Cigna®

hsabank®
own your health℠
A Division of Webster Bank, N.A., Member FDIC

Customer Website Guide

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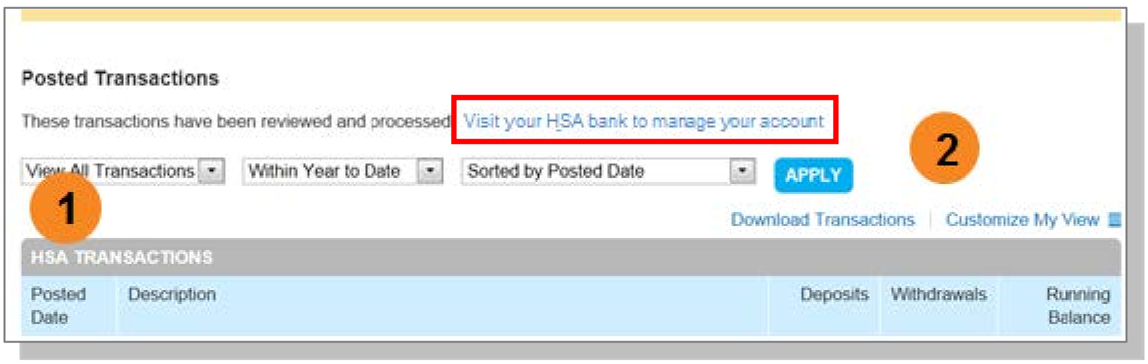
Customer Website Overview

Welcome to Cigna and the Cigna Choice Fund HSA! This guide will provide you with details about how to use the HSA Bank Customer Website, accessed via myCigna.com. The HSA Bank Customer Website gives you 24/7 online access to manage your account. Some of the key features you may want to take advantage of include:

- My Account Functions
- Make HSA Transaction (Online Contribution and Distribution setup)
- Manage Investments
- myHealth Portfolio^{SM} and Medical Claims Linking (AutoPay)

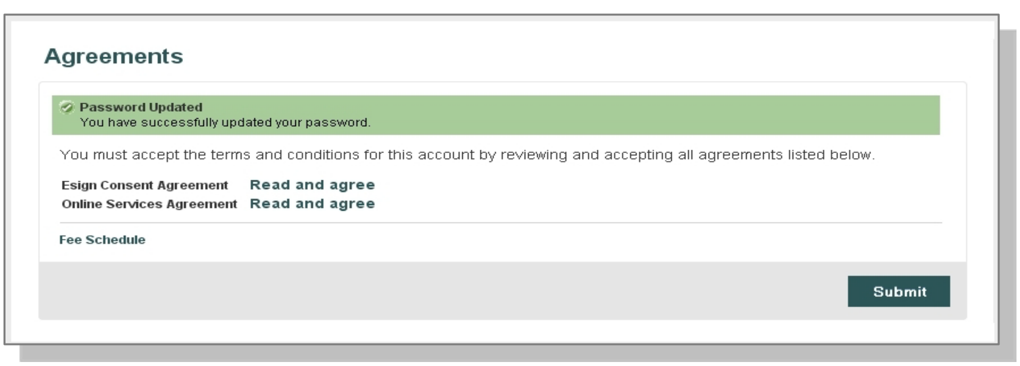
Step 1:

From myCigna, click on “Visit your HSA bank to manage your account”, to link to the HSA Bank Customer Website. There is no additional ID or Password required.



Step 2:

The first time you log into the HSA Bank Customer Website please read and accept the E-sign Consent and Online Services agreements. You must open Agreements and scroll to the bottom to the check boxes.

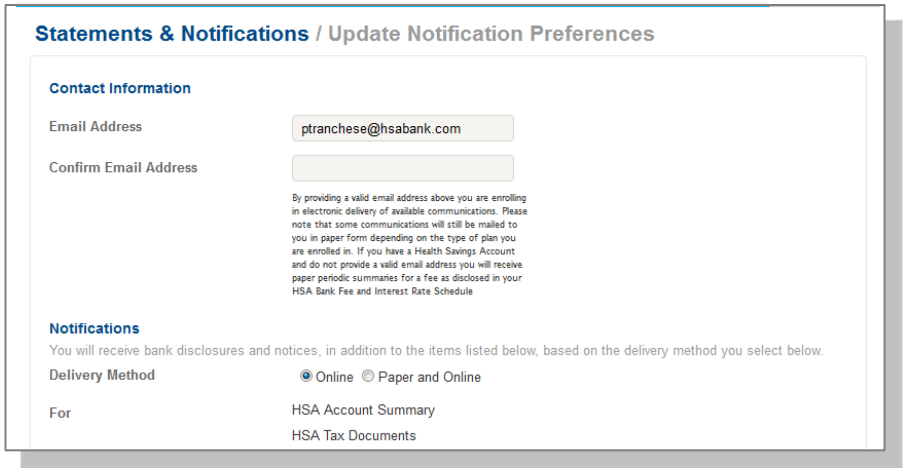


Step 3:

Please enter and confirm your email address to ensure you receive notifications based on your elected preferences.

You will also confirm your delivery method preference for certain bank disclosures and notices.

Please note: You may update this information later by clicking on the **Statements and Notifications** tab then '**Update Notification Preferences'**



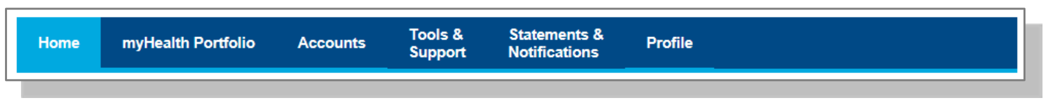
Please note: You may update your email address, marital status or provide gender from the **Profile** tab at the top of the menu bar.

I want to… Navigate from the Home Page

The HSA Bank Home Page will be displayed on your screen each time you log into the site. Each tab from your Home Page offers an easy-to-use navigation system for viewing information on your account.

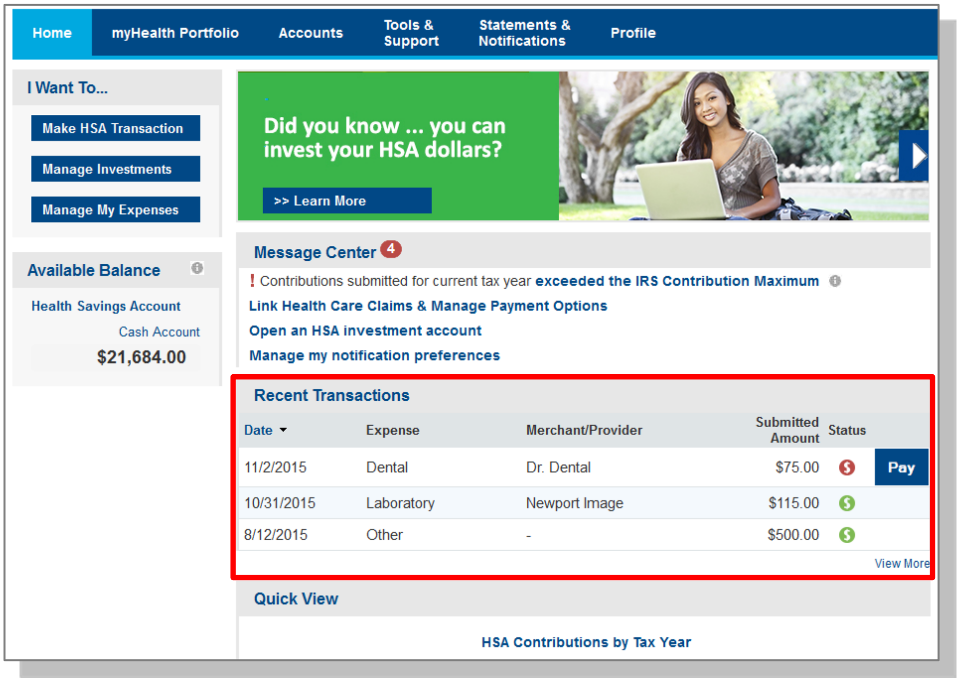
- The left side of the Home Page provides “I want to…” links to take actions related to your account:
    a. Make HSA Transaction (Contribution or Withdrawal)
    b. Manage Investments
    c. Manage My Expenses

- Starting with the top navigation you may access information via the menu tabs at the top of the screen, additionally there are a number of quick links throughout the body of each page that will be described as part of each tab.
    - Home
    - myHealth Portfolio[SM]
    - Accounts
    - Tools & Support
    - Statements & Notifications
    - Profile

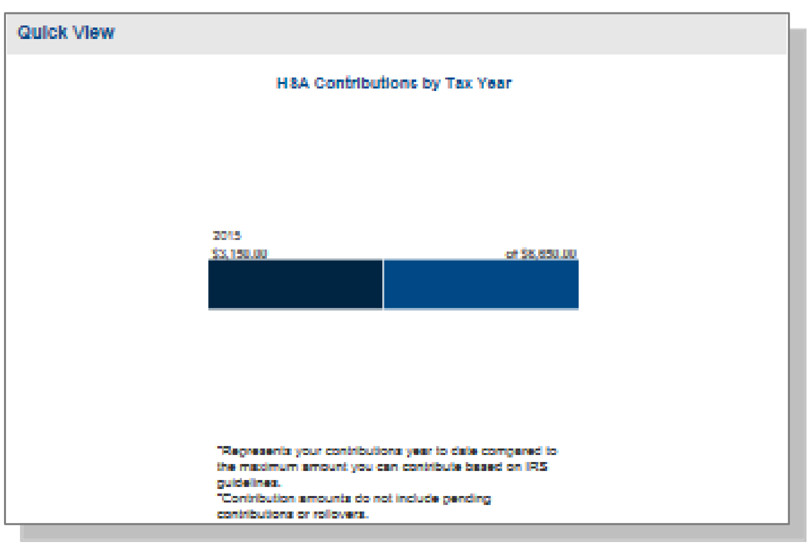


- Your Message Center helps you stay on top of your account with a variety of notifications, such as a message to alert you once you are eligible to open an investment account, notices of a payment that will be processed soon, or an alert to upload a receipt.
- For example, you can click on “Link Health Care Claims & Manage Payment Options” to set your options to pay medical claims automatically or enter payments yourself.

- Below your Message Center you will see a snapshot of your three most recent expenses. You can click on the '**View More**' link to review all expenses on the myHealth Portfolio[SM] tab.
- Click **Pay** if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually. If you've already done so, the Status in recent expenses will show as paid.

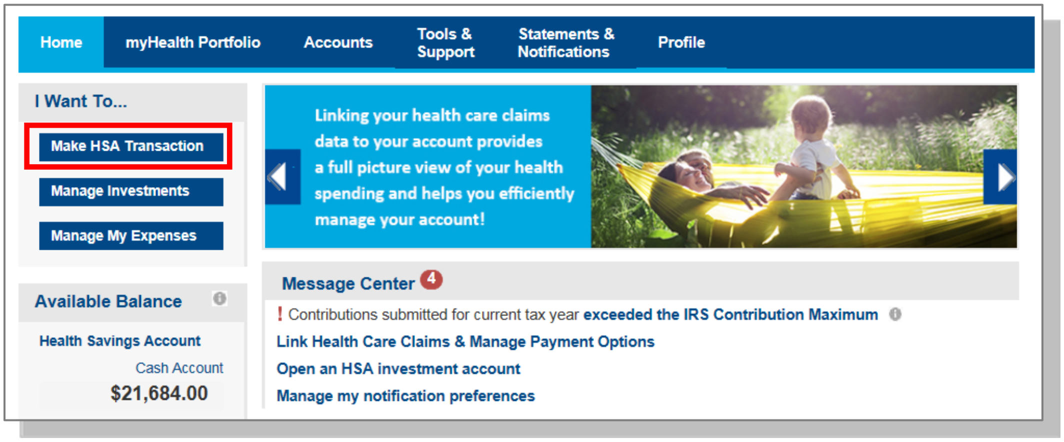


- At the bottom of the Home page is Quick View, which graphically displays key metrics, making it easy to track your contributions to date.



