

YOUR HEALTH SAVINGS ACCOUNT (HSA) WEBSITE

GUIDE



Your guide to your HSA and online account access

For more information about AccrueHealth, please visit Member.Accrue-Health.com.



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GETTING STARTED

ON HEALTH SAVINGS INVESTMENTS

The AccrueHealth member portal provides quick and easy access to manage your HSA. This guide will help you understand how to use the online portal to manage your account and get the most value from your HSA.

Accessing the AccrueHealth member portal

The AccrueHealth member portal can be accessed by navigating to the following URL in your internet browser:

www.member.accrue-health.com

Registration

Step 1. If this is your first time accessing your online account, simply select the *register* button in the top right corner of the home screen.

Step 2. Complete the registration form. Choose a username and password, then enter the required information as shown at right.

Your employee ID is your Social Security number.

For Registration ID, select Employer ID, then type the name of your employer in the box below.

Before selecting *register*, be sure to accept the terms of use.

Step 3. Select *register*. This process may take a few seconds. Do not select your browser's back button or refresh the page.

Secure authentication

The registration process also involves setting up your secure authentication parameters. This helps ensure your account is safe and secure.

Step 1. Select your security questions. You'll select four security questions and provide your top secret answers. These questions will be asked randomly during subsequent login attempts to ensure no unauthorized access to your account.

Step 2. Verify your email address. When prompted, enter your email address and select *complete*.

Step 3. Submit your information. On the next page, you'll be asked to verify the information you've entered during the secure authentication process. After reviewing and confirming the accuracy of this information, select *submit setup information*. Your registration process is now complete.

The screenshot shows the login interface of the AccrueHealth member portal. At the top, there is a lock icon and a privacy statement: "We will maintain the confidentiality of your personal information in accordance with our privacy policy." Below this is a "Sign in" heading. The form includes a "Username" input field, a "Forgot your Username? [Let us help](#)" link, a green "SIGN IN" button with a checkmark icon, and an information icon with a note: "To protect your personal information, we collect your password on a separate page." At the bottom, there is a "Don't have an account?" link and a green "REGISTER" button with a person icon.

The screenshot shows the registration form of the AccrueHealth member portal. It contains several input fields with red asterisks indicating required fields: "Username", "Password", "Confirm Password", "First Name", "Initial", "Last Name", "Email", "Employee ID", and "Registration ID". The "Registration ID" field has a dropdown menu with "Employer ID" selected. Below the form is a checkbox for "I accept [Terms of Use](#)".

