



Customer Website Guide



Table of Contents

Customer Website Overview	4
I want to... Navigate from the Home Page	6
I want to ... Make HSA Transaction (Contribution/Withdrawal)	8
Pay Bill	8
Reimburse Yourself	8
Add External Bank Account	8
Add a Payee	9
Payment Transaction	9
Payment Transaction Details	10
Make a Contribution	11
I want to... Manage Investments.....	12
Investments Overview and Options	12
Manage Existing Investment Account	13
Auto-Sweep Setup	14
Recurring Transfer Setup	14
I want to...Manage My Expenses	15
myHealth Portfolio SM	15
Link Health Care Claims	16
myHealth Portfolio SM Dashboard	17
Add Qualified Medical Expenses	18
Pay Expense	19
Export Expenses	19
Accounts.....	20
Account Summary (balances)	20
Account Activity	20
HSA Contributions by Tax Year	21
Tools and Support.....	22
Statements & Notifications.....	23
Statements	23
Delivery Preferences	23
Notification Alerts	24

Profile	25
Profile Summary	25
Update Profile	25
Add Dependents.....	26
Add Beneficiary	26
Add Authorized Signer.....	26
Banking/Cards	27
Order a Replacement Card	27
Order Checks (optional – fees apply)	27
Add an External Personal Bank Account	28
Validate External Bank Account	28

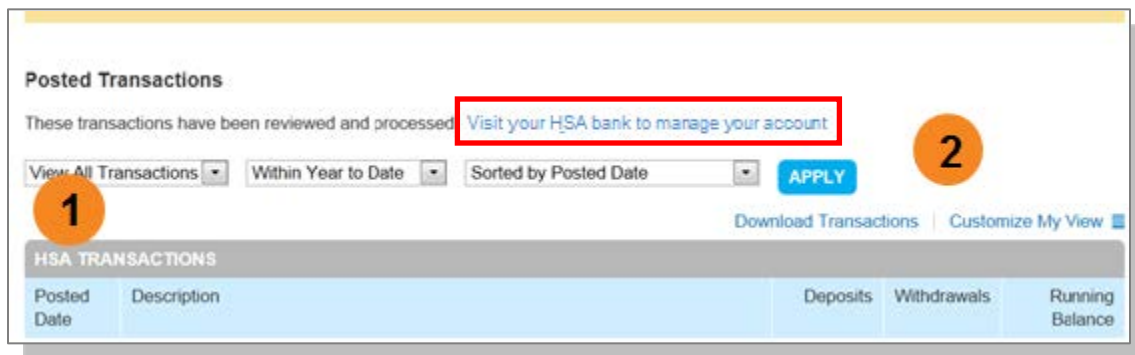
Customer Website Overview

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 PortfolioSM and Medical Claims Linking (AutoPay)

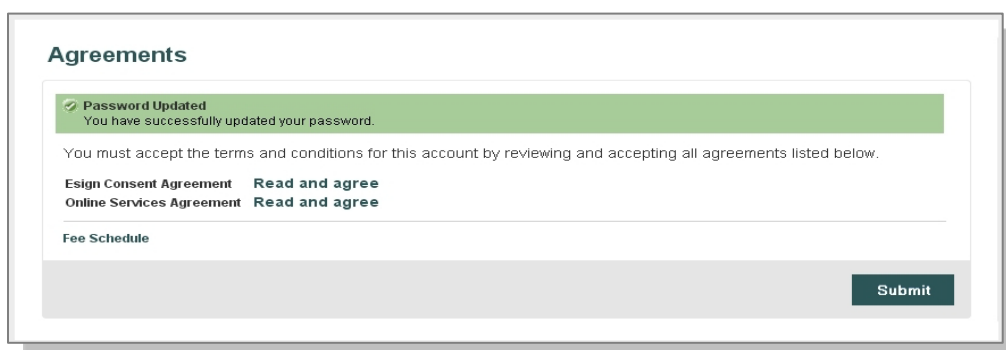
Step 1:

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**'

Statements & Notifications / Update Notification Preferences

Contact Information

Email Address

Confirm Email Address

By providing a valid email address above you are enrolling in electronic delivery of available communications. Please note that some communications will still be mailed to you in paper form depending on the type of plan you are enrolled in. If you have a Health Savings Account and do not provide a valid email address you will receive paper periodic summaries for a fee as disclosed in your HSA Bank Fee and Interest Rate Schedule

Notifications

You will receive bank disclosures and notices, in addition to the items listed below, based on the delivery method you select below.

