



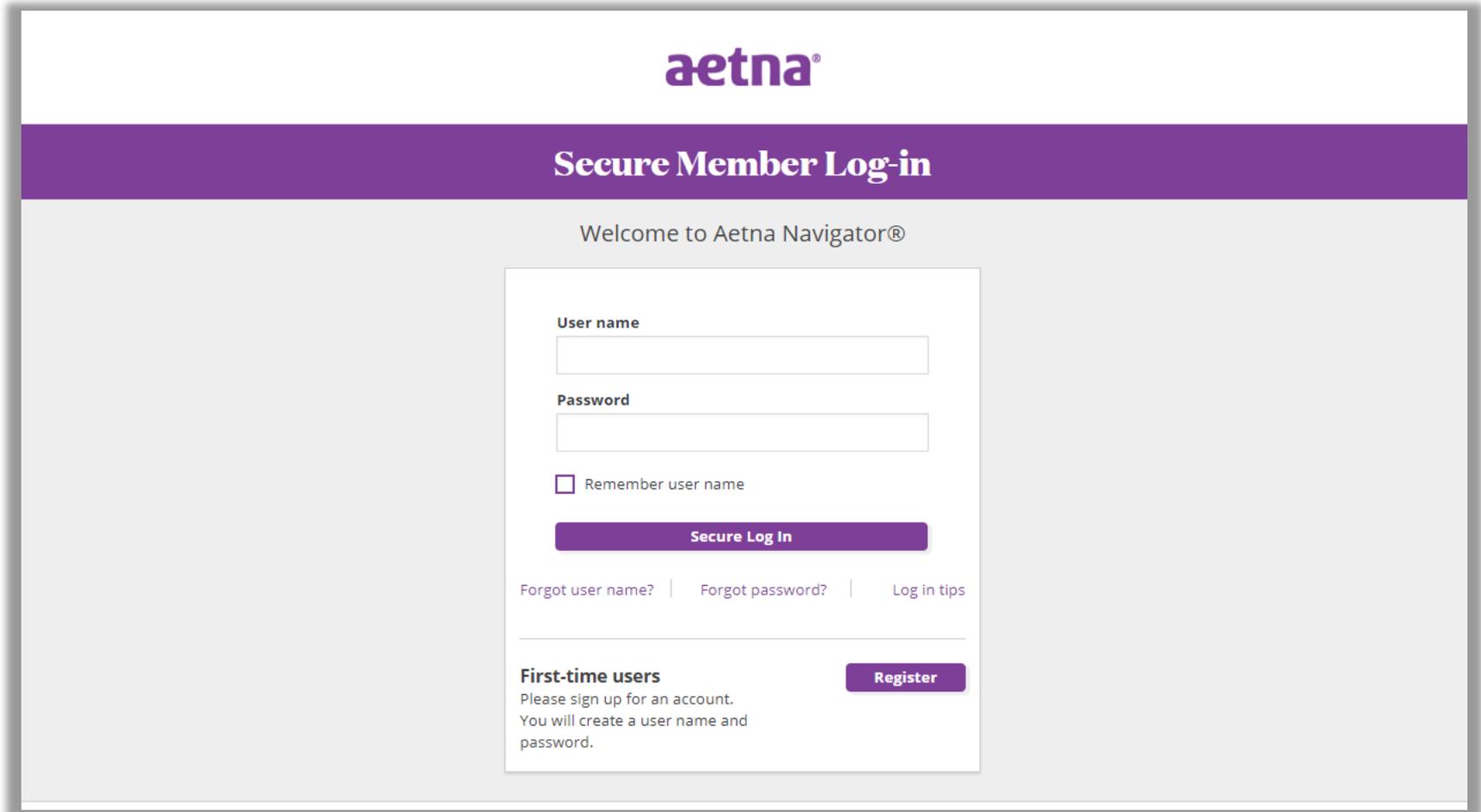
# Health Savings Account (HSA)

Using the PayFlex member website

Experience simple.