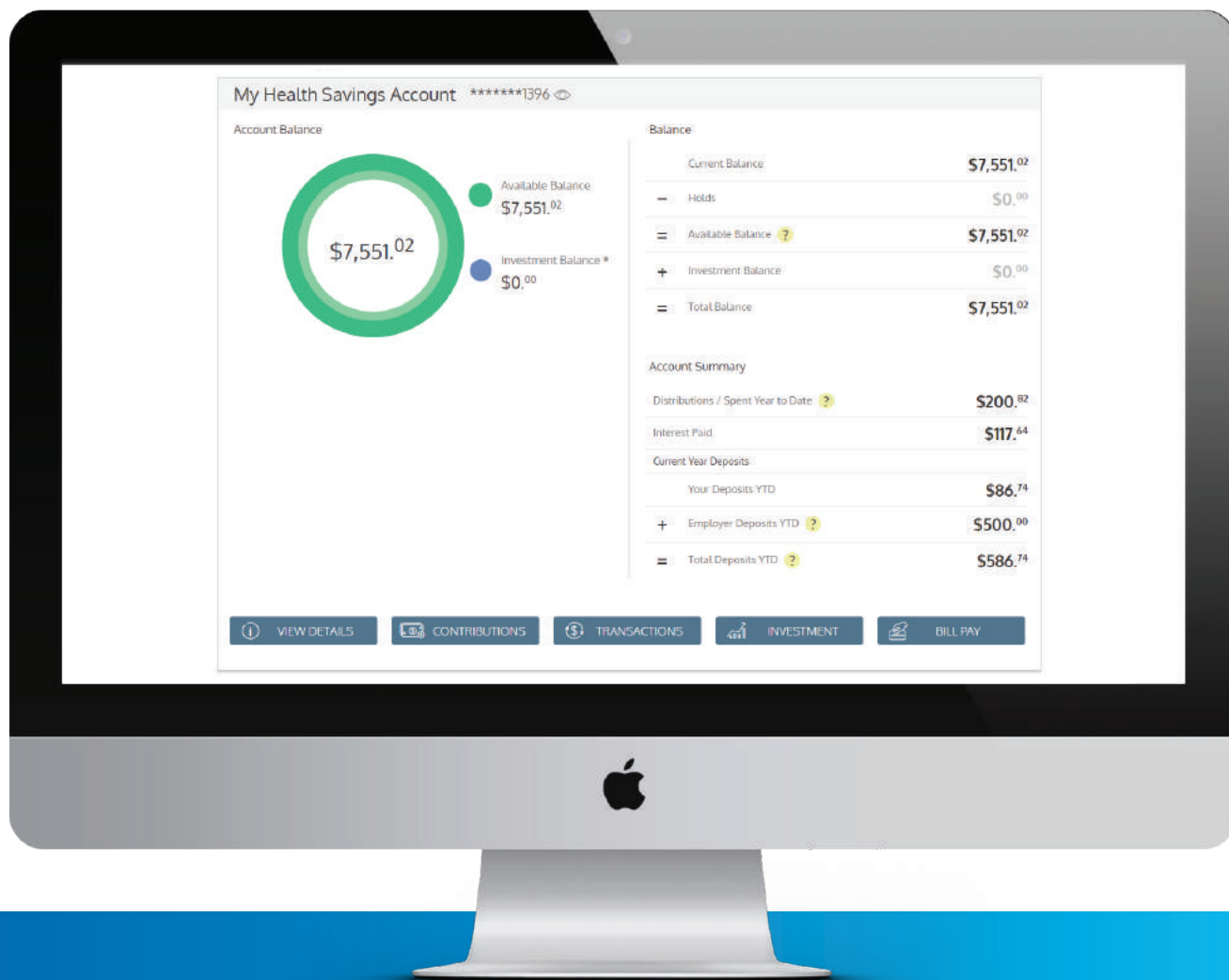
Your first time logging in

After registering, all subsequent logins will prompt you for your username, two security answers and your password.