Delivery Method ☒ Online ☐ Paper and Online

For

- HSA Account Summary
- HSA Tax Documents

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:
 - Make HSA Transaction (Contribution or Withdrawal)
 - Manage Investments
 - Manage My Expenses

I Want To...

Make HSA Transaction

Manage Investments

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 PortfolioSM
- Accounts
- Tools & Support
- Statements & Notifications
- Profile

Home myHealth Portfolio 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.

The screenshot displays the Cigna HSA Bank Home Page. At the top, the Cigna logo is on the left, and the user name 'Rita Rae' with a shopping cart icon and '(0)' and a 'Logout' link are on the right. Below this is a navigation bar with tabs: Home, myHealth Portfolio, Accounts, Tools & Support, Statements & Notifications, and Profile. Under the 'I Want To...' section, there are three buttons: 'Make HSA Transaction', 'Manage Investments', and 'Manage My Expenses'. A banner for 'Linking your health care claims data to your account' is shown. The 'Message Center' section has a notification: 'Contributions submitted for current tax year exceeded the IRS Contribution Maximum'. A red box highlights the link 'Link Health Care Claims & Manage Payment Options'.

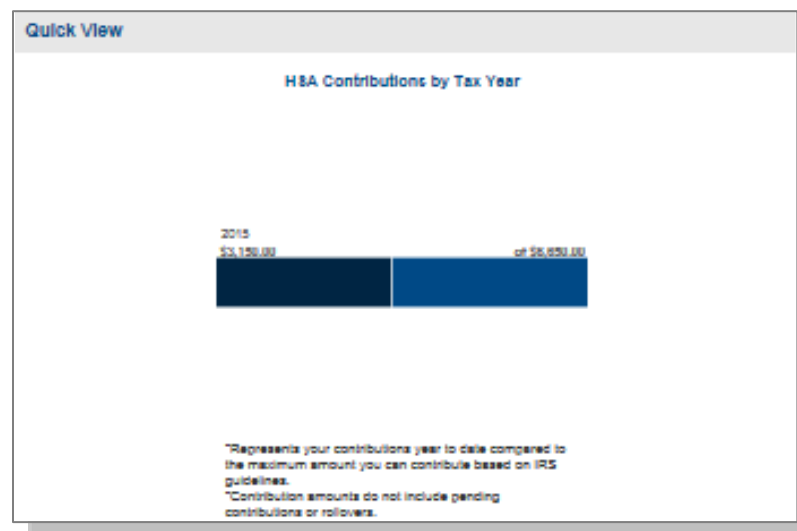
- Below your Message Center you will see a snapshot of your three most recent expenses. You can click on the **'View More'** link to review all expenses on the myHealth PortfolioSM tab.
- Click **Pay** if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually. If you've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

Recent Transactions

Date	Expense	Merchant/Provider	Submitted Amount	Status	
11/2/2015	Dental	Dr. Dental	\$75.00	\$	Pay
10/31/2015	Laboratory	Newport Image	\$115.00	\$	
8/12/2015	Other	-	\$500.00	\$	

