CONSUMER PORTAL QUICKSTART GUIDE: HSA

HSA

isolved
Benefit Services

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HSA Consumer Portal
Quick Start Guide

Welcome to the isolved Benefit Services HSA Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account (HSA). It enables you to:

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 investment portal, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- View your investment account activity details
- Manage one-time investment transfers
- Manage transfers to and from your Brokerage account with your HSA
- Robust research and fund screener tools
- Thousands of funds available (stocks, bonds, and mutual funds)
- No trade fees

This portal is designed to be easy to use and convenient. You have your choice of two ways to access your investments:

1. Click on Manage Investments from the "I Want to…" section
2. Click on the Accounts tab at top of Home Page and select a menu item from the Investment section

I opened my Health Savings Account with isolved Benefit Services. What should I do now?

Go to the Consumer Portal today!

1. **Register Online**: First time users will login using lower case first initial, last name and last four digits of your Social Security Number as both Username and Password. You will be prompted to update your password, complete security questions & sign your Terms & Conditions.
2. **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 $2,000 or higher. See "*How do I sign up to Access/Sweep cash to Investments*?" instructions on page 6.

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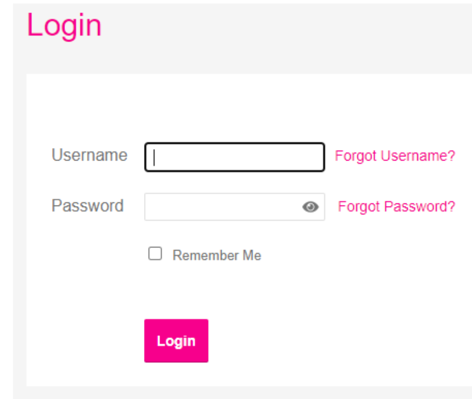
How do I log on to Home Page?

1. Navigate to the [isolved Benefit Services login page](#).

   For security purposes, it is important for you to login to setup your Username and Password. isolved Benefit Services provides you with a 30-day timeframe to access your account to assist with the security of your account. If you access your account after the 30-day timeframe, you will need to contact isolved Benefit Services to receive a temporary password.



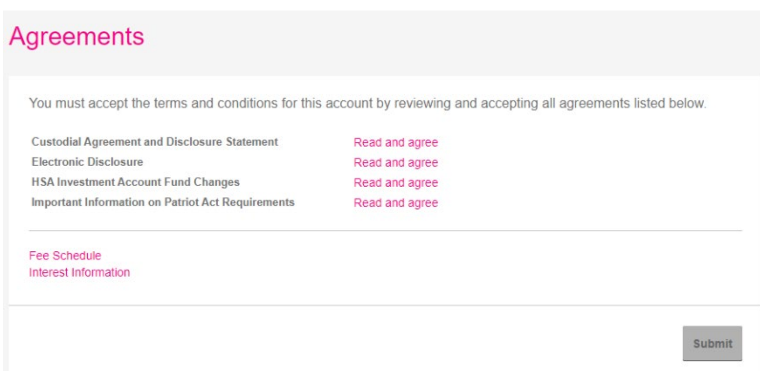
2. Enter your Username and Password. First time users will login using lower case first initial, last name and last four digits of your Social Security Number as both Username and Password.

3. You will be requested to accept the terms of the HSA to activate your account. Your Benefits Card will not work before this step has been completed.

4. You will be prompted to answer security questions when you login and change your username and password. (You will only be asked these questions upon logging in to the website the first time.) Answers to security questions are case sensitive.

5. Set up your Username and new Password.

   A few reminders: strong passwords are very important part of your account remaining secure; use a different password for each of your online accounts; do not use people's names or special dates as passwords; mis it up with upper- and lower-case letters, numbers and special symbols.



Your username may contain alphanumeric characters and any of these special characters: period (.), at sign (@), underscore (_) and dash (-).

Your password must have a minimum of six characters, not be one of your last three passwords, contain at least one upper and lowercase letter, contain at least one number and at least one special symbol (-+=!@#$%^&*_).

For HSA Participants you will be required to agree to the terms and conditions to begin using the portal.

