



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)	11
Pay Bill	12
Reimburse Yourself	11
Add External Bank Account	12
Add a Payee	13
Payment Transaction	13
Payment Transaction Details	13
Transaction Summary and Confirmation	14
Make a Contribution	14
I Want To...Manage Investments	16
Investments Overview and Options	16
Manage Existing Investment Account	17
Auto-Sweep Setup	18
Recurring Transfer Setup	18
I Want To...Manage My Expenses	19
myHealth Portfolio SM	19
Link Health Care Claims	20
myHealth Portfolio SM Dashboard	20
Add Qualified Medical Expenses	21
Pay Expense	22
Export Expenses	22
Accounts	23
Account Summary (Balances)	24
Account Activity	24
HSA Contributions by Tax Year	24
Tools & Support	25
Profile	26
Profile Summary	26
Update Profile	26

Add Dependents27

Add Beneficiary27

Add Authorized Signer.....27

Banking/Cards27

Report a Lost or Stolen Card27

Order a Replacement Card28

Order Checks (optional – fees apply)28

Add an External Personal Bank Account28

Validate External Bank Account29

Message Center 30

Current Messages.....30

Notification Preferences.....31

Notification Alerts31

Customer Website Overview

Welcome to Cigna and the Cigna Choice Fund HSA! This guide will help you 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:

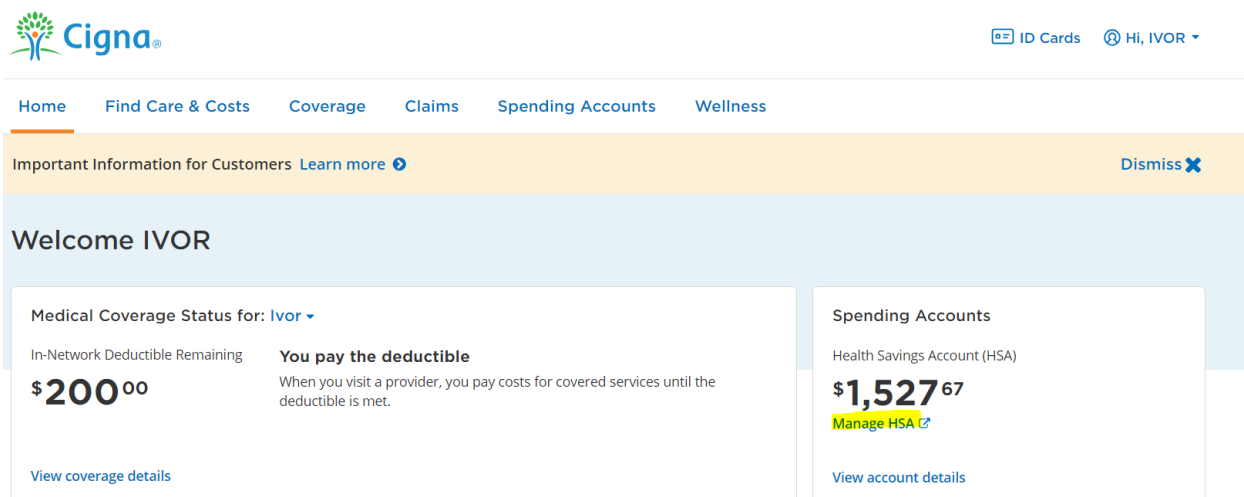
Log in from www.mycigna.com.



The screenshot shows the Cigna logo at the top left. Below it are three blue buttons: "LOGIN / REGISTER", "HOW TO REGISTER", and "SITE BENEFITS". Underneath these buttons is the heading "Login to myCigna.com". Below the heading are two input fields: "User ID" and "Password". At the bottom of the login section 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 highlighted below. No additional ID/password is needed.



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

Step 3:

The first time you access 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

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

Esign Consent Agreement

[Read and agree](#)

☒ Agreed

Online Services Agreement

[Read and agree](#)

☒ Agreed

[Fee Schedule](#)

Submit

Navigate From the Home Page

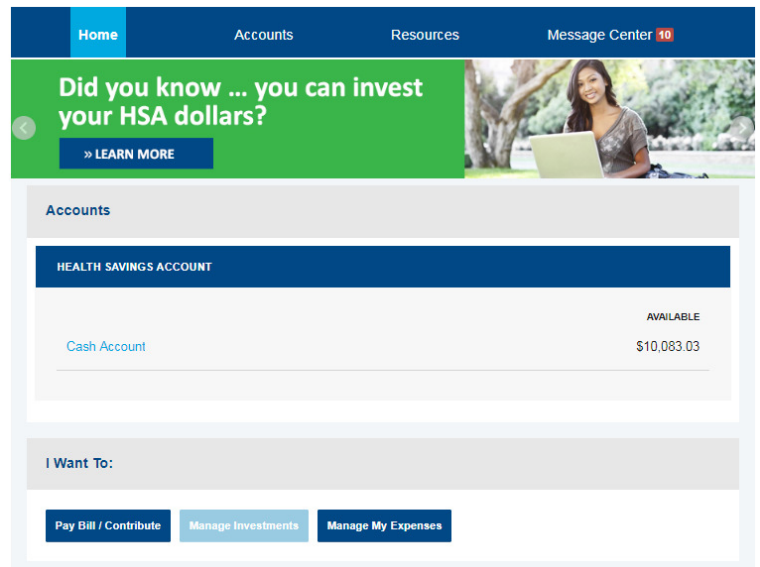
The HSA Bank home page will be displayed on your screen each time you log in to the site. Each tab from your home page offers an easy-to-use navigation system for viewing information on your account.