PAYFLEX®

Aetna members can single-sign-on (SSO) through **aetna.com**, Aetna navigator.



The image shows a screenshot of the Aetna Secure Member Log-in page. At the top, the Aetna logo is displayed in purple. Below it, a purple banner contains the text "Secure Member Log-in". The main content area is light gray and features a white login form. The form includes a "User name" field, a "Password" field, and a checkbox for "Remember user name". A purple "Secure Log In" button is positioned below the fields. Below the button, there are three links: "Forgot user name?", "Forgot password?", and "Log in tips". At the bottom of the form, there is a section for "First-time users" with a "Register" button and a message: "Please sign up for an account. You will create a user name and password."

**aetna**<sup>®</sup>

**Secure Member Log-in**

Welcome to Aetna Navigator<sup>®</sup>

**User name**

**Password**

Remember user name

**Secure Log In**

[Forgot user name?](#) | [Forgot password?](#) | [Log in tips](#)

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**First-time users** [Register](#)

Please sign up for an account.  
You will create a user name and password.

# Under "See Coverage & Costs", select your account name

This will take you to the PayFlex member website.

The screenshot displays the Aetna member website interface. At the top, a purple navigation bar contains links for Messages (0), Forms, ID Card, Profile, and Contact Us, along with a Log Out option. Below this, the Aetna logo is centered, with a 'Welcome' message and a user icon to the right. A secondary navigation bar includes links for Home, Find Care, Manage Claims, See Coverage & Costs, Stay Healthy, and Manage Prescriptions. A 'Message for our Members' link is also visible. The main content area features a large banner image of a smiling woman with the text 'Live well' overlaid. Below the banner, five service tiles are presented, each with an icon and a list of options:

- Find Care >** (Stethoscope icon): Urgent Care, Doctor, Dentist, Hospital, Pharmacy, My Providers & Visits, **Choose/change my primary care doctor**
- Manage Claims >** (Document icon): Claims, Explanation of Benefits
- See Coverage & Costs >** (Checklist icon): Benefits, Estimate Costs, Dependent Care, Health Savings Account, Deductible, Out of Pocket Limit, Pharmacy Coverage, Long Term Disability, Short Term Disability
- Stay Healthy >** (Person with pulse icon): Personal Health Record, Health Programs, Discounts, Discover a Healthier You
- Manage Prescriptions >** (Pill icon): Order Rx, Refill Rx, Specialty Rx, Pharmacy Coverage, Estimate Drug Cost

# For cardholders only – enter the last 8 digits of your card number.

If your account does **NOT** include a PayFlex Card<sup>®</sup>, you won't see this page.

PAYFLEX<sup>®</sup>

SIGN IN

## Get Started



## Find Me

Enter the last eight digits of your PayFlex Card<sup>®</sup> number.

\*Indicates a required field.

PayFlex Card Number\*:

Submit

# 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.

PAYFLEX®

Create my profile



Welcome

Complete the following fields to create your profile. The username and password you choose will also work for the PayFlex Mobile® app.

\*Indicates a required field

Create a username\*:

Create a password\*:

Confirm password\*:

Security Question 1\*:

Answer 1\*:

Security Question 2\*:

Answer 2\*:

Security Question 3\*:

Answer 3\*:

Review the [Online Services Agreement](#)

I have received, read, understand and agree to the terms of this agreement.\*

Your initials\*:

CANCEL SUBMIT

# 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

Fee	Amount
Monthly Maintenance Fee <a href="#">?</a>	\$2.25
One-Time Setup Fee <a href="#">?</a>	\$10.00
Insufficient Funds Fee (Overdraft) <a href="#">?</a>	\$25.00
Monthly Investment Account Fee <a href="#">?</a>	\$3.00
Deposit Item Returned <a href="#">?</a>	\$25.00
Bill Pay (postage included) <a href="#">?</a>	\$1.00
Monthly Paper Account Statement <a href="#">?</a>	\$0.75
Account Closure Fee <a href="#">?</a>	\$10.00