I want to … Make HSA Transaction (Contribution/Withdrawal)

From the left hand side of the home page, select "**I Want to… Make HSA Transaction"**. This feature can be used to transfer funds to or from your HSA.



Pay Bill

- To provide additional payment flexibility while utilizing your HSA, you have the option to request a distribution check from your account. The check will be sent directly to the payee listed. Please follow the below instructions to successfully submit an online distribution request.

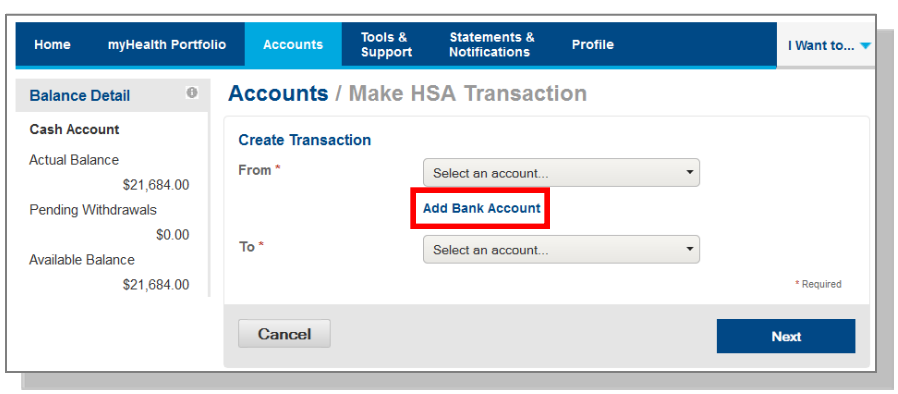
  Note: Checks are mailed within 72 hours and take 5-6 days for delivery.

Reimburse Yourself

- The best way to reimburse yourself is to establish an Electronic Fund Transfer (EFT) from your external bank account and initiate a transaction from your HSA to your checking or savings account.
- If you need to add an external bank account, click on the Add Bank Account link.

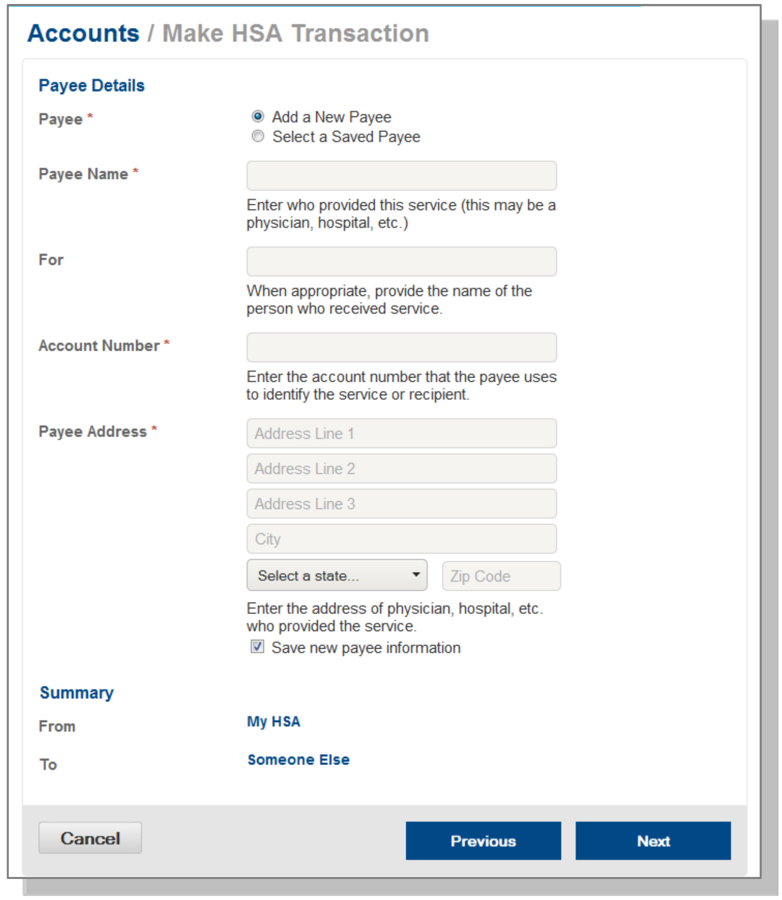
Add External Bank Account

To add a new account, click on Add bank account, complete the banking information and click on submit (see the Profile section in this guide for additional details).



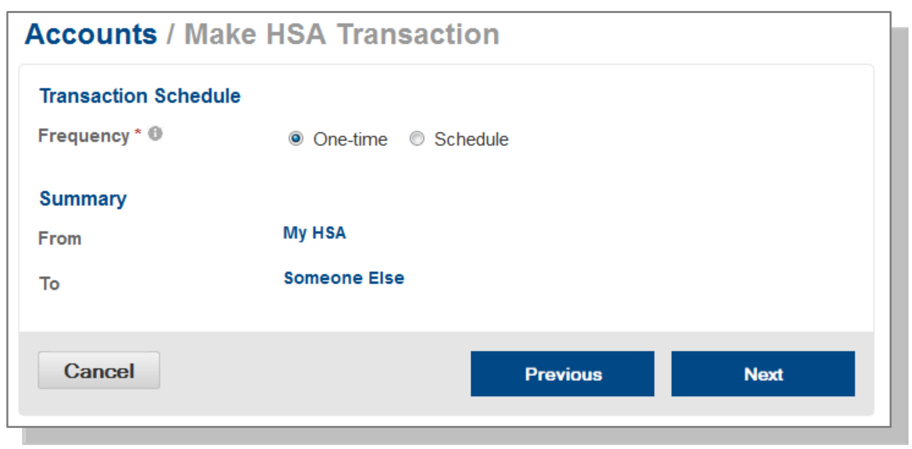
Add a Payee

- Enter the name of the person to be paid in the **<u>Payee Name</u>** field (information will appear on the printed check for reference).
- Select "Add a Payee" or select one you have used before.
- Complete the information (this will be who the check is made payable to).
- Include an account number if applicable. The <u>Account Number</u> will also appear on the printed check.
- Complete the address of where the check should be mailed.
- Once you have completed the Payee information, click Next.



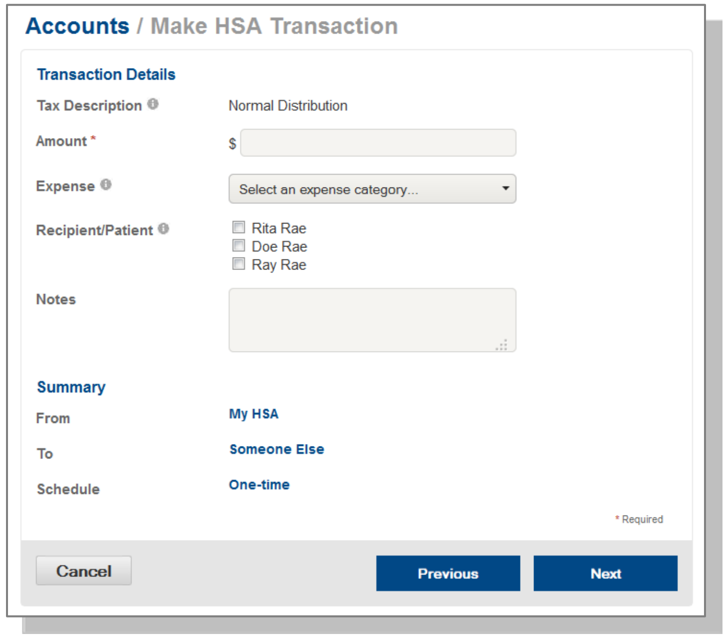
Payment Transaction

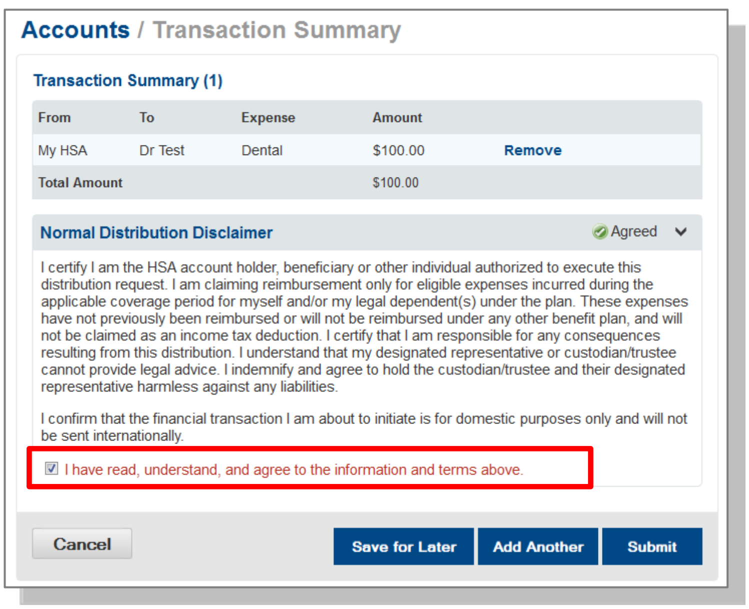
- Enter the frequency one-time or schedule and click on Next.



Payment Transaction Details

- Enter the amount, category of the expense, recipient/patient, notes and click on Next.





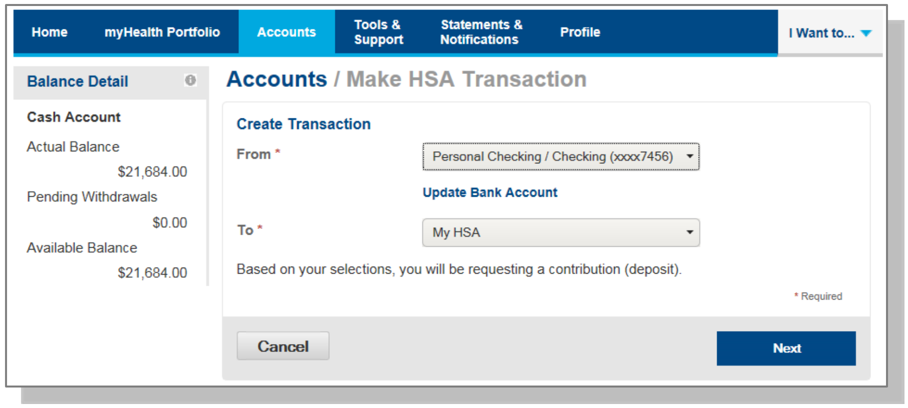
Transaction Summary and Confirmation

- View the transaction summary and confirm the Distribution Disclaimer.

- Confirm the transaction and select Submit or enter another transaction.

