

PAYFLEX[®]

What to expect with PayFlex

Detailed information about your
health savings account (HSA)



We'd like to tell you what you can expect from us as a PayFlex member.

We also want to tell you about the tools available to help you manage your account.

1. Before your account opens



Learn about HSAs

Visit **payflex.com** to view educational materials, videos, eligible expenses and frequently asked questions.

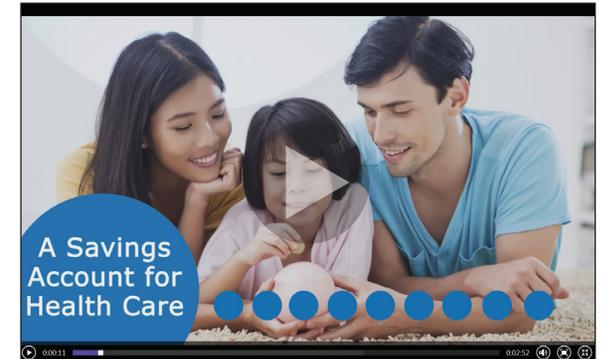


Confirm your identity (if applicable)

In order to open your HSA, we may need more information to confirm your identity. If we need more information, we'll send you a notification.



Check out the [list of common eligible expense items.](#)



Learn more about the **benefits of an HSA**

2. After your account opens



Create your online profile and set up your HSA

1. Go to **payflex.com**.^{*} Click **Sign In**. If you're a new user, click **Create Your Profile**.
2. Follow the registration process to set up your HSA.
3. Start using the online tools available to help you manage your account.