- Starting with the top navigation, you can access information using the menu tabs at the top of the screen. Additionally, there are a number of quick links throughout the body of each page that will be described as part of each tab:

- 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).
- Below your account information, the “I Want To...” links help you to easily take actions related to your account:
 - Pay Bill/Contribute (contribution or withdrawal)
 - Manage Investments (if applicable)
 - Manage My Expenses

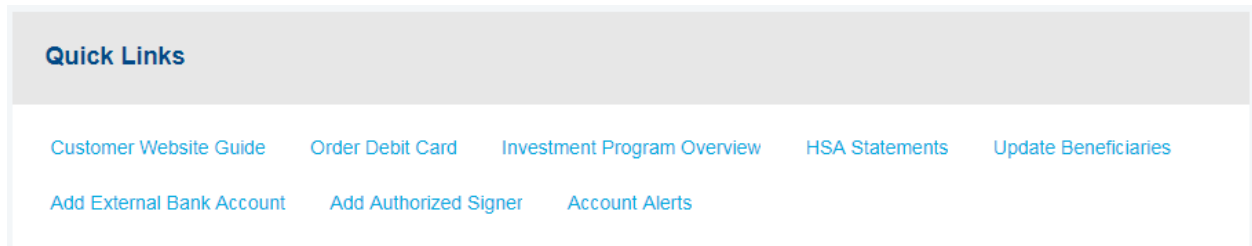


- After the “I Want To...” buttons, you will see a snapshot of your three most recent expenses. You can click the “View full table” link on the bottom right to review all expenses on the myHealth Portfolio tab.
- Click Pay if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually. If you’ve already done so, the status shows as paid.

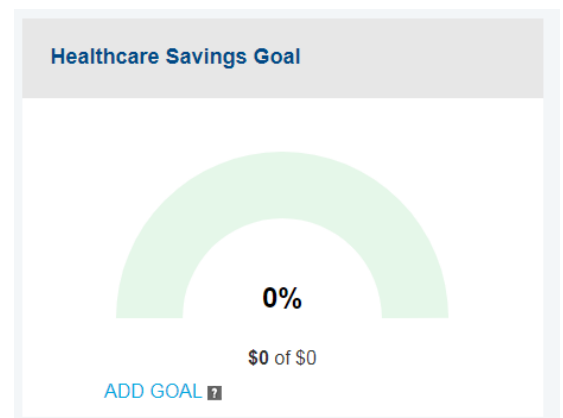
Recent Transactions					
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
10/10/2018	Medical	AMERICAN CLUB	Dr. Rossenburg	\$45.00	\$ Pay
6/12/2018	Vision	AMERICAN CLUB	Kohler Optometry	\$25.00	\$ Pay
3/23/2018	Dental	AMERICAN CLUB	Dr. Roth	\$50.00	\$

[View full table](#)

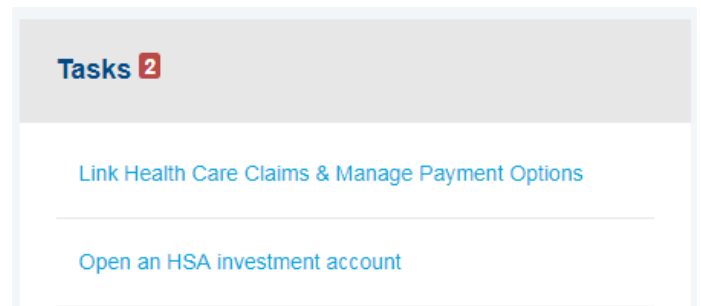
- The Quick Links section provides easy access to common actions and fast navigation to frequently used pages, including the Member Website Guide. Clicking any of the links will take you directly to the related page on the website to complete the action or see the information described.



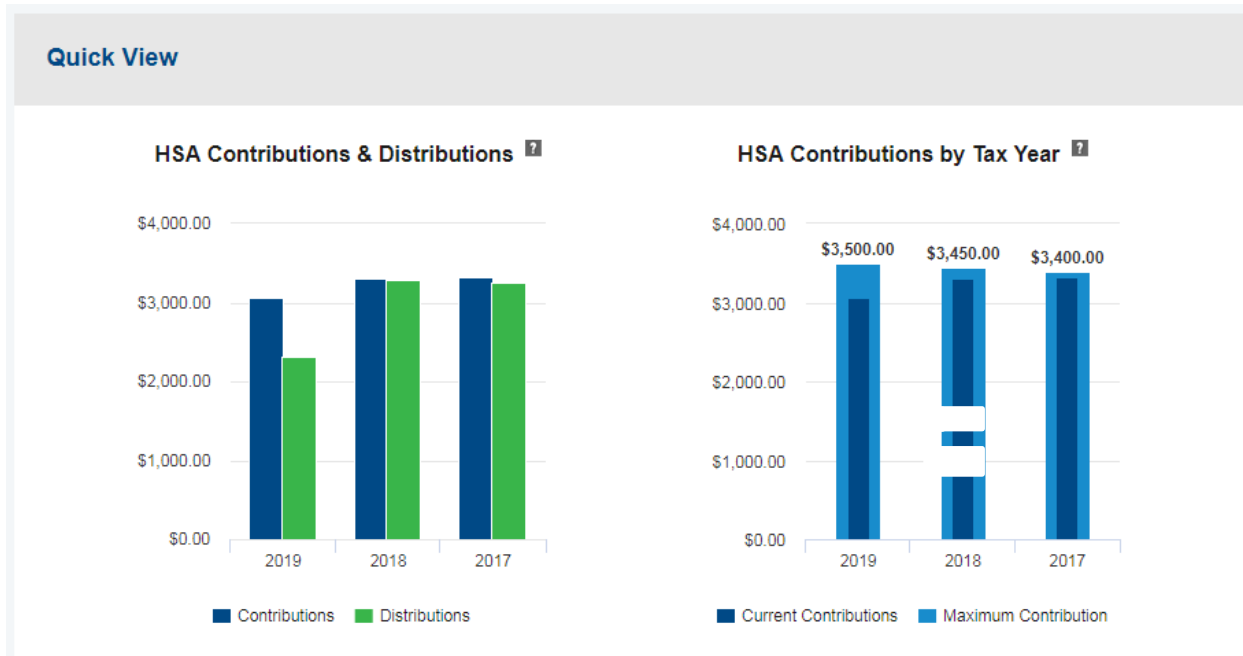
- Below the Quick Links section, you will see the Healthcare Savings Goal tool. This interactive tool helps you set a savings goal for future out-of-pocket medical costs. [Click here](#) for more information on setting up or editing a Healthcare Savings Goal.



