FLEXFACTS
a company of grant benefit solutions

Get the most from your Health Savings Account

Your guide to your HSA and online account access

Contents

Registering for your online account

The Flex Facts Participant Portal provides quick and easy access to manage your health savings account (HSA). This guide will help you understand how to use the online portal or mobile app to manage your account and get the most value from your HSA.

- Visit www.flexfacts.com > Participant Login > Register or download the mobile app (see below).

- Enter your first name, last name and home zip code. If you received your debit card, check the box and enter your debit card number. Otherwise, click Next.

- Choose to receive the verification code via email or text, enter the code, and click Next.
  - If you cannot receive the code via email or text, click 'I cannot receive a verification code'. If you didn't receive the code, click 'I did not receive my code'.
  - You will be asked to enter your Employer ID and Employee ID. If you do not have your IDs, please email info@flexfacts.com.

- Create your username and password, set up your security questions, and confirm your email address. Review and confirm your info to complete your registration.

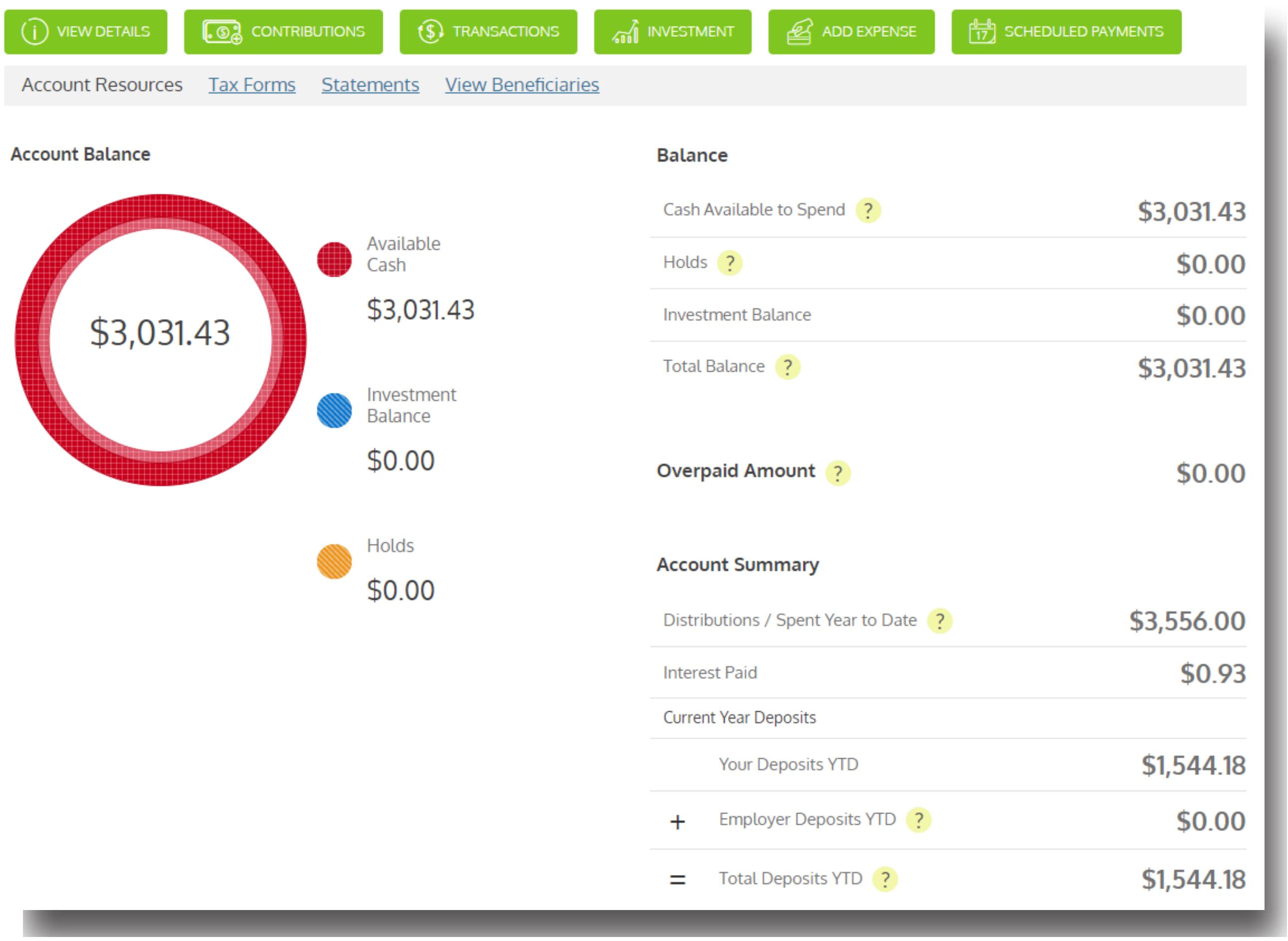
Mobile App

Download our Mobile App on the **[App Store]()** or **[Google Play Store]()** to access your account on the go. Use the same Flex Facts User ID and Password when logging into your Flex Facts account via a desktop computer or the mobile app.

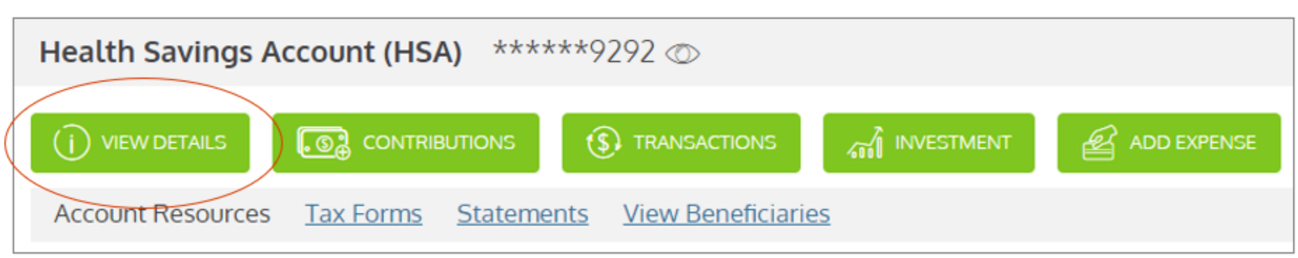
Need support with registering? We're here to help! Email info@flexfacts.com

Viewing your account information

To view your HSA balance, interest, contributions, and other important account information, go to Menu > Accounts > My Accounts and click on your Health Savings Account (HSA).



Click on **View Details** to view additional account details. This page displays information related to your current balance, investment balance, current and prior year deposits, and other important account information.



