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](#)

Health Savings Account Online Access Guide

Spending Accounts

Overview Transactions

Health Savings Account
\$2,945.23
 Current Balance

Opened Jan 1, 2019 Amount Spent: \$36.90

2020 Contributions: \$1,560.00
 2021 Contributions: \$65.00

[Covered Expenses >](#) [Manage HSA >](#)

Pending Transactions
 You currently do not have any pending transactions.

Completed Transactions

Posted Feb 22, 2021 HSA Card	Approved -\$18.45
Posted Feb 16, 2021 HSA Manual Claim	Eligible For Reimbursement -\$8.32
Posted Feb 16, 2021 HSA Manual Claim	Eligible For Reimbursement -\$4.85

Callouts: 1 (Current Balance), 2 (Contributions), 3 (Covered Expenses), 4 (Manage HSA), 5 (Pending Transactions), 6 (Completed Transactions), 7 (Manage Debit Cards), 8 (Request a Reimbursement).

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

Spending Accounts

Overview **Transactions**

Pending Transactions
 You currently do not have any pending transactions.

Completed Transactions

Posted Date: Nov 26, 2020 | Feb 26, 2021 | Status: All Statuses | Amount Range: All Amounts | More filters

Feb 22, 2021	Approved	HSA	Card	-\$18.45	>
Feb 16, 2021	Eligible For Reimbursement	HSA	Manual Claim	-\$8.32	>
Feb 16, 2021	Eligible For Reimbursement	HSA	Manual Claim	-\$4.85	>

Callouts: Print/Share icon, Chevron icon.

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

Spending Accounts

Health Savings Account

Posted Date: Feb 22, 2021
 Type: Card
 Status: Approved
 Amount: -\$18.45

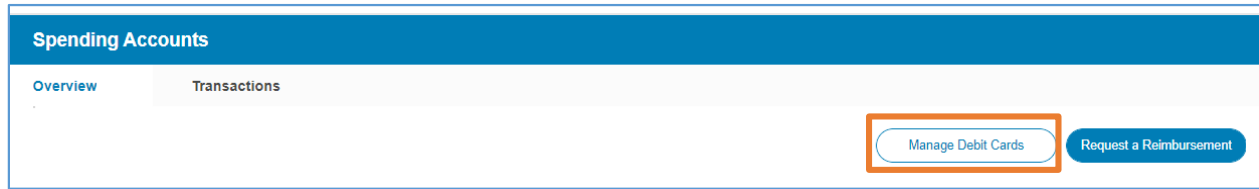
Transaction

Service Start Date: Feb 21, 2021
 Service End Date: Feb 22, 2021
 Description: Cvs/Pharmac
 Claimant:
 Claim Number: N/A
 Type: Card
 Account: HSA

Callout: Chevron icon.

Debit Card

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



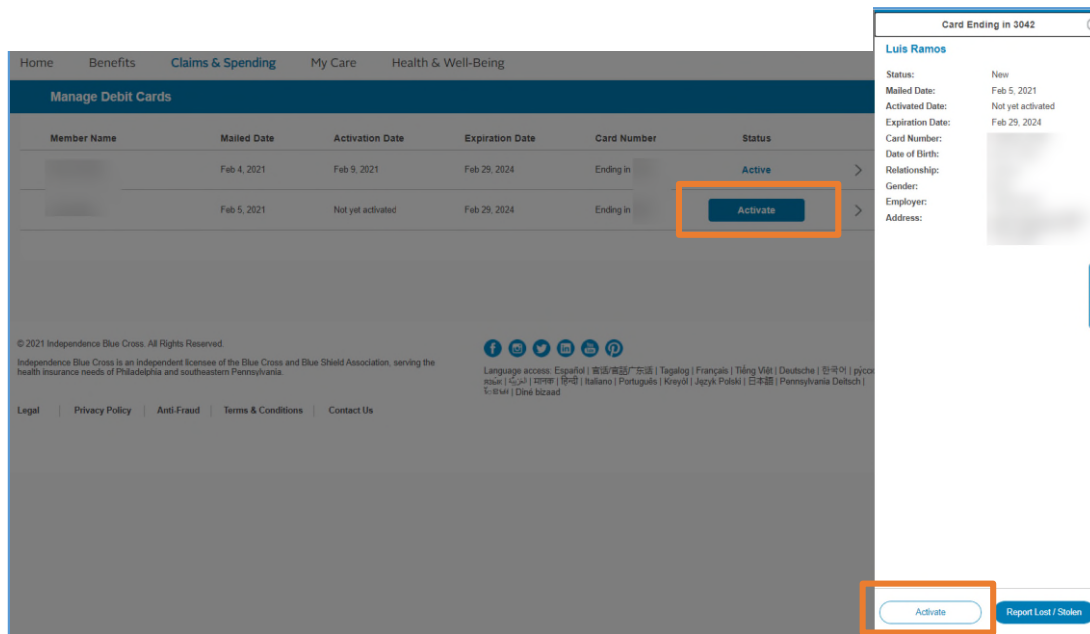
Activating your HSA Debit Card

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

Once 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 on their medical plan 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 are not on their medical plan 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.

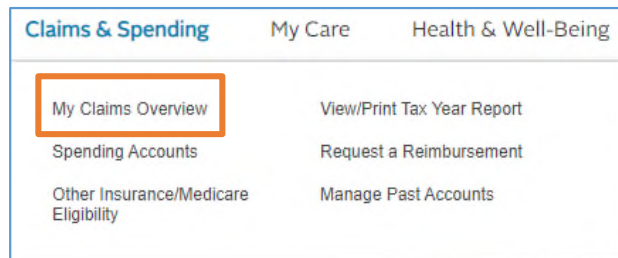
Reimbursing Yourself or Paying a Provider from a Claim

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.