- Your Tasks section on the home page helps you stay on top of your account with a variety of notifications or requests for action, such as a message to alert you once you are eligible to open an investment account (if applicable), or a notice of an external bank account that needs to be validated.
- Click the bold text in the Tasks section to navigate to the page needed to execute the requested action.



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 each year. You can also assess your year-over-year saving and spending habits with the HSA Contribution & Distribution Activity graph.



Tasks

The Tasks section helps you make the most of your account by highlighting action items, such as downloading the mobile app to stay connected to your account on the go or confirming a linked external bank account. Clicking each item brings you to the relevant page or popup with more information.

When first opening your account, you may see a message indicating that action is required to finalize the opening of your account.

Tasks

! Action required to open your account | [View More](#)

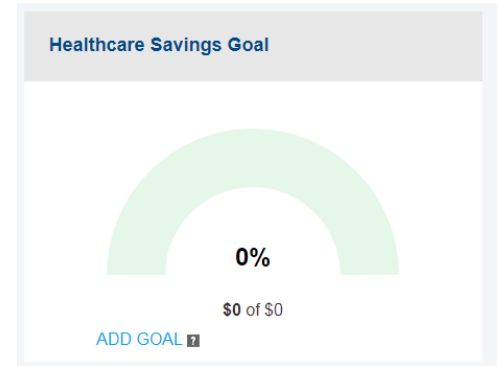
Action Required to Open Your Account

In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. During our account opening process, we were unable to verify some of your information. While your account is currently open, it will be closed 60 days after the date of opening if we do not receive the necessary information to confirm your identity. To confirm what information is needed, please reference the letter that was mailed to you or call the number on the back of your debit card. **Action Required:** Please complete the **Health Savings Account Verification Form** and submit copies of the necessary documentation to validate your identity at www.hsabank.com/IDdocuments or via askus@hsabank.com. Once your documentation is validated, this message will no longer appear in the message center. If you recently submitted documentation, processing time normally takes 1-2 weeks. If you would like to inquire on the status of your documentation validation, please call the number on the back of your debit card for further assistance.

- This message indicates that HSA Bank needs additional documentation to maintain your open account. Clicking View More provides additional information on why we require this and how to submit your documentation.
- You will also receive a letter in the mail with specific information on what is needed from you and how to send us the required documents.

Healthcare Savings Goal

Looking to save money for current or future healthcare expenses but not sure where to start? The Healthcare Savings Goal tool can help you stay on track to meet your goals and give you an easy visual reminder of your progress.



- To get started, click Add Goal.
- The first step shows three goal options:
 - Save enough to cover my current year out-of-pocket medical costs
 - Build savings for future out-of-pocket medical costs
 - Save for current and future out-of-pocket medical costs
- Select the goal that best meets your needs and click Next.

Tools & Support / Healthcare Savings Goal

Update My Healthcare Savings Goal (Step 1 of 3)

* Required

Hi LINDA!

First, you need to set a goal. Once your goal is set, we will help you track your progress. Select a goal below to get started.

What are your healthcare savings goals? *

- ☒ Save enough to cover my current year out-of-pocket medical costs
- ☐ Build savings for future out-of-pocket medical costs
- ☐ Save for current and future out-of-pocket medical costs

Cancel

Next

Based on the goal you select, fill in the required fields on the next page. Some of the data shows automatically (such as your current HSA balance), and other fields prepopulate with suggested information.

- When you have entered the information that best reflects your savings goal, click Next.

Tools & Support / Healthcare Savings Goal



Saving for Current and Future Expenses (Step 2 of 3)

* Required

Help us understand what you need to save. First, we will look at your current savings:

Your current HSA balance is \$871.93

Do you have other savings to include toward your target healthcare savings? \$ 0.00

Next, we will look at your annual expenses:

What is your annual health plan deductible?* \$

Do you have other anticipated medical costs this year?* \$ 2950.50

Now that we know your current savings, tell us about your future savings goals:

What is your target savings?* \$

What year do you plan to start using the money you've saved? *

Finally, tell us your thoughts on your investing your savings with your HSA:

Are you planning on investing a portion of your HSA?* ☒ Yes ☐ No

What is your anticipated annual rate of return?* 2.9 %

Cancel

Previous

Next

- In the final step, review your goals. You can click the “How was my goal calculated?” link for more information or Previous if you would like to go back and change any information.
- When you are ready to finalize your goal, click Save My Goal.

Tools & Support / Healthcare Savings Goal

Goal Amount (Step 3 of 3) * Required

Based on the information you've provided, here are your goals: [How was my goal calculated?](#)

Annual Goal	\$0.00
Monthly Goal	\$0.00

When reviewing your savings goals, please keep in mind that your actual annual contribution amount should not exceed the applicable IRS maximum limits for your health savings account. Saving over multiple years can help you reach your long-term goals.

Please note: The calculated goal is intended to be used as a guide and does not constitute financial advice. Contact your financial or tax adviser for advice specific to your situation.