### Review the [HSA Custodial Agreement](#)

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

Your initials\*

SAVE AND CONTINUE

# Set up your HSA



## 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-3676

**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



SAVE AND CONTINUE

# 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\*



### 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.

# 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\*

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



# 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\*

Trust

#### 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

#### Tax ID number\*

Tax ID number

#### Relationship\*

Trust

#### Date of trust\* ?

MM/DD/YYYY



Beneficiary Terms

## 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\*

#### 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.

Primary Beneficiary	Percentage 	
Samantha Sebastian	<input type="text" value="100%"/>	<a href="#">Edit</a>
Total: 100%		

[ADD A PRIMARY BENEFICIARY](#)[ADD A CONTINGENT BENEFICIARY](#)[SAVE AND CONTINUE](#)

# Set up your HSA



## HSA set up summary

[Print](#)

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**

Name	Social Security number	Relationship	Percentage
Samantha Sebastian	XXX-XX-1234	Child	100

**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 Treasure website](#).

[CONTINUE](#)

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

### Where to next?

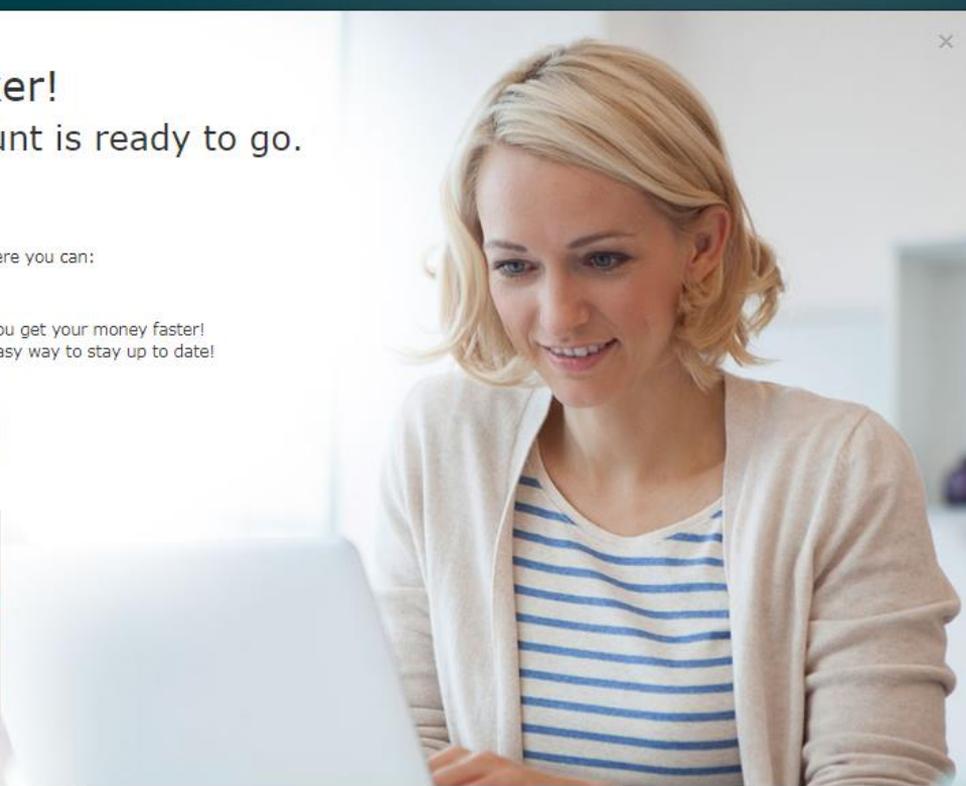
Check out your account settings. There you can:

- **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

# Account dashboard (home page)

**PAYFLEX®**

Home   Help & Support   Account Settings   Sign Out

Your Accounts ▾   Alerts & News ▾   Health Plan Claims ▾   Documents & Forms ▾

## Hello, Sam

### Health Savings Account

ABC Sample Company

**\$3,592<sup>01</sup>** total account value [?](#)

**\$3,592.01** HSA deposit account balance

HSA Deposit Account Balance <a href="#">?</a>	<b>\$3,592.01</b>
HSA Investment Account Balance <a href="#">?</a>	<b>\$0.00</b>

