Health Savings Account (HSA)
Using the PayFlex member website
Experience simple.
Aetna members can single-sign-on (SSO) through aetna.com, Aetna navigator.
Under “See Coverage & Costs”, select your account name.
This will take you to the PayFlex member website.
For cardholders only – enter the last 8 digits of your card number.

If your account does NOT include a PayFlex Card®, you won’t see this page.
Update/create your profile

We may ask you to update/create your online profile. This helps make your account more secure and protect your identity.

You’ll simply:

• Create a username and password
• Enter your email address
• Set up security questions and answers
• Review/accept the Online Services Agreement

QUICK TIP: After you create a username and password, you can use it to log into the PayFlex Mobile® app.
Registering your HSA

The first time an HSA member logs in to the PayFlex member website, they have to set up their HSA online.
Set up your HSA

Step 1 of 3: Fees and Agreements

Review your fees and agreements.

*Indicates required field.

Fee schedule

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$2.25</td>
</tr>
<tr>
<td>One-Time Setup Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>InSufficient Funds Fee (Overdraft)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Monthly Investment Account Fee</td>
<td>$3.00</td>
</tr>
<tr>
<td>Deposit Item Returned</td>
<td>$25.00</td>
</tr>
<tr>
<td>Bill Pay (postage included)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Monthly Paper Account Statement</td>
<td>$0.75</td>
</tr>
<tr>
<td>Account Closure Fee</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

Review the HSA Custodial Agreement

- [ ] I have received, read, understand and agree to the terms of the agreements, including the fees.*

Your initials*  

Enter your initials

SAVE AND CONTINUE
Step 2 of 3: Personal Information

Complete all required fields.

*Indicates required field.

**Name**
Tucker Sebastian

**Address**
7612TH
Omaha
NE 68154

**Social Security number**
XXX-XX-3876

**Date of birth**
04/01/1999

**Marital status**
Select your marital status

**High deductible health plan start date**
01/01/2018

Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. You or your employer provided an HDHP start date shown above. If you were enrolled in an HDHP prior to this date, you should update your HDHP start date on this page. PayFlex is not responsible for determining the accuracy of this information.

**High deductible health coverage**
Select your coverage type
Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

*Indicates required field.

Select your primary beneficiary*

Select type of beneficiary

Beneficiary Terms

- If all of my beneficiaries predecease me, my HSA funds will be paid to my estate.
- If my spouse is my beneficiary and receives my HSA, they may choose to continue the HSA in their name. This is subject to the HSA Custodian’s consent. My spouse must also provide a written election, sign the forms and provide the required information to the HSA Custodian to open an HSA with PayFlex.
- If my beneficiary is not my spouse, the HSA terminates as of my date of death and any remaining balance is paid to my beneficiary(ies).
- I understand that in certain states, my spouse’s consent may be necessary if I wish to name a person as my beneficiary other than or in addition to my spouse. I also understand that I should consult with my attorney before making this type of beneficiary designation.
- By naming a beneficiary, I represent and warrant to the HSA Custodian that this beneficiary designation satisfies all legal requirements under applicable law and, on behalf of myself, the beneficiary or beneficiaries, my heirs and my estate, I hereby indemnify and hold the HSA Custodian harmless from and against any and all claims, damages, liabilities, and costs (including attorney’s fees) arising as a result of the HSA Custodian’s payment of my HSA balance in accordance with this beneficiary designation.
- The HSA Custodian may ask my beneficiary(ies) for proof of identity and entitlement to payment before making a final payout from my HSA.
Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

*Indicates required field.

Select your primary beneficiary*

Person

Beneficiary first name*

First name

Beneficiary last name*

Last name

Address*

Address line 1

Address Line 2

Address line 2

City*

City

State*

Select state

ZIP code*

Zip code

Social Security number*

Social security number

Relationship*

Select relationship

Phone number

( xxx ) xxx-xxxx

Date of birth*

MM/DD/YYYY
Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you’ll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

*Indicates required field.