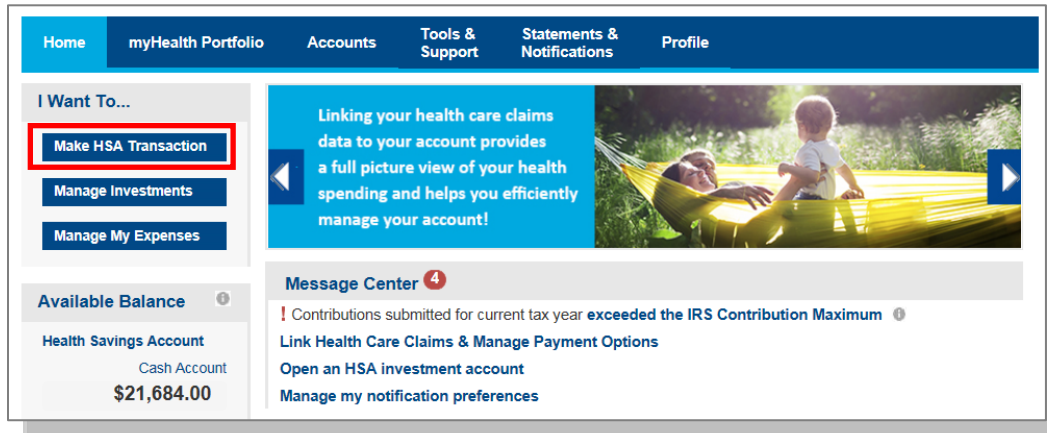
[View More](#)

- 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.

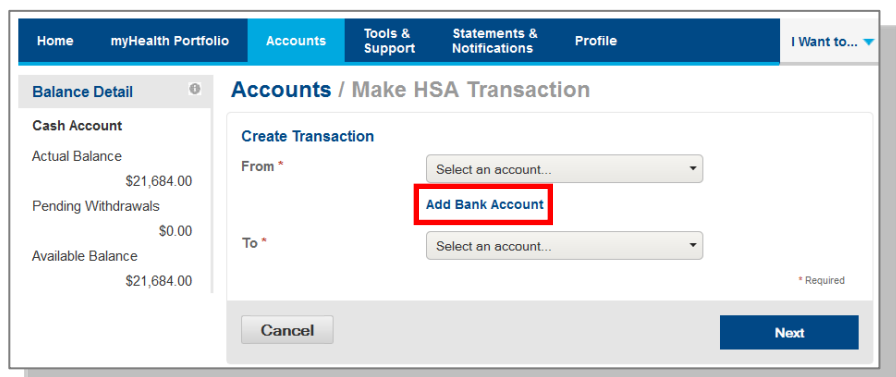
Note: Checks are mailed within 72 hours and take 5-6 days for delivery.

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 **Payee Name** 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 **Account Number** 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.

Accounts / Make HSA Transaction

Payee Details

Payee * ☒ Add a New Payee ☐ Select a Saved Payee

Payee Name *

For

Account Number *

Payee Address *

Address Line 1

Address Line 2

Address Line 3

City

Select a state... Zip Code

Enter who provided this service (this may be a physician, hospital, etc.)

When appropriate, provide the name of the person who received service.

Enter the account number that the payee uses to identify the service or recipient.

Enter the address of physician, hospital, etc. who provided the service.

☒ Save new payee information

Summary

From **My HSA**

To **Someone Else**

Payment Transaction

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

Accounts / Make HSA Transaction

Transaction Schedule

Frequency * ☒ One-time ☐ Schedule

Summary

From **My HSA**

To **Someone Else**

Payment Transaction Details

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

Accounts / Make HSA Transaction

Transaction Details

Tax Description ⓘ Normal Distribution

Amount * \$

Expense ⓘ

Recipient/Patient ⓘ ☐ Rita Rae
☐ Doe Rae
☐ Ray Rae

Notes

Summary

From **My HSA**

To **Someone Else**

Schedule **One-time**

* Required

Accounts / Transaction Summary

Transaction Summary (1)

From	To	Expense	Amount	
My HSA	Dr Test	Dental	\$100.00	Remove
Total Amount			\$100.00	

Normal Distribution Disclaimer

☒ Agreed

I certify I am the HSA account holder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent(s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

I confirm that the financial transaction I am about to initiate is for domestic purposes only and will not be sent internationally.

☒ I have read, understand, and agree to the information and terms above.

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)

Tax Year	IRS Maximum	Processed	Scheduled	Pending	Maximum Contribution Available
2015	\$6,650.00	\$24,058.00	\$0.00	\$3,082.00	(\$20,490.00)
2014	\$6,550.00	\$0.00	\$0.00	\$0.00	\$6,550.00

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.