**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

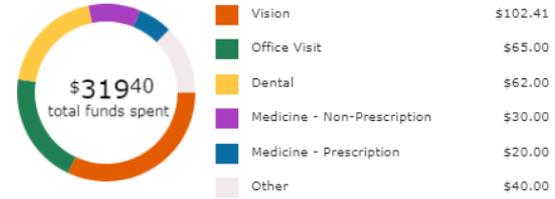
ABC Sample Company

\$3,592<sup>01</sup> total account value



\$3,592.01 HSA deposit account balance

## Spending snapshot



### 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.

### To-do list



You have no items on your to-do list.

### Transactions



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

# Transaction activity: Health Savings Account

[< Back to my account](#)

ABC Sample Company

Download 

## Filter your transaction activity

Transaction status

All 

Origination date range

03/28/2017  to 06/26/2018 

Transaction type

All 

**APPLY FILTER**

Origination Date	Post Date	Description	Amount	
06/21/2018	Pending	Funds Withdrawal	(\$121.29)	<a href="#">View</a>
03/19/2018	Processing	Employer Contribution - on 03/01/2018	\$1,500.00	<a href="#">View</a>
02/13/2018	02/15/2018	Funds Withdrawal	(\$40.41)	<a href="#">View</a>
02/02/2018	02/04/2018	Payment	(\$50.00)	<a href="#">View</a>
02/02/2018	02/04/2018	Payment	(\$10.00)	<a href="#">View</a>
12/05/2017	Pending on hold	Transfer to Investment	(\$1.00)	<a href="#">View</a>
11/30/2017	11/30/2017	Interest Payment	\$0.96	<a href="#">View</a>
11/29/2017	12/01/2017	Debit Card Purchase - TEST POS TRN 5	(\$52.00)	<a href="#">View</a>
11/29/2017	12/01/2017	Debit Card Purchase - TEST POS TRN 3	(\$30.00)	<a href="#">View</a>
11/29/2017	12/01/2017	Debit Card Purchase - TEST POS TRN 5	(\$52.00)	<a href="#">View</a>
11/29/2017	12/01/2017	Debit Card Purchase - TEST POS TRN 1	(\$10.00)	<a href="#">View</a>
11/24/2017	11/26/2017	Payment	(\$15.00)	<a href="#">View</a>
11/21/2017	11/23/2017	Funds Withdrawal	(\$10.00)	<a href="#">View</a>
11/21/2017	11/23/2017	Funds Withdrawal	(\$10.00)	<a href="#">View</a>
11/21/2017	11/21/2017	Funds Withdrawal	(\$10.00)	<a href="#">View</a>
11/13/2017	11/16/2017	Funds Added	\$2,500.00	<a href="#">View</a>

# 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\***

**Start request on\*** ?

**Date of service\*** ?

**What kind of expense?\***

**Invoice number** ?

**Description**

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 \***

**Deposit type \* ?**

**Transfer funds from \***

**Description**

250 characters left

**Do you want to repeat this deposit? \***

Yes  No

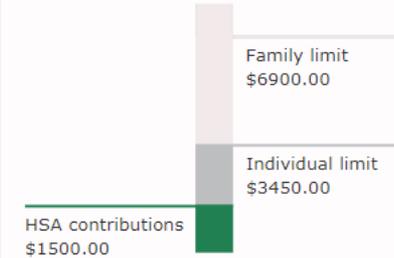
**Contribution year \* ?**

2018

**Transfer date \* ?**

**HSA contributions for 2018 ?**

\$1500<sup>00</sup>



Note: If you're age 55 or older, you can contribute an additional \$1000.00 annually.

**Quick Tips** ▼

## 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 \$6,288.15**

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.