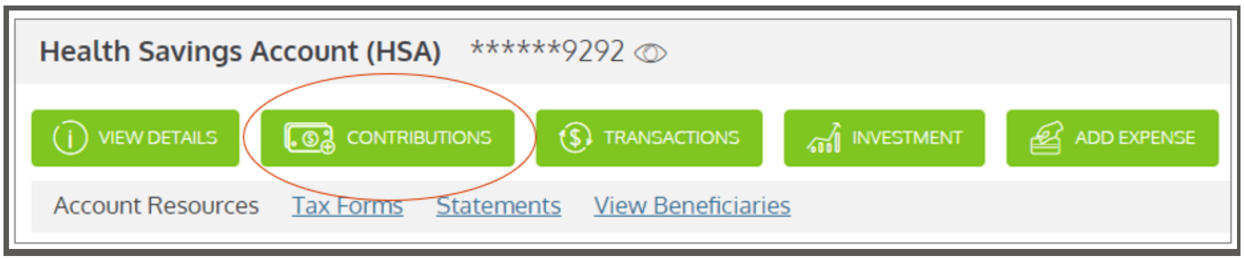
Putting money in your HSA

Putting money in your HSA: Understanding HSA funding

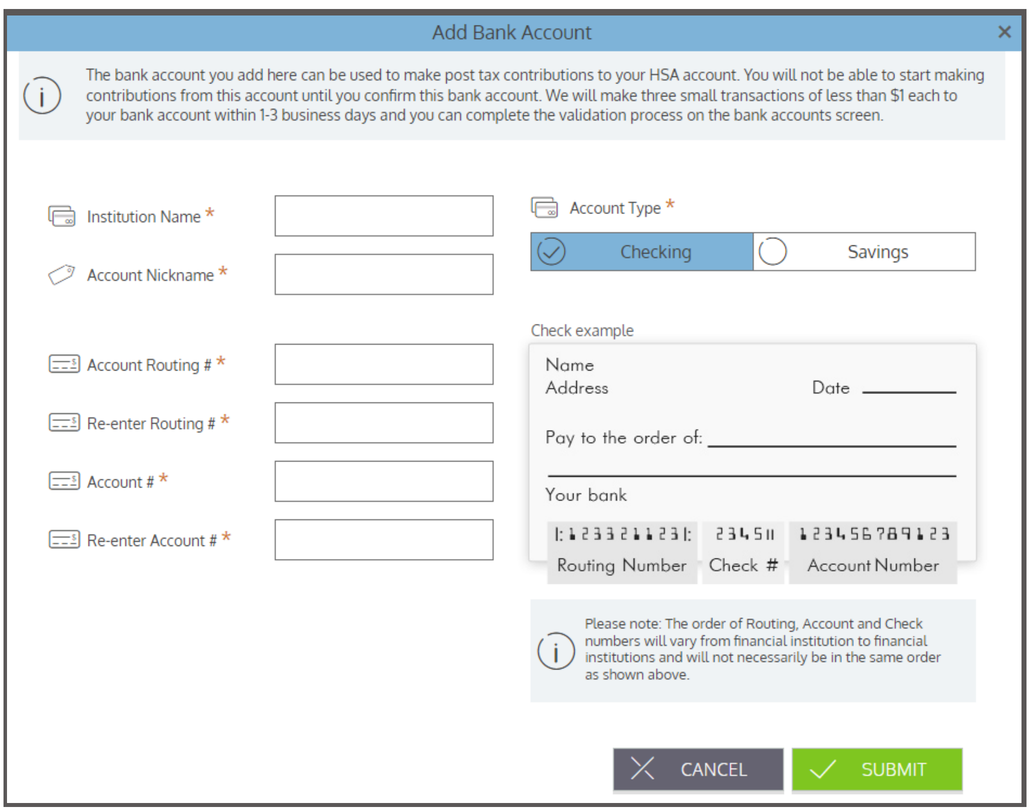
Putting money in your HSA is simple. First, you'll link your personal banking account (checking or savings) to your online HSA account. Once linked, you'll be able to easily transfer funds from your bank account(s) into your HSA.

How to link your bank account(s)

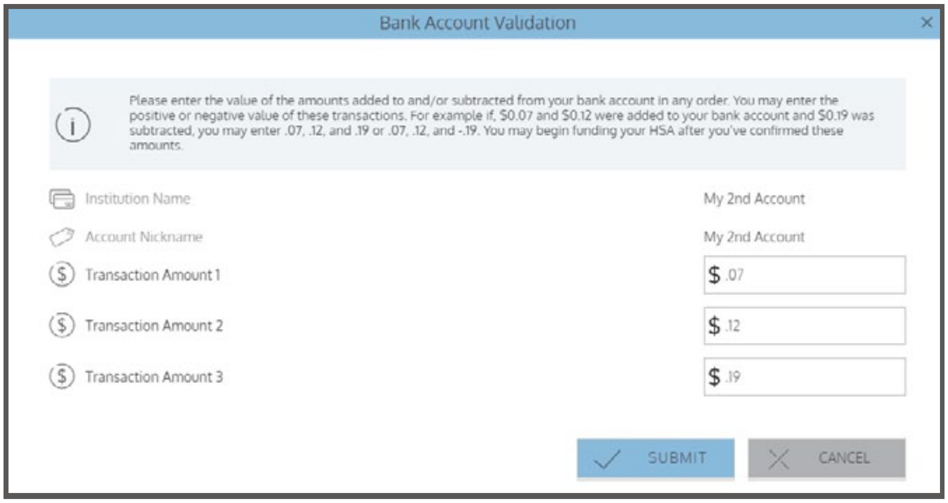
Step 1. Click on **Contributions** > click **Bank Accounts** > then click **Add Account**.



A pop-up window will appear, prompting you to enter your bank account information. After entering your bank's routing number and your personal bank account number, click Submit.

