

## PayFlex® Health Savings Account (HSA)

It's easy to manage your HSA online. Simply follow the steps below to set up your account.

1. Go to **payflex.com**.\* Click **Sign In** located at the top right corner.
  - If you're a new user, click **Create Your Profile**.
    - Follow the prompts to create your user name and password.
    - Keep in mind you'll need your PayFlex Card®, your account debit card, to set up your profile.
2. Review and accept the website and mobile app terms of use.
  - Check the box to acknowledge the terms of use.
  - Enter your initials in the text box.
3. Read the agreements and review the account fees.
  - Check the box to acknowledge the terms of use.
  - Enter your initials in the text box.
4. Enter your personal information.
  - Select your marital status using the drop-down menu.
  - Enter your phone or cell phone number.
5. Review your high-deductible health plan (HDHP) start date and update as needed.
  - Select your coverage type from the drop-down menu.
6. Link one or more bank accounts to your HSA to easily transfer funds into and out of your HSA Federal Deposit Insurance Corporation (FDIC)-insured interest-bearing account (optional).
  - In the **Financial Center**, click on **Add Bank Account**.
    - Enter the bank account type (checking or savings), account number and routing number. **Note:** You'll see the status says "Needs Validation."

7. Enter your beneficiary information. **This is a required step.**
  - You can elect to name your estate or to identify specific individuals as your beneficiary(ies).
  - If you identify individuals, enter the following information about your beneficiary: name, address, Social Security number and relationship to you. If you have more than one beneficiary, show how you want the funds split between them. The total must equal 100 percent.
8. The final registration step shows you how much you can contribute to your HSA for this calendar year.

### Validating your linked bank account

After you link a bank account to your HSA, we'll send a deposit and matching withdrawal to the account. This is how we make sure that we have linked the correct account. The amount will be less than \$1.00. This process takes up to two business days, not including Saturdays, Sundays or holidays.

Once you see the two transactions in your bank account, log back in to your HSA. Follow these steps to validate your linked account.

- Go to the **Financial Center**.
- Click on **Link My Bank Account**. **Note:** If you have multiple accounts, select **Health Savings Account** from the drop-down menu at the top of the page.
- Enter the amount of the test deposit and withdrawal. This is the amount we deposited and then withdrew as part of testing your linked account.
- Click **Validate**.

Once you validate your account, you can begin to transfer funds into and out of your HSA.

### Account notifications

- From **My Dashboard**, click on **My Settings**.
- Click on the notifications link.
- Enter your email address and choose the notifications you wish to receive. You can also choose when and how you'd like to get them. Then click **Submit**.

\*If you're an Aetna member, log in to **www.aetna.com**. Click **Access Your Account** to get to your PayFlex member website.

## Order an additional PayFlex Card

You can order an additional card for your spouse or dependent.

- Under Quick Links, click **Manage My Debit Card(s)**.
- Click on **Order a Dependent Card**.
- Enter the spouse or dependent name and click **Submit**.

## Make an HSA payment

Click on the **Financial Center**. **Note:** If you have multiple accounts, select your **Health Savings Account** from the drop-down menu at the top of the page. Then click on **Make an HSA Payment**. This lets you pay your health care provider directly from your HSA.

**Step 1:** Select who you want to pay (payee) from the drop-down menu. Or you can add a new payee with the “+” sign.

**Step 2:** Enter the date the payment should be made (origination date), amount to be paid, expense category and date of service.

**Step 3:** Review your payment and click **Submit** to complete. Or click **Back** to make changes.

**Step 4:** You can print a copy of your confirmation.

## Withdraw funds (available with a linked bank account)

- Click on the **Financial Center**. **Note:** If you have multiple accounts, select your **Health Savings Account** from the drop-down menu at the top of the page.
- Click on **Make an HSA Withdrawal**. This lets you withdraw funds from your HSA and deposit them into your linked bank account.

**Step 1:** Enter the amount you want to withdraw. Choose the linked account for deposit.

**Step 2:** Confirm your entry and click **Submit** to complete. Or click **Back** to make changes.

**Step 3:** You can print a copy of your confirmation.

Note: There may be fees associated with a health savings account (“HSA”). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

PayFlex Systems USA, Inc.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer’s Summary Plan Description (“SPD”) for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to [payflex.com](http://payflex.com).

Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principle amount invested. The prospectus describes the funds’ investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decisions. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

## Make after-tax contributions (available with a linked bank account)

- Click on the **Financial Center**. **Note:** If you have multiple accounts, select your **Health Savings Account** from the drop-down menu at the top of the page.
- Click on **Make an HSA Deposit**. This lets you make a deposit to your HSA from a linked bank account.

**Step 1:** Complete the following fields: Contribution Amount, Contribution Year, Bank Account, Description and the Origination Date (the date you want the contribution to post to your HSA). Click **Continue**.

**Step 2:** Review the deposit entry and click **Submit** to complete. Or click **Back** to make changes. Once you submit, you’ll see a confirmation page.

**Step 3:** You can print a copy of your confirmation.

## Invest your HSA dollars

- Click on the **Financial Center**. Select your **Health Savings Account** from the drop-down menu.
- On the left-hand side of the screen, scroll down to select **Investments**.
- If you have enough funds in your HSA, you can open an investment account by clicking on **Enroll Now**.
- Read and electronically sign the agreement.
- Your investment account is now open. You can begin transferring funds into and out of your HSA interest-bearing account.

## Questions?

Log in to your PayFlex member website and click **Contact Us**. We’re here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.