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.**

FLORIDA

ACCRUE HEALTH

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Thank you for choosing AccrueHealth

ACCRUE HEALTH

GETTING STARTED

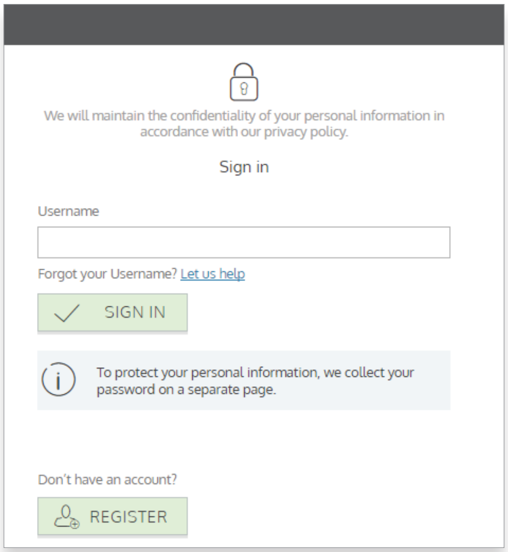
ON HEALTH SAVINGS INVESTMENTS

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.

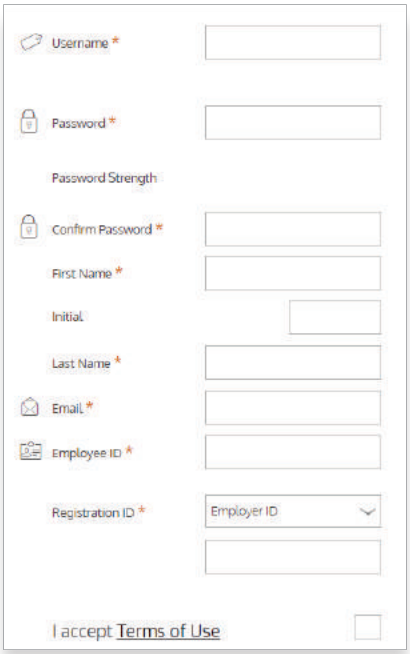
Step 2. Complete the registration form. Choose a username and password, then enter the required information as shown at right.

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.