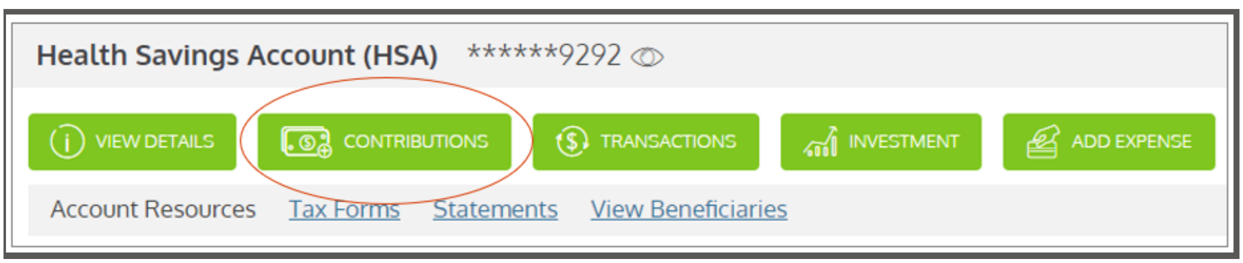


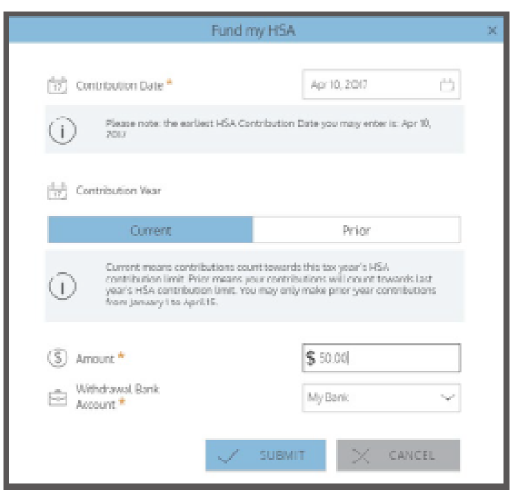
Step 2. Two small credits and one offsetting debit will be processed against your account. To complete the validation process, enter these transaction amounts. From the bank accounts page, click the validate account option and enter the amounts.



Making a contribution

After you've successfully linked a bank account to your HSA, making a contribution is simple. Click on **Contributions** and then click **Add Contributions**. Simply enter a date, amount, and select the bank account from which you with to pull funds. Click Submit.



