



# 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

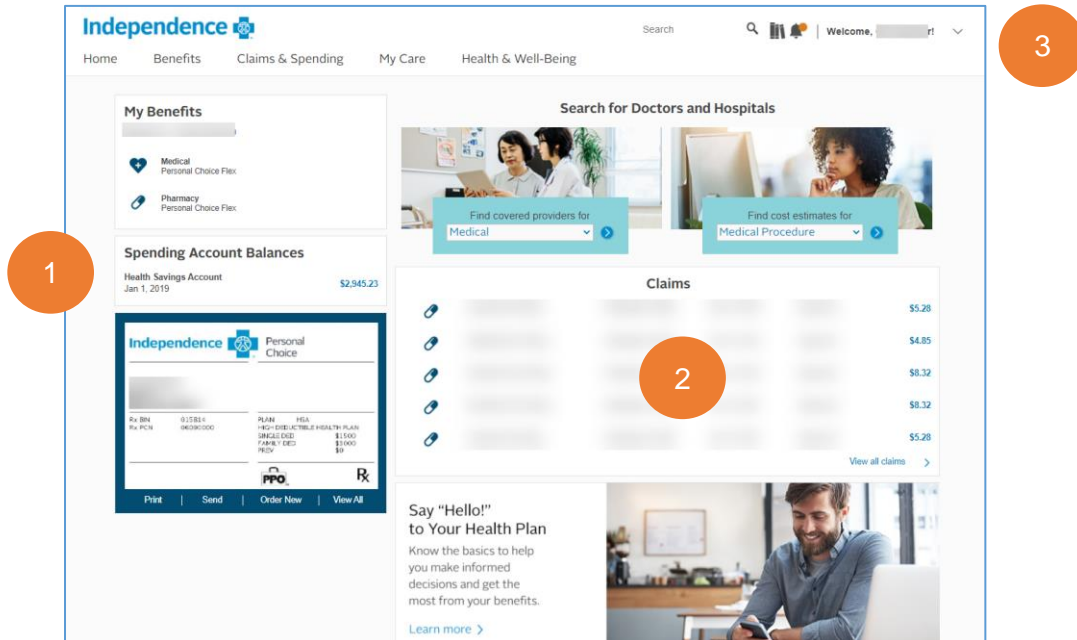
You can [report your card lost or stolen](#) using the Spending Account Portal or by calling Spending Account Member Services at the number on the back of your debit card.

\*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.

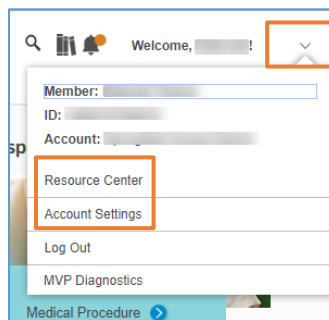


The **Home** page provides at-a-glance information and hyperlinks that quickly get you the information you need.

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 main content area is titled 'Account Settings' and has a left-hand navigation menu with the following items: 'Manage My Account', 'Personal Information', 'Change Password', 'Spending Accounts', 'Communication Preferences', 'Health Information Sharing', and 'Additional Services'. The 'Manage Personal Information' section is active and contains fields for 'Date of Birth', 'Username', 'Address', 'Email', 'Home Phone', 'Mobile Phone', and 'Work Phone'. A 'Save' button is located at the bottom of the form. A red box highlights the 'Date of Birth' field.

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 active. The left-hand navigation menu is the same as in the previous screenshot, but 'Spending Accounts' is now selected. The 'Manage Spending Accounts' section contains the text 'Update your spending account information to better manage your health care spending' and 'Update Reimbursement Method'. There are two radio buttons: 'Check' (which is selected) and 'ACH Direct Deposit'. A 'Save' button is located below the radio buttons. The 'Manage Debit Cards' section is also visible below, with a 'Go to Debit Cards >' link. A red box highlights the 'Check' radio button.

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

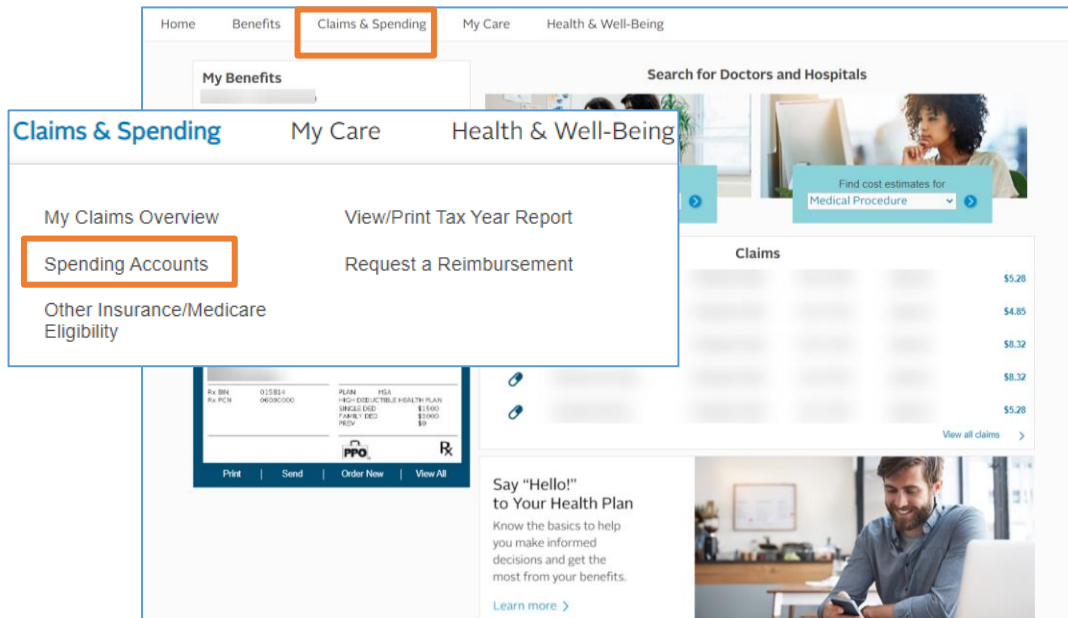
The screenshot shows the 'Resource Center' page. On the left, there is a navigation menu with 'Year' (2019 (8), 2020 (8)) and 'Categories' (Benefits (2), Claims (12), Educational Resources (3), Enrollment (7), Health and Wellness (4715), Health Tools (13), Member Payments (2), Prescriptions (17), Spending Account (24), Covered Expenses (1), HSA (22), Spending Account (1), Recipes (221)). The 'Spending Account (24)' category is selected. Below the categories, there is a 'Media Types' section with 'Form (13)', 'Publication (3)', and 'Lesson (7)'. The main content area displays a grid of document thumbnails under the heading 'Covered Expenses'. The thumbnails include 'Health Care Expense List of Eligible', 'A Guide to Manage Your HSA', 'Get the Most From Your PNC HSA', 'How to Contribute to Your HSA', 'How to Link a Personal Banking', 'How to Open an Investment Account', 'How to Pay Yourself Back With Your HSA', 'HSA - Debit Card Request', 'HSA - Open your HSA', 'HSA - Tax Form', and 'HSA - View and Add Beneficiaries'. A red box highlights the 'Spending Account (24)' category in the left navigation menu.

