

Quick Reference Guide

PayFlex Health Savings Account (HSA)

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

Access your account

- Go to **payflex.com**.* Click **Sign In**.
- If you're a new user, click **Create Your Profile** and complete the required fields. Be sure to have your PayFlex Card® nearby. You'll be asked to enter part of your card number to help verify your identity.
- Review the Online Services Agreement.
 - Check the box to confirm you understand and agree to the terms of the agreement.
 - Enter your initials in the text box.
- Review the account fees and HSA Custodial Agreement.
 - Check the box to confirm you understand and agree to the terms of the agreement and fees.
 - Enter your initials in the text box and click **Save and Continue**.
- Enter your personal information.
 - Select your marital status.
 - Choose your high-deductible health plan start date.
 - Select your health plan coverage type (individual or family) and click **Save and Continue**.
- Enter your beneficiary information.
 - You can name a person, trust or your estate as your beneficiary.
 - If your beneficiary is a person, you'll enter their first and last name, address, Social Security number and relationship to you. If you have more than one beneficiary, you'll choose how you want the funds split between them. The total must equal 100 percent.
- Review the summary page and click **Continue** to finalize your profile setup.

View eligible expense items

To view a list of common eligible expenses, log in and click **Quick Tips**. Then select **Explore eligible expenses**.

Calculate your HSA savings

To find out how much you could save with an HSA, click **Calculate my HSA savings** under Account Actions. Then complete three quick steps.

View Fee Schedule

To view the fee schedule for your HSA, click **View fee schedule** under Manage Funds.

View the interest rate for your HSA

To view a summary of the interest earned on your HSA, click **Your Accounts** at the top of the page and select **Health Savings Account**. You'll see your interest rate summary listed at the bottom of that page.

Set up account notifications

- After logging in, click **Account Settings** at the top of the page and then select **Account notifications**.
- Manage your paperless settings by checking "Go paperless". Select a **+** sign to view your options. Then choose the notifications you want to receive and how to receive them (email, text and/or online message). Click **Save**.

*If you're an Aetna member, log into **aetna.com**. Under Helpful Resources, click **Spending/Savings Accounts with PayFlex** to get to your PayFlex member website.

Order an additional PayFlex Card® for your spouse or dependent

Note: If your card is lost or stolen, don't order online. Call us immediately at **1-888-879-9280**.

- After logging in, click **Account Settings** at the top of the page, then select **PayFlex Card**.
- Click **Order a Dependent Debit Card**.
- Enter the first and last name of your spouse or dependent and click **Submit**. Once you order a card, you should get it within 10 to 15 business days.

Link your bank account to transfer funds

You can link one or more bank accounts to your HSA to easily transfer funds to and from your HSA.

1. Once logged in, go to **Account Settings** and click **Bank accounts**.
2. Click **Link Bank Account to my HSA**.
3. Select the bank account type (checking or savings) and enter your account number and routing number.
4. Check the box to authorize PayFlex to link your account and click **Save and Continue**.
5. Review your bank account information and click **Save and Continue**.

Note: You'll see that the status says "Complete Validation." (See "Validating your linked bank account.")

Validating your linked bank account

After you link a bank account to your HSA, we'll send a deposit of less than \$1.00 (and matching withdrawal) to your bank account. This process can take up to two business days, not including Saturdays, Sundays or holidays. Once you see the deposit in your bank account, make note of the amount. Log back in to your HSA and follow these steps:

- Go to **Account Settings**. Select **Bank accounts**.
- Click **Complete Validation** next to the bank account you wish to validate.
- Enter the amount PayFlex deposited into your account.
- Click **Validate**.

Once you validate your account, you can begin to transfer funds to and from your HSA.

Make a payment or withdraw funds from your HSA (available with a linked bank account)

From the **Home** screen (dashboard), go to your **Health Savings Account**. Or you can select your **Health Savings Account** from the **Your Accounts** drop-down menu at the top of the page. Then click **Request funds**. This lets you pay yourself back or pay your health care provider directly from your HSA.

Step 1: Enter the amount, date to start your request, date of service and expense type. Then choose if you want to repeat the request and click **Continue**.

Step 2: Select if you want to send funds to yourself or to someone else. If you decide to send funds to yourself, you can choose to transfer the funds to your bank account (if you've linked an account) or request a check. If you choose to send funds to someone else, you'll have to select/add a recipient and enter some details about your payment. Click **Continue**.

Step 3: Review your request and click **Submit** to complete. To make changes, click Step 1 or 2.

Make after-tax contributions to your HSA (available with a linked bank account)

From the **Home** screen (dashboard), go to your **Health Savings Account**. Then click **Deposit funds into HSA**. This lets you make a deposit to your HSA from a linked bank account.

Step 1: Enter the amount, select the contribution year and deposit type, enter a transfer date, and select a bank account. Then choose if you want to repeat the request and click **Continue**.

Step 2: Review your request and click **Submit** to complete. To make changes, click Step 1.

Invest your HSA dollars

From the **Home** screen (dashboard), go to your **Health Savings Account**. If you haven't opened an investment account yet, click **View my investment journey**. There you can view your investment options and learn about investing.

- If you have enough funds in your HSA, you can open an investment account by clicking on **Open Investment Account**.
- Review the Investment Agreement. Check the box to confirm you understand and agree to the terms of the agreement. Then enter your initials in the text box and click **Submit**.

Your investment account is now open. You can begin transferring funds to and from your HSA.

Questions?

Log in to your PayFlex member website and click **Contact Us** under **Help & Support**. Here you can also **Live Chat** with us.

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. 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. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. 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. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to **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 the 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 principal 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 decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.