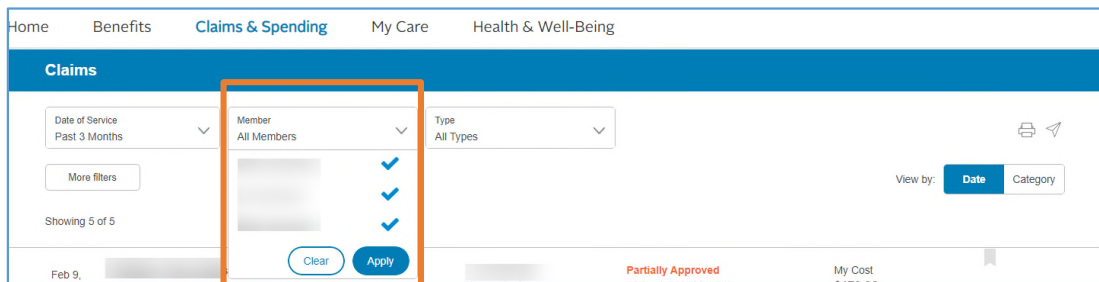


Important note: To reimburse yourself for out-of-pocket expenses via an online fund transfer, you must first [link your personal banking account \(checking or savings\) to your online HSA](#). You also have the option to issue yourself a paper check. Preferences can be edited member portal [Account Settings](#).

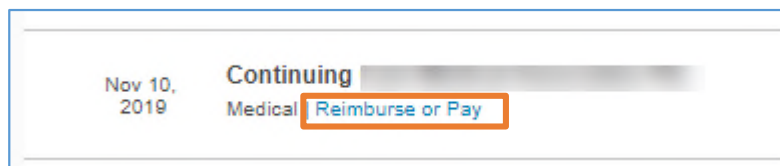
To reimburse yourself or pay a provider from a claim, click **My Claims Overview**; the claims page will display.



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.



Health Savings Account Online Access Guide

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

The first screenshot, titled "Claim Details", shows a claim for a medical procedure on February 9, 2021, with a status of "Partially Approved". A red box highlights the "View Explanation of Benefits" link. Below this, a donut chart shows that the user has saved 41.2% of the total provider bill. The chart details a total bill of \$306.00, with a \$126.08 discount from the health plan and a \$179.92 cost to the user. A table lists two procedures: "Office/Outpatient Visit" for \$179.92 and another for \$0.00. A "Spending Account" section shows a debit for \$179.92 on February 23, 2021. A "My Note" section is at the bottom with a "Reimburse/Pay Claim" button.

The second screenshot, titled "Pay Claim", is "Step 1 of 3: PAYMENT OPTIONS". It asks the user to "Select action and claim lines". The "Reimburse self" option is selected and highlighted with a red box. Other options are "Pay provider" and "Mark as paid". Under "Select all that apply:", the claim line for "February 9, 2021 Office/Outpatient Visit" for \$179.92 is checked and highlighted with a red box. "Cancel" and "Next" buttons are at the bottom.

The third screenshot, titled "Pay Claim", is "Step 2 of 3: REVIEW". It shows the "Review payment details" for the same claim line, with a payment amount of \$179.92. "Previous" and "Submit" buttons are at the bottom.

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

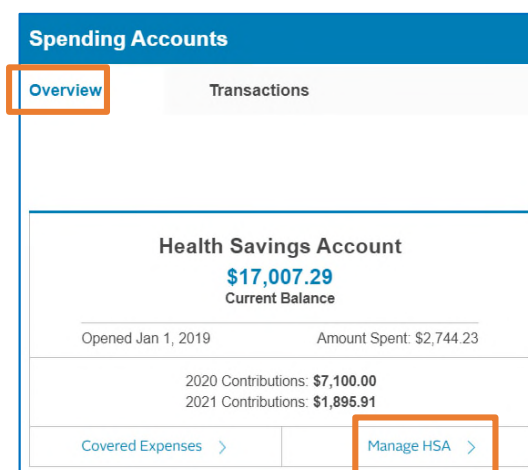
Confirm the transaction and click **Submit**. Your request will be processed and will display in [Pending transactions](#).



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

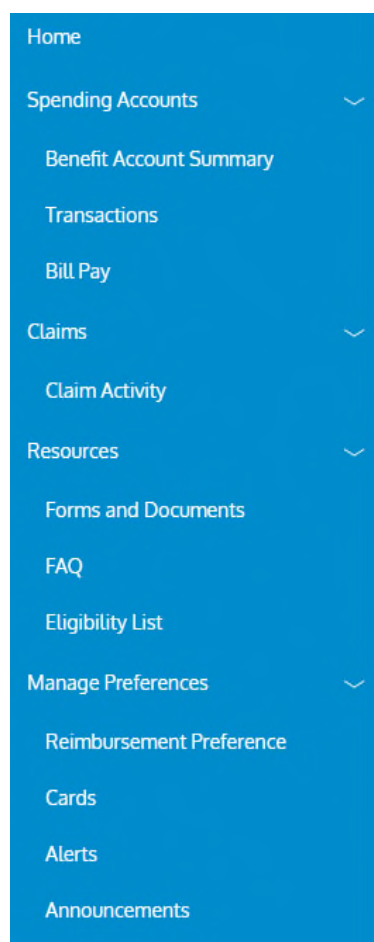
Manage Your HSA

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

Health Savings Account Online Access Guide

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.

The screenshot shows the 'Personal Dashboard' with a 'Go Green!' banner encouraging electronic delivery. Below this, the 'My Account' section displays the Health Savings Account balance of \$17,007.29 and an investment balance of \$0.00. A 'Statements' link is highlighted. The 'My Recent Transactions' section lists several transactions, including deposits and reimbursements.

