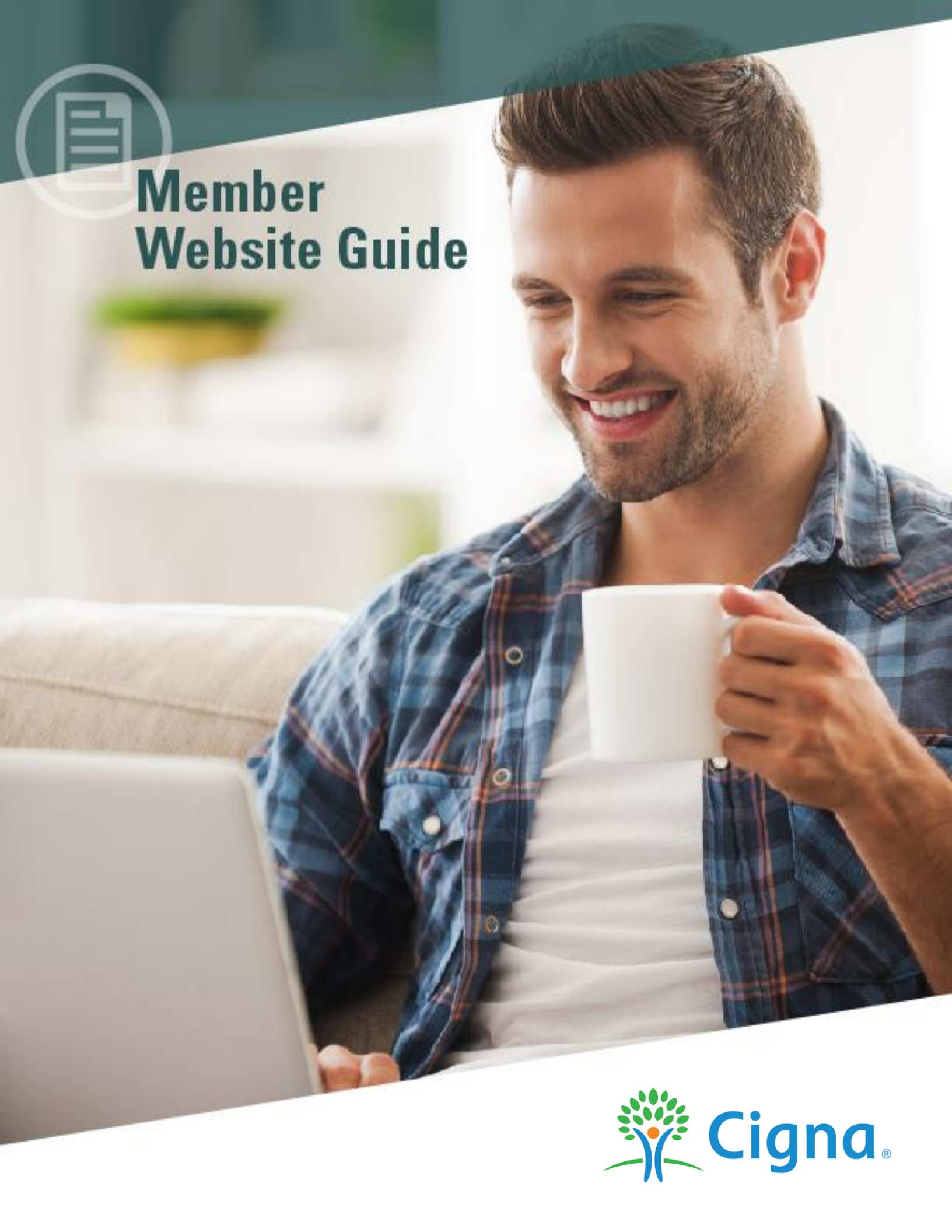




# Member Website Guide



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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<sup>SM</sup> 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.



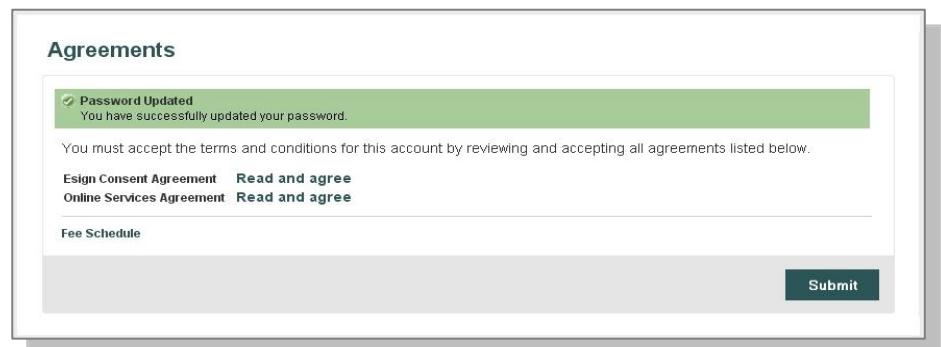
**Health Savings Account (HSA)**

Total Balance.....	\$1,535.77
Investment Balance.....	\$0.00
Cash Balance.....	\$1,535.77


**Manage your HSA**  to get paid back for covered out-of-pocket HSA expenses.

### 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.



**Agreements**

 **Password Updated**  
You have successfully updated your password.

You must accept the terms and conditions for this account by reviewing and accepting all agreements listed below.

