



# Customer Website Guide



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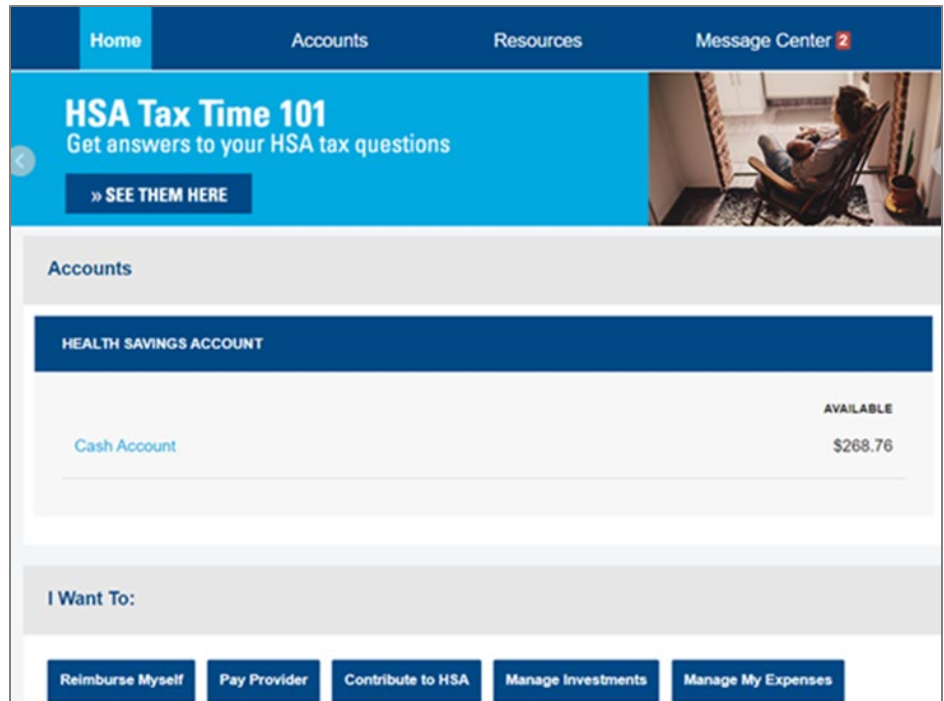
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## Customer Website Overview

Welcome to HSA Bank! This guide will provide you with details about how to use the HSA Bank Customer Website. The HSA Bank Customer Website gives you 24/7 online access to your account.

Some key account management features include:

- Reimburse Myself
- Pay Provider
- Contribute to HSA
- Manage Investments
- Manage My Expenses



## Initial Login Process

**Step 1:** Log in to [myCigna®](#).

### Customer Login

Username [Forgot Username?](#)

Password [Forgot Password?](#)

 [Show](#)

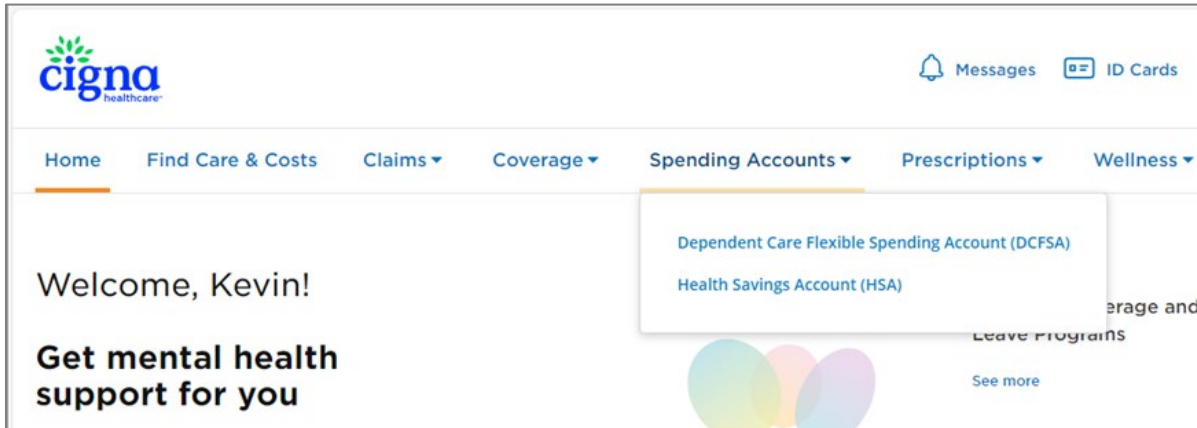
[Log In](#)

[Haven't created an account yet?](#)

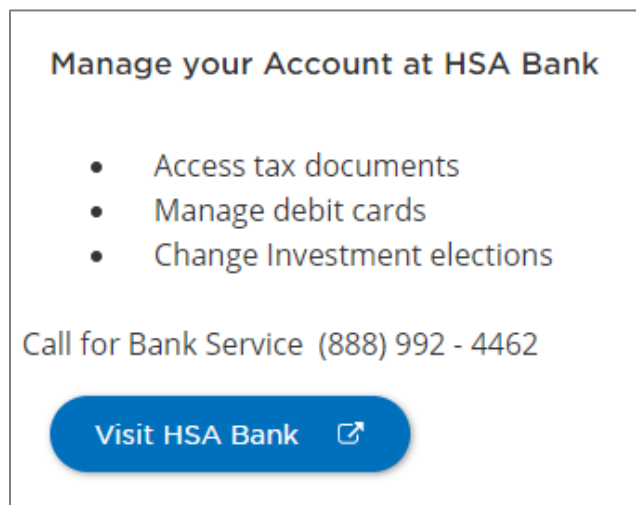
[Register](#)

**Step 2:**

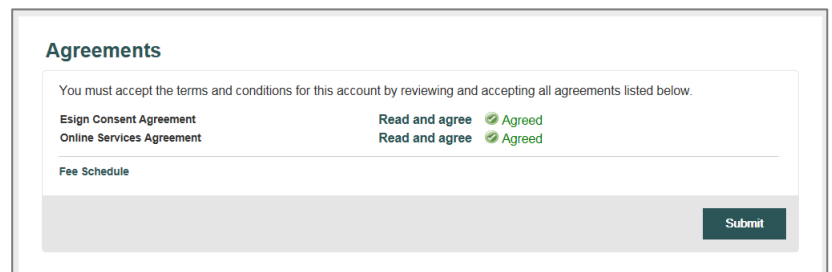
Once you log in, you will be brought to the myCigna Welcome page below. To single sign-on over to the HSA Bank Customer Website, simply click the Health Savings Account link in the Spending Accounts menu.



Then, click Visit HSA Bank on the right hand side of the screen. No additional ID/password is needed.

**Step 3:**

Please read and accept the Esign Consent Agreement and Online Services Agreement. You must open the agreements and **scroll to the bottom** in order to select the checkboxes.



**Step 4:**

Please enter and confirm your email address to ensure you receive notifications based on your elected preferences. You can enter your mobile number if you would like to opt in to any text alerts.

You will also confirm your preferred delivery method for certain bank disclosures and notices.

**Note:** You may update this information later by clicking the Message Center tab, then clicking Update Notification Preferences in the top right corner of the page.

### Statements & Notifications / Update Notification Preferences

**Contact Information**

Email Address

Confirm Email Address

Please provide a valid and current email address to ensure that you are notified when important documents (such as your HSA Account Summary and Tax Statements) become available on the Member Website. You will need an email address to select any of the optional alerts.

**Notifications**

You will receive bank disclosures and notices, in addition to the items listed below, based on the delivery method you select below.

**Delivery Method**  Online  Paper and Online

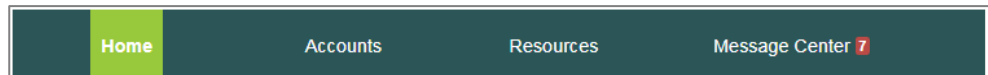
**For** HSA Account Summary  
HSA Tax Documents

## Navigate From the Home Page

The HSA Bank home page will be displayed on your screen each time you log in to the site. Each tab from your home page offers an easy-to-use navigation system for viewing information on your account.

- Starting with the top navigation, you can access information using the menu tabs at the top of the screen.

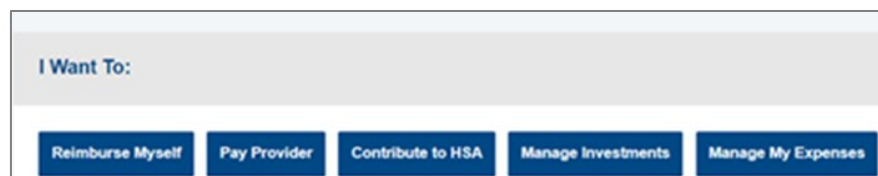
- Home
- Accounts
- Resources
- Message Center



- Your account(s) and balance(s) will conveniently show at the top of the page so that you can easily keep track of your HSA and investment accounts (if applicable).