Amount	Account	Type	Description	Date
\$400.00	Health Savings Account	Posted	Deposit	Mar 3, 2021
(\$250.00)	Health Savings Account	Posted	Card	Mar 2, 2021
\$0.68	Health Savings Account	Posted	Interest payment	Feb 28, 2021
(\$179.92)	Health Savings Account	Eligible For Reimbursement	Manual Claim	Feb 23, 2021
(\$198.35)	Health Savings Account	Posted	Card	Feb 20, 2021
\$400.00	Health Savings Account	Posted	Deposit	



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.

This form allows users to select their preferred method for receiving statements. The 'Electronic Only' option is selected. Below this, there is a section for 'Electronic Documents Access' which requires the user to verify their ability to access electronic documents by entering a PIN number from a sample PDF file.

How would you like to receive your Statements?
Your current delivery method is: Electronic & Paper

☒ Electronic Only ☐ Electronic & Paper

Electronic Documents Access

In order to elect Electronic Documents, you must verify your ability to access Electronic Documents.

Please open [Sample PDF File](#) and enter the PIN Number below.

Enter PDF PIN Number

If you would like to change your delivery method, please complete the form above and click SUBMIT, otherwise click CANCEL

This form allows users to select their preferred method for receiving tax forms. The 'Electronic Only' option is selected. Below this, there is a section for 'Electronic Documents Access' which requires the user to verify their ability to access electronic documents by entering a PIN number from a sample PDF file.

How would you like to receive your Tax Forms(1099-SA and 5498-SA)?

☒ Electronic Only ☐ Paper

Electronic Documents Access

In order to elect Electronic Documents, you must verify your ability to access Electronic Documents.

Please open [Sample PDF File](#) and enter the PIN Number below.

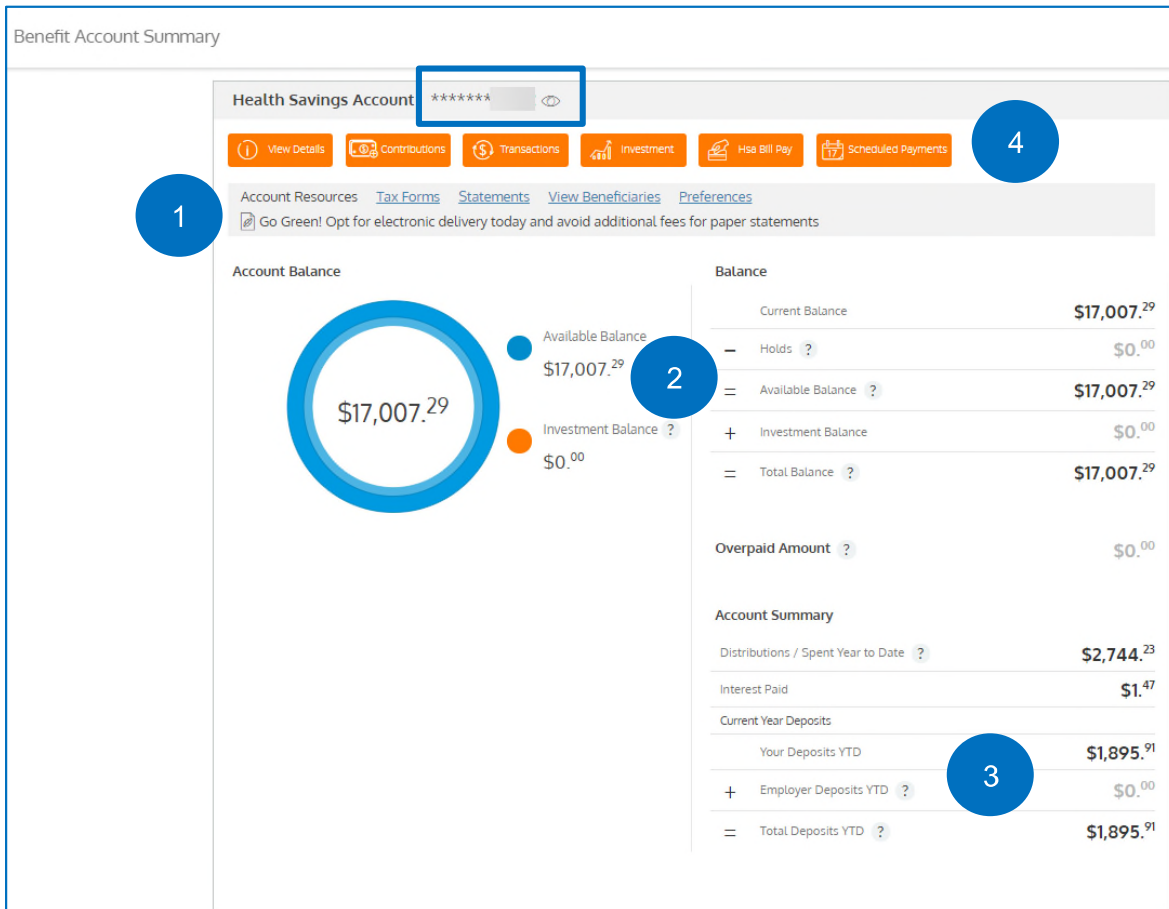
Enter PDF PIN Number

- 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

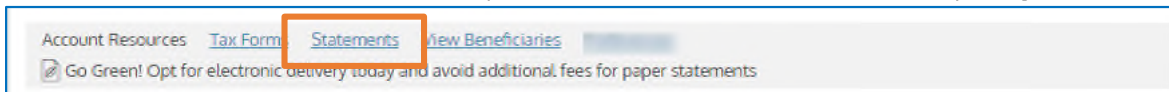
You can access your account statements, your tax forms, and set your delivery preferences for both from the **Benefit Account Summary** page.