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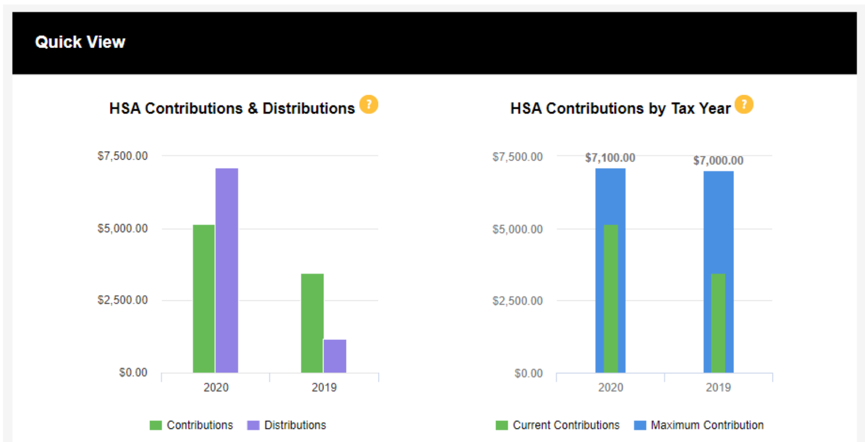
The Home Page is easy to navigate:

- Easily access your **Accounts** and **I Want To** sections from the home page.
- The **I Want To** allows you to quickly **Make HSA Transaction** or **Manage Investments**.
- **Accounts** shows you your HSA Account Information.
- **Tasks** alerts you of any action items that need your attention, including setting up your bank account for direct deposit.



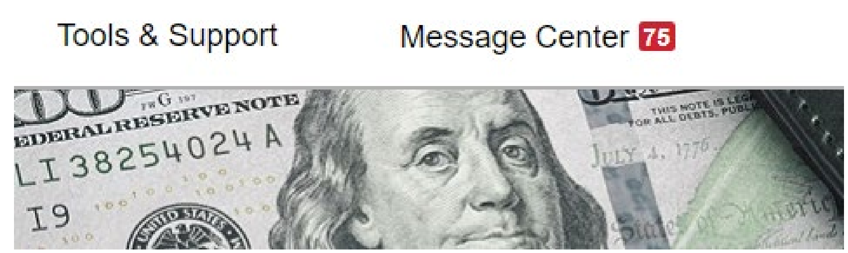
- **Recent Transactions** shows any recent transactions that have occurred on your account.
- The **Quick View** section graphically displays some of your key account information including HSA Contributions & Distributions and HSA Contributions by Tax Year.

You can also click on the menu items at the top of the page for more action items.

Is there anything else that I need to do?

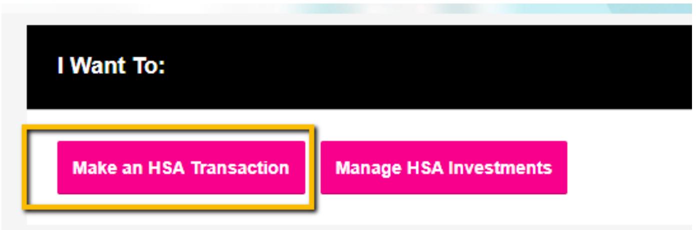
Check Message Center, all messages are unique to each person's profile

- 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?
- Have you checked the terms and conditions?



An email notification will be sent alerting you that you are in need of taking action to complete opening your HSA Account

How do I request a distribution?



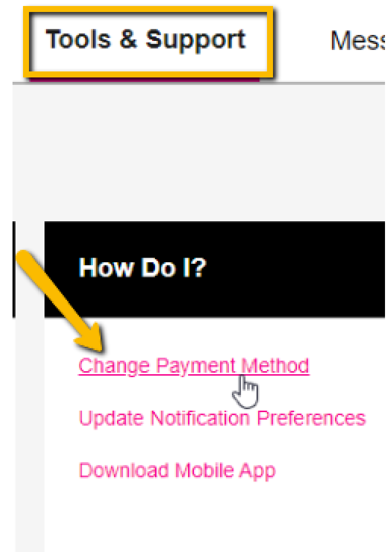
1. To request distribution from your HSA, you may select the link in the **I Want To** section, **Make HSA Transaction**.
2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself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

Did you know? For a convenient alternative, you can use your HSA debit card to pay for your medical expenses directly from your HSA.

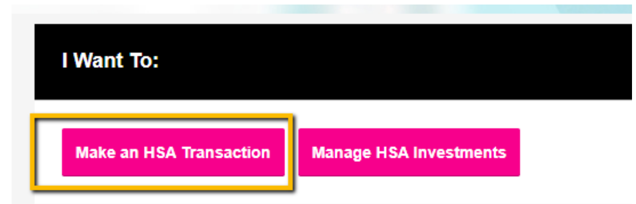
How do I get my reimbursement money faster?