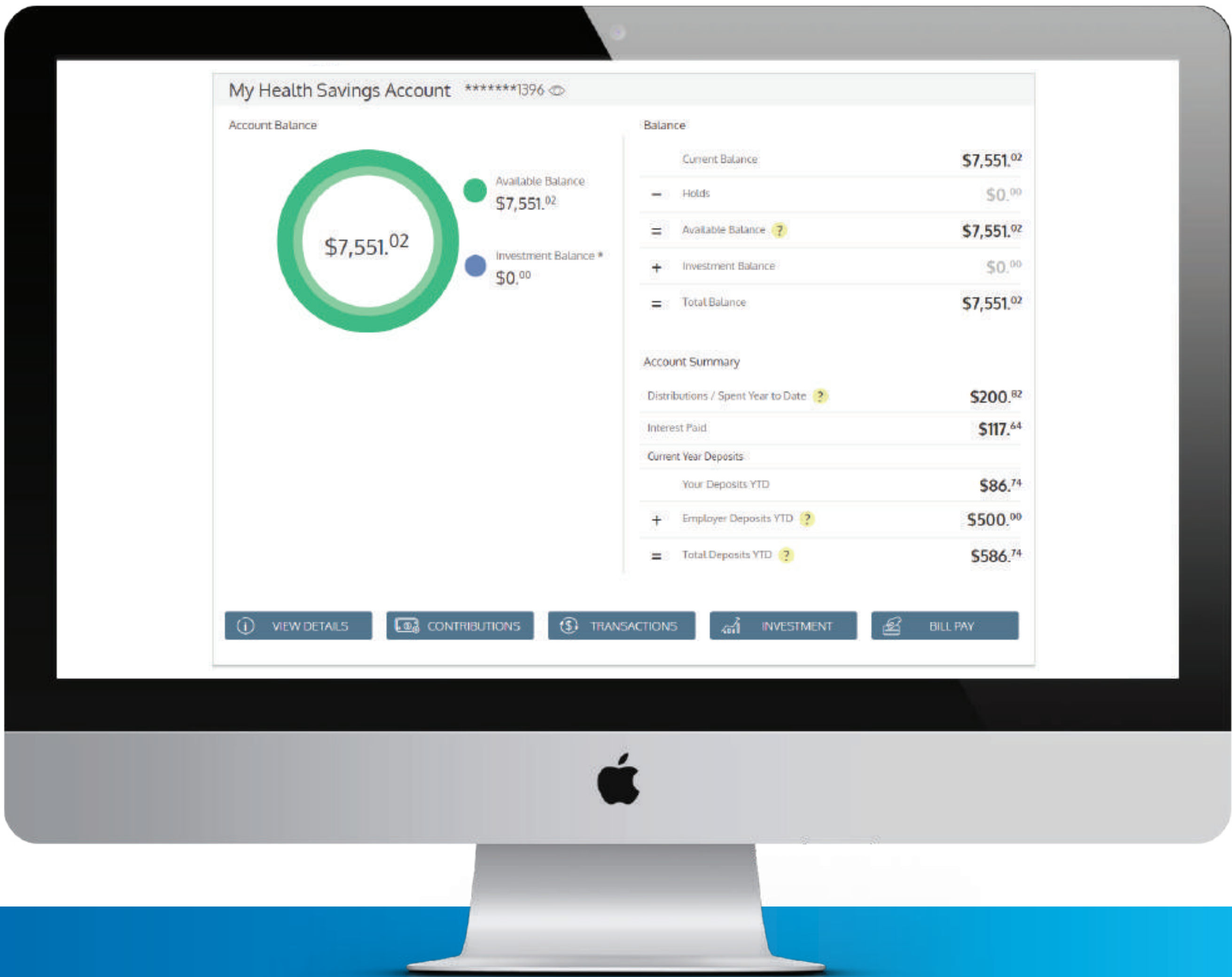
Your first time logging in

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

HOW TO ACCESS YOUR ACCOUNT

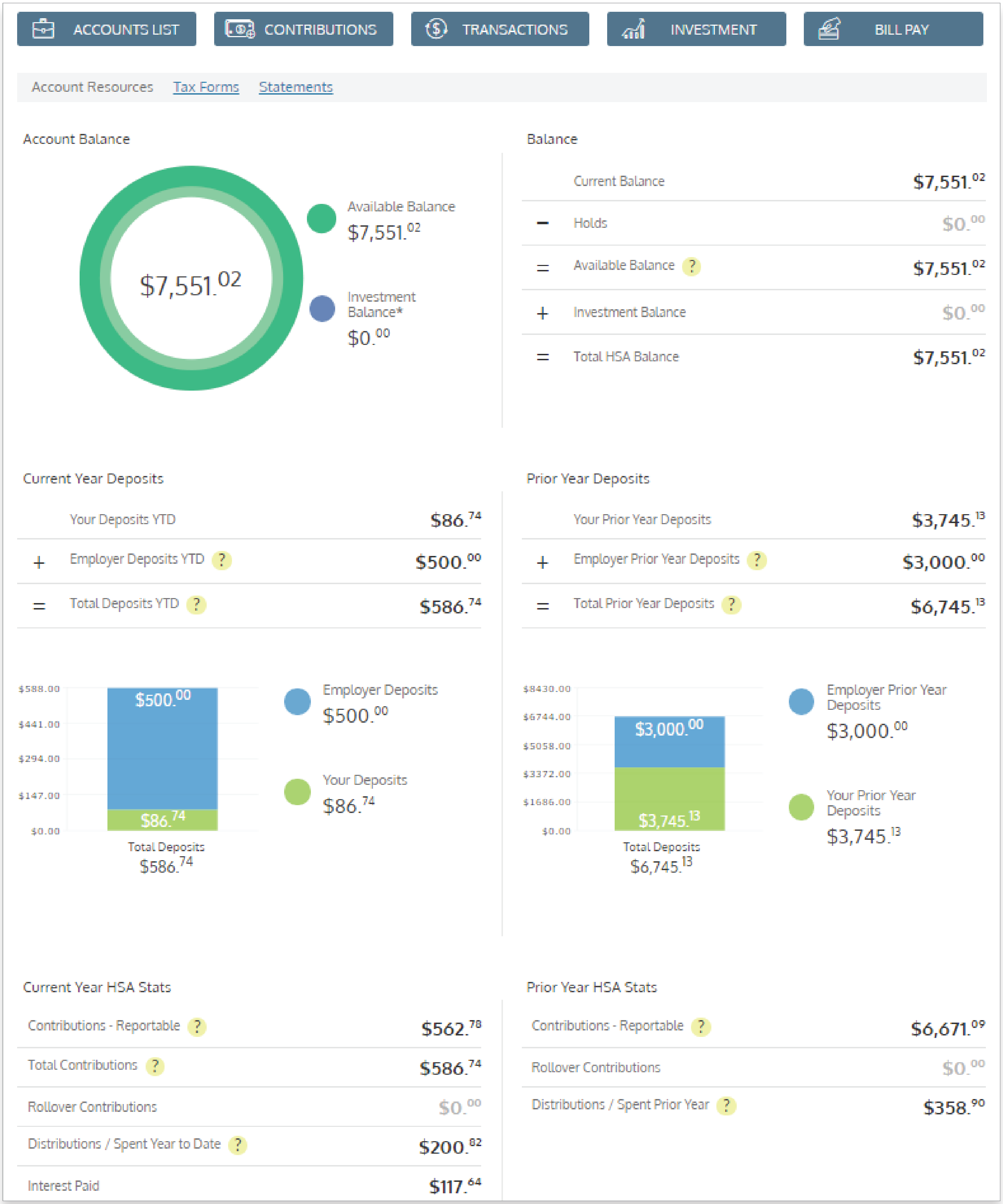
Viewing basic account information

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



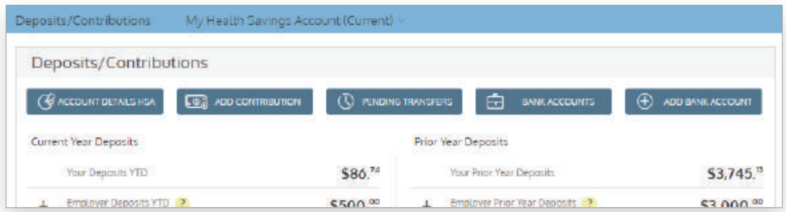