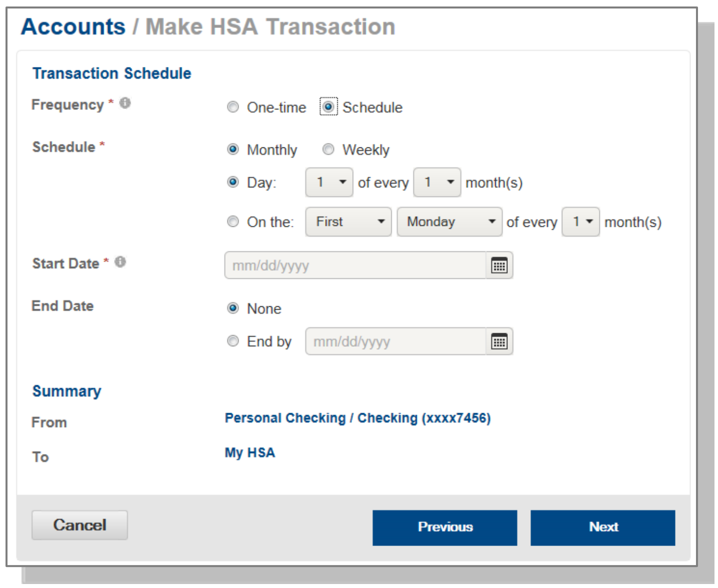
Make a Contribution

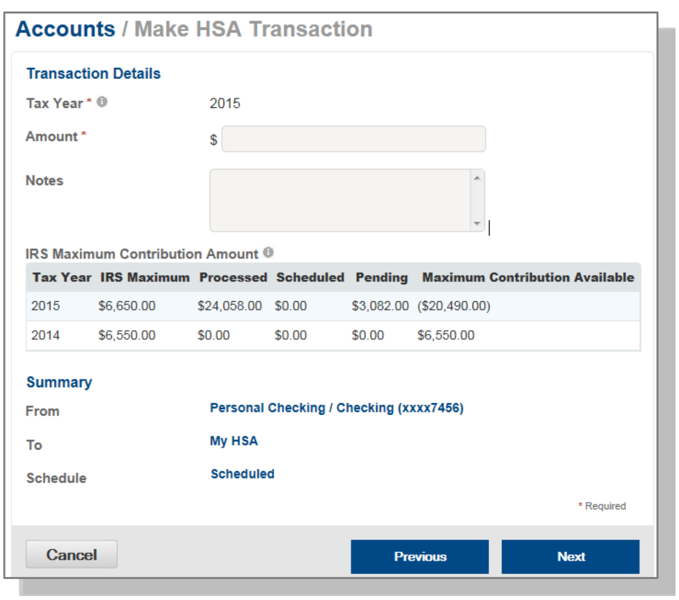
To make a post-tax contribution, from the Make HSA Transaction page, select a bank account on file in the **From** field and select My HSA in the **To** field. Note, if you do not have a bank account on file you can click on 'Add Bank Account' and follow the steps.



Select your contribution schedule:

- One-Time
- Recurring (Schedule)





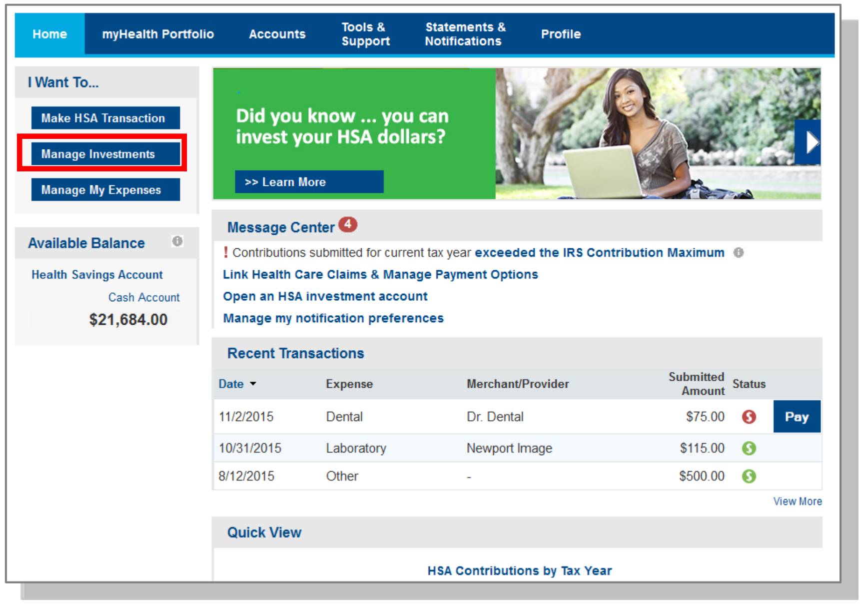
If you are making a contribution between January 1 and April 15, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution detail presented to determine how much you can contribute for the applicable tax year. Click Next

On the next screen you will confirm the transaction summary, agree to the contribution disclaimer, and click submit. Contributions from your personal external bank account will generally be withdrawn within 2 to 3 business days of your request.

I want to… Manage Investments

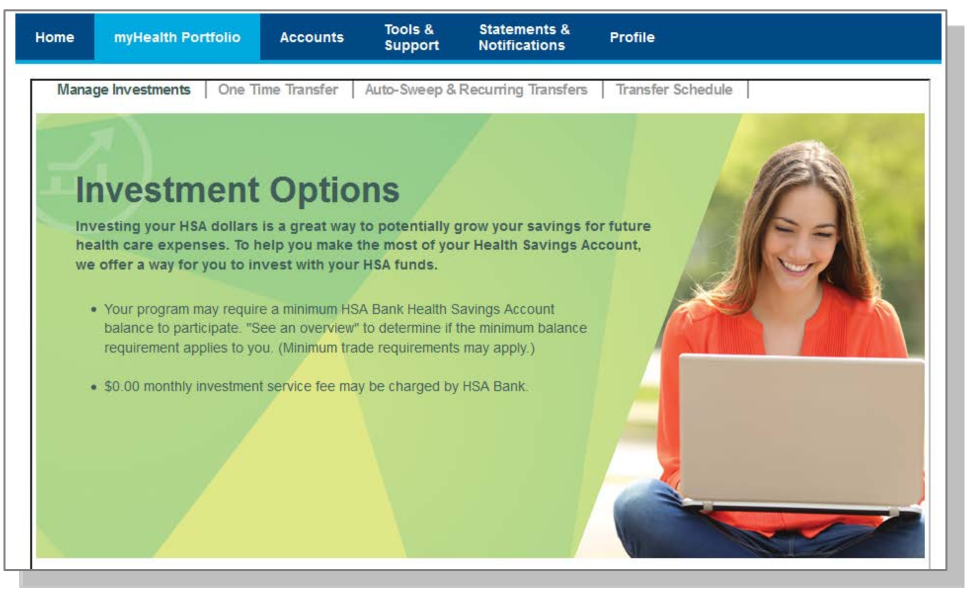
This link takes you to the Manage Investment Page where you can open a self-directed investment account if you have met the minimum threshold required in your cash account. You may also transfer funds to and from your self-directed investment account using the drop down under the appropriate Investment (Devenir/TD Ameritrade).

You may also access the Investments page by clicking the **Accounts** tab from the menu bar, and then click on the **Investments** tab on the left.

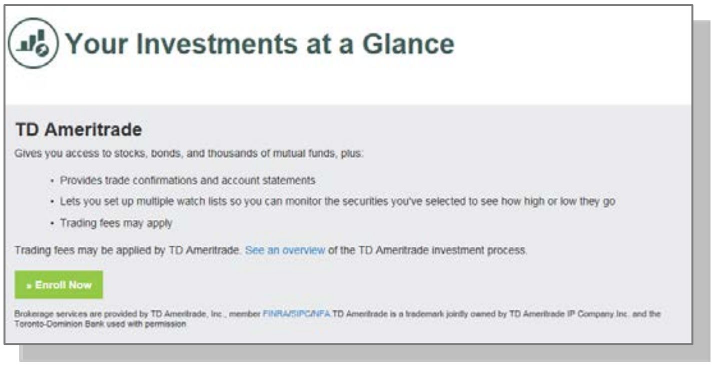


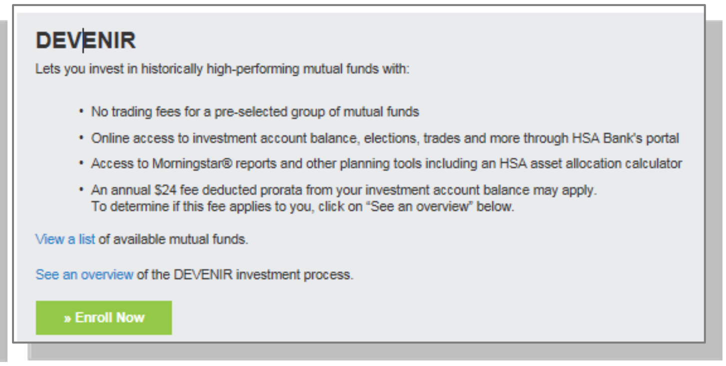
Investments Overview and Options

To understand more about TD Ameritrade or Devenir self-directed invesment options, click on the "See an Overview" link below. The link to Manage Investments and the overview on the Website is not available until you have the minimum balance in your HSA cash account (generally $2,000). For assistance by web or telephone use the number and Website found on your Cigna ID card.



Click the Enroll Now button to establish a TD Ameritrade or Devenir Self-Directed Investment Account

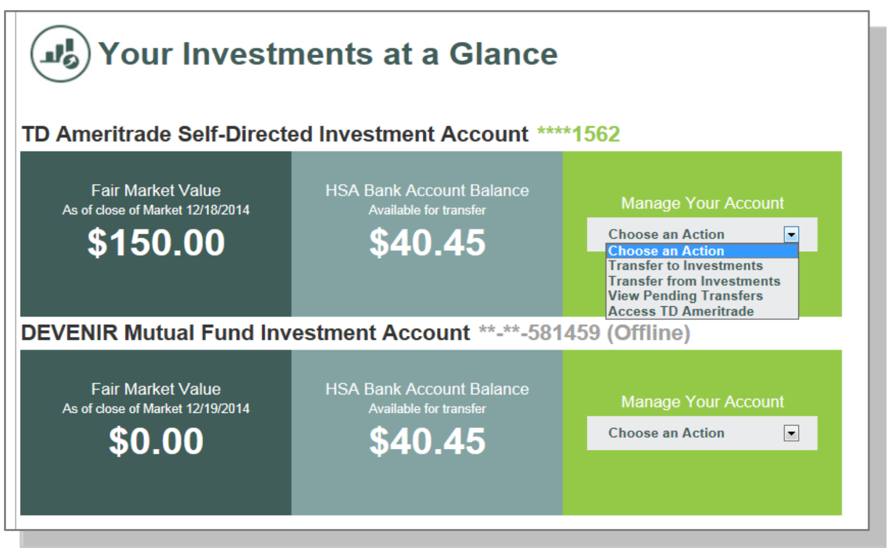




Manage Existing Investment Account

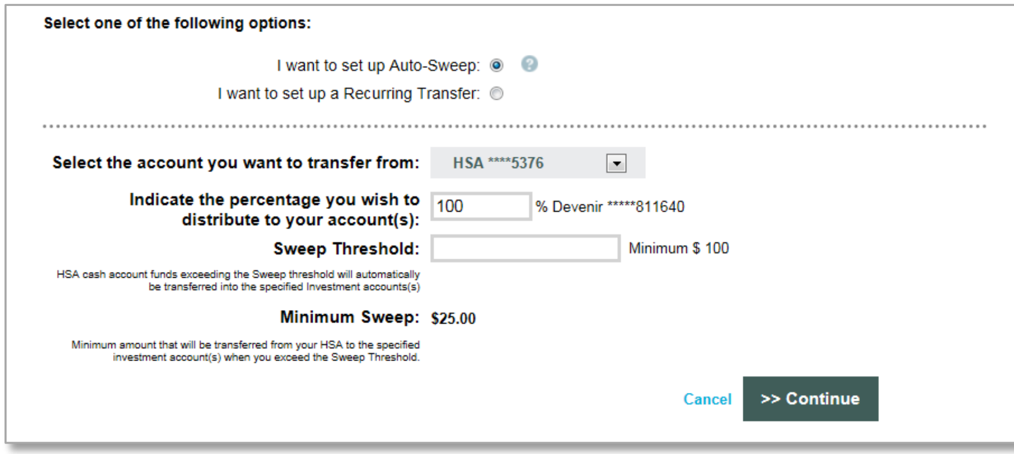
Once you have a self-directed investment account(s) opened you will be able to see your Investments at a Glance. To manage your self-directed investment account, click on **Choose an Action** from the drop down under Manage Your Account.

The Manage your Investment Account drop down enables you to transfer funds to and from your self-directed investment account and view your account/transactions. You can make a one time transfer, create a schedule of transfers, or set cash balances above a designated amount to sweep over to the self-directed investment account.