## 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

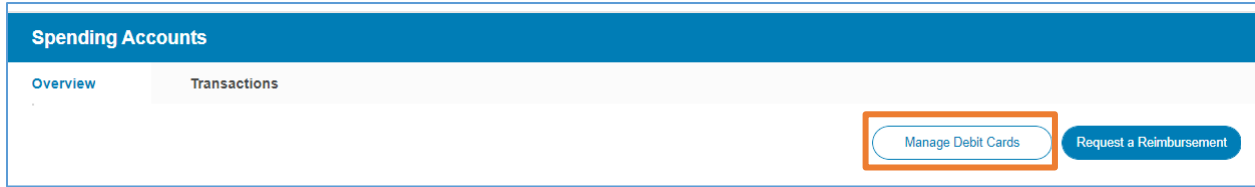
The **Transactions** tab provides access to a sortable list of your to-date pending and completed transactions.

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.



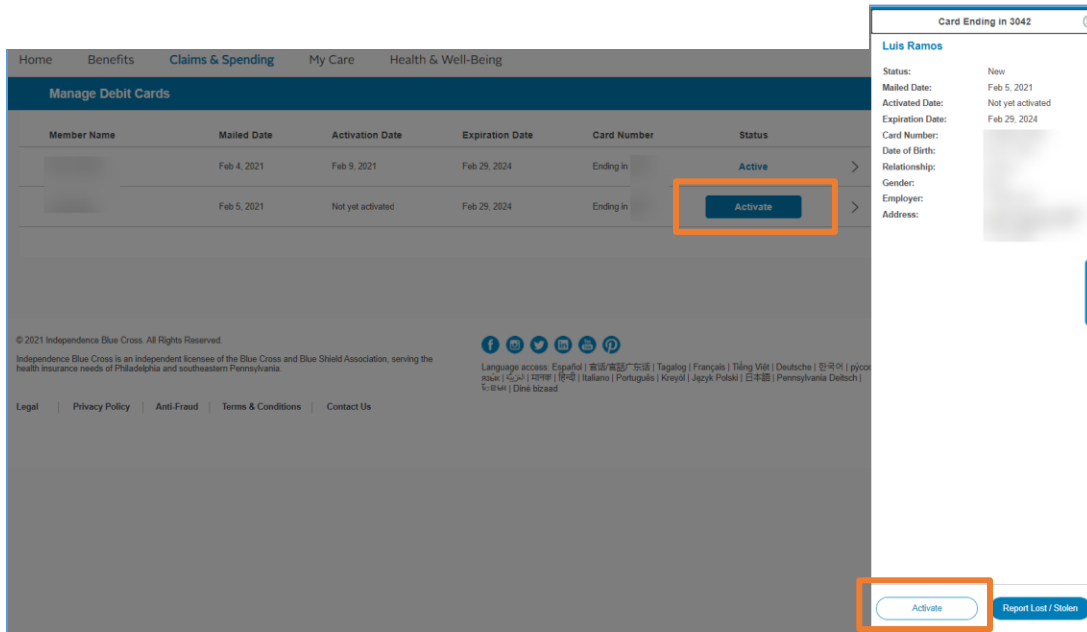
### Activating your HSA Debit Card

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

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

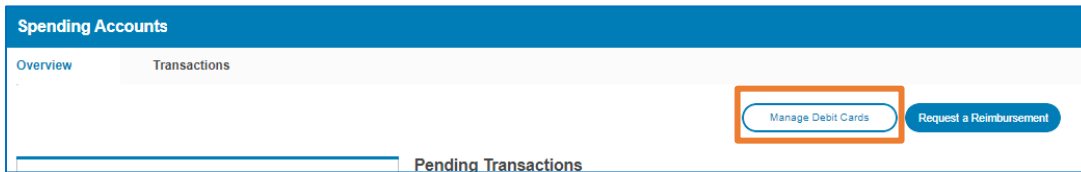
Alternatively, debit cards can also be activated or reported lost or stolen by calling **Spending Account Member Services at 833-283-7694**



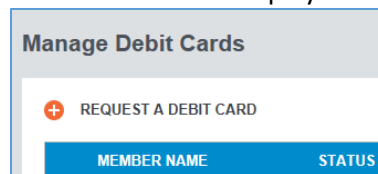
## Request a Debit Card for a Dependent

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

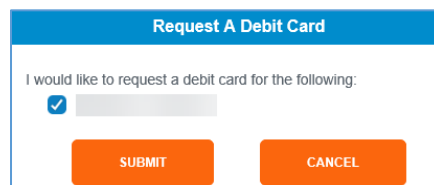
- Log into IBX.com
- Click the **Spending Account** option from the **Claims & Spending** options
- Click the **Overview** tab
- Click **Manage Debit Cards**



- 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.

The form is titled 'Debit Card Request Form' and is for 'spouse/dependents not on medical coverage'. It includes a 'HEALTH SAVINGS ACCOUNT' logo. The form contains several sections: 'WHO USES THIS FORM', 'EMPLOYEE INFORMATION' (with fields for first name, MI, last name, SSN, address, city, state, ZIP, phone, employer, and email address), 'ADDITIONAL CARD(S)', 'ACCEPT RESPONSIBILITY FOR THE FOLLOWING', and 'EMPLOYEE SIGNATURE'. At the bottom, there is a 'SUBMIT COMPLETED FORM TO:' section with mailing and faxing instructions.

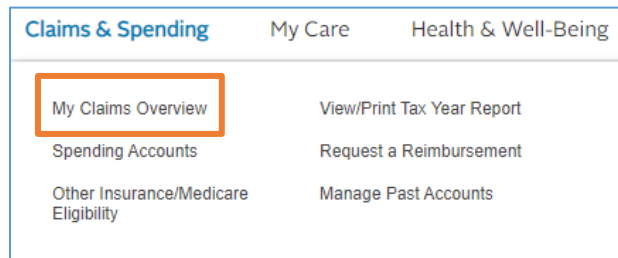
## Reimbursing Yourself or Paying a Provider from a Claim

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.