<b>Esign Consent Agreement</b>	<b>Read and agree</b>
<b>Online Services Agreement</b>	<b>Read and agree</b>

**Fee Schedule**

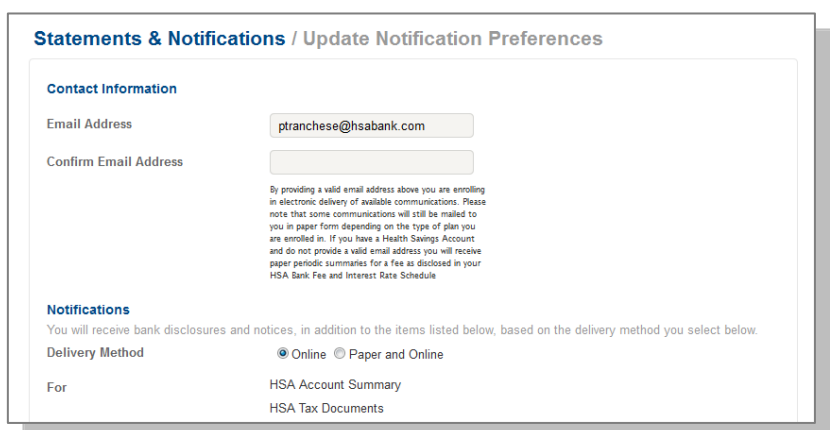
**Submit**

### 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.



**Statements & Notifications / Update Notification Preferences**

**Contact Information**

Email Address

Confirm Email Address

By providing a valid email address above you are enrolling in electronic delivery of available communications. Please note that some communications will still be mailed to you in paper form depending on the type of plan you are enrolled in. If you have a Health Savings Account and do not provide a valid email address you will receive paper periodic summaries for a fee as disclosed in your HSA Bank Fee and Interest Rate Schedule.

**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

## 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<sup>SM</sup>
  - 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.

### I Want To...

[Pay Bill / Contribute](#)[Manage Investments](#)[Manage My Expenses](#)[Home](#)[myHealth Portfolio](#)[Accounts](#)[Tools &  
Support](#)[Profile](#)[Message Center](#)[Home](#) [myHealth Portfolio](#) [Accounts](#) [Tools & Support](#) [Profile](#) [Message Center](#)

Our videos make it easy to manage your account online.

[> WATCH VIDEOS](#)

#### Accounts

##### HEALTH SAVINGS ACCOUNT

Cash Account

AVAILABLE  
\$44.10

#### I Want To:

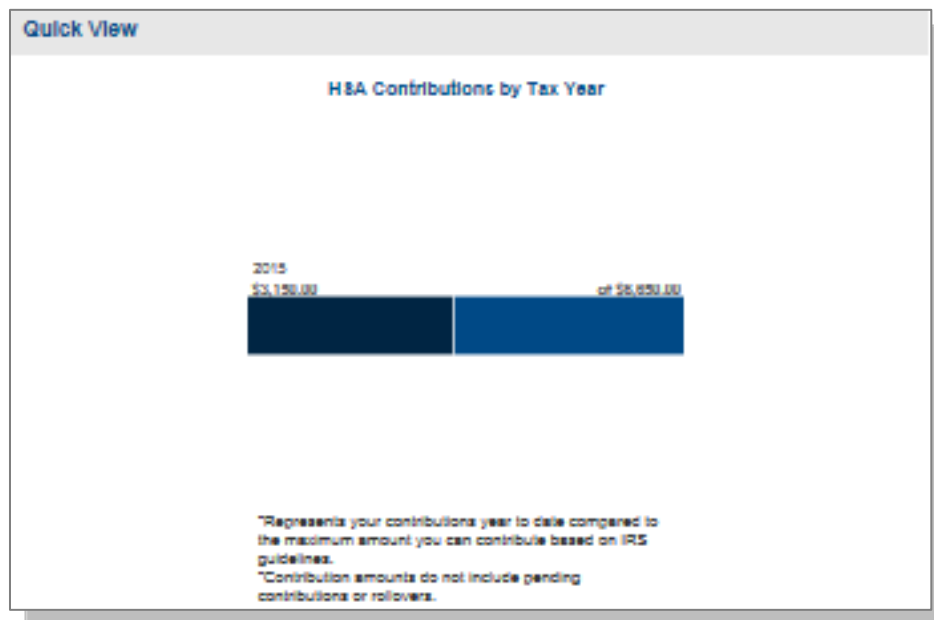
[Pay Bill / Contribute](#)[Manage Investments](#)[Manage My Expenses](#)

- 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.
- 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.

Recent Transactions					
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
10/10/2018	Medical	AMERICAN CLUB	Dr. Rosenberg	\$45.00	<span>\$</span> <a href="#">Pay</a>
6/12/2018	Vision	AMERICAN CLUB	Kohler Optometry	\$25.00	<span>\$</span> <a href="#">Pay</a>
3/23/2018	Dental	AMERICAN CLUB	Dr. Roth	\$50.00	<span>\$</span>

[View full table](#)

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.



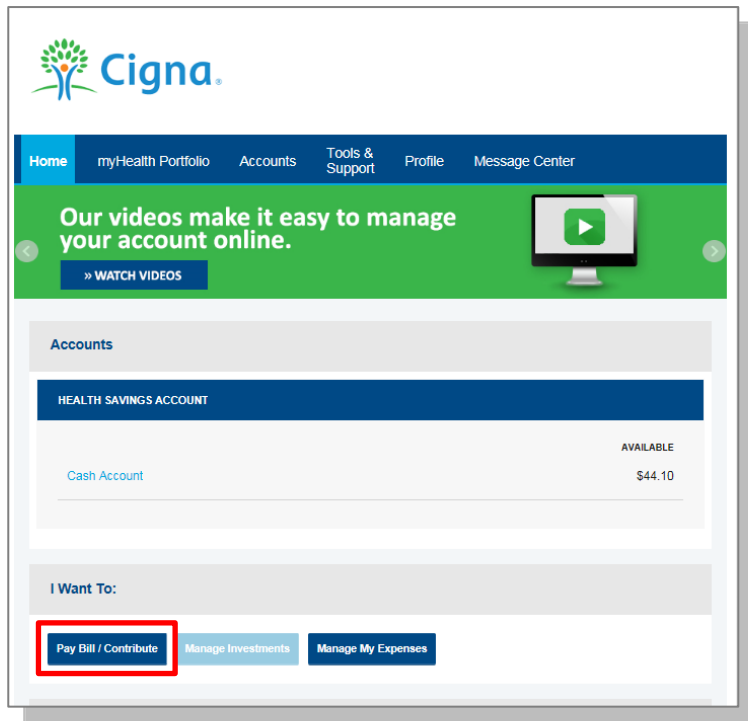
## I Want To...Pay Bill/Contribute (Contribution/Withdrawal)

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.