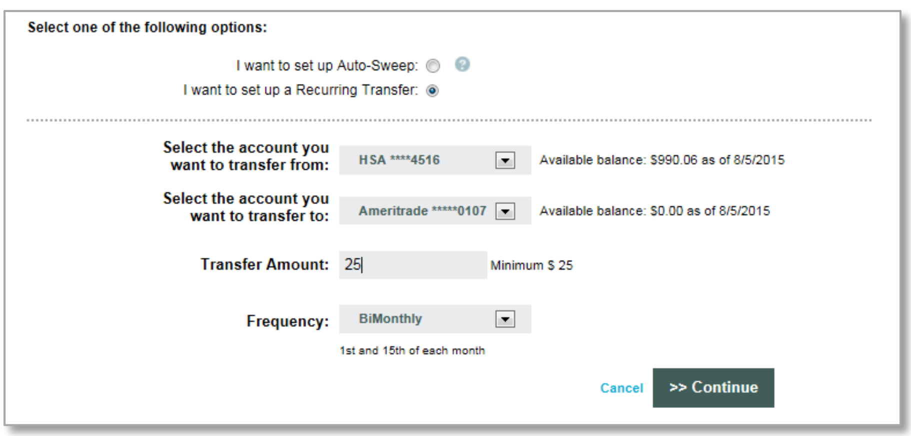
Auto-Sweep Setup

- Under the Auto-Sweep & Recurring Transfers tab; select the Auto-Sweep radio button.
- Enter the sweep threshold; HSA cash account funds exceeding the sweep threshold will automatically be transferred into the specfied investment accounts (% must equal 100%)
- The minimum sweep amount is $25.00. Click continue.
- On the next page, you will be prompted to enter the last 4 digits of your social security number to confirm the transfer details and set up the automatic sweep.

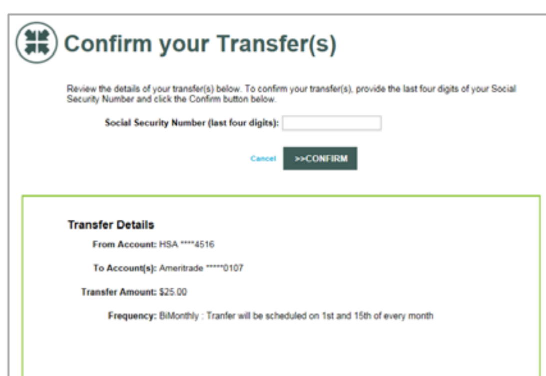


Recurring Transfer Setup

- Under the Auto-Sweep & Recurring Transfers tab; select the Recurring Transfer radio button.
- Select the desired accounts to set up the recurring transfer and specify the transfer amount.
- Select the Frequency and click Continue.



- On the next page, you will be prompted to enter the last 4 digits of your social security number to confirm the transfer details and set up the recurring transfer.



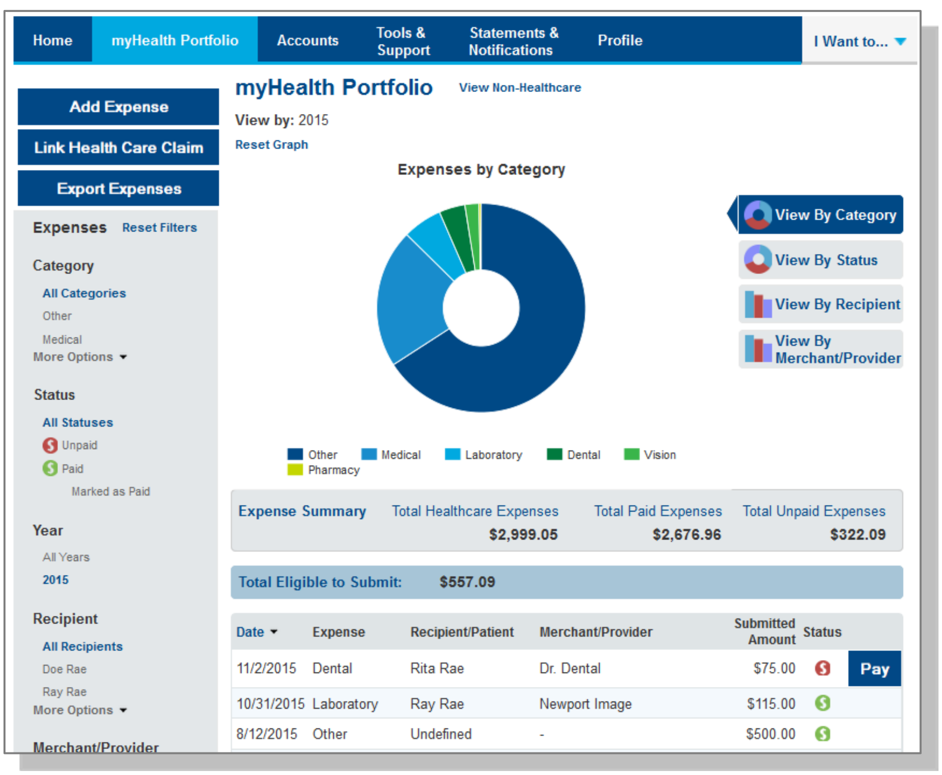
I want to…Manage My Expenses

From the left hand side of the Home page click on Manage My Expenses, if you want to add expenses, export expenses or link medical claims and establish medical claim AutoPay.

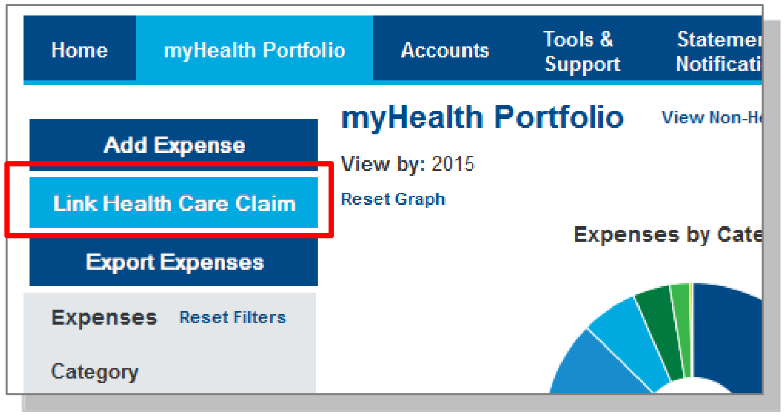
myHealth Portfolio℠

The Manage My Expenses button takes you to the myHealth Portfolio℠ page. This page provides a complete picture of your health care expenses. It is a self service dashboard that allows you to:

- Add expenses, Link Health Care Claims and Export Expenses.
- Details of your expense transactions can be viewed by clicking on any expense.
- Track your health expenses easily. The graph shows expenses by category, status, recipient and merchant provider. To change the view, click on reset graph and select the view you would like to see.
- Search for specific expenses and upload receipts.



Link Health Care Claims



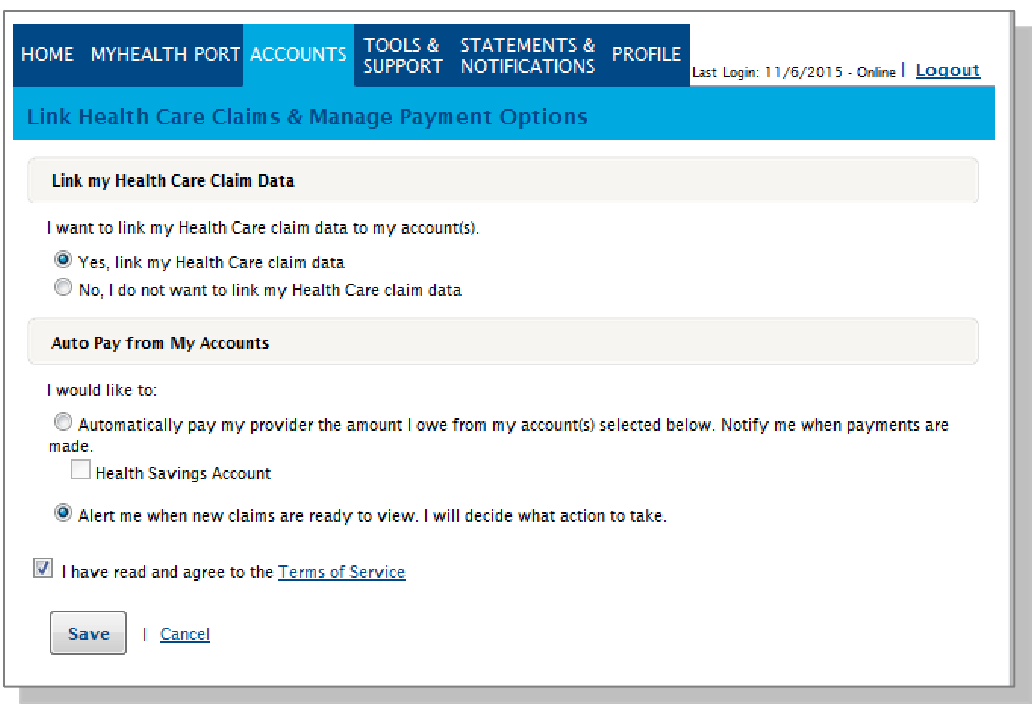
Link Health Care Claims takes you to a page within the myHealth Portfolio[SM] tab where you can select linking and payment options. Enter the information and click on the Save button at the bottom of the page.

You can also link from the Message Center on the Home Page.

If you would like to automatically pay your claims, there is an option for AutoPay. Otherwise you can receive an alert on the homepage when claims are received and decide how much and when to pay.

With your permission, Cigna can send your medical claims to HSA Bank to be displayed on your HSA Bank Customer Website. To activate this feature from the payment options screen:

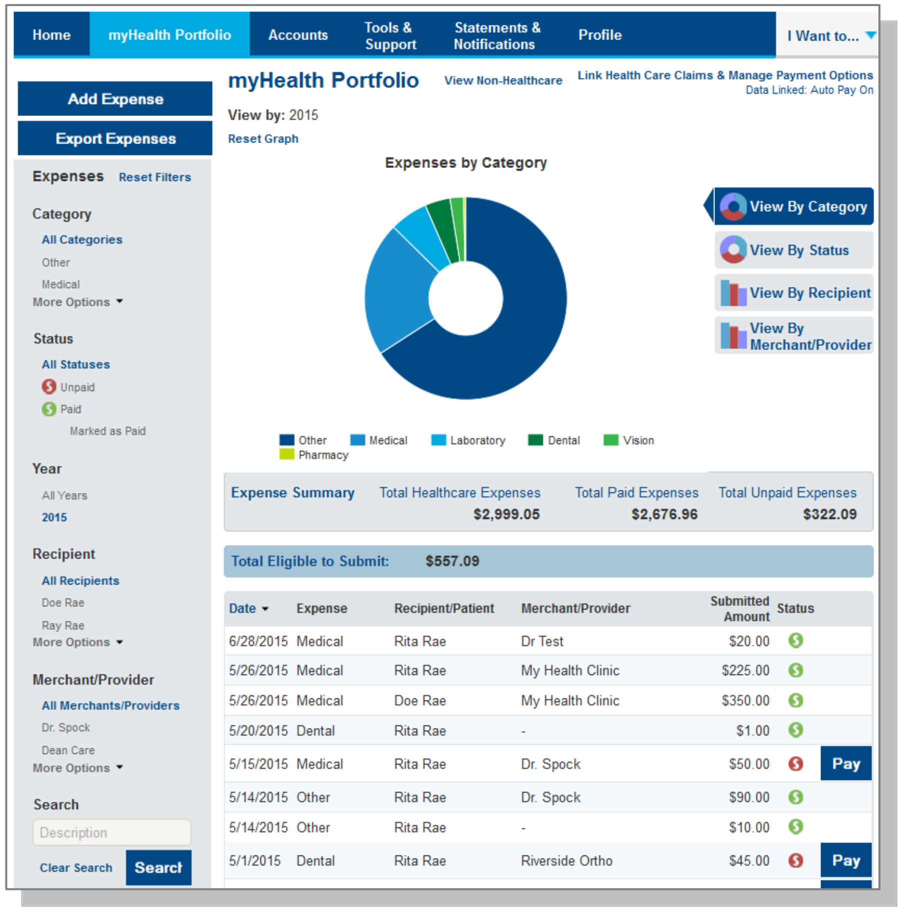
- Elect “Yes Link my Health Care Claim Data to my account(s).”
- Then elect to either have HSA Bank automatically pay your portion of the claim OR alert you when a new claim comes in so you can decide whether or not you want to pay it from your HSA account.
- Review the Terms of Service and check the box next to “I have read and agree to the Terms of Service.”
- Click Save.
- Going forward, use the myHealth Portfolio tab to manage your expenses. Note that if you turn on AutoPay, the expense will only pay if there are sufficient funds in your account to pay the entire expense.