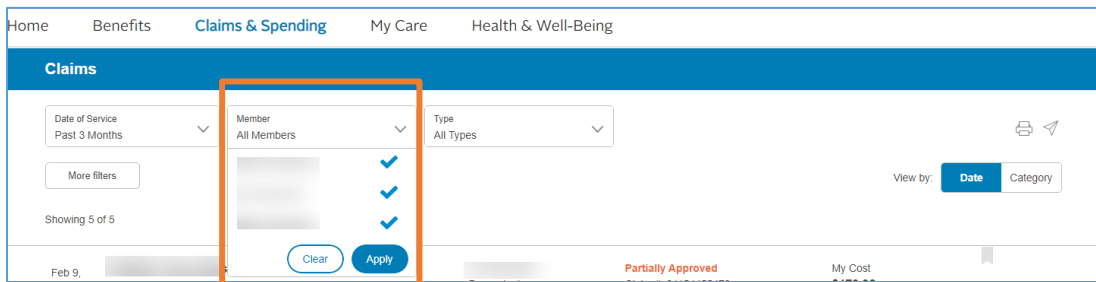


**Important note:** To reimburse yourself for out-of-pocket expenses via an online fund transfer, you must first [link your personal banking account \(checking or savings\) to your online HSA](#). You also have the option to issue yourself a paper check. Preferences can be edited member portal [Account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

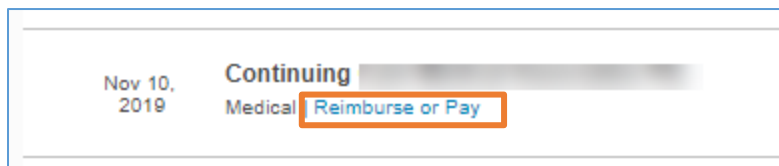
To reimburse yourself or pay a provider from a claim, click **My Claims Overview**; the claims page will display.



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.

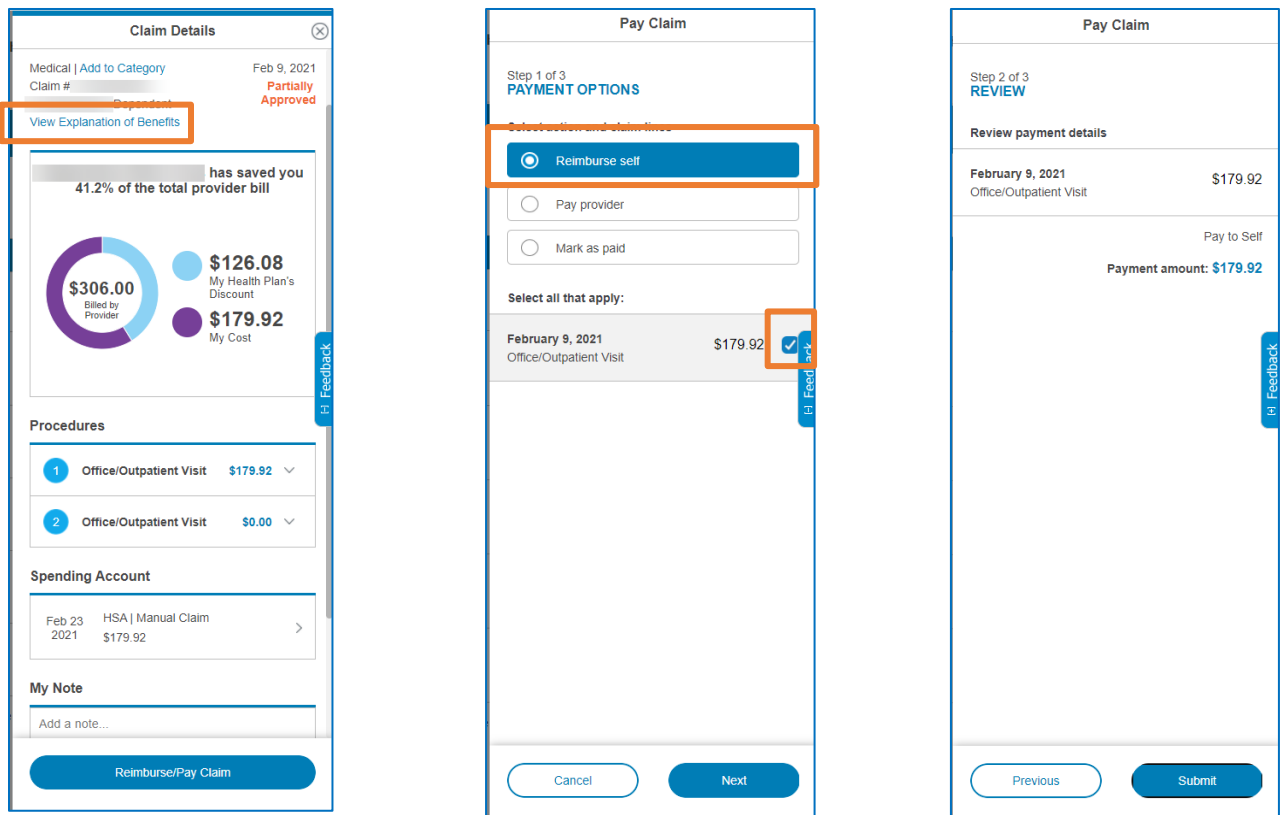


A blue hyperlink “Reimburse or Pay” will display for claims that can be paid from the actual claim.



## Health Savings Account Online Access Guide

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



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

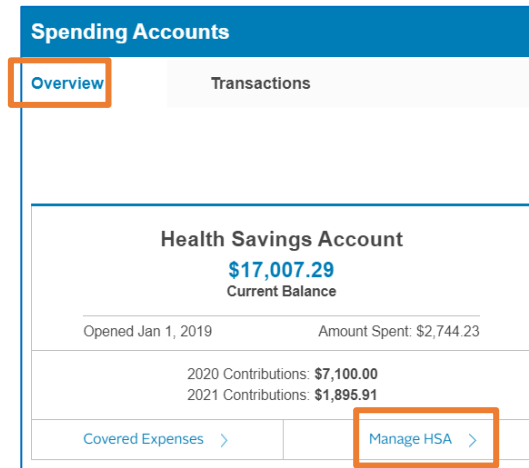
Confirm the transaction and click **Submit**. Your request will be processed and will display in [Pending transactions](#).



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
Spending Accounts
Benefit Account Summary
Transactions
Bill Pay
Claims
Claim Activity
Resources
Forms and Documents
FAQ
Eligibility List
Manage Preferences
Reimbursement Preference
Cards
Alerts
Announcements

**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 for electronic delivery. Below are 'My Account' details (Health Savings Account balance of \$17,007.29) and 'My Recent Transactions' table.

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.**

The form asks 'How would you like to receive your Statements?' with options for 'Electronic Only' (selected) and 'Electronic & Paper'. It includes a section for 'Electronic Documents Access' requiring a PIN number from a sample PDF file.

The form asks 'How would you like to receive your Tax Forms(1099-SA and 5498-SA)?' with options for 'Electronic Only' (selected) and 'Paper'. It includes a section for 'Electronic Documents Access' requiring a PIN number from a sample PDF file.