HOW TO ACCESS YOUR ACCOUNT

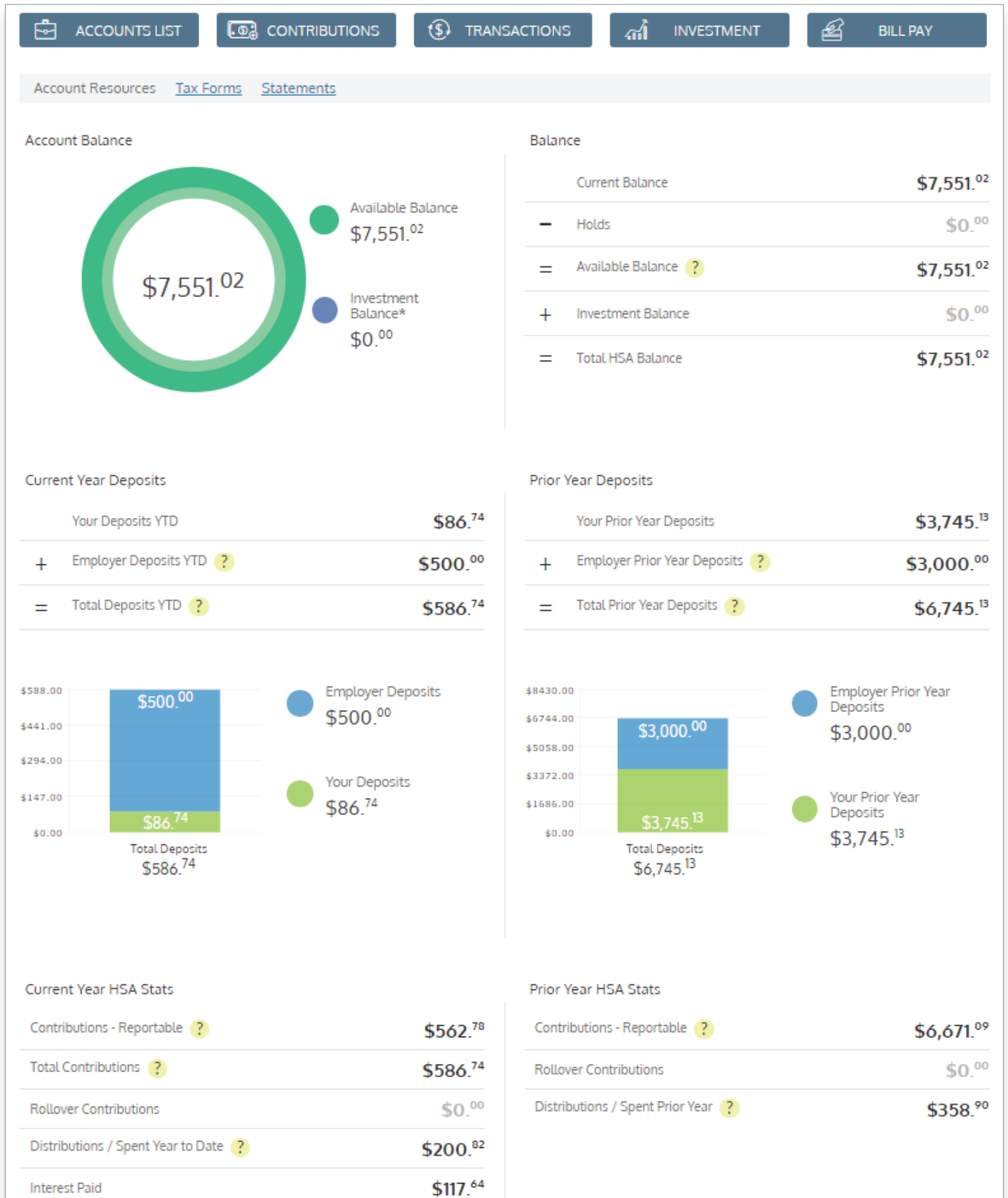
Viewing basic account information

To view your HSA balance, interest, contributions, and other important account information, view the benefit account summary page and select on the HSA option.



Additional details can be found on the account details page by selecting the *view details* button at the bottom left of the page. This displays your account details as shown on the next page. This page displays information related to your current balance, investment balance, current and prior year deposits, and other important account information.

HSA ACCOUNT INTERFACE



PUTTING MONEY IN YOUR HSA

Understanding HSA funding

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

How to link your bank account(s)

Step 1. Navigate to the account summary page > Locate your HSA account > Select the *contribution* button > select the *bank accounts* button.

The screenshot shows the 'Deposits/Contributions' page. At the top, there are buttons for 'ACCOUNT DETAILS HSA', 'ADD CONTRIBUTION', 'PENDING TRANSFERS', 'BANK ACCOUNTS', and 'ADD BANK ACCOUNT'. Below these, there are two sections: 'Current Year Deposits' and 'Prior Year Deposits'. Under 'Current Year Deposits', 'Your Deposits YTD' is \$86.74 and 'Employer Deposits YTD' is \$500.00. Under 'Prior Year Deposits', 'Your Prior Year Deposits' is \$3,745.19 and 'Employer Prior Year Deposits' is \$3,000.00.