Accounts	
<b>HEALTH SAVINGS ACCOUNT</b>	
Cash Account	AVAILABLE \$802.03
Investments - Devenir Fair Market Value	\$100.00

- Below your account information, the “I Want To...” buttons help you easily take actions related to your account:
  - Reimburse Myself
  - Pay Provider
  - Contribute to HSA
  - Manage Investments (if applicable)
  - Manage My Expenses

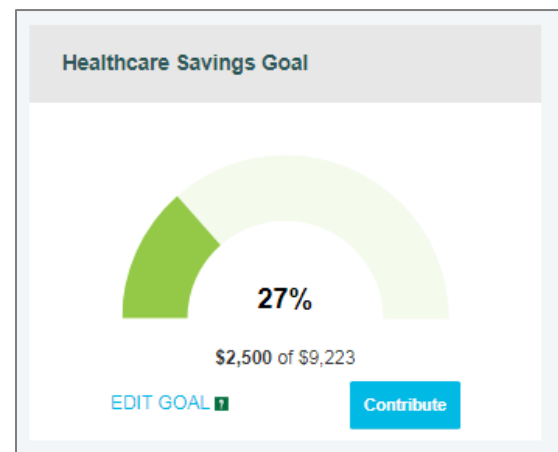


- After the “I Want To...” buttons, you will see a snapshot of your three most recent expenses. You can click the View full table link on the bottom right to review all expenses on the myHealth Portfolio tab.

Recent Transactions					
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
7/2/2019	Dental	-	-	\$544.50	\$
12/8/2016	Medical	-	-	\$500.80	\$
12/8/2016	Medical	-	-	\$500.80	\$

[View full table](#)

- Below the Recent Transactions section, you will see the Healthcare Savings Goal tool. This interactive tool enables you to set a savings goal for future out-of-pocket medical costs.



- Your Tasks section on the home page helps you stay on top of your account with a variety of notifications or requests for action, such as a notice of an external bank account that needs to be validated.

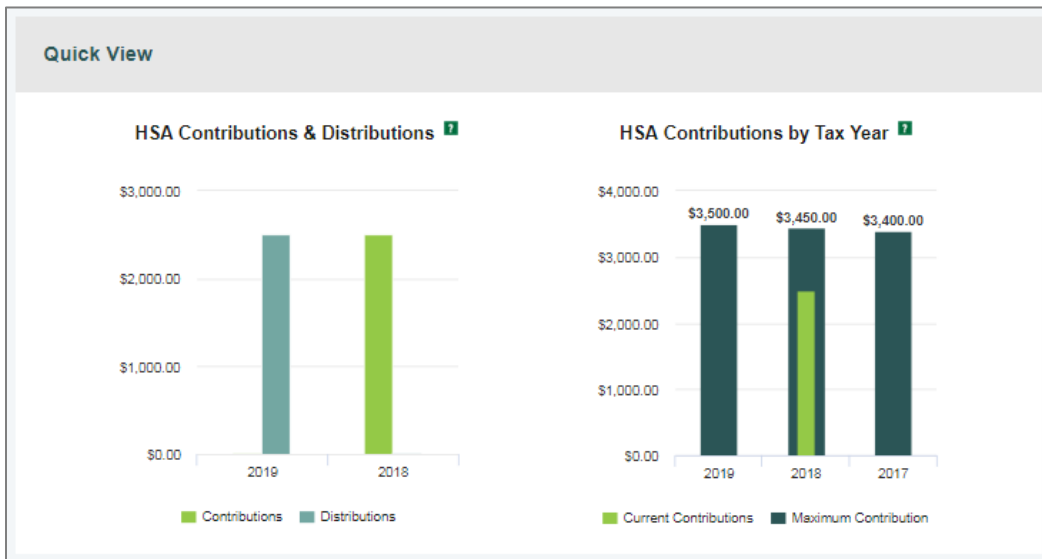
**Tasks** 1

To get your money faster, set up a bank account for direct deposit

- Click the bold text in the Tasks section to navigate to the page needed to execute the requested action.



- At the bottom of the home page is the Quick View section, which graphically displays key metrics that make it easy to track your contributions each year. You can also assess your year-over-year saving and spending habits with the HSA Contribution & Distribution Activity graph.



The HSA Contribution & Distribution Activity graph reflects the maximum contribution limit based on a member's high-deductible health plan (HDHP) coverage level (individual or family). Please contact HSA Bank if your contribution limit needs to be updated to reflect your current HDHP coverage level.

## Tasks

The Tasks section helps you make the most of your account by highlighting action items, such as downloading the mobile app to stay connected to your account on the go or confirming a linked external bank account. Clicking each item brings you to the relevant page or popup with more information.

When first opening your account, you may see a message indicating that action is required to finalize the opening of your account.

The screenshot shows the 'Tasks' section with an action item: 'Action required to open your account' with a 'View More' link. A popup window titled 'Action Required to Open Your Account' is displayed, providing detailed instructions on how to complete the account opening process.

**Action Required to Open Your Account**

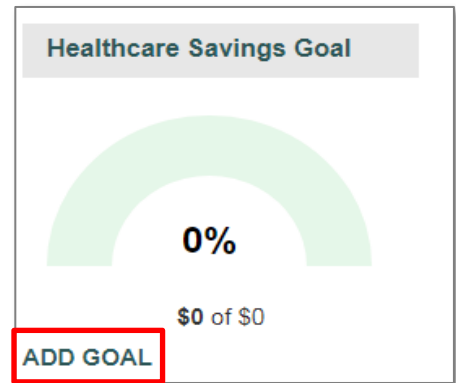
In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. During our account opening process, we were unable to verify some of your information. While your account is currently open, it will be closed 60 days after the date of opening if we do not receive the necessary documentation to confirm your identity. To confirm what information is missing, please reference the letter that was mailed to you or call the number on the back of your debit card. **Action Required:** Please complete the **Health Savings Account Verification Form** and submit copies of the necessary documentation to validate your account at [www.hsabank.com/IDdocuments](http://www.hsabank.com/IDdocuments) or via [ID@hsabank.com](mailto:ID@hsabank.com). Once your documentation is validated, this message will no longer appear in the message center. If you recently submitted documentation, processing time normally takes 1-2 weeks. If you would like to inquire on the status of your documentation validation, please call the number on the back of your debit card for further assistance.

- This message indicates that HSA Bank needs additional documentation to maintain your open account. Clicking View More provides additional information on why we require this and how to submit your documentation.
- You will also receive a letter in the mail with specific information on what is needed from you and how to send us the required documents.

## Healthcare Savings Goal

Looking to save money for current or future healthcare expenses but not sure where to start? The Healthcare Savings Goal tool can help you stay on track to meet your goals and give you an easy visual reminder of your progress.

- To get started, click Add Goal.
- The first step shows three goal options:
  - Save enough to cover my current year out-of-pocket medical costs
  - Build savings for future out-of-pocket medical costs
  - Save for current and future out-of-pocket medical costs
- Select the goal that best meets your needs and click Next.



**Tools & Support / Healthcare Savings Goal**

Update My Healthcare Savings Goal (Step 1 of 3) \* Required

Hi Nora!  
First, you need to set a goal. Once your goal is set, we will help you track your progress.  
Select a goal below to get started.

What are your healthcare savings goals? \*

- Save enough to cover my current year out-of-pocket medical costs
- Build savings for future out-of-pocket medical costs
- Save for current and future out-of-pocket medical costs

- Based on the goal you select, fill in the required fields on the next page. Some of the data shows automatically (such as your current HSA balance), and other fields prepopulate with suggested information.
- When you have entered the information that best reflects your savings goal, click Next.

**Tools & Support / Healthcare Savings Goal**

**Saving for Current and Future Expenses (Step 2 of 3)** \* Required

Help us understand what you need to save. First, we will look at your current savings:

Your current HSA balance is \$0.00

Do you have other savings to include toward your target healthcare savings? \$ 150.00

Next, we will look at your annual expenses:

What is your annual health plan deductible?\* \$ 4000.00

Do you have other anticipated medical costs this year?\* \$ 1000.00

Now that we know your current savings, tell us about your future savings goals:

What is your target savings?\* \$ 125000.00

What year do you plan to start using the money you've saved?\* 2058

Finally, tell us your thoughts on your investing your savings with your HSA:

Are you planning on investing a portion of your HSA?\*  Yes  No

What is your anticipated annual rate of return?\* 2.9 %

- In the final step, review your goals. You can click the “How was my goal calculated?” link for more information or Previous if you would like to go back and change any information.
- When you are ready to finalize your goal, click Save My Goal.