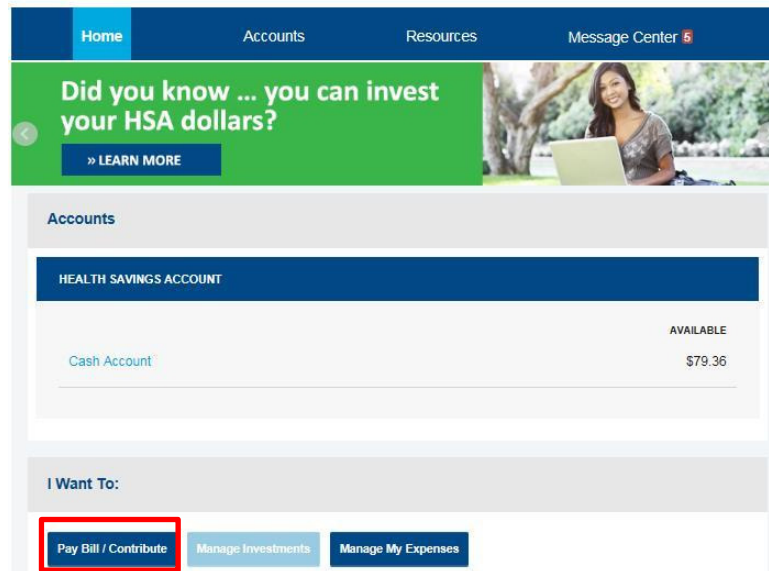
[Cancel](#) [Previous](#) [Save My Goal](#)

- Once your goal is saved, you can edit it at any time by clicking Edit Goal.
- Clicking the Contribute button makes it easy to contribute money from your external bank account to your HSA.
 - **In order to avoid being taxed on excess HSA contributions, please calculate your annual HSA contribution amount to ensure that it does not exceed the IRS' annual contribution limits. If you are 55 years or older, and not enrolled in Medicare, you are eligible to contribute an additional \$1,000 above the IRS limits.**



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

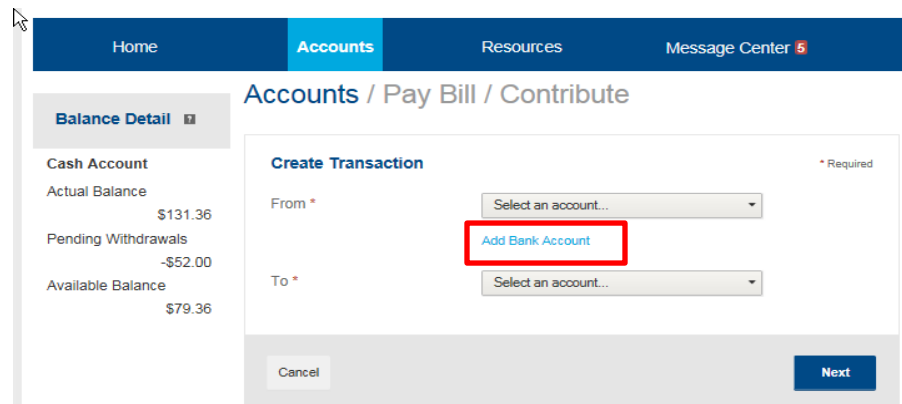
From the buttons under your account balance(s), select Pay Bill/Contribute. This feature can be used to transfer funds to or from your HSA.



Reimburse Yourself

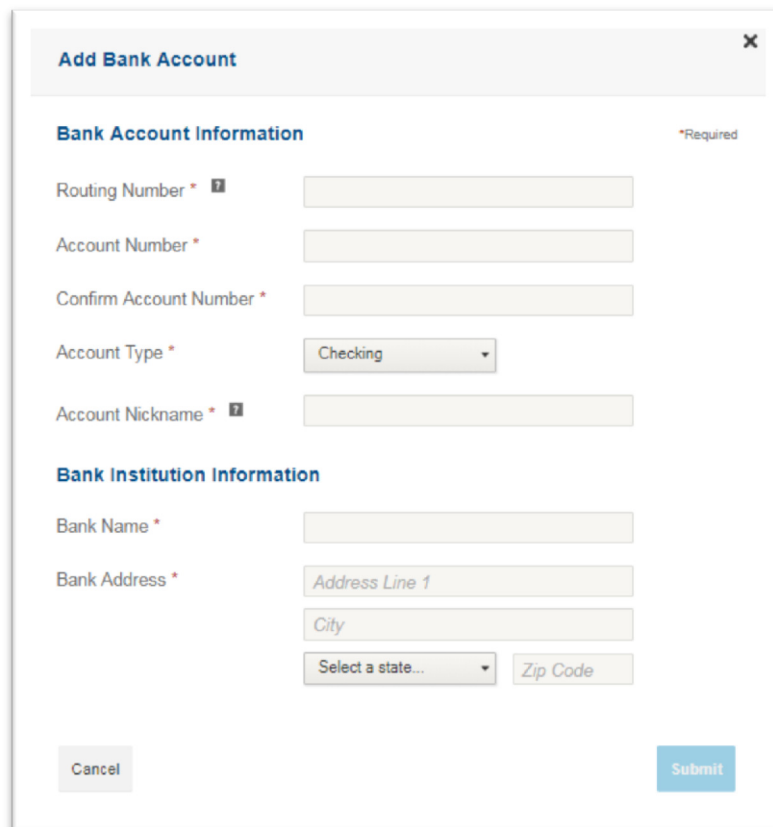
The best way to reimburse yourself is to establish an electronic fund transfer (EFT) with your external bank account and initiate a transaction from your HSA to your checking or savings account.

If you need to add an external bank account, click Add Bank Account and follow the instructions below.



Add External Bank Account

To add a new account, complete your banking information on the “Add Bank Account” popup and click Submit. (See the [Profile section](#) for additional details).



The screenshot shows a modal window titled "Add Bank Account" with a close button (X) in the top right corner. The form is divided into two sections: "Bank Account Information" and "Bank Institution Information".