Select your primary beneficiary

Trust

Beneficiary first name

First name

Beneficiary last name

Last name

Address

Address line 1

Address line 2

City

State

ZIP code

Tax ID number

Relationship

Trust

Date of trust

MM/DD/YYYY
Set up your HSA

Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

*Indicates required field.

Select your primary beneficiary*

| Estate |

Beneficiary name*

The Estate of Tucker Sebastian

Beneficiary Terms
Set up your HSA

Step 3 of 3: Beneficiaries

My Beneficiaries

Success! You’ve named a beneficiary for your HSA.

You may add, change or remove your beneficiary at any time prior to your death.

<table>
<thead>
<tr>
<th>Primary Beneficiary</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Samantha Sebastian</td>
<td>100%</td>
</tr>
</tbody>
</table>

Total: 100%

ADD A PRIMARY BENEFICIARY  ADD A CONTINGENT BENEFICIARY  SAVE AND CONTINUE
HSA set up summary

Here's the information you entered for your HSA. You can update it at any time through Account Settings.

**Personal Information**

Name
Tucker Sebastian

Address
7612TH
Omaha, NE 68154

High deductible health plan start date
01/01/2018

High deductible health plan coverage
Single Plan

**My Beneficiaries**

**Primary beneficiaries**

<table>
<thead>
<tr>
<th>Name</th>
<th>Social Security number</th>
<th>Relationship</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Samantha Sebastian</td>
<td>XXX-XX-1234</td>
<td>Child</td>
<td>100</td>
</tr>
</tbody>
</table>

Find out how much you can contribute

Each year, the Internal Revenue Service (IRS) sets annual contribution limits for HSAs. These limits are based on your HDHP coverage level (self-only or family). And they are subject to annual change. You can find the contribution limits on the U.S. Department of Treasury website.

CONTINUE
Welcome Tucker!
Your online account is ready to go.

Where to next?
Check out your account settings. There you can:

- Link a bank account – it helps you get your money faster!
- Account notifications – it’s an easy way to stay up to date!

GO TO ACCOUNT SETTINGS

Go to My Dashboard >
Using your HSA online features
Hello, Sam

Health Savings Account

ABC Sample Company

$3,592.01 total account value

$3,592.01 HSA deposit account balance

HSA Deposit Account Balance $3,592.01
HSA Investment Account Balance $0.00

2018 tax year contribution $1,500.00

View IRS maximum contribution amounts >

Account Actions
- View account details >
- Link a bank account >
- Manage my beneficiaries >
- Set up account notifications >

Manage Funds
- Deposit funds >
- Request funds >

Manage Investments
- View my investment journey >

Quick Tips
Health Savings Account
ABC Sample Company

$3,592.01 total account value

$3,592.01 HSA deposit account balance

Spending snapshot

- Vision: $102.41
- Office Visit: $65.00
- Dental: $62.00
- Medicine - Non-Prescription: $30.00
- Medicine - Prescription: $20.00
- Other: $40.00

Account Actions
- Link a bank account
- Manage my beneficiaries
- Set up account notifications
- View my HSA receipts
- Manage my dependents
- View fee schedule

Manage Funds
- Deposit funds
- Request funds
- View recurring transactions

Manage Investments
- View my investment journey

Account activity

Expense manager
- You can view your HSA expenses by category and create new categories here.

Investments
- You can view and manage your HSA investments here.

Transactions
- You can view your transactions here. This may include payments, deposits and withdrawals.

To-do list
- You have no items on your to-do list.
## Transaction activity: Health Savings Account