Home myHealth Portfolio Accounts Tools & Support Statements & Notifications Profile

I Want To...

- Make HSA Transaction
- Manage Investments**
- Manage My Expenses

Available Balance ⓘ

Health Savings Account
Cash Account
\$21,684.00

Did you know ... you can invest your HSA dollars?
[>> Learn More](#)

Message Center ⓘ

! Contributions submitted for current tax year **exceeded the IRS Contribution Maximum** ⓘ
[Link Health Care Claims & Manage Payment Options](#)
[Open an HSA investment account](#)
[Manage my notification preferences](#)

Recent Transactions

Date ▾	Expense	Merchant/Provider	Submitted Amount	Status	
11/2/2015	Dental	Dr. Dental	\$75.00	\$	Pay
10/31/2015	Laboratory	Newport Image	\$115.00	\$	
8/12/2015	Other	-	\$500.00	\$	

[View More](#)

Quick View

HSA Contributions by Tax Year

Investments Overview and Options

To understand more about TD Ameritrade or Devenir self-directed investment 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.

Home myHealth Portfolio Accounts Tools & Support Statements & Notifications Profile


Manage Investments | One Time Transfer | Auto-Sweep & Recurring Transfers | Transfer Schedule

Investment Options

Investing your HSA dollars is a great way to potentially grow your savings for future health care expenses. To help you make the most of your Health Savings Account, we offer a way for you to invest with your HSA funds.

- Your program may require a minimum HSA Bank Health Savings Account balance to participate. “See an overview” to determine if the minimum balance requirement applies to you. (Minimum trade requirements may apply.)
- \$0.00 monthly investment service fee may be charged by HSA Bank.

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



Your Investments at a Glance

TD Ameritrade

Gives you access to stocks, bonds, and thousands of mutual funds, plus:

- Provides trade confirmations and account statements
- Lets you set up multiple watch lists so you can monitor the securities you've selected to see how high or low they go
- Trading fees may apply

Trading fees may be applied by TD Ameritrade. [See an overview](#) of the TD Ameritrade investment process.

[» Enroll Now](#)

Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company Inc. and the Toronto-Dominion Bank used with permission.

DEVENIR

Lets you invest in historically high-performing mutual funds with:

- No trading fees for a pre-selected group of mutual funds
- Online access to investment account balance, elections, trades and more through HSA Bank's portal
- Access to Morningstar® reports and other planning tools including an HSA asset allocation calculator
- An annual \$24 fee deducted prorata from your investment account balance may apply. To determine if this fee applies to you, click on "See an overview" below.

[View a list](#) of available mutual funds.


[See an overview](#) of the DEVENIR investment process.

[» Enroll Now](#)

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.



Your Investments at a Glance

TD Ameritrade Self-Directed Investment Account ****1562

<p>Fair Market Value As of close of Market 12/18/2014</p> <p>\$150.00</p>	<p>HSA Bank Account Balance Available for transfer</p> <p>\$40.45</p>	<p>Manage Your Account</p> <p>Choose an Action</p> <p>Choose an Action</p> <p>Transfer to Investments</p> <p>Transfer from Investments</p> <p>View Pending Transfers</p> <p>Access TD Ameritrade</p>
--	--	---


DEVENIR Mutual Fund Investment Account **_**-581459 (Offline)

<p>Fair Market Value As of close of Market 12/19/2014</p> <p>\$0.00</p>	<p>HSA Bank Account Balance Available for transfer</p> <p>\$40.45</p>	<p>Manage Your Account</p> <p>Choose an Action</p>
--	--	--

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 specified 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.

Select one of the following options:

I want to set up Auto-Sweep: ☒ 

I want to set up a Recurring Transfer: ☐

Select the account you want to transfer from: HSA ****5376

Indicate the percentage you wish to distribute to your account(s): 100 % Devenir ****811640

Sweep Threshold: Minimum \$ 100

HSA cash account funds exceeding the Sweep threshold will automatically be transferred into the specified investment account(s)

Minimum Sweep: \$25.00


Minimum amount that will be transferred from your HSA to the specified investment account(s) when you exceed the Sweep Threshold.

