



Customer Website Guide



Table of Contents

Customer Website Overview	4
I Want To...Navigate From the Home Page	6
I Want To...Pay Bill/Contribute (Contribution/Withdrawal)	8
Pay Bill	8
Reimburse Yourself	8
Add External Bank Account	9
Add a Payee.....	9
Payment Transaction.....	9
Payment Transaction Details.....	10
Transaction Summary and Confirmation	10
Make a Contribution	10
I Want To...Manage Investments	12
Investments Overview and Options	13
Manage Existing Investment Account	13
Auto-Sweep Setup.....	14
Recurring Transfer Setup.....	14
I Want To...Manage My Expenses	15
myHealth Portfolio SM	15
Link Health Care Claims.....	16
myHealth Portfolio SM Dashboard	17
Add Qualified Medical Expenses	18
Pay Expense.....	18
Export Expenses	18
Accounts.....	19
Account Summary (Balances).....	19
Account Activity	19
HSA Contributions by Tax Year	19
Tools & Support	20
Profile	21
Profile Summary	21
Update Profile	21

Add Dependents.....	22
Add Beneficiary	22
Add Authorized Signer.....	22
Banking/Cards	22
Report a Lost or Stolen Card	22
Order a Replacement Card	23
Order Checks (optional – fees apply)	23
Add an External Personal Bank Account	23
Validate External Bank Account	24
Message Center	25
Current Messages.....	25
Notification Preferences.....	26
Notification Alerts	26

Customer Website Overview

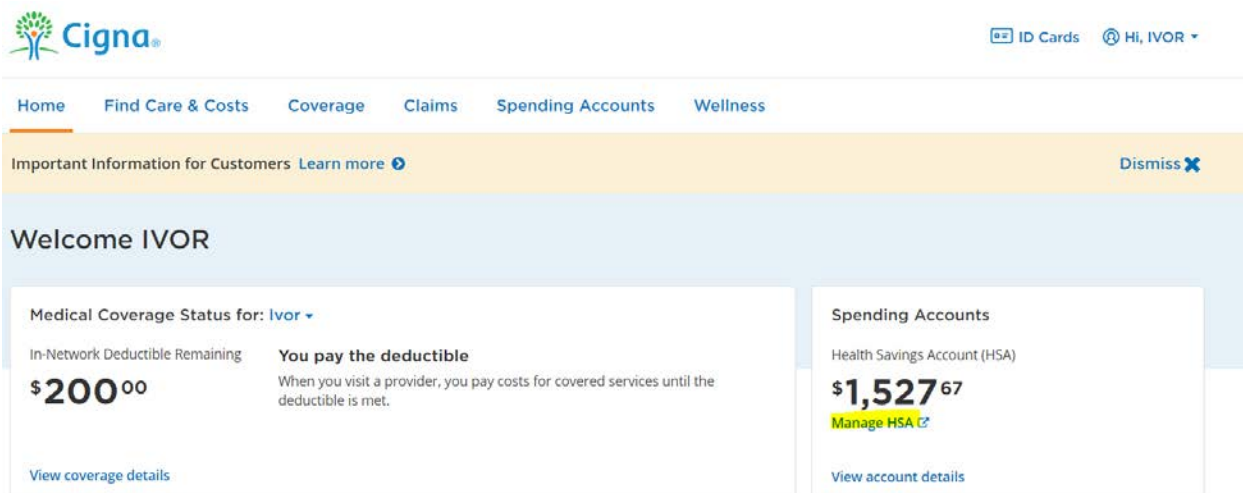
Welcome to Cigna and the Cigna Choice Fund HSA! This guide will provide you with details about how to use the HSA Bank Customer Website, accessed via myCigna.com. The HSA Bank Customer Website gives you 24/7 online access to your account. Some of the key account management features include:

- My Account Functions
- Pay Bill/Contribute
- Manage Investments
- myHealth PortfolioSM and Medical Claims Linking (AutoPay)

Step 1: Log in from www.mycigna.com.