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:

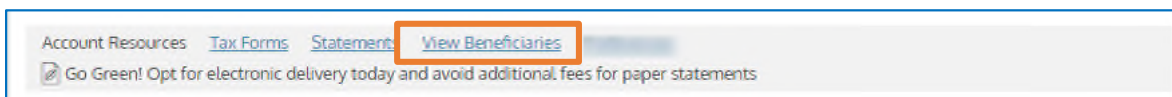
- Form **1099-SA** details any funds that have been distributed from your health savings plan the tax year. Form 1099-SA is typically available at the end of January.
- Form **5498-SA** reports contributions to your Health Savings Account (HSA). The 5498-SA forms are typically available in May allowing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



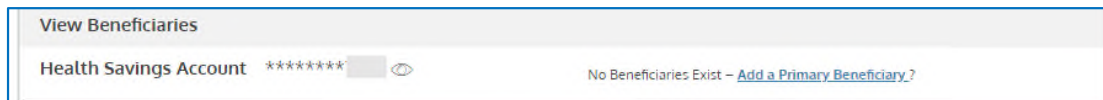
Health Savings Account holders with no contributions for the calendar year will not receive a 5498-SA.

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.

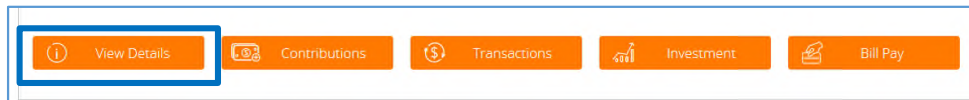
Beneficiary Type	Name	Relationship	Percentage	Edit	Delete
Primary	[Redacted]	Spouse Or Common Law Spouse	0%	[Edit Icon]	[Delete Icon]

Primary Beneficiary Percentage MUST = 100% - Please reallocate Beneficiary Amount(s)

[Add a Primary Beneficiary](#) [Add New Contingent Beneficiary](#) [Allocate](#)

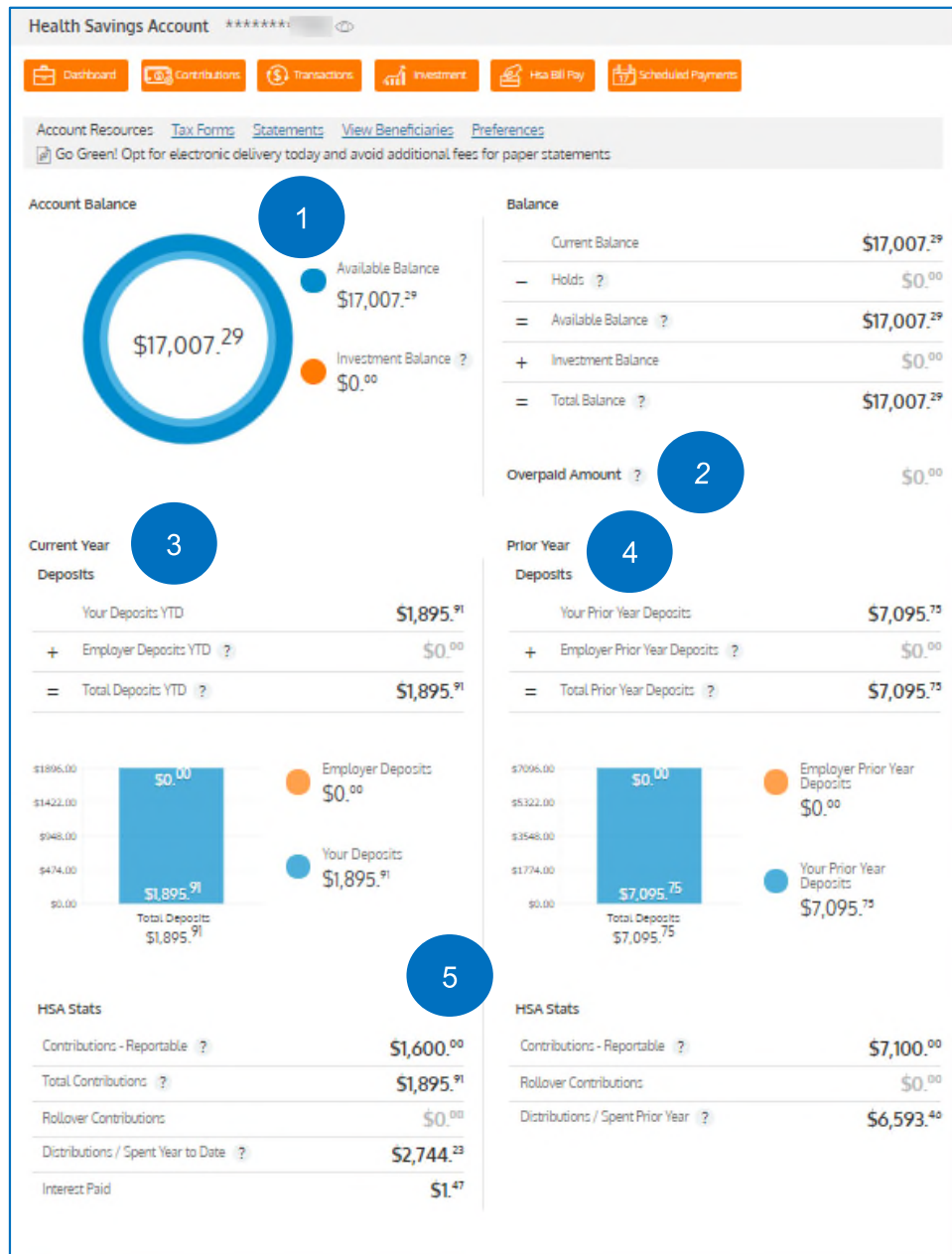
*HSA rules establish that if your spouse is named as the designated beneficiary, the account will become the spouse's HSA after the account holder's death and maintain the tax advantaged status. If someone other than the account holder's spouse is designated as the beneficiary, then upon the account 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



