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Consumer Portal Quick Start Guide Health Savings Accounts (HSAs)

Welcome to your HSA Consumer Portal hosted by Benefit Extras, Inc. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account.

Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA with 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investment portal, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

We know from Web usage statistics that you'll most likely use the portal to:

- Request distributions
- View account balances
- View account activity including contributions, deductions and payments
- View plan information, forms and notifications

The portal is designed to be easy to use and convenient. You have a couple of choices as to how to navigate this site:

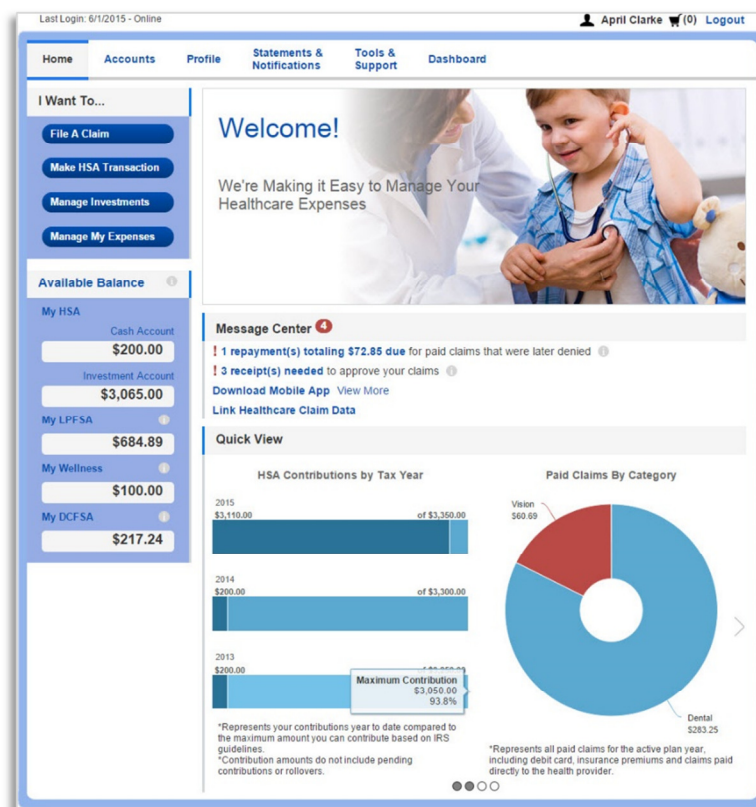
- Work from sections within the Home Page or
- Hover over the six tabs at the top of the Home Page to see drop-down menus

HOW DO I LOG ON TO THE HOME PAGE?

- Go to **www.benefitextras.com**.
- Enter your login ID and password (both provided by Benefit Extras).
- Click **Login**.

The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and **"I Want To"** sections from the left-hand navigation area.
- The **I Want To...** section contains the most frequently used options within the Consumer Portal.
- In the left-hand column **Available Balance** links to the **Account Summary** page where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Quick View** section graphically displays some of your key account information.



HOW DO I REQUEST A DISTRIBUTION?

- To request distribution from your HSA you may select the link in the **"I want to..."** section, **Make HSA Transaction**.
- To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or someone else.

HOW DO I GET MY DISBURSEMENT MONEY FASTER?

The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card the quickest way to receive your reimbursement is to sign up online for direct deposit to your personal checking account.

- From the **Home Page** under the **Tools & Support** tab click **Change Payment Method** under the “**How Do I**” section.
- Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
- Enter your bank account information and click **Submit**.
- The **Payment Method Changed** confirmation displays.

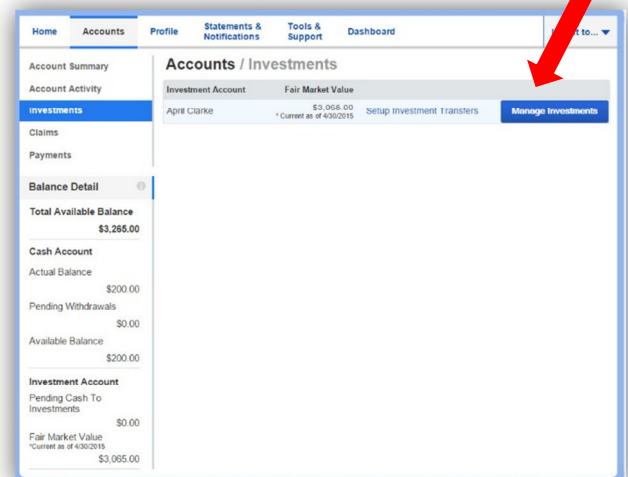
CAN I CONTRIBUTE MORE FUNDS TO MY HSA, OTHER THAN PAYROLL DEPOSITS?