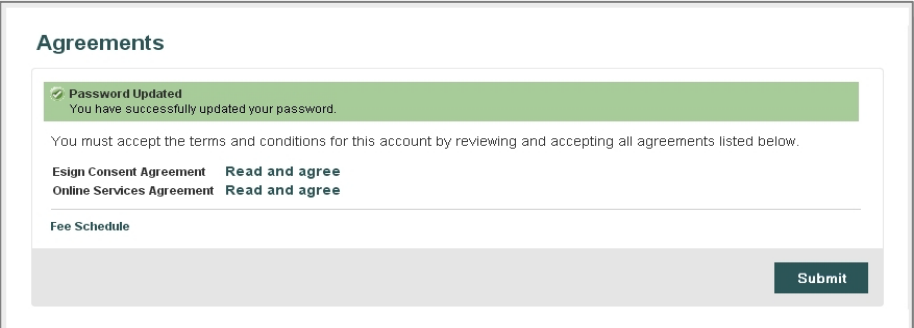
A screenshot of the myCigna.com login page. At the top is the Cigna logo. Below it are three blue buttons: "LOGIN / REGISTER", "HOW TO REGISTER", and "SITE BENEFITS". The main heading is "Login to myCigna.com". There are two input fields: "User ID" and "Password". Below the password field is a blue "LOGIN" button.

Step 2: Once you log in, you will be brought to the myCigna Welcome page below. To single sign on over to the HSA Bank Customer Website, simply click the Manage HSA link noted below. No additional id/password is needed.

A screenshot of the myCigna Welcome page for user IVOR. The page has a Cigna logo at the top left and "ID Cards" and "Hi, IVOR" at the top right. A navigation bar includes links for Home, Find Care & Costs, Coverage, Claims, Spending Accounts, and Wellness. Below this is a yellow banner with "Important Information for Customers" and a "Learn more" link. The main heading is "Welcome IVOR". There are two main content areas. The left area is titled "Medical Coverage Status for: Ivor" and shows "In-Network Deductible Remaining" as "\$200⁰⁰". It also states "You pay the deductible" and "When you visit a provider, you pay costs for covered services until the deductible is met." There is a "View coverage details" link. The right area is titled "Spending Accounts" and shows "Health Savings Account (HSA)" with a balance of "\$1,527⁶⁷". It includes a "Manage HSA" link and a "View account details" link.

Step 3:

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.

Esign Consent Agreement [Read and agree](#)
Online Services Agreement [Read and agree](#)

[Fee Schedule](#)

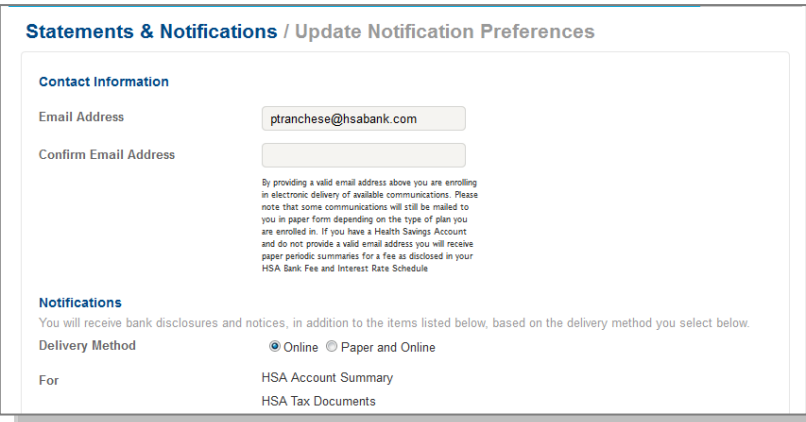
[Submit](#)

Step 4:

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

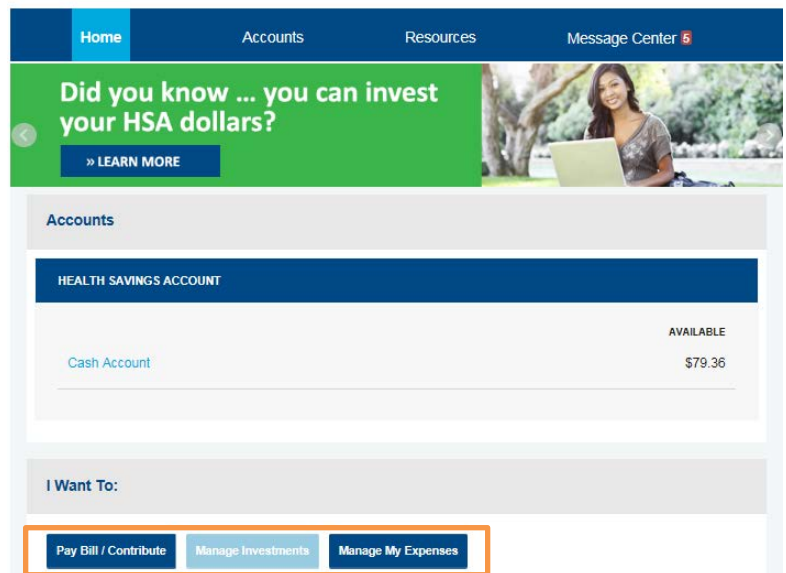
I Want To...Navigate From the Home Page

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
 - Accounts
 - Resources
 - 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](#)

