Member Website Guide

Cigna

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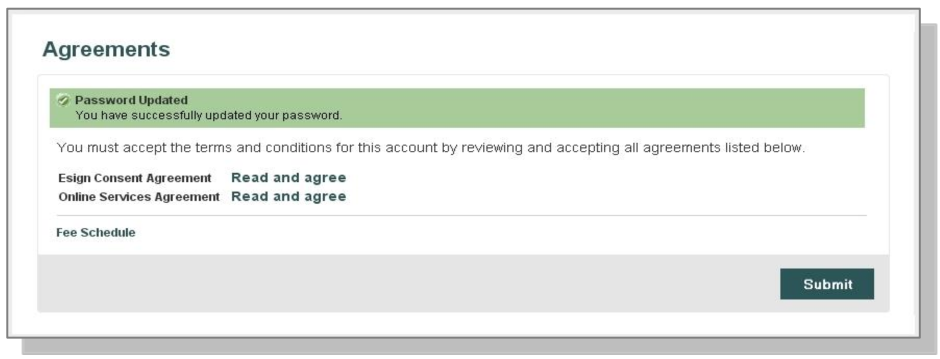
Customer Website Overview

Welcome to Cigna and the Cigna Choice Fund HSA! This guide will provide you with details about how to use the HSA Bank Customer Website, accessed via myCigna.com. The HSA Bank Customer Website gives you 24/7 online access to your account. Some of the key account management features include:

- My Account Functions
- Pay Bill/Contribute
- Manage Investments
- myHealth Portfolio[SM] and Medical Claims Linking (AutoPay)

Step 1:
From myCigna, click Manage your HSA to link to the HSA Bank Customer Website. No additional ID or password is required.

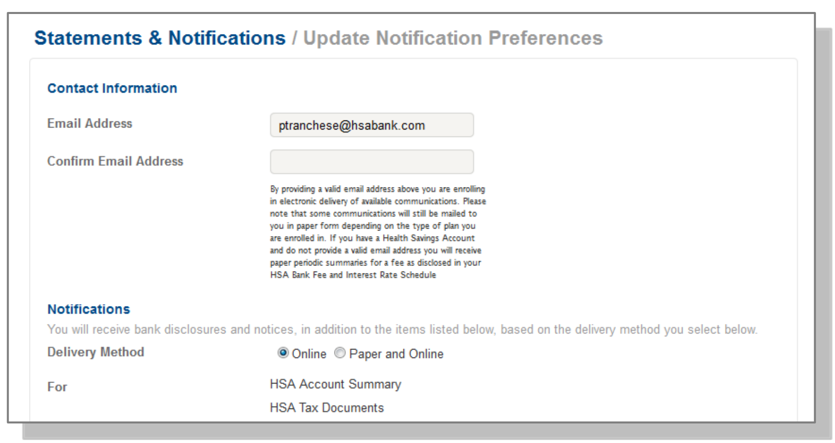
Step 2:
The first time you log in to the HSA Bank Customer Website, please read and accept the Esign Consent Agreement and Online Services Agreement. You must open the agreements and scroll to the bottom of the page in order to check the appropriate boxes.



Step 3:
Enter and confirm your email address to ensure that you receive notifications based on your elected preferences. You can enter your mobile number if you would like to opt into any text alerts.

Confirm your delivery method preference 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 upper right corner of the page. You may also update your email address and marital status or provide gender from the Profile tab at the top of the menu bar.



I Want To…Navigate From the Home Page

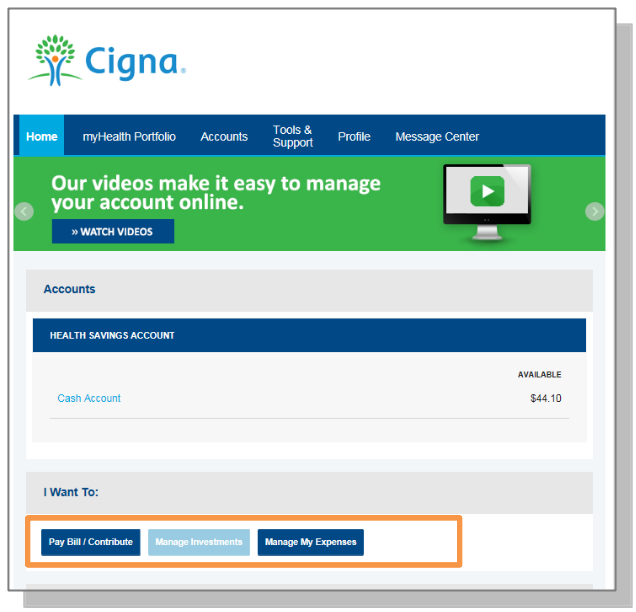
The HSA Bank Home page will be displayed on your screen each time you log in to the site. Each tab from your Home page offers an easy-to-use navigation system for viewing information on your account.

- You may also access information using the menu tabs at the top of the page. Additionally, there are quick links throughout the body of each page to help you quickly navigate to the information you need.
  - Home
  - myHealth Portfolio[SM]
  - Accounts
  - Tools & Support
  - Profile
  - Message Center

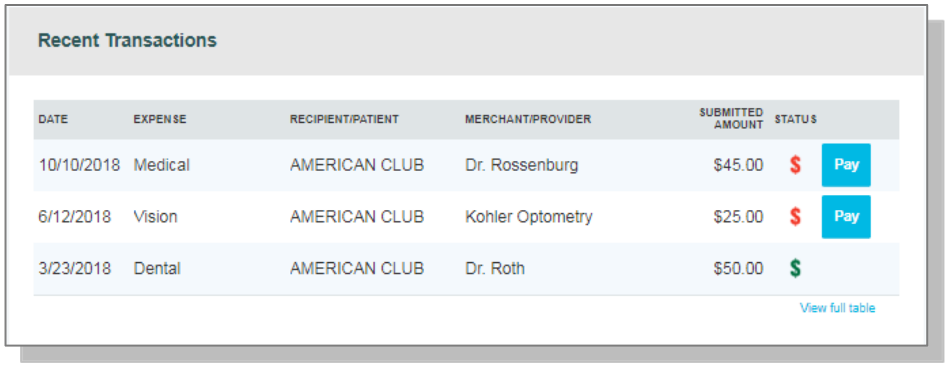
- Your account(s) and balance(s) will conveniently show at the top of the page so you can easily keep track of your HSA and investment accounts (if applicable)

- Your Message Center helps you stay informed with a variety of notifications, such as a message to alert you once you are eligible to open an investment account, notices of a payment that will be processed soon, or an alert to upload a receipt.

- For example, you can click Link Health Care Claims & Manage Payment Options to set your choices to pay medical claims automatically or to enter payments yourself.



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



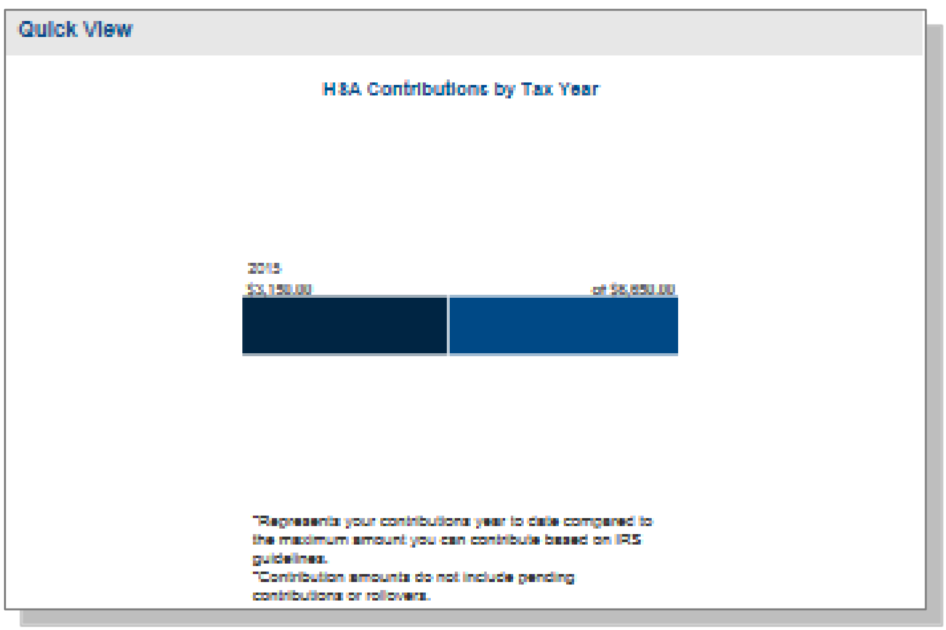
Recent Transactions

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
10/10/2018	Medical	AMERICAN CLUB	Dr. Rossenburg	$45.00	$ Pay
6/12/2018	Vision	AMERICAN CLUB	Kohler Optometry	$25.00	$ Pay
3/23/2018	Dental	AMERICAN CLUB	Dr. Roth	$50.00	$

View full table

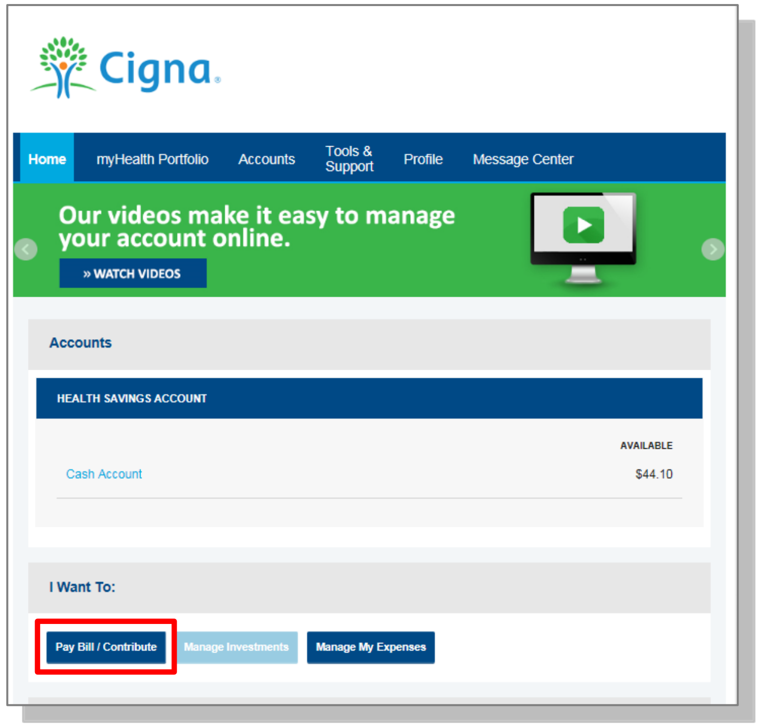
- Click Pay if you paid out of pocket for an expense and need to be reimbursed, or to pay a claim manually. If you have already done so, the status shows as paid.

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 to date.



I Want To…Pay Bill/Contribute (Contribution/Withdrawal)

From the buttons under your account balance(s), select Pay Bill/Contribute. This feature can be used to transfer funds to or from your HSA.



Pay Bill

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

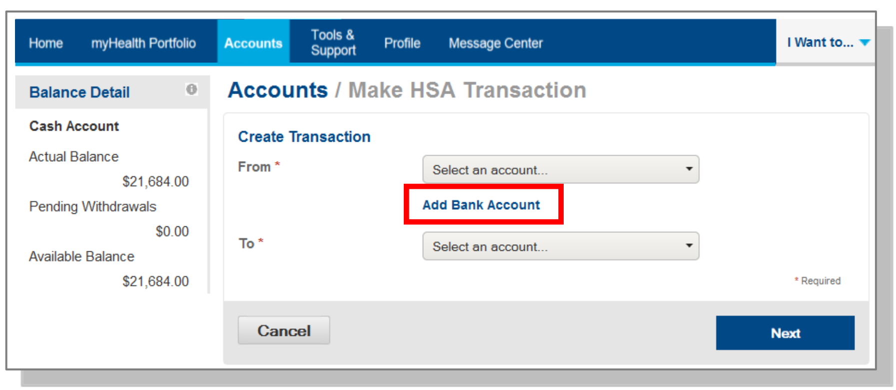
Note: Checks are mailed within 72 hours of the request and take 5 to 6 days for delivery.