[Cancel](#) [>> Continue](#)

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.

Select one of the following options:

I want to set up Auto-Sweep: ☐ 

I want to set up a Recurring Transfer: ☒

Select the account you want to transfer from: HSA ****4516 Available balance: \$990.06 as of 8/5/2015


Select the account you want to transfer to: Ameritrade ****0107 Available balance: \$0.00 as of 8/5/2015

Transfer Amount: 25 Minimum \$ 25

Frequency: BiMonthly
1st and 15th of each month

[Cancel](#) [>> 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.

 **Confirm your Transfer(s)**

Review the details of your transfer(s) below. To confirm your transfer(s), provide the last four digits of your Social Security Number and click the Confirm button below.

Social Security Number (last four digits):

[Cancel](#) [>>CONFIRM](#)

Transfer Details

From Account: HSA ****4516

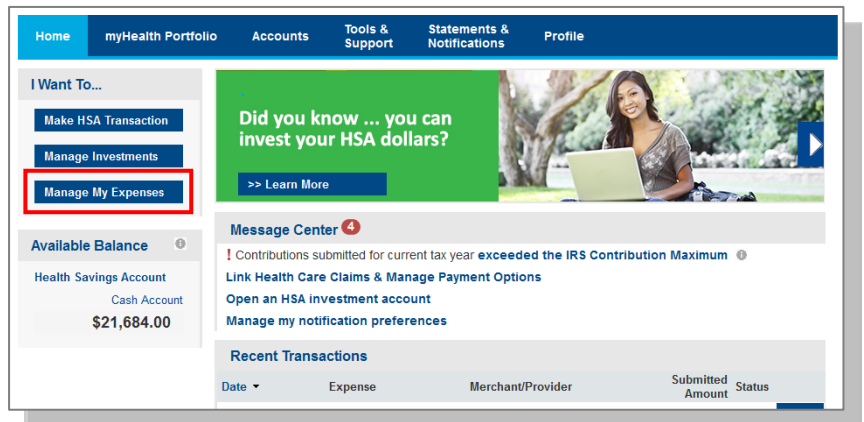
To Account(s): Ameritrade ****0107

Transfer Amount: \$25.00

Frequency: BiMonthly : Transfer will be scheduled on 1st and 15th of every month

I want to...Manage My Expenses

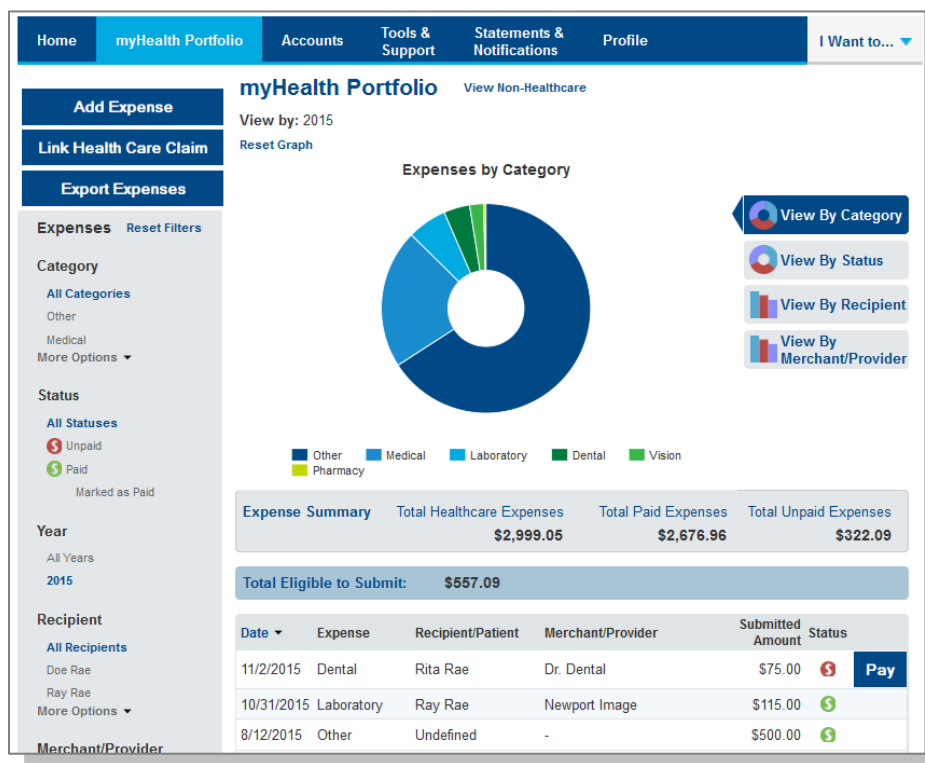
From the left hand side of the Home page click on Manage My Expenses, if you want to add expenses, export expenses or link medical claims and establish medical claim AutoPay.