Step 2. Select the *add bank account* option in the upper right hand corner of the bank accounts for external funding page. 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, select *submit*.

The 'Add Bank Account' window prompts for the following information: Institution Name (Bank of America), Account Nickname (My Checking), Account Routing # (123456789), Re-enter Routing # (123456789), Account # (123321000), and Re-enter Account # (123321000). It also has tabs for 'Checking' and 'Savings'. A 'Check example' section shows a sample check with fields for Name, Address, Date, and Pay to the order of. Below this, it shows the Routing Number (123456789), Check # (234567), and Account Number (123456789123). A note states: 'Please note: The order of routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.' At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Step 3. After submitting your bank account information, a quick validation process is initiated. Two small credits and one offsetting debit are processed against your account. To complete this validation process, you must enter these transaction amounts in the online portal.

The 'Bank Accounts for External HSA Funding' page shows a table with two accounts. The first account, 'My Bank', is a 'Checking' account, 'Confirmed', with account number '*****0842'. The second account, 'My 2nd Account', is also a 'Checking' account, but 'Validation Required', with account number '****0842'. Below the table, there are fields for 'Institution' (My 2nd Account), 'Routing #' (01900254), and 'Account #' (****0842). There are also links for 'EDIT ACCOUNT', 'DELETE ACCOUNT', and 'VALIDATE ACCOUNT'.

The 'Bank Account Validation' window prompts for transaction amounts. It includes a note: 'Please enter the value of the amounts added to and/or subtracted from your bank account in any order. You may enter the positive or negative value of these transactions. For example if \$0.07 and \$0.12 were added to your bank account and \$0.19 was subtracted, you may enter .07, .12, and .19 or .07, .12, and -.19. You may begin funding your HSA after you've confirmed these amounts.' Below this, there are fields for 'Institution Name' (My 2nd Account), 'Account Nickname' (My 2nd Account), and three transaction amount fields: 'Transaction Amount 1' (\$.07), 'Transaction Amount 2' (\$.12), and 'Transaction Amount 3' (\$.19). At the bottom are 'SUBMIT' and 'CANCEL' buttons.

From the *bank accounts* page, select to expand the bank account listing, and select the *validate account* option. Simply enter the amounts in the bank account validation pop-up screen (from step 2 above) and select *submit*. You may fund your HSA from this account as soon as the validation process has been completed.

PUTTING MONEY IN YOUR HSA

Making a contribution

After you've successfully linked a bank account to your HSA, making a contribution is simple. Select the *add contribution* button from the deposits contribution page. Simply enter a date, amount, and select the bank account from which you wish to pull funds. Select *submit*.

Your contribution will immediately appear on the pending transfers page, and will remain there until the funds transfer process is complete. It will also appear on the transactions history page.

Fund my HSA

Contribution Date *

Apr 10, 2017

Please note: the earliest HSA Contribution Date you may enter is: Apr 10, 2017

Contribution Year

Current

Prior

Current means contributions count towards this tax year's HSA contribution limit. Prior means your contributions will count towards last year's HSA contribution limit. You may only make prior year contributions from January 1 to April 15.

Amount *

\$ 50.00

Withdrawal Bank Account *

My Bank

✓

SUBMIT

✕

CANCEL

A woman with dark, curly hair is sitting on a light-colored couch, smiling as she looks at a tablet computer. She is wearing a dark blue patterned shirt over a white top. The background is a bright, out-of-focus indoor setting with a window.

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SPENDING YOUR HSA FUNDS

Withdrawing money

Using and spending your HSA funds is easy. You can simply use your debit card, or make payments to providers for qualified services, or to yourself to reimburse yourself for scenarios in which you paid using non-HSA funds and would like to subsequently file for reimbursement from your HSA. To access bill payment options, navigate to my accounts > HSA online bill pay and select the *bill pay* button.