Reimburse Yourself

- The easiest way to reimburse yourself is to establish an electronic fund transfer (EFT) from an external checking or savings bank account and initiate a transaction from your HSA to the account.
- If you need to add an external bank account, click the Add Bank Account link.

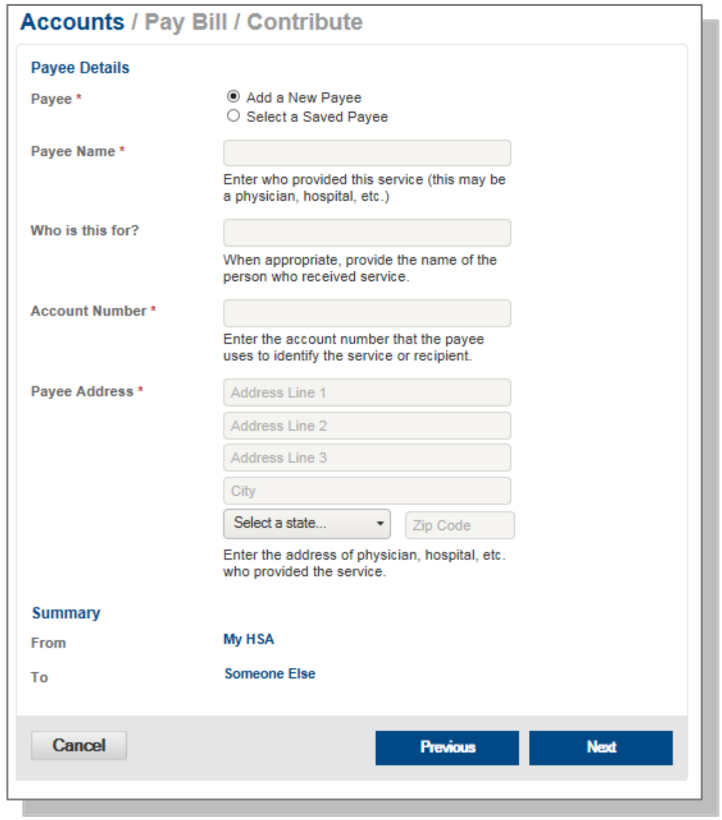
Add External Bank Account

To add a new bank account, click the Add Bank Account pop-up, complete the banking information, and click Submit (see the Profile section in this guide for additional details).



Add a Payee

- Enter the name of the person to be paid in the Payee Name field (information will appear on the printed check for reference).
- Choose Add a New Payee if the payment will be made to a new party, or choose Select a Saved Payee to choose a payee you have used previously.
- Complete the information for whom the check will be made payable.
- Add an account number in the Account Number field, if applicable. The account number will also appear on the printed check.
- Add the address for where the check should be mailed in the Payee Address field.
- Once you have completed the payee information, click Next.

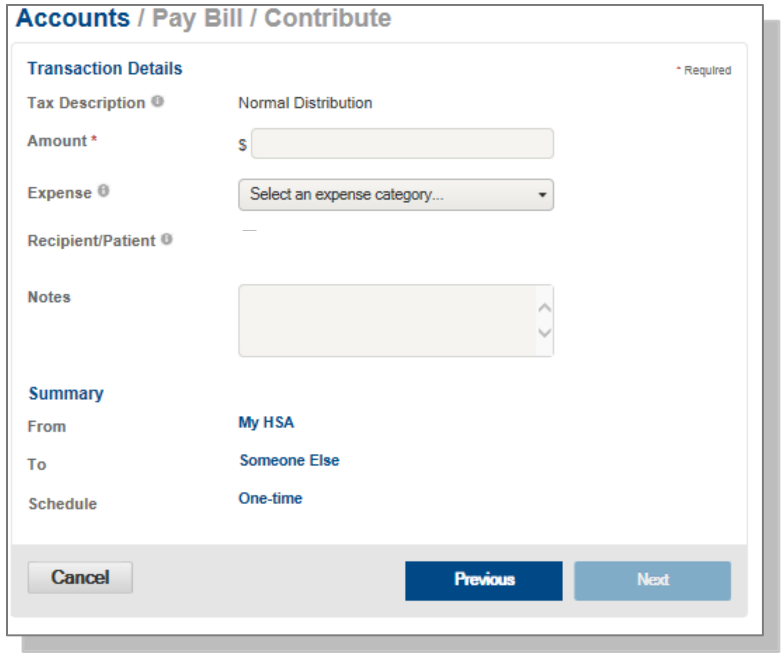


Payment Transaction

- Enter the payment frequency by selecting One-time or Schedule. Then click Next.

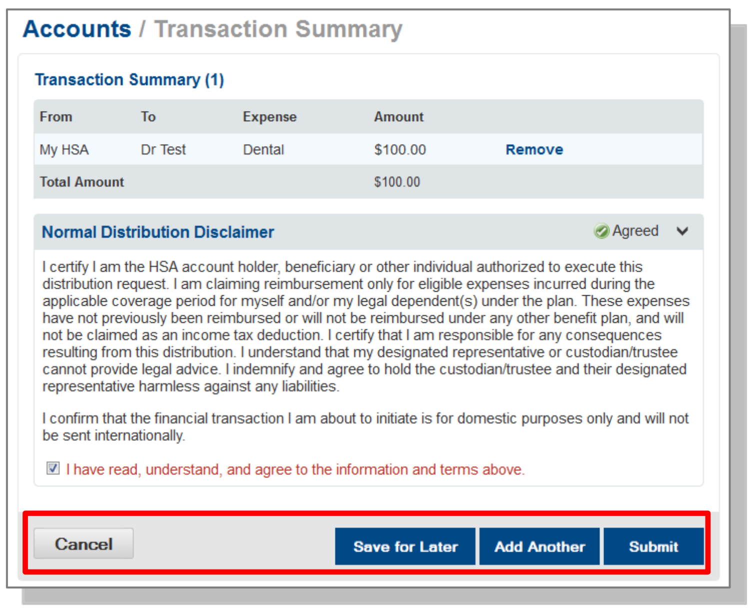
Payment Transaction Details

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



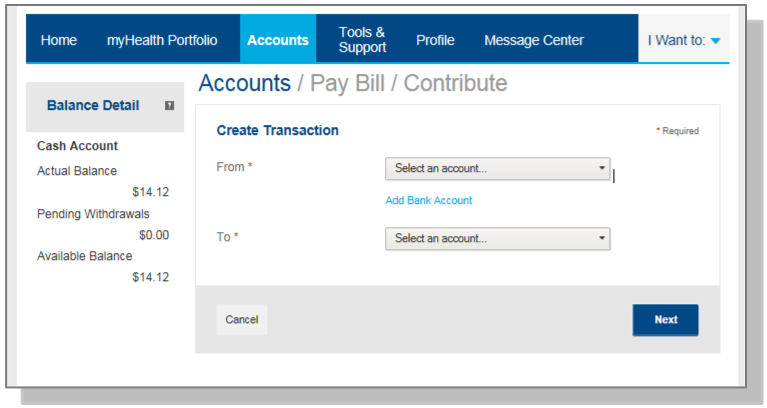
Transaction Summary and Confirmation

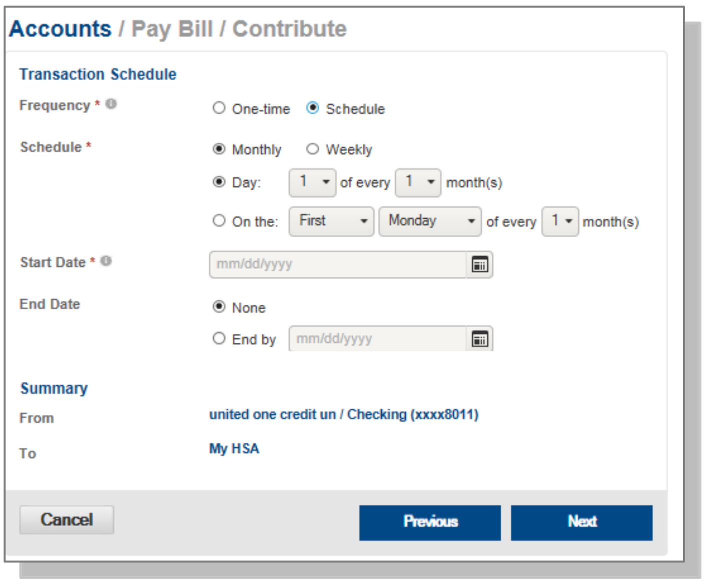
- View the transaction summary and confirm the Normal Distribution Disclaimer by checking the box.
- Once you confirm the transaction, click Submit or enter another transaction by clicking Add Another.



Make a Contribution

To make a post-tax contribution, navigate to the Pay Bill/Contribute page, select a bank account on file in the From field, and select My HSA in the To field. If you do not have a bank account on file, you can add one by clicking Add Bank Account and following the steps.

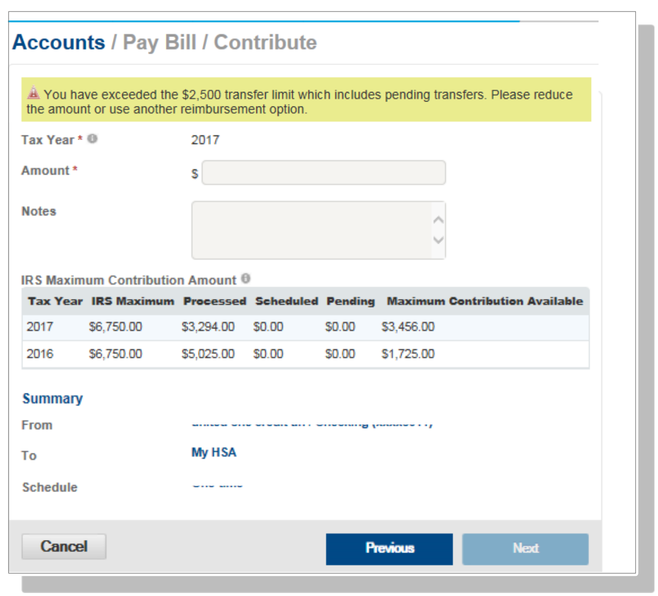




Then, select your contribution schedule:

- 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 detail presented to determine how much you can contribute for the applicable tax year. Select the year from the Tax Year field. If applicable, enter the contribution amount in the Amount field, as well as any Notes. Click Next.

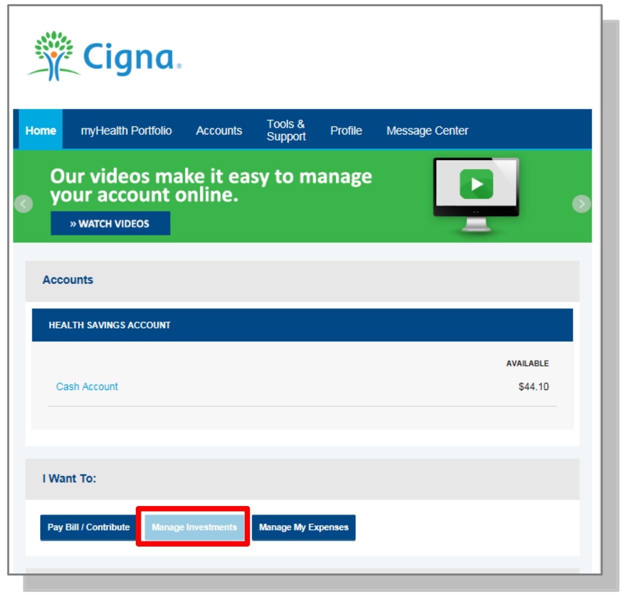


On the next screen, you will confirm the transaction summary, agree to the contribution disclaimer, and click Submit. Contributions from your personal, external bank account will generally be withdrawn within 2 to 3 business days of your request.