### Tools & Support / Healthcare Savings Goal

**Goal Amount (Step 3 of 3)** \* Required

**Based on the information you've provided, here are your goals:** [How was my goal calculated?](#)

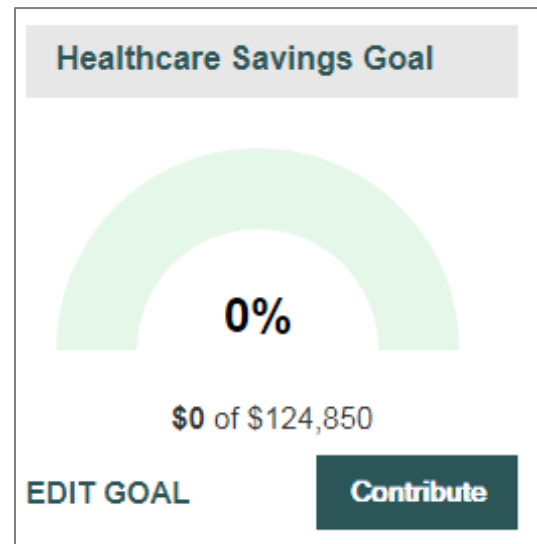
Future Savings Goal	\$124,850.00
Annual Goal	\$6,693.69
Monthly Goal	\$557.81

When reviewing your savings goals, please keep in mind that your actual annual contribution amount should not exceed the applicable IRS maximum limits for your health savings account. Saving over multiple years can help you reach your long-term goals.

Please note: The calculated goal is intended to be used as a guide and does not constitute financial advice. Contact your financial or tax adviser for advice specific to your situation.

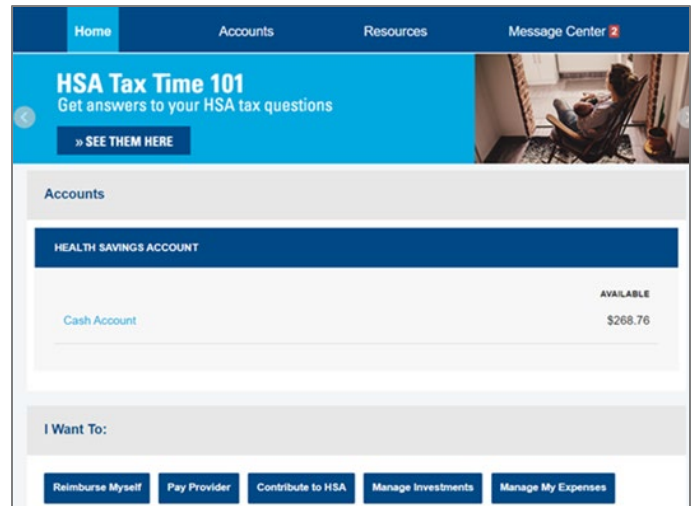
Cancel
Previous
Save My Goal

- Once your goal is saved, you can edit it at any time by clicking Edit Goal.
- Clicking the Contribute button makes it easy to contribute money from your external bank account to your HSA.
  - **In order to avoid being taxed on excess HSA contributions, please calculate your annual HSA contribution amount to ensure that it does not exceed the IRS’ annual contribution limits. If you are 55 years or older, and not enrolled in Medicare, you are eligible to contribute an additional \$1,000 above the IRS limit.**



## I want to...Pay Bill/Contribute (Distribution/Contribution)

From the buttons under your account balance(s), select Reimburse Myself, Pay Provider or Contribute to HSA. These feature can be used to transfer funds to or from your HSA.



Accounts / Reimburse Myself

**Balance Detail** ▾

**CASH ACCOUNT**

Actual Balance	\$268.76
Pending Withdrawals	\$0.00
Available Balance	\$268.76

**Create Transaction** \* Required

From \*

To \*

[Add Bank Account](#)

## Add External Bank Account

To add a new account, complete your banking information on the “Add Bank Account” popup and click Submit. (See the [Profile section](#) for additional details.)

## Reimburse Myself

The best way to reimburse yourself is to establish an electronic fund transfer (EFT) with your external checking or savings bank account and initiate a transaction from your HSA to your external account.

If you need to add an external bank account, click Add Bank Account and follow the instructions below.

**Add Bank Account** ✕

**Bank Account Information**

Routing Number \*

Account Number \*

Confirm Account Number \*

Account Type \*

Account Nickname \*

**Bank Institution Information**

Bank Name \*

Bank Address \*

\*Required

## Pay Provider

- To provide additional payment flexibility when using your HSA, you have the option to request a distribution check from your account. The check will be sent directly to the payee listed. Please follow the instructions below to submit an online distribution request.

Note: Checks are mailed within 72 hours of the request and take 5 to 6 days for delivery.

- From the Pay Provider page, select “My HSA” from the “From” dropdown and “Someone Else” from the “To” dropdown, and then click Next.

**Create Transaction** \* Required

From \*

To \*

Based on your selections, you will be requesting a distribution (withdrawal).

## Add a Payee

- You can add a new payee or select a previously added payee to send payment to.
- Enter the name of the person to be paid in the “Payee Name” field (this will be to whom the check is made payable).
- Optionally, you can include the name of the person who received the service in the “Who is this for?” field.
- Enter the account number of the payee; this will also appear on the printed check.
- Complete the payee address for where the check should be mailed.
- If this payee may be used again, leave the “Save new payee information” box checked. Otherwise, uncheck it if you do not want this payee’s information saved.
- Once you have completed the payee information, click Next.

**Payee Details** \* Required

Payee Name \*

Enter who provided this service (this may be a physician, hospital, etc.)

Who is this for?

When appropriate, provide the name of the person who received service.

Account Number \*

Enter the account number that the payee uses to identify the service or recipient.

Payee Address \*

Enter the address of physician, hospital, etc. who provided the service.

**Summary**

From My HSA

To Someone Else

### Payment Transaction

Enter the frequency as either one-time or schedule (for a recurring payment), and click Next.

**Transaction Schedule**

Frequency \*  One-time  Schedule

**Summary**

From: My HSA

To: Someone Else

### Payment Transaction Details

Enter the amount of the expense, the expense category, the recipient/patient, as well as any notes you have, and click Next.

**Transaction Details** \* Required

Tax Description  Normal Distribution

Amount \* \$

Expense

Recipient/Patient

Notes

**Summary**

From: My HSA

To: Someone Else

Schedule: One-time

### Transaction Summary and Confirmation

- View the transaction summary and confirm the “Normal Distribution Disclaimer” by checking the box near the bottom of the page.
- Confirm the transaction and click Submit, or enter another transaction by clicking Add Another.

**Accounts / Transaction Summary**

**Transaction Summary (1)**

From	To	Expense	Amount	
My HSA	Test	Dental	\$1.00	<a href="#">Remove</a>
<b>Total Amount</b>			\$1.00	

**Normal Distribution Disclaimer** ✔ Agreed

I certify I am the HSA account holder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent(s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

I confirm that the financial transaction I am about to initiate is for domestic purposes only and will not be sent internationally.

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

## Make a Contribution

To make a post-tax contribution, from the Pay Bill / Contribute page, select a bank account on file from the “From” dropdown and select “My HSA” from the “To” dropdown.

*Note: If you do not have a bank account on file, you can click Add Bank Account and follow the steps in the, [Add External Bank Account](#) section of this guide.*

**Create Transaction** \* Required

From \*  ▼

[Update Bank Account](#)

To \*  ▼

Based on your selections, you will be requesting a contribution (deposit).

**Transaction Schedule**

Frequency \*  One-time  Schedule

**Summary**

From Chase checking / Checking (xxxx1371)

To My HSA

Select your contribution schedule:

- One-time
- Schedule (recurring)

If you are making a contribution between January 1 and April 15, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution Amount detail presented to determine how much you can contribute for the applicable tax year.

Select the tax year and enter the contribution amount in the Amount field, as well as any relevant notes in the Notes field. Click Next.

On the next page, you will confirm the transaction summary, agree to the contribution disclaimer, and click Submit.

Contributions from your personal external bank account will generally be complete within 2 to 3 business days of your request.