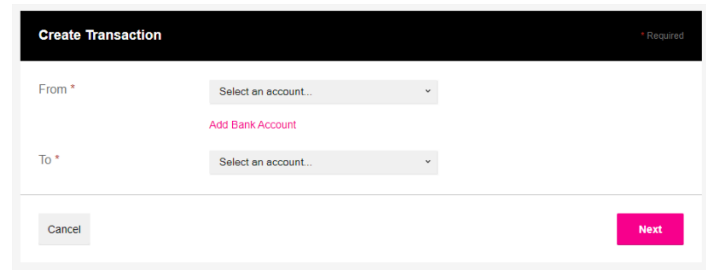
The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer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

1. On the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How Do I"** section
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days to enter online, which will validate your account.



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

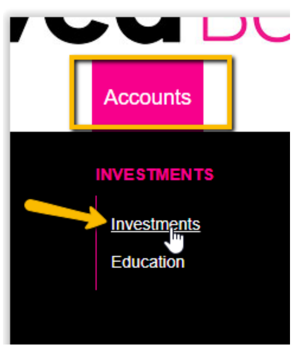




Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

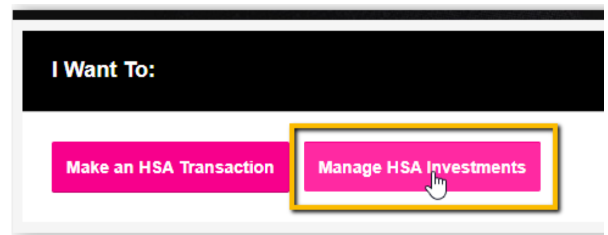
1. To make a personal contribution to your HSA, you may select the link in the **I Want To** section, **Make HSA Transaction**.
2. If you have a bank account on file, you may use that as your contribution account. If you do not then there is a link to add a new bank account.
3. You may make a one-time 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 two 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 the **Manage Investments** button on the left-hand side of the screen.
3. Select Update next to **Auto-Transfers to or from an Investment Account**.
4. Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
5. Don't forget to set your investment allocation! See "***How do I change my Investment Elections?***" below.

How do I Sign up to Enroll in the HSA Brokerage Account (HSBA)?



1. **Note: You must follow the above instructions and have at least one investment sweep before you can enroll.**
2. From the home page, access the Investments Summary page by clicking on the **Manage HSA Investments**, button from the “I want to section” or click on **Investments** from the **Accounts** menu.
3. Select **Enroll** from the **Open Brokerage Account** menu option.
4. Follow the steps to complete the online enrollment.
5. Upon submitting the online application, your new HSBA account number will be displayed and you will be re-directed to register your account for online access.
6. From the login page, select “Register” to complete the set up for online access. You will need to input your SSN, new HSBA account number, date of birth and home phone number for this step.
7. This completes the enrollment process.
8. Within 1-2 business days, you will be notified via the Message Center on the WEX Health Cloud consumer portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days.

How do I Manually Sweep my Balance?

From the **Manage Investments** page you can initiate One-Time Transfer either to or from your investment account. Click on the Transfer button next to the appropriate choice and either:

- Transfer based on your investment election
- Transfer into a specific fund
- Transfer into your HSA Brokerage Account
- Transfer from your HSA Brokerage Account

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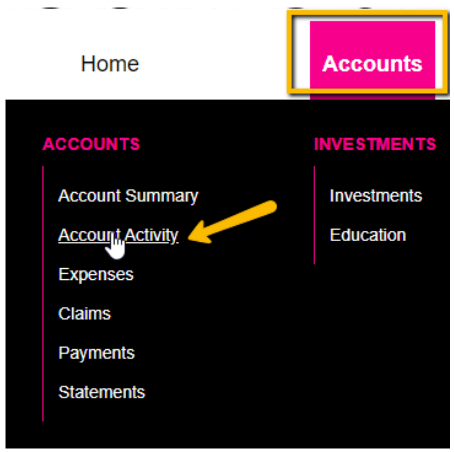
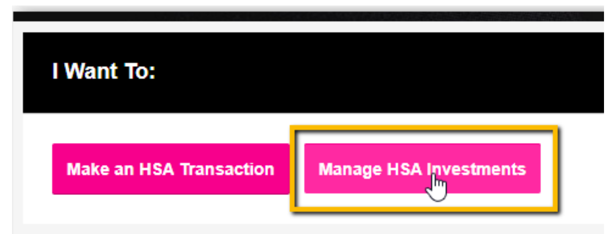


How do I Find my Investment Balance?