I Want To...Manage Investments

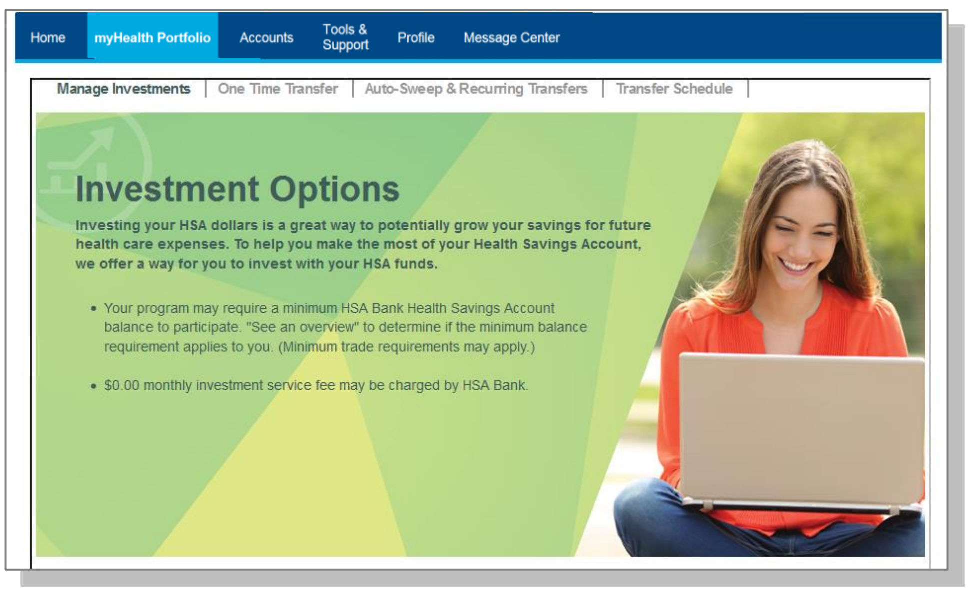
This link takes you to the Manage Investment page, where you can open a self-directed investment account if you have met the minimum threshold required in your cash account. You may also transfer funds to and from your self-directed investment account using the dropdown under the appropriate investment (Devenir or TD Ameritrade).

You may also access the Investments page by clicking the Accounts tab from the menu bar, then clicking the Investments tab on the left side of the page.



Investments Overview and Options

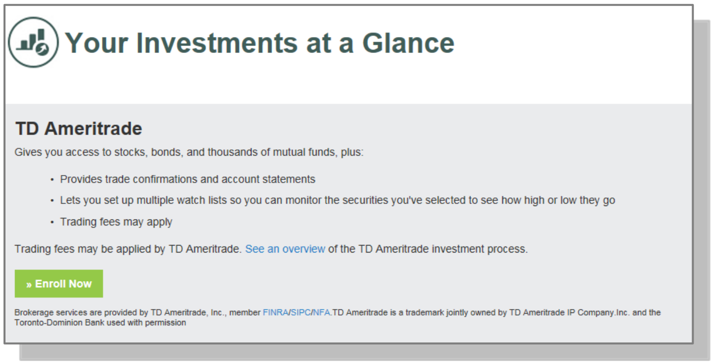
To learn more about the TD Ameritrade or Devenir self-directed investment options, click the See an Overview link. The link to the Manage Investments page and the overview presented on the website are not available until you have the minimum required balance in your HSA cash account (usually $2,000). For assistance, please use the phone number and/or website found on your Cigna ID card.

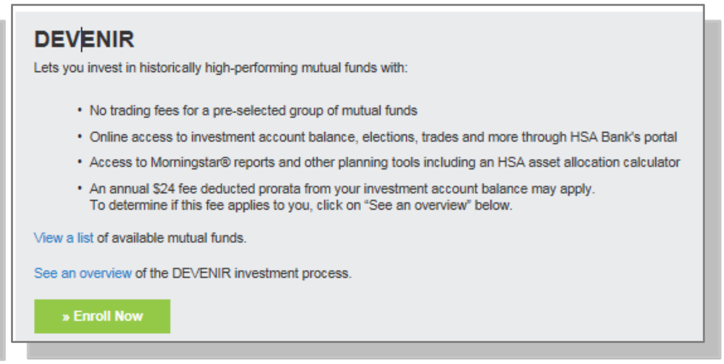


Investment accounts are not FDIC insured and are not bank guaranteed. Investment accounts are not a deposit account or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency. Performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate, and investors' shares, when sold, may be worth more or less than their original cost.

HSA Bank and Cigna do not provide brokerage/investment services or investment advice; brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA, and investment services are provided by Devenir. HSA Bank, TD Ameritrade, Devenir, and Cigna are separate, unaffiliated companies/entities and are not responsible for each other's services or policies. Self-directed investment accounts are the sole responsibility of the account owner. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. HSA Bank and other business entities receive compensation for providing various services to the funds, including distribution (12b-1) and service fees. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA.

Click the Enroll Now button to establish a TD Ameritrade or Devenir self-directed investment account.

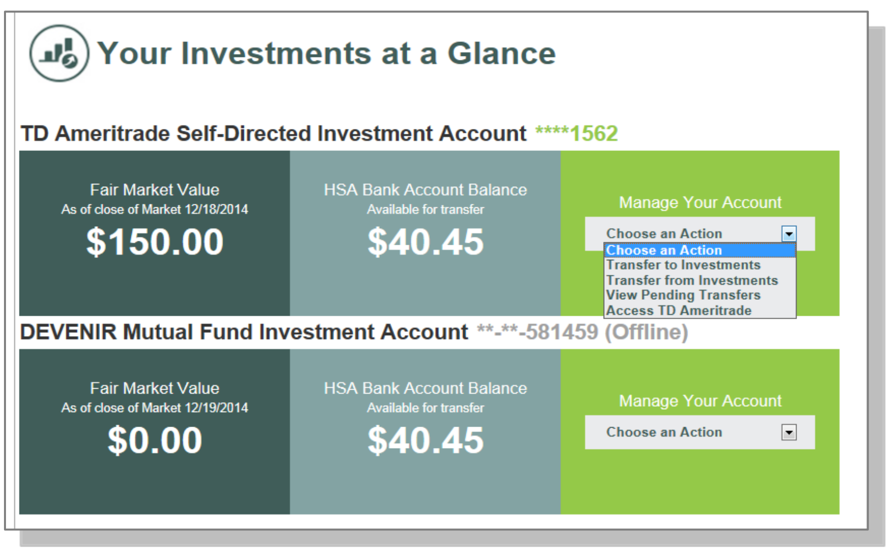




Manage Existing Investment Account

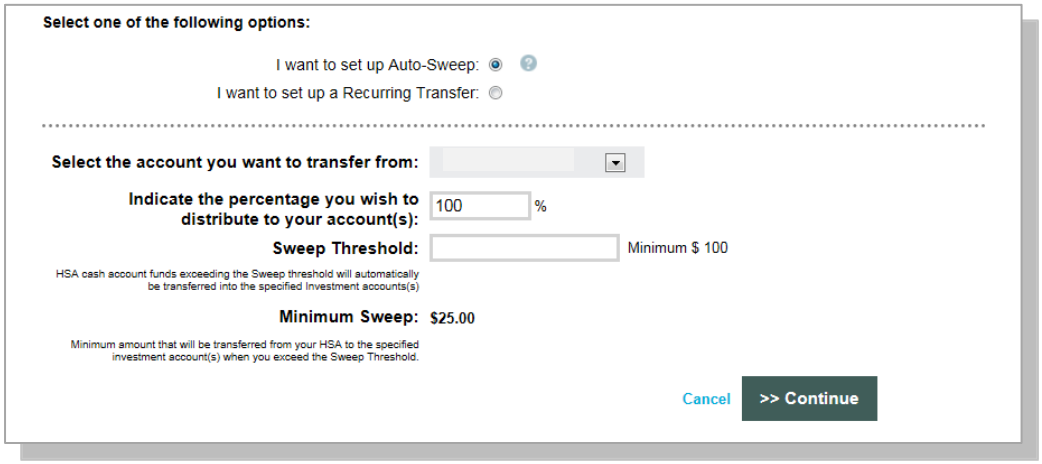
Once you have opened a self-directed investment account, you will be able to see your investments on the Investments at a Glance page. To manage your self-directed investment account, click Choose an Action from the dropdown under the Manage Your Account field.

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.



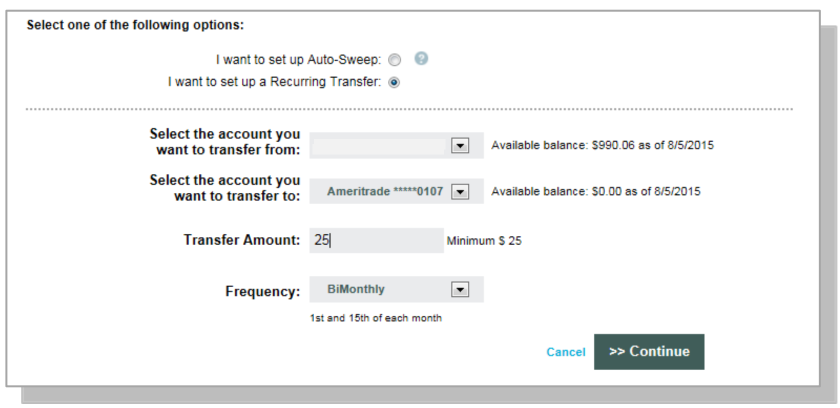
Auto-Sweep Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the Auto-Sweep radio button.
- Enter your desired sweep threshold. HSA cash account funds exceeding the 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.*

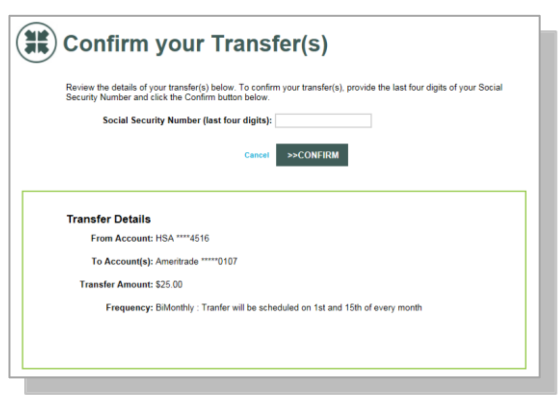


Recurring Transfer Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the Recurring Transfer radio button.
- Select the desired accounts to set up the recurring transfer and specify the desired transfer amount.
- Select the desired frequency in the Frequency field and click Continue.

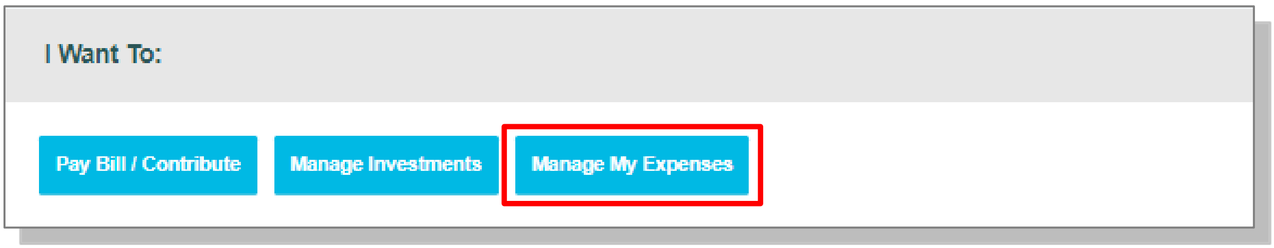


- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the recurring transfer.