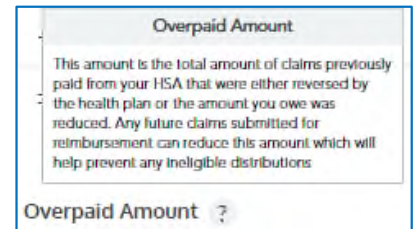
Health Savings Account Online Access Guide



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**.

Add Payment

You may transfer funds from your HSA to your personal bank account or you can make a payment to someone else such as your provider. You may not initiate transfers for amounts greater than the balance in your HSA Deposit Account.

To withdraw funds and transfer directly to your personal bank account, select "Pay Me" below. You must have a Direct Deposit Personal Bank Account set up on the Withdrawal Bank Account page. To withdraw funds and make a payment to your provider, select "Pay Someone Else".

IMPORTANT: Payment requests are debited from your Health Savings Account 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.

Withdrawal Account * Health Savings Account

How would you like the funds to be sent to you?

☒ Pay Someone Else ☐ Pay Me

☐ Deposit to my account on file ☒ Send me a check

Amount * \$

Payment Preferences

☒ Once ☐ Weekly ☐ Monthly

Send out Payments on *

Description

I certify I am the HSA account holder and I am seeking reimbursement for the amount I have specified in this distribution request. I certify this distribution is only for expenses incurred for myself, my spouse, and/or my legal dependent(s), after my HSA account was established, and is in accordance with the terms and conditions of the HSA account. WealthCare Saver, its agents or its employees, will not be liable for any distribution request that I have submitted for ineligible expenses. The expenses, for which I am claiming reimbursement, have not previously been, nor will they be, reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I understand that the custodian and/or its designee cannot provide tax, accounting or legal advice. I also understand that I am responsible for any consequences resulting from this distribution, including any applicable income tax and/or related penalties.

I have read, understand, and agree to the information and terms above.

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.

Withdrawal Account * Health Savings Account

Your Payment Request

Pay Someone Else Pay Me

Payee Name * select name

Your Account Number with the Payee

Amount * \$

Payment Preferences

Once Weekly Monthly

Send out Payments on * [calendar icon]

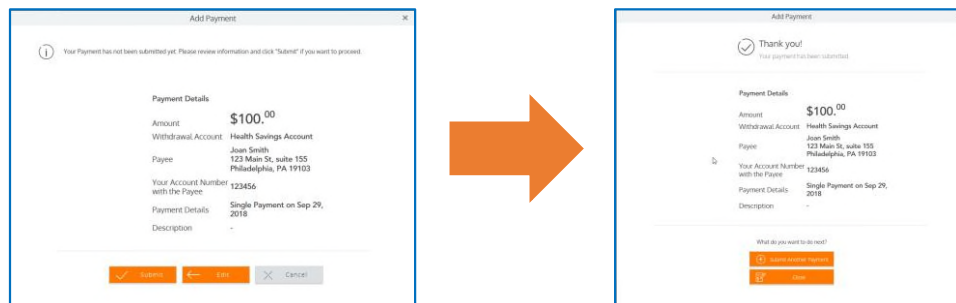
Description

I certify I am the HSA account holder and I am seeking reimbursement for the amount I have specified in this distribution request. I certify this distribution is only for expenses incurred for myself, my spouse, and/or my legal dependent(s), after my HSA account was established, and is in accordance with the terms and conditions of the HSA account. WealthCare, its agents or its employees, will not be liable for any distribution request that I have submitted for ineligible expenses. The expenses, for which I am claiming reimbursement, have not previously been, nor will they be, reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I understand that the custodian and/or its designee cannot provide tax, accounting or legal advice. I also understand that I am responsible for any consequences resulting from this distribution, including any applicable income tax and/or related penalties.

I have read, understand, and agree to the information and terms above.

Submit Cancel

- 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.

The screenshot shows the HSA withdrawal request form. Key elements are highlighted as follows:

- Withdrawal Account ***: A dropdown menu showing "Health Savings Account".
- Your Payment Request**: Two buttons, "Pay Someone Else" and "Pay Me". The "Pay Me" button is highlighted with an orange box.
- How would you like the funds to be sent to you?**: Two buttons, "Deposit to my account on file" and "Send me a check".
- Amount ***: A text input field with a dollar sign icon.
- Payment Preferences**: Three buttons, "Once", "Weekly", and "Monthly".
- Send out Payments on ***: A date selection field with a calendar icon.
- Description**: A large text area for providing details about the payment.
- Certification**: A paragraph of text stating the user's agreement to the terms and conditions. To the right of this text is a checkbox with an asterisk, which is highlighted with a blue box.
- Submit**: An orange button with a checkmark icon, highlighted with a blue box.
- Cancel**: A grey button with an 'X' icon.

(continued)

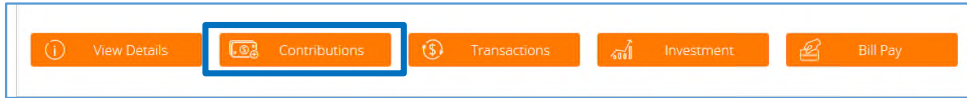
- Review the information on the confirmation; click edit or submit.
- If submitted, a confirmation will display notifying you that your payment has been submitted.

