

CONSUMER PORTAL QUICKSTART GUIDE: HSA

Welcome to your Benefit Strategies HSA Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account.

Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms, and notifications
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

I opened my Health Savings Account with Benefit Strategies, what should I do now?

Go to www.benstrat.com. Click on the Login tab in the upper right corner.

- **Log In:** Log in with your existing Username and Password. If you have never logged in before, use the New User link. Once logged in you will be prompted to accept HSA Terms and Conditions if you have not done so already.
- **Set up Investment Sweeps:** You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at \$1,000 or higher. See “*How do I sign up to Access/Sweep cash to Investments?*” instructions on page 4

We know from Web usage statistics that you will most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms, and notifications

This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Click on the four tabs at top of Home Page.

How do I log into my home page?

1. Go to www.benstrat.com and click on the Login button in the upper right corner. Follow the prompts to get to the login page.
2. **If you have logged in before:** Enter your Username and Password and click Login. Note that there are links to use if you have forgotten your Username or Password.
3. **If you have never logged in before:** Click on the Create your Username and Password link.

The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and **“I Want To”** sections to work with your account right away.
- The **I Want To...**section contains the most frequently used options within the Consumer Portal, including managing your investments.
- The **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Recent Transaction** section displays the last 3 transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.
- You can also click on one of the 4 the tabs at the top of the page.

Is there anything else that I need to do?

- Check Tasks, all messages are unique to each person’s profile
 - Have you set up Direct Deposit to get your money faster?
 - Have you downloaded the Mobile App for quick easy access to your account balance?

Please Note: An email notification will be sent alerting you if there are additional actions required to complete the establishment of your HSA Account.

How do I request a distribution?

- To request distribution from your HSA, you may select the link in the “I want to...” section, Make HSA Transaction.
- To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard.
- You may choose to receive a disbursement issued to yourself or, someone else.

Please Note: File A Claim will only be visible if you are enrolled in a separate notional account.

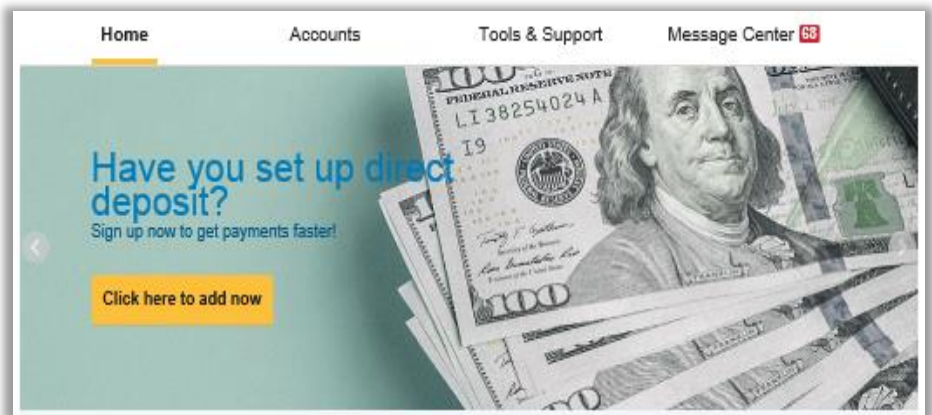
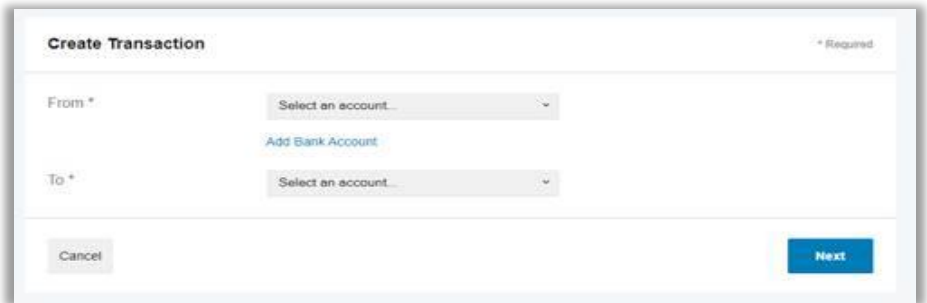
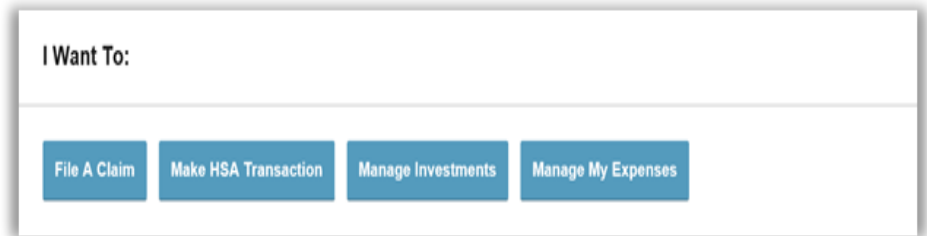
Did you know? The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, choose “**Click here to add now**” on the Direct Deposit Banner.
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Reimburse Myself Using Direct Deposit** and **Update Bank Account**.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.