Bank Account Information (marked as *Required):

- Routing Number * [input field]
- Account Number * [input field]
- Confirm Account Number * [input field]
- Account Type * [dropdown menu showing "Checking"]
- Account Nickname * [input field]

Bank Institution Information:

- Bank Name * [input field]
- Bank Address * [input field labeled "Address Line 1"]
- [input field labeled "City"]
- [dropdown menu labeled "Select a state..."] [input field labeled "Zip Code"]

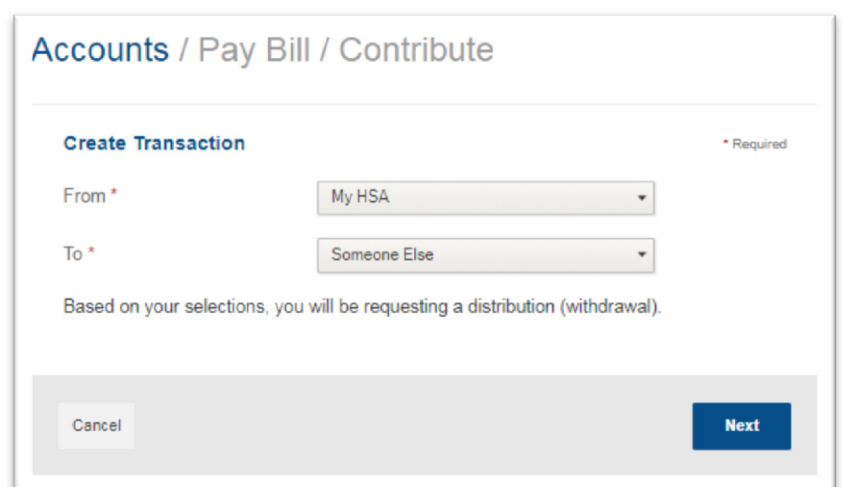
At the bottom of the form are two buttons: "Cancel" and "Submit".

Pay Bill

To provide additional payment flexibility when using your HSA, you have the option to 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.

From the Pay Bill / Contribute page, select “My HSA” from the “From” dropdown and “Someone Else” from the “To” dropdown, and then click Next.



The screenshot shows a web page titled "Accounts / Pay Bill / Contribute". Below the title is a section titled "Create Transaction" (marked as *Required).

The form contains two dropdown menus:

- From * [dropdown menu showing "My HSA"]
- To * [dropdown menu showing "Someone Else"]

Below the dropdowns, a message states: "Based on your selections, you will be requesting a distribution (withdrawal)."

At the bottom of the form are two buttons: "Cancel" and "Next".

Add a Payee

- You can add a new payee or select a previously added payee to send the payment to.
- Enter the name of the person to be paid in the “Payee Name” field (this will be to whom the check is made payable).
- Optionally, you can include the name of the person who received the service in the “Who is this for?” field.
- Enter the account number of the payee; this will also appear on the printed check.
- Add the address for where the check should be mailed in the Payee Address field.
- If this payee may be used again, leave the “Save new payee information” box checked. Uncheck it if you do not want this payee’s information saved.
- 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 frequency as either one-time or schedule (for a recurring payment) and 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 of the expense, the expense category, the recipient/patient, as well as any notes you have, and 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](#)

Home myHealth Portfolio **Accounts** Tools & Support Profile Message Center I Want to: ▾

Balance Detail

Cash Account

Actual Balance \$14.12

Pending Withdrawals \$0.00

Available Balance \$14.12

Accounts / Pay Bill / Contribute

Create Transaction * Required

From * [Add Bank Account](#)

To *

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

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 ”SA” in the “To” field.

Note: If you do not have a bank account on file, you can add one by clicking Add Bank Account and following the steps.

Then, select your contribution schedule:

- One-time
- Schedule (recurring)

Transaction Schedule

Frequency * ☐ One-time ☒ Schedule

Schedule * ☒ Monthly ☐ Weekly

☒ Day: of every month(s)

☐ On the: of every month(s)

Start Date *

End Date ☒ None ☐ End by

Summary

From

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 relevant notes in the “Notes” field. 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

Transaction Details

* Required

Tax Year * 2018

Amount * \$

Notes

IRS Maximum Contribution Amount

TAX YEAR	IRS MAXIMUM	PROCESSED	SCHEDULED	PENDING	MAXIMUM CONTRIBUTION AVAILABLE
2018	\$3,450.00	\$0.00	\$0.00	\$2,500.00	\$950.00
2017	\$3,400.00	\$0.00	\$0.00	\$0.00	\$3,400.00

Summary

From Test Account / Checking (xxxx9999)

To My HSA

Schedule Scheduled

Cancel Previous Next

I Want To...Manage Investments

From the Manage Investment page, you may click the “See an Overview” link to learn more about our TD Ameritrade and Devenir self-directed investment options. You may open a self-directed investment account once you have the minimum required balance of \$1,000 in your HSA cash account. For assistance, please use the phone number and/or website found on your Cigna ID card.

HSA Bank does not provide brokerage/investment services; brokerage services are provided by TD Ameritrade and investment services are provided by Devenir. HSA Bank and TD Ameritrade are separate and unaffiliated firms and are not responsible for each other's services or policies. HSA Bank and Devenir are separate and unaffiliated firms 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 but not limited to distribution (12b-1) and/or service fees rendered in association with the investment account. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA. HSA Bank does not offer investment advice.

Investment accounts are not FDIC insured and they 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.

The screenshot displays the HSA Bank website interface. At the top, a dark blue navigation bar contains links for 'Home', 'Accounts', 'Resources', and 'Message Center' (with a red notification badge showing '15'). Below the navigation bar is a green 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 photo of a woman sitting outdoors with a laptop. Below the banner, the 'Accounts' section is visible, featuring a table with two rows: 'Cash Account' with a balance of \$9,174.28 and 'Investments - TDA' with a balance of \$0.01. The 'Investments - TDA' row also includes the text 'Fair Market Value'. At the bottom of the page, a section titled 'I Want To:' contains three buttons: 'Pay Bill / Contribute', 'Manage Investments' (which is highlighted with a red border), and 'Manage My Expenses'.

HEALTH SAVINGS ACCOUNT	
Cash Account	AVAILABLE \$9,174.28
Investments - TDA Fair Market Value	\$0.01

I Want To:

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

Click the Enroll Now button when you are ready to open a TD Ameritrade or Devenir self-directed investment account.