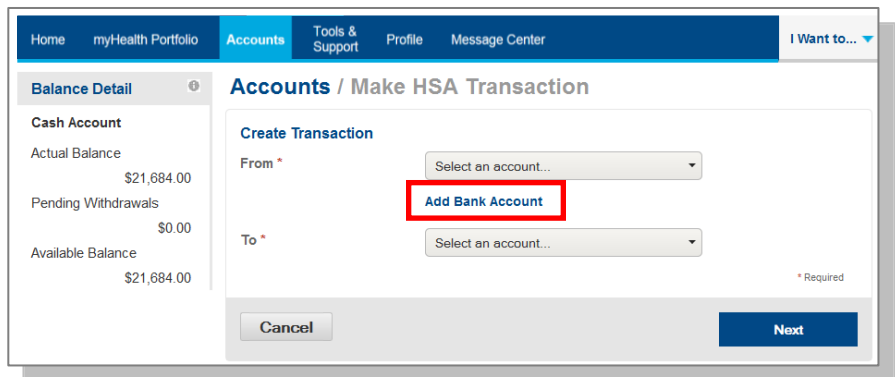


### Reimburse Yourself

- 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.

**Accounts / Pay Bill / Contribute**

**Payee Details**

Payee \* ☒ Add a New Payee ☐ Select a Saved Payee

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 \*   
Address Line 1  
  
Address Line 2  
  
Address Line 3  
  
City   
Select a state...  Zip Code   
Enter the address of physician, hospital, etc. who provided the service.

**Summary**

From **My HSA**

To **Someone Else**

## Payment Transaction

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

**Accounts / Pay Bill / Contribute**

**Transaction Schedule**

Frequency \* ☒ One-time ☐ Schedule

**Summary**

From **My HSA**

To **Someone Else**



## Payment Transaction Details

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

**Accounts / Pay Bill / Contribute**

**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.
- Once you confirm the transaction, click Submit or enter another transaction by clicking Add Another.

**Accounts / Transaction Summary**

**Transaction Summary (1)**

From	To	Expense	Amount	
My HSA	Dr Test	Dental	\$100.00	<a href="#">Remove</a>
Total Amount			\$100.00	

**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, 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.

**Accounts / Pay Bill / Contribute**

**Transaction Schedule**

Frequency \* ☐ One-time ☒ Schedule

Schedule \*

☒ Monthly ☐ Weekly

☒ Day: 1 of every 1 month(s)

☐ On the: First Monday of every 1 month(s)

Start Date \* mm/dd/yyyy

End Date

☒ None

☐ End by mm/dd/yyyy

**Summary**

From united one credit un / Checking (xxxx8011)

To My HSA

Cancel Previous Next

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.

**Accounts / Pay Bill / Contribute**

**Balance Detail**

Cash Account

Actual Balance \$14.12

Pending Withdrawals \$0.00

Available Balance \$14.12

**Create Transaction** \* Required

From \* Select an account... [Add Bank Account](#)

To \* Select an account...

Cancel Next

Then, select your contribution schedule:

- One-time
- Schedule (recurring)

**Accounts / Pay Bill / Contribute**

You have exceeded the \$2,500 transfer limit which includes pending transfers. Please reduce the amount or use another reimbursement option.

Tax Year \* 2017

Amount \* \$

Notes

**IRS Maximum Contribution Amount**

Tax Year	IRS Maximum	Processed	Scheduled	Pending	Maximum Contribution Available
2017	\$6,750.00	\$3,294.00	\$0.00	\$0.00	\$3,456.00
2016	\$6,750.00	\$5,025.00	\$0.00	\$0.00	\$1,725.00

**Summary**

From united one credit un / Checking (xxxx8011)

To My HSA

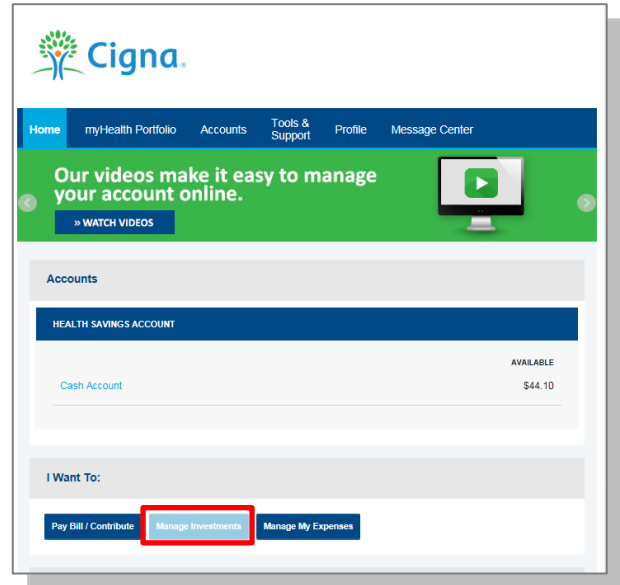
Schedule

Cancel Previous Next

## 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.

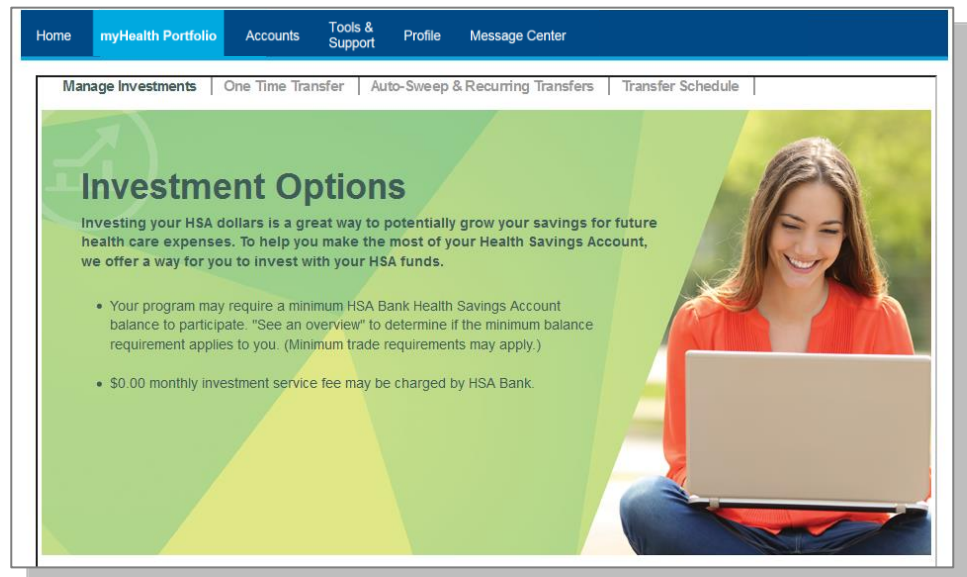


## Investments Overview and Options


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.