Yes! You may contribute to your HSA by transferring from your personal bank account and then report that contribution on your tax returns to claim your deduction at tax filing time.

- To make a personal contribution from a personal banking account to your HSA, select the link in the “**I want to...**” section, **Make HSA Transaction**.
- If you have a bank account on file you may use that as your contribution account. If you do not then there is a link to add a new bank account.
- You may make one-time or recurring contribution as you wish! Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
- The debit will hit your personal bank account within 2 business days of your request and the money becomes available consistent with your bank’s collected funds policy.

HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

- From the home page access the HSA investments page by clicking on the **Manage Investments** button from the “**I want to...**” section.
- Once you get to the investment page, select the **Manage Investments** button on the right-hand side of the screen.
- Enter the dollar amount (above the noted minimum) to set as a ‘cash threshold balance’ for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
- Don’t forget to set your investment allocation!! See “**How do I change my Investment Elections?**” below.



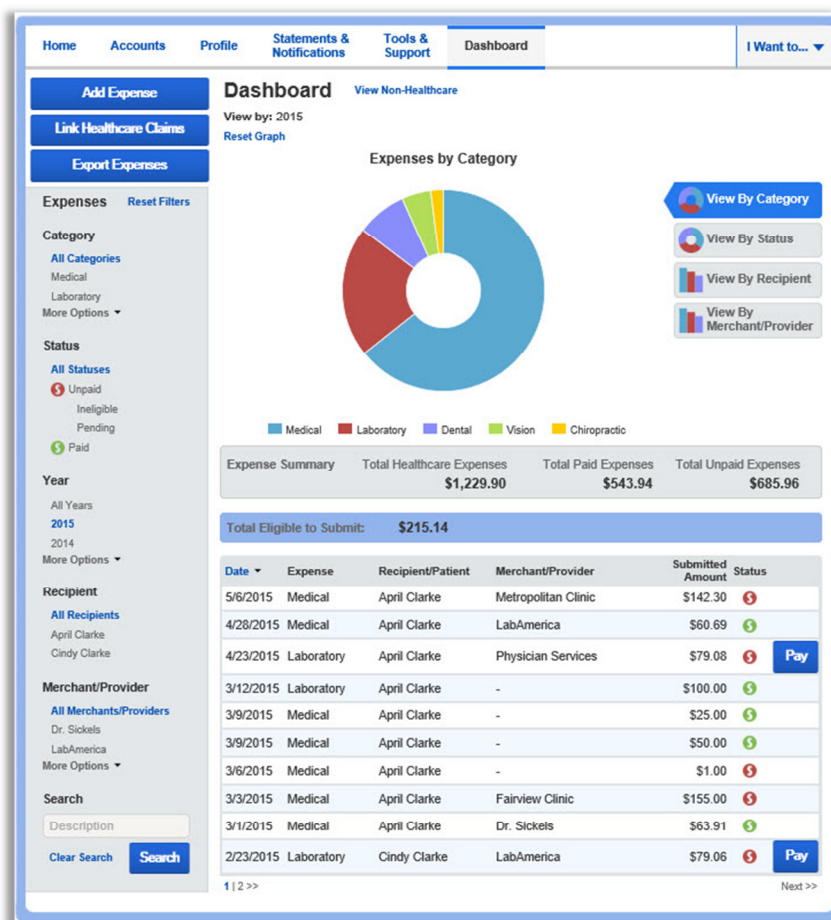
HOW DO I FIND MY INVESTMENT BALANCE?

- You can find your HSA cash and investment balances directly from the home page under the **Available Balance** section on the left-hand side of the screen.
- For more details click on **Available Balance** and select **Account Activity**. From there you can view even more detail regarding your account.

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

To view and manage ALL healthcare expense activity use the **DASHBOARD**

- From the **Home Page**, go to the **Dashboard** tab. The 1View Dashboard provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims and card transactions.
- Easily filter expenses by clicking on the **filter options** on the left-hand navigation pane or by clicking on the **field headers** within the Dashboard.
- You can search for specific expenses using the **search field** on the bottom left-hand side of the screen.
- Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left-hand side of the page.

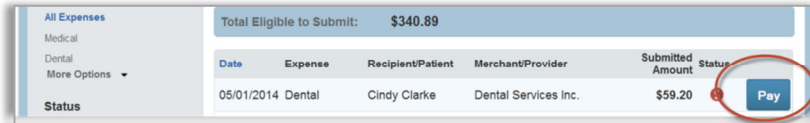



HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

- From the **Dashboard** click on the **Add Expense** button in the upper left-hand side of the page.
- Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records.
- Once the expense has been added to the dashboard you can pay the expense if desired.

HOW DO I PAY AN EXPENSE?