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
- Certain fees may be deducted from your investment account balance.
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 Self-Directed Investment Account

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

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 “I want to set up Auto-Sweep” radio button.
- Enter the sweep threshold. Any HSA cash account funds that exceed this 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: HSA ****3331

Indicate the percentage you wish to distribute to your account(s): 100 % Devenir *****172656

Sweep Threshold: Minimum \$1000.00

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 “I want to set up a Recurring Transfer” radio button.
- Select the desired accounts to set up the recurring transfer and specify the desired transfer amount.
- Select the desired frequency 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: HSA ****3331 Available balance: \$1,388.11 as of 12/11/2019

Select the account you want to transfer to: Devenir *****172656 Available balance: \$2,100.00 as of 11/21/2019

Transfer Amount: Minimum \$25

Only HSA Bank cash account funds above the \$1,000.00 minimum balance can be transferred to your investment account. Your investment balance will be checked prior to every transfer to maintain this amount.

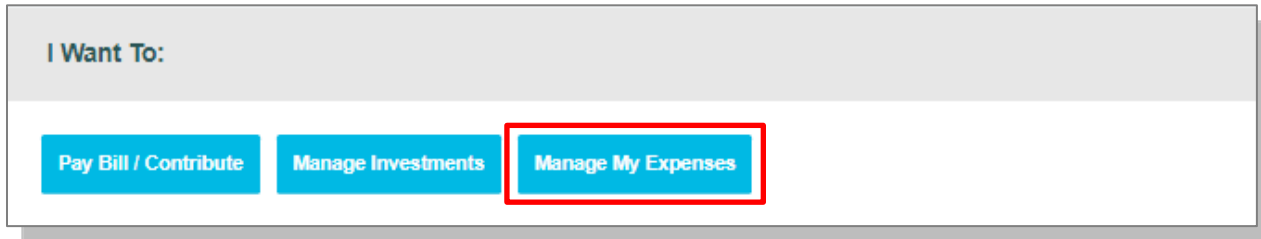
Frequency: Select a Frequency

[Cancel](#)

[>> Continue](#)

I Want To...Manage My Expenses

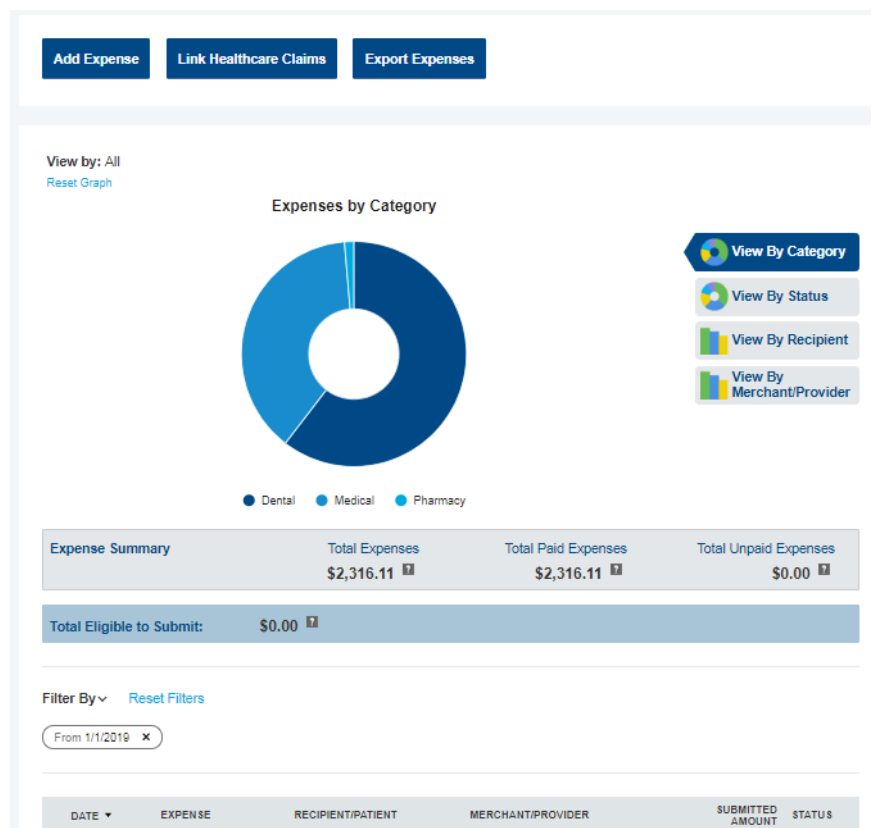
From the buttons under your account balance(s), click Manage My Expenses if you would like to add expenses, export expenses, link medical claims, and set up AutoPay for medical claims.



myHealth PortfolioSM Dashboard

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:

- Store health expense data and receipts
- File claims or distribution requests
- Initiate a provider payment
- View an easy-to-read snapshot of your healthcare finances with charts and graphs
- Consolidate health expenses and claims from multiple insurance providers (this functionality may not be available to all Customers)



Further,

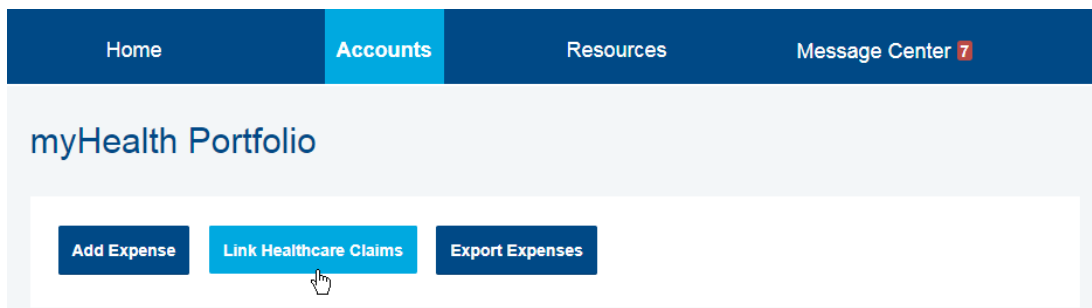
- The graph shows expenses by category, status, recipient, and merchant provider. To change the view, click Reset Graph and select the view you would like to see.
- Details of your expense transactions can be viewed by clicking any expense.
- You can edit an expense, such as the category, by clicking Update Expense. You also have the option to attach a receipt to the expense for convenient storage and easy access.