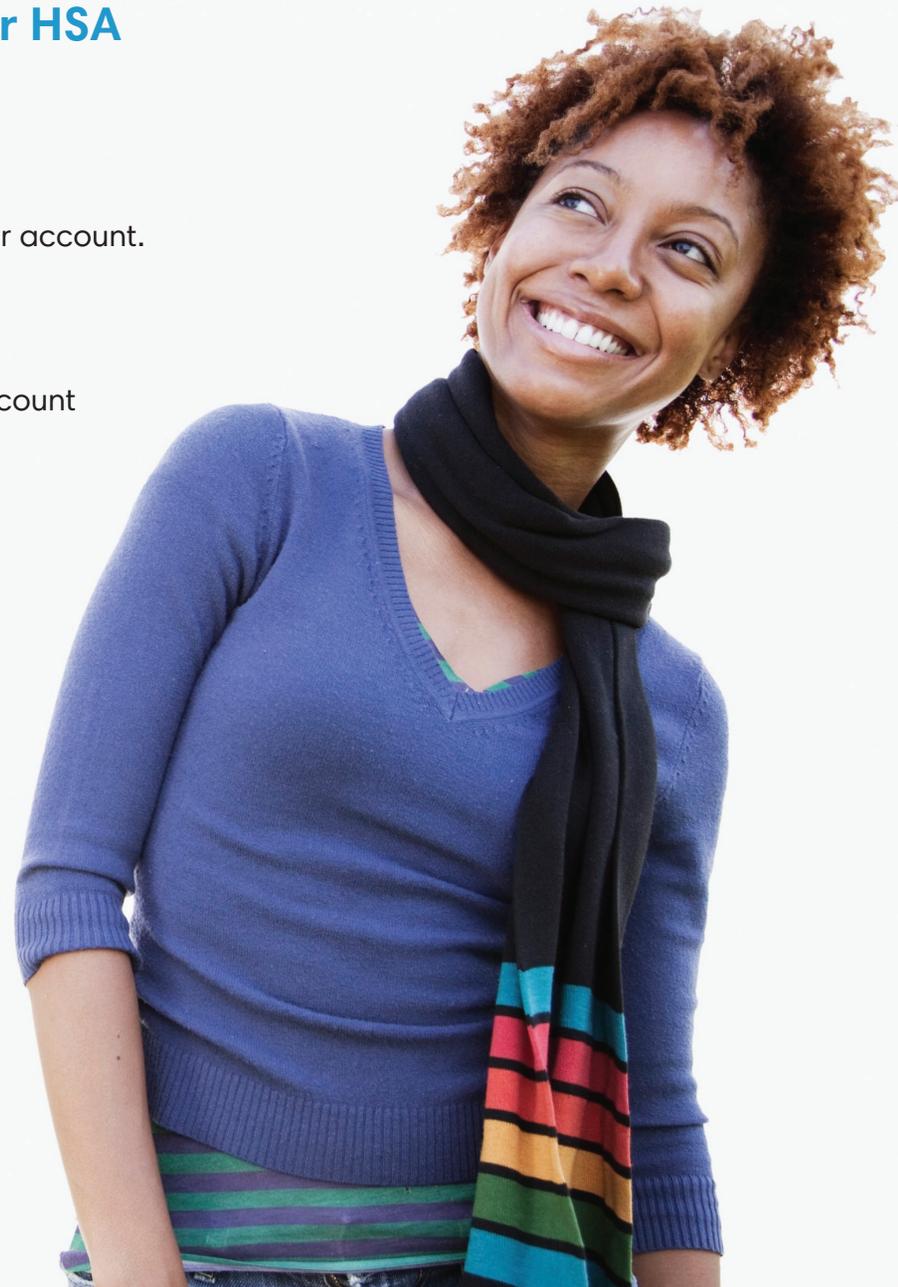


Sign up for account notifications

Stay connected to your account by signing up for important account notifications through e-mail, web alert or text message.

1. Log in to the PayFlex member website. Click on **My Settings**.
2. Select the notifications link and enter your e-mail address.
3. Choose what notification(s) you want to get and how they're sent to you.

^{*}If you're an Aetna member, log in at **www.aetna.com**. Click **Access Your Account** to get to your PayFlex member website.





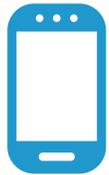
Use the PayFlex Card®, your account debit card

- You'll receive your PayFlex Card in the mail, in a plain white envelope. If you already have a PayFlex Card, continue to use the card until it expires.
- If you receive a card, don't forget to activate it.
- Take note of the personal identification number (PIN) assigned to your card.

Note: Some cards can only be used for certain expense items. Review your plan details to confirm.



Learn more about our
PayFlex Card



Manage your account with our PayFlex Mobile® app

Available on most smartphones, you can:

- View account balances, payments and deposits
- Make contributions to your HSA
- Withdraw funds from your HSA for eligible expenses
- Pay your health care provider or yourself directly from your HSA
- View a list of common eligible expense items

To get started, download the free* PayFlex Mobile app from your app store. To log in, you'll use the same user name and password as you do for the PayFlex member website.

If you're an Aetna member, you can create a user name and password for the app on the PayFlex member website, under **My Settings**.

*Standard text messaging and other rates from your wireless carrier still apply.



Learn more about our
PayFlex Mobile app

3. During the plan year



Help your HSA balance grow

Make pretax** contributions through payroll deduction

To make changes to your payroll contributions, contact your Human Resources or Benefits area.

Contribute funds on a post-tax basis

Use the deposit feature on the PayFlex member website to make contributions to your HSA post-tax.

Transfer funds from another HSA and/or make a one-time transfer from your IRA***

If you have another HSA or if you have an Individual Retirement Account (IRA), you can transfer funds from those accounts to your PayFlex HSA.

Catch-up contributions (if you're age 55 or older)

If you're age 55 or older, you can make an additional "catch-up" contribution of up to \$1,000 to your HSA.

Invest your HSA dollars

Once you have a minimum balance (typically \$1,000) in your HSA, you can open an investment account.

Note: When you contribute to your HSA, be sure you don't exceed the annual maximum contribution amount set by the Internal Revenue Service (IRS).