Can I contribute more funds to my HSA, other than payroll deposits?

Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the “I want to...” section, Make HSA Transaction.
2. If you have a bank account on file, you may use that as your contribution account. If you do not, then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution as you wish! Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.



How do I sign up to access/sweep cash to investments?

1. From the home page, access the Investments Summary page by clicking on the Manage Investments, button from the “I Want To” section or click on Manage Investments from the Accounts menu.
2. Once you get to the summary page, select Investment Account Setup to get started.

How do I take advantage of HSA investments?

1. Set your target Cash Balance
Your target cash balance determines when your HSA dollars begin investing. Use the 'Update Investment Sweeps' link to begin the process.
2. Set your Investment Elections
Investment Elections allow you to diversify your HSA Investment, allowing your dollars to grow over time. Use the 'Manage Investments' button to set your elections now.
3. Contribute and watch your savings grow. Your dollars will automatically sweep contributions over your target cash balance into your designated investment elections. Contribute to your HSA through payroll deductions, employer contributions or from your personal bank account.

Home Accounts Tools & Support Message Center 11

Investments / Summary

Investment Account Setup

Tax-free savings for when you need it most.

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3. Contribute and watch your savings grow
Your dollars will automatically sweep contributions over your target cash balance into your designated investment elections. Contribute to your HSA through payroll deductions, employer contributions or from your personal bank account.

Why should I invest?
Investing now means lower taxes and less stress in the future. Your money goes in tax free and will come out tax free to pay for eligible medical expenses. And by starting today, you give your HSA plenty of time to grow to cover future healthcare expenses.

How will I know how my investments are doing?
When your account reaches your selected Investment Sweep amount and you have an investment balance from your first share purchase, you can visit this page to see helpful graphs, charts, and transaction history about your HSA Investments.

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How do I find my investment balance?

You can find your HSA cash and investment balances directly from the home page under the Accounts section. For more details click on the appropriate balance and select Account Activity. From there, you can view even more detail regarding your account.

Home Accounts Tools & Support Message Center 11

Accounts / Account Activity

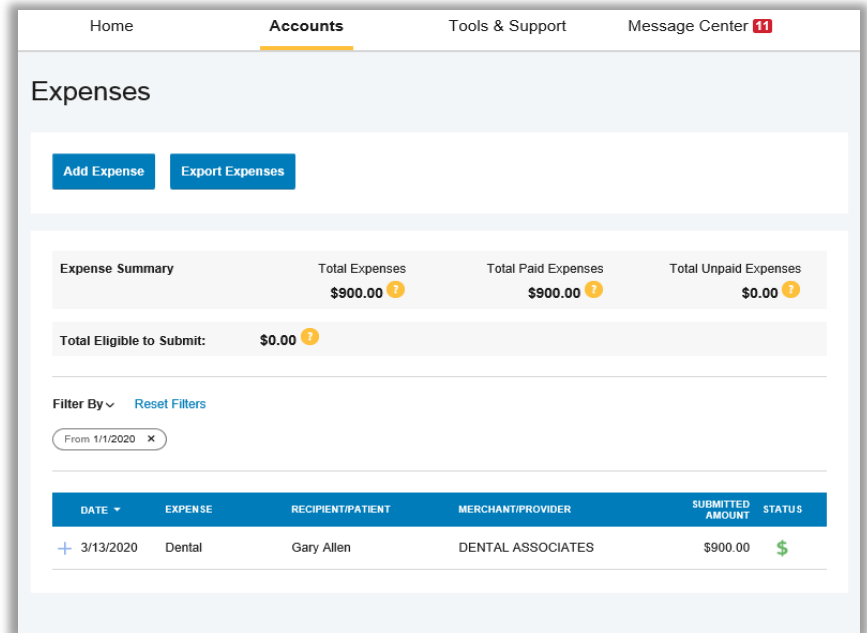
My HSA

Balance Detail ⓘ		TOTAL AVAILABLE BALANCE \$465.09	
CASH ACCOUNT		INVESTMENT ACCOUNT	
Actual Balance	\$465.09	Pending Cash To Investments	\$0.00
Pending Withdrawals	\$0.00	Fair Market Value	\$0.00
Available Balance	\$465.09	<small>*Current as of 5/5/2020</small>	

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE!