DATE ▼	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	
10/21/2018	Other	AMERICAN CLUB	Uber	\$13.00	\$	Pay
10/10/2018	Medical	AMERICAN CLUB	Dr. Rossenburg	\$45.00	\$	
9/5/2018	Pharmacy	AMERICAN CLUB	Family Health Clinic	\$32.00	\$	
6/12/2018	Vision	AMERICAN CLUB	Kohler Optometry	\$25.00	\$	Pay
Expense Details						
Description: Eye exam		Date(s) of Service: 6/12/2018				
Source: Online		Total Billed Amount: <input type="checkbox"/> \$25.00				
Expense Amount: \$25.00		Received Date: 11/5/2018				
Payable Amount: \$25.00						
Upload Receipt(s)		Add Expense Note		Mark as Paid		
Remove Expense		Update Expense				

You can also pay an expense by clicking the Pay button or clicking “Mark as Paid” if you paid the expense out of pocket.

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.



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 navigation bar with 'Home', 'Accounts' (highlighted), 'Resources', and 'Message Center 7'. Below the bar is a heading 'Link Health Care Claims & Manage Payment Options'. The main content area is titled 'Link my Health Care Claims' and contains the text 'I want to link my Health Care claim to my account(s).'. There are two radio button options: 'Yes, link my Health Care claims' (selected) and 'No, I do not want to link my Health Care claims'. At the bottom are 'Cancel' and 'Next' buttons.

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

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, click the Add Expense button at the top 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 regarding the expense and click "Pay Expense Now" or "Save For Later".
- You also have the ability to upload a healthcare receipt for easy future reference by clicking Upload Receipt.
- The expense will be reflected in the graph on the myHealth PortfolioSM 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	Total Paid Expenses	Total Unpaid Expenses	
		\$605.01	\$25.01	\$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 at the top of the page.



Sample Excel Expense Export

Expense ID	Expense Category	Expense Description	Recipient, Merchant, Submitter	Expense Status	Expense Description	EOB Number	Source	Date Received	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

Accounts Tab

On the main menu at the top of the page, hovering over the Accounts tab will show a full listing of pages you can access to manage your account, organized under three different headers. The “I Want To” options are also accessible from this menu on the far right.

The Accounts pages include:

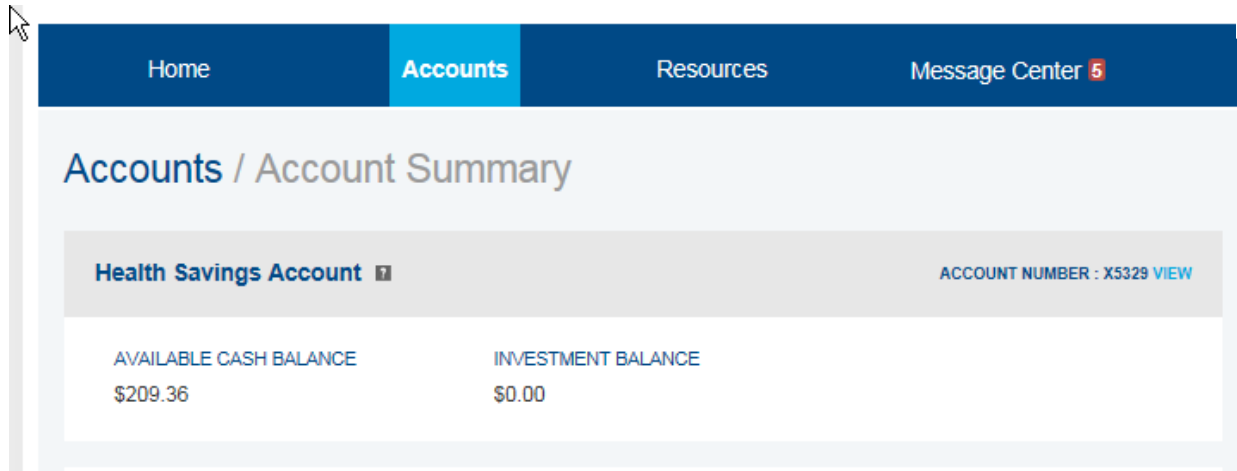


- Accounts
 - [Account Summary](#)
 - [Account Activity](#)
 - [myHealth Portfolio](#)
 - [Statements](#)
- Investments
 - [Investments](#)
- Profile*
 - [Profile Summary](#)
 - [Banking/Cards](#)
 - Payment Method
 - Login Information

*Profile information and links to these pages can also be accessed by hovering over your name at the top right corner of any page.

Account Summary (Balances)

The Account Summary on the Accounts tab shows the available HSA 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 export transactions using the Export button. You can also see details of a specific transaction by clicking the individual transaction.

HSA Contributions by Tax Year

You can view HSA contributions by tax year by clicking the link near the bottom left 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

Member ID: X5329

View

STATEMENT 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, quick links, and a handy “How Do I?” section that helps you quickly navigate to the information you need 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:**

Sign 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 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 make sure that your employer, Cigna, and HSA Bank all 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 Mailing Address 605 N 8TH ST SHEBOYGAN, WI 53081 United States 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

It is recommended that you 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 primary beneficiary who is not your spouse, 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 to access the HSA. To add an authorized signer:

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

Banking/Cards

On the Banking/Cards page, you can 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.

Cards / Report Card Lost/Stolen

Card Information

Selected Card

ANGELINA YANG x

Current Status

Active

Update Card Status

New Status

Lost/Stolen

Your Mailing Address

ANGELINA YANG

United States

* 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.