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.**

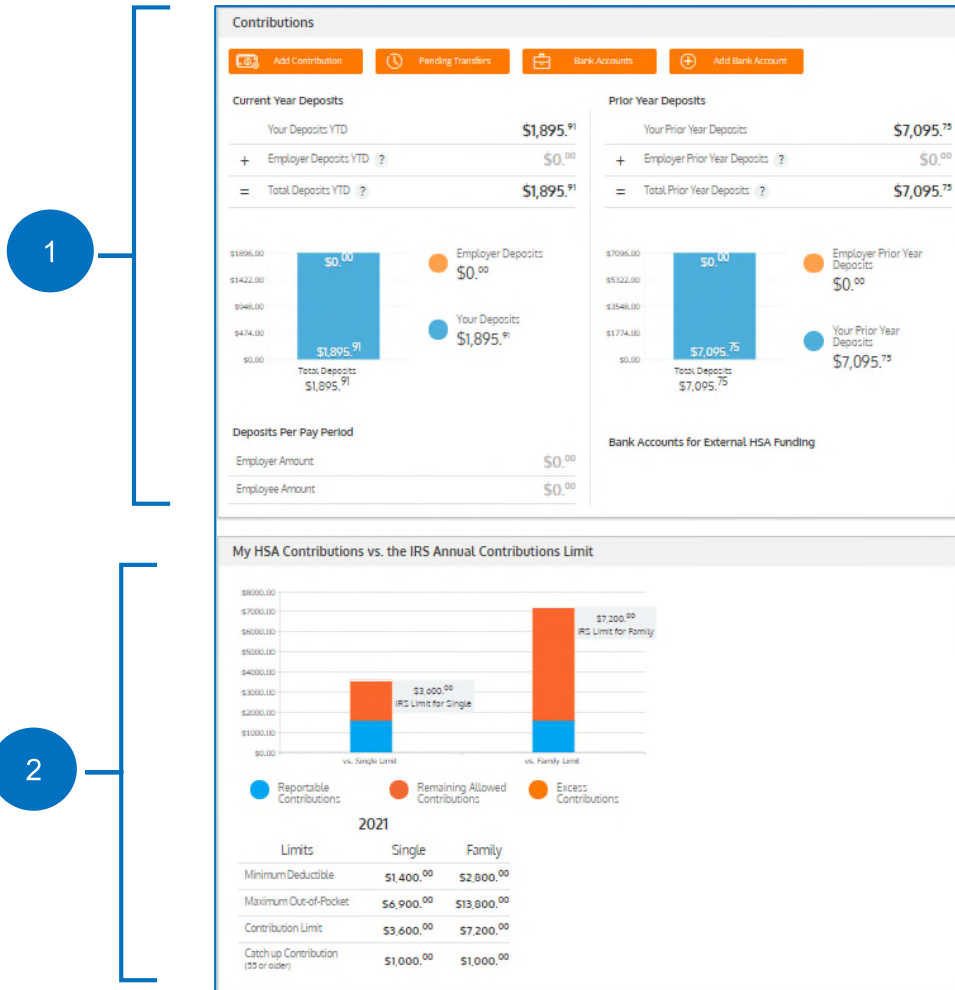
- **Confirm** the auto-populated claim & provider details
- **Select Pay Me or Pay Provider**
- **Select** the method of payment
- **Click Next.**
- **Review** the confirmation summary.
- **Read** the certification paragraph and **Click** the acknowledgement box.
- Click the **Submit** button.

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.

Health Savings Account Online Access Guide

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.

Bank Accounts for External HSA Funding			
My Bank	Checking	Confirmed	*****0842
My 2nd Account	Checking	Validation Required	****0842
Institution	My 2nd Account		
Routing #	011900254		
Account #	****0842		
		show account #	
		EDIT ACCOUNT	
		DELETE ACCOUNT	
		VALIDATE ACCOUNT	

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.)

Please enter the value of the amounts added to and/or subtracted from your bank account in any order. You may enter the positive or negative value of these transactions. For example if, \$0.07 and \$0.12 were added to your bank account and \$0.19 was subtracted, you may enter .07, .12, and .19 or .07, .12, and -.19. You may begin funding your HSA after you've confirmed these amounts.

Institution Name: My 2nd Account

Account Nickname: My 2nd Account

Transaction Amount 1: \$.07

Transaction Amount 2: \$.12

Transaction Amount 3: \$.19

Enter the amounts as shown here.

SUBMIT CANCEL

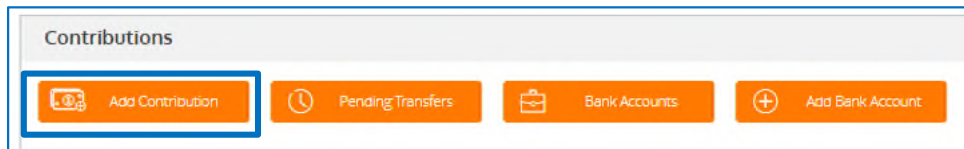


Important note: Once you submit the amounts, it will take 1-2 business days to validate. Once validated, your account will be ready to be used to fund your HSA.

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**.



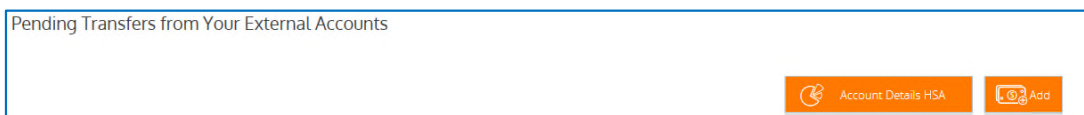
Enter a date, amount, and select the bank account from which you wish to pull funds. Click **Submit**.