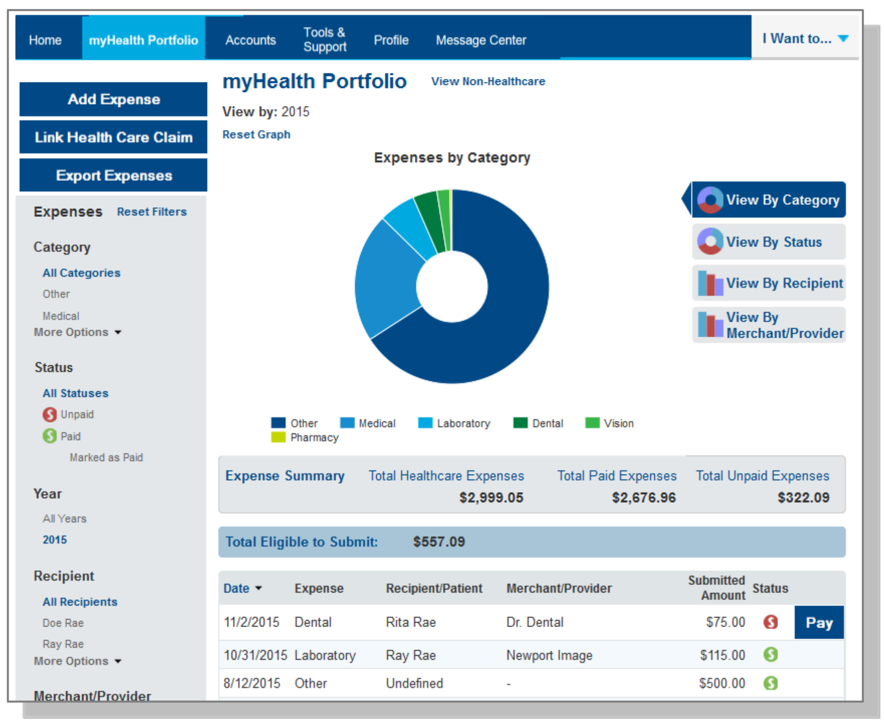


I Want To…Manage My Expenses

From the buttons under your account balance(s), click Manage My Expenses if you would like to add expenses, export expenses, or link medical claims and establish medical claims AutoPay.



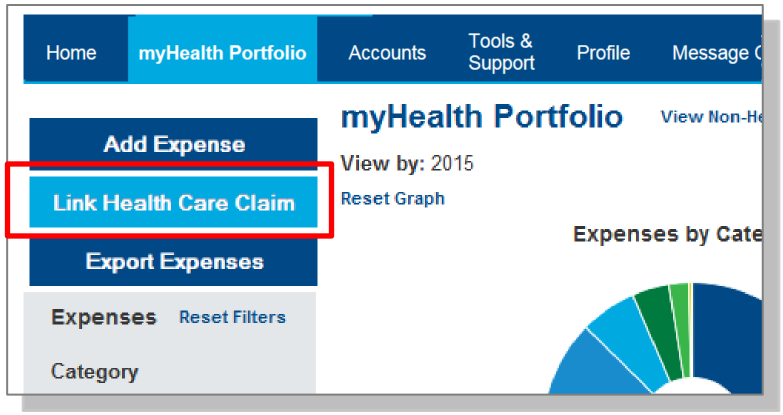
myHealth Portfolio[SM]



The Manage My Expenses button takes you to the **myHealth Portfolio** page. This page provides a complete picture of your healthcare expenses. It is a self-service dashboard that enables you to:

- Add expenses, link healthcare claims, and export expenses.
- View details of your expense transactions by clicking on any expense.
- Easily track your health expenses. 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.
- Search for specific expenses and upload receipts.

Link Health Care Claims



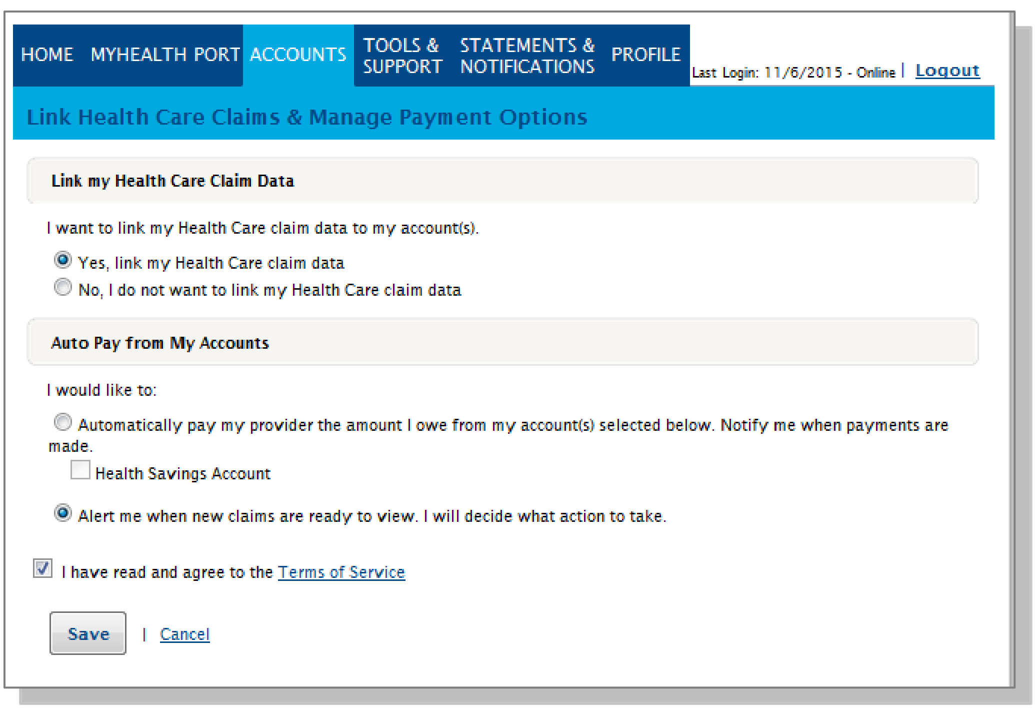
The Link Health Care Claims button takes you to a page within the myHealth Portfolio tab where you can select linking and payment options. Simply enter the information and click the Save button at the bottom of the page.

You can also link from the Message Center on the Home page.

If you would like to pay your claims automatically, you can select the option for AutoPay. Otherwise, you can receive an alert on the Home page when claims are received and decide how much and when to pay.

With your permission, Cigna can send your medical claims to HSA Bank to be displayed on your HSA Bank Customer Website. To activate this feature, from the payment options screen:

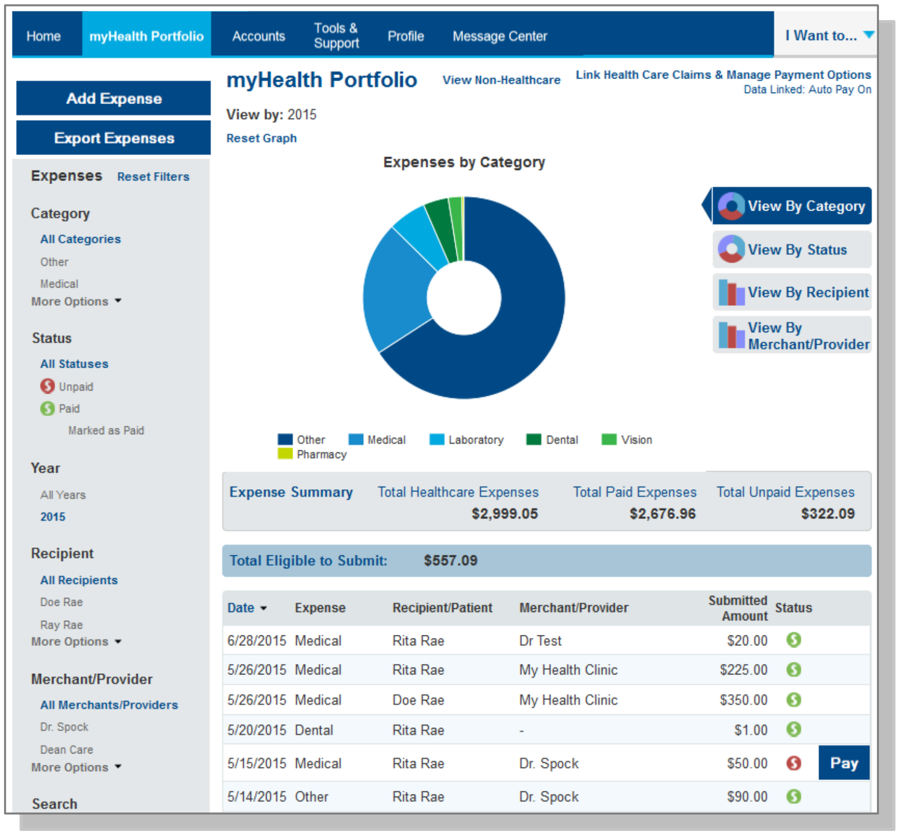
- Select Yes, link my Health Care claim data.
- Then elect to have HSA Bank either pay your portion of the claim automatically or alert you when a new claim is received, so you can decide whether or not you want to pay it from your HSA.
- Review the Terms of Service and check the box next to "I have read and agree to the Terms of Service."
- Click the Save button.
- Going forward, use the myHealth Portfolio tab to manage your expenses. Also note that if you elect AutoPay, the expense will pay only if there are sufficient funds in your account to pay the entire expense.



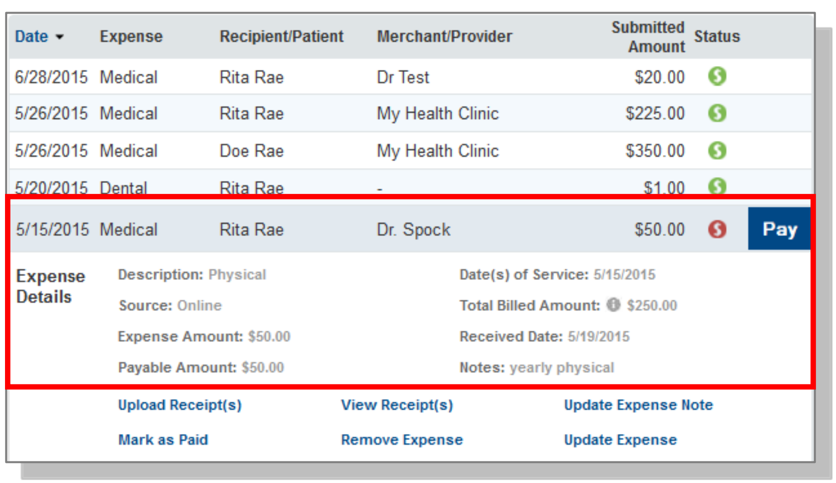
- You can revisit this page at any time by clicking the Link Health Care Claims & Manage Payment Options link in the top right corner of the myHealth Portfolio page.

myHealth Portfolio[SM] Dashboard

- On this dashboard, you can see an easy-to-read snapshot of your healthcare expenses with charts and graphs.
- 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.