### Your Investments at a Glance

#### TD Ameritrade

Gives you access to stocks, bonds, and thousands of mutual funds, plus:

- Provides trade confirmations and account statements
- Lets you set up multiple watch lists so you can monitor the securities you've selected to see how high or low they go
- Trading fees may apply

Trading fees may be applied by TD Ameritrade. [See an overview](#) of the TD Ameritrade investment process.

[» Enroll Now](#)

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### DEVENIR

Lets you invest in historically high-performing mutual funds with:

- No trading fees for a pre-selected group of mutual funds
- Online access to investment account balance, elections, trades and more through HSA Bank's portal
- Access to Morningstar® reports and other planning tools including an HSA asset allocation calculator
- An annual \$24 fee deducted prorata from your investment account balance may apply. To determine if this fee applies to you, click on "See an overview" below.

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


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

[» Enroll Now](#)

## 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.



### Your Investments at a Glance

#### TD Ameritrade Self-Directed Investment Account \*\*\*\*1562

<b>Fair Market Value</b> <small>As of close of Market 12/18/2014</small> <b>\$150.00</b>	<b>HSA Bank Account Balance</b> <small>Available for transfer</small> <b>\$40.45</b>	<b>Manage Your Account</b> <div> Choose an Action  Choose an Action  Transfer to Investments  Transfer from Investments  View Pending Transfers  Access TD Ameritrade </div>
--	--	---


#### DEVENIR Mutual Fund Investment Account \*\*-\*581459 (Offline)

<b>Fair Market Value</b> <small>As of close of Market 12/19/2014</small> <b>\$0.00</b>	<b>HSA Bank Account Balance</b> <small>Available for transfer</small> <b>\$40.45</b>	<b>Manage Your Account</b> <div> Choose an Action  Choose an Action </div>
--	--	---

## 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.*

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:

Indicate the percentage you wish to distribute to your account(s):  %

Sweep Threshold:  Minimum \$ 100

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 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.

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:  Available balance: \$990.06 as of 8/5/2015

Select the account you want to transfer to: Ameritrade \*\*\*\*\*0107 Available balance: \$0.00 as of 8/5/2015

Transfer Amount:  Minimum \$ 25

Frequency:    
 1st and 15th of each month

[Cancel](#) [>> Continue](#)

 **Confirm your Transfer(s)**

Review the details of your transfer(s) below. To confirm your transfer(s), provide the last four digits of your Social Security Number and click the Confirm button below.

Social Security Number (last four digits):

[Cancel](#) [>>CONFIRM](#)

---

**Transfer Details**

From Account: HSA \*\*\*\*\*4516

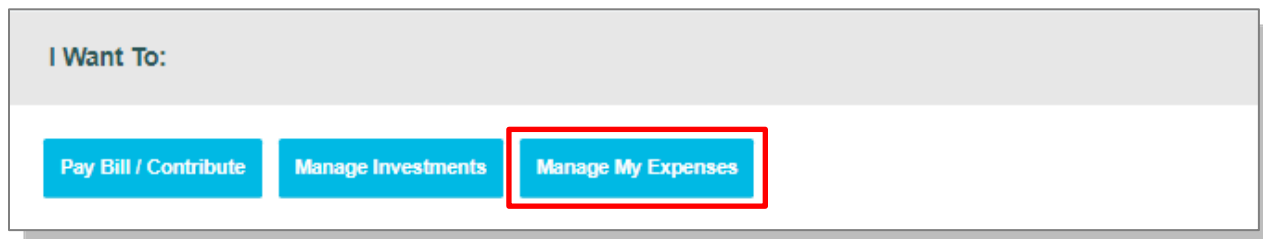
To Account(s): Ameritrade \*\*\*\*\*0107

Transfer Amount: \$25.00

Frequency: BiMonthly - Transfer will be scheduled on 1st and 15th of every month

## I Want To...Manage My Expenses

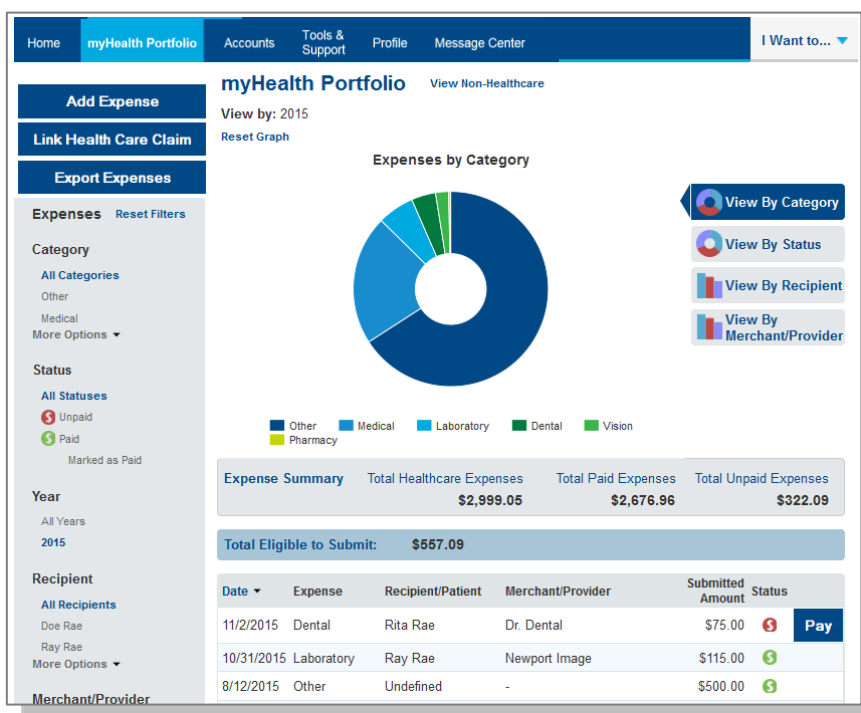
From the buttons under your account balance(s), click Manage My Expenses if you would like to add expenses, export expenses, or link medical claims and establish medical claims AutoPay.



