MEDSURETY

*Maximize Your Health Savings*

# CONSUMER PORTAL QUICKSTART GUIDE: HSA

**Welcome** to your MEDSURETY Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account. It enables you to:

**Our one-stop portal provides you with:**

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investment portal, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

I opened my Health Savings Account with MEDSURETY.

What should I do now?

**Go to the Consumer Portal today! www.MEDSURETY.com**

1 **Register Online**: [temp/first time login instructions] You will be prompted to update your password, complete security questions & sign your Terms & Conditions

2 **Set up Investment Sweeps**: You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at $2,000 or higher. See "*How do I sign up to Access/Sweep cash to Investments*?" instructions on page 4.

**We know from Web usage statistics that you'll most likely use the portal to:**

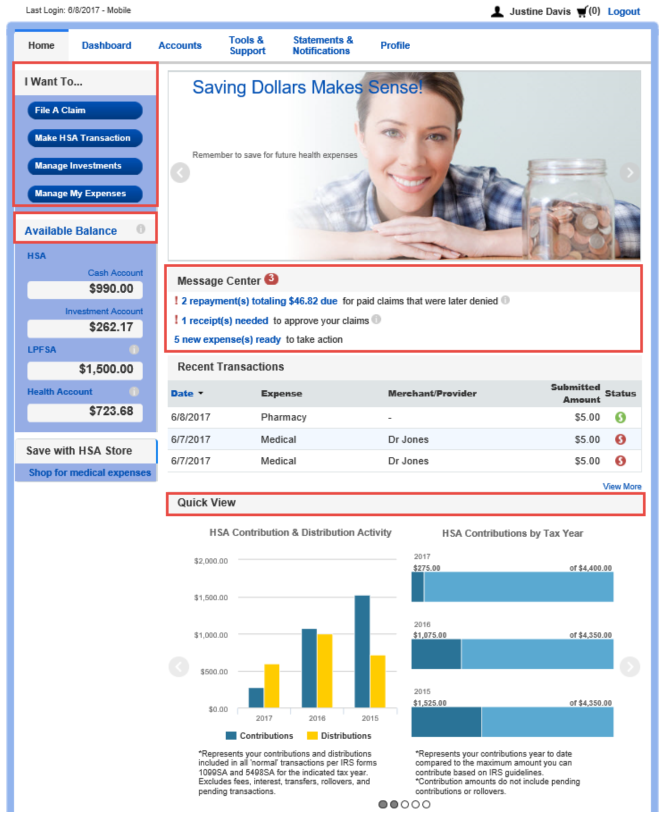
- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

**This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:**

1. Work from sections within the Home Page, or
2. Hover over the six tabs at top of Home Page to see drop-down menus.

## HOW DO I LOG ON TO HOME PAGE:

1. Go to [www.MEDSURETY.com]
2. Enter your login ID and password (both provided by MEDSURETY).
3. Click **Login**.

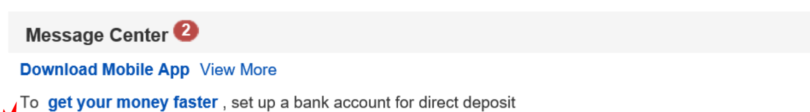



The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and **"I Want To"** sections from the left-hand navigation area.
- The **I Want To**...section contains the most frequently used options within the Consumer Portal.
- In the left-hand column Available **Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Message Center** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Quick View** section graphically displays some of your key account information.

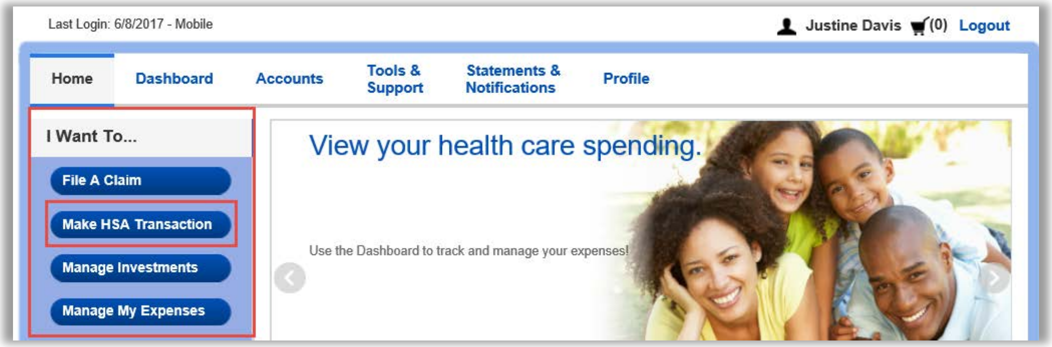
*You can also hover over and click on the tabs at the top*.

## IS THERE ANYTHING ELSE THAT I NEED TO DO?

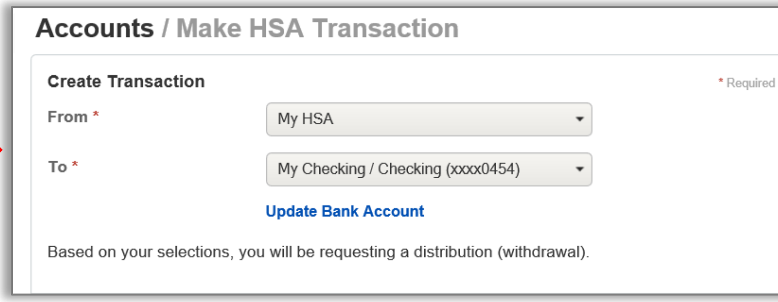



- Check Message Center*, all messages are unique to each person's profile
  - o Have you set up Direct Deposit to get your money faster?
  - o Have you downloaded the Mobile app for quick easy access to your account balance?
  - o Have you checked the terms and conditions?
- An email notification will be sent alerting you that you are in need of taking action to complete opening your HSA account

## HOW DO I REQUEST A DISTRIBUTION?



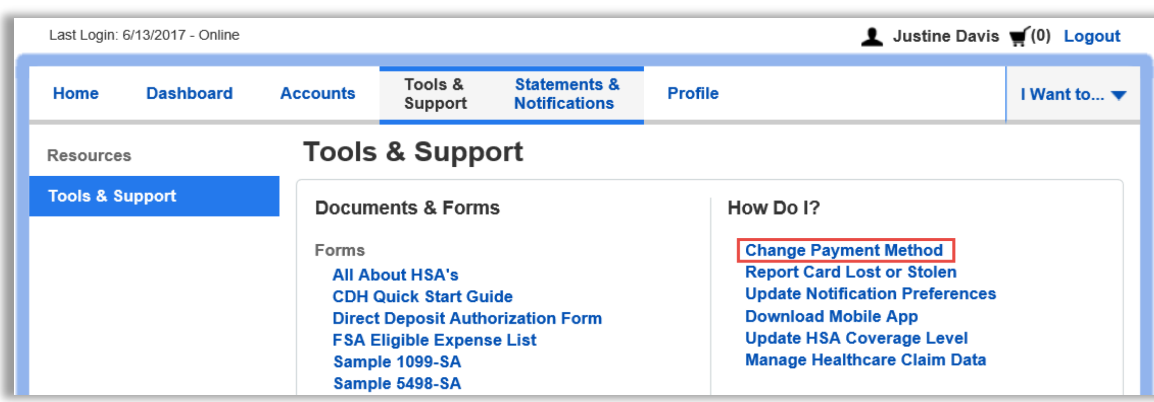

1. To request distribution from your HSA, you may select the link in the "**I want to…**" section, Make HSA Transaction.
2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or, someone else.