- 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

The screenshot shows the 'Benefit Account Summary' page for a Health Savings Account. The page title is 'Benefit Account Summary'. At the top, there is a search bar with '\*\*\*\*\*' and a magnifying glass icon. Below this is a navigation bar with buttons for 'View Details', 'Contributions', 'Transactions', 'Investment', 'Hsa Bill Pay', and 'Scheduled Payments'. A callout '4' points to this navigation bar. Below the navigation bar is a menu with links for 'Account Resources', 'Tax Forms', 'Statements', 'View Beneficiaries', and 'Preferences'. A callout '1' points to this menu. Below the menu is a 'Go Green!' message: 'Go Green! Opt for electronic delivery today and avoid additional fees for paper statements'. The main content area is divided into two sections. On the left, 'Account Balance' features a large circular gauge showing '\$17,007.29'. To its right, 'Balance' details are listed: 'Available Balance \$17,007.29' (callout '2'), 'Investment Balance \$0.00', 'Current Balance \$17,007.29', 'Holds \$0.00', 'Available Balance \$17,007.29', 'Investment Balance \$0.00', and 'Total Balance \$17,007.29'. Below this is 'Overpaid Amount \$0.00'. The 'Account Summary' section includes 'Distributions / Spent Year to Date \$2,744.23', 'Interest Paid \$1.47', and 'Current Year Deposits': 'Your Deposits YTD \$1,895.91' (callout '3'), 'Employer Deposits YTD \$0.00', and 'Total Deposits YTD \$1,895.91'.

## 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.

This is a close-up of the navigation menu from the screenshot above. The 'Statements' link is highlighted with a red box. The other links visible are 'Account Resources', 'Tax Forms', and 'View Beneficiaries'. Below the menu is the same 'Go Green!' message.

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:

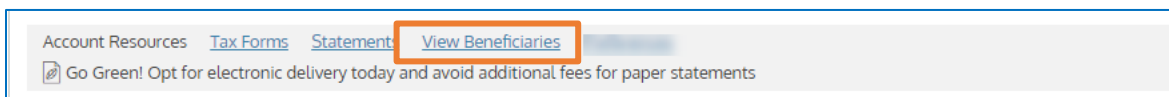
- Form **1099-SA** details any funds that have been distributed from your health savings plan the tax year. Form 1099-SA is typically available at the end of January.
- Form **5498-SA** reports contributions to your Health Savings Account (HSA). The 5498-SA forms are typically available in May allowing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



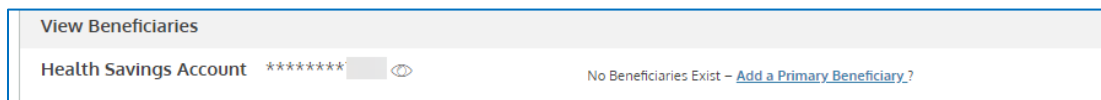
Health Savings Account holders with no contributions for the calendar year will not receive a 5498-SA.

## Viewing, Adding, and Modifying Beneficiaries

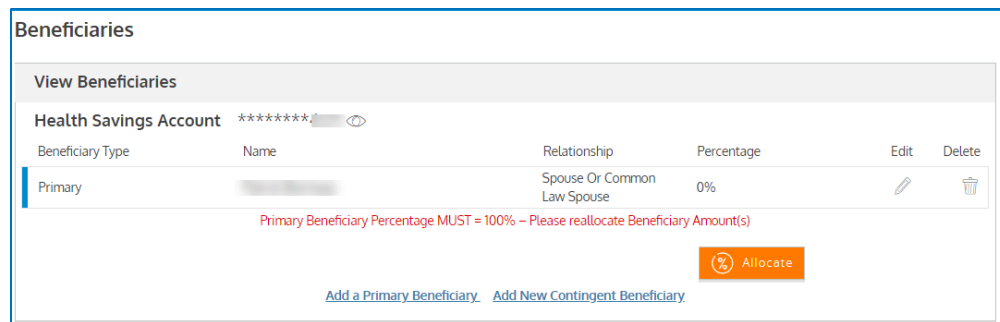
Your HSA is a bank account that you own. You should designate beneficiaries for your HSA.



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



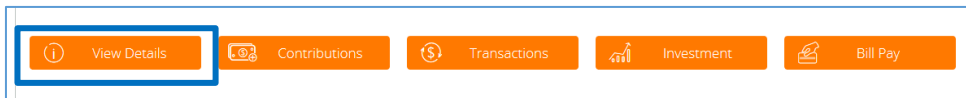
To add a beneficiary, click the **Add a Primary Beneficiary** link and complete the required information. \*  
To allocate a percentage to your beneficiaries, click the **Allocate** button and enter the desired percentage per beneficiary.



\*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.