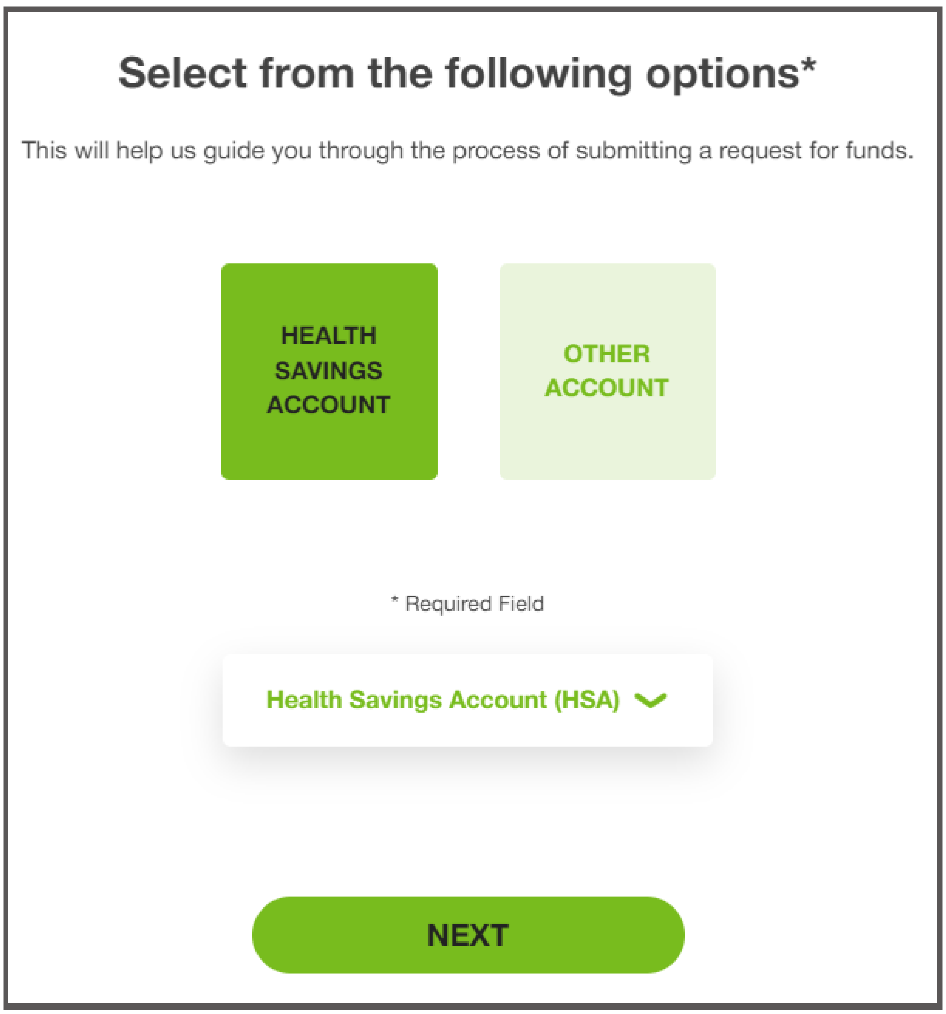


Spending your HSA funds

Spending your HSA funds: Withdrawing money

Using and spending your HSA funds is simple. You can either use your debit card for eligible purchases or you can pay out of pocket with your own funds and reimburse yourself from your HSA. You can also choose to make a payment to your provider for qualified services from your HSA.

To reimburse yourself for an HSA eligible expense or submit a payment to your provider, go to Menu > Claims > Submit Claims. Click on Health Savings Account and click Next.

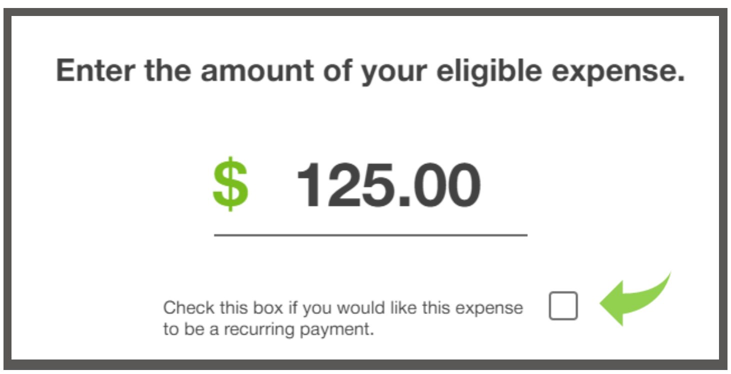


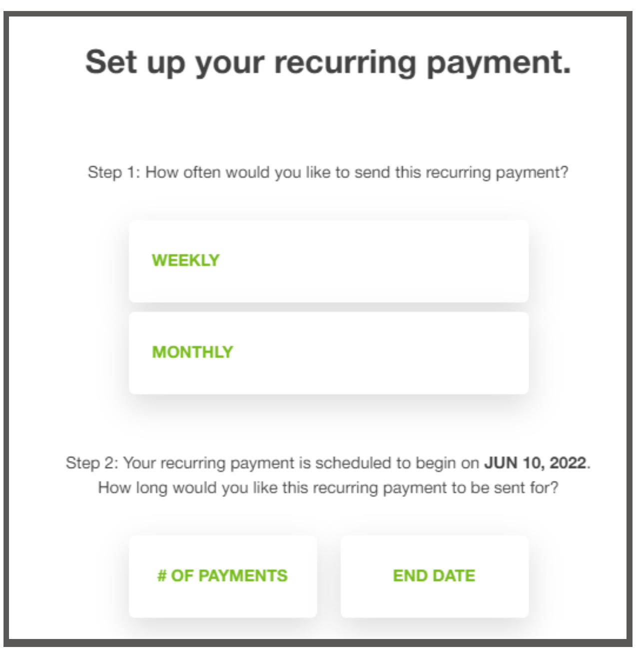
Follow the prompts to enter your HSA expense details. You can choose one of two options:

- **Pay Yourself.** Use this option to reimburse yourself for HSA-eligible out-of-pocket expenses. You must have provided a Direct Deposit Account linked to your profile.
- **Pay the Provider.** Use this option to pay a medical provider directly. You can add a provider or select from those already listed. A check will be issued directly to your provider on your behalf.

  Payment requests are debited from your HSA on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive at the payee within 7-10 business days.

You may also check off the option below to have payments issued on an automated, recurring basis (either weekly or monthly). You can specify the number of payments or payment end date.