**Transaction Details**
\* Required

Tax Year \* ■  2020  2019

Amount \* \$

Notes

IRS Maximum Contribution Amount ■

TAX YEAR	IRS MAXIMUM	PROCESSED	SCHEDULED	PENDING	MAXIMUM CONTRIBUTION AVAILABLE
2020	\$8,100.00	\$0.00	\$0.00	\$0.00	\$8,100.00
2019	\$8,000.00	\$0.00	\$0.00	\$0.00	\$8,000.00

**Summary**

From Chase checking

To My HSA

Schedule One-time

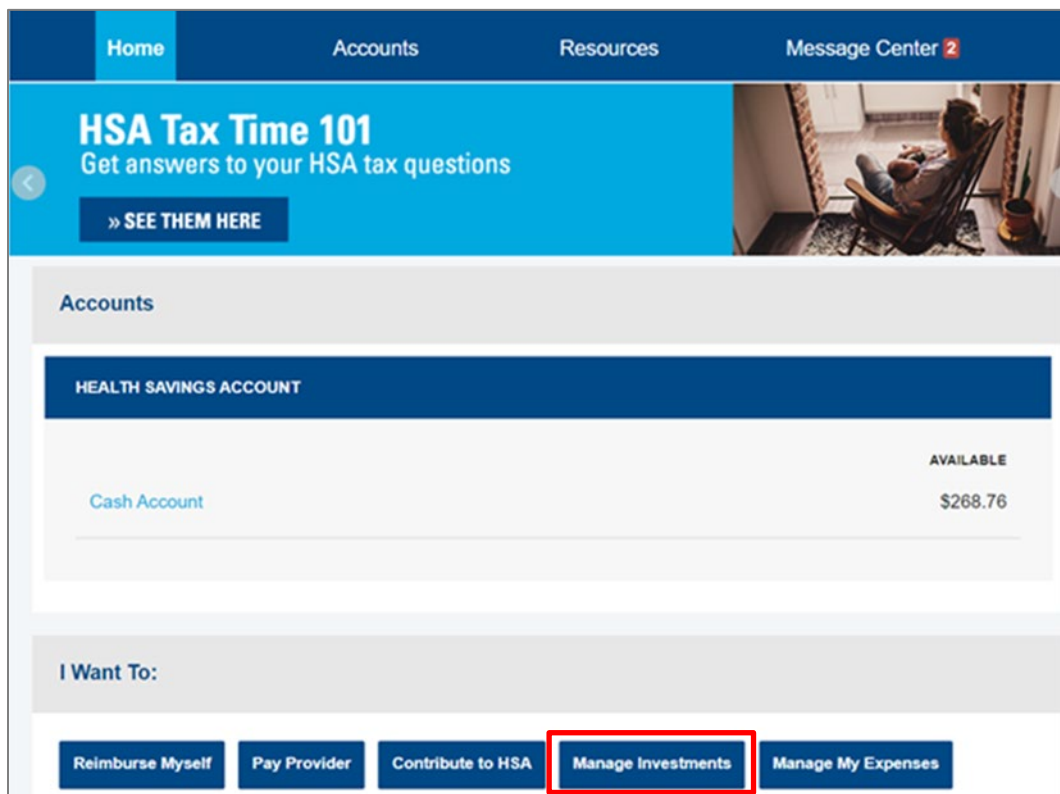
Cancel
Previous
Next



## I want to...Manage Investments

HSA Bank provides unique opportunities to invest Health Savings Account (HSA) funds in self-directed investment options. It's a great way to potentially grow HSA funds for healthcare expenses or save funds as a nest egg for retirement.

From the Manage Investment page, you can click the "See an Overview" link to learn more about our Schwab and Devenir self-directed investment options. You may begin investing once you have a minimum of \$1,000 in your HSA Bank cash account. Only HSA funds above \$1,000 in your HSA Bank cash account can be transferred to your investment account. For assistance, please use the phone number and/or website found on your ID card.



HSA Bank also offers an online overview and video demo if you are interested in learning more about Devenir or Schwab. The links below will direct you to HSA Bank's online overview and video demo.

Devenir Online Overview - <http://www.hsabank.com/hsabank/members/devenir-guided-portfolio-investment-program>

Devenir Video Demo - <https://hsainvestments.com/p/hsabank/hsagp/video/marketing.html>

Schwab Online Overview - <https://www.hsabank.com/hsabank/members/schwab-health-savings-brokerage-account>

Schwab HSBA Video Demo - <https://www.schwab.com/content/hsba-how-to>

## Devenir Guided Portfolio Investment Program:

This is a user-friendly program that combines professional guidance with an easy-to-use platform. Perfect for new investors, this helps you create a customized investment allocation that fits your lifestyle and HSA investment goals.

- Competitive fund lineup with professionally selected, low-cost, no-load mutual funds covering a range of asset classes and families.
- Easy-to-use online planning tool to help you start investing and manage your investment account.
- Options to automatically adjust your investments following your preferred schedule and auto-rebalance to align with goals.
- Quarterly performance review of mutual fund selections by FINRA-registered investment advisors.
- Online access to account history, balance information, future elections, trades, and more through the Member Website.
- Access to Morningstar® pages, fund fact sheets, and prospectuses.
- Low-cost with no minimum investment and no commission on investment trades. Devenir's quarterly asset-based fees may be applied on the amount invested and deducted pro rata from the investment account.

### SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Schwab Health Savings Brokerage Account (HSBA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker/dealer, which also provides other brokerage and custody services to its customers. Devenir Mutual Fund Selection Option is provided by Devenir Group LLC, a Registered Investment Advisor that selects and monitors the performance of the mutual fund lineup.

HSA Bank, Charles Schwab & Co., Inc., and Devenir Group, LLC are not affiliated and not responsible for the products and services provided by the other. Self-directed investing is the responsibility of the account owner. Neither HSA Bank, Schwab nor Devenir can provide investment advice to you. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA.

\*Schwab Stock Slices is not intended to be investment advice or a recommendation of any stock. Investing in stocks can be volatile and involves risk including loss of principal. Investors should consider their individual circumstances prior to investing. The "S&P 500® Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Charles Schwab & Co., Inc. ("CS&Co").

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## Schwab Health Savings Brokerage Account:

This is intended for those who are knowledgeable, experienced investors who are seeking a wider range of investments or those who may be engaging with their own personal investment advisor.

- Wide range of investment options include stocks, bonds, mutual funds and Exchange Traded Funds (ETFs).
- Fractional share trading available in S&P 500 companies which is a 'slice' of stock that represents a partial share, for as little as \$5.\*
- Access a variety of investment tools and services to help you choose the investments that are right for you, including the Schwab Portfolio Checkup, customizable screens and lists of prescreened funds.
- Automatic investing is available in qualified mutual funds.
- Manage your account and place trades on Schwab.com, Schwab Mobile app or over the phone through a Schwab Registered Representative.
- Find the right investments for you with access to powerful proprietary research tools on Schwab.com as well as independent, third-party research from leading providers.
- Transaction fees and commissions may be applied by Charles Schwab.

Click the Enroll Now button when you are ready to open a Schwab or Devenir self-directed investment account.

### Schwab Health Savings Brokerage Account (HSBA)

Offers a wide range of investment options, educational resources, and services:

- Stocks, bonds, mutual funds, and Exchange Traded Funds (ETFs)
- Place trades by website, mobile device or through a Schwab Registered Representative
- Find the right investments for you with Schwab's industry-leading resources
- [Commission and Transaction fees](#) may be applied by Charles Schwab

[See an overview of the Schwab investment process.](#)

[» Enroll Now](#)

### DEVENIR

Offers low-cost, no-load mutual funds, covering a range of asset classes:

- HSA Guided Portfolio tool used to select investment elections and realign your portfolio
- Auto-Rebalance timing feature to keep your portfolio allocation in line with your individual needs
- Access to Morningstar® pages, fund fact sheets, and prospectuses
- A quarterly asset based fee may be charged which is calculated on the amount invested and deducted pro rata from the investment account; no commission on investment trades

[View a list of available mutual funds.](#)

[See an overview of the DEVENIR investment process.](#)

[» Enroll Now](#)

## Manage Existing Self-Directed Investment Account

Once you have opened a self-directed investment account, you will be able to see “Your Investments at a Glance.” To manage your self-directed investment account, click “Choose an Action” from the dropdown under “Manage Your Account.”

The “Manage Your Account” dropdown enables you to transfer funds to and from your self-directed investment account and view your account and transactions. You can make a one-time transfer, create a schedule of transfers, or select the option for cash balances above a designated amount to automatically be swept over to the self-directed investment account.

### Your Investments at a Glance

#### DEVENIR Mutual Fund Investment Account \*\*--126717

Fair Market Value  
As of market close 9/12/2023  
**\$15,665.03**

Health Savings Account  
includes pending transfers to investments  
**\$5,837.77**

Manage Your Account  
[Choose an Action](#)

#### Schwab Health Savings Brokerage Account (HSBA)

Offers a wide range of investment options, educational resources, and services:

- Stocks, bonds, mutual funds, and Exchange Traded Funds (ETFs)
- Place trades by website, mobile device or through a Schwab Registered Representative
- Find the right investments for you with Schwab's industry-leading resources
- [Commission and Transaction fees](#) may be applied by Charles Schwab
- You must have a minimum of \$1,000.00 in your HSA Bank cash account to enroll in this investment program. Only HSA funds above \$1,000.00 in your HSA Bank cash account can be transferred to your investment account.

[See an overview of the Schwab investment process.](#)

[» Enroll Now](#)

## Auto-Sweep Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the “I want to set up Auto-Sweep” radio button.
- Enter the sweep threshold. Any HSA cash account funds that exceed this sweep threshold will automatically be transferred into the specified investment accounts (the percentage must equal 100%).
- The minimum sweep amount is \$25. Click Continue.
- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the automatic sweep.

*Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.*

Select one of the following options:

I want to set up Auto-Sweep:

I want to set up a Recurring Transfer:

Select the account you want to transfer from: HSA \*\*\*\*3331

Indicate the percentage you wish to distribute to your account(s): 100 % Devenir \*\*\*\*\*172656

Sweep Threshold:  Minimum \$1000.00

HSA cash account funds exceeding the Sweep threshold will automatically be transferred into the specified Investment account(s)

**Minimum Sweep: \$25.00**

Minimum amount that will be transferred from your HSA to the specified investment account(s) when you exceed the Sweep Threshold.

Cancel >> Continue

## Recurring Transfer Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the “I want to set up a Recurring Transfer” radio button.
- Select the desired accounts to set up the recurring transfer and specify the transfer amount.
- Select the desired transfer frequency and click Continue.
- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the recurring transfer.

Select one of the following options:

I want to set up Auto-Sweep:

I want to set up a Recurring Transfer:

Select the account you want to transfer from: HSA \*\*\*\*3331  Available balance: \$1,388.11 as of 12/11/2019

Select the account you want to transfer to: Devenir \*\*\*\*\*172656  Available balance: \$2,100.00 as of 11/21/2019

Transfer Amount:  Minimum \$25

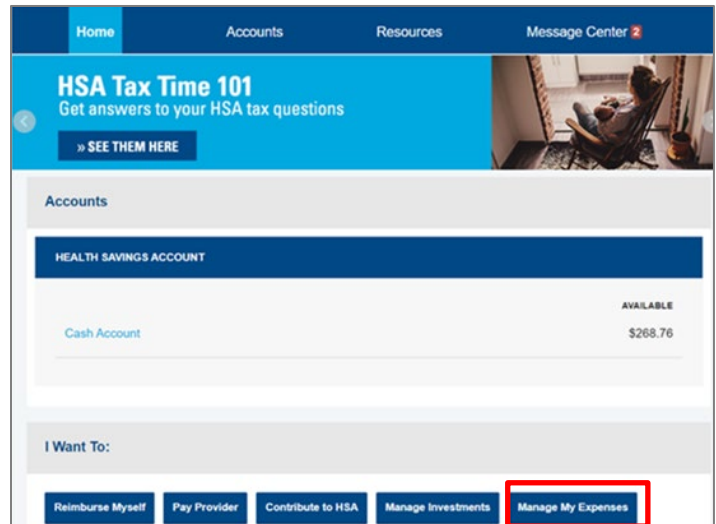
Only HSA Bank cash account funds above the \$1,000.00 minimum balance can be transferred to your investment account. Your investment balance will be checked prior to every transfer to maintain this amount.

Frequency: Select a Frequency

Cancel >> Continue

## I want to...Manage My Expenses

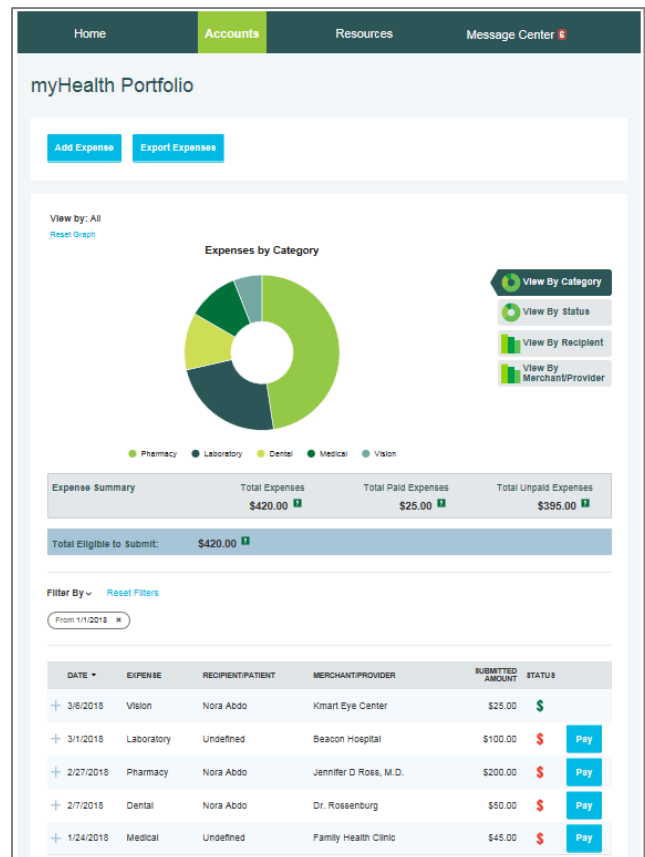
From the buttons under your account balance(s), click Manage My Expenses to add expenses, export expenses, or link medical claims.



## myHealth Portfolio<sup>SM</sup> Dashboard

The Manage My Expenses button takes you to the myHealth Portfolio page, which can also be found under the Accounts tab in the top menu. This page provides a complete picture of your healthcare expenses. It is a self-service dashboard that enables you to:

- Store health expense data and receipts
- File claims or distribution requests
- Initiate a provider payment
- View an easy-to-read snapshot of your healthcare finances with charts and graphs
- Consolidate health expenses and claims from multiple insurance providers (this functionality may not be available to all Customers)



DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
10/21/2018	Other	AMERICAN CLUB	Uber	\$13.00	\$ Pay
10/10/2018	Medical	AMERICAN CLUB	Dr. Rossenburg	\$45.00	\$
9/5/2018	Pharmacy	AMERICAN CLUB	Family Health Clinic	\$32.00	\$
6/12/2018	Vision	AMERICAN CLUB	Kohler Optometry	\$25.00	\$ Pay

**Expense Details**

Description: Eye exam      Date(s) of Service: 6/12/2018

Source: Online      Total Billed Amount: \$25.00

Expense Amount: \$25.00      Received Date: 11/5/2018

Payable Amount: \$25.00

---

[Upload Receipt\(s\)](#)      [Add Expense Note](#)      [Mark as Paid](#)  
[Remove Expense](#)      [Update Expense](#)

Further,

- The graph shows expenses by category, status, recipient, and merchant provider. To change the view, click Reset Graph and select the view you would like to see.
- Details of your expense transactions can be viewed by clicking any expense.
- You can edit an expense, such as the category, by clicking Update Expense.
- You can also pay an expense by clicking the Pay button or clicking “Mark as Paid” if you paid the expense out of pocket.

## Add Qualified Medical Expenses

- You may want to keep track of expenses paid with funds other than your HSA Bank Health Benefits Debit Card. To add an expense to your portfolio, click the Add Expense button at the top of the myHealth Portfolio<sup>SM</sup> page. Keep in mind that you can pay for a wide range of IRS-qualified healthcare expenses with your HSA, including many that are not typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more.
- For a complete list of IRS-qualified healthcare expenses, visit [irs.gov](https://www.irs.gov) or [hsabank.com/IRSQualifiedExpenses](https://hsabank.com/IRSQualifiedExpenses).
- Provide the information for the expense and click “Pay Expense Now” or “Save For Later”.
- You also have the ability to upload a healthcare receipt for easy future reference by clicking Upload Receipt.
- The expense will be reflected in the graph on the myHealth Portfolio<sup>SM</sup> dashboard.



myHealth Portfolio / Add Expense

**Expense Information** \*Required

Expense Description\*

Date of Service\*

Total Billed Amount

Expense Amount\*

Provider   
[Add Provider Address](#)

Expense

Recipient/Patient

Receipt [Upload Receipt](#)

Source

Date Received

Notes

### Pay Expense

Click Pay if you paid for an expense out-of-pocket and need to be reimbursed, or if you would like to pay a claim manually.

Expense Summary		Total Expenses	Total Paid Expenses	Total Unpaid Expenses	
		\$605.01	\$25.01	\$580.00	
Total Eligible to Submit:		\$605.00			
Filter By <a href="#">Reset Filters</a>					
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 6/6/2019	Medical	Nora Abdo	Dr. Roth	\$40.00	\$ <span style="border: 2px solid red; padding: 2px;">Pay</span>
+ 6/5/2019	Pharmacy	Nora Abdo	Beacon Hospital	\$0.01	\$
+ 6/2/2019	Dental	Nathan Abdo	-	\$25.00	\$ <span style="border: 2px solid red; padding: 2px;">Pay</span>

### Export Expenses

To export your expenses to use for other purposes, click the Export Expenses button at the top of the page.



### Sample Excel Expense Export

Expense ID	Expense Category	Expense Type	Recipient	Merchant	Submitted	Expense Status	Description	Expense Type	EOB Num	Source	Date Recd	Date(s) of Total Bill	Expense #	Payable #	Notes	Payee	Provider #	Provider
8454	7/7/2015	Other			20	Paid	doctor			Online	7/7/2015	7/7/2015	20	20	0			

## Accounts

### Accounts Tab

On the main menu at the top of the page, hovering over the Accounts tab will show a full listing of pages you can access to manage your account, organized under three different headers. The “I Want To” options are also accessible from this menu on the far right.