**Please note that not all states provide favorable income tax treatment for HSAs.

***Taxes may apply when you transfer funds from an IRA to your PayFlex HSA.



Learn more about our **investment options**

4. After each calendar year

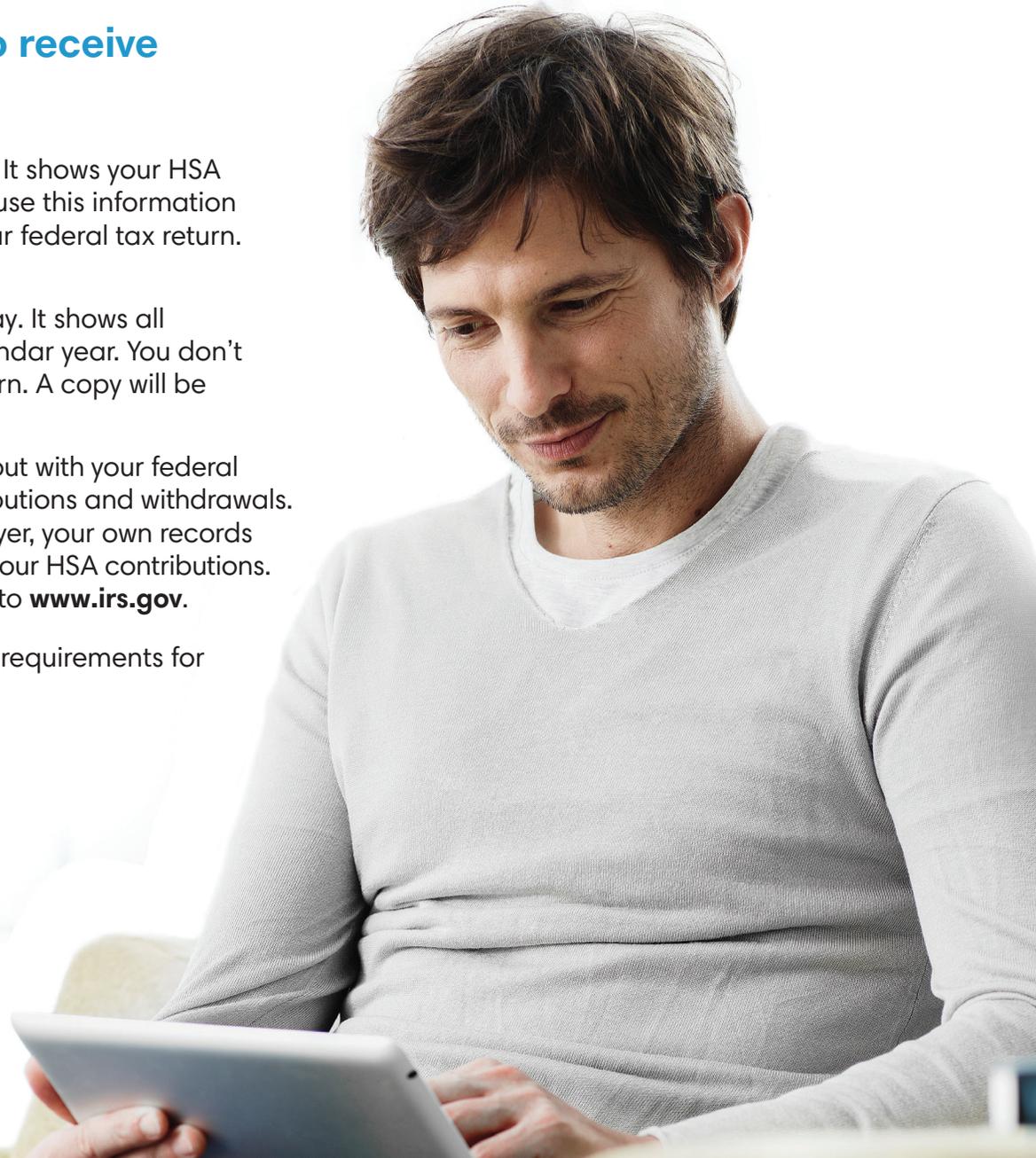


Here's what you can expect to receive

HSA tax forms

- **1099-SA** — We'll mail this to you in January. It shows your HSA withdrawals during the calendar year. You'll use this information to complete IRS Form 8889 when you file your federal tax return. A copy will be sent to the IRS on your behalf.
- **Form 5498-SA** — We'll mail this to you in May. It shows all contributions made to your HSA for the calendar year. You don't need to wait for this form to file your tax return. A copy will be sent to the IRS on your behalf.
- **IRS Form 8889** — This form should be filled out with your federal tax return. The form asks for your HSA contributions and withdrawals. You can use your Form W-2 from your employer, your own records or the PayFlex member website to calculate your HSA contributions. To get IRS Form 8889 and its instructions, go to www.irs.gov.

If you have any questions on the tax reporting requirements for your HSA, please consult your own tax adviser.



Questions?

Log in to your PayFlex member website and click **Contact Us**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday, 9 a.m. – 2 p.m. CT.

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. For more information about PayFlex, go to payflex.com.

Financial Sanctions Exclusions. If benefits provided by any agreement violate or will violate any economic or trade sanctions, benefits are immediately considered invalid. PayFlex cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

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.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.