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

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

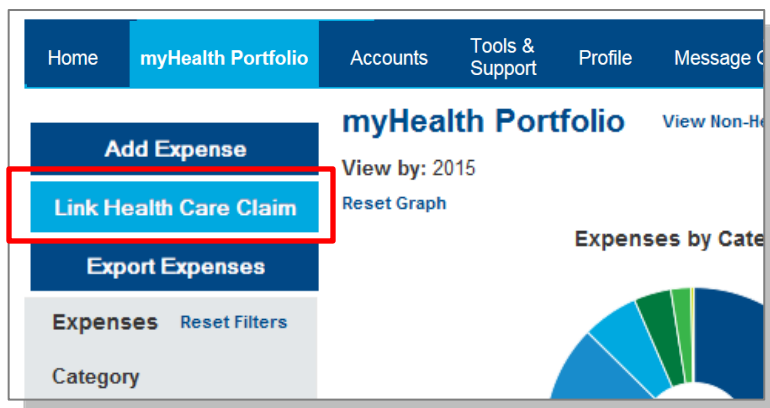
The Link Health Care Claims button takes you to a page within the myHealth Portfolio tab where you can select linking and payment options. Simply enter the information and click the Save button at the bottom of the page.

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.



HOME MYHEALTH PORT ACCOUNTS TOOLS & SUPPORT STATEMENTS & NOTIFICATIONS PROFILE
Last Login: 11/6/2015 - Online | [Logout](#)

Link Health Care Claims & Manage Payment Options

Link my Health Care Claim Data

I want to link my Health Care claim data to my account(s).

☒ Yes, link my Health Care claim data  
☐ No, I do not want to link my Health Care claim data

Auto Pay from My Accounts

I would like to:

☐ Automatically pay my provider the amount I owe from my account(s) selected below. Notify me when payments are made.  
☐ Health Savings Account  
☒ Alert me when new claims are ready to view. I will decide what action to take.

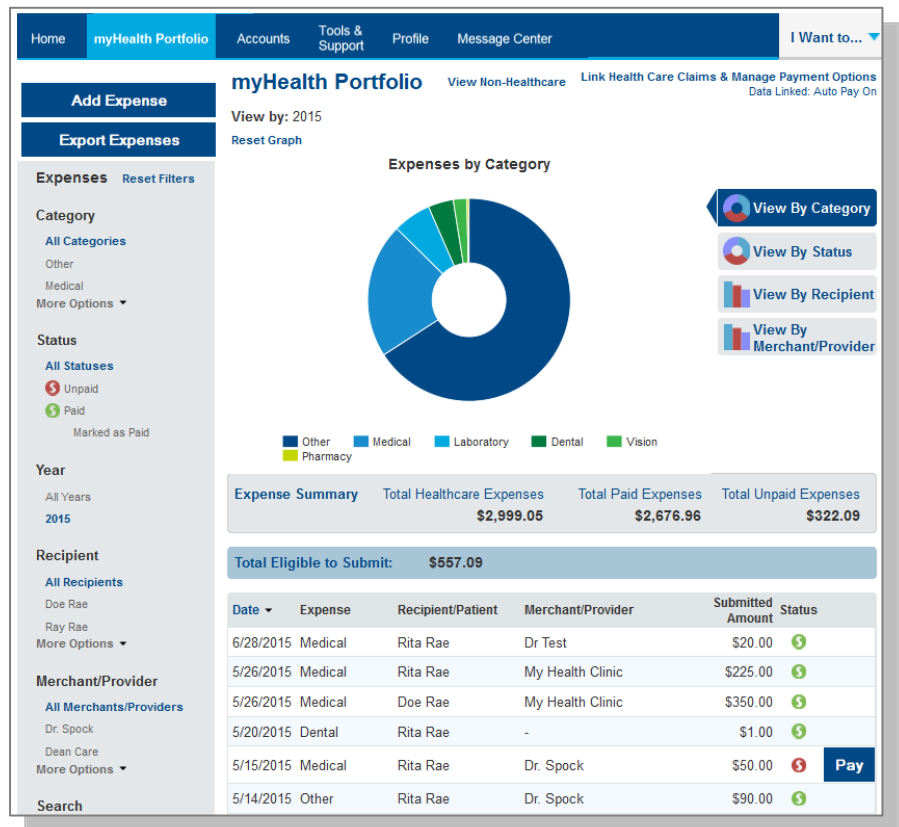
☒ I have read and agree to the [Terms of Service](#)

| [Cancel](#)

- 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<sup>SM</sup> 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.



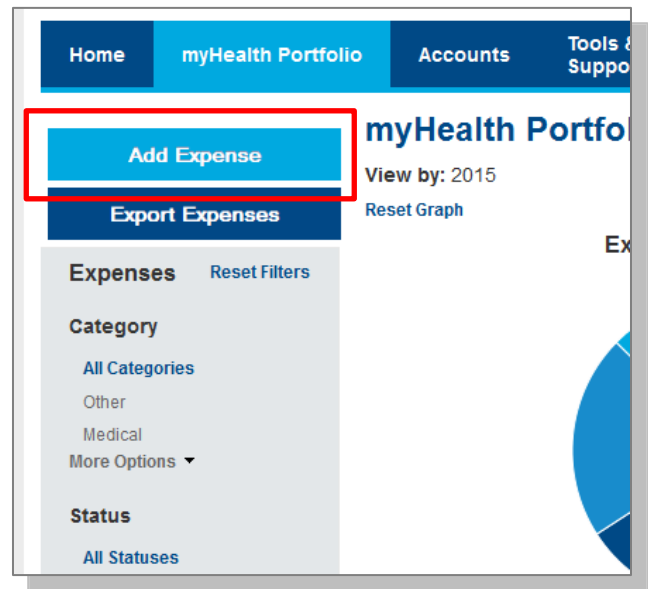
- You can click any spot on an expense line to see the details of that expense.
- You may also pay an expense by clicking the Pay button.