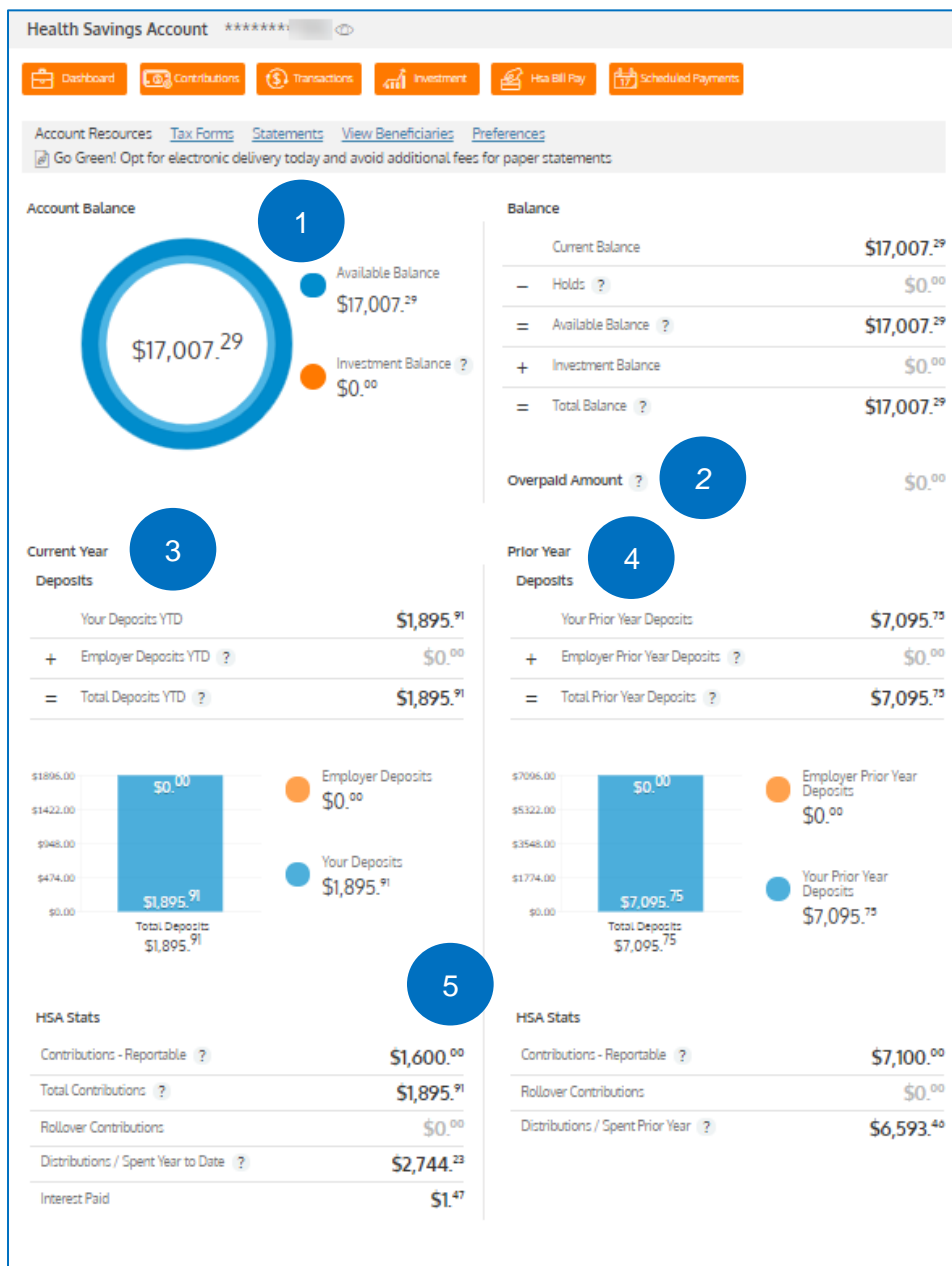


## View Details; HSA Account Details

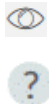


From the Benefits Account Summary page, click **View** to view granular HSA information on the **HSA Account Details** page.

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.

**Overpaid Amount**

This amount is the total amount of claims previously paid from your HSA that were either reversed by the health plan or the amount you owe was reduced. Any future claims submitted for reimbursement can reduce this amount which will help prevent any ineligible distributions

Overpaid Amount ?

## 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.

**i** 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 designees 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.

- 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](#).



## Health Savings Account Online Access Guide



**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.

Withdrawal Account \* Health Savings Account

Your Payment Request

Pay Someone Else Pay Me

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

Deposit to my account on file Send me a check

Amount \* \$

Payment Preferences

Once Weekly Monthly

Send out Payments on \*

Description

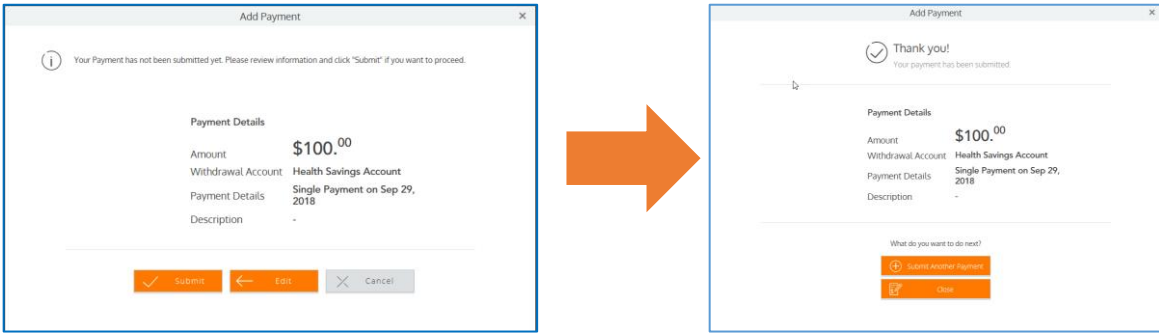
I certify I am the HSA account holder and I am seeking reimbursement for the amount I have specified in this distribution request. I certify this distribution is only for expenses incurred for myself, my spouse, and/or my legal dependent(s), after my HSA account was established, and is in accordance with the terms and conditions of the HSA account. PNC Bank, 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

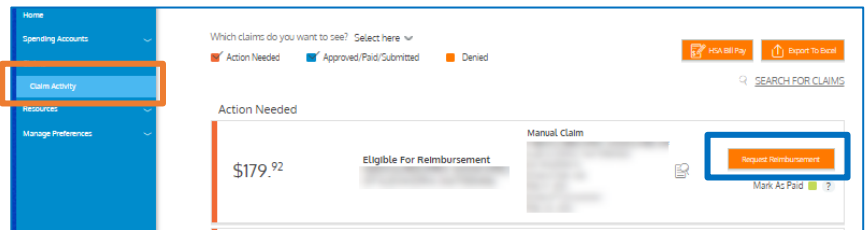
(continued)

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

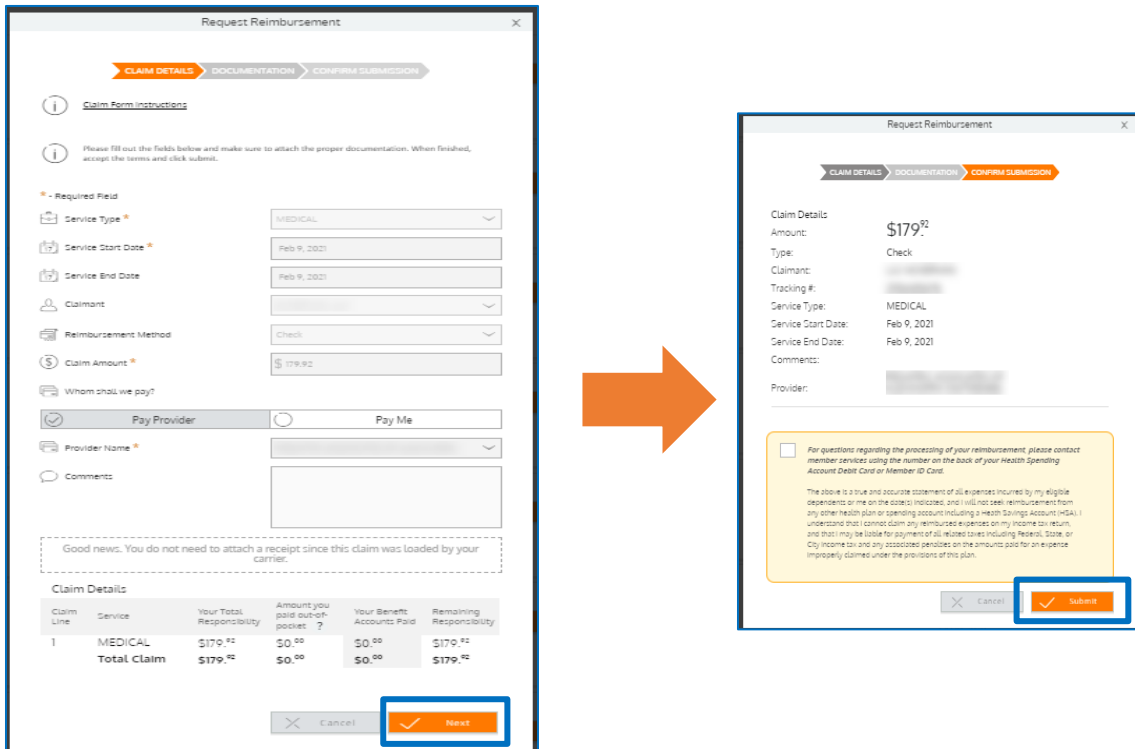


To reimburse yourself or pay a provider from a claim

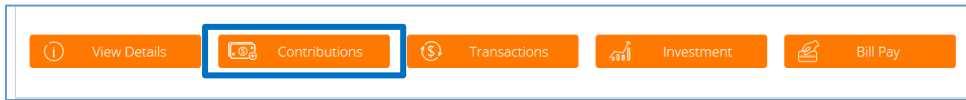
- **Select Claim Activity** from the navigation bar.
- **Locate** the claim to be paid.
- **Click Request Reimbursement.**



- **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.