PUTTING MONEY IN YOUR HSA

Understanding HSA funding

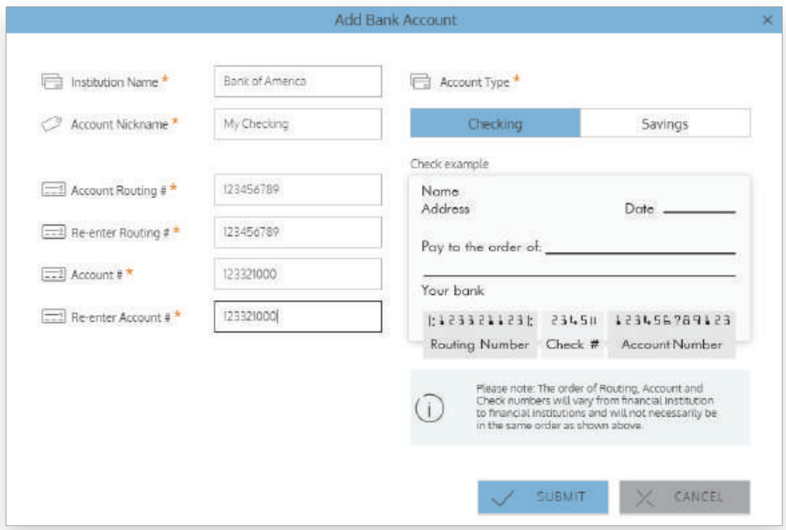
Putting money in your HSA is simple. First, you'll link your personal bank account (checking or savings) to your online HSA account. Once linked, you'll be able to easily transfer funds from your bank account(s) to your HSA.