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
6/28/2015	Medical	Rita Rae	Dr Test	\$20.00	✓
5/26/2015	Medical	Rita Rae	My Health Clinic	\$225.00	✓
5/26/2015	Medical	Doe Rae	My Health Clinic	\$350.00	✓
5/20/2015	Dental	Rita Rae	-	\$1.00	✓
5/15/2015	Medical	Rita Rae	Dr. Spock	\$50.00	⚠ <span>Pay</span>
<div> <div>Expense Details</div> <div> <div>Description: Physical</div> <div>Source: Online</div> <div>Expense Amount: \$50.00</div> <div>Payable Amount: \$50.00</div> </div> <div> <div>Date(s) of Service: 5/15/2015</div> <div>Total Billed Amount: Ⓢ \$250.00</div> <div>Received Date: 5/19/2015</div> <div>Notes: yearly physical</div> </div> </div>					
<span>Upload Receipt(s)</span>		<span>View Receipt(s)</span>		<span>Update Expense Note</span>	
<span>Mark as Paid</span>		<span>Remove Expense</span>		<span>Update Expense</span>	



## 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<sup>SM</sup> 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](https://www.irs.gov) or [hsabank.com/IRSQualifiedExpenses](https://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.

 A screenshot of the 'Add Expense' form in the myHealth Portfolio dashboard. The form is titled 'myHealth Portfolio / Add Expense'. It contains several fields for entering expense information:
 

- Expense Information** section:
  - Expense Description\*: Office Visit
  - Date of Service\*: 11/2/2015
  - Total Billed Amount: \$ 20.00
  - Expense Amount\*: \$ 20.00
  - Provider: Dr. Test, with a link to 'Add Provider Address'
  - Expense: Medical (selected from a dropdown)
  - Recipient/Patient: Rita Rae (checked), Ray Rae, Doe Rae
  - Receipt: Upload Receipt
  - Source: Online
  - Date Received: 11/5/2015
  - Notes: (empty text area)

 At the bottom of the form, there are 'Cancel' and 'Add' buttons. A small asterisk indicates that fields marked with an asterisk are required.

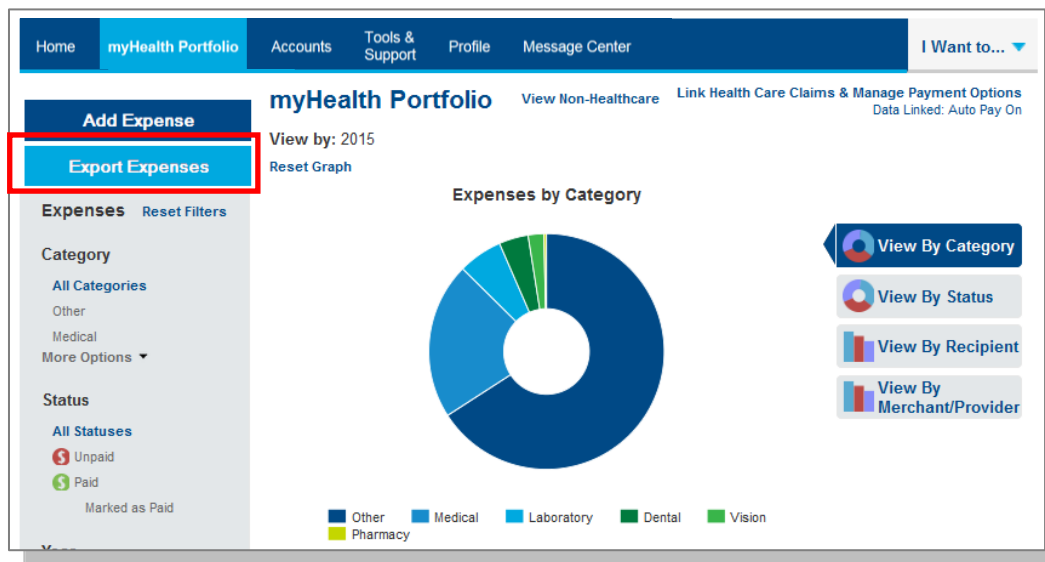
## Pay Expense

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 Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses	
		\$2,999.05	\$2,676.96	\$322.09	
Total Eligible to Submit:		\$557.09			
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
6/28/2015	Medical	Rita Rae	Dr Test	\$20.00	<span>🟢</span>
5/26/2015	Medical	Rita Rae	My Health Clinic	\$225.00	<span>🟢</span>
5/26/2015	Medical	Doe Rae	My Health Clinic	\$350.00	<span>🟢</span>
5/20/2015	Dental	Rita Rae	-	\$1.00	<span>🟢</span>
5/15/2015	Medical	Rita Rae	Dr. Spock	\$50.00	<span>🔴</span> <div>Pay</div>
5/14/2015	Other	Rita Rae	Dr. Spock	\$90.00	<span>🟢</span>
5/14/2015	Other	Rita Rae	-	\$10.00	<span>🟢</span>
5/1/2015	Dental	Rita Rae	Riverside Ortho	\$45.00	<span>🔴</span> <div>Pay</div>

## 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 ID	Expense Date	Expense Category	Recipient	Merchant	Submitted Date	Expense Status	Description	EOB Num	Source	Date Recd	Date(s) of Total Bill	Expense Amount	Payable Amount	Notes	Payee	Provider	Provider Address
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).

The screenshot shows the 'Accounts' tab selected in the top navigation bar. The left sidebar contains links for 'Account Summary', 'Account Activity', 'Investments', and 'HSA Contributions By Tax Year'. The main content area is titled 'Accounts / Account Summary' and displays the 'Health Savings Account' with 'Account Number : 3029253210'. Below this, a table shows the 'Available Cash Balance' as \$21,684.00 and the 'Investment Balance' as \$0.00.