* The cardholder must have a United States mailing address to receive a new card. If a card is requested and the cardholder has an international mailing address, a card will not be generated.

If you suspect fraudulent activity on your account a Transaction Dispute form must be filled out, mailed and/or faxed to Cardholder Services. Transactions Dispute forms must be received within 90 calendar days from original transaction(s) settlement date. This form can be found on the portal under Tools & Support.

Cancel

Submit

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.

Cards / Order Replacement Card

Card Information

Selected Card ANGELINA YANG x

Current Status Active

Replacement Card

Your Mailing Address ANGELINA YANG

United States

* 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.

* The cardholder must have a United States mailing address to receive a new card. If a card is requested and the cardholder has an international mailing address, a card will not be generated.

Cancel

Submit

Order Checks (optional – fees apply)

- From the Profile page and the Banking/Cards tab, click Order Checks.
- Complete the check order and click the “Order Checks” link 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.

Banking / Cards

Bank Accounts

[Add Bank Account](#)

No bank accounts exist

CHECKS

[Order Checks](#)

Add an External Personal Bank Account

- You 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 for your checking or savings account and the financial institution name and address. Click the Submit button at the bottom of the page. ***Please confirm your account number and ACH routing number with your external bank.***
- After you have submitted the account information, HSA Bank will send a small transaction to your external 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.

Update Payment Method to Direct Deposit

Select the plan year/s below that you would like to update your payment method to Direct Deposit.

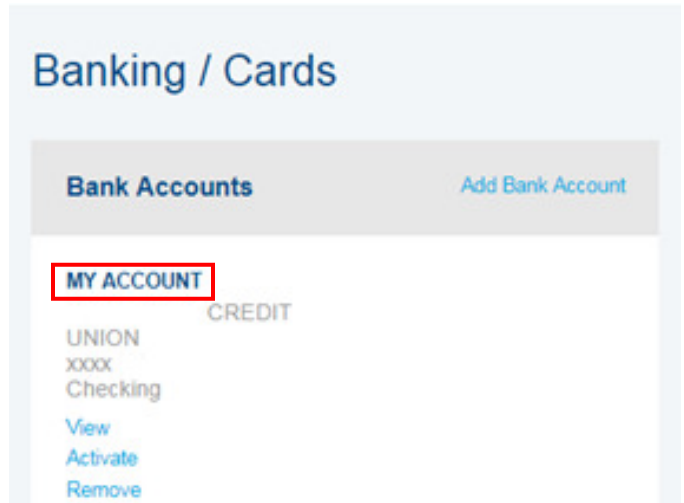
PLAN YEAR	CURRENT PAYMENT METHOD	UPDATE PAYMENT METHOD TO
<input type="checkbox"/> Health Savings Account	Debit Card Check	Debit Card Direct Deposit

Cancel

Submit

Validate External Bank Account

- Navigate to the Banking/Cards section of the Profile page.
- Click Activate under your bank account information.
- 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 you to use for HSA contributions and for paying bills/reimbursements.



Banking / Activate Bank Account

Activation Details *Required

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

Routing Number

Account Number

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 and any associated attachments, such as account statements or tax documents. Attachments are indicated by the paperclip icon. You can also print the document.

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

Home Accounts Resources **Message Center 10**

Message Center

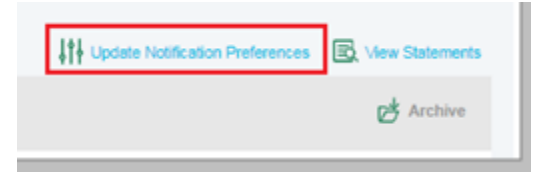
[Update Notification Preferences](#) [View Statements](#)

Current Messages [Archive](#)

<input type="checkbox"/>	DATE/TIME ▼	FROM	SUBJECT	
<input type="checkbox"/>	11/6/2019 5:48 AM	Auto-generated	HSA Account Summary (10/1/2019 - 10/31/2019)	View
<input type="checkbox"/>	8/23/2019 2:51 AM	Auto-generated	HSA Advice of Deposit	View
<input type="checkbox"/>	8/16/2019 3:02 PM	Auto-generated	Recent Updates to your Account	View
<input type="checkbox"/>	8/16/2019 2:58 PM	Auto-generated	Recent Updates to your Account	View
<input type="checkbox"/>	8/3/2019 3:12 AM	Auto-generated	HSA Account Summary (7/1/2019 - 7/31/2019)	View
<input type="checkbox"/>	7/4/2019 4:42 AM	Auto-generated	HSA Account Summary (4/1/2019 - 6/30/2019)	View
<input type="checkbox"/>	4/27/2019 7:01 AM	Auto-generated	5498-SA (2018)	View

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 view your mobile and email contact information or click “Update Contact Information” to edit them.



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 or to switch between receiving online and/or paper notices and statements. You can also select “I would like to Go Paperless” to set all of your statement preferences” to “Online” only, where applicable. Please note that the available options may vary depending on your account type, options, and more.

Notification Preferences

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.

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!

I would like to Go Paperless: ☐

	STATEMENT PREFERENCES		ALERT PREFERENCES	
	Online	Paper	Email ¹	Text
▼ STATEMENTS				
HSA Account Summary <i>\$1.25 fee per printed summary</i> <i>Automatically emailed based on whether or not you have an email address</i>	Available	<input type="checkbox"/>	Emailed	<input type="checkbox"/>
HSA Tax Documents <i>Automatically emailed based on whether or not you have an email address</i>	Available	<input type="checkbox"/>	Emailed	<input type="checkbox"/>
Banking Notices/ Disclosures	–	<input type="checkbox"/>	<input type="checkbox"/>	–
▼ CLAIMS				
New expense is available for you to take action	–	–	<input type="checkbox"/>	<input type="checkbox"/>

Getting Help

If you need further assistance with the Customer Website or have questions regarding your HSA, please call the number on the back of your debit card.