myHealth PortfolioSM

The Manage My Expenses button takes you to the myHealth PortfolioSM 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 PortfolioSM tab where you can select linking and payment options. Enter the information and click on the Save button at the bottom of the page.

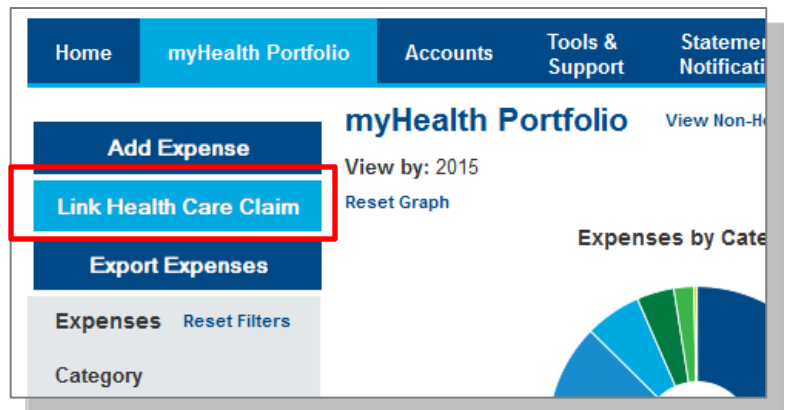
You can also link from the Message Center on the Home Page.

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:

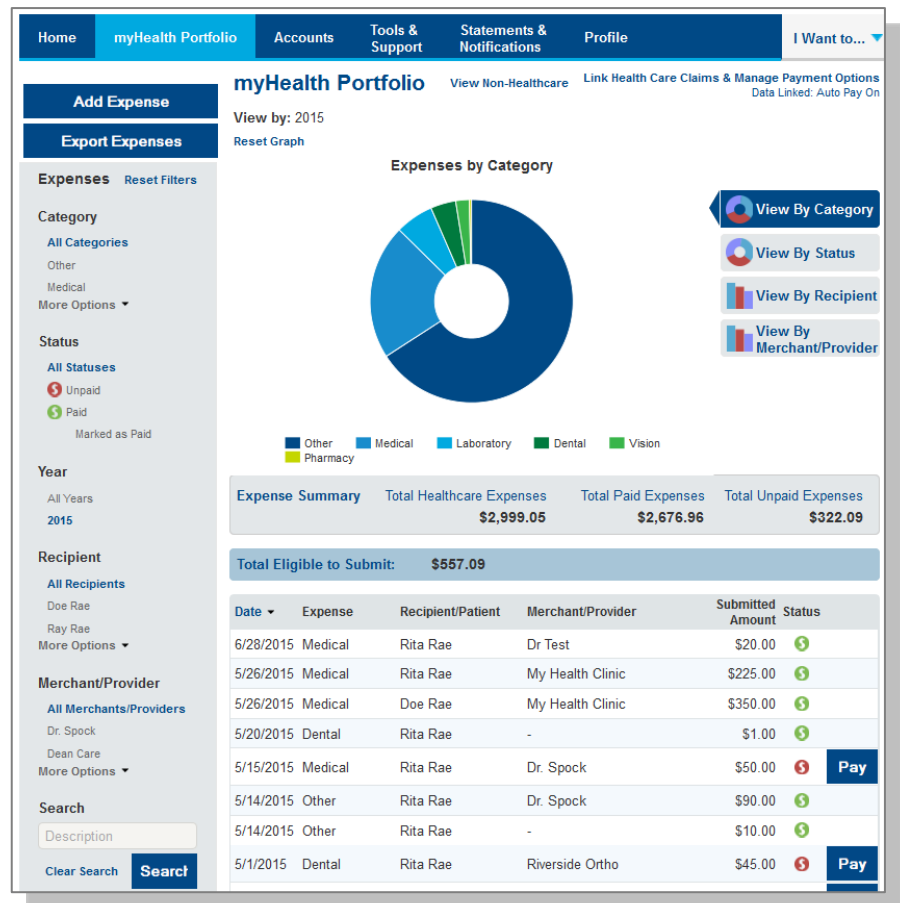
- Elect “Yes Link my Health Care Claim Data to my account(s).”
- Then elect to either have HSA Bank automatically pay your portion of the claim OR alert you when a new claim comes in so you can decide whether or not you want to pay it from your HSA account.
- Review the Terms of Service and check the 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 Portfolio page.