**1**

The screenshot shows the 'Contributions' page with the following data:

Current Year Deposits		Prior Year Deposits	
Your Deposits YTD	\$1,895. <sup>91</sup>	Your Prior Year Deposits	\$7,095. <sup>75</sup>
+ Employer Deposits YTD ?	\$0. <sup>00</sup>	+ Employer Prior Year Deposits ?	\$0. <sup>00</sup>
= Total Deposits YTD ?	\$1,895. <sup>91</sup>	= Total Prior Year Deposits ?	\$7,095. <sup>75</sup>

Below the tables are two bar charts. The left chart shows 'Total Deposits' of \$1,895.91, composed of \$0.00 from Employer Deposits and \$1,895.91 from Your Deposits. The right chart shows 'Total Deposits' of \$7,095.75, composed of \$0.00 from Employer Prior Year Deposits and \$7,095.75 from Your Prior Year Deposits.

**2**

The screenshot shows a bar chart comparing contributions to IRS limits for 2021. The y-axis ranges from \$0.00 to \$8,000.00. The x-axis shows 'vs. Single Limit' and 'vs. Family Limit'. The legend indicates: Blue for Reportable Contributions, Red for Remaining Allowed Contributions, and Orange for Excess Contributions.

Category	Single Limit	Family Limit
Reportable Contributions	\$1,895.91	\$1,895.91
Remaining Allowed Contributions	\$1,104.09	\$5,204.09
Excess Contributions	\$0.00	\$7,200.00

Limits	Single	Family
Minimum Deductible	\$1,400. <sup>00</sup>	\$2,800. <sup>00</sup>
Maximum Out-of-Pocket	\$6,900. <sup>00</sup>	\$13,800. <sup>00</sup>
Contribution Limit	\$3,600. <sup>00</sup>	\$7,200. <sup>00</sup>
Catch up Contribution (\$5 or older)	\$1,000. <sup>00</sup>	\$1,000. <sup>00</sup>

## 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)

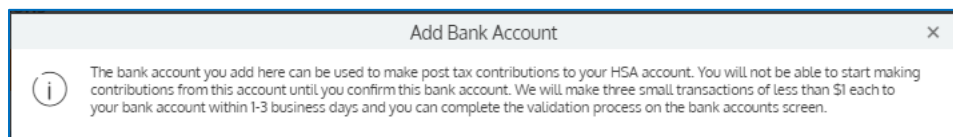
**Step 1.** Click the **Add Bank Account** button.



**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		EDIT ACCOUNT
Routing #	011900254		DELETE ACCOUNT
Account #	****0842		VALIDATE ACCOUNT
	<a href="#">show account #</a>		

**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



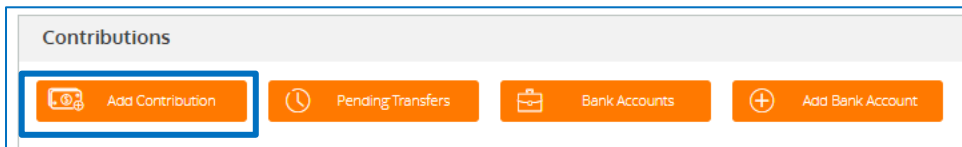
**Important note:** Once you submit the amounts, it will take 1-2 business days to validate. Once validated, your account will be ready to be used to fund your HSA.

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 includes 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:
 

- Please note: the earliest HSA Contribution Date you may enter is: Apr 10, 2017
- 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.

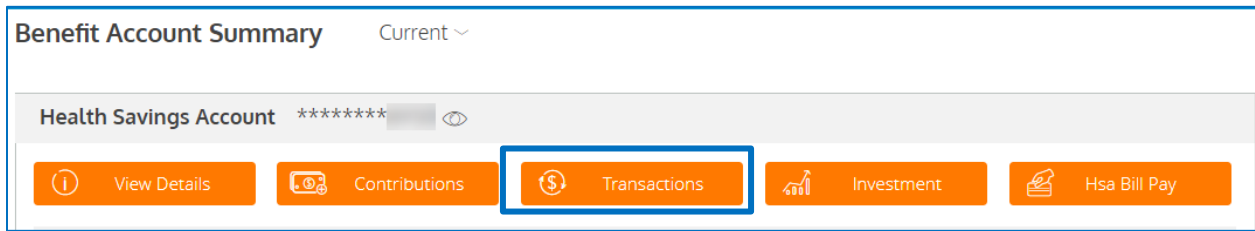


The transaction will also appear on the [Transactions](#) page as well as the **Pending** section of the [Overview tab](#).

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

## Transactions

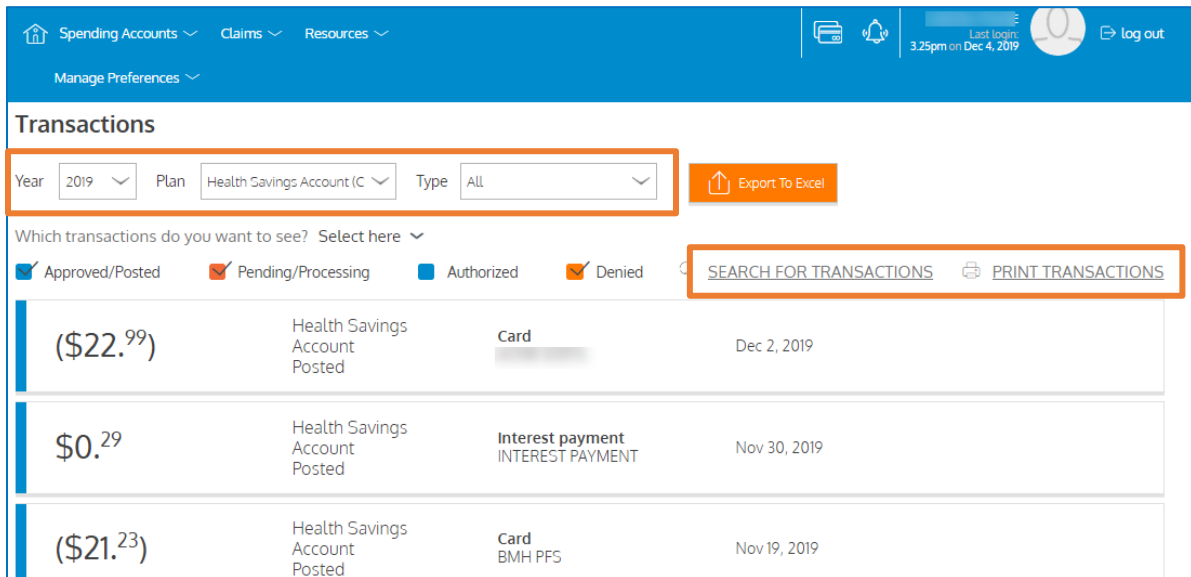
From the Benefits Account Summary page, click **Transactions**.