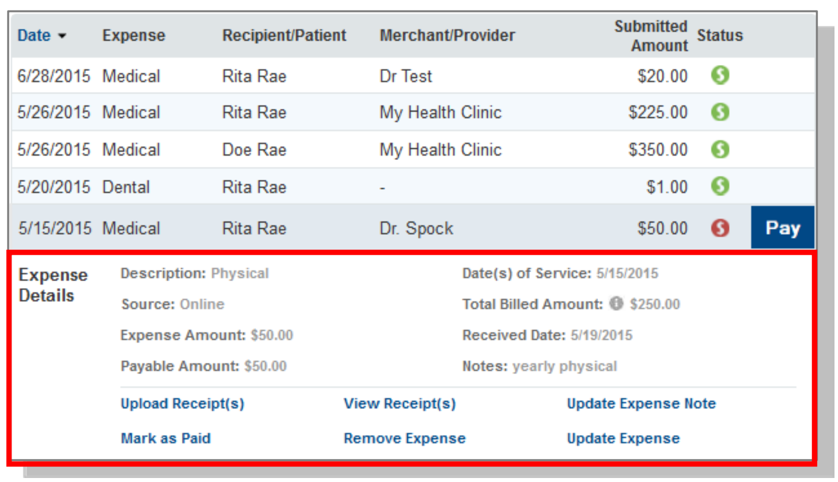
- You can revisit this page at any time by clicking on the ‘Link Health Care Claims & Manage Payment Options’ link on the top right corner of the myHealth Porfolio page.

myHealth Portfolio[SM] Dashboard

- On the dashboard you can see an easy to read snapshot of your healthcare expenses with charts and graphs.
- The graph shows expenses by category, status, recipient and merchant/ provider. To change the view, click on reset graph and select the view you would like to see.

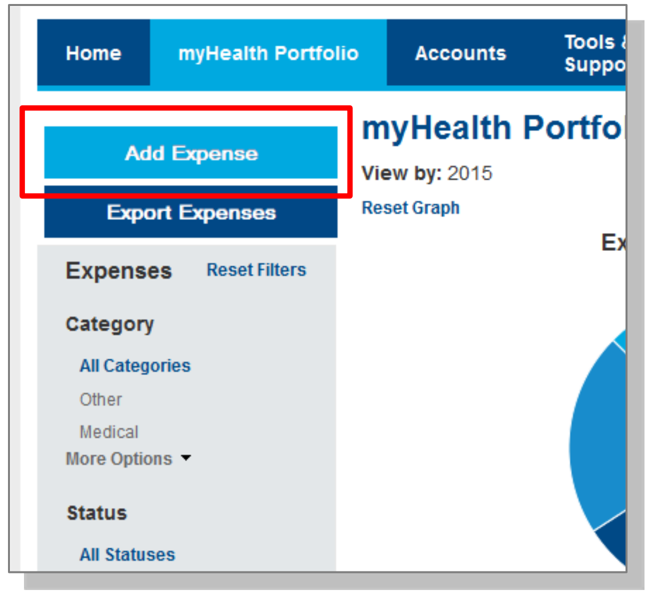


- You can click any place on an expense line to see the details of that expense.
- You may also pay an expense by clicking the Pay button.



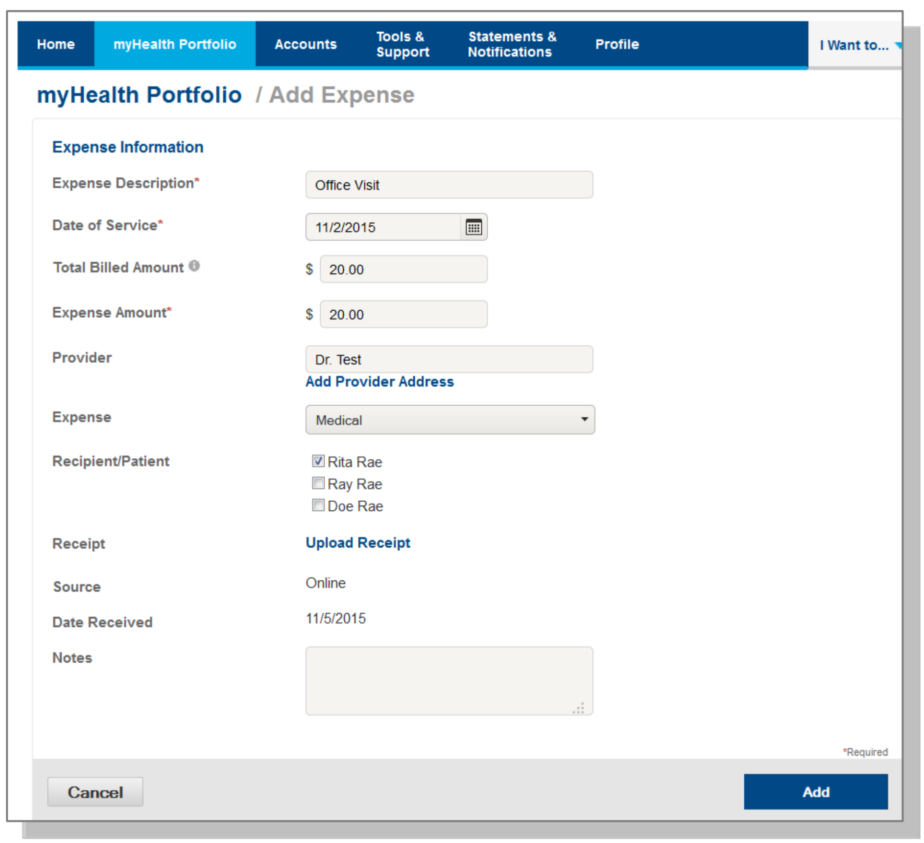
Add Qualified Medical Expenses

- You may want to keep track of expenses paid for with other funds or non-Cigna medical expenses. To add an expense to your "myHealth Portfolio" click on the Add Expense button on the left hand side of the screen. Keep in mind you can pay for a wide range of IRS-qualified healthcare expenses with your HSA, including many that aren't typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more.



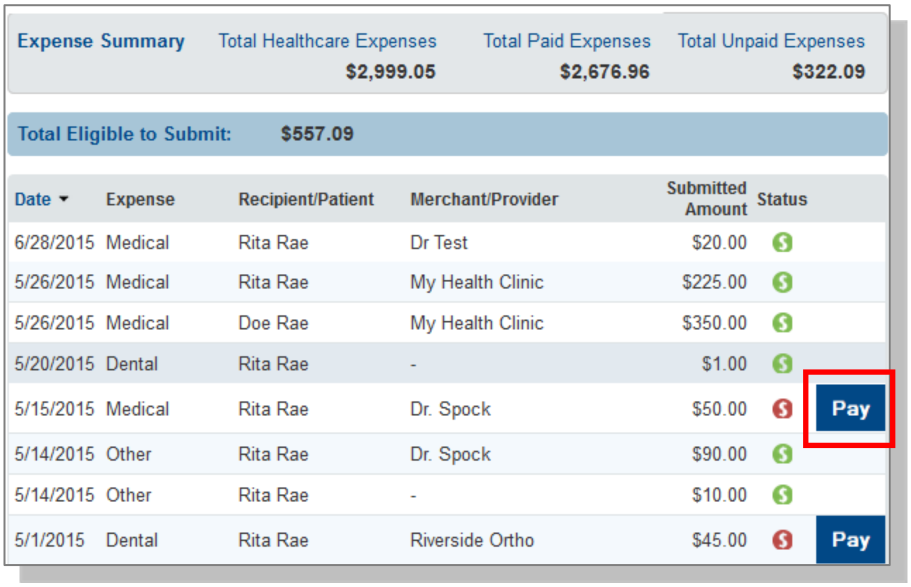
- For a complete list of IRS-qualified health care expenses, visit irs.gov or hsabank.com/IRSQualifiedExpenses.

- Complete the information regarding the expense and click on Add.
- You also have the ability to attach/upload a healthcare receipt for easy access to it later on.
- The expense will be reflected in the graph on the myHealth Portfolio[SM] dashboard.



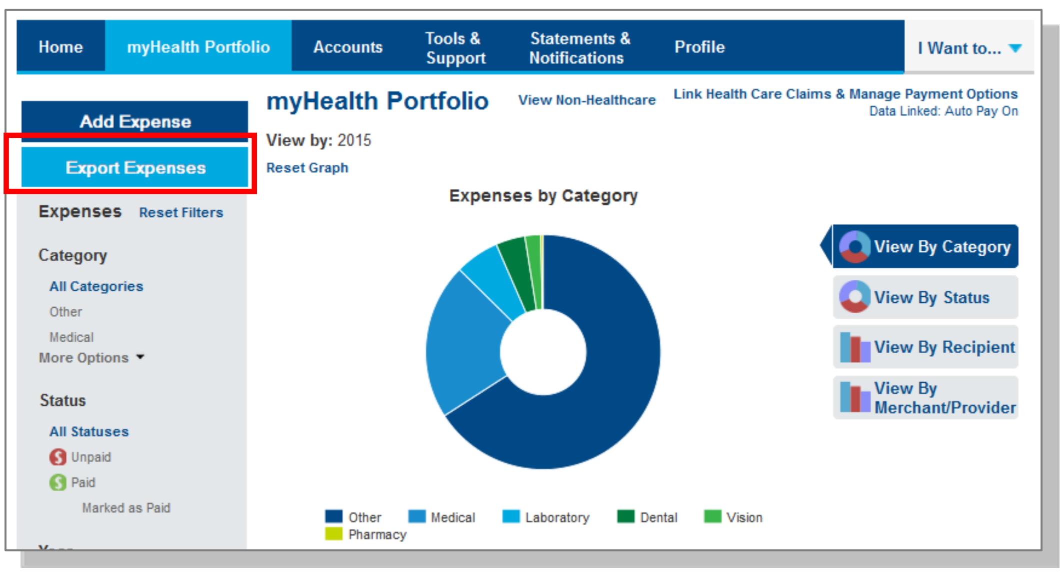
Pay Expense

Click **Pay** if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually.



Export Expenses

To export your expenses to use for other purposes, click on the Export Expenses button on the left side menu bar.