1. You can find your HSA cash, investment, and HSBA 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.

Where do I Find my Investment Detail?

From the **Homepage**, click on the **Manage HSA Investments** button under the “I want to section”. The Investment Summary page provides you with a dynamic snap shot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.



Where do I Find my Investment Balances?

From the **Accounts** tab, click on **Investments** section. Use the filters to provide you with specific balance information related to your investments.

How Can I Find my Investment Transaction Detail?

From the **Accounts** tab, click on **Transaction Details** in the **Investments** section, and select Transaction Details.

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How do I Change my Investment Elections?

To setup or change your investment elections for future contributions to your investment account, click on Manage Investment from the Accounts tab.

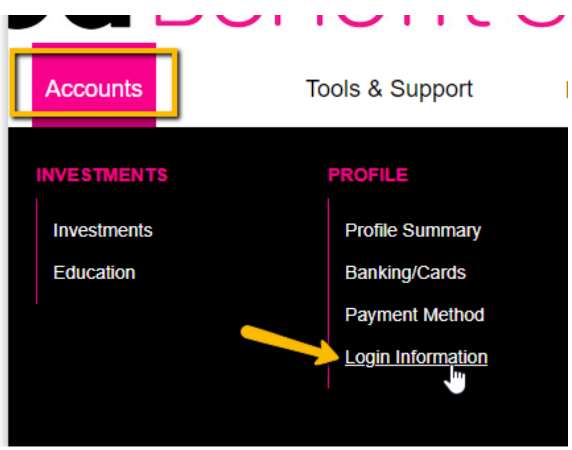
Click on the Update button next to Update Fund Allocation. And any of the Update Election options. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.

How do I Transfer Funds From One Investment to Another?

To make changes to *existing* investment balances, you can user either the Realign Portfolio & Update Elections or Realign Portfolio option under Manage Investments.

Realign Portfolio & Update Elections affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Realign Portfolio initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.
Note: Realign Portfolio will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

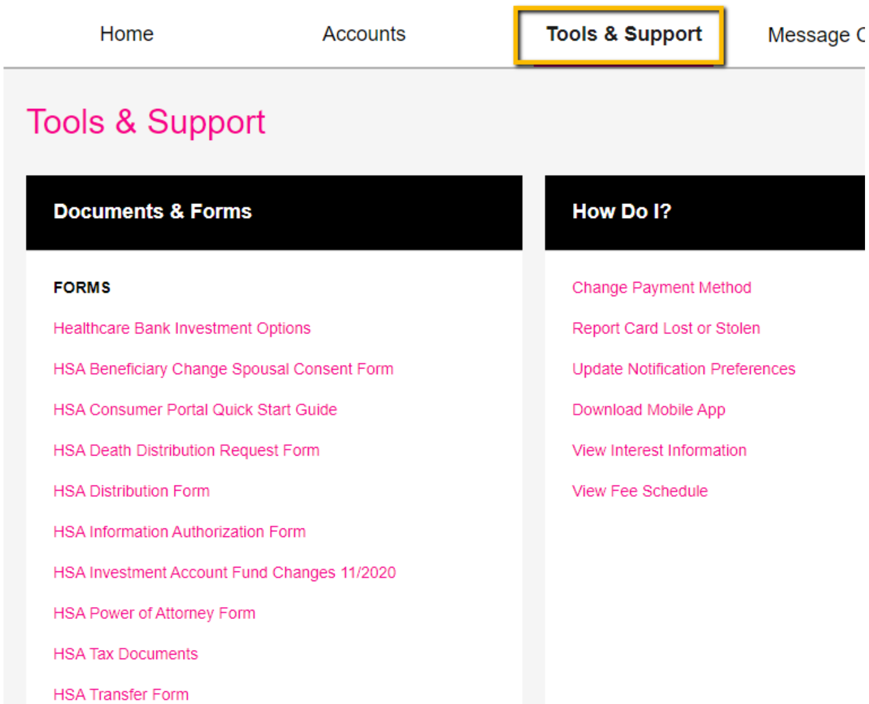


How do I change my login and/or password?