The Accounts pages include:



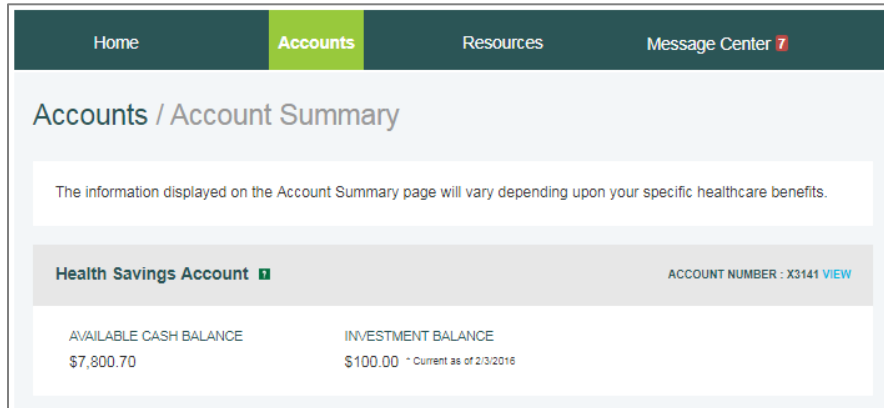
- Accounts
  - Account Summary
  - Account Activity
  - myHealth Portfolio
  - Statements
- Investments
  - Investments
- Profile
  - Profile Summary
  - Banking
  - Payment Method
  - Login Information

Profile information and links to these pages can also be accessed by hovering over your name at the top right corner of any page.



## Account Summary (Balances)

The Account Summary page on the Accounts tab shows the available HSA cash balance and the self-directed investment balance (if applicable).



Home	Accounts	Resources	Message Center 7
<b>Accounts / Account Summary</b>			
The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits.			
<b>Health Savings Account</b>		ACCOUNT NUMBER : X3141 <a href="#">VIEW</a>	
AVAILABLE CASH BALANCE	INVESTMENT BALANCE		
\$7,800.70	\$100.00 <small>Current as of 2/3/2016</small>		

## Account Activity

The Account Activity page provides transaction details for your account. You can export transactions using the Export button. You can also see details of a specific transaction by clicking the individual transaction.

Home
Accounts
Resources
Message Center 7

## Accounts / Account Activity

My HSA

**Balance Detail**

CASH ACCOUNT	INVESTMENT ACCOUNT
Actual Balance <span style="float: right;">\$7,800.70</span>	Investments - Devenir
Pending Withdrawals <span style="float: right;">\$0.00</span>	Fair Market Value <span style="float: right;">\$100.00</span>
Available Balance <span style="float: right;">\$7,800.70</span>	<small>*Current as of 2/3/2018</small>

**Transactions**

Export

**PENDING TRANSACTIONS**

REQUESTED DATE	DESCRIPTION	METHOD	CONTRIBUTION (DEPOSIT)	DISTRIBUTION (WITHDRAWAL)	AVAILABLE CASH BALANCE
There are no records to display.					

**PROCESSED TRANSACTIONS**

PROCESSED DATE	DESCRIPTION	METHOD	CONTRIBUTION (DEPOSIT)	DISTRIBUTION (WITHDRAWAL)	ACTUAL CASH BALANCE
+ 02/28/2019	Interest	None	\$0.90		\$7,800.70
+ 01/31/2019	Interest	None	\$1.31		\$7,799.80
+ 01/22/2019	Distribution	EFT		\$2,499.00	\$7,798.49
+ 01/09/2019	Transfer Participant Contribution	Check	\$7,000.00		\$10,297.49
+ 01/03/2019	Fee Distribution	EFT		\$2.50	\$3,297.49
+ 12/31/2018	Interest	None	\$0.28		\$3,299.99
+ 12/04/2018	Fee Distribution	EFT		\$2.50	\$3,299.71
+ 11/30/2018	Interest	None	\$0.18		\$3,302.21
+ 11/13/2018	11/05/2018 Employer Contribution	EFT	\$2,500.00		\$3,302.03
+ 11/02/2018	Fee Distribution	EFT		\$2.50	\$802.03

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | ... >
Next >>

### HSA Contributions by Tax Year

You can view HSA contributions by tax year by clicking the link near the bottom left of the Account Activity page.

**Accounts / Account Activity**

My HSA

**Pending Transactions**

REQUESTED DATE	DESCRIPTION	METHOD	CONTRIBUTION (DEPOSIT)	DISTRIBUTION (WITHDRAWAL)	AVAILABLE CASH BALANCE
11/06/2018	11/05/2018 Employer Contribution	EFT	\$2,500.00		(pending)

**Processed Transactions**

**HSA Contributions By Tax Year** [View Example](#)

TAX YEAR	IRS MAXIMUM	CONTRIBUTIONS	CONTRIBUTION \$ FROM FUTURE YEARS	ROLLOVER	CONTRIBUTION AMOUNT *	REMAINING
2018	\$3,450.00	\$532.91	\$0.00	\$0.00	\$2,817.09	
2017	\$3,400.00	\$3,400.00	\$0.00	\$0.00	\$0.00	
2016	\$3,350.00	\$532.91	\$0.00	\$0.00	\$2,817.09	

**Actual Cash Balance**

\$802.03	08/01/2018	Fee Distribution	EFT	\$2.50	\$806.94
\$804.53	07/31/2018	Interest	None	\$0.03	\$809.44
\$804.50	07/18/2018	Fee Distribution	EFT	\$3.00	\$809.41
\$804.47	07/02/2018	Fee Distribution	EFT	\$2.50	\$812.41
\$806.97	06/30/2018	Interest	None	\$0.03	\$814.91

**Investment Account**

Investments - Devenir Fair Market Value  
\*Current as of 2/3/2016

\$100.00

**HSA Contributions By Tax Year**

**HSA Coverage Level**

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | ... >

Next >>

## Resources

### Tools & Support

The Tools & Support page will provide you with forms, quick links, and a handy “How Do I?” section that helps you quickly navigate to the information you need to manage your account.

### Quick Links

The Quick Links section provides easy access to common actions and fast navigation to frequently used pages, including the Customer Website Guide. Clicking any of the links will take you directly to the related page on the website to complete the action or see the information described.

The screenshot shows the 'Resources / Tools & Support' page on the Cigna HSA Bank website. The page has a dark green navigation bar with 'Home', 'Accounts', 'Resources' (highlighted), and 'Message Center' with a notification icon. Below the navigation bar, the page title is 'Resources / Tools & Support'. The content is organized into four main sections:

- Documents & Forms:**
  - FORMS:**
    - [Cigna HSA Account Verification Form](#)
    - [Cigna HSA Authorized Signer Revokes Form](#)
    - [Cigna HSA Contribution Form](#)
    - [Cigna HSA Coverage Level Update Form](#)
    - [Cigna HSA Death Beneficiary Form](#)
    - [Cigna HSA Direct Transfer Form](#)
    - [Cigna HSA Distribution Request Account Closure Form](#)
    - [Cigna HSA Excess Removal Form](#)
    - [Cigna HSA Name Change Request Form](#)
    - [Expense Eligibility List](#)
    - [HSA Direct Transfer Form](#)
    - [HSA Rollover Form](#)
    - [HSA Withdrawal Form](#)
    - [IRA to HSA Transfer Form](#)
    - [Transfer Out Instructions](#)
    - [HSA Tax Documents](#)
  - PLAN SUMMARIES:**
    - [Health Savings Account Plan Details](#)
  - RULES & AGREEMENTS:**
    - [Esign Consent Agreement](#)
    - [Online Services Agreement](#)
- Contact Us:**
  - HSA Bank Client Assistance Center  
P.O. Box 939  
Sheboygan, WI 53082
  - Phone: (800) 357-6246  
Fax: (877) 851-7041  
Email: [askus@hsabank.com](mailto:askus@hsabank.com)
- How Do I?:**
  - [Change Payment Method](#)
  - [Update Notification Preferences](#)
  - [Download Mobile App](#)
  - [Update HSA Coverage Level](#)
  - [View Fee Schedule](#)
  - [Update Healthcare Savings Goal](#)
- Quick Links:**
  - [Cigna Resource Center](#)
  - [HSA Rates & Tax Info](#)
  - [Learn About FDIC Insurance Coverage](#)
  - [Privacy and Opt-Out Notice](#)

## Profile

### Profile Summary

The Profile page will assist with reviewing your personal demographic information, as well as adding an external bank account for online contributions and distributions from your HSA. Use the Profile tab to view your setup details.

### Profile / Profile Summary

<b>Profile</b> WELCOMEKIT TEST 605 N 8TH ST STE 320 SHEBOYGAN, WI 53081 rgiarratano@hsabank.com <b>Gender</b> Male <b>Participant Account ID</b> 123456789	<b>Update Profile</b>	<b>Dependents</b> No dependents <b>Beneficiaries</b> No beneficiaries <b>Authorized Signers</b> No Authorized Signers	<b>Add Dependent</b>  <b>Add Beneficiary</b>  <b>Add Authorized Signer</b>
--	-----------------------	--	--

### Update Profile

Click the Update Profile link to update your email or enter your marital status or gender. If your name has changed, please complete the Name Change Request Form located under the Tools & Support tab of the Customer Website. If you would like to change your name or home mailing address, please notify your employer to make sure your employer, Cigna, and HSA Bank all have up-to-date information.