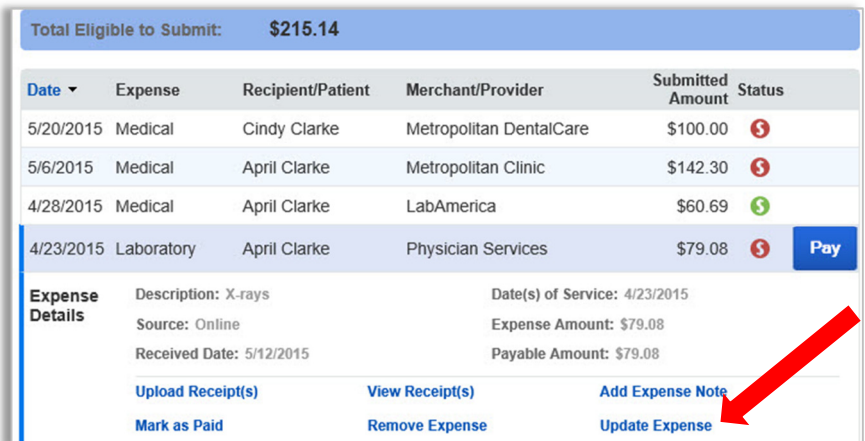
- You may process reimbursements for unpaid expenses directly from the **Dashboard** page.
- Expenses will be categorized and **payment** can be initiated by clicking on the button to the right of the expense details.
- You can filter the **Dashboard** to view unpaid expenses by clicking on the **unpaid** status on the left hand side of the screen.
- Simply choose which expenses you would like paid and you will be presented with the eligible accounts to choose where the claim should be paid from.
- When you click **Pay** the claim details from the dashboard will be populated within the claim form. Review & edit the claim details by completing any required fields that remain blank.
- You will have the option to either request a reimbursement/distribution to yourself or pay the provider. Check fees do apply.







All Expenses					Total Eligible to Submit: \$340.89
Medical					
Dental					
More Options					
Status					
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
05/01/2014	Dental	Cindy Clarke	Dental Services Inc.	\$59.20	 Pay

HOW DO I EDIT AN EXISTING EXPENSE?

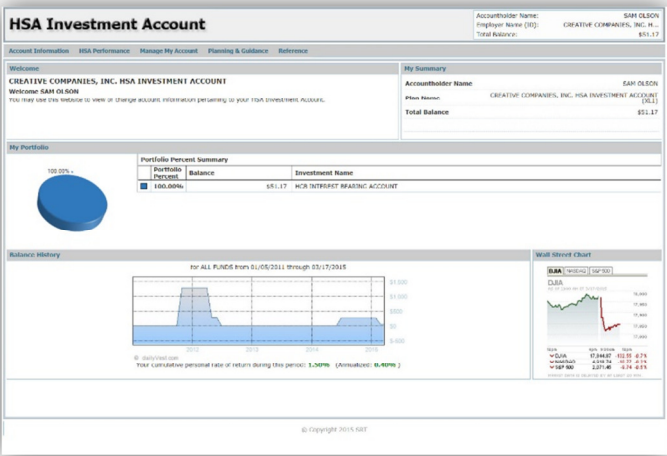
- You can edit expense details for all claim statuses directly from the **Dashboard** page.
- Expand the expense details visible by clicking on the expense line item from the Dashboard.
- You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or remove the expense from the Dashboard.



Total Eligible to Submit: \$215.14					
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
5/20/2015	Medical	Cindy Clarke	Metropolitan DentalCare	\$100.00	
5/6/2015	Medical	April Clarke	Metropolitan Clinic	\$142.30	
4/28/2015	Medical	April Clarke	LabAmerica	\$60.69	
4/23/2015	Laboratory	April Clarke	Physician Services	\$79.08	 Pay
Expense Details					
Description: X-rays		Date(s) of Service: 4/23/2015			
Source: Online		Expense Amount: \$79.08			
Received Date: 5/12/2015		Payable Amount: \$79.08			
Upload Receipt(s)		View Receipt(s)		Add Expense Note	
Mark as Paid		Remove Expense		Update Expense	

WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Homepage**, click on the **Manage Investments** button under the “I want to...” section and then onto **Manage Investments** from this page. You may be required to answer an additional personal security question to access this area of the portal.



HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To change your investment elections for future contributions to your investment account click on the link called **Investment Elections** on the submenu under **Manage My Account** on the investment portal. Please note any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.

The screenshot shows the 'Investment Elections' page for the HSA Investment Account. It includes a table with columns for 'Investment Name', 'Current %', and 'New %'. The table lists various investment options, including HCB INTEREST BEARING ACCOUNT, AMER GROWTH FUND, COLUMBIA ACORN BS, and several Vanguard funds. A 'Submit Election Change Request' button is located at the bottom right of the table.