1. From the **Home Page**, click on the **Accounts,** under **Profile,** click on **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**.

Where can I find HSA forms and resources?

Forms, such 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. isolved Benefit Services also provide an HSA Resource Page on our website with many guides and tutorials to assist with your HSA Account.



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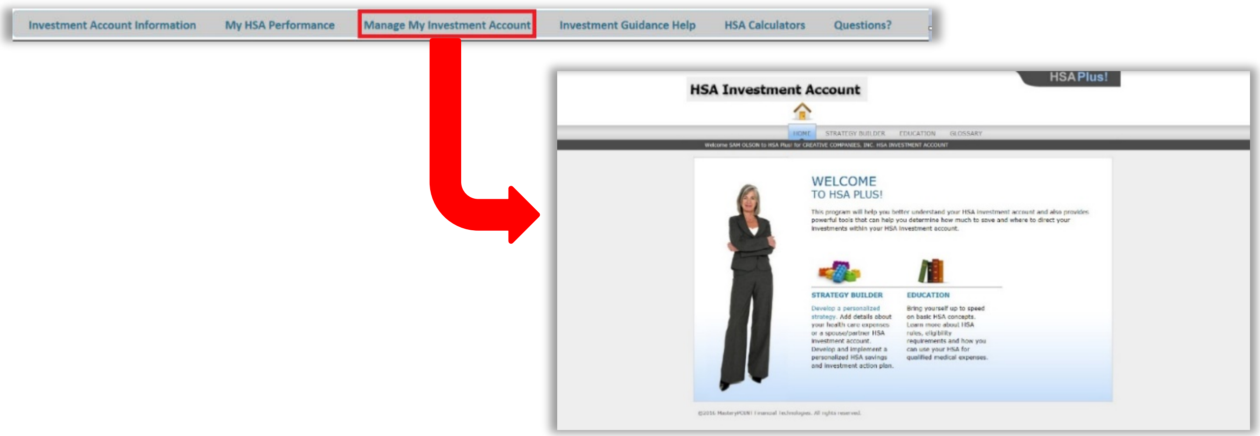
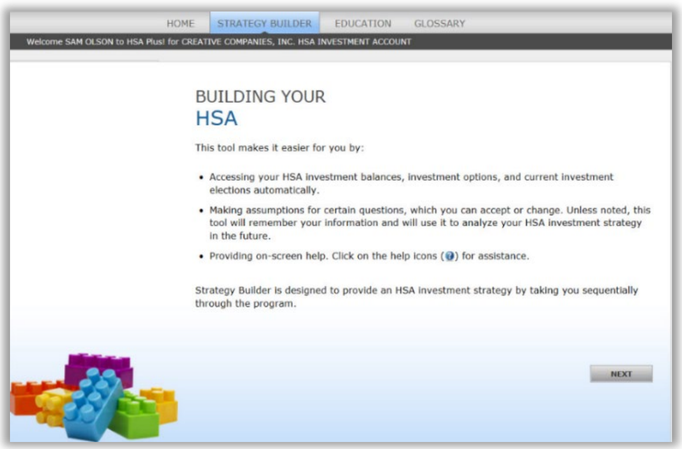
HSA Guidance

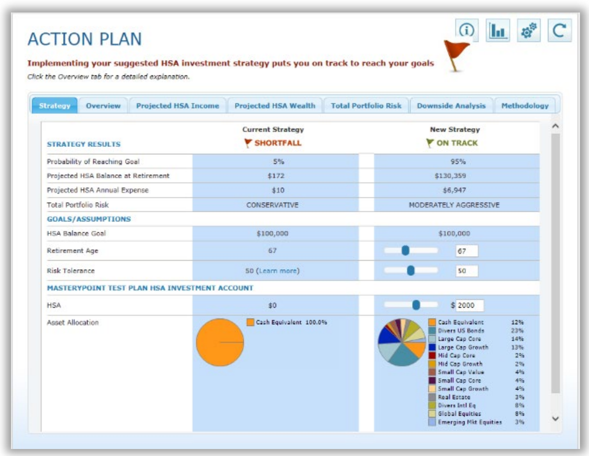
An Investment Guidance Help – Guidance on Selecting Investments
Click on the **Manage My Investment Account** tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



Strategy Builder

Develop your own personalized Action Plan





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Questions

Contact isolved Benefit Services Customer Service support at 866-370-3040 or via email at fsa@isolvedhcm.com.

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