The screenshot shows the top navigation bar of the HSA online portal. The 'My Accounts' dropdown menu is open, showing options: 'Account Summary', 'View Transaction History', and 'HSA Online Bill Pay'. The 'HSA Online Bill Pay' option is selected. Below the menu, there is a 'REIMBURSEMENT METHOD' button and a 'BILL PAY' button. A transaction summary is visible at the bottom, showing a payment of \$20.00, labeled 'Once Planned', dated 'Aug 29, 2016', with a 'WealthCare HSA Beta' logo and a 'CANCEL' button.

When using the bill pay feature within the online portal to withdraw funds from your HSA, you can choose one of two options:

Pay yourself

Use this option to reimburse yourself for HSA-eligible out-of-pocket expenses. A check or direct deposit gets issued to your mailing address or bank account.

Pay someone else

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.

The screenshot shows the 'Pay Someone Else' form. It includes fields for 'Payee Name' (Dr. John Jones), 'Your Account Number with the Payee' (555222), and 'Amount' (\$200.00). There are tabs for 'Pay Someone Else' and 'Pay Me'. Below the form, there are 'Payment Preferences' tabs for 'Once', 'Weekly', and 'Monthly'. The 'Send out Payments on' date is set to 'Apr 6, 2017'. A description field contains 'Eye appointment'. A checkbox at the bottom indicates that the user understands the terms of the payment. The form has 'SUBMIT' and 'CANCEL' buttons.

You may also opt to have payments issued on an automated, recurring basis (weekly or monthly).

The screenshot shows the 'Payment Preferences' form. It includes tabs for 'Once', 'Weekly', and 'Monthly'. The 'Send out Payments on' date is set to 'May 1, 2017'. There are two options for payment frequency: 'Until total # of payments' and 'Until, but not after'. The 'Number of payments' is set to '3'. A description field contains 'Physical therapy visits'. The form has 'SUBMIT' and 'CANCEL' buttons.

ACCESSING IMPORTANT DOCUMENTS

Retrieving tax forms and statements

The online portal gives you access to important tax forms and account statements. These are located on the HSA account details page.

The screenshot shows the 'My Health Savings Account' portal. At the top, there's a header with the account name and a masked ID '*****1396'. Below this is a navigation bar with tabs: ACCOUNTS LIST, CONTRIBUTIONS, TRANSACTIONS, INVESTMENT, and BILL PAY. Underneath, there's a section for 'Account Resources' with links to 'Tax Forms' and 'Statements'. The 'Tax Forms' link is highlighted with a green box. Below this, the 'Account Balance' is displayed with a green arc graphic and an 'Available Balance' of \$7,551.02. To the right, the 'Balance' section shows a 'Current Balance' of \$7,601.02 and a 'Holds' amount of (\$50.00).

Tax forms

Tax forms are available for download in PDF format on this page. Once generated, these documents will be stored in the online portal for three years.

Simply select the *deliver preferences* button to change your delivery method. You can choose from electronic only or both paper and electronic delivery. If you choose electronic only, you must complete a brief verification test to ensure you can open and view PDF files.

If you choose the paper delivery method, there may be additional fees assessed to your account.

The screenshot shows the 'Tax Forms' page. It displays a list of available tax forms: 5498-SA, 1099-SA, and 5498-SA. Each form is represented by a PDF icon and its name. At the top right, there's a 'Current Delivery Method: Paper' and a 'DELIVER PREFERENCES' button. At the bottom, there's a 'Page 1 of 1' indicator.

The screenshot shows the 'Electronic Documents Access' verification screen. It asks 'How would you like to receive your Tax Forms(1099-SA and 5498-SA)?' with two options: 'Electronic Only' (selected) and 'Paper'. Below this, it states 'In order to elect Electronic Documents, you must verify your ability to access Electronic Documents.' and 'Please open Sample PDF File and enter the PIN Number below.' There's a text input field for 'Enter PDF PIN Number' with a checkmark icon to its right. Below the input field, there's a link 'Click here to open PDF' and a button 'Get Adobe Acrobat Reader'. At the bottom, there are 'SUBMIT' and 'CANCEL' buttons.