**Did you know?** For a convenient alternative, you can use your HSA debit card to pay for your medical expenses directly from your HSA.

The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools&Support** tab, click **Change Payment Method** under the **"How Do I"** section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days to enter online, which will validate your account.



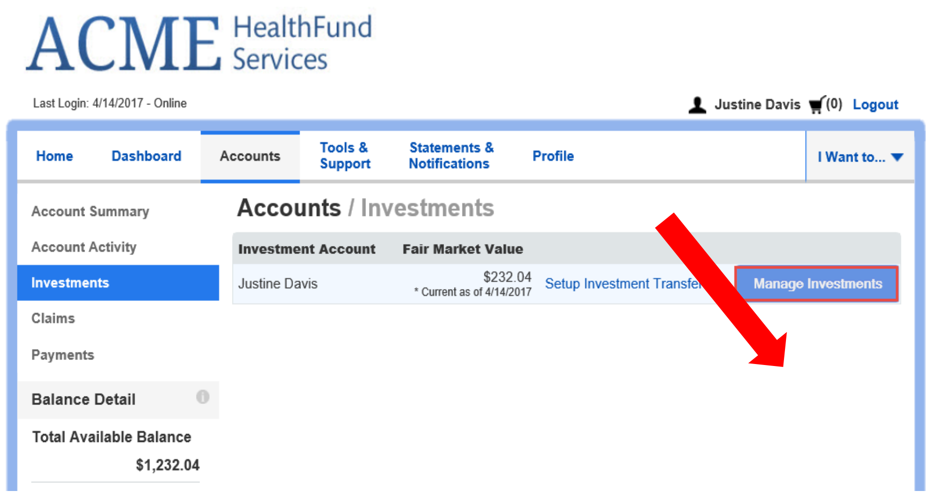
## CAN I CONTRIBUTE MORE FUNDS TO MY HSA, OTHER THAN PAYROLL DEPOSITS?

Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the "**I want to…**" section, **Make HSA Transaction**.
2. If you have a bank account on file, you may use that as your contribution account. If you do not then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution as you wish! Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.

## HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. From the home page, access the HSA investments page by clicking on the **Manage Investments**, button from the "I want to section"
2. Once you get to the investment page, select the **Setup Investment Transfers** link on the right-hand side of the screen.
3. Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!




4. Don't forget to set your investment allocation!! See "***How do I change my Investment Elections?***" below.

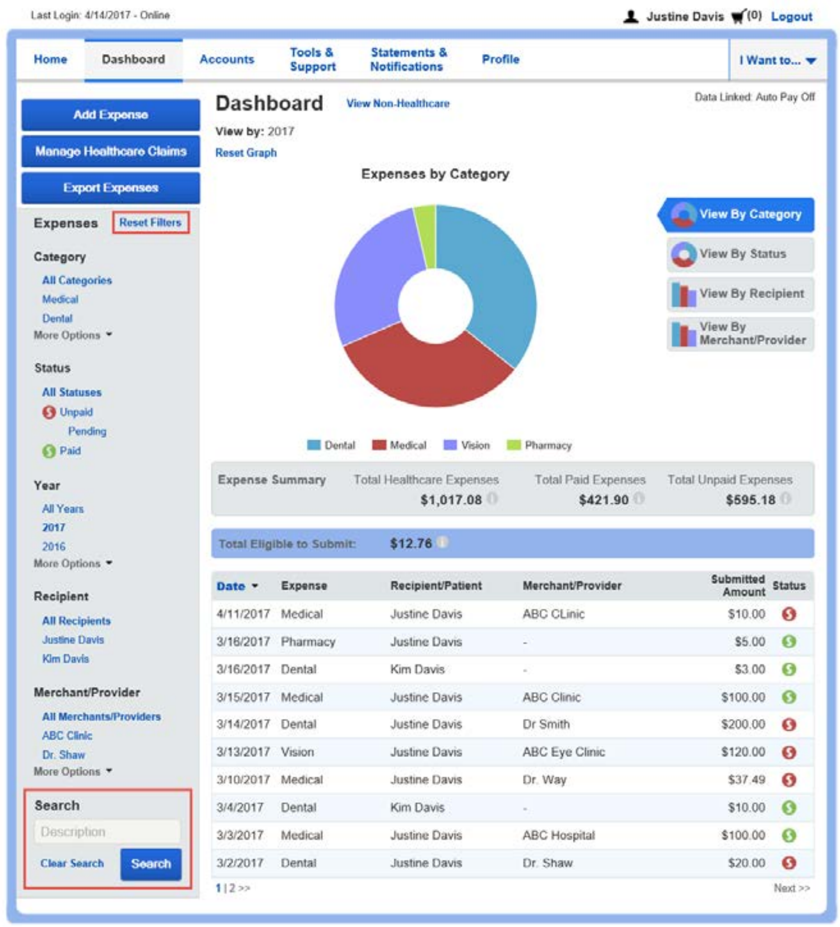
## HOW DO I FIND MY INVESTMENT BALANCE?

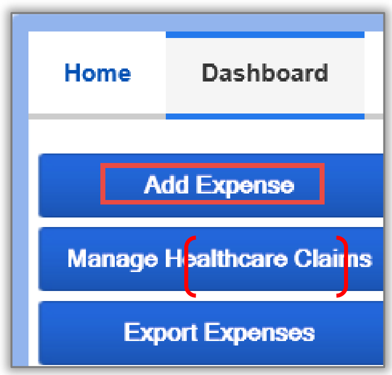
1. You can find your HSA cash and investment balances directly from the home page under the **Available Balance** section on the left-hand side of the screen. For more details click on Available balance and select **Account Activity.** From there, you can view even more detail regarding your account.

## ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

**To view and manage ALL healthcare expense activity from EVERY source, use the DASHBOARD**

1. From the **Home Page**, under the **Dashboard** tab the Dashboard provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **filter options** on the left-hand navigation pane or, by clicking on the **field headers** within the Dashboard.
3. You can search for specific expenses using the **search field** on the bottom left-hand side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left-hand side of the page.