Available Cash Balance	Investment Balance
\$21,684.00	\$0.00

### 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.

The screenshot shows the 'Accounts / Account Activity' page. The left sidebar includes 'Account Summary', 'Account Activity' (selected), 'Investments', and 'Balance Detail'. The main content area shows a dropdown for 'My HSA' and an 'Export' button. Below this, there are sections for 'Pending Transactions' (showing 'There are no records to display.') and 'Processed Transactions'. The 'Processed Transactions' table lists various transactions from 2015, including contributions, distributions, and transfers between cash and investment accounts.

Processed Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Actual Cash Balance
09/14/2015	Adjustment Distribution	EFT		\$20.00	\$33.77
09/09/2015	Participant Contribution	EFT	\$20.00		\$53.77
08/18/2015	Transfer Cash to Investment	None		\$3.23	\$33.77
08/13/2015	Adjustment Distribution	EFT		\$20.00	\$37.00
08/11/2015	Transfer Investment to Cash	None	\$24.00		\$57.00
08/11/2015	Participant Contribution	EFT	\$20.00		\$33.00
07/18/2015	Transfer Cash to Investment	None		\$25.00	\$13.00
06/23/2015	Adjustment Contribution	EFT	\$1.00		\$38.00
06/18/2015	Transfer Cash to Investment	None		\$25.00	\$37.00
06/16/2015	Transfer Investment to Cash	None	\$33.00		\$62.00

## 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.

Home

myHealth Portfolio

Accounts

Tools & Support

Profile

Message Center

I Want to: ▾

Account Summary

Account Activity

Investments

Statements

Change Payment

HSA Contribution Year

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

TAX YEAR	IRS MAXIMUM CONTRIBUTIONS	CONTRIBUTIONS FROM FUTURE YEARS	ROLLOVER	REMAINING CONTRIBUTION AMOUNT *	
2018	\$6,900.00	\$4,090.00	\$0.00	\$0.00	\$3,960.00
2017	\$6,750.00	\$5,835.00	\$1,150.00	\$0.00	\$1,080.00
2016	\$6,750.00	\$3,725.00	\$1,315.00	\$0.00	\$1,725.00

Number: X5529 [View](#)

STMENT BALANCE

\$0.00

HSA Bank® is a division of Webster Bank, N.A., Member FDIC, and serves as custodian for Health Savings Accounts established at HSA Bank.

## 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.

The screenshot shows the 'Profile / Profile Summary' page. The top navigation bar includes 'Home', 'myHealth Portfolio', 'Accounts', 'Tools & Support', 'Profile' (highlighted), and 'Message Center'. A 'I Want to...' dropdown is on the right. The left sidebar has 'Profile' (highlighted) and 'Banking/Cards'. The main content area is titled 'Profile / Profile Summary' and contains several sections: 'Profile' with the name 'Phil Testfour' and an 'Update Profile' link; 'Dependents' with 'No dependents' and an 'Add Dependent' link; 'Beneficiaries' with 'pp pppp', 'Type: Primary', 'Share: 100%', and links for 'View / Update' and 'Remove'; 'Authorized Signers' with 'No Authorized Signers' and an 'Add Authorized Signer' link; and 'Gender' (Unspecified) and 'Marital Status' (Unspecified) with a 'Participant Account ID' field.

### 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.*

The screenshot shows the 'Profile / Update Profile' page. The top navigation bar is the same as the previous page. The left sidebar has 'Profile' (highlighted) and 'Banking/Cards'. The main content area is titled 'Profile / Update Profile' and contains two sections: 'Contact Information' with 'Email Address' (pfranchise@hsabank.com) and 'Confirm Email Address' (empty); and 'Demographic Information' with 'Gender' (radio buttons for Male and Female) and 'Marital Status' (radio buttons for Married and Single). A 'Required' asterisk is shown. At the bottom are 'Cancel' and 'Submit' buttons.

## Add Dependents

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

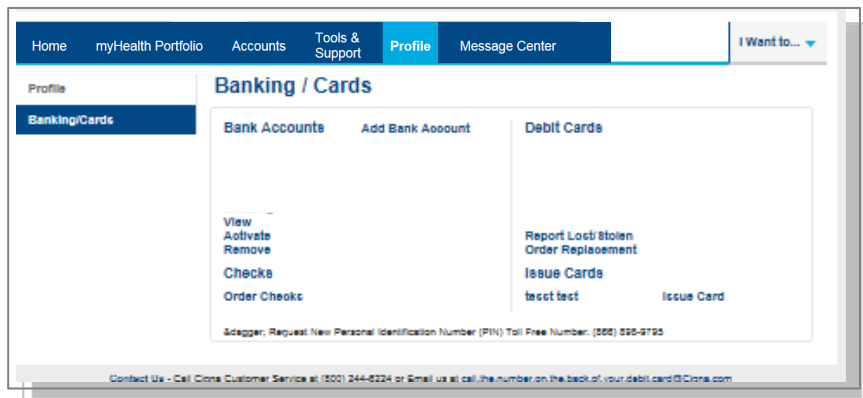
## Add Authorized Signer

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.

A screenshot of the 'Lost/Stolen Debit Cards' form. The form has a blue header with the title 'Lost/Stolen Debit Cards'. Below the header, there's a 'Card Information' section with fields for 'Selected Card' (Phil Testfour x9255) and 'Current Status' (Active). Below this is an 'Update Card Status' section with a 'New Status' dropdown menu set to 'Lost/Stolen'. A text box below the dropdown provides instructions: 'A new card with a new card number will automatically be issued and mailed to the primary cardholder's address to replace the Lost/Stolen card within 5-7 business days. Verify the primary cardholder's address before clicking the Submit button. If the address is incorrect, click the Cancel button and contact Cigna Customer Service at (800) 244-6224 or call the number on the back of your debit card@Cigna.com to update the address before reporting the card lost or stolen.' Below the text box is a 'Verify Shipping Address' section with fields for 'Phil Testfour', '605 N 5TH ST', and 'SHREVEPORT, LA 70001'. At the bottom, there are 'Submit' and 'Cancel' buttons. A 'Questions?' section at the bottom left provides contact information: 'Contact Cigna Customer Service at (800) 244-6224 or call the number on the back of your debit card@Cigna.com'. The footer has navigation links: 'Accounts & Activity', 'Profile', 'Statements & Notifications', 'Tools & Support', and 'myHealth Portfolio'.