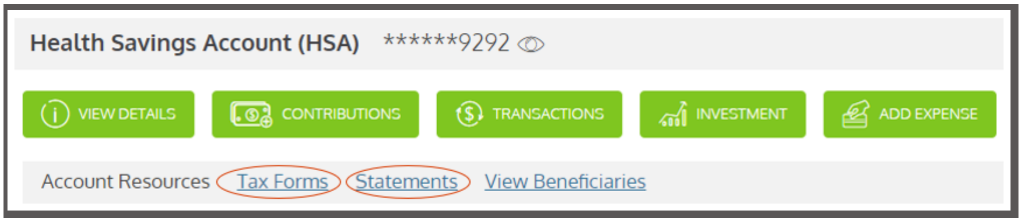




Accessing important documents

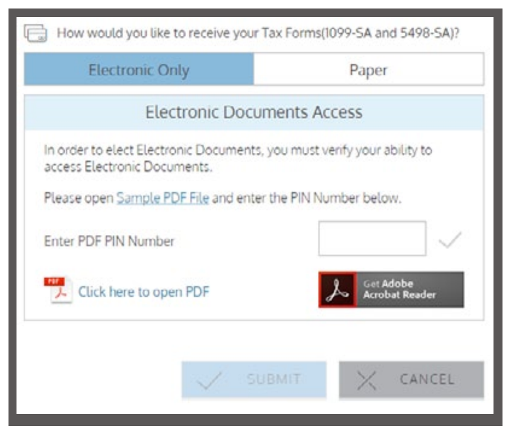
Accessing important documents: Retrieving tax forms and statements

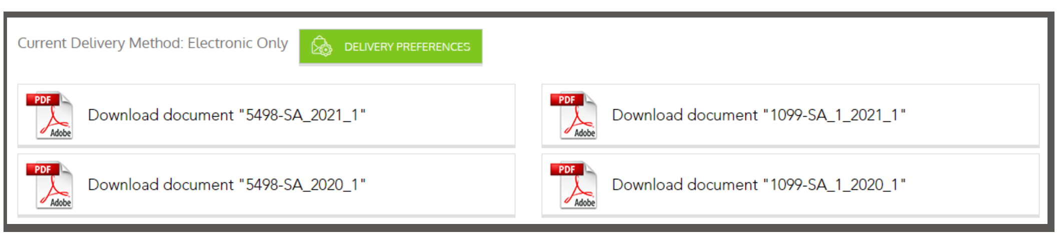
To access your tax forms and account statements, go to Menu > My Accounts > Health Savings Account (HSA). Click on the links listed near Account Resources.



Tax forms

Tax forms are available for download in PDF-format on this page. Once generated, these documents will be stored for three years. Simply click the **Delivery Preferences** button to change your delivery method. You can choose from electronic only, or both paper (fees may apply) and electronic delivery. If you choose electronic only, you must complete a brief verification test to ensure you can open and view PDF files.

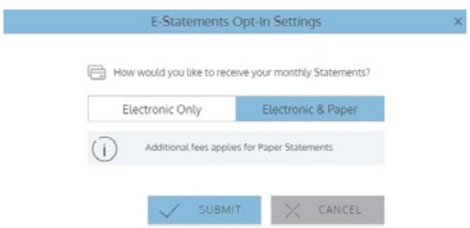




Statements

Like tax forms, statements are also available in PDF- format. Statements will generate and populate on this page on a quarterly basis. Statements will include all transactions for the prior quarter. These statements get stored in the online portal for 18 months from the time they are generated. If you choose the paper delivery method, you will be charged a quarterly paper fee.

Like tax forms, you can click on **Delivery Preferences** to change your preferred delivery method.



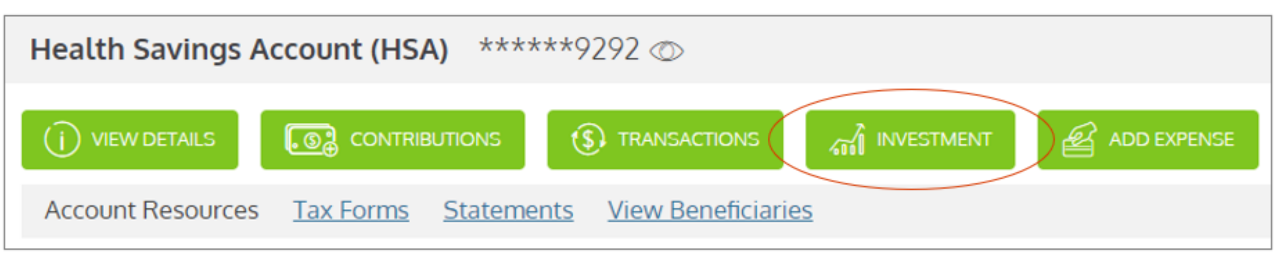
Making the most of your money

Making the most of your money: Managing your HSA investments

Once your HSA balance reaches $1,000, you can invest the funds and potentially begin earning tax-free interest! Benefits of Investing Your HSA Funds:

- No federal income tax on contributions
- No tax on withdrawals for qualified medical expenses
- Earnings from investments are tax free*

To apply for an HSA investment account, go to Main Menu > Accounts > My Accounts > HSA Account > **Investment**. Click "Apply for an investment account" and follow the prompts to apply. You will then be able to setup your allocation model and transfer funds from your HSA to your investment account.