### Profile / Profile Summary

<div style="border-bottom: 1px solid #ccc; padding: 5px;"> <b>Profile</b> <span style="float: right;"><a href="#">Update Profile</a></span> </div> <div style="padding: 5px;"> <p><b>AMERICAN CLUB</b>                      Home Address: 605 N 8TH ST, SHEBOYGAN, WI 53081, United States                      Mailing Address: 605 N 8TH ST, SHEBOYGAN, WI 53081, United States                      (920) 803-4100                      smedinger@hsabank.com</p> <p><b>GENDER:</b> Unspecified      <b>MARITAL STATUS:</b> Unspecified</p> <p><b>USERNAME:</b> aclub1237      <b>PARTICIPANT ACCOUNT ID:</b> 9000001868</p> </div>	<div style="border-bottom: 1px solid #ccc; padding: 5px;"> <b>Dependents</b> <span style="float: right;"><a href="#">Add Dependent</a></span> </div> <div style="padding: 5px;"> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p><b>YACHT CLUB</b>                              Birth Date: 5/12/2000                              Student: No  <a href="#">View / Update</a></p> </td> <td style="width: 50%;"> <p><b>GARDEN CLUB</b>                              Birth Date: 2/6/1998                              Student: No  <a href="#">View / Update</a></p> </td> </tr> </table> </div>	<p><b>YACHT CLUB</b>                              Birth Date: 5/12/2000                              Student: No  <a href="#">View / Update</a></p>	<p><b>GARDEN CLUB</b>                              Birth Date: 2/6/1998                              Student: No  <a href="#">View / Update</a></p>		
<p><b>YACHT CLUB</b>                              Birth Date: 5/12/2000                              Student: No  <a href="#">View / Update</a></p>	<p><b>GARDEN CLUB</b>                              Birth Date: 2/6/1998                              Student: No  <a href="#">View / Update</a></p>				
<div style="border-bottom: 1px solid #ccc; padding: 5px;"> <b>Beneficiaries</b> <span style="float: right;"><a href="#">Add Beneficiary</a></span> </div> <div style="padding: 5px;"> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p><b>YACHT CLUB</b>                              Type: Contingent                              Share: 50%  <a href="#">View / Update</a>  <a href="#">Remove</a></p> </td> <td style="width: 50%;"> <p><b>GARDEN CLUB</b>                              Type: Contingent                              Share: 50%  <a href="#">View / Update</a>  <a href="#">Remove</a></p> </td> </tr> <tr> <td colspan="2"> <p><b>BOOK CLUB</b>                              Type: Primary                              Share: 100%  <a href="#">View / Update</a>  <a href="#">Remove</a></p> </td> </tr> </table> </div>	<p><b>YACHT CLUB</b>                              Type: Contingent                              Share: 50%  <a href="#">View / Update</a>  <a href="#">Remove</a></p>	<p><b>GARDEN CLUB</b>                              Type: Contingent                              Share: 50%  <a href="#">View / Update</a>  <a href="#">Remove</a></p>	<p><b>BOOK CLUB</b>                              Type: Primary                              Share: 100%  <a href="#">View / Update</a>  <a href="#">Remove</a></p>		<div style="border-bottom: 1px solid #ccc; padding: 5px;"> <b>Authorized Signers</b> <span style="float: right;"><a href="#">Add Authorized Signer</a></span> </div> <div style="padding: 5px;"> <p><b>BOOK CLUB</b>                      Birth Date: 8/24/1978  <a href="#">View / Update</a></p> </div>
<p><b>YACHT CLUB</b>                              Type: Contingent                              Share: 50%  <a href="#">View / Update</a>  <a href="#">Remove</a></p>	<p><b>GARDEN CLUB</b>                              Type: Contingent                              Share: 50%  <a href="#">View / Update</a>  <a href="#">Remove</a></p>				
<p><b>BOOK CLUB</b>                              Type: Primary                              Share: 100%  <a href="#">View / Update</a>  <a href="#">Remove</a></p>					

## Add Dependents

Use the Add Dependent link to add, view, or update dependents. Dependents added will appear in the myHealth Portfolio<sup>SM</sup> and Pay Bill/Contribute pages.

## Add Beneficiary

It is recommended that you designate a beneficiary to receive your HSA assets in the event of your death by clicking Add Beneficiary. If you are married and live in a community property state, you may designate your spouse as the primary beneficiary through the website. However, if you designate a primary beneficiary who is not your spouse, you must submit a beneficiary form with the notarized consent of your spouse.

## Add Authorized Signer

An authorized signer may be added through the Profile tab. Authorized signers can access the HSA and submit updates on the account. To add an authorized signer:

- Navigate to the Profile page and click Add Authorized Signer.
- Complete the information and click Submit.

## Order Checks (optional – fees may apply)

From the Profile page, find the Banking/Cards tab, and click Order Checks.

Complete the check order and click the Order Checks button at the bottom of the page. The fee for the checkbook will be taken from your HSA cash account. Please refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.

## Add External Bank Account

- You must have an active external bank account on file in order to make an online contribution to or reimburse yourself from your HSA. If you need to set up your external bank account, click the Banking link.

Click the Add Bank Account link and enter the information for your checking or savings account and the financial institution name and address. Click Submit at the bottom of the screen. **Please confirm your account number and ACH routing number with your external bank.**

Home Accounts Resources Message Center 7

### Banking / Add Bank Account

**Bank Account Information** \*Required

Routing Number \*

Account Number \*

Confirm Account Number \*

Account Type \*

Account Nickname \*

**Bank Institution Information**

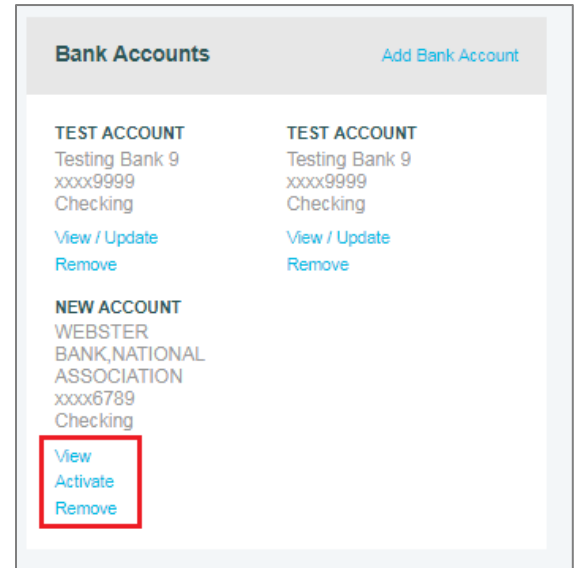
Bank Name \*

Bank Address \*

- After you have submitted the account information, HSA Bank will send a small deposit to your account within three business days to verify your banking information.
- Once the deposit is received in your external account, you will validate your banking information using the steps below.

### Validate External Bank Account

- Navigate to the Banking page via the Profile section of the Accounts tab.
- Click Activate under your bank account information.
- Enter the amount of the small transaction (\$0.01 to \$1.99) that was deposited to your checking or savings account from HSA Bank in the Amount field and click Submit.
- This account will now be available for you to use for HSA contributions, paying bills and reimbursements.
- Select the HSA Direct Deposit button to update your payment method after you have entered and confirmed your bank account information.



**Update Payment Method to Direct Deposit** ✕

Select the plan year's below that you would like to update your payment method to Direct Deposit.

	Current Payment Method	Update Payment Method To
<input checked="" type="checkbox"/> Health Savings Account	Debit Card Check	Debit Card Direct Deposit

## Message Center

### Current Messages

The Message Center page provides access to notifications about statements, tax documents, and other messages, as well as the ability to update notification preferences and access past statements. Click the View link next to any notification to view the message and any associated attachments, such as account statements or tax documents. Attachments are indicated by the paperclip icon and are available to print..

To remove messages from the Current Messages list, select the checkbox to the left of each message you would like to archive, and click Archive. Archived messages can be shown by clicking Show Archived Messages at the bottom of the page. You can also view your past statements and tax documents by clicking View Statements.