### 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.

A screenshot of the 'Replacement Card' form. The form has a blue header with the title 'Replacement Card'. Below the header, there's a 'Card Information' section with fields for 'Selected Card' (Phil Testfour x9255) and 'Current Status' (Active). Below this is a 'Replacement Card' section with a text box providing instructions: 'A new card with the same card number will be issued and mailed to the primary cardholder's address to replace the card within 5-7 business days. Verify the primary cardholder's address before clicking the Submit button. If the address is incorrect, click the Cancel button and contact Cigna Customer Service at (800) 244-6224 or call the number on the back of your debit card@Cigna.com to update the address before requesting replacement.' Below the text box is a 'Verify Shipping Address' section with fields for 'Phil Testfour', '605 N 5TH ST', and 'SHREVEPORT, LA 70001'. At the bottom, there are 'Submit' and 'Cancel' buttons.

### 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.

The screenshot shows the 'Banking / Cards' section. Under the 'Checks' sub-section, the 'Order Checks' link is highlighted with a red rectangular box. Other visible links include 'Bank Accounts', 'Add Bank Account', and 'Debit Cards'. A sidebar on the left shows 'Profile' and 'Banking/Cards' tabs.

## 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.

The screenshot shows the 'Banking / Add Bank Account' form. It is divided into two main sections: 'Bank Account Information' and 'Bank Institution Information'. The 'Bank Account Information' section includes fields for Routing Number, Account Number, Confirm Account Number, Account Type (set to 'Checking'), and Account Nickname. The 'Bank Institution Information' section includes fields for Bank Name, Bank Address (Address Line 1, City, State, and Zip Code). At the bottom, there are 'Cancel' and 'Submit' buttons. A sidebar on the left shows 'Profile' and 'Banking' tabs.

The screenshot shows a dialog box titled 'Update Payment Method to Direct Deposit'. It contains a table with the following data:

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

At the bottom of the dialog box, there are 'Cancel' and 'Submit' buttons.

## 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.

Profile

Banking / Cards

Bank Accounts Add Bank Account

test  
JPMORGAN CHASE  
BANK, NA  
xxx04567  
Checking

View  
Activate  
Remove

Checks  
Order Checks

Debit Cards

Phil Testfour  
Card Number: x9265  
Sdagger;  
Status: Active  
Expires: 6/30/2018  
Effective: 6/10/2015  
Report Lost/Stolen  
Order Replacement

Issue Cards

test test Issue Card

Sdagger; Request New Personal Identification Number (PIN) Toll Free Number: (866) 555-5725

- 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.

Profile

Banking / Activate Bank Account

Activation Details

To activate this bank account you must verify the amount that was deposited to the account below. You are allowed only two attempts before the account will be locked.

Bank Name JPMORGAN CHASE BANK, NA

Routing Number xxx0037

Account Number xxx04567

Amount \* \$ |

Enter the amount deposited into your account.

\*Required

Cancel Submit

## 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.

The screenshot shows the Message Center page with a navigation bar at the top containing links: Home, myHealth Portfolio, Accounts, Tools & Support, Profile, Message Center, and I Want to... The main content area is titled "Statements & Notifications". It is divided into two columns. The left column, "Statements", has a sub-header "HSA Account Summaries" and a list of three summaries: "HSA Account Summary (9/1/2015 - 9/30/2015)", "HSA Account Summary (8/1/2015 - 8/31/2015)", and "HSA Account Summary (7/1/2015 - 7/31/2015)". A red box highlights this list, and a "View All" link is below it. The right column, "Notifications", has a sub-header "Advice of Deposit" and a link "Update Notification Preferences" which is highlighted with a red box. Below the "Advice of Deposit" header is the text "Advice of Deposit (4/2/2015)".

### 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.

The screenshot shows the "Message Center / Update Notification Preferences" page. It has a navigation bar at the top with the same links as the previous screenshot. The main content area is titled "Message Center / Update Notification Preferences". Below the title is a paragraph: "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." Below this is the "Contact Information" section, which is marked as "\*Required". It contains the following fields: "Mobile Number\*" with a phone number input field, "Mobile Carrier\*" with a dropdown menu labeled "Select a Carrier", "Time Zone\*" with a dropdown menu labeled "(UTC-06:00) Central Time (US & C)", "Email Address" with a text input field, and "Confirm Email Address" with a text input field. Below the "Confirm Email Address" field is a paragraph: "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."

## 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
<b>Statements</b>				
HSA Account Summary <small>\$1.25 fee per printed summary</small> <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>Claims</b>				
New expense is available for you to take action	–	–	<input type="checkbox"/>	<input type="checkbox"/>
<b>Contributions</b>				
Contribution posted to your HSA	–	–	<input type="checkbox"/>	<input type="checkbox"/>
HSA available cash balance is below \$ <input type="text"/>	–	–	<input type="checkbox"/>	<input type="checkbox"/>
HSA contributions year-to-date are within \$ <input type="text"/> of the IRS maximum	–	–	–	<input type="checkbox"/>
<b>Payments</b>				
Payment issued out of your HSA	–	–	<input type="checkbox"/>	<input type="checkbox"/>
Withdrawal from your HSA exceeds \$ <input type="text"/>	–	–	<input type="checkbox"/>	<input type="checkbox"/>
<b>Debit Card</b>				
Debit Card has been mailed	–	–	<input type="checkbox"/>	<input type="checkbox"/>
Debit Card purchase has been made <small>Automatically alert when a debit card purchase has been made on one of your accounts. Helps to quickly identify possible fraudulent activity</small>	–	–	<input type="checkbox"/>	<input type="checkbox"/>

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.