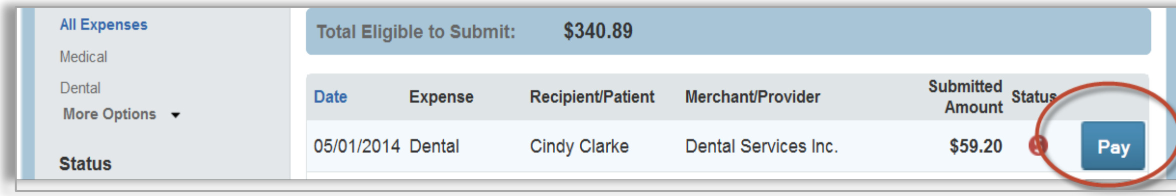




## HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** click on the **Add Expense** button in the upper left-hand side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the dashboard you can pay the expense, if desired.

## HOW DO I PAY AN EXPENSE?

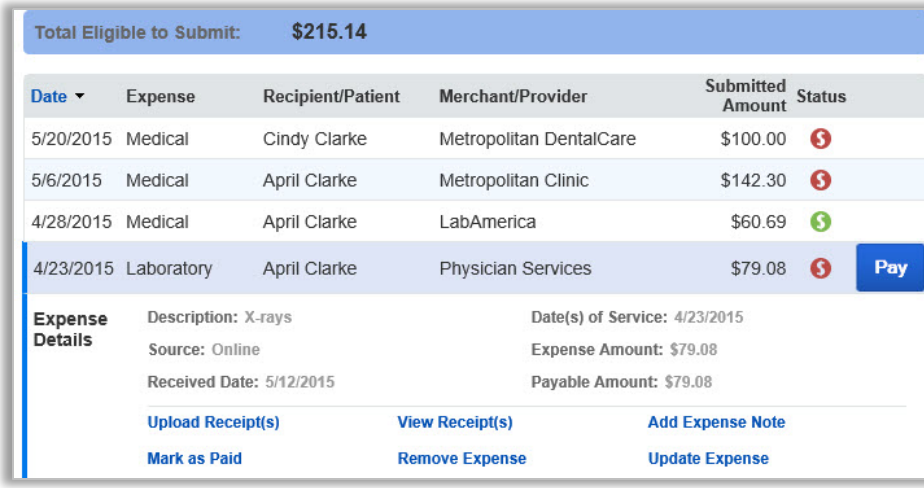
1. You may process payments/ reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized and **payment** can be initiated for unpaid expenses by clicking on the button to the to the right of the expense details.
3. You can filter the Dashboard to only view unpaid expenses by clicking on the **unpaid** status from the navigation bar on the left-hand side of the screen.
4. Simply choose which expenses you would like paid and you will be presented with the eligible accounts to select where the claim should be paid.
5. When you click **Pay** the claim details from the dashboard will be pre-populated within the claim form. Review & edit the claim details by completing any required fields that remain blank.




6. You will have the option to either request a reimbursement/distribution to yourself or, pay the provider.

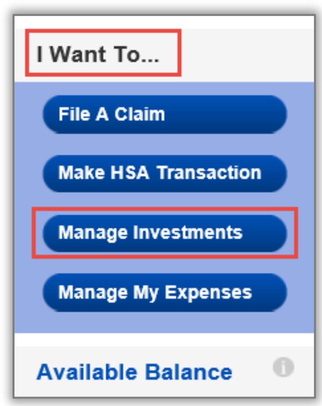
## HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the **Dashboard** page.
2. Expand the expense details visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense for unpaid expenses from the dashboard.




## WHERE DO I FIND MY INVESTMENT DETAIL?

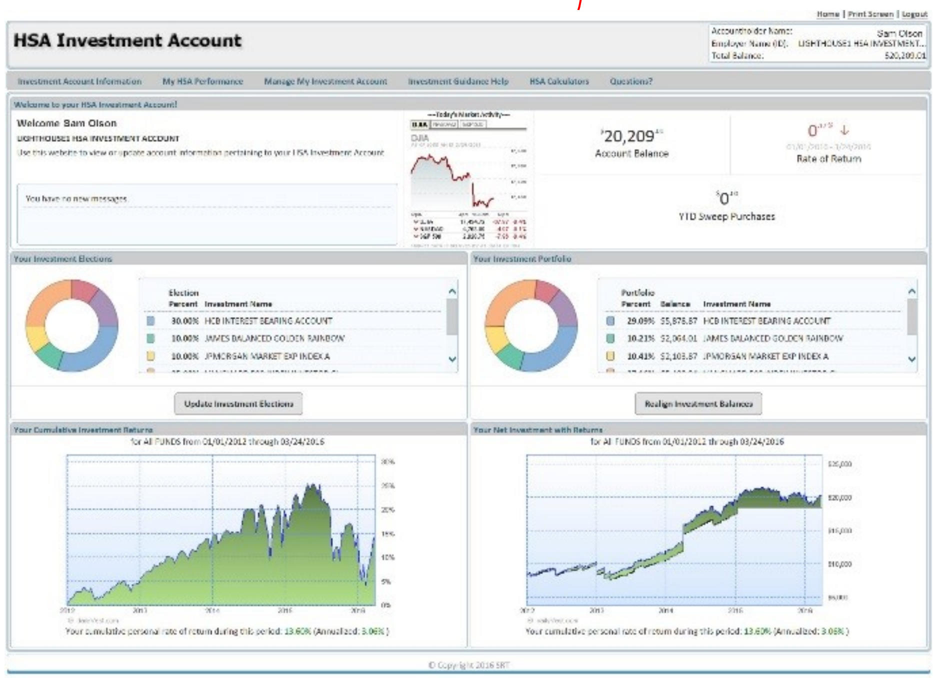
From the **Homepage**, click on the **Manage Investments** button under the "I want to section" and then onto **Manage Investments** from this page to view your HSA Investment Account. You may be required to answer an additional personal security question to access this area of the portal.