How to link your bank account(s)

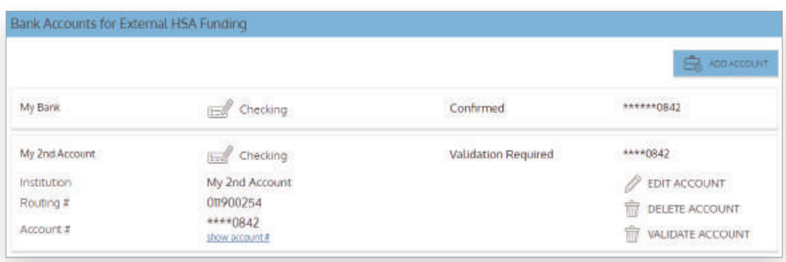
Step 1. Navigate to the account summary page > Locate your HSA account > Select the *contribution* button > select the *bank accounts* button.

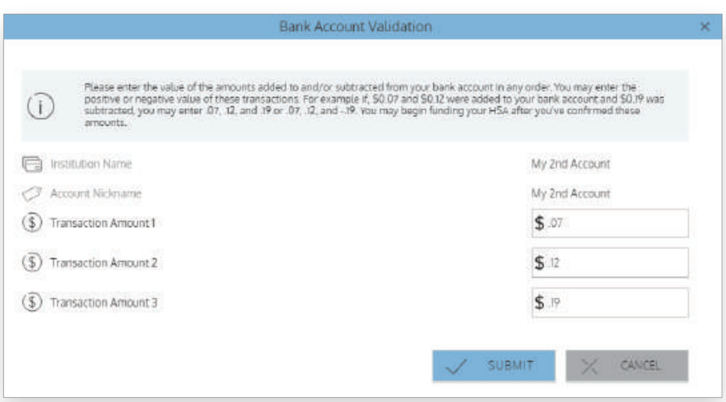


Step 2. Select the *add bank account* option in the upper right hand corner of the bank accounts for external funding page. A pop-up window will appear, prompting you to enter your bank account information. After entering your bank's routing number and your personal bank account number, select *submit*.



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.





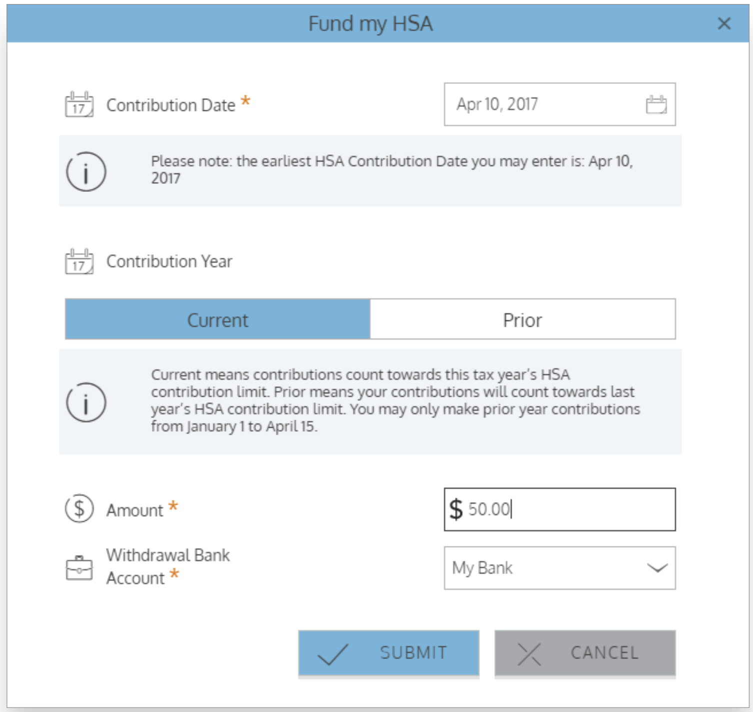
From the *bank accounts* page, select to expand the bank account listing, and select the *validate account* option. Simply enter the amounts in the bank account validation pop-up screen (from step 2 above) and select *submit*. You may fund your HSA from this account as soon as the validation process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