myHealth PortfolioSM 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.



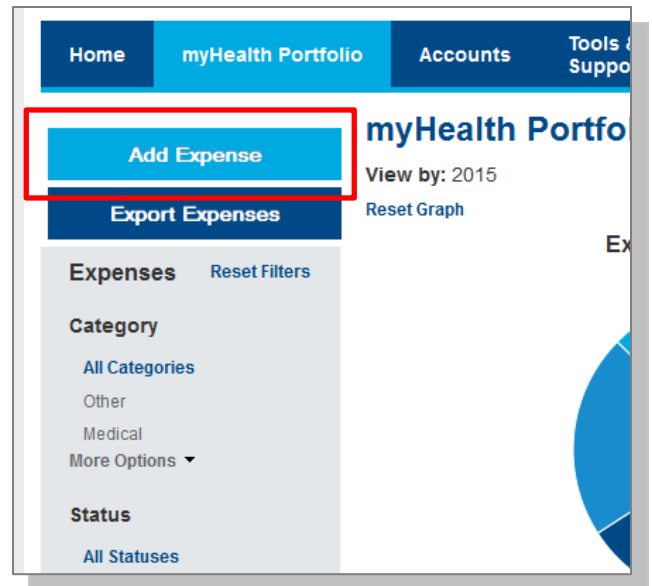
- You can click any place on an expense line to see the details of that expense.
- You may also pay an expense by clicking the Pay button.

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
6/28/2015	Medical	Rita Rae	Dr Test	\$20.00	✓
5/26/2015	Medical	Rita Rae	My Health Clinic	\$225.00	✓
5/26/2015	Medical	Doe Rae	My Health Clinic	\$350.00	✓
5/20/2015	Dental	Rita Rae	-	\$1.00	✓
5/15/2015	Medical	Rita Rae	Dr. Spock	\$50.00	⚠ Pay

Expense Details		
Description: Physical	Date(s) of Service: 5/15/2015	
Source: Online	Total Billed Amount: Ⓢ \$250.00	
Expense Amount: \$50.00	Received Date: 5/19/2015	
Payable Amount: \$50.00	Notes: yearly physical	
Upload Receipt(s)	View Receipt(s)	Update Expense Note
Mark as Paid	Remove Expense	Update Expense

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 PortfolioSM dashboard.