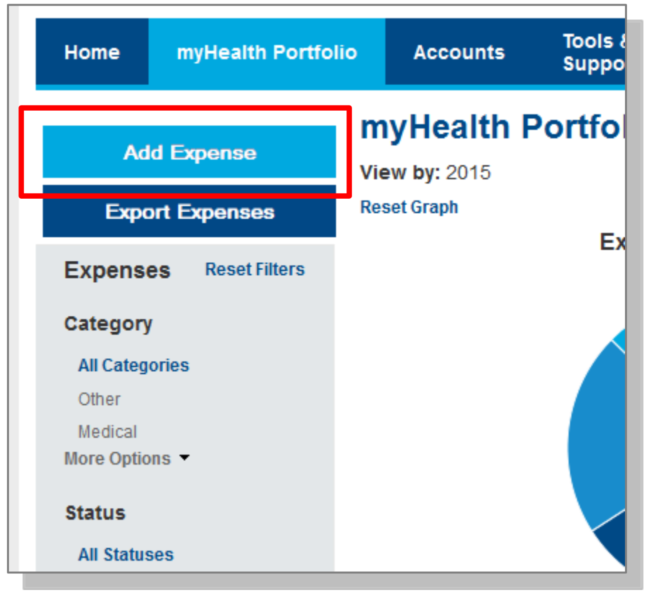


- You can click any spot on an expense line to see the details of that expense.
- You may also pay an expense by clicking the Pay button.

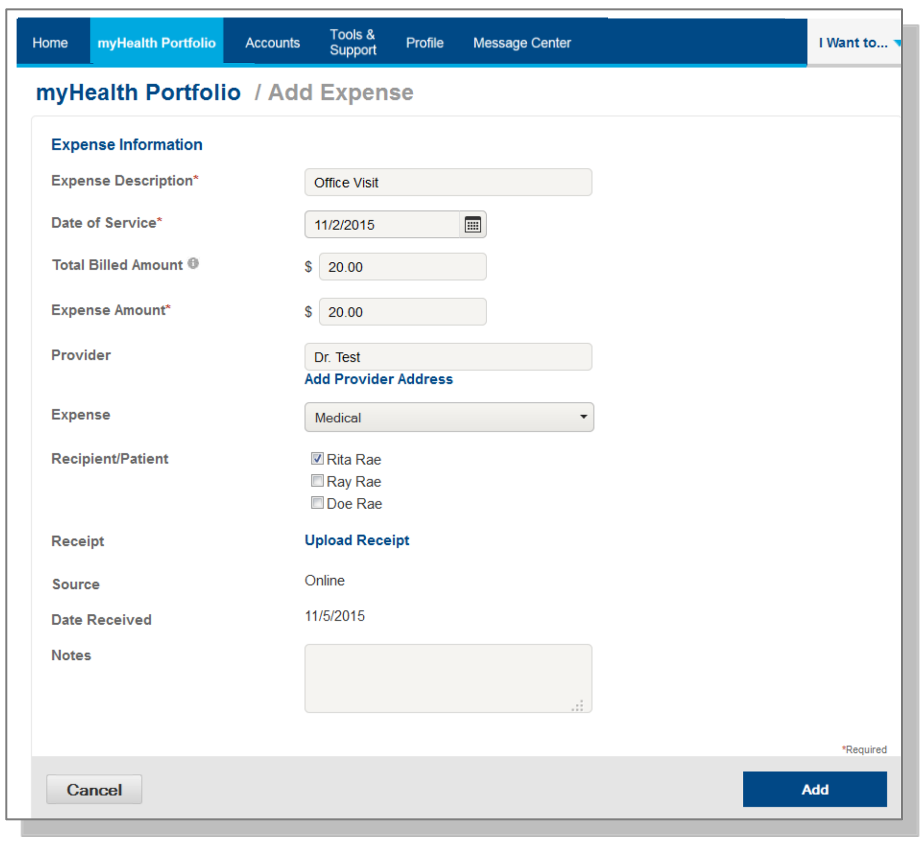


Add Qualified Medical Expenses

- You may also choose to keep track of non-Cigna medical expenses or expenses paid from other accounts. To add an expense to your myHealth Portfolio℠ dashboard, click the Add Expense button on the left side of the 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 or hsabank.com/IRSQualifiedExpenses.

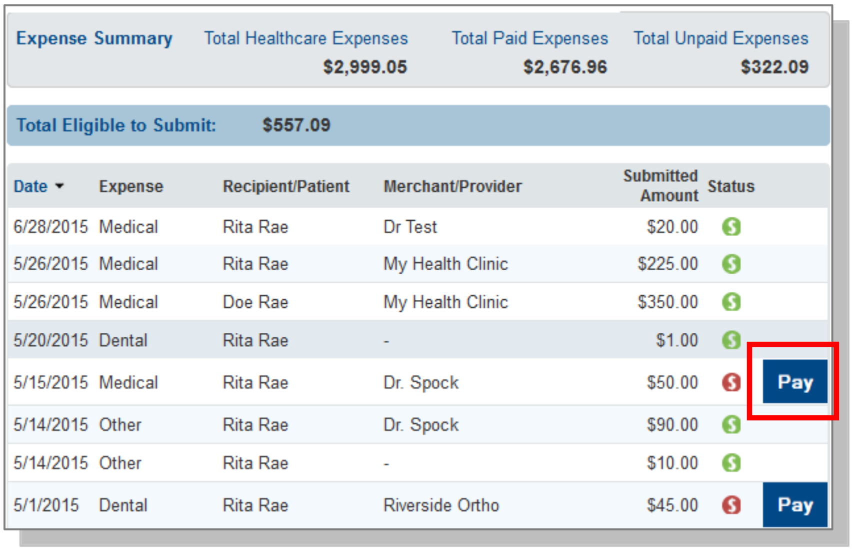


- Complete the information for the expense and click Add.
- You also have the ability to attach or upload a healthcare receipt for easy access in the future.
- The expense will be reflected in the graph on the myHealth Portfolio dashboard.



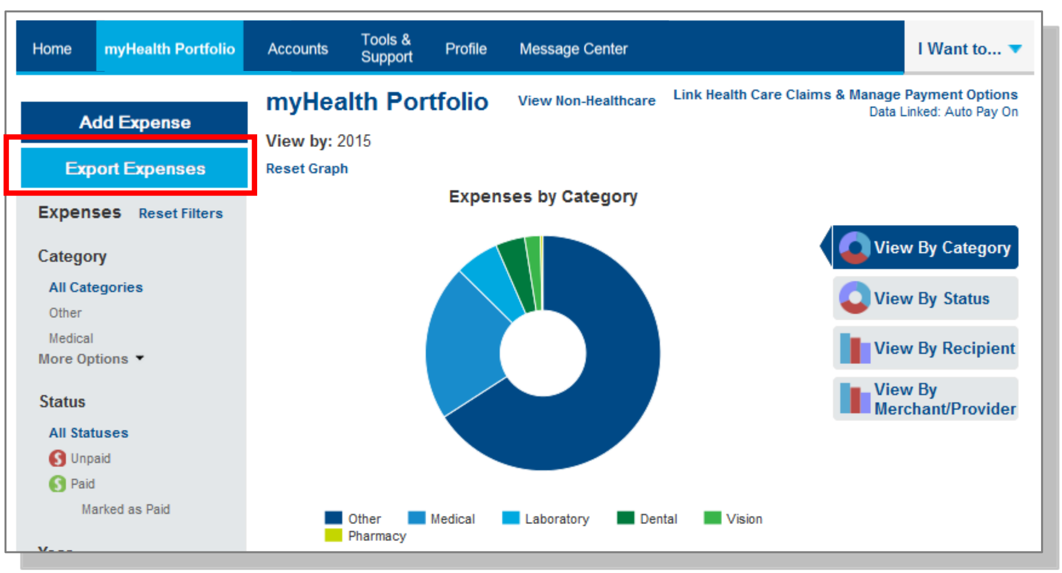
Pay Expense

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.

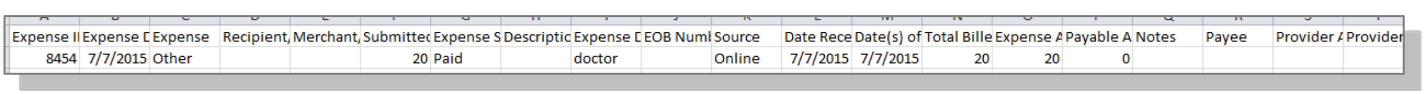


Export Expenses

To export your expenses to use for other purposes, click the Export Expenses button on the left-side menu bar.



Sample Excel Expense Export

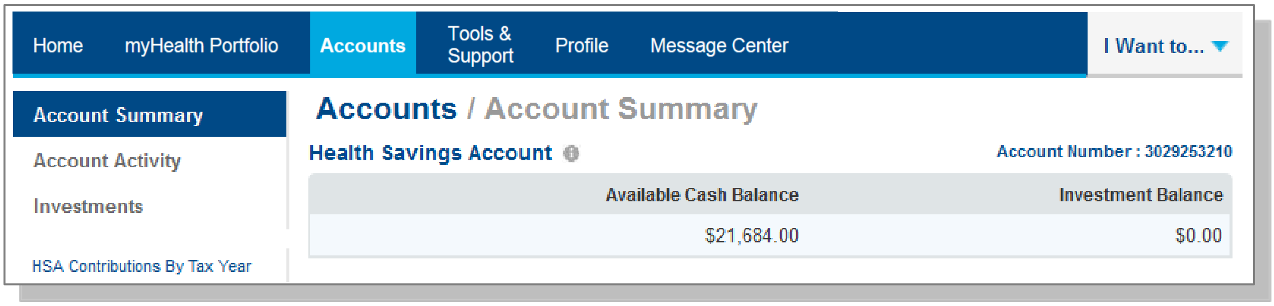


Expense I	Expense D	Expense	Recipient,	Merchant,	Submitted	Expense S	Descriptic	Expense D	EOB Numl	Source	Date Rece	Date(s) of	Total Bille	Expense A	Payable A	Notes	Payee	Provider A	Provider
8454	7/7/2015	Other			20	Paid		doctor		Online	7/7/2015	7/7/2015	20	20	0				

Accounts

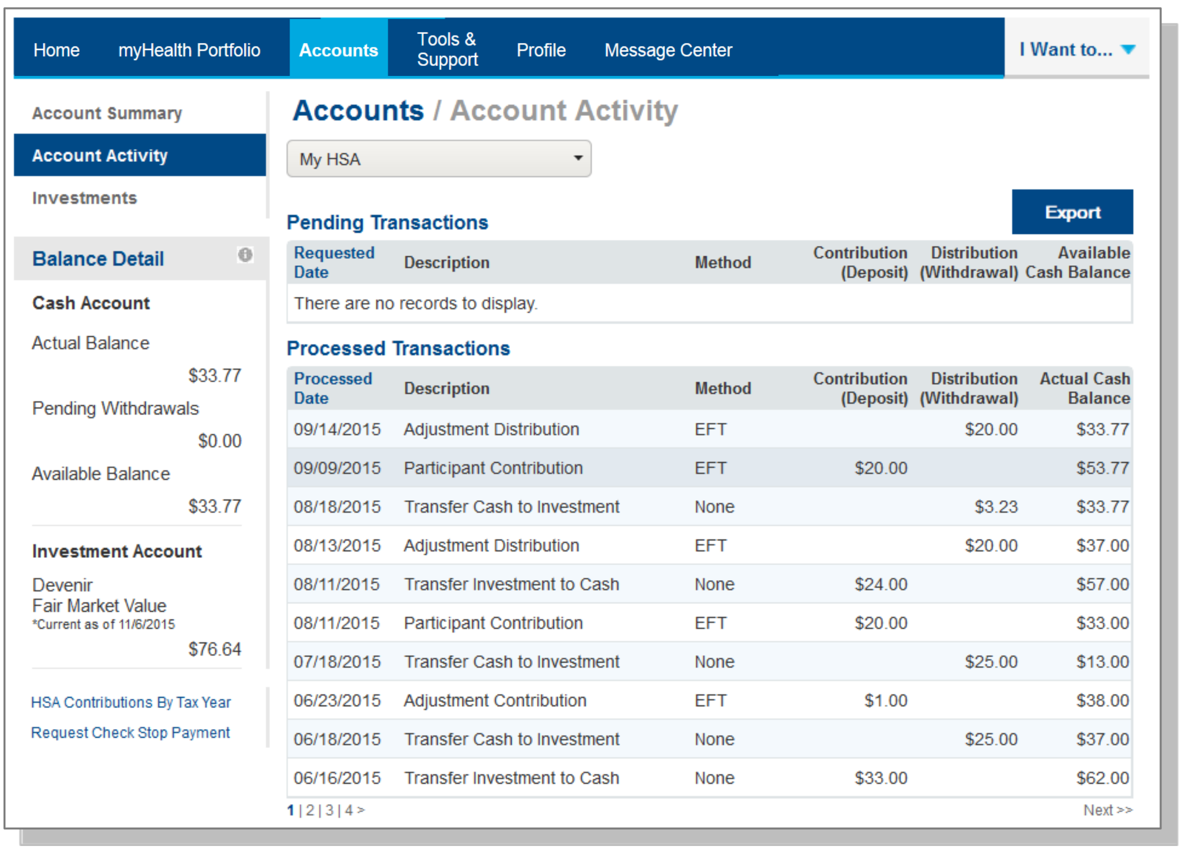
Account Summary (Balances)

The Account Summary on the Accounts tab shows the Health Savings Account Available Cash Balance and the self-directed Investment Balance (if applicable).