Message Center

[Update Notification Preferences](#) [View Statements](#)

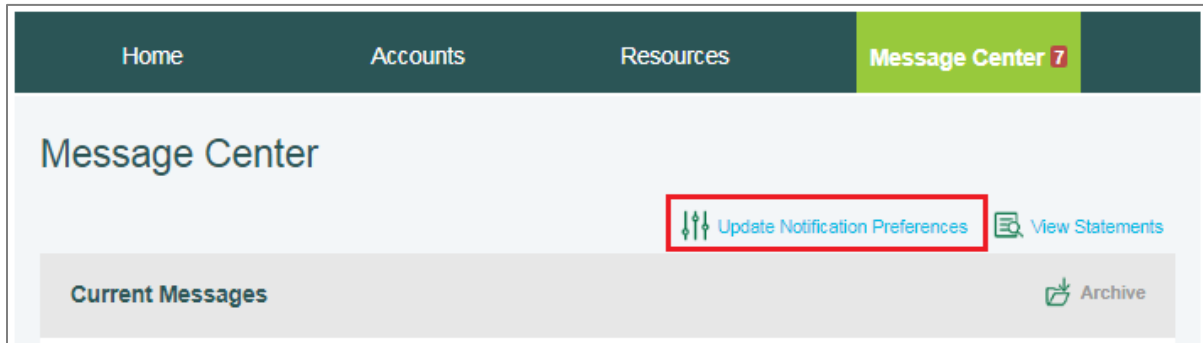
Current Messages [Archive](#)

<input type="checkbox"/>	DATE/TIME ▼	FROM	SUBJECT	
<input type="checkbox"/>	6/18/2019 12:30 PM	Auto-generated	Recent Updates to your Account	<a href="#">View</a>
<input type="checkbox"/>	6/1/2019 1:17 AM	Auto-generated	HSA Account Summary (5/1/2019 - 5/31/2019)	<a href="#">View</a>
<input type="checkbox"/>	5/1/2019 2:19 AM	Auto-generated	HSA Account Summary (4/1/2019 - 4/30/2019)	<a href="#">View</a>
<input type="checkbox"/>	4/27/2019 1:32 AM	Auto-generated	5498-SA (2018)	<a href="#">View</a>
<input type="checkbox"/>	4/1/2019 2:53 AM	Auto-generated	HSA Account Summary (3/1/2019 - 3/31/2019)	<a href="#">View</a>
<input type="checkbox"/>	3/1/2019 1:31 AM	Auto-generated	HSA Account Summary (2/1/2019 - 2/28/2019)	<a href="#">View</a>
<input type="checkbox"/>	2/1/2019 1:07 AM	Auto-generated	HSA Account Summary (1/1/2019 - 1/31/2019)	<a href="#">View</a>
<input type="checkbox"/>	1/1/2019 1:22 AM	Auto-generated	HSA Account Summary (12/1/2018 - 12/31/2018)	<a href="#">View</a>
<input type="checkbox"/>	12/1/2018 1:50 AM	Auto-generated	HSA Account Summary (11/1/2018 - 11/30/2018)	<a href="#">View</a>
<input type="checkbox"/>	11/1/2018 1:10 AM	Auto-generated	HSA Account Summary (10/1/2018 - 10/31/2018)	<a href="#">View</a>
<input type="checkbox"/>	10/1/2018 1:01 AM	Auto-generated	HSA Account Summary (9/1/2018 - 9/30/2018)	<a href="#">View</a>
<input type="checkbox"/>	9/1/2018 2:07 AM	Auto-generated	HSA Account Summary (08/01/2018 - 08/31/2018)	<a href="#">View</a>
<input type="checkbox"/>	8/1/2018 3:24 AM	Auto-generated	HSA Account Summary (07/01/2018 - 07/31/2018)	<a href="#">View</a>
<input type="checkbox"/>	7/1/2018 2:53 AM	Auto-generated	HSA Account Summary (06/01/2018 - 06/30/2018)	<a href="#">View</a>

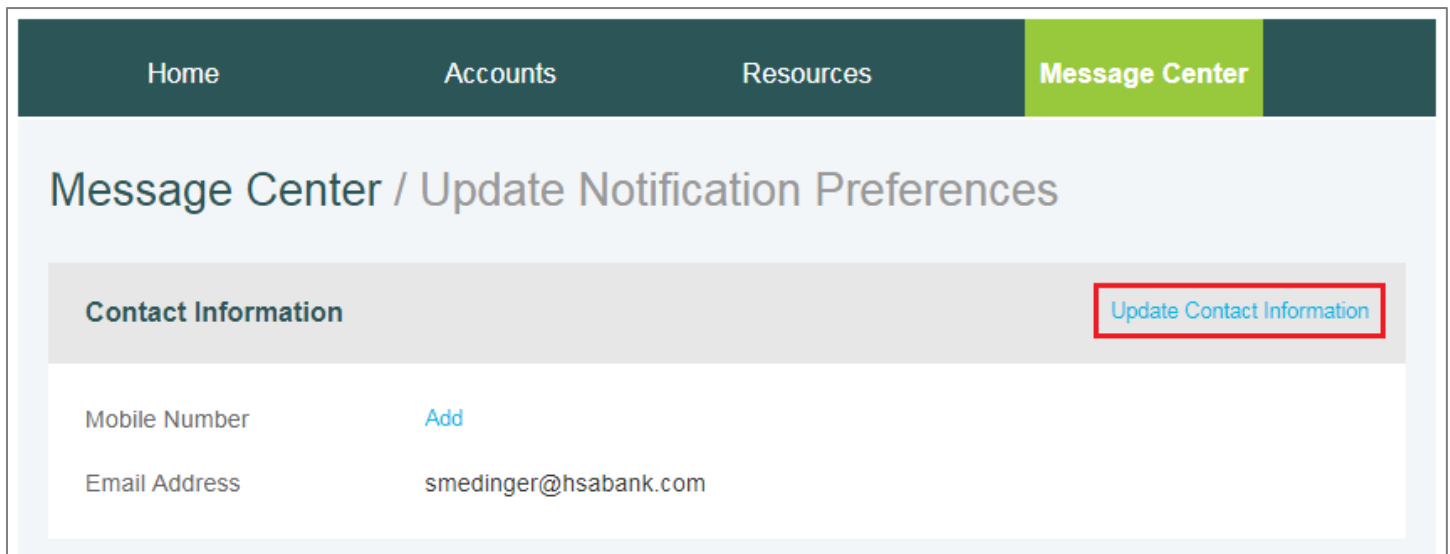


## Notification Preferences

- To update your notification preferences, click Update Notification Preferences at the top of the Message Center.



- In the Contact Information section, you can view your mobile and email contact information or click Update Contact Information to edit them.



### Notification Alerts

In the Statements & Notifications Options section, you will see options for “Electronic Preferences” and “Alert Preferences.” Review each of the notification categories to set, edit, or turn off text and email notifications or to switch between receiving online and/or paper notices and statements. You can also select “I would like to Go Paperless” to set all of your “Statement Preferences” to “Online” only, where applicable. Please note that the available options may vary depending on your account type, options, and more.

**Notification Preferences**

Receive text alerts about your account through your mobile phone! You can configure which notification you would like to receive via text message below. Standard text message rates may apply. Disable text alerts by unchecking the boxes below.

You will receive statements, notifications, and bank disclosures based on the Electronic Preferences selected below, as well as email and text alerts based on your Alert Preferences. Go paperless today by opting for Online preferences only and choosing email and/or text alerts where applicable to help you stay in control of your account on the go!

I would like to Go Paperless:

	STATEMENT PREFERENCES		ALERT PREFERENCES	
	Online	Paper	Email <input checked="" type="checkbox"/>	Text
<b>STATEMENTS</b>				
HSA Account Summary <small>Automatically emailed based on whether or not you have an email address</small>	Available	<input type="checkbox"/>	Emailed	<input type="checkbox"/>
HSA Tax Documents <small>Automatically emailed based on whether or not you have an email address</small>	Available	<input checked="" type="checkbox"/>	Emailed	<input type="checkbox"/>
Banking Notices/ Disclosures	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	-
<b>CONTRIBUTIONS</b>				
Contribution posted to your HSA	-	-	-	<input type="checkbox"/>
HSA available cash balance is below \$ <input style="width: 50px;" type="text"/>	-	-	<input type="checkbox"/>	<input type="checkbox"/>
HSA contributions year-to-date are within \$ <input style="width: 50px;" type="text"/> of the IRS maximum	-	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>INVESTMENTS</b>				
Eligible to open a HSA investment account	-	-	<input type="checkbox"/>	-
<b>PAYMENTS</b>				
Payment issued out of your HSA	-	-	<input type="checkbox"/>	<input type="checkbox"/>
Withdrawal from your HSA exceeds \$ <input style="width: 50px;" type="text"/>	-	-	-	<input type="checkbox"/>
<b>GENERAL</b>				
Personalized notifications created by the administrator <small>Automatically emailed based on whether or not you have an email address</small>	-	-	Emailed	<input checked="" type="checkbox"/>

Cancel
Submit

## Let's chat – Virtual Assistant

Virtual Assistant can provide responses for the following intents when the 'Need help?' button is clicked:

- Balances
- Claims
- Debit Cards
- Receipts
- Tax Documents
- Profile
- Banking

## Getting Help

If you need further assistance with the Customer Website or have questions regarding your HSA, please call the number on the back of your debit card.