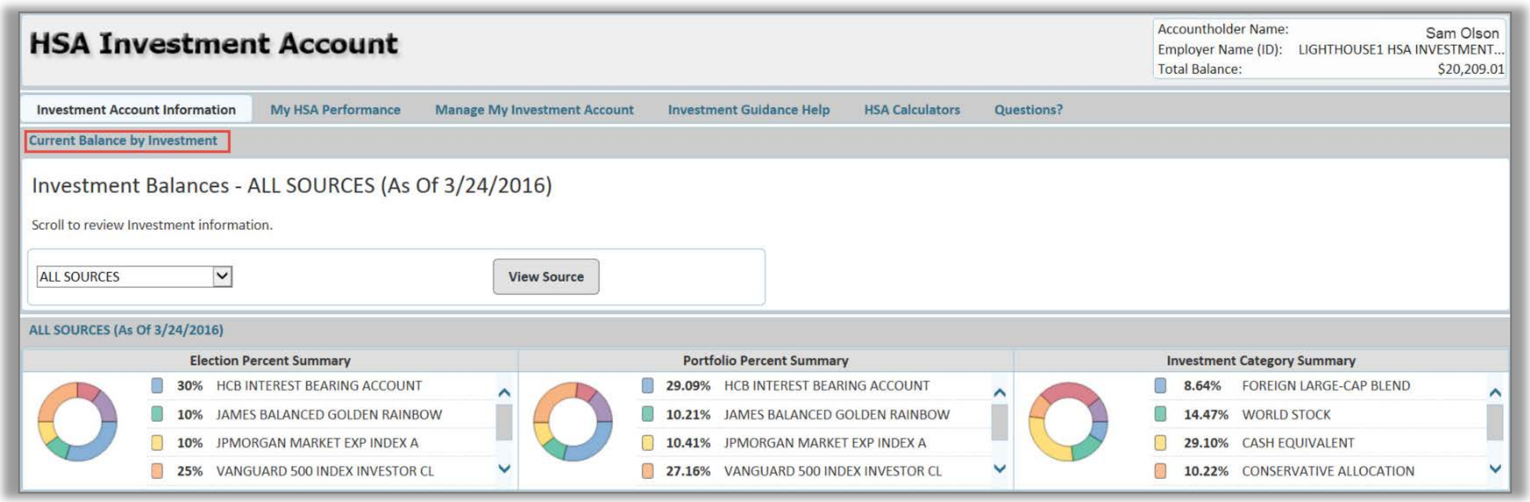


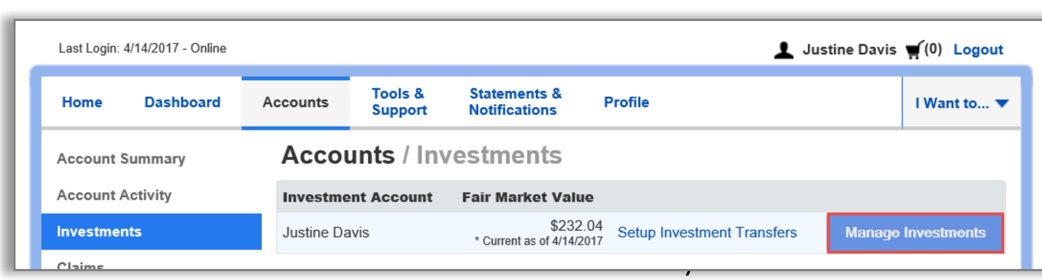
## WHERE DO I FIND MY INVESTMENT BALANCES?

Investment Balances - All Sources is a dynamic snap shot view of:

- Election Percent Summary
- Portfolio Percent Summary
- Investment Category Summary
- All Investments



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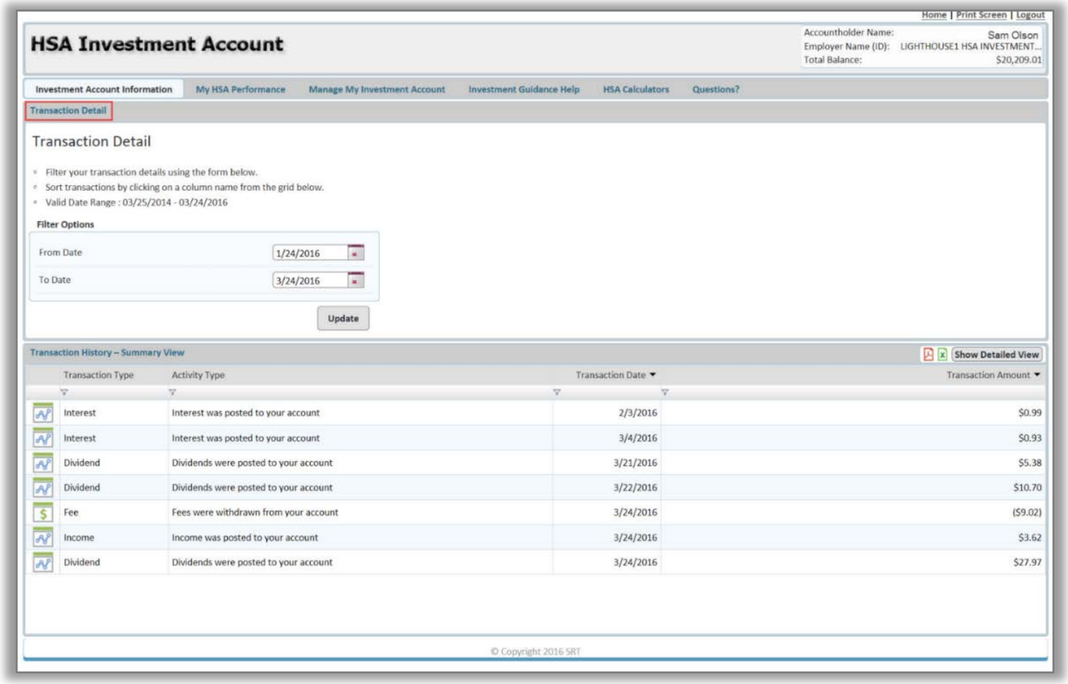
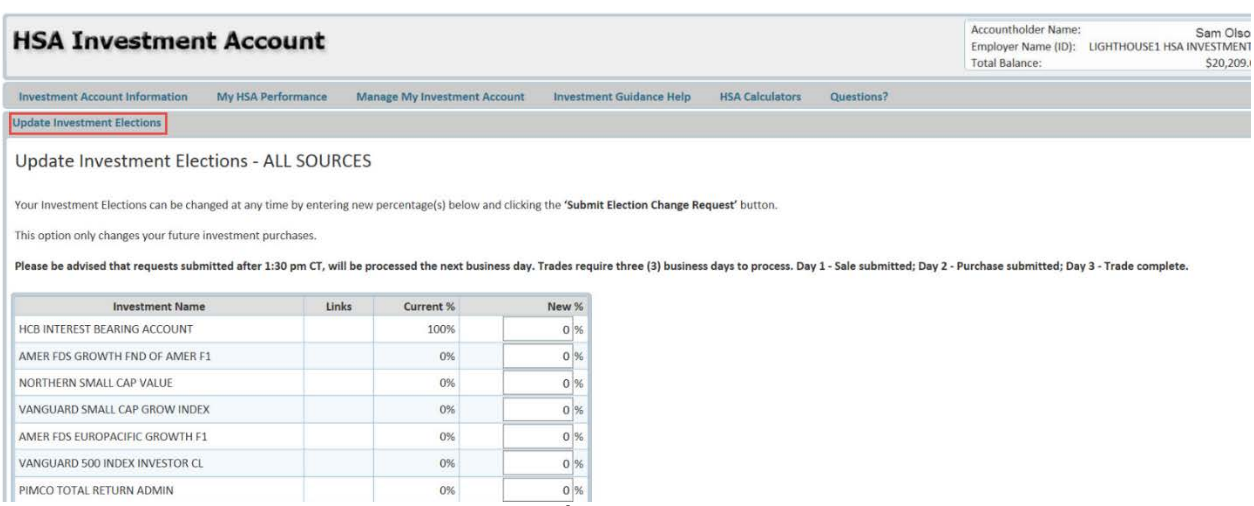
## HOW CAN I FIND MY TRANSACTION DETAIL?