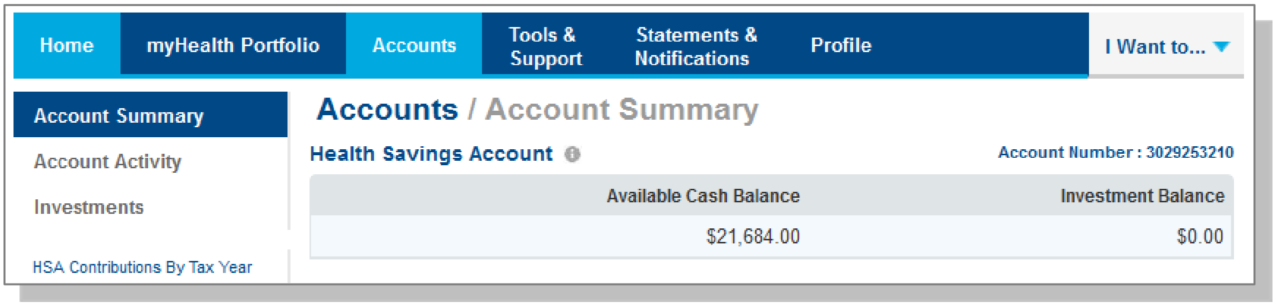
Sample Excel Expense Export

Expense I	Expense D	Expense	Recipient,	Merchant,	Submitted	Expense S	Descriptic	Expense D	EOB Numl	Source	Date Rece	Date(s) of	Total Bille	Expense A	Payable A	Notes	Payee	Provider A	Provider
8454	7/7/2015	Other			20	Paid		doctor		Online	7/7/2015	7/7/2015	20	20	0				

Accounts

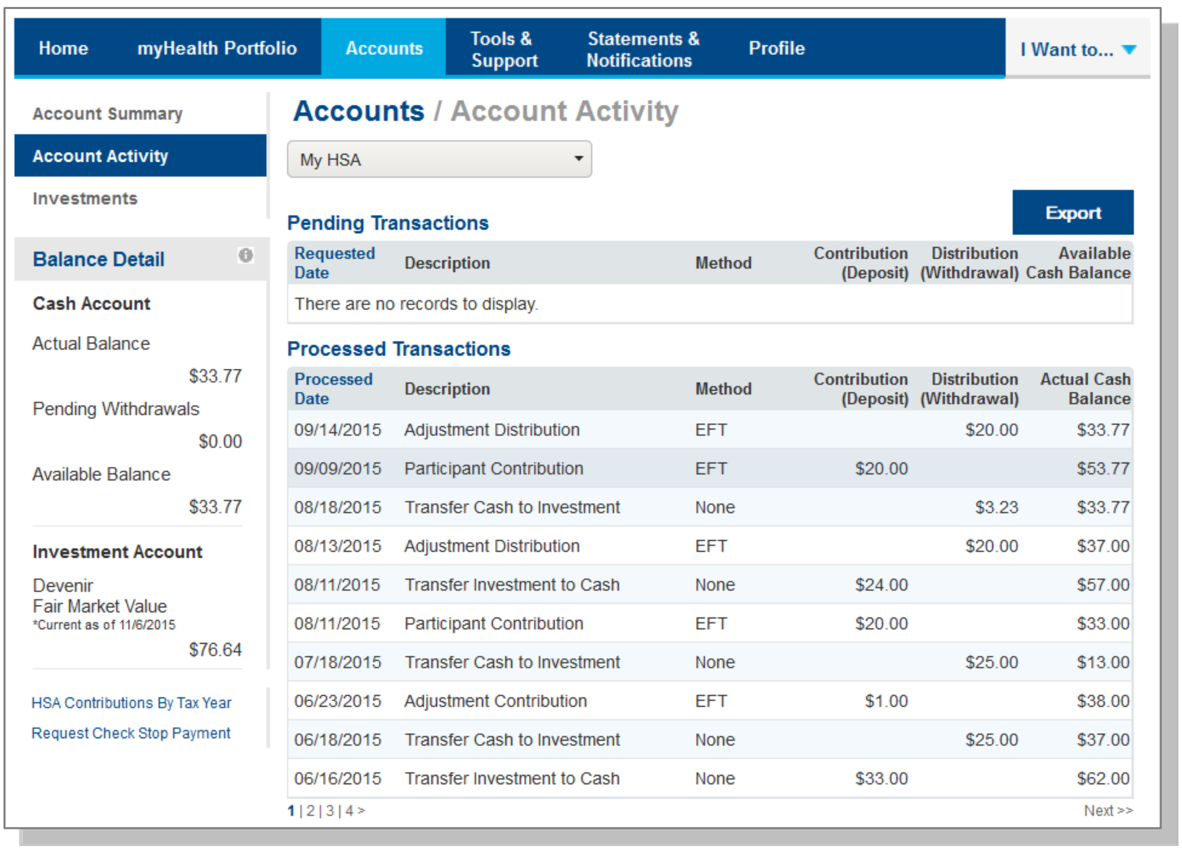
Account Summary (balances)

The Account Summary on the **Accounts** tab shows the Health Savings Cash Account Available Balance and the self directed Investment Balance (if applicable).



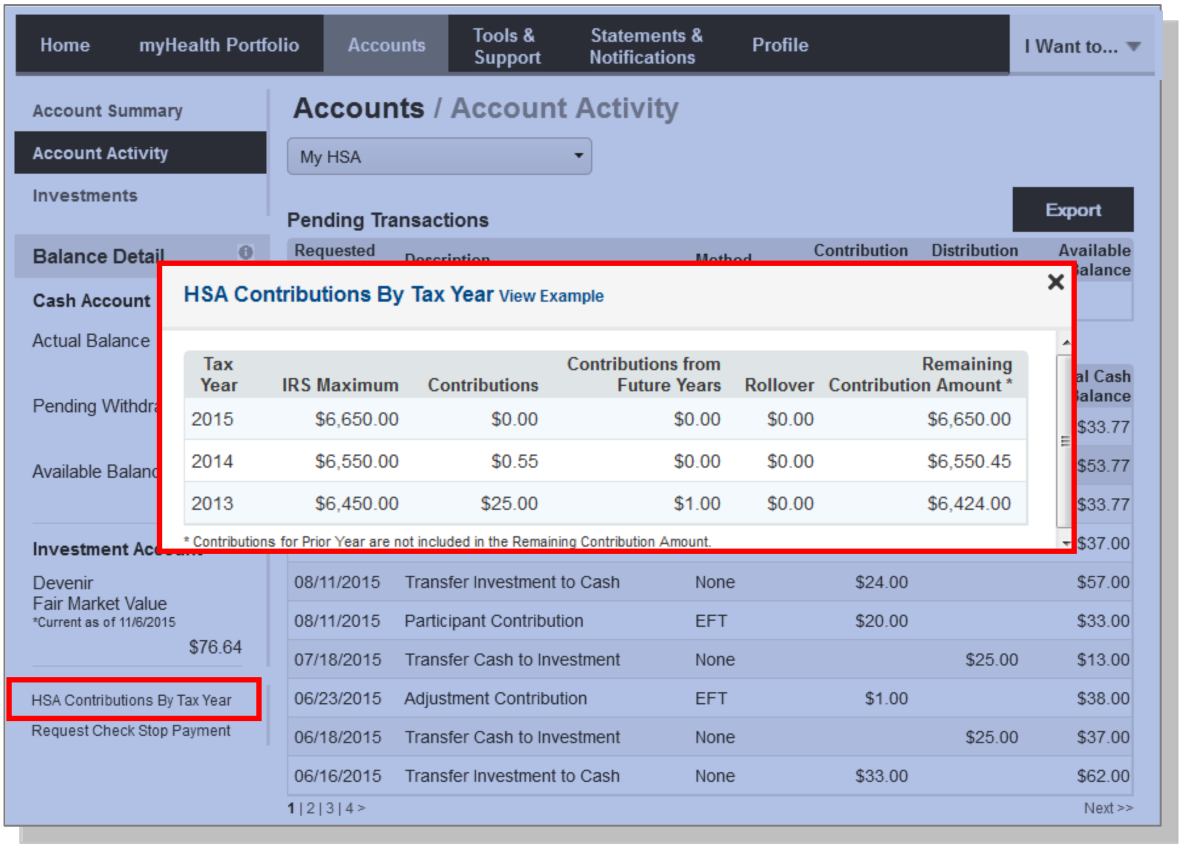
Account Activity

The Account Activity page under the **Accounts** tab shows transaction details for your account. You can also export transactions using the Export button. You can also see details of a specific transaction by selecting the individual transaction.



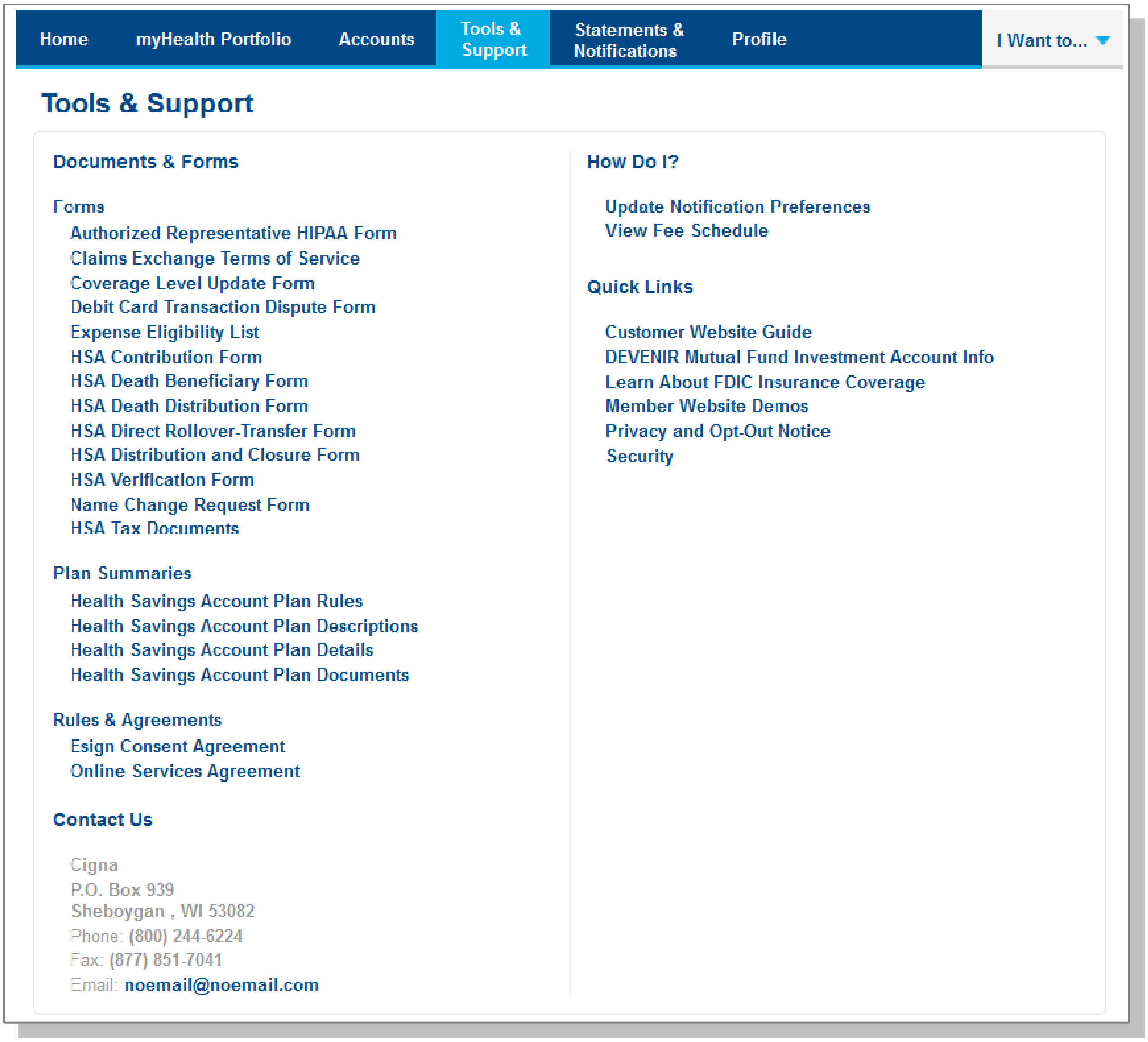
HSA Contributions by Tax Year

You can view HSA Contributions by Tax Year by clicking on the link on the bottom left hand side of the Account Activity screen.



Tools and Support

The **Tools & Support Tab** will provide you with forms, quick links, and a handy 'How Do I?' section that will quickly navigate you to the place you need to manage your account.