**ABC Sample Company**

Filter your transaction activity

<table>
<thead>
<tr>
<th>Transaction status</th>
<th>Origination date range</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>03/28/2017 to 06/26/2018</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transaction type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds Withdrawal</td>
<td>($121.29)</td>
</tr>
<tr>
<td>Employer Contribution</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Funds Withdrawal</td>
<td>($40.41)</td>
</tr>
<tr>
<td>Payment</td>
<td>($50.00)</td>
</tr>
<tr>
<td>Payment</td>
<td>($10.00)</td>
</tr>
<tr>
<td>Transfer to Investment</td>
<td>($1.00)</td>
</tr>
<tr>
<td>Interest Payment</td>
<td>$0.96</td>
</tr>
<tr>
<td>Debit Card Purchase</td>
<td>($52.00)</td>
</tr>
<tr>
<td>Debit Card Purchase</td>
<td>($30.00)</td>
</tr>
<tr>
<td>Debit Card Purchase</td>
<td>($52.00)</td>
</tr>
<tr>
<td>Debit Card Purchase</td>
<td>($10.00)</td>
</tr>
<tr>
<td>Payment</td>
<td>($15.00)</td>
</tr>
<tr>
<td>Funds Withdrawal</td>
<td>($10.00)</td>
</tr>
<tr>
<td>Funds Withdrawal</td>
<td>($10.00)</td>
</tr>
<tr>
<td>Funds Withdrawal</td>
<td>($10.00)</td>
</tr>
<tr>
<td>Funds Added</td>
<td>$2,500.00</td>
</tr>
</tbody>
</table>
Request funds from my HSA

Complete these steps to request funds from your HSA. If you enter a request after 3 p.m. CT and schedule it for today, we’ll process it on the next business day. Requests scheduled for a non-business day will be processed on the next business day.

1. Tell us about your request

*Indicates required field

**Amount**

Enter dollar amount

**Start request on**

MM/DD/YYYY

**Date of service**

MM/DD/YYYY

**What kind of expense?**

Select category

**Invoice number**

Enter invoice number

**Description**

Enter any notes about your request. This is only for your records.

Your description is limited to 250 characters

**Do you want to repeat this request?**

☐ Yes  ☐ No

CONTINUE

2. Where should we send your funds?

3. Review and submit
Deposit funds

1. Enter deposit information

   - Indicates required fields

   **Amount**
   Enter dollar amount

   **Contribution year**
   2018

   **Deposit type**
   Select deposit type

   **Transfer date**
   MM/DD/YYYY

   **Transfer funds from**
   Select bank account

   **Description**
   Enter any notes about your deposit. This is only for your records.

   250 characters left

   **Do you want to repeat this deposit?**
   ○ Yes   ○ No

   [CONTINUE]

2. Review and submit
My investment journey

Are you interested in investing your Health Savings Account (HSA) funds? Find where you are in your investment journey. And learn more about investing here.

Contribute
Your investment journey starts here. To invest, you need more than **$1,000.00** in your HSA.

To grow your HSA balance, you can:
- Make pretax contributions through your employer
- Deposit funds from other qualified accounts
- Make post-tax deposits

But you can only contribute up to the Internal Revenue Service (IRS) limit.

Save
Once you have more than **$1,000.00** in your HSA, you can start investing.

Your HSA balance: **$6,286.15**

Saving your HSA funds now, can help prepare for eligible health care expenses in the future. Any unused funds in your HSA will roll over from year to year.

Invest
You’ve met the minimum HSA balance of **$1,000.00**.

What does this mean?
You’re eligible to open an investment account below. You can transfer any amount **above** the minimum balance ($1,000.00) from your HSA to your investment account. And you can move funds back to your HSA at any time.

Learn More

My investment options
You can research your investment options here.

Calculate contributions & tax savings
Not sure how much to contribute? Or how much you’ll save? Pete, our interactive adviser is here to help!

Transcript: Investing with your HSA
My investment options

Here you can learn about investment options for your Health Savings Account (HSA).

Did you know?

For many Americans, health care can be one of their largest expenses in retirement. An HSA can help you save and pay for those eligible expenses. But you also have the opportunity to grow your HSA balance by investing. Check out your investment options below.

Fund Options

- Bond Fund
- Large Blend
- Large Cap Stock Fund (Domestic)
- Large Cap Stock Fund (International)
- Large Growth
- Large Value
- Mid-Cap Blend
- Small and Mid-Cap Stock Fund
- Small Blend

Investing With Your HSA

With an investment account, you can:

- Access a diversified group of mutual funds, each professionally managed by an investment advisor
- Transfer money to and from your HSA at any time
- Buy and sell funds with no transaction fees
- Grow your balance tax-free*

*Not all states provide favorable income tax treatment for HSAs.