From the **Homepage**, click on the **Investment Account Information** tab, and select Transaction Details.




## HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To setup or change your investment elections for future contributions to your investment account, click on the submenu **Manage My Investment Account** and select Update Investment Elections on the investment portal. If you do not choose specific investments, 100% of any contributions will be in the HCB Interest Bearing Account as noted on the first line. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note any changes you make will affect your investment elections for future contributions, but will not change how the current balance in your HSA is invested.

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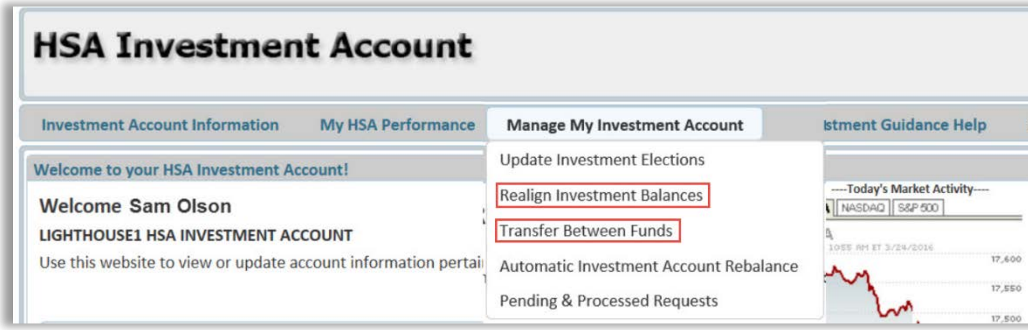
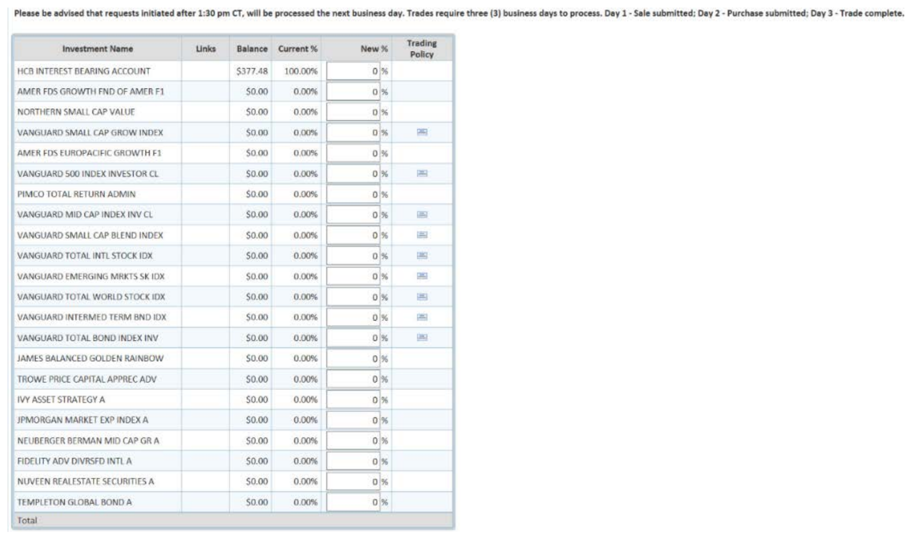
## HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can user either the **Realign Investment Balances** or **Transfer Between Funds** link under **Manage My Investment Account**.




**Realign Investment Balances** affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (12:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