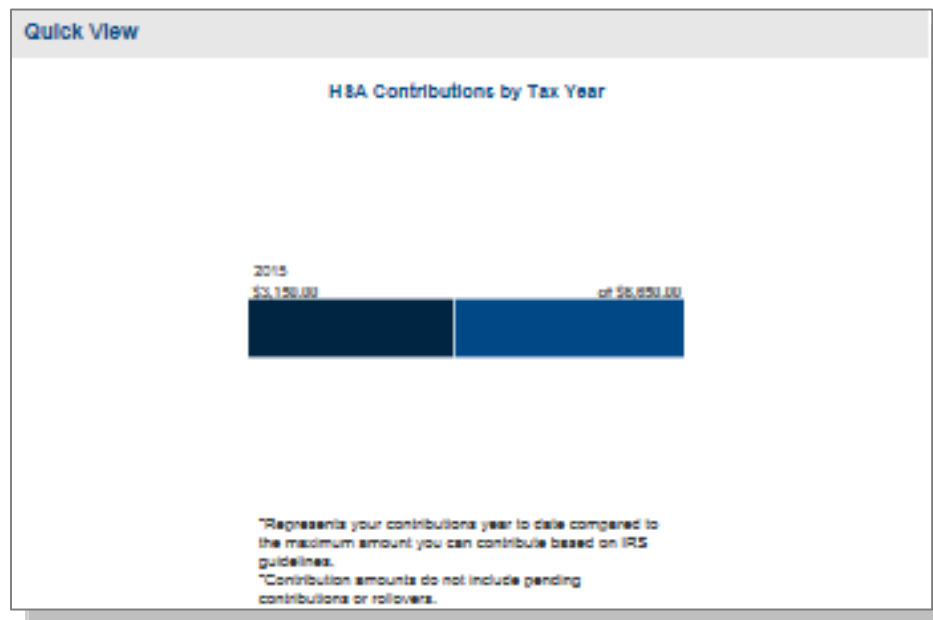
- After the I Want To... buttons, you will see a snapshot of your three most recent expenses. You can click the full table link on the bottom right to review all expenses on the myHealth Portfolio tab.

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](#)

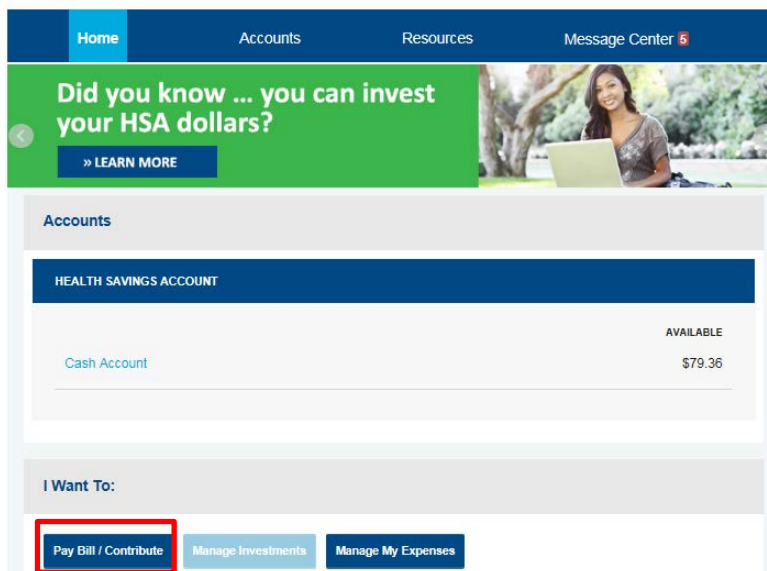
- Click Pay if you paid out of pocket for an expense and need to be reimbursed, or to pay a claim manually. If you have already done so, the status shows as paid.