[OPEN INVESTMENT ACCOUNT](#)

## Learn More

### My investment options

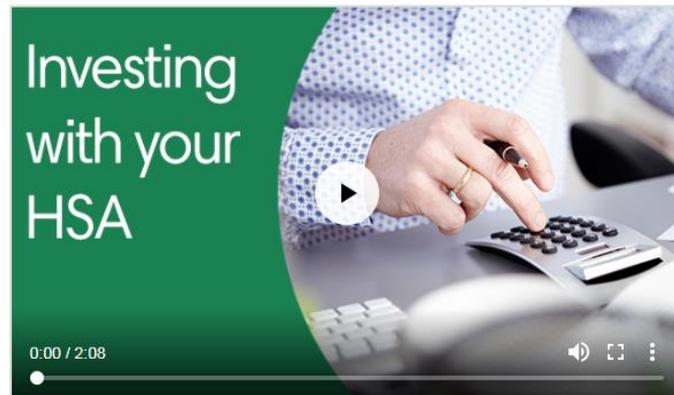


You can research your investment options here.

### 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**

- Bank accounts
- Account notifications
- Beneficiaries
- PayFlex Card

## My Profile

**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

<b>Date of birth</b>	1/1/1976	
<b>Username</b>	sam_doe	<a href="#">Edit</a>
<b>Password</b>	••••••••	<a href="#">Edit</a>
<b>Phone number</b> ?	123-456-7890	<a href="#">Edit</a>
<b>Mobile phone number</b> ?	888-888-8888	<a href="#">Edit</a>
<b>Email address</b>	test@test.com	<a href="#">Edit</a>
<b>Security questions</b>	What is your mother's maiden name? What was the name of your first pet? What was the model name of your first car?	<a href="#">Edit</a>
<b>Marital status</b>	Single	<a href="#">Edit</a>
<b>High deductible health plan start date</b>	11/1/2017	<a href="#">Edit</a>
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.		
<b>Coverage level</b>	Single Plan	<a href="#">Edit</a>
<b>Social Security Number</b>	XXX-XX-1111	

## Account settings

My profile

**Bank accounts**

Account notifications

Beneficiaries

PayFlex Card

### Bank accounts linked to my HSA:

**Checking - 3456** 

Remove

FIRST NATIONAL BANK OF OMAHA  
Routing Number - 104000016

**LINK BANK ACCOUNT TO MY HSA**

# Account settings

My profile

Bank accounts

**Account notifications**

Beneficiaries

PayFlex Card

## 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

**Notification**

**Email**

**Text**

Dependent debit card ordered	automatic	<input type="checkbox"/>
Email address updated or added	automatic	<input type="checkbox"/>
Linked bank account updated or added	automatic	<input type="checkbox"/>
Mobile phone number updated or added	automatic	<input type="checkbox"/>

### Health Savings Account

**Notification**

**Email**

**Text**

**Online**

Balance reminder Select frequency: <input checked="" type="radio"/> Monthly <input type="radio"/> Quarterly	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Contribution maximum reached	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eligible to enroll in investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low balance (weekly reminder) Notify me when my balance is: <input type="text" value="Enter dollar amount"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recurring transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rejected deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scheduled transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax year to date contribution alert Notify me when my contribution is: <input type="text" value="Enter dollar amount"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Document delivery**

**Paperless**

Account statement	<input checked="" type="checkbox"/>
Tax documents	<input type="checkbox"/>

# Account settings

- [My profile](#)
- [Bank accounts](#)
- [Account notifications](#)
- Beneficiaries**
- [PayFlex Card](#)

## 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.

Primary Beneficiary	Percentage <span style="font-size: small;">?</span>	
Samantha Sebastian	100%	<a href="#">Edit</a>
<b>Total: 100%</b>		

- ADD A PRIMARY BENEFICIARY**
- ADD A CONTINGENT BENEFICIARY**
- RESET PERCENTAGES**
- UPDATE**

# Account settings

- My profile
- Bank accounts
- Account notifications
- Beneficiaries

**PayFlex Card**

## 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)

### Accounts

Health Savings Account

### Status

Active

### Balance

\$3,592.01

**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.