**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](#).

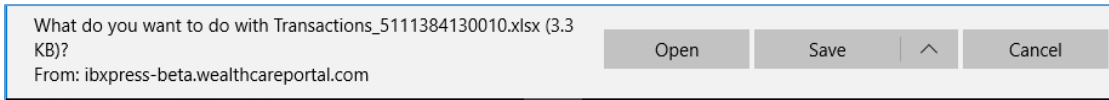


### Export Transactions to Excel

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



Options will appear at the bottom of your screen.



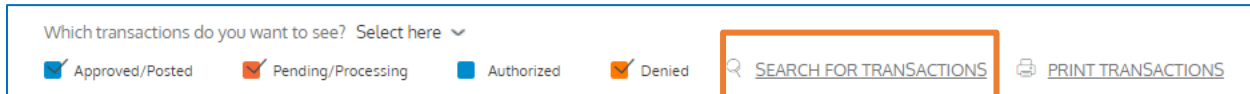
- Click **Open** to view the transactions in Excel.
- Click **Save** to save a copy of the Excel document to a preferred location.
- Click **Cancel** to close the box.

Example of transactions detail exported to Excel:

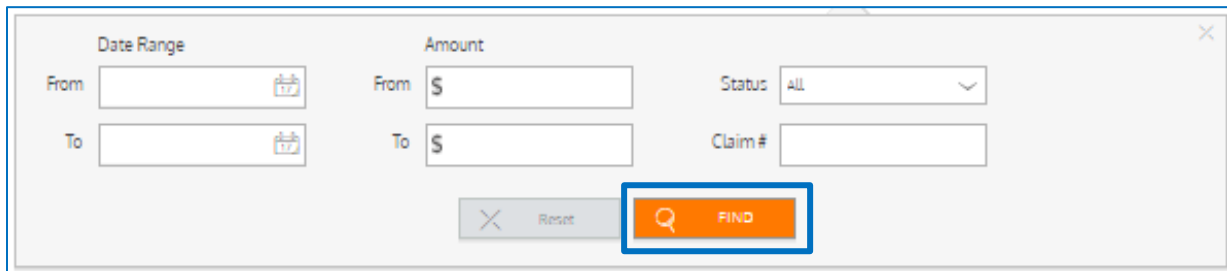
Transaction Date	Transaction Type	Claimant	Description	Plan	Date of Service	Amount
09-14-2018	Fee		PAPER SURCHARGE FEE	PNC Health Savings Account	09-14-2018	\$ 1.50 Posted
09-14-2018	HSA Online Single Payment		Recurring - HSA Online Payment	PNC Health Savings Account	09-14-2018	\$ 20.00 Posted
08-31-2018	Interest payment		INTEREST PAYMENT	PNC Health Savings Account	08-01-2018	\$ 0.06 Posted
08-16-2018	Fee		PAPER SURCHARGE FEE	PNC Health Savings Account	08-16-2018	\$ 1.50 Posted
08-02-2018	Manual Claim		MEDICAL PHILADELPHIA FAMILY MEDICINE ASSOCIATES PC (191295	PNC Health Savings Account	07-23-2018	\$ 100.00 EligibleFc
08-02-2018	Manual Claim		MEDICAL PHILADELPHIA FAMILY MEDICINE ASSOCIATES PC (191295	PNC Health Savings Account	07-01-2018	\$ 100.00 EligibleFc
07-31-2018	Interest payment		INTEREST PAYMENT	PNC Health Savings Account	07-01-2018	\$ 0.03 Posted
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.

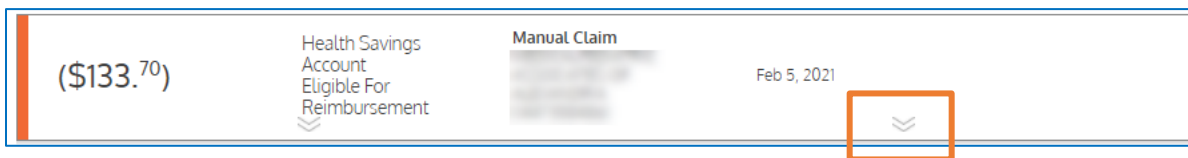


- **Enter** as much information as is known to search.
- Click the **Find** button. The applicable claims will display.



### 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.



## 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	[REDACTED]
Claim #	21153396079

**Adjudication Details**

Total	\$133. <sup>70</sup>
Denied	- \$0. <sup>00</sup>
Excluded	- \$133. <sup>70</sup>
Eligible	= \$0. <sup>00</sup>
Offset	- \$0. <sup>00</sup>
On Hold	- \$0. <sup>00</sup>
Approved	= \$0. <sup>00</sup>

**Reimbursement Details**

Reimbursement Date	
Reimbursement Method	Direct Deposit
Check/Trace #	

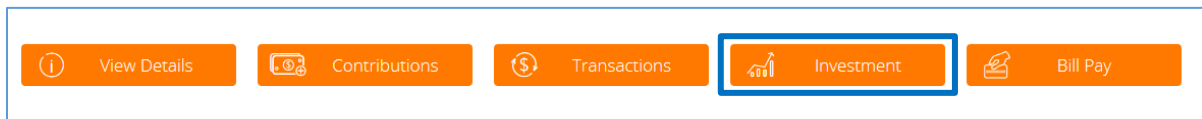
**Plan Details**

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.



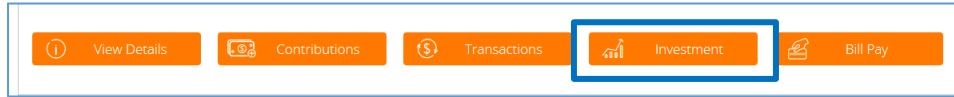
### Important notes:

- 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.

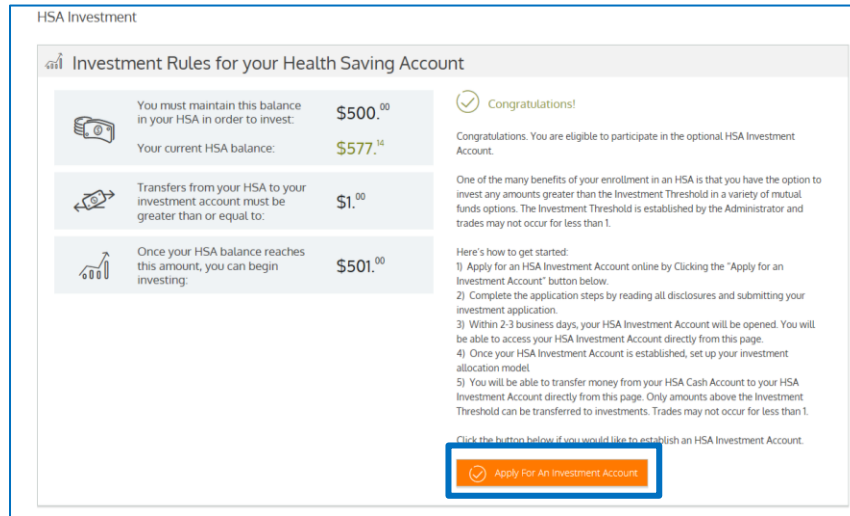
## Applying for an HSA Investment Account

Follow these easy steps to request an investment account.