To view and manage **ALL** healthcare expense activity from **EVERY** source, use the **Expense Link**.

1. Under the **Accounts** menu is the **Expenses** page. The Expenses page provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the filter options on the navigation pane on the left side of the screen or, by clicking on the field headers.
3. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the top of the page.



How do I add an expense to the dashboard?

1. From the Expense page click on the Add Expense button on the top of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the Expense page you can pay the expense, if desired.

How do I pay an expense?

1. You may process payments/ reimbursements for unpaid expenses directly from the Expenses page.
2. Expenses will be categorized, and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
4. When you click Pay, the claim details from the Expenses page will be pre-populated within the claim form. Review & edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.

Medical	Amity Anderson	ABC Ortho	\$3.00	\$	
Dental	Amity Anderson	Downtown Dental	\$3.00	\$	Pay

How do I edit an existing expense in the expenses page?

1. You can edit expense details for all claim statuses directly from the Expenses page.
2. Expand the claim details visible by clicking on the expense line item.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the page.

Total Eligible to Submit: \$8.00					
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
9/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
8/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ Pay
Expense Details		Description: Cavity		Date(s) of Service: 6/6/2018	
		Source: Online		Total Billed Amount: \$3.00	
		Expense Amount: \$3.00		Received Date: 6/18/2018	
		Payable Amount: \$3.00			
		Upload Receipt(s)	Add Expense Note	Mark as Paid	
		Remove Expense	Update Expense		

How do I view my payment history?

1. On the Home Page, under the Accounts tab, click Payments from the left-hand menu.
2. You will see payments made to date, including debit card transactions.

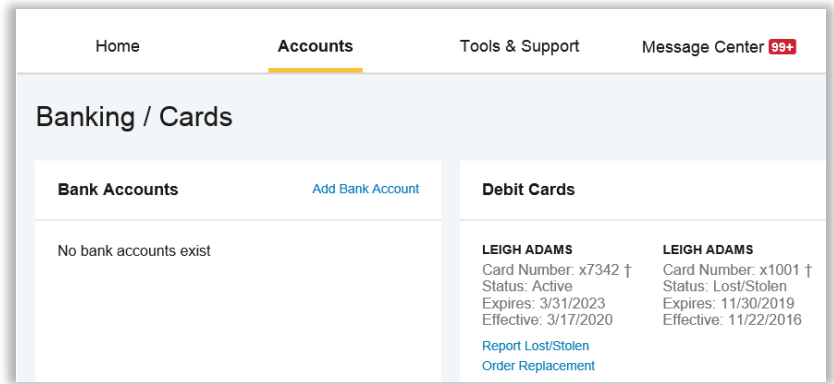
Accounts / Payments					
DATE	NUMBER	METHOD	STATUS	AMOUNT	
+ 10/10/2018	0000000000	Direct Deposit	Paid	\$36.00	
+ 07/02/2018	0000027526	Check	Paid to Provider	\$10.00	
+ 07/02/2018	0000027525	Check	Paid to Provider	\$10.00	
+ 06/28/2018	0000465885	Check	Paid to Provider	\$15.00	
+ 06/28/2018	0000465884	Check	Paid to Provider	\$15.00	
+ 06/28/2018	0000465883	Check	Paid	\$150.00	
+ 06/28/2018	0000465881	Check	Paid to Provider	\$5.00	
+ 06/28/2018	0000465879	Check	Paid to Provider	\$7.00	
+ 06/28/2018	0000465867	Check	Paid to Provider	\$5.00	
+ 06/28/2018	0000000000	Direct Deposit	Paid	\$24.00	
+ 06/28/2018	0000000000	Direct Deposit	Paid	\$3.00	

How do I view or access plan information?

1. From the Home Page, under the Accounts tab, you will be directed to the Account Summary page
2. Click the applicable account name and the Plan Rules will open in a pop-up window.
3. OR from the Home Page, under the Tools & Support tab, you may view Plan Summaries for basic information. Then click each applicable plan to see the plan details.

