July 16, 2024

«First\_Name» «Last\_Name»

«AddressLine1» «AddressLine2»

«City», «State» «Zip»

Hello «First\_Name»,

Your health insurance coverage may have changed but your Health Savings Account (HSA) is yours to keep. And we’re still here to help you achieve your healthcare goals. Here’s what you should know:

Since you own your HSA, your funds don’t need to move and will still roll over year after year. Your account number won’t change, and you’ll keep full control. You can continue to take distributions for IRS-qualified expenses and benefit from the tax advantages. Plus, the Member Website can remain your go-to resource for receipts, account transactions and summaries, tax forms and more to simplify account management. Your funds are still available, tax-free, even when you’re unable to contribute.

If you got an HSA from a new job — or have another existing HSA— you can easily consolidate those to your HSA Bank account and keep your health savings streamlined.

 **Benefits of your HSA**

Your HSA is a personal savings account that helps you save on healthcare expenses now and throughout retirement. If you’re still eligible to contribute, you can conveniently set up contributions directly on our website, a practical way to continue growing your savings for future healthcare costs. The key benefit of growing your HSA savings is knowing you have a financial safety net to cover healthcare expenses, for years to come, without having to dip into your 401(k) or other savings accounts that don’t offer the same tax perks. Your HSA funds gain interest, cover IRS-qualified expenses, and can be invested to potentially grow your savings further.



**Scan to
learn more**

 **Changes to your account**

Your change in insurance coverage will result in changes to the fees associated with your HSA. If these fees were previously covered, they might now be your responsibility. Fees are also waived by HSA Bank when your account reaches certain balances.

We enclosed an *HSA Bank Health Savings Account Fee* *and Interest Rate Schedule* for your review.

Please also review this list of important information and actions to take: **Debit card**
You’ll get a new HSA Bank debit card on or around **«DC\_Date».** Your existing debit card was deactivated. Your new card will activate the first time you use it.

 **Online account access**

Visit **hsabank.com** to access or set up your online account. If you used your work email address previously, you’ll need to have your *personal* email address on file to create a username. Contact HSA Bank if you no longer have online access to your HSA to review your email address.

If you have multiple accounts you may be asked to select the one you’d like to log in to before proceeding.

If you forgot your username and have a personal email address on file, click **Forgot Username**, enter the required information, and click **Next**. You’ll then get an email with your username.

Once you have your username, visit **hsabank.com** and click **Forgot Password**. Enter your username and click **Next**. You’ll then get an email with instructions on how to create your new
password to log in.

Review your account preferences and confirm your desired settings, including recurring transactions, linked bank accounts and authorized signer(s).

**Authorized signer and beneficiary**

Consider adding an authorized signer and beneficiary to your account. Additional signers get their own debit card and are authorized to make transactions on behalf of your account.

Designating an account beneficiary assures that in the event of your death, the funds in your account are easily transferred to the people you choose.

Call our Client Assistance Center 24/7 at 800-357-6246 if you have questions.

Sincerely,

Member Services

HSA Bank

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