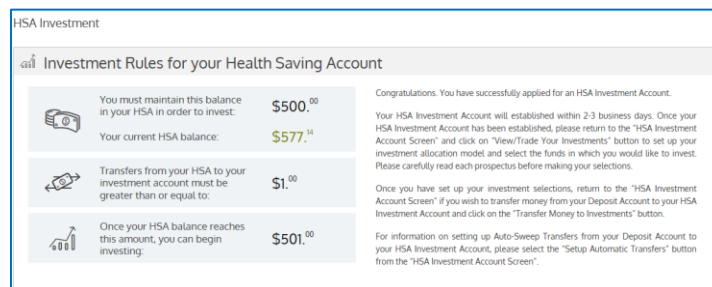
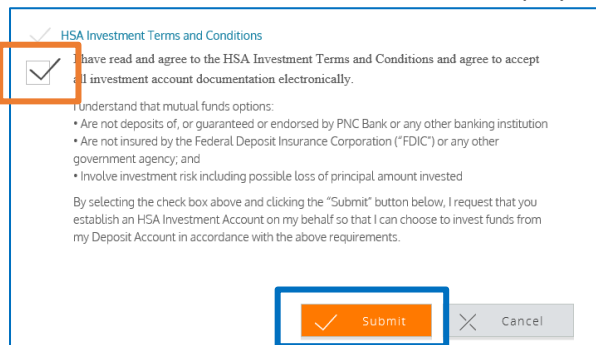
**Step 1.** Access the **Investment** hyperlink on the **Benefit Account Summary** page.



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



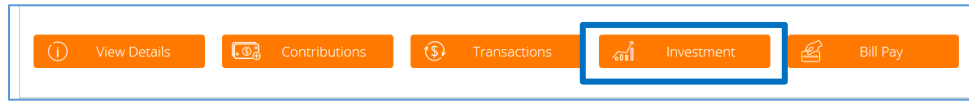
**Step 2.** Read the disclosures and **check** the box attesting that you have read and agree to the HSA investment terms and conditions. Click **Submit**. A confirmation will display.



**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.

## 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.

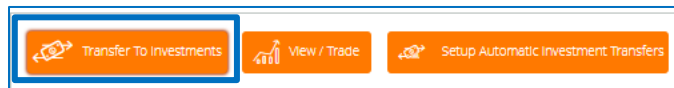
### Transferring Funds to Your HSA Investment Account

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

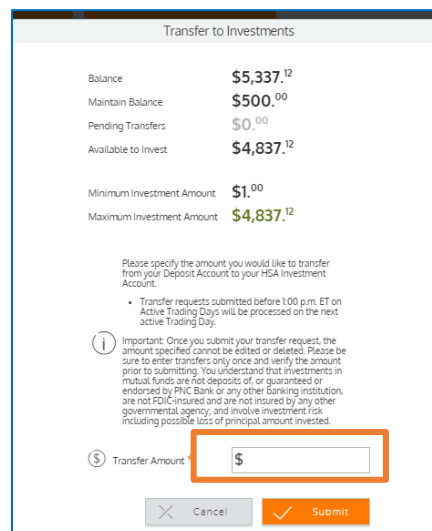
- [A One-time Transfer](#)
- [Automatic Transfers](#)

#### One-time Transfer

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

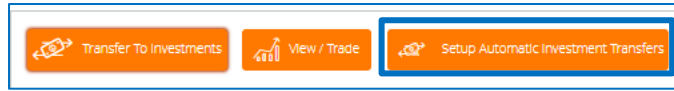


Enter the amount you wish to transfer and click **Submit**.

A screenshot of a 'Transfer to Investments' window. It displays account balances: Balance \$5,337.<sup>12</sup>, Maintain Balance \$500.<sup>00</sup>, Pending Transfers \$0.<sup>00</sup>, and Available to Invest \$4,837.<sup>12</sup>. It also shows Minimum Investment Amount \$1.<sup>00</sup> and Maximum Investment Amount \$4,837.<sup>12</sup>. Below this is a text prompt: '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 1:00 p.m. ET on Active Trading Days will be processed on the next active Trading Day.' An information icon (i) is followed by a paragraph: 'Important: Once you submit your transfer request, the amount specified cannot be edited or deleted. Please be sure to enter transfers only once and verify the amount prior to submitting. You understand that investments in mutual funds are not deposits of, or guaranteed or endorsed by PNC Bank or any other Banking institution, are not FDIC-insured and are not insured by any other governmental agency, and involve investment risk including possible loss of principal amount invested.' At the bottom, there is a 'Transfer Amount' field with a dollar sign icon and a text input box, which is highlighted with a red border. Below the 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**.

Automatic Transfer Settings ✕

When enabling automatic transactions to investments, you are required to maintain at least \$500.00 in your cash account and the minimum amount which can be automatically transferred is \$1.00. You have the option to set amounts equal to or greater than these amounts:

\$ 500.00

\$ 1.00

I understand that once my account reaches or exceeds \$501.00, we will automatically transfer amounts above \$500.00 to your investment account. This transfer will be performed at most once a day based on your end of day balance.

Click Save to accept these settings.

✕ Cancel
✓ 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**.



Investment Account Access ✕

**Important**  
You are about to be redirected to a secure site hosting your HSA Investment Account information. Please click "Proceed" to access your HSA Investment Account information.

✕ Cancel
✓ Proceed

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.

Summary Invest Activity Tools & Education

Welcome, [Name] | Account ▾  
UPDATED 3/4/2021

Welcome to your new investment portal! [Click here to learn more.](#)

Account Balance	Overall Return	Last Quarter	Year-to-Date
\$44,386 <sup>04</sup>	[Redacted]	--	n/a
		10/1/2020 - 12/31/2020	1/1/2021 - 3/4/2021

**Asset Allocation**

PERCENT	CATEGORY	ASSOCIATED INVESTMENTS	BALANCE
88.74%	Multi-Asset	VSCGX	\$39,385.07
11.26%	Fixed Income	PBYXX	\$5,000.07
0.00%	International		\$0.00
0.00%	Other		\$0.00
0.00%	Large Cap		\$0.00
0.00%	Mid Cap		\$0.00
0.00%	Small Cap		\$0.00

Assets

**Your Investments**

FUND	TICKER	CATEGORY	BALANCE	PORTFOLIO %	UNITS	PRICE	ELECTION %	DETAILS