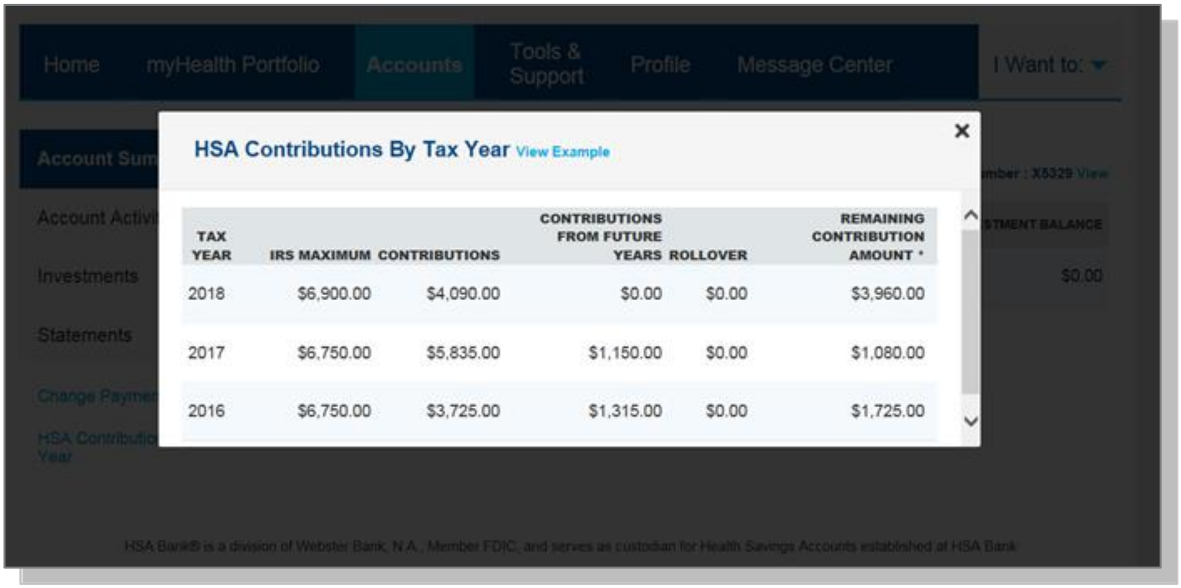
Account Activity

The Account Activity page under the Accounts tab shows transaction details for your account. You can also export transactions using the Export button. Additionally, you can see details of a specific transaction by clicking it.



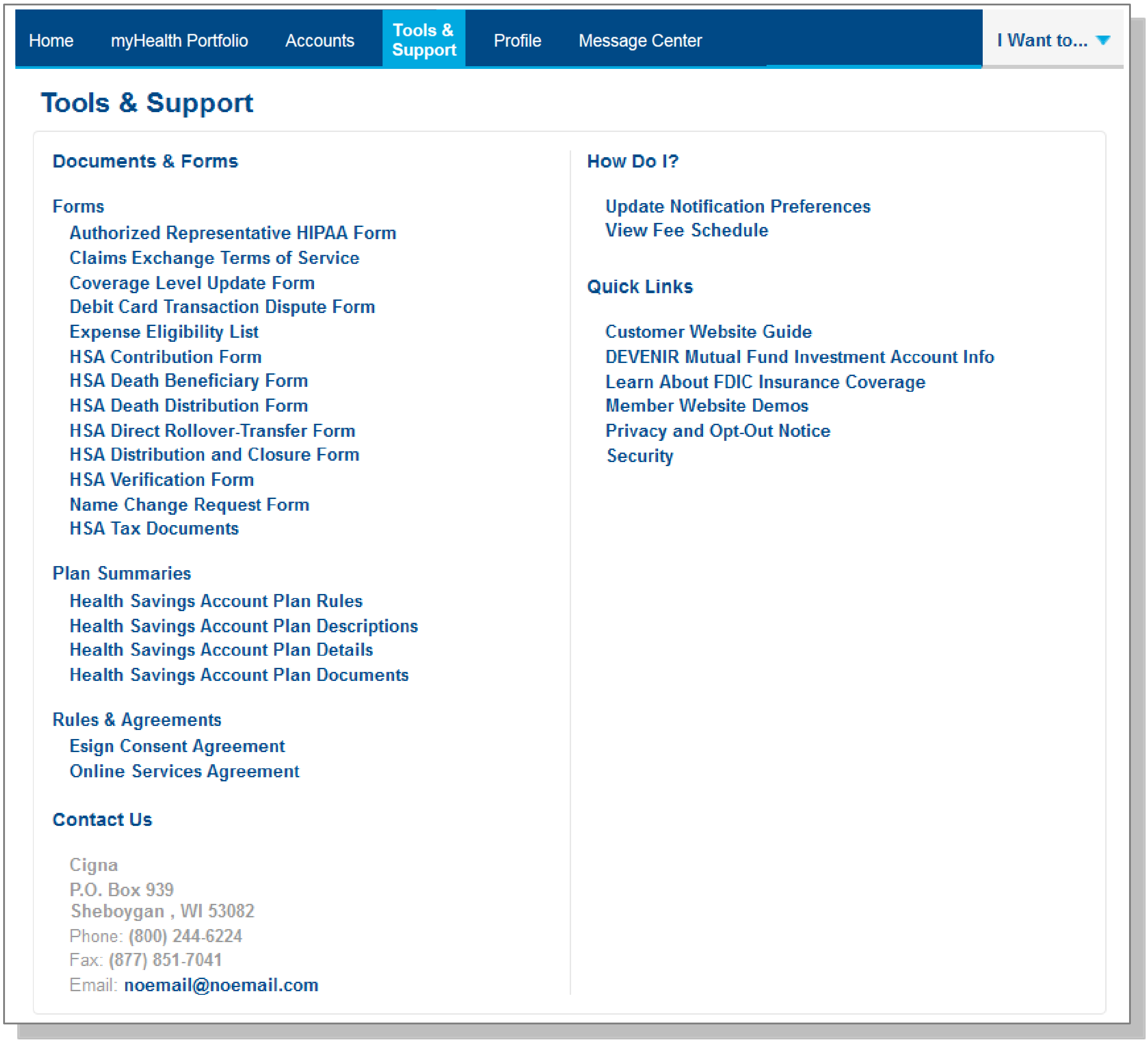
HSA Contributions by Tax Year

You can view HSA Contributions by Tax Year by clicking the link on the bottom left side of the Account Activity page.



Tools & Support

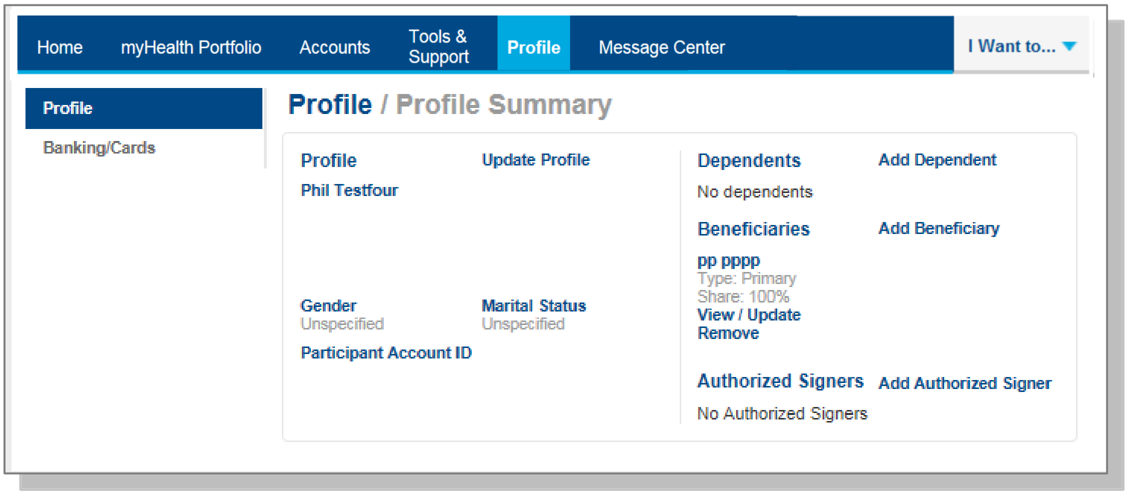
The Tools & Support tab will provide you with forms relevant to your account, quick links, and a handy "How Do I?" section that helps you quickly navigate to where you need to be to manage your account.



Profile

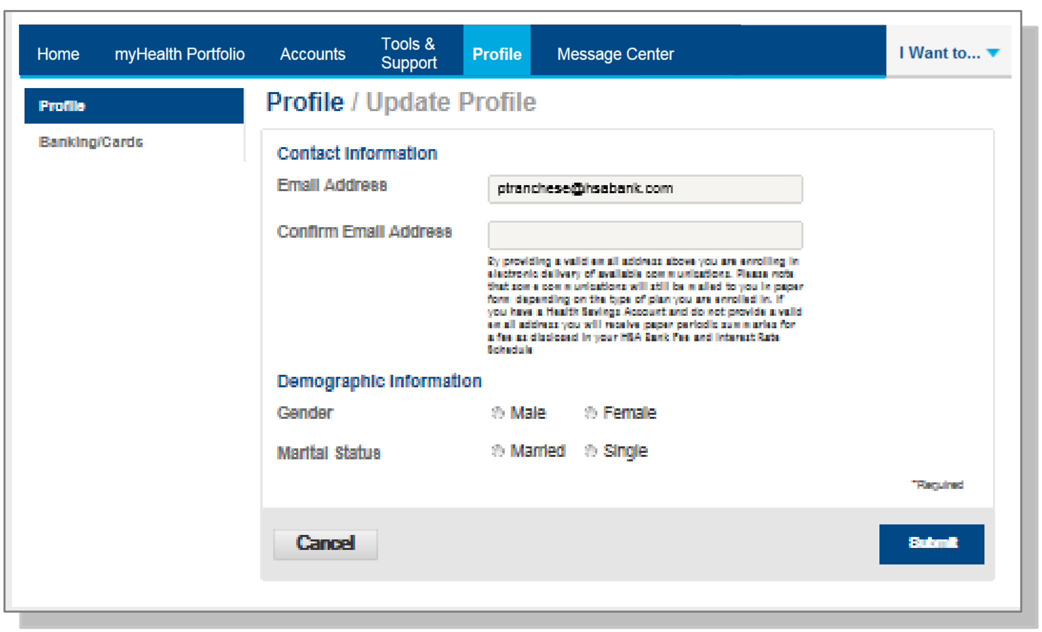
Profile Summary

The Profile page enables you to review your personal demographic information, as well as add an external bank account for online contributions and distributions from your HSA. Use the Profile tab to view your setup details.