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)

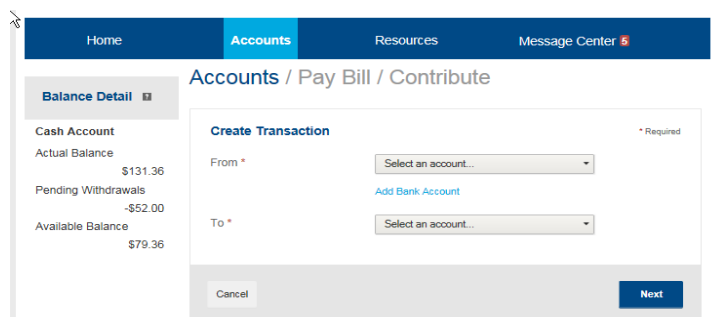
From the buttons under your account balance(s), select Pay Bill/Contribute. This feature can be used to transfer funds to or from your HSA.



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.

Accounts / Pay Bill / Contribute

Payee Details

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

Payee Name *

Who is this for?

Account Number *

Payee Address *

Address Line 1

Address Line 2

Address Line 3

City

Select a state... Zip Code

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

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

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

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.

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	Remove
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.

[Cancel](#) [Save for Later](#) [Add Another](#) [Submit](#)

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

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](#)

Accounts / Pay Bill / Contribute

Transaction Details * Required

Tax Description Normal Distribution

Amount * \$

Expense Select an expense category...

Recipient/Patient ☐ Nora Abdo

Notes

Summary

From My HSA

To Someone Else

Schedule One-time

[Cancel](#) [Previous](#) [Next](#)

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.

The screenshot displays the HSA Bank customer website interface. At the top is a dark blue navigation bar with the following links: Home (highlighted in light blue), Accounts, Resources, and Message Center (with a red notification badge showing the number 5). Below the navigation bar is a green promotional banner with the text "Did you know ... you can invest your HSA dollars?" and a blue button labeled "» LEARN MORE". To the right of the banner is a photograph of a smiling woman sitting outdoors with a laptop. Below the banner is a section titled "Accounts" in a light gray box. Under this title is a dark blue header for "HEALTH SAVINGS ACCOUNT". Below this header is a table with two columns. The first column lists account types, and the second column shows the available balance. The table contains one row: "Cash Account" with an available balance of "\$79.36". Below the table is a section titled "I Want To:" in a light gray box. At the bottom of the page are three buttons: "Pay Bill / Contribute", "Manage Investments" (which is highlighted with a red rectangular border), and "Manage My Expenses".

HEALTH SAVINGS ACCOUNT	
Cash Account	AVAILABLE \$79.36

I Want To:

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


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., customer 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](#)

Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company Inc. and the Toronto-Dominion Bank used with permission.

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

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

DEVENIR Mutual Fund Investment Account **.-581459 (Offline)

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

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): % Devenir *****811640

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: 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