The screenshot shows the 'HSA Statements' page. It displays a list of available statements for the year 2016: October 6, 2016; September 6, 2016; August 6, 2016; and July 6, 2016. Each statement is represented by a PDF icon and its date. At the top, there's a 'Choose Year: 2016' dropdown and a 'Current Delivery Method: Electronic & Paper' with a 'DELIVER PREFERENCES' button.

The screenshot shows the 'E-Statements Opt-In Settings' dialog. It asks 'How would you like to receive your monthly Statements?' with two options: 'Electronic Only' (selected) and 'Electronic & Paper'. Below this, there's an information icon and a note 'Additional fees applies for Paper Statements'. At the bottom, there are 'SUBMIT' and 'CANCEL' buttons.

Statements

Like tax forms, statements are also available in PDF format. Statements will generate and populate on this page between the 1st and 15th of each month. Statements will include all transactions for the prior calendar month. These statements are stored in the online portal for 18 months from the time they are generated.

Like tax forms, you can select the *deliver preferences* button to change your preferred delivery method.

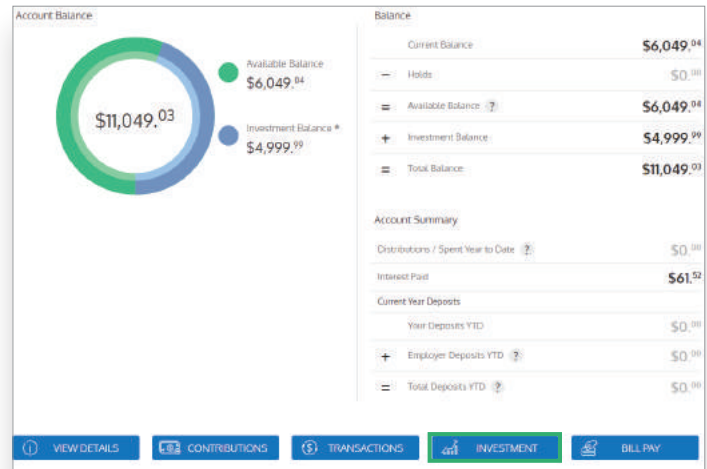
MAKING THE MOST OF YOUR MONEY

Managing your HSA investments

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

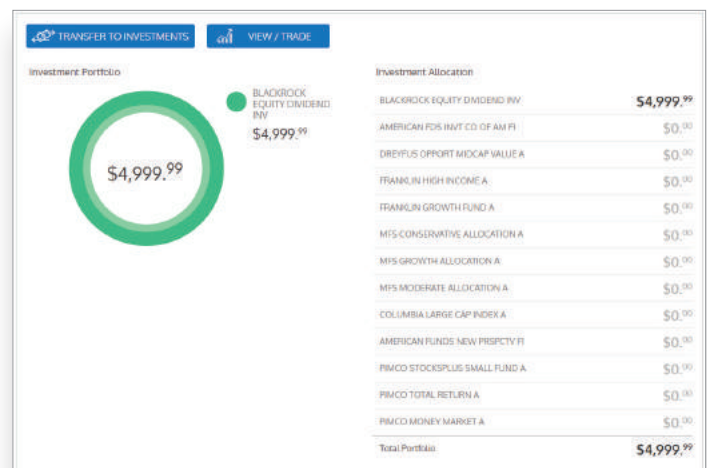
- View investment balances and portfolio information
- Make transfers from our HSA to your investment account
- Make portfolio changes and trades

After logging in to the online portal, select the *investment* button on your HSA account page. The HSA investment page displays your portfolio balance and investment allocation information.