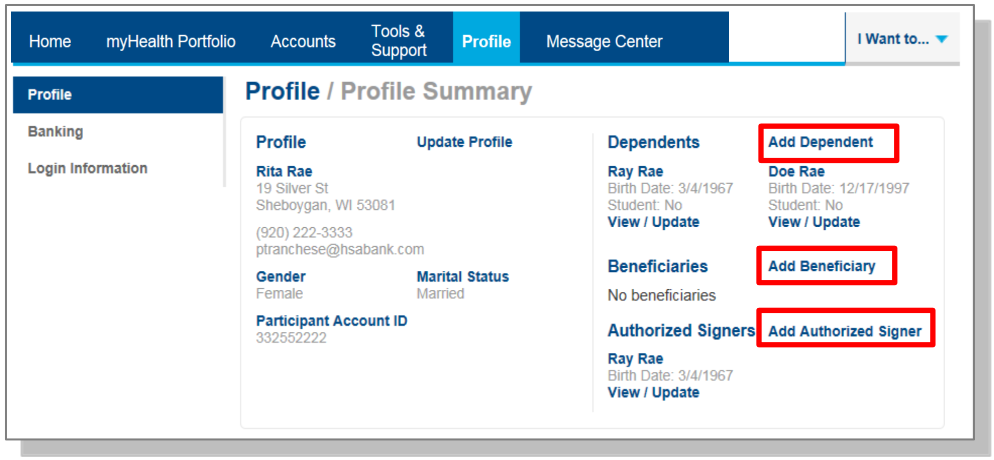
Update Profile

Click the Update Profile link to update your email or to enter your marital status and/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 ensure that your employer, Cigna, and HSA Bank have up-to-date information.*



Add Dependents

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



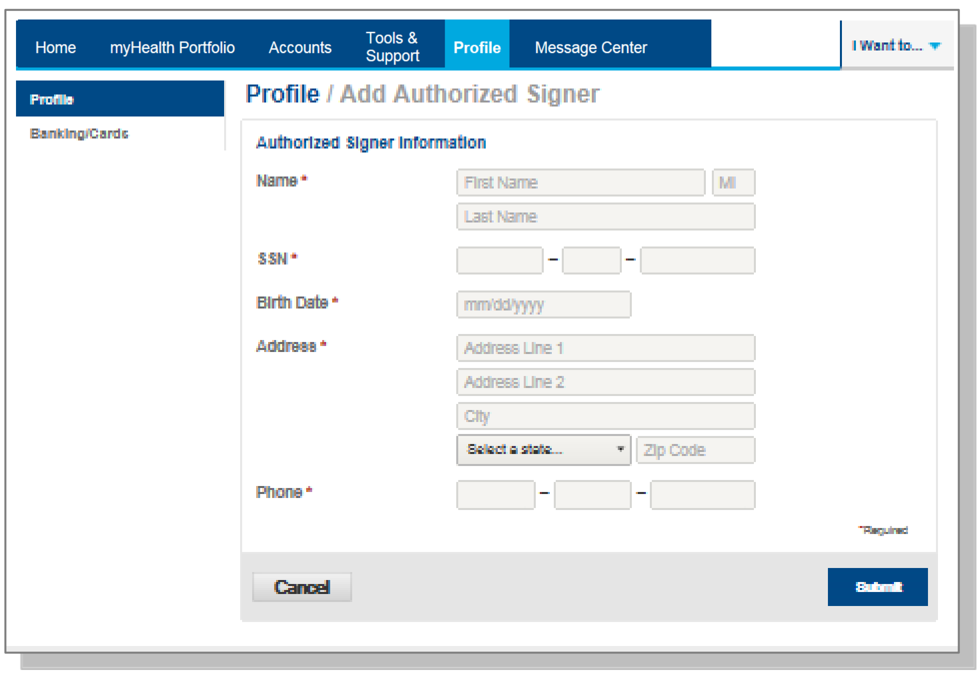
Add Beneficiary

You may 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 primary beneficiary through the website. However, if you designate a non-spouse primary beneficiary, you must submit a beneficiary form with the notarized consent of your spouse.

Add Authorized Signer

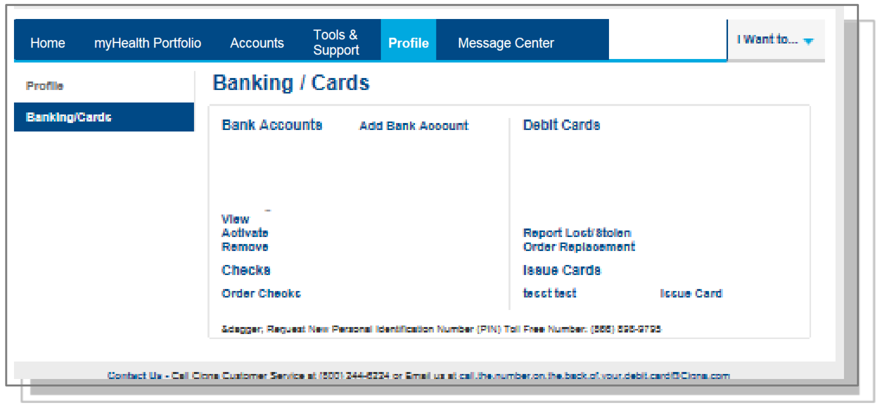
An authorized signer may be added through the Profile tab of the Customer Website. Authorized signers can access the account and submit updates on the account. Additionally, authorized signers typically receive a debit card for accessing the HSA.

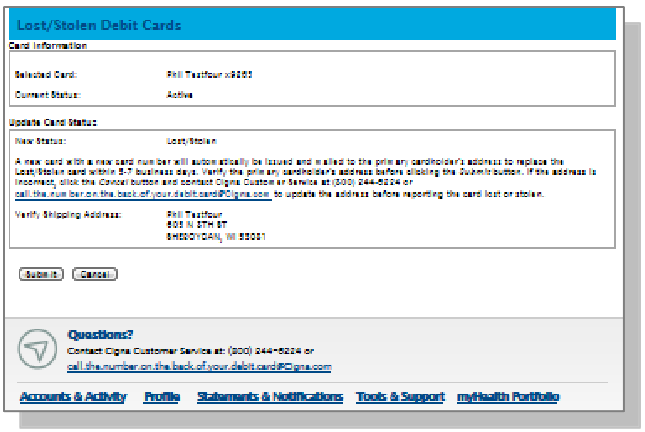
- Navigate to the Profile page and click Add Authorized Signer.
- Complete the information and click Submit.



Banking/Cards

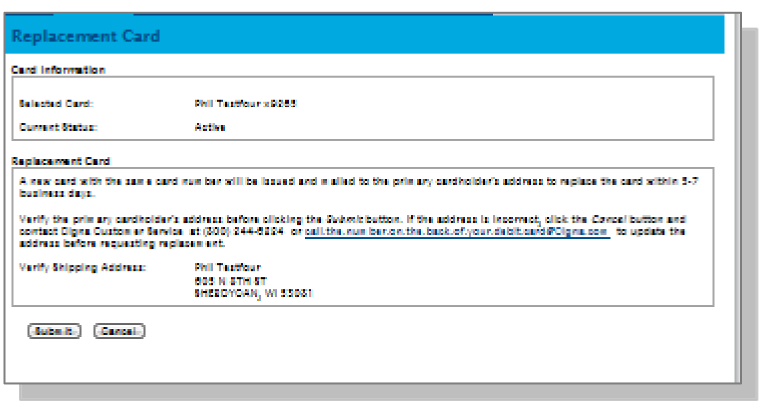
The Banking/Cards page enables you to view debit card information, report lost and stolen cards, request a replacement card, add an external bank account, and order checks.





Report a Lost or Stolen Card

Click Report Lost/Stolen, and then submit the form to order a replacement card and cancel the lost or stolen card.



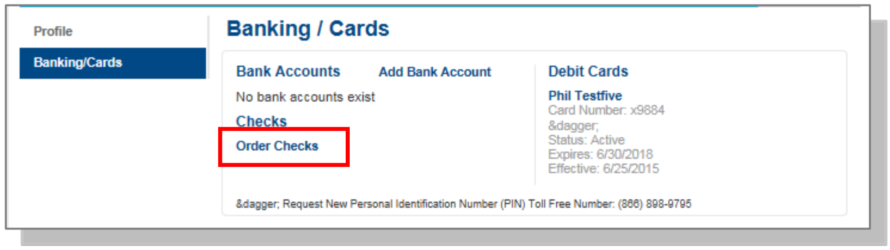
Order a Replacement Card

Click Order Replacement. Confirm that your information is accurate, and then click Submit to order a replacement card. A card issuance fee may apply. Refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.

Order Checks (optional – fees apply)

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

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



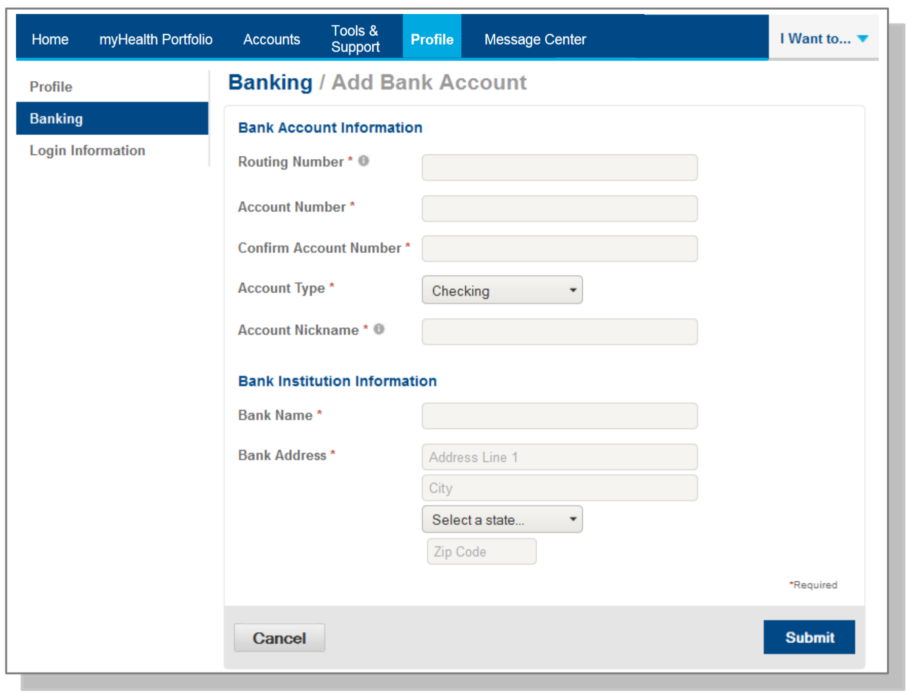
Add an External Personal Bank Account

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

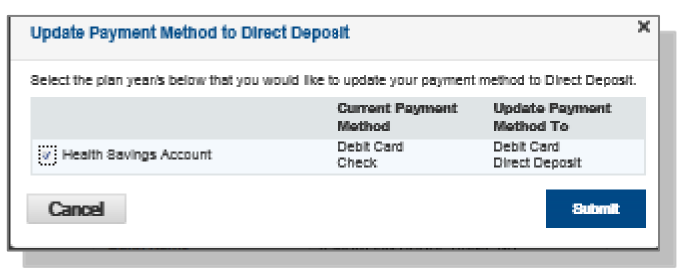
- Click the Add Bank Account link and enter the information regarding your checking or savings account and the financial institution name and address. Click the Submit button at the bottom of the page.

- After you have submitted the account information, HSA Bank will send a small transaction to your account.

- Once the deposit is received in your external account, you will validate your banking information using the steps in the following section.