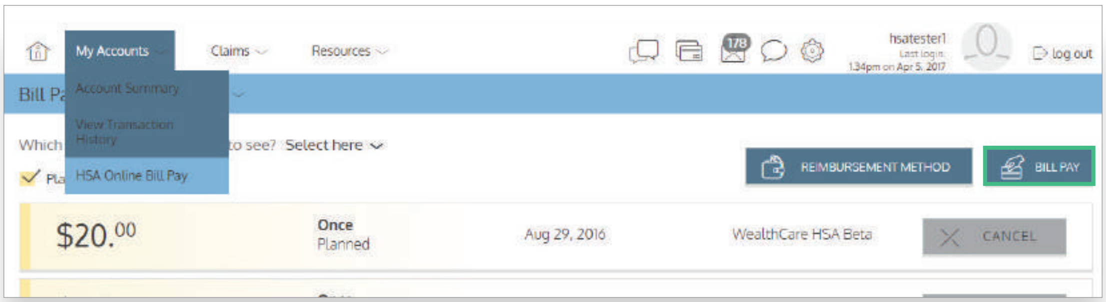
Your contribution will immediately appear on the pending transfers page, and will remain there until the funds transfer process is complete. It will also appear on the transactions history page.



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.



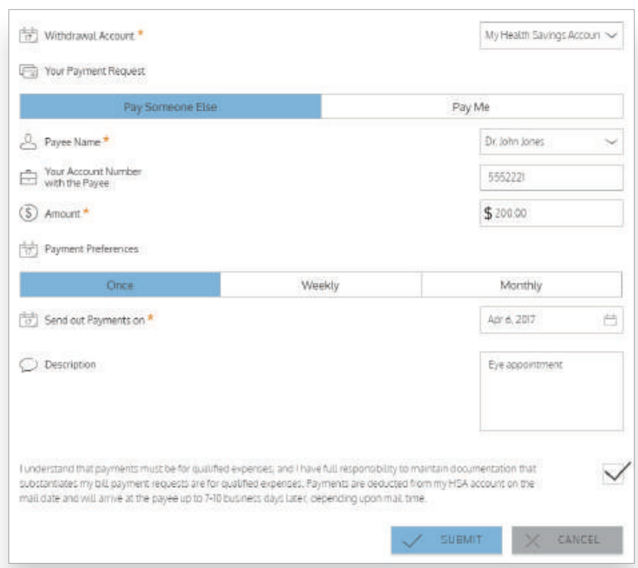
When using the bill pay feature within the online portal to withdraw funds from your HSA, you can choose one of two options:

Pay yourself

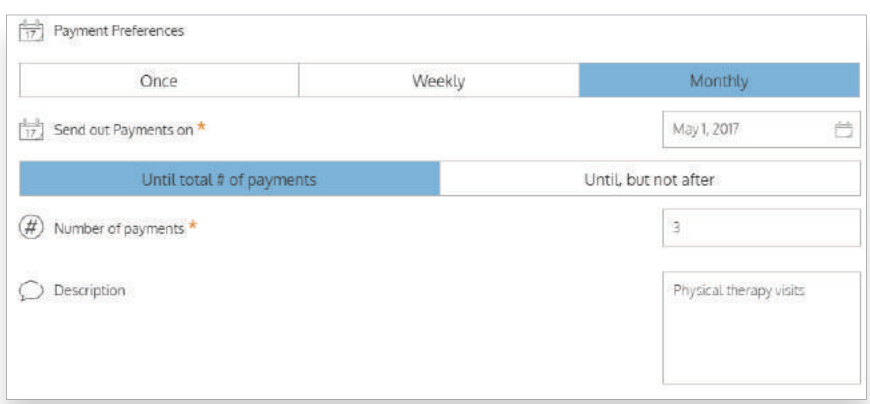
Use this option to reimburse yourself for HSA-eligible out-of-pocket expenses. A check or direct deposit gets issued to your mailing address or bank account.

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.