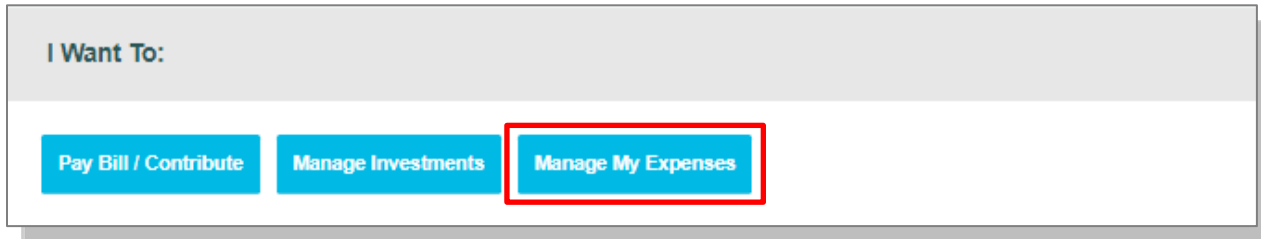
To Account(s): Ameritrade *****0107

Transfer Amount: \$25.00

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

I Want To...Manage My Expenses

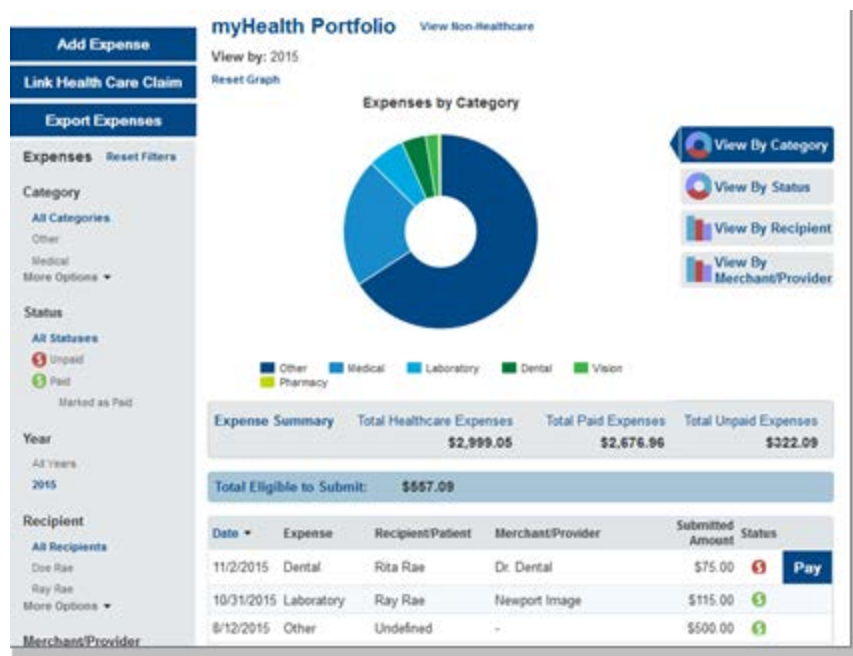
From the buttons under your account balance(s), click Manage My Expenses if you would like to add expenses, export expenses, or link medical claims and establish medical claims AutoPay.



myHealth PortfolioSM

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:

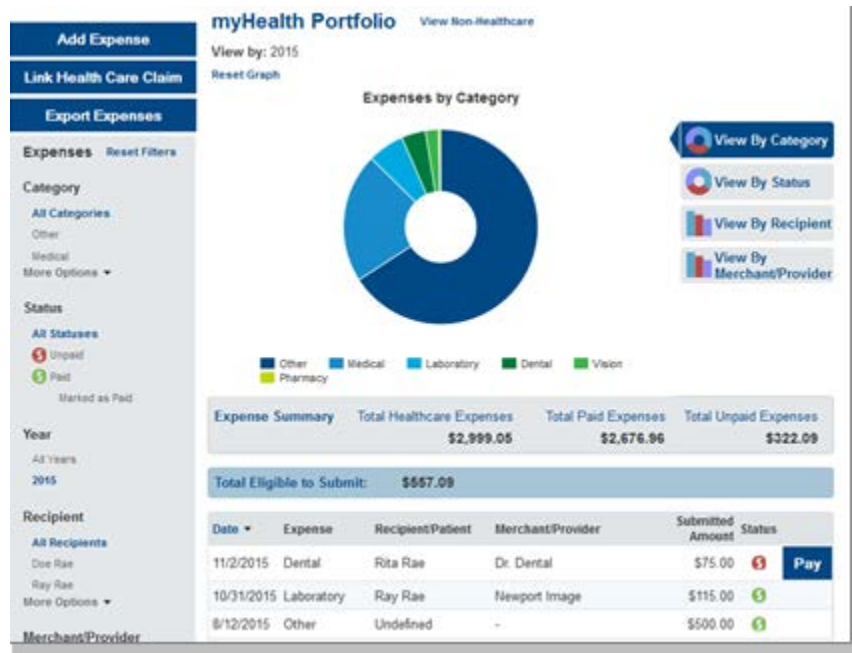
- Select Yes, link my Health Care claim data.
- Then elect to have HSA Bank either pay your portion of the claim automatically or alert you when a new claim is received, so you can decide whether or not you want to pay it from your HSA.
- Review the Terms of Service and check the box next to “I have 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.