The 'Fund my HSA' form contains the following fields and options:

- Contribution Date ***: Apr 10, 2017
- Contribution Year**: Current (selected), Prior
- Amount ***: \$ 50.00
- Withdrawal Bank Account ***: My Bank
- Buttons**: SUBMIT (highlighted with a blue box), CANCEL

Informational notes include: 'Please note: the earliest HSA Contribution Date you may enter is: Apr 10, 2017' and 'Current means contributions count towards this tax year's HSA contribution limit. Prior means your contributions will count towards last year's HSA contribution limit. You may only make prior year contributions from January 1 to April 15.'

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.

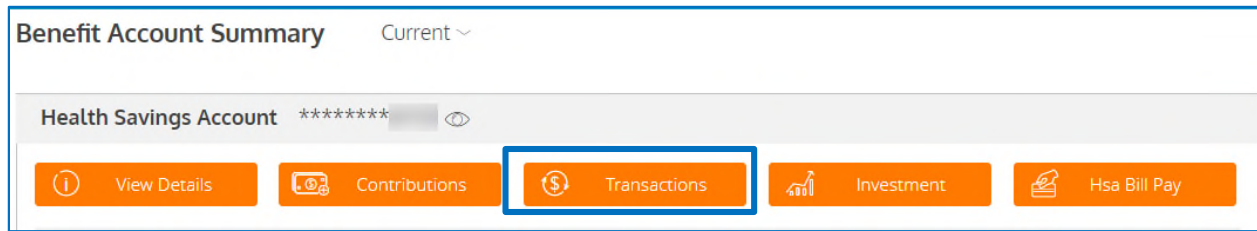


The transaction will also appear on the [Transactions](#) page as well as the **Pending** section of the [Overview tab](#).

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

Transactions

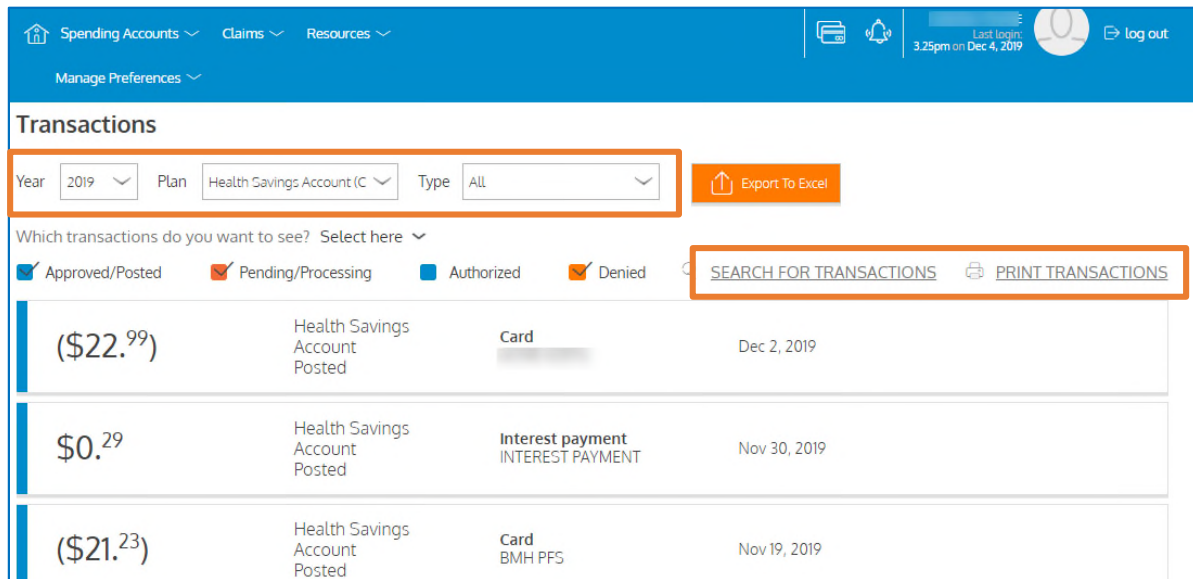
From the Benefits Account Summary page, click **Transactions**.



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.

What do you want to do with Transactions_5111384130010.xlsx (3.3 KB)?
From: ibxpress-beta.wealthcareportal.com

Open Save ^ Cancel

- Click **Open** to view the transactions 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
	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 EligibleFor
7	08-02-2018	Manual Claim		MEDICAL PHILADELPHIA FAMILY MEDICINE ASSOCIATES PC (191295	PNC Health Savings Account	07-01-2018	\$ 100.00 EligibleFor
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.

Which transactions do you want to see? Select here ^

☒ Approved/Posted ☒ Pending/Processing ☐ Authorized ☒ Denied

SEARCH FOR TRANSACTIONS **PRINT TRANSACTIONS**

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

Date Range

From To

Amount

From \$ To \$

Status ALL

Claim #

FIND

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.

(\$133.⁷⁰)

Health Savings Account Eligible For Reimbursement

Manual Claim

Feb 5, 2021

Health Savings Account Online Access Guide

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.

Health Savings Account
Eligible For Reimbursement

Manual Claim

Feb 01, 2021

RECEIPTS
No receipts to display.