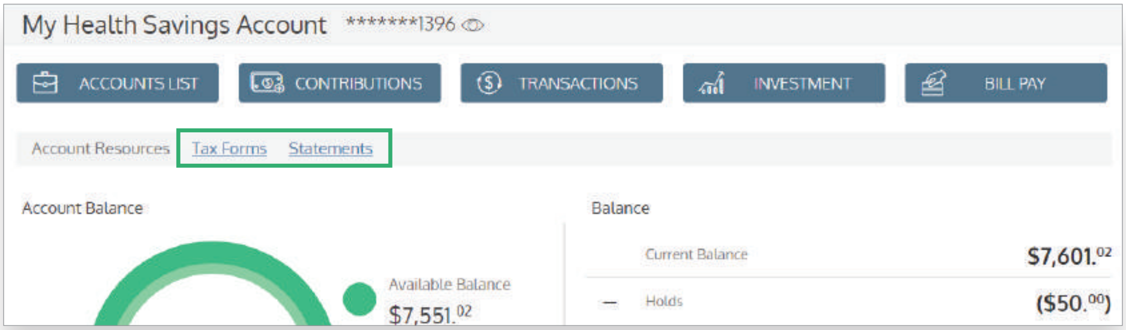
You may also opt to have payments issued on an automated, recurring basis (weekly or monthly).



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.

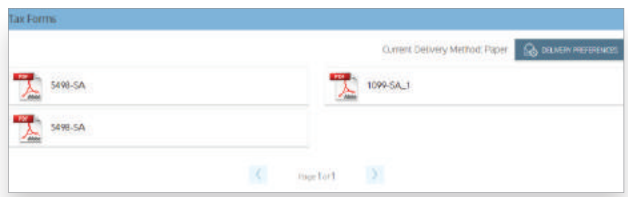


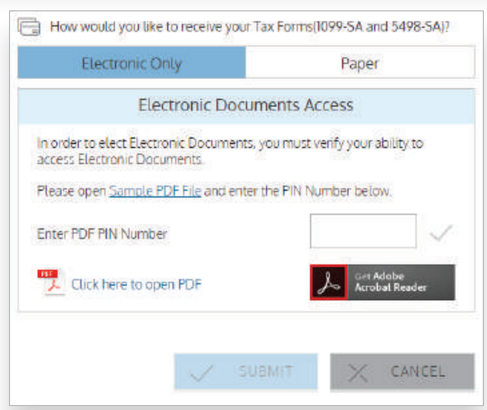
Tax forms

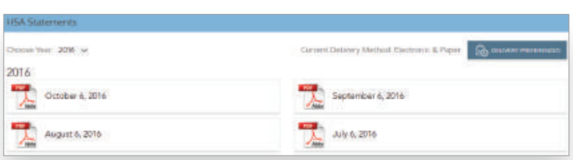
Tax forms are available for download in PDF format on this page. Once generated, these documents will be stored in the online portal for three years.

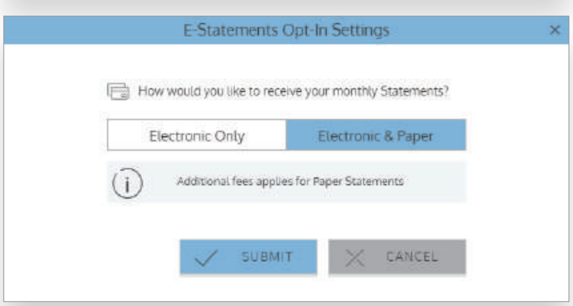
Simply select the *deliver preferences* button to change your delivery method. You can choose from electronic only or both paper and electronic delivery. If you choose electronic only, you must complete a brief verification test to ensure you can open and view PDF files.

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









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 *delivery preferences* button to change your preferred delivery method.