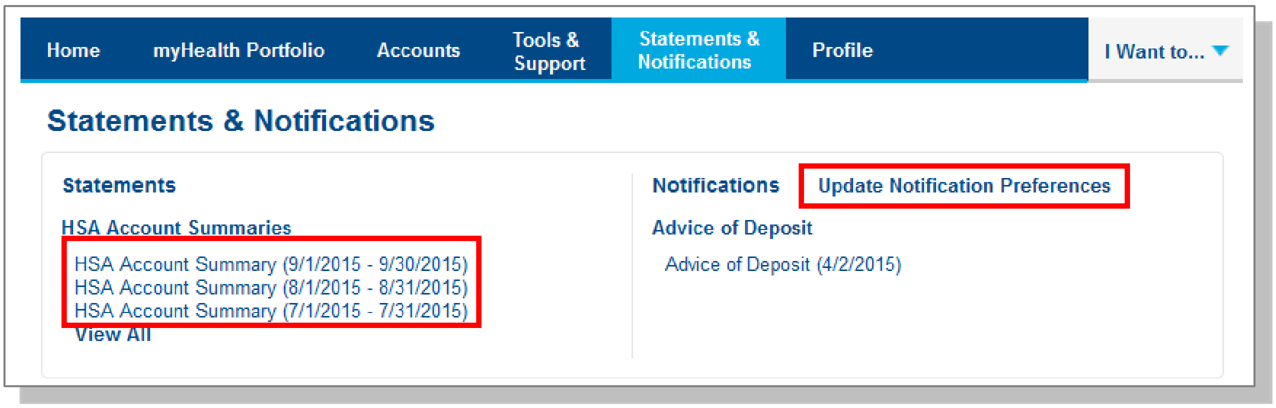


Statements & Notifications

Statements

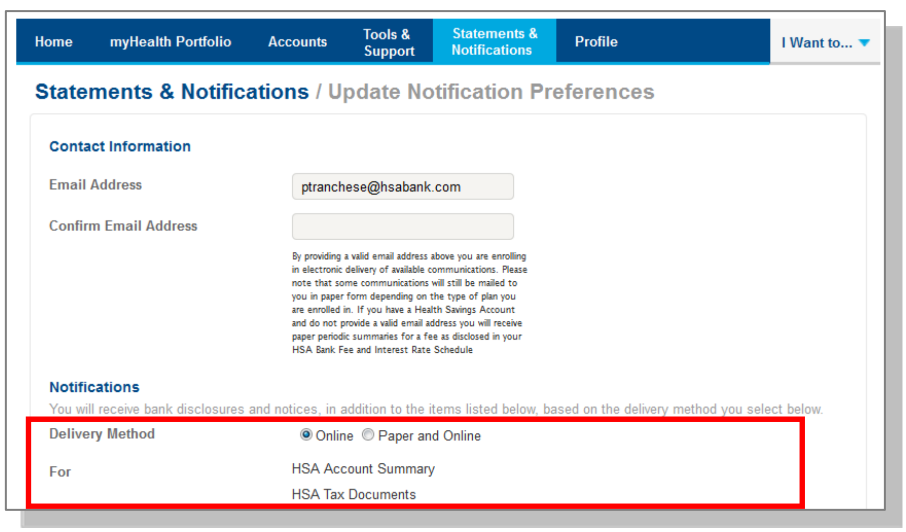
The **Statements & Notifications Tab** provides access to statements and tax documents, and the ability to Update Notification Preferences. Click on the link to the statement you want to view. You may also print the statement.

Note: If your HSA account moved from Chase, there will be a 'Historical Documents' link under the HSA Account Summaries section for viewing and downloading prior monthly and tax statements for a period of time until the statements are available on the HSA Bank Website.



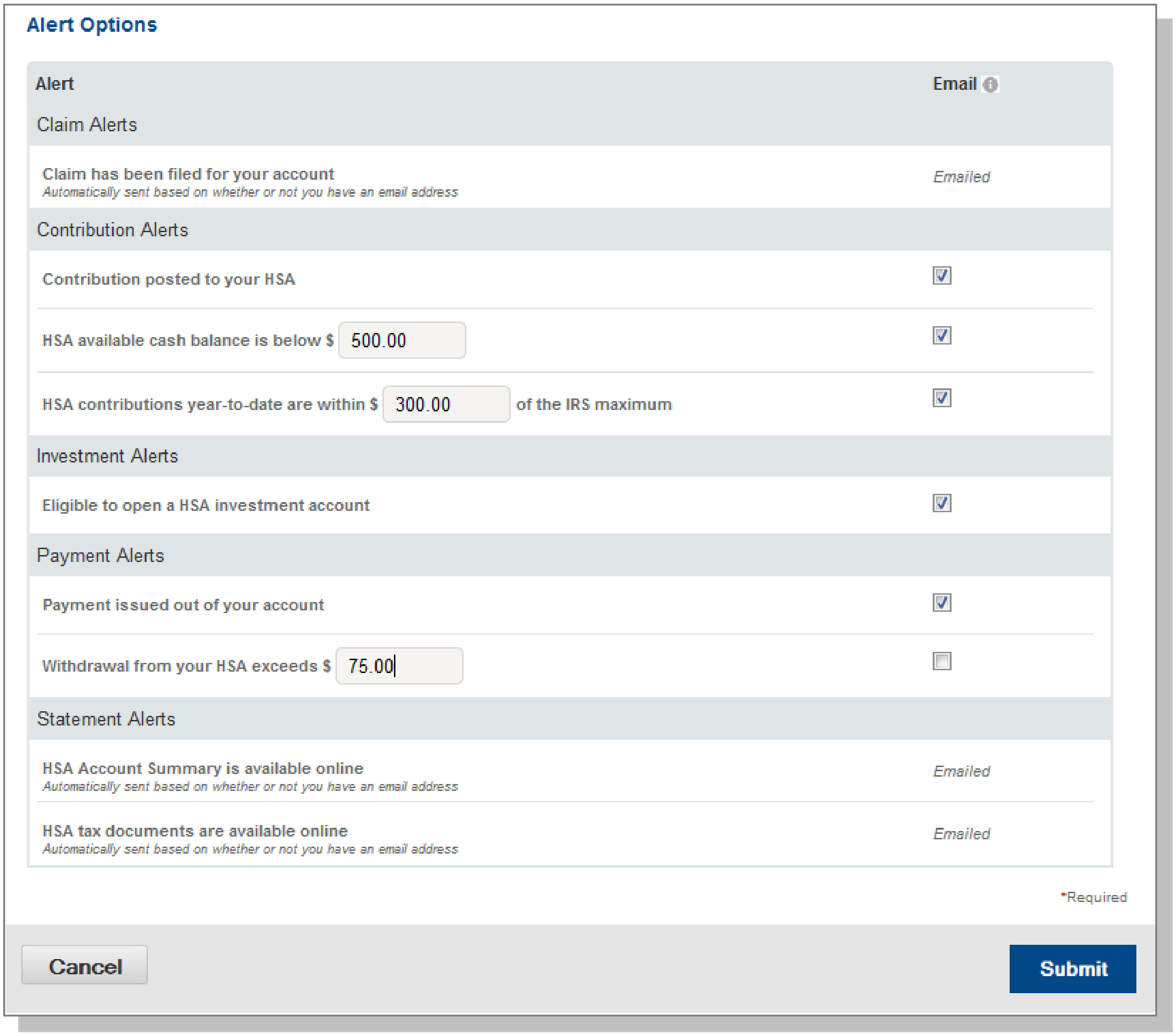
Delivery Preferences

- Click on the **Update Notification Preferences**
- Under the notification section, you can view or change your delivery method preference for account summaries, tax forms, and certain bank disclosures and notices.



Notification Alerts

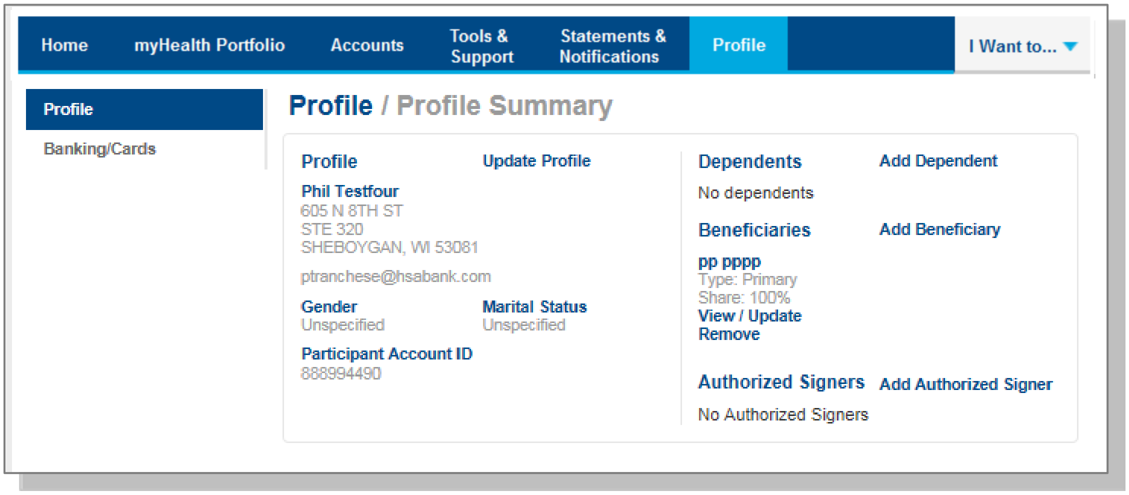
Use the Update Notification Preference to view and update Alert Options. Expand the notification categories to add, edit, or turn off notifcations as appropriate.



Profile

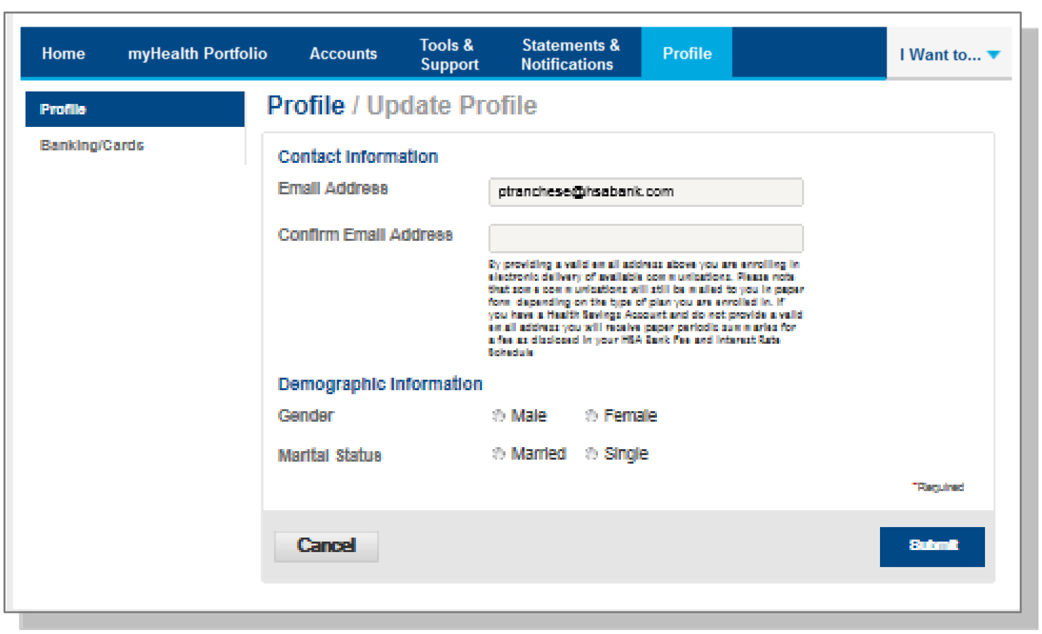
Profile Summary

The **Profile** tab will assist with reviewing your personal demographic information, along with offering the functionality to add an external bank account for online contributions and distributions from your HSA. Use the profile tab to view your setup details.



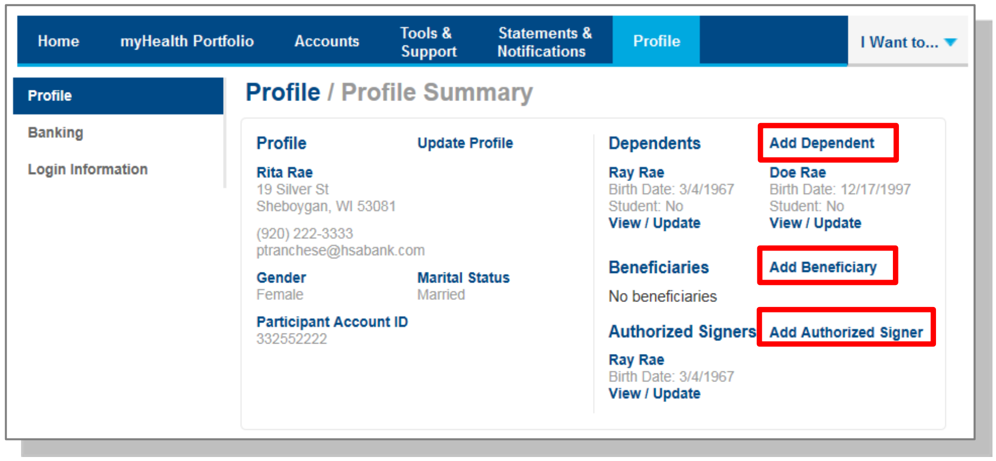
Update Profile

Click on the Update Profile link to update your email, or enter your marital status/gender. If your name has changed, please complete the Name Change Request Form located under the **Tools & Support** tab of the Customer Website. If you would like to change your name or home mailing address, please notify your employer to ensure that your employer, Cigna, and HSA Bank have up-to-date information.