The screenshot shows a web interface for linking health care claims. At the top, there is a navigation bar with links: HOME, MYHEALTH PORT, ACCOUNTS, TOOLS & SUPPORT, STATEMENTS & NOTIFICATIONS, and PROFILE. A user login status is shown as 'Last Login: 11/6/2015 - Online' with a 'Logout' link. Below the navigation bar is a blue header for the page titled 'Link Health Care Claims & Manage Payment Options'. The main content area has two sections. The first section, 'Link my Health Care Claim Data', contains the text 'I want to link my Health Care claim data to my account(s).' and two radio button options: 'Yes, link my Health Care claim data' (which is selected) and 'No, I do not want to link my Health Care claim data'. The second section, 'Auto Pay from My Accounts', contains the text 'I would like to:' and two radio button options: 'Automatically pay my provider the amount I owe from my account(s) selected below. Notify me when payments are made.' (which is unselected) and 'Alert me when new claims are ready to view. I will decide what action to take.' (which is selected). Below these options is a checkbox labeled 'I have read and agree to the Terms of Service' which is checked. At the bottom of the form are two buttons: 'Save' and '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 PortfolioSM 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	Paid
5/26/2015	Medical	Rita Rae	My Health Clinic	\$225.00	Paid
5/26/2015	Medical	Doe Rae	My Health Clinic	\$350.00	Paid
5/20/2015	Dental	Rita Rae	-	\$1.00	Paid
5/15/2015	Medical	Rita Rae	Dr. Spock	\$50.00	Unpaid
<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>					
Upload Receipt(s)		View Receipt(s)		Update Expense Note	
Mark as Paid		Remove Expense		Update Expense	

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 PortfolioSM 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.

Expense Summary

Total Expenses

\$605.01

Total Paid Expenses

\$25.01

Total Unpaid Expenses

\$580.00

Total Eligible to Submit:

\$605.00

Filter By

Reset Filters

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	
+ 6/6/2019	Medical	Nora Abdo	Dr. Roth	\$40.00	\$	Pay
+ 6/5/2019	Pharmacy	Nora Abdo	Beacon Hospital	\$0.01	\$	
+ 6/2/2019	Dental	Nathan Abdo	-	\$25.00	\$	Pay

Export Expenses

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



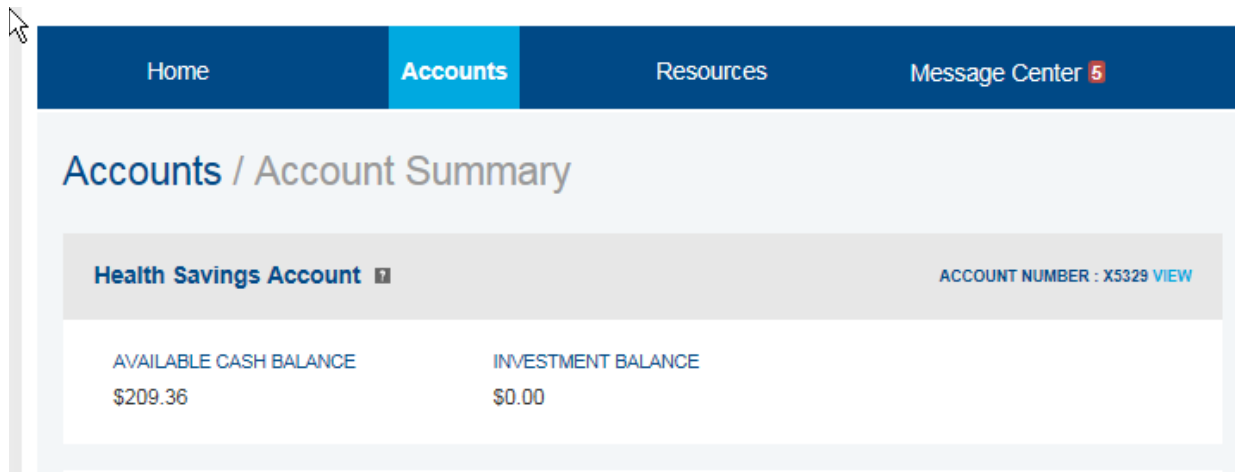
Sample Excel Expense Export

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

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

X

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: X6329 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.

The screenshot displays the 'Resources / Tools & Support' section of the HSA Bank website. The navigation bar at the top includes 'Home', 'Accounts', 'Resources' (highlighted), and 'Message Center' with a notification icon. The main content area is divided into four columns:

- Documents & Forms:**
 - FORMS**
 - [Claims Exchange Terms of Service](#)
 - [Debit Card Transaction Dispute Form](#)
 - [Expense Eligibility List](#)
 - [HSA Contribution Form](#)
 - [HSA Designation of Beneficiary Form](#)
 - [HSA Direct Transfer Form](#)
 - [HSA Distribution Reversal Form](#)
 - [HSA Excess Contribution Removal Form](#)
 - [HSA Rollover Form](#)
 - [HSA Verification Form](#)
 - [HSA Withdrawal Form](#)
 - [IRA to HSA Transfer Form](#)
 - [Name Change Request Form](#)
 - [HSA Tax Documents](#)
 - PLAN SUMMARIES**
 - [Health Savings Account Plan Details](#)
 - RULES & AGREEMENTS**
 - [Esign Consent Agreement](#)
 - [Online Services Agreement](#)
- How Do I?:**
 - [Change Payment Method](#)
 - [Report Card Lost or Stolen](#)
 - [Update Notification Preferences](#)
 - [View Fee Schedule](#)
 - [Link Health Care Claims & Manage Payment Options](#)
 - [Update Healthcare Savings Goal](#)
- Contact Us:**
 - Signa Customer Service
P. O. Box 939
Sheboygan, WI 53082
 - Phone: (800) 244-6224
Fax: (877) 851-7041
- Quick Links:**
 - [Customer Website Guide](#)
 - [DEVENIR Mutual Fund Investment Account Info](#)
 - [Learn About FDIC Insurance Coverage](#)
 - [Member Website Demos](#)
 - [Privacy and Opt-Out Notice](#)
 - [Security](#)

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.*

Profile / Profile Summary

Profile Update Profile	Dependents Add Dependent
AMERICAN CLUB Home Address 605 N 8TH ST SHEBOYGAN, WI 53081 United States (920) 803-4100 smedinger@hsabank.com GENDER Unspecified USERNAME aclub1237 MARITAL STATUS Unspecified PARTICIPANT ACCOUNT ID 9000001868	YACHT CLUB Birth Date: 5/12/2000 Student: No View / Update GARDEN CLUB Birth Date: 2/6/1998 Student: No View / Update
Beneficiaries Add Beneficiary	Authorized Signers Add Authorized Signer
YACHT CLUB Type: Contingent Share: 50% View / Update Remove GARDEN CLUB Type: Contingent Share: 50% View / Update Remove BOOK CLUB Type: Primary Share: 100% View / Update Remove	BOOK CLUB Birth Date: 8/24/1978 View / Update

Add Dependents

Use the Add Dependent link to add, view, or update your dependents. Dependents added will appear in myHealth PortfolioSM 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.

Lost/Stolen Debit Cards

Card Information

Selected Card: Peli Testfour x6265
Current Status: Active

Update Card Status

New Status: Lost/Stolen

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.

Verify Shipping Address: Peli Testfour
605 N 27th St
SHEBOYGAN, WI 53081

Questions?
Contact Cigna Customer Service at: (800) 244-6224 or
call the number on the back of your debit card @Cigna.com

[Accounts & Activity](#) [Profile](#) [Statements & Notifications](#) [Tools & Support](#) [myHealth Portfolio](#)

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.

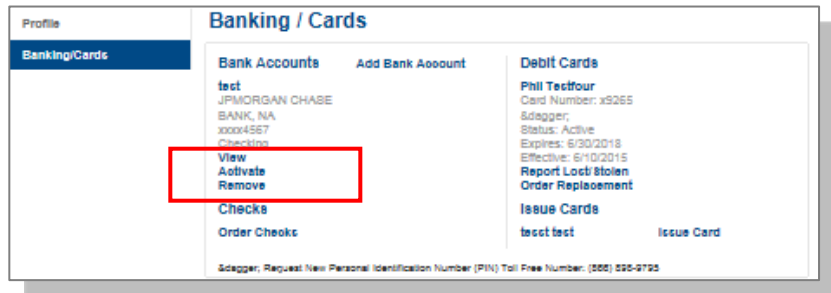
	Current Payment Method	Update Payment Method To
<input checked="" type="checkbox"/> Health Savings Account	Debit Card	Direct Deposit

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
xxxx4567
Checking

View
Activate
Remove

Checks
Order Checks

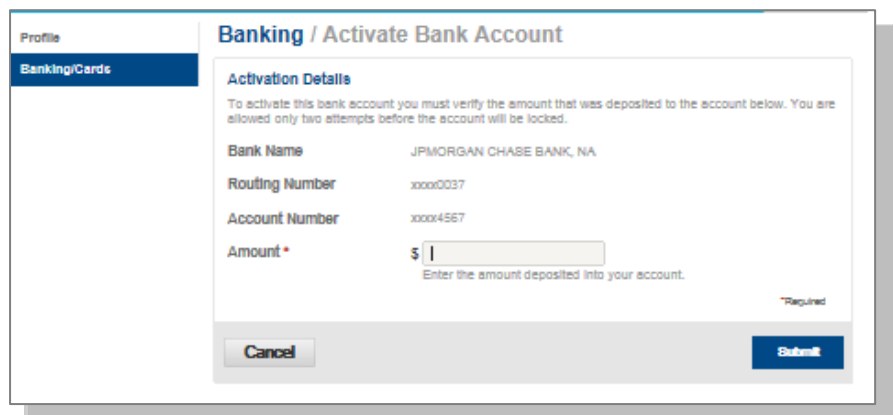
Debit Cards

Phil Testfour
Card Number: x5255
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: (888) 555-2725