Transfer to investments

To transfer funds from your HSA to your investment account, select the *transfer to investments* button on the HSA investment page. Simply enter the amount you wish to transfer and select *submit*.



The screenshot shows the 'Transfer to Investments' form. It has three numbered callouts:

1. Points to the 'Maintain Balance' field, which is set to \$2,500.00.
2. Points to the 'Minimum Investment Amount' (\$25.00) and 'Maximum Investment Amount' (\$3,549.04) fields.
3. Points to the 'Transfer Amount' field, which is set to \$800.00.

Below the form, there are 'SUBMIT' and 'CANCEL' buttons.

1 The maintain balance is the minimum balance that must be maintained in your HSA in order to be eligible to invest. You can transfer any amount over this balance, minus any pending transfers, into your investment account (displayed on this screen as the 'available to invest' amount).

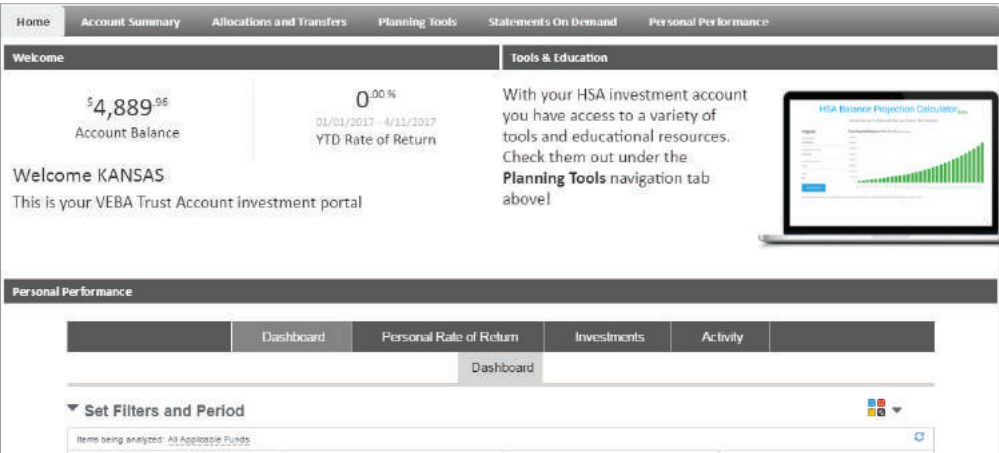
2 This screen displays the minimum and maximum amount you can transfer for this transaction.

3 Once submitted, your account transfer will be completed within 2-3 business days.

MAKING THE MOST OF YOUR MONEY

Making portfolio changes

To make changes to your investment account, including portfolio and investment allocations, select the view/trade button on the HSA investment page. 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.



Investment Name	Links	Balance	New %	Trading Policy
BLACKROCK EQUITY DIVIDEND INV		\$4,889.96	0 %	
FRANKLIN GROWTH FUND A		\$0.00	0 %	
AMERICAN FUNDS INVT CO OF AMER		\$0.00	0 %	
DREYFUS OPPORT MIDCAP VALUE A		\$0.00	0 %	
PIMCO STOCKSPUS SMALL FUND A		\$0.00	0 %	
AMERICAN FUNDS NEW PRSPCTV F1		\$0.00	0 %	
COLUMBIA LARGE CAP INDEX A		\$0.00	0 %	
FRANKLIN HIGH INCOME FUND A		\$0.00	0 %	
PIMCO TOTAL RETURN A		\$0.00	0 %	
MFS CONSERVATIVE ALLOCATION A		\$0.00	0 %	
MFS MODERATE ALLOCATION A		\$0.00	0 %	
MFS GROWTH ALLOCATION A		\$0.00	0 %	
PIMCO MONEY MARKET A		\$0.00	0 %	

Member.Accrue-Health.com

Have questions? Want to learn more about how your HSA can help you optimize your healthcare spending and save for the future? Contact us at 844-643-3099 or email support@accrue-health.com.