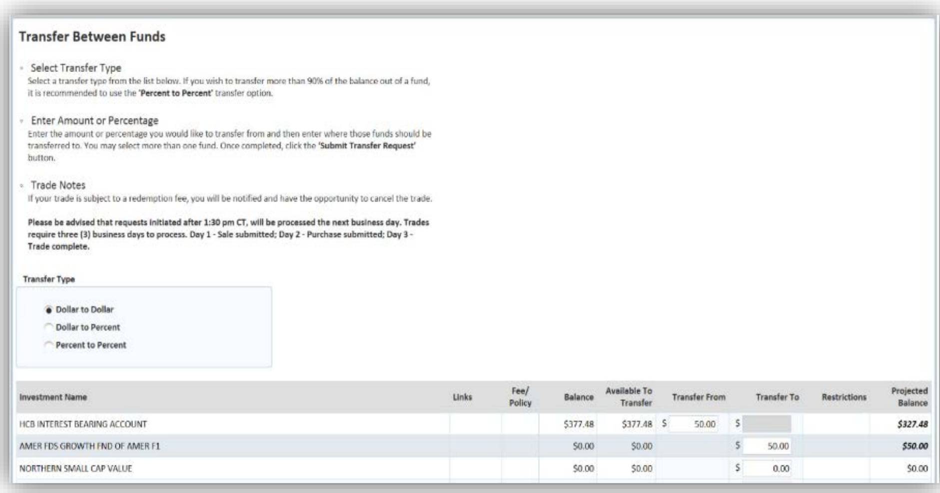


**Please be advised that requests initiated after 1:30 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.**

| Investment Name | Links | Balance | Current % | New % | Trading Policy |
|---|---|---|---|---|---|
| HCB INTEREST BEARING ACCOUNT | | $377.48 | 100.00% | 0 % | |
| AMER FDS GROWTH FND OF AMER F1 | | $0.00 | 0.00% | 0 % | |
| NORTHERN SMALL CAP VALUE | | $0.00 | 0.00% | 0 % | |
| VANGUARD SMALL CAP GROW INDEX | | $0.00 | 0.00% | 0 % | |
| AMER FDS EUROPACIFIC GROWTH F1 | | $0.00 | 0.00% | 0 % | |
| VANGUARD 500 INDEX INVESTOR CL | | $0.00 | 0.00% | 0 % | |
| PIMCO TOTAL RETURN ADMIN | | $0.00 | 0.00% | 0 % | |
| VANGUARD MID CAP INDEX INV CL | | $0.00 | 0.00% | 0 % | |
| VANGUARD SMALL CAP BLEND INDEX | | $0.00 | 0.00% | 0 % | |
| VANGUARD TOTAL INTL STOCK IDX | | $0.00 | 0.00% | 0 % | |
| VANGUARD EMERGING MRKTS SK IDX | | $0.00 | 0.00% | 0 % | |
| VANGUARD TOTAL WORLD STOCK IDX | | $0.00 | 0.00% | 0 % | |
| VANGUARD INTERMED TERM BND IDX | | $0.00 | 0.00% | 0 % | |
| VANGUARD TOTAL BOND INDEX INV | | $0.00 | 0.00% | 0 % | |
| JAMES BALANCED GOLDEN RAINBOW | | $0.00 | 0.00% | 0 % | |
| TROWE PRICE CAPITAL APPREC ADV | | $0.00 | 0.00% | 0 % | |
| IVY ASSET STRATEGY A | | $0.00 | 0.00% | 0 % | |
| JPMORGAN MARKET EXP INDEX A | | $0.00 | 0.00% | 0 % | |
| NEUBERGER BERMAN MID CAP GR A | | $0.00 | 0.00% | 0 % | |
| FIDELITY ADV DIVRSFD INTL A | | $0.00 | 0.00% | 0 % | |
| NUVEEN REALESTATE SECURITIES A | | $0.00 | 0.00% | 0 % | |
| TEMPLETON GLOBAL BOND A | | $0.00 | 0.00% | 0 % | |
| Total | | | | | |

**Transfer Between Funds** initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (12:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

**Note:** Transferring investments will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.



**Transfer Between Funds**

- Select Transfer Type
  Select a transfer type from the list below. If you wish to transfer more than 90% of the balance out of a fund, it is recommended to use the **'Percent to Percent'** transfer option.
- Enter Amount or Percentage
  Enter the amount or percentage you would like to transfer from and then enter where those funds should be transferred to. You may select more than one fund. Once completed, click the **'Submit Transfer Request'** button.
- Trade Notes
  If your trade is subject to a redemption fee, you will be notified and have the opportunity to cancel the trade.

  **Please be advised that requests initiated after 1:30 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.**

**Transfer Type**

- Dollar to Dollar
- Dollar to Percent
- Percent to Percent

| Investment Name | Links | Fee/ Policy | Balance | Available To Transfer | Transfer From | Transfer To | Restrictions | Projected Balance |
|---|---|---|---|---|---|---|---|---|
| HCB INTEREST BEARING ACCOUNT | | | $377.48 | $377.48 | $ 50.00 | $ | | *$327.48* |
| AMER FDS GROWTH FND OF AMER F1 | | | $0.00 | $0.00 | | $ 50.00 | | *$50.00* |
| NORTHERN SMALL CAP VALUE | | | $0.00 | $0.00 | | $ 0.00 | | $0.00 |



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## HSA Guidance

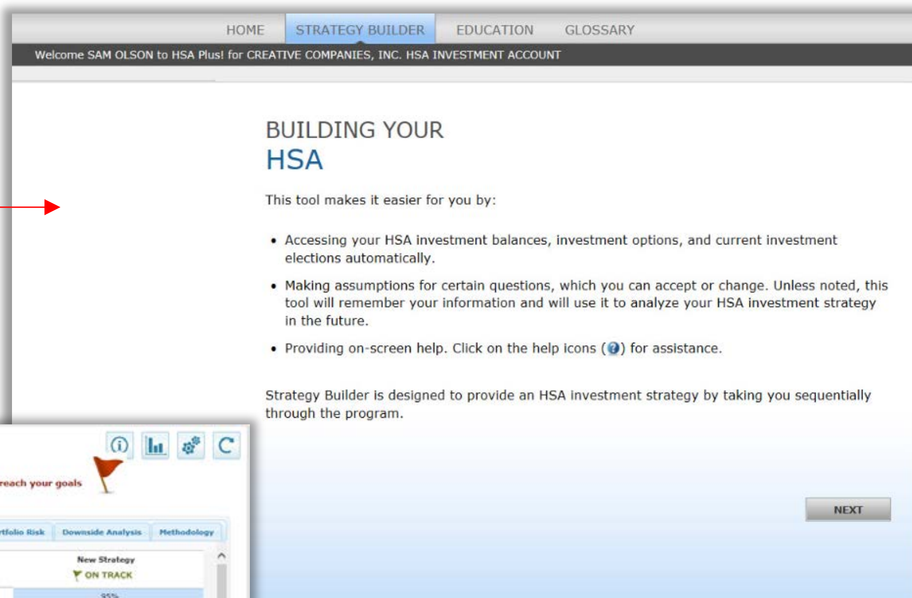
An Investment Guidance Help – Guidance on Selecting Investments

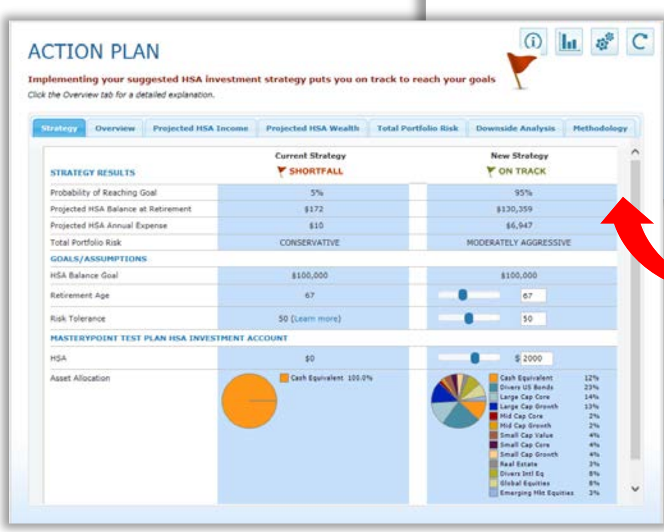
Click on the **Manage My Investment Account** tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