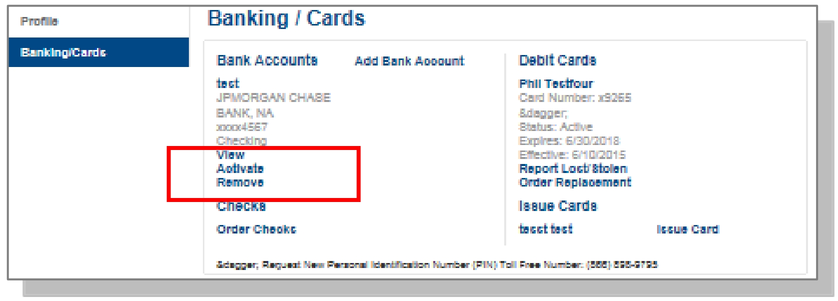


- Select the HSA Direct Deposit button to update your payment method after you have entered and confirmed your bank account information.

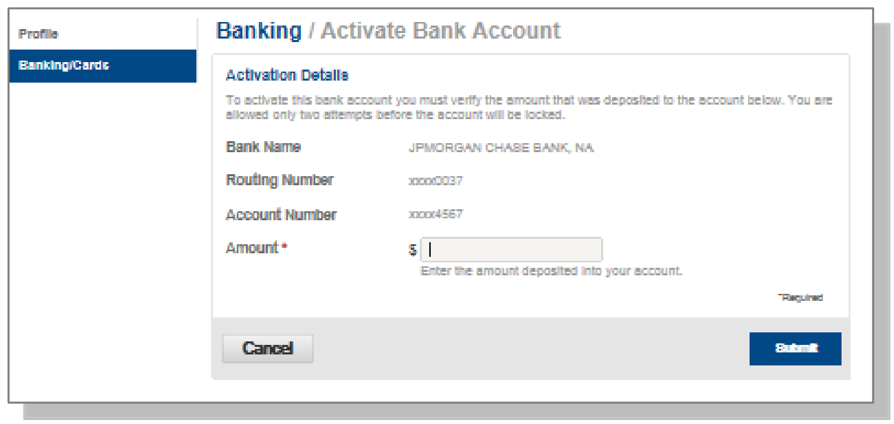


Validate External Bank Account

- Navigate to the Banking/Cards section of the Profile page.
- Click Activate under your bank account information.



- You will need to activate the account by entering the amount of the small transaction that you received in your personal checking or savings account from HSA Bank.
- Enter the amount of the small transaction ($0.01 to $1.99) sent to your checking or savings account from HSA Bank in the Amount field and click Submit.



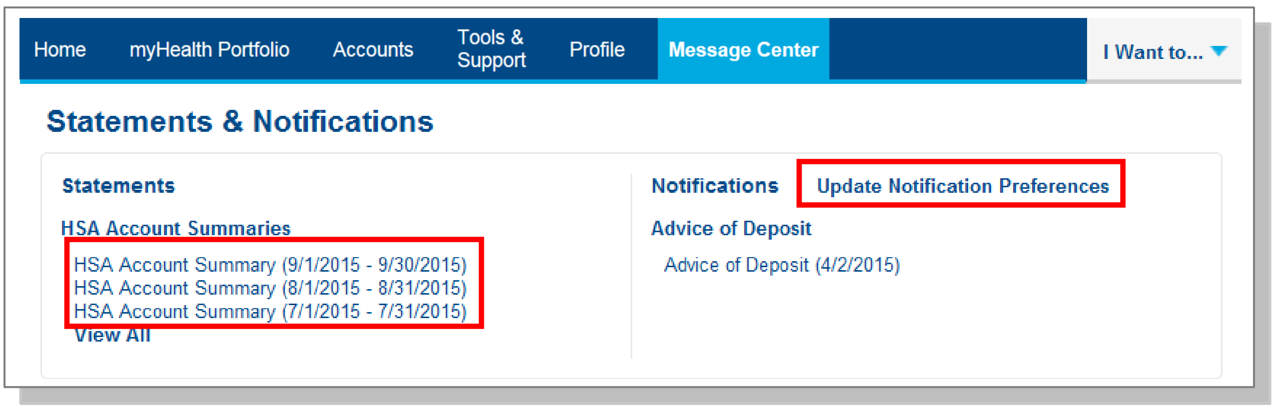
- This account will now be available for contributions and for paying bills/reimbursements.

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. Click the Attachment link next to any notification to view the account statement or tax document you want to view. You can also print the document.

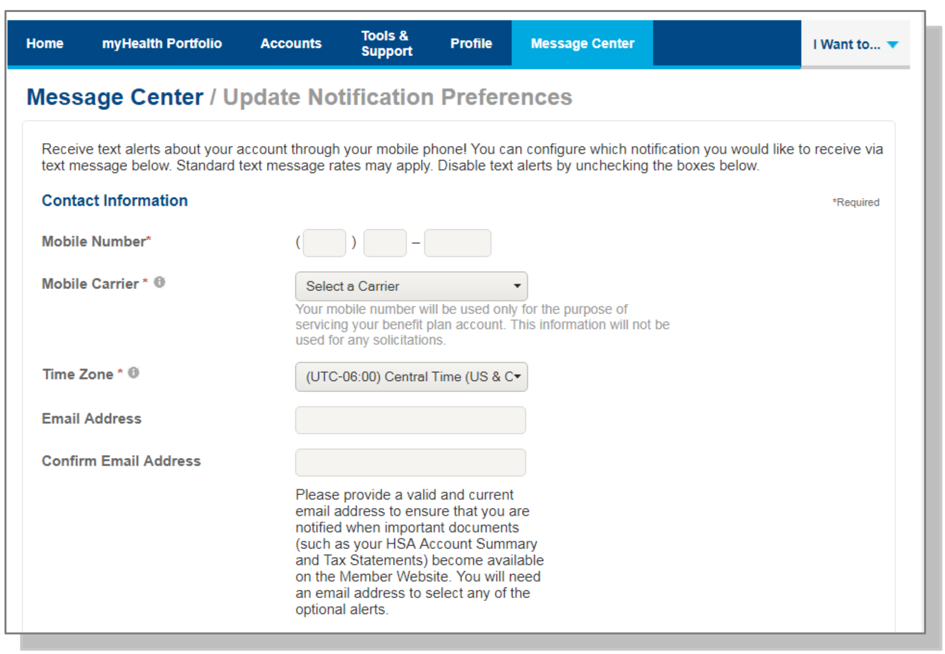
To remove messages from the Current Messages list, you can select the checkbox to the left of each message you would like to archive and click Archive. Any archived messages can be shown by clicking Show Archived Messages at the bottom of the page.



Notification Preferences

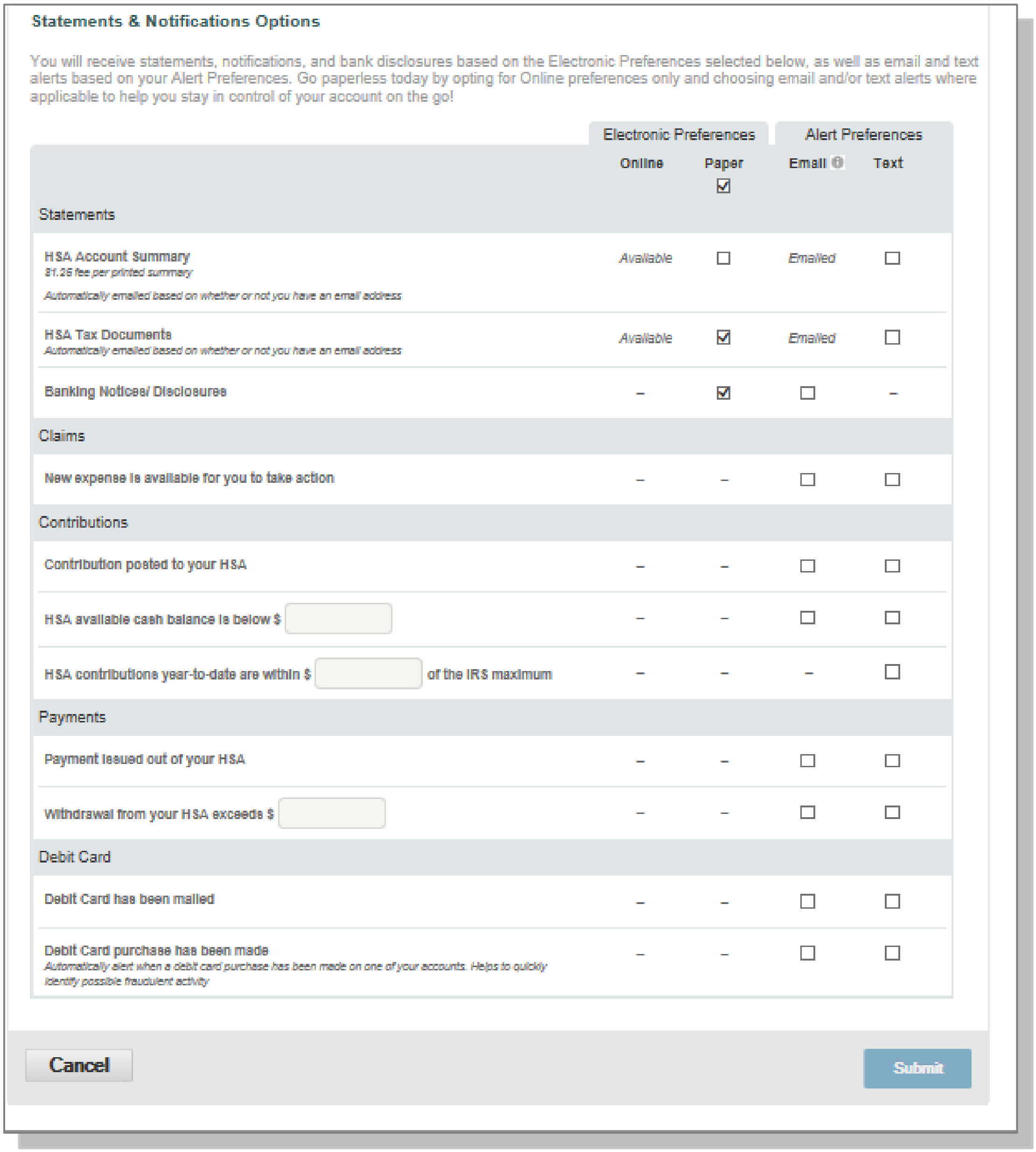
To update your notification preferences, click Update Notification Preferences at the top of the Message Center.

In the Contact Information section, you can update your mobile and email contact information.



Notification Alerts

In the Statements & Notifications Options section, you will see Electronic Preferences and Alert Preferences. Review each of the notification categories to set, edit, or turn off text and email notifications as appropriate or switch between online and paper notices and statements. Please note that the available options may vary depending on your account type, options, and more.


Statements & Notifications Options

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!

	Electronic Preferences		Alert Preferences	
	Online	Paper ☑	Email	Text
Statements				
HSA Account Summary *$1.25 fee per printed summary* *Automatically emailed based on whether or not you have an email address*	*Available*	☐	*Emailed*	☐
HSA Tax Documents *Automatically emailed based on whether or not you have an email address*	*Available*	☑	*Emailed*	☐
Banking Notices/ Disclosures	–	☑	☐	–
Claims				
New expense is available for you to take action	–	–	☐	☐
Contributions				
Contribution posted to your HSA	–	–	☐	☐
HSA available cash balance is below $	–	–	☐	☐
HSA contributions year-to-date are within $ of the IRS maximum	–	–	–	☐
Payments				
Payment issued out of your HSA	–	–	☐	☐
Withdrawal from your HSA exceeds $	–	–	☐	☐
Debit Card				
Debit Card has been mailed	–	–	☐	☐
Debit Card purchase has been made *Automatically alert when a debit card purchase has been made on one of your accounts. Helps to quickly identify possible fraudulent activity*	–	–	☐	☐

Cancel Submit

If you need further assistance with the Member Website or have questions regarding your Health Savings Account, please contact the number on the back of your debit card.