Add Dependents

Use the Add dependent link to add, view or update dependents. Dependents added will appear in myHealth Portfolio℠ and the Make HSA transaction pages.



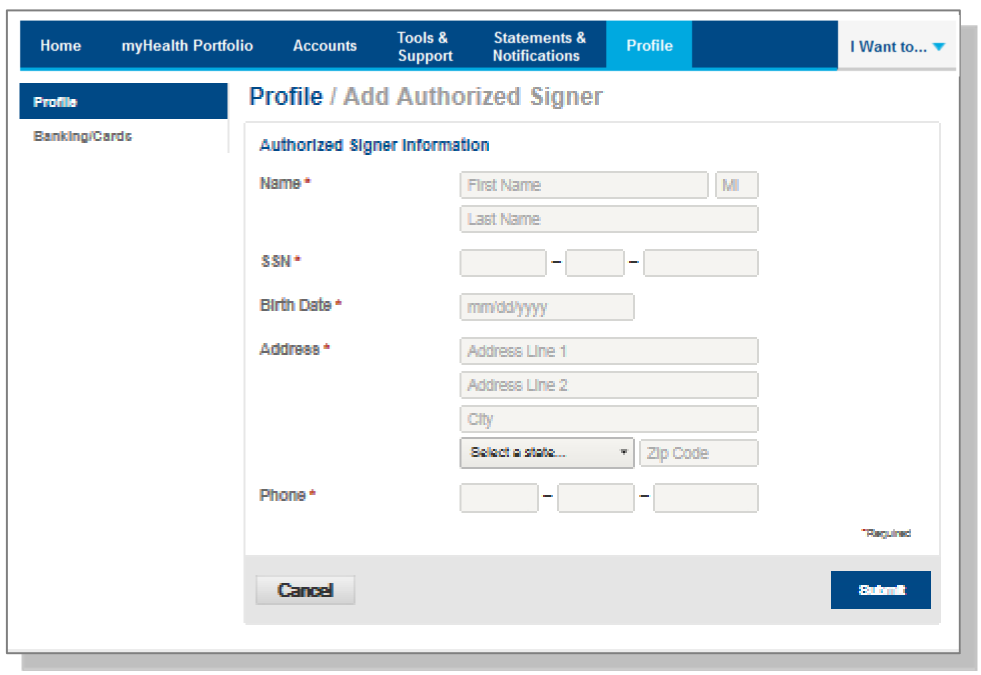
Add Beneficiary

You may designate a beneficiary to receive your Health Savings Account assets in the event of your death. If you are married and domiciled in a community property state, you may designate your spouse as primary beneficiary via the Website. However, if you designate a non-spouse primary beneficiary, you must submit a beneficiary form with the notarized consent of your spouse.

Add Authorized Signer

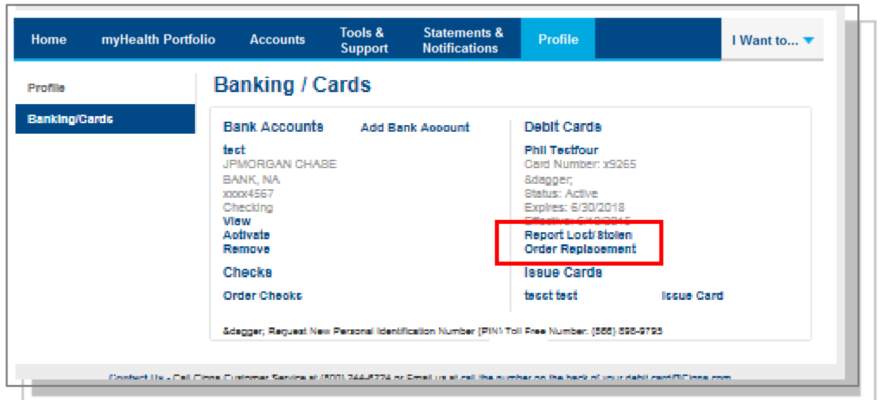
An authorized signer may be added through the **Profile** tab of the Customer Website. Authorized Signers can access the account and submit updates on the account. Additionally, authorized signers normally get a Debit Card.

- Navigate to the Profile screen and click **Add Authorized Signer**.
- Complete the information and click on Submit button.



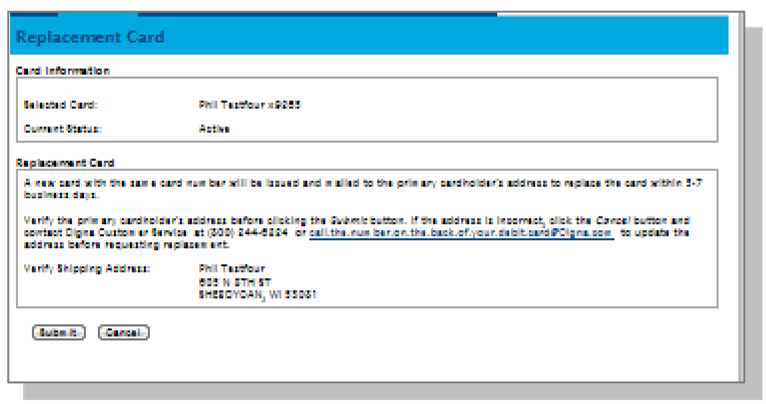
Banking/Cards

You can view Debit Card information, report lost and stolen cards and request a replacement card on the Banking/Cards page.



Report a Lost or Stolen Card

- Submit the form to get a replacement card and cancel the Lost/Stolen card.

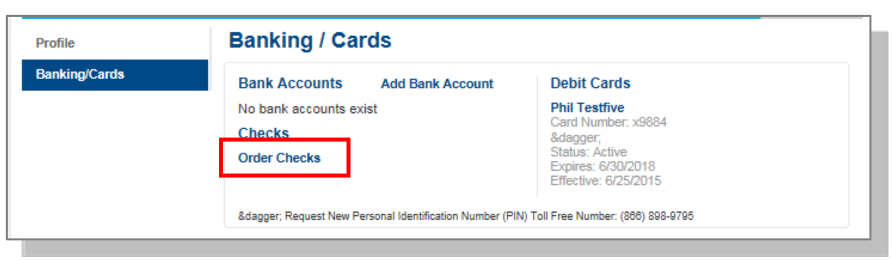


Order a Replacement Card

- Confirm your information is accurate and then click submit to order a Replacement Card. A card issuance fee may apply, please refer to your HSA Bank Fee and Interest Rate schedule for further information.

Order Checks (optional – fees apply)

- From the Profile screen and Banking/Cards tab click on Order Checks.

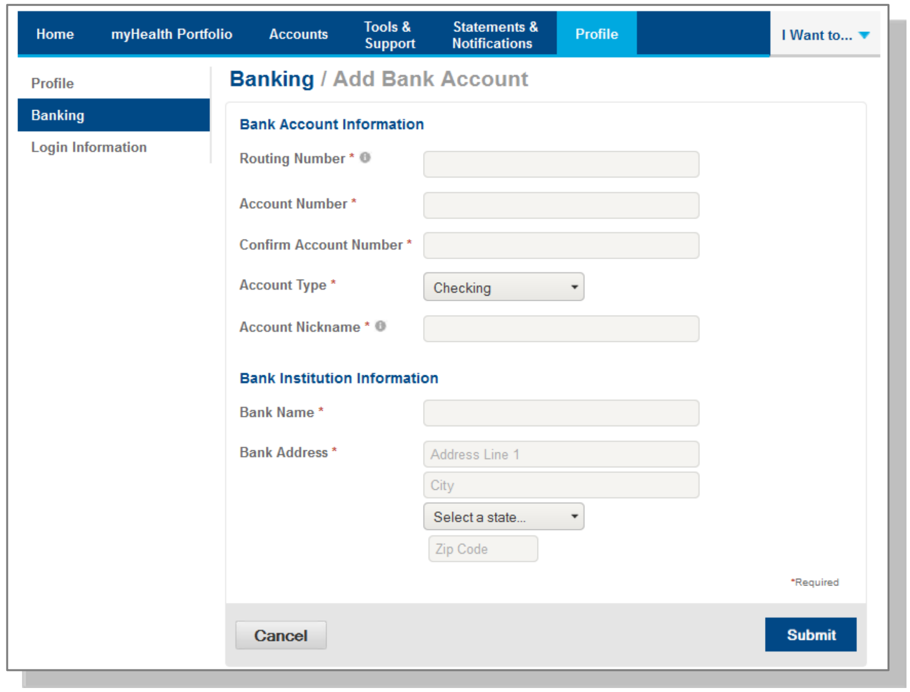


- Complete the check order and click on the Order Checks button at the bottom of the page. The fee for the checkbook will be withdrawn from your HSA cash account. Please refer to your HSA Bank Fee and Interest Rate schedule for further information.

Add an External Personal Bank Account

- Accountholders must have an active external bank account on file in order to make an online contribution to or payment from your HSA. If you need to set up your external bank account, click on the **Banking/Cards** tab.

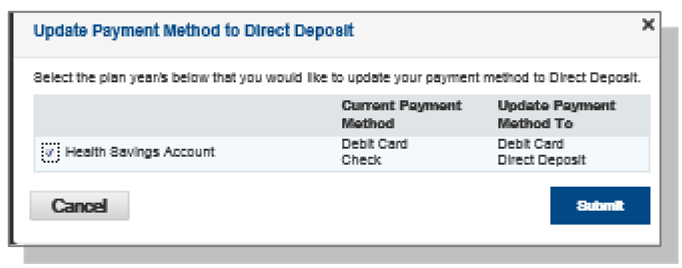
- Click on the Add Bank Acccount link and enter the information regarding your checking or savings account and Financial Institution name and address. Click Submit button at the bottom of the screen.



- After you have submitted the account, HSA bank will send a small transaction to your account.

- Once the deposit is received in your external account, you will validate your banking information using the steps below

- Select the HSA Direct Deposit button to update your Payment method after you have entered and confirmed your bank account information.

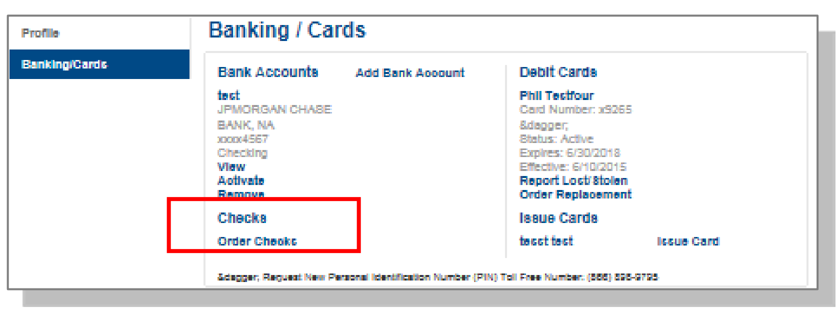


Validate External Bank Account

- Navigate to the **Banking/Cards** section of the **Profile** tab

- Click on **Activate** under your bank account information

- You will need to activate the account by entering the amount of the transaction from your checking/savings account



- Enter the amount of the small transaction ($.01 to $1.99) to your checking or savings account from Webster Bank in the amount filed and click on submit.
- This account will now be available for direct deposit.