**STRATEGY BUILDER**

*Develop your own personalized Action Plan*



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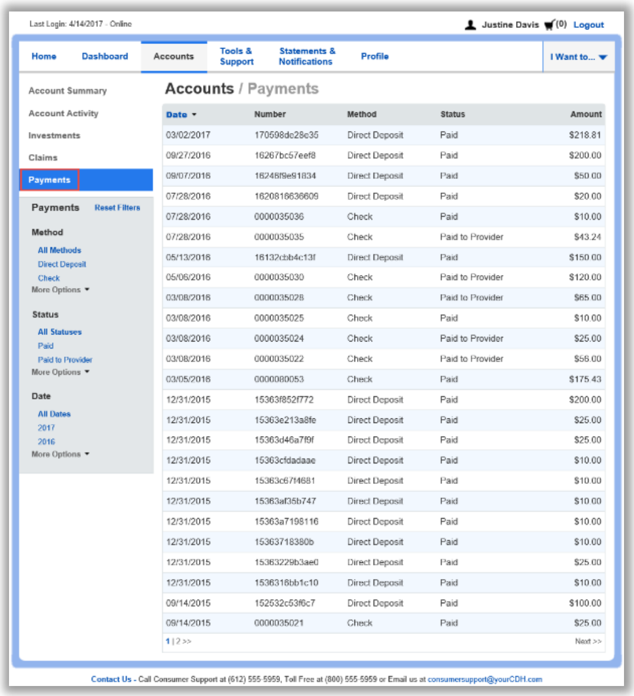
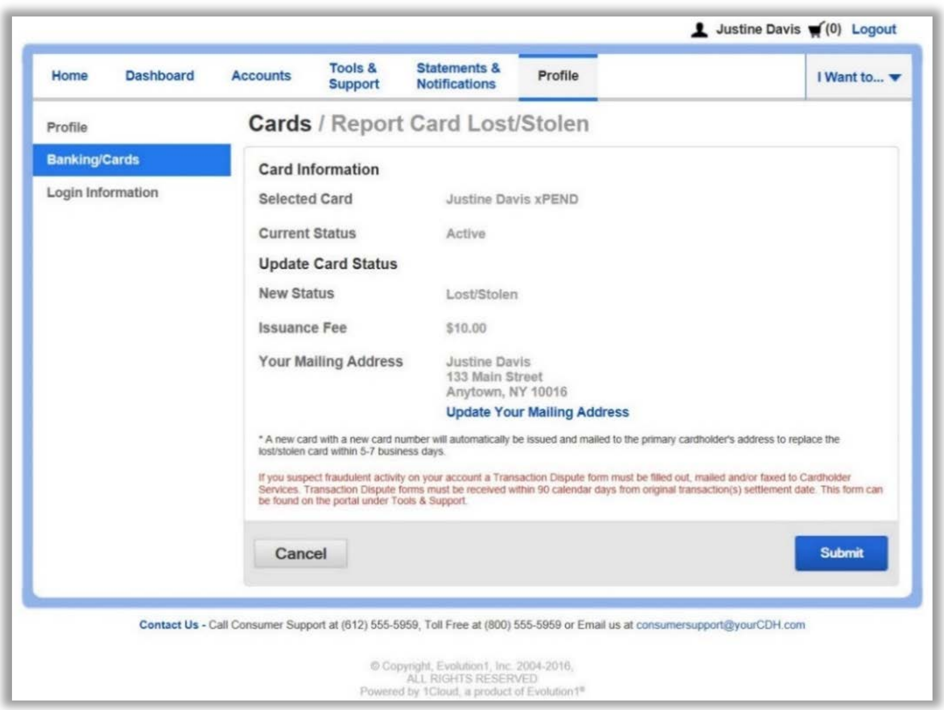
**[EDUCATION]**
*Polish up on HSA concepts and learn more about HSA rules, eligibility requirements and how to use your HSA for qualified expenses*
**[GLOSSARY]**
*HSA terms to familiarize yourself with*


## HOW DO I VIEW MY PAYMENT HISTORY?




1. On the **Home Page**, under the **Accounts** tab, click **Payments** from the Left-hand menu.
2. You will see payments made to date, including debit card transactions.

## HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?




1. From the **Home Page**, under the **Profile tab**, click the **Banking/Cards** link on the left-hand side of the screen
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.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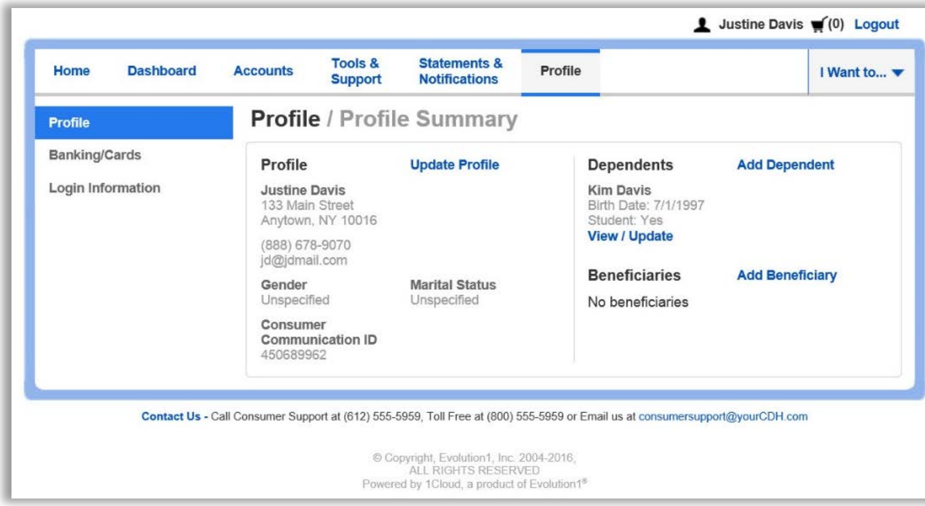
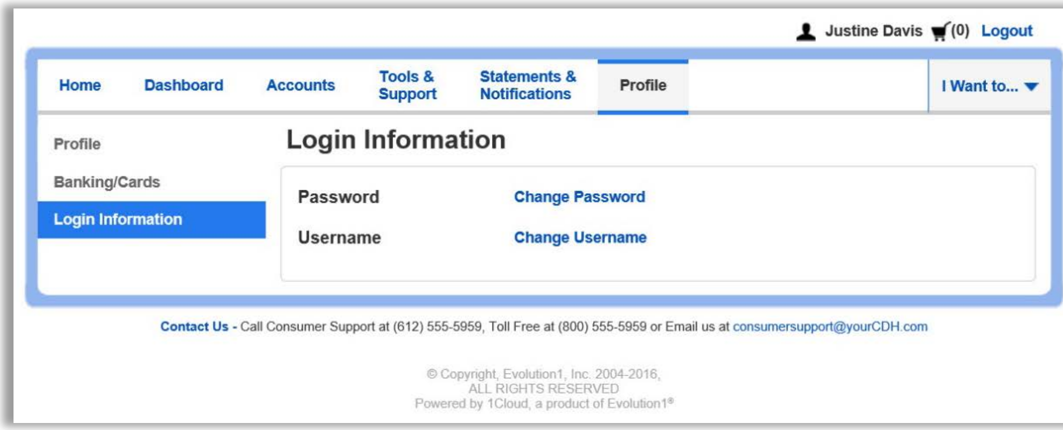
## HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Profile,** you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary.** Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.




## HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

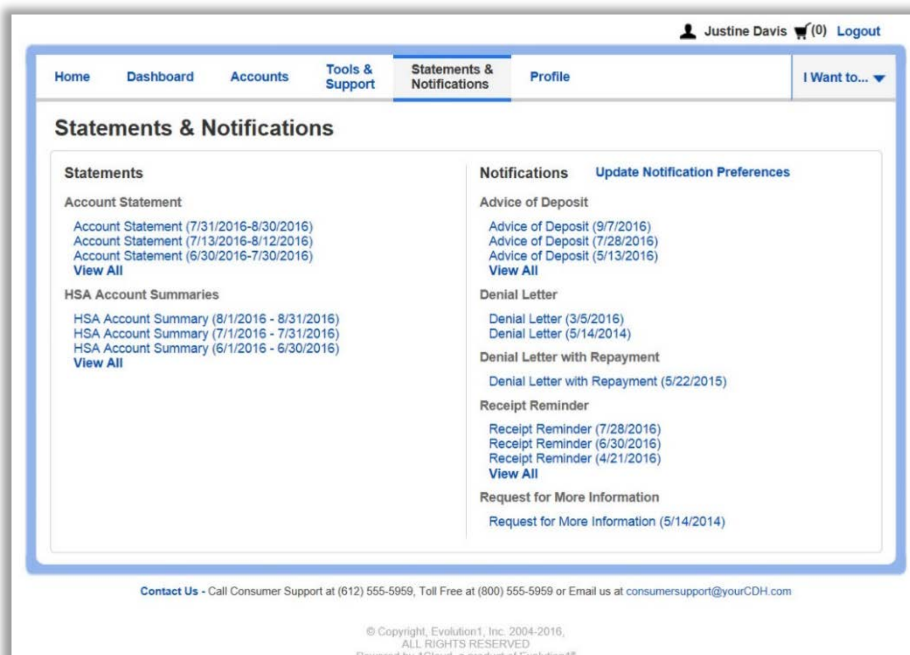
1. From the **Home Page**, click on the **Profile** tab, and click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.




## ARE HSA STATEMENTS AVAILABLE ONLINE?

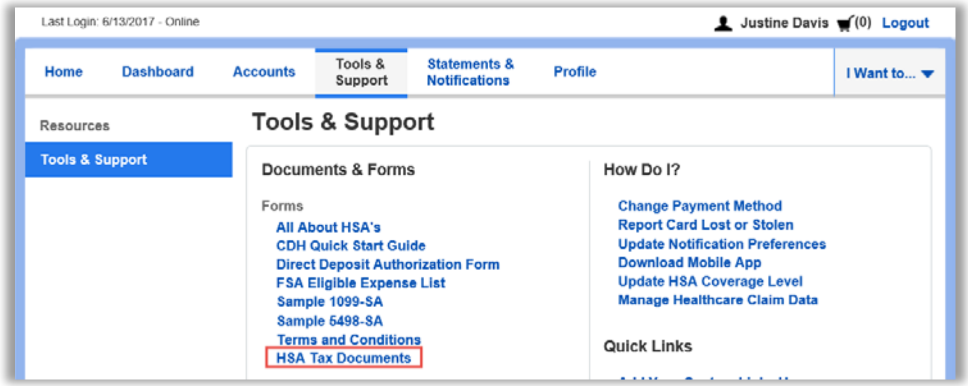
Your HSA Account Summary report can be found by clicking on the **Statements & Notifications** tab under **HSA Account Summaries**. The three most recent summaries will be displayed or, you can click on view all to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing **Fund Activity Summary**.



## ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

Your HSA Tax Documents can be found by clicking on the **Tools and Support** tab and choosing **HSA Tax Documents.** All tax documents will be accessible here, including corrections or updates.

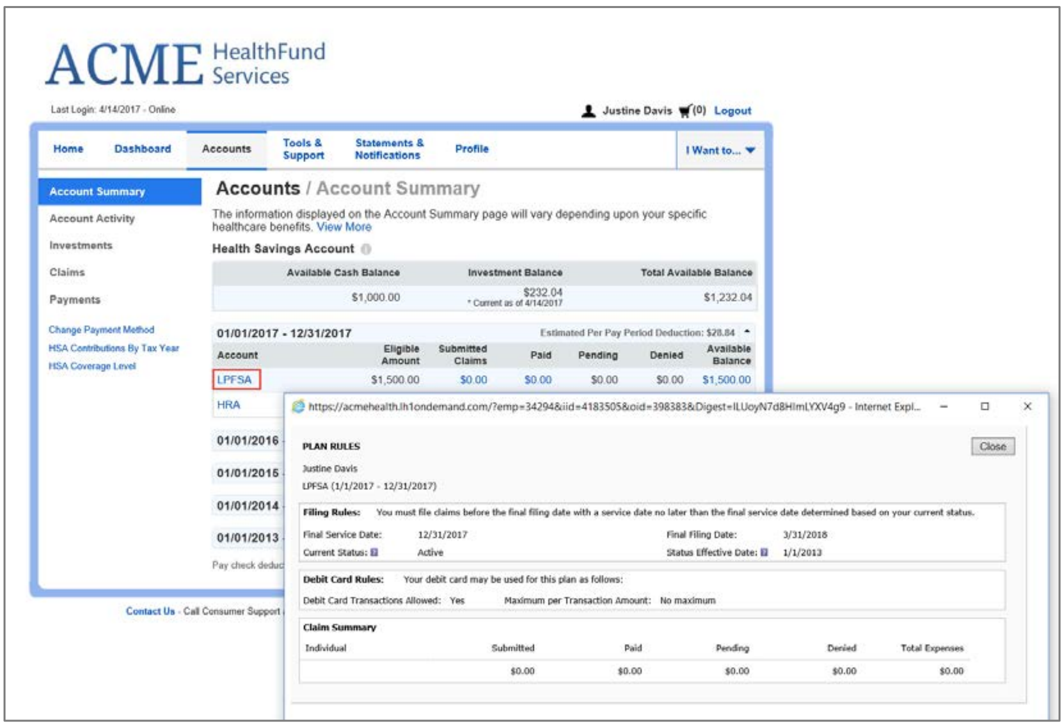



## WHERE CAN I FIND HSA FORMS AND RESOURCES?

Forms, such those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds can also be found under the Tools & Support tab.

## HOW DO I VIEW OR ACCESS PLAN INFORMATION?

1. From the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
2. Click the applicable account name and the **Plan Rules** will open in a pop-up window. **OR** from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.




## MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by your [account administrator/employer/Partner name]. These may be links to your [employer's/account administrator's] website or to other valuable resources that enable you to manage your healthcare more effectively.