PRINT

Claim Details

Service Start Date	Jan 18, 2021
Service End Date	Jan 18, 2021
Service Code	MEDICAL
Detail Description	MEDICAL
Claimant	
Claim #	21153396079

Adjudication Details

Total	\$133.70
Pending	- \$0.00
Denied	- \$0.00
Excluded	- \$133.70
Eligible	= \$0.00
Offset	- \$0.00
On Hold	- \$0.00
Approved	= \$0.00

Reimbursement Details

Reimbursement Date	
Reimbursement Method	Direct Deposit
Check/Trace #	

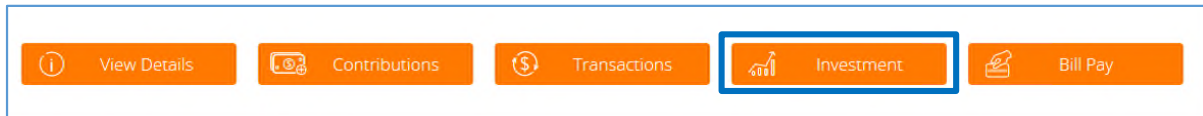
Plan Details

Account	PNC
Plan Start	Jan 1, 2019
Plan End	Dec 31, 2099

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.



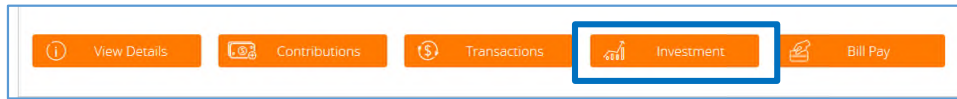
Important notes:

- 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.

A screenshot of the 'HSA Investment' page titled 'Investment Rules for your Health Saving Account'. On the left, there are three informational cards:

- Card 1: 'You must maintain this balance in your HSA in order to invest: \$500.⁰⁰'. Below it, 'Your current HSA balance: \$577.¹⁴'.
- Card 2: 'Transfers from your HSA to your investment account must be greater than or equal to: \$1.⁰⁰'.
- Card 3: 'Once your HSA balance reaches this amount, you can begin investing: \$501.⁰⁰'.

 On the right, there is a 'Congratulations!' message stating that the user is eligible to participate in the optional HSA Investment Account. Below this, a list of five steps explains how to get started. At the bottom right, the 'Apply For An Investment Account' button is highlighted with a blue border.

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.

A screenshot of the 'HSA Investment Terms and Conditions' agreement page. At the top, it says 'HSA Investment Terms and Conditions'. Below this, there is a checkbox with a checkmark inside, indicating that the user has read and agreed to the terms. The text states: 'I have read and agree to the HSA Investment Terms and Conditions and agree to accept all investment account documentation electronically.' Below this, there are several bullet points regarding mutual funds options and investment risks. At the bottom, there is a 'Submit' button with a checkmark icon, which is highlighted with a blue border, and a 'Cancel' button.

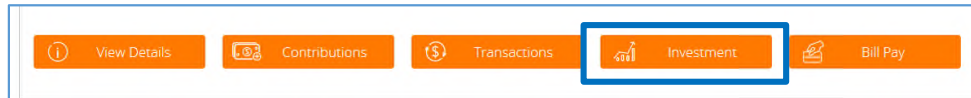
A screenshot of the 'HSA Investment' page showing the confirmation message. The title is 'Investment Rules for your Health Saving Account'. On the left, the same three informational cards from the previous screenshot are displayed. On the right, the 'Congratulations' message is updated to say 'Congratulations. You have successfully applied for an HSA Investment Account.' Below this, there is a paragraph explaining that the account will be established within 2-3 business days and providing instructions on how to set up the investment allocation model and transfer money from the deposit account to the investment account.



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.

Health Savings Account Online Access Guide

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.

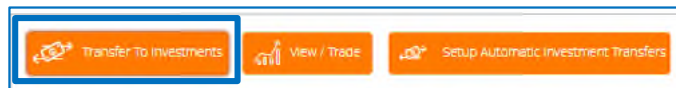
Transferring Funds to Your HSA Investment Account

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.

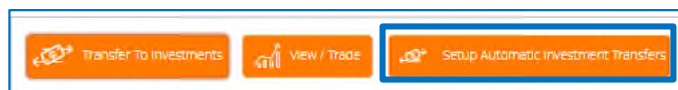


Enter the amount you wish to transfer and click **Submit**.

A window titled 'Transfer to Investments' with a close button in the top right corner. It displays account information: Balance (\$5,337.¹²), Maintain Balance (\$500.⁰⁰), Pending Transfers (\$0.⁰⁰), and Available to Invest (\$4,837.¹²). It also shows Minimum Investment Amount (\$1.⁰⁰) and Maximum Investment Amount (\$4,837.¹²). Below this is a note: 'Please specify the amount you would like to transfer from your Deposit Account to your HSA Investment Account.' followed by a bullet point: 'Transfer requests submitted before 100 p.m. ET on Active Trading Days will be processed on the next active Trading Day.' An information icon (i) precedes a paragraph of important terms. At the bottom, there is a 'Transfer Amount' label, a dollar sign icon, and a text input field (the input field is highlighted with an orange border). Below the input field are 'Cancel' and 'Submit' buttons.

Automatic Transfers

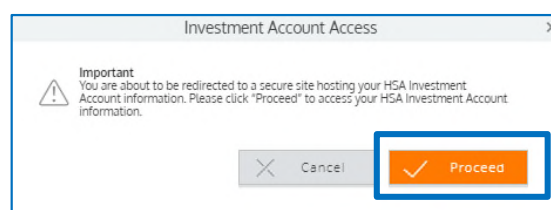
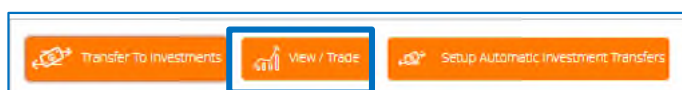
To enable automatic transfers, click **Setup Automatic Investment Transfers**.



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.