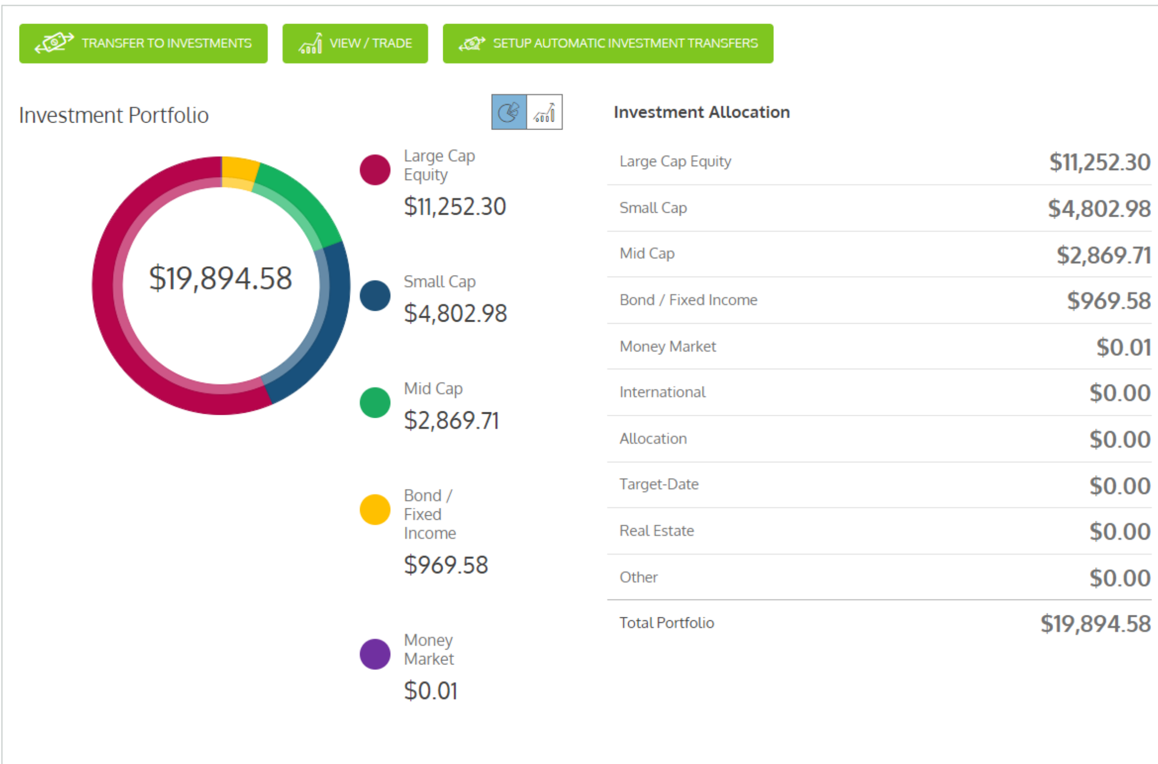


*Disclaimer: Earnings withdrawn for reasons other than qualifying medical expenses before account holder turns 65 are subject to ordinary income tax. Although we will not make a recommendation or provide individual advice for your HSA Investment account, this information may assist you in determining the mutual fund asset classes that best match your objectives.

If you've enrolled in an investment account through your HSA, the online portal is where you can:

- View investment balances and portfolio information
- Make transfers from our HSA to your investment account
- Make portfolio changes and trades

To view your portfolio balance and investment allocation information, go to Main Menu > Accounts > My Accounts > HSA Account > click on **Investment**.



Transfer to investments and portfolio changes

To transfer funds from your HSA to your investment account, click the **Transfer to Investments** button atop the **HSA investment** page. Simply enter the amount you wish to transfer and click Submit.

To make changes to your investment account, including portfolio and investment allocations, click the **View/Trade** button. You'll be directed to a page where you can make changes to your portfolio and access other tools to help you manage your investment account.

Questions about managing your HSA? Contact us at hsa@flexfacts.com