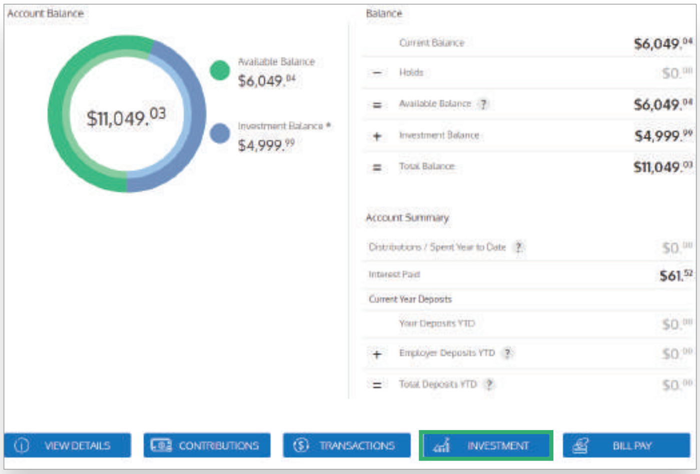
MAKING THE MOST OF YOUR MONEY

Managing your HSA investments

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

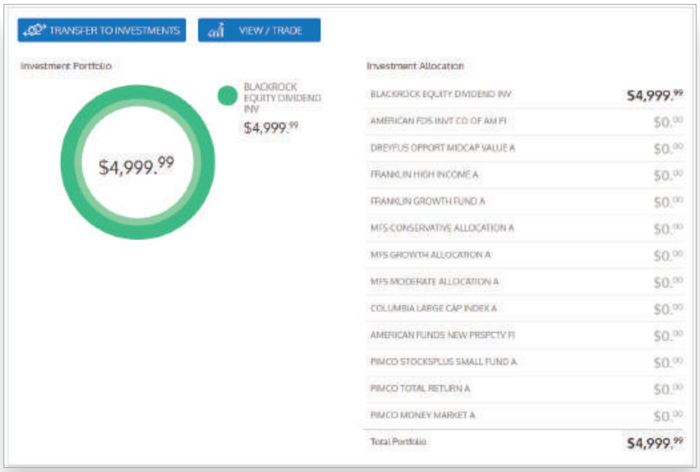
- View investment balances and portfolio information
- Make transfers from our HSA to your investment account
- Make portfolio changes and trades

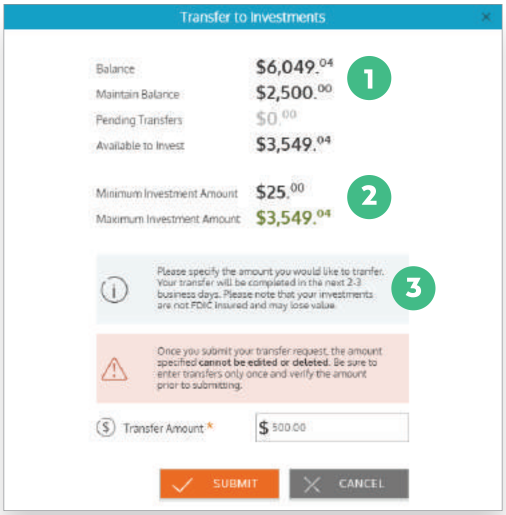
After logging in to the online portal, select the *investment* button on your HSA account page. The HSA investment page displays your portfolio balance and investment allocation information.



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*.





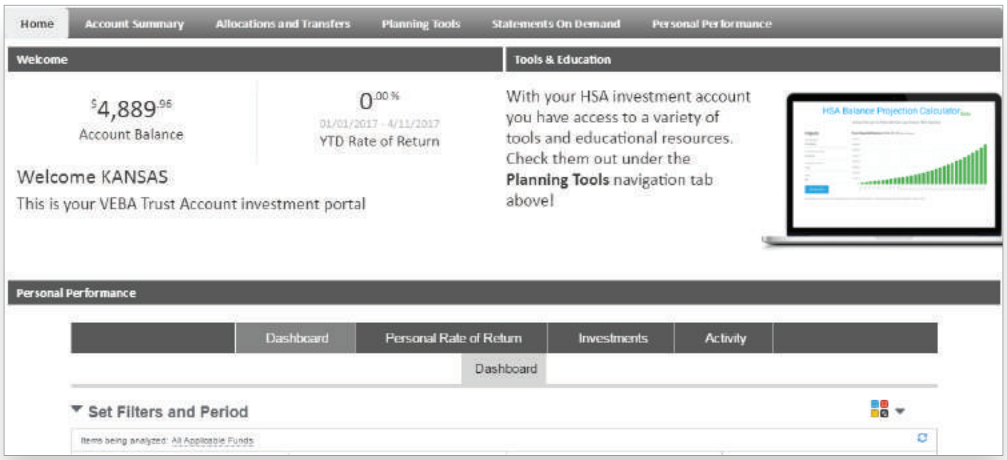
1 The maintain balance is the minimum balance that must be maintained in your HSA in order to be eligible to invest. You can transfer any amount over this balance, minus any pending transfers, into your investment account (displayed on this screen as the 'available to invest' amount).

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 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 STOCKSPLUS 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.

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