Investment Name	Current %	New %
HCB INTEREST BEARING ACCOUNT	100%	0%
AMER GROWTH FUND OF AMER F1	0%	0%
COLUMBIA ACORN BS	0%	0%
NORTHEASTEN SMALL CAP VALUE	0%	0%
VANGUARD SMALL CAP GROW UNDX	0%	0%
AMPLX LARGCAPGRW UNDX	0%	0%
VANGUARD UNDX 500 DIVIDEND	0%	0%
FORTIS TOTAL RETURN ADREN	0%	0%
VANGUARD MID CAP INDEX	0%	0%
VANGUARD SMALL CAP INDEX	0%	0%
VANGUARD TOTAL INTL STOCK IDX	0%	0%
VANGUARD EMERGING MKTS INDEX	0%	0%
VANGUARD TOTAL WORLD STOCK IDX	0%	0%
VANGUARD TOTAL TRM BOND INDEX	0%	0%
VANGUARD TOTAL BOND INDEX	0%	0%

HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can use either the [Realign Investments](#) or [Transfer Investments](#) link under **Manage My Account**.

Realign Investments affects your entire account balance. A re-alignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. Central Time) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Investment Name	Balance	Current %	New %
HED INTEREST BEARING ACCOUNT	\$51.17	100.00%	0 %
AMER GROWTH FUND OF AMER F F	\$0.00	0.00%	0 %
COLUMBIA ACCESSION FUND	\$0.00	0.00%	0 %
NORTHERN SMALL CAP VALUE	\$0.00	0.00%	0 %
VANGUARD SMALL CAP GROWTH FUND	\$0.00	0.00%	0 %
VANGUARD INDEX S&P 500 INVESTOR	\$0.00	0.00%	0 %
FIDCO TOTAL RETURN ADMIN	\$0.00	0.00%	0 %
VANGUARD MID CAP INDEX	\$0.00	0.00%	0 %
VANGUARD SMALL CAP INDEX	\$0.00	0.00%	0 %
VANGUARD TOTAL INT'L STOCK IDX	\$0.00	0.00%	0 %
VANGUARD LONG-TERM BOND FUND	\$0.00	0.00%	0 %
VANGUARD TOTAL WORLD STOCK FUND	\$0.00	0.00%	0 %
VANGUARD INT'L BOND FUND	\$0.00	0.00%	0 %
VANGUARD TOTAL BOND FUND	\$0.00	0.00%	0 %
TOTAL	\$51.17		

Transfer Investments initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. Central Time) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Funds/Balances	Investment Name	Balance
<input type="radio"/>	HED INTEREST BEARING ACCOUNT	\$51.17

Note: Transferring investments will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

HOW DO I VIEW MY PAYMENT HISTORY?

- On the [Home Page](#) under the **Accounts** tab, click **Payments** from the left-hand menu.
- You will see payments made to date including debit card transactions.

HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

- From the [Home Page](#) under the **Profile** tab, click the **Banking/Cards** link on the left-hand side of the screen
- Under the **Debit Cards** column click **Report Lost/Stolen** or **Order Replacement** and follow the instructions.

HOW DO I UPDATE MY PERSONAL PROFILE?

- From the [Home Page](#) under the **Profile** you will find links to update profile information including profile summary details, dependents and beneficiaries.
- Click the appropriate link on the **Profile** screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
- Complete your changes in the form.
- Click **Submit**.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

- From the [Home Page](#) click on the **Profile** tab and click **Login Information** on the left-hand navigation bar.
- Follow instructions on the screen. (The first time you log in you will be prompted to change the password that was assigned by your plan administrator.)
- Click **Save**.

ARE HSA STATEMENTS AVAILABLE ONLINE?

Your HSA Account Summary report can be found by clicking on the [Statements & Notifications](#) tab under [HSA Account Summaries](#). The three most recent summaries will be displayed or you can click on view all to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing [Fund Activity Summary](#).

ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

Your HSA Tax Documents can be found by clicking on the [Statements & Notifications](#) tab and choosing [HSA Tax Documents](#). All tax documents will be accessible here, including corrections or updates.

WHERE CAN I FIND HSA FORMS AND RESOURCES?

Forms pertaining to HSA distributions and excess contributions can be found under the [Tools & Support](#) tab. Additional resources, such as FAQ's and information about interest rates and how to invest funds can also be found under the [Tools & Support](#) tab.

HOW DO I VIEW OR ACCESS PLAN INFORMATION?

- From the [Home Page](#) under the **Accounts** tab, you will be directed to the **Account Summary** page.
- Click the applicable account name and the **Plan Rules** will open in a pop-up window.
 - **OR** from the [Home Page](#), under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.