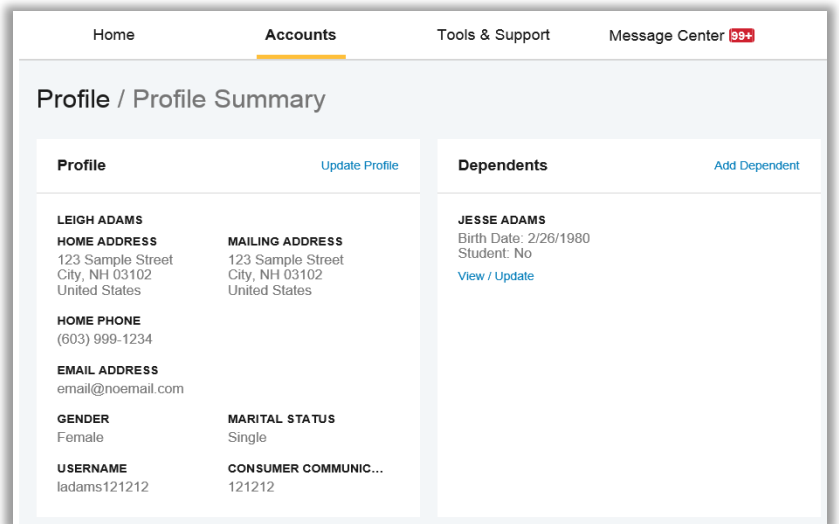
How do I report a debit card missing and/or request a new card?

1. From the **Accounts Tab**, click the **Banking/Cards** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



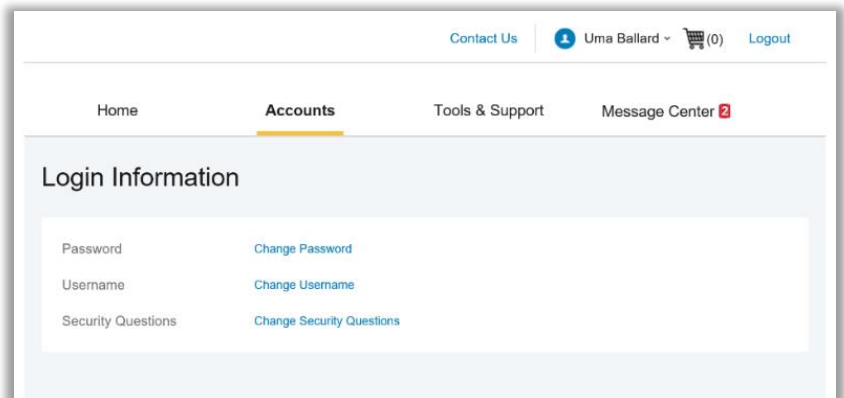
How do I update my personal profile?

1. In the **Accounts** menu, under the **Profile** section, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



How do I change my login and/or password?

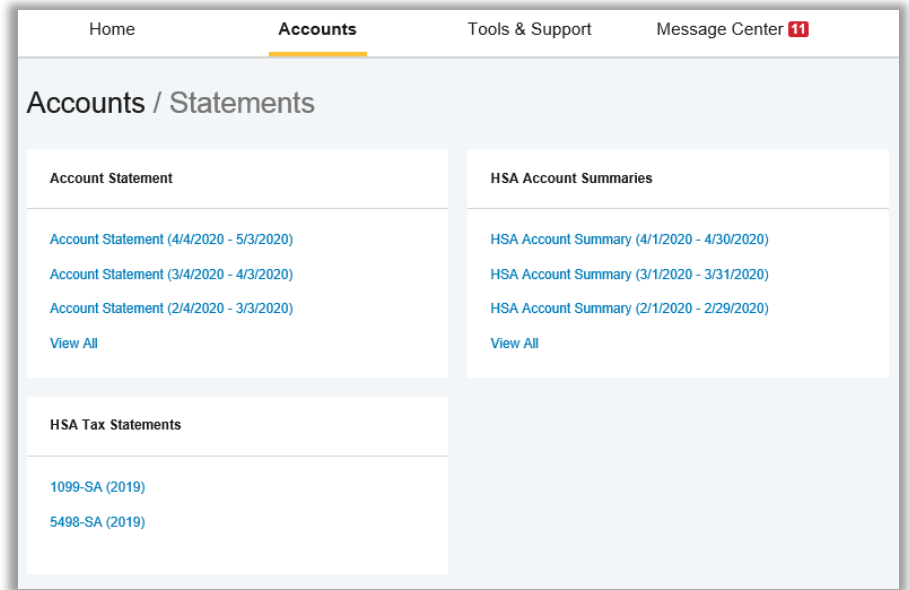
1. From the **Home Page**, click on the **Accounts Tab**, and click **Login Information**.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.



Are HSA statements available online?

Your HSA Account Statements, HSA Account Summaries and HSA Tax Statements can be found by clicking on the **Accounts** tab and selecting **Statements**. The three most recent summaries will be displayed or, you can click on view all to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing Fund Activity Summary.



Where can I find HSA forms and resources?

Forms, such as those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds can also be found under the Tools & Support tab.

More Helpful Information

From the **Home Page**, under the **Tools & Support** tab, you may find Quick Links that connect you to helpful information. These may be links to shopping tools, tax calculators or other resources that enable you to manage your healthcare more effectively.