Have questions about your account?
Check out our frequently asked questions.
## Account settings

### My Profile

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
</table>
| Address                                    | ABC Sample Company  
My address for my HSA  
345 Main St  
Hartford, Connecticut 06156  
ABC Sample Company  
My address for my Reimbursement Account(s)  
345 MAIN ST  
HARTFORD, CT 06156 |
| Date of birth                              | 1/1/1976                                                             |
| Username                                   | sam_doe                                                             |
| Password                                   | *********                                                            |
| Phone number                               | 123-456-7890                                                        |
| Mobile phone number                        | 888-888-8888                                                        |
| Email address                              | test@test.com                                                       |
| Security questions                         | What is your mother’s maiden name?  
What was the name of your first pet?  
What was the model name of your first car? |
| Marital status                             | Single                                                               |
| High deductible health plan start date     | 11/1/2017                                                           |

Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. You or your employer provided the HDHP start date shown above. If you were enrolled in an HDHP prior to this date, you should update your HDHP start date on this page. PayFlex is not responsible for determining the accuracy of this information.

| Coverage level                             | Single Plan                                                          |
Account settings

Bank accounts linked to my HSA:

Checking - 3456
FIRST NATIONAL BANK OF OMAHA
Routing Number - 104000016

LINK BANK ACCOUNT TO MY HSA
Account settings

Account notifications

You can manage your account notifications here. Select a + sign to view your options. Then choose the notifications you want to receive. And select your document delivery preferences. You should also verify your contact information under My profile.

Security alerts

<table>
<thead>
<tr>
<th>Notification</th>
<th>Email</th>
<th>Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent debit card ordered</td>
<td>automatic</td>
<td></td>
</tr>
<tr>
<td>Email address updated or added</td>
<td>automatic</td>
<td></td>
</tr>
<tr>
<td>Linked bank account updated or added</td>
<td>automatic</td>
<td></td>
</tr>
<tr>
<td>Mobile phone number updated or added</td>
<td>automatic</td>
<td></td>
</tr>
</tbody>
</table>

Health Savings Account

<table>
<thead>
<tr>
<th>Notification</th>
<th>Email</th>
<th>Text</th>
<th>Online</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance reminder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Select frequency:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly [ ] Quarterly [ ]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contribution maximum reached</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eligible to enroll in investments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low balance (weekly reminder)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notify me when my balance is:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enter dollar amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recurring transaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rejected deposit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scheduled transaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax year to date contribution alert</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notify me when my contribution is:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enter dollar amount</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Document delivery

<table>
<thead>
<tr>
<th>Document</th>
<th>Paperless</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account statement</td>
<td></td>
</tr>
<tr>
<td>Tax documents</td>
<td></td>
</tr>
</tbody>
</table>
Account settings

My Beneficiaries
You can manage your beneficiaries here. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary.

The total percentage for your primary beneficiaries must be 100%. This is also true for your contingent beneficiaries. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death.

<table>
<thead>
<tr>
<th>Primary Beneficiary</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Samantha Sebastian</td>
<td>100%</td>
</tr>
</tbody>
</table>

Total: 100%

ADD A PRIMARY BENEFICIARY  ADD A CONTINGENT BENEFICIARY  RESET PERCENTAGES  UPDATE
Account settings

My PayFlex Card®
You can view the status of your PayFlex Card. And you can order a card for your spouse or dependent.

MasterCard® *****15

Cardholders
Sam Doe (PRIMARY)

<table>
<thead>
<tr>
<th>Accounts</th>
<th>Status</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account</td>
<td>Active</td>
<td>$3,592.01</td>
</tr>
</tbody>
</table>

ORDER A DEPENDENT DEBIT CARD

PayFlex Card Quick Tips

Activate your card
When you get a new card, you'll need to activate it. Just call the number on the activation sticker.

Use your card at qualified merchants and providers
You can use your card at qualified merchants and providers that accept MasterCard®.

Save your documentation
Be sure to save your Explanations of Benefits (EOBs), itemized statements and detailed receipts. You may need them if the Internal Revenue Service (IRS) audits your tax return.