- 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

Banking/Cards

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.

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 and access past statements. Click the View link next to any notification to view the message. If there is an attachment, indicated by the paperclip icon, you can see attachments (such as account statements or tax documents) via the View link as well. 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.

Message Center

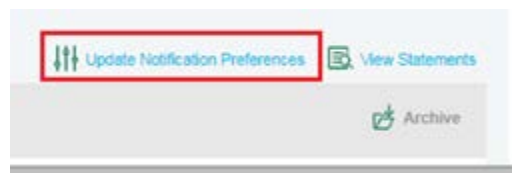
[Update Notification Preferences](#) [View Statements](#)

Current Messages [Archive](#)

<input type="checkbox"/>	DATE/TIME ▼	FROM	SUBJECT	ATTACHMENT
<input type="checkbox"/>	3/1/2019 1:33 AM	Auto-genera...	HSA Account Summary (2/1/2019 - 2/28/...	HSA Account Summary (2/1/2019 - 2/28/...
<input type="checkbox"/>	2/1/2019 12:54 AM	Auto-genera...	HSA Account Summary (1/1/2019 - 1/31/...	HSA Account Summary (1/1/2019 - 1/31/...
<input type="checkbox"/>	1/23/2019 2:45 AM	Auto-genera...	HSA Advice of Deposit	Advice of Deposit
<input type="checkbox"/>	1/1/2019 1:13 AM	Auto-genera...	HSA Account Summary (12/1/2018 - 12/...	HSA Account Summary (12/1/2018 - 12/...
<input type="checkbox"/>	12/1/2018 1:46 AM	Auto-genera...	HSA Account Summary (11/1/2018 - 11/3...	HSA Account Summary (11/1/2018 - 11/3...
<input type="checkbox"/>	11/1/2018 1:12 AM	Auto-genera...	HSA Account Summary (10/1/2018 - 10/...	HSA Account Summary (10/1/2018 - 10/...
<input type="checkbox"/>	10/1/2018 12:58 AM	Auto-genera...	HSA Account Summary (9/1/2018 - 9/30/...	HSA Account Summary (9/1/2018 - 9/30/...
<input type="checkbox"/>	9/1/2018 2:07 AM	Auto-generated	HSA Account Summary (08/01/2018 - 08/3...	HSA Account Summary (08/01/2018 - 08/3...
<input type="checkbox"/>	8/1/2018 3:24 AM	Auto-generated	HSA Account Summary (07/01/2018 - 07/3...	HSA Account Summary (07/01/2018 - 07/3...
<input type="checkbox"/>	7/1/2018 2:53 AM	Auto-generated	HSA Account Summary (06/01/2018 - 06/3...	HSA Account Summary (06/01/2018 - 06/3...
<input type="checkbox"/>	6/1/2018 2:44 AM	Auto-generated	HSA Account Summary (05/01/2018 - 05/3...	HSA Account Summary (05/01/2018 - 05/3...
<input type="checkbox"/>	5/1/2018 5:34 AM	Auto-generated	HSA Account Summary (04/01/2018 - 04/3...	HSA Account Summary (04/01/2018 - 04/3...
<input type="checkbox"/>	4/28/2018 1:01 AM	Auto-generated	5496-SA (2017)	5496-SA (2017)
<input type="checkbox"/>	4/1/2018 5:08 AM	Auto-generated	HSA Account Summary (03/01/2018 - 03/3...	HSA Account Summary (03/01/2018 - 03/3...

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 <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"/>	–
Claims				
New expense is available for you to take action	–	–	<input type="checkbox"/>	<input type="checkbox"/>
Contributions				
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"/>
Payments				
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"/>
Debit Card				
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 Customer Website or have questions regarding your Health Savings Account, please contact the number on the back of your debit card.