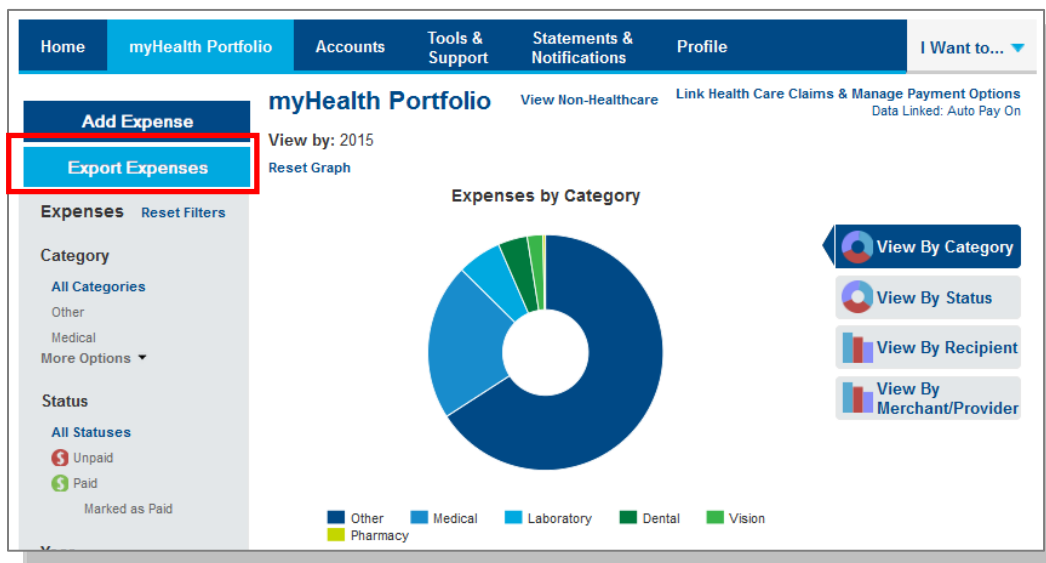
Pay Expense

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

Expense Summary		Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses	
		\$2,999.05	\$2,676.96	\$322.09	
Total Eligible to Submit:		\$557.09			
Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
6/28/2015	Medical	Rita Rae	Dr Test	\$20.00	
5/26/2015	Medical	Rita Rae	My Health Clinic	\$225.00	
5/26/2015	Medical	Doe Rae	My Health Clinic	\$350.00	
5/20/2015	Dental	Rita Rae	-	\$1.00	
5/15/2015	Medical	Rita Rae	Dr. Spock	\$50.00	
5/14/2015	Other	Rita Rae	Dr. Spock	\$90.00	
5/14/2015	Other	Rita Rae	-	\$10.00	
5/1/2015	Dental	Rita Rae	Riverside Ortho	\$45.00	

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 ID	Expense Date	Expense Category	Recipient	Merchant	Submitted Date	Expense Status	Descriptive Expense	EOB Num	Source	Date Recd	Date(s) of Total Bill	Expense Amount	Payable Amount	Notes	Payee	Provider	Provider Address
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).

The screenshot shows the 'Accounts' tab selected in the top navigation bar. The left sidebar contains links for 'Account Summary', 'Account Activity', 'Investments', and 'HSA Contributions By Tax Year'. The main content area is titled 'Accounts / Account Summary' and displays the 'Health Savings Account' with account number 3029253210. It shows two balances: 'Available Cash Balance' at \$21,684.00 and 'Investment Balance' at \$0.00.

Available Cash Balance	Investment Balance
\$21,684.00	\$0.00

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.

The screenshot shows the 'Accounts / Account Activity' page. The left sidebar has 'Account Activity' selected. The main content area shows a dropdown for 'My HSA' and an 'Export' button. Below this, there are two sections: 'Pending Transactions' and 'Processed Transactions'. The 'Pending Transactions' section shows 'There are no records to display.' The 'Processed Transactions' section shows a table of transactions from 2015.

Processed Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Actual Cash Balance
09/14/2015	Adjustment Distribution	EFT		\$20.00	\$33.77
09/09/2015	Participant Contribution	EFT	\$20.00		\$53.77
08/18/2015	Transfer Cash to Investment	None		\$3.23	\$33.77
08/13/2015	Adjustment Distribution	EFT		\$20.00	\$37.00
08/11/2015	Transfer Investment to Cash	None	\$24.00		\$57.00
08/11/2015	Participant Contribution	EFT	\$20.00		\$33.00
07/18/2015	Transfer Cash to Investment	None		\$25.00	\$13.00
06/23/2015	Adjustment Contribution	EFT	\$1.00		\$38.00
06/18/2015	Transfer Cash to Investment	None		\$25.00	\$37.00
06/16/2015	Transfer Investment to Cash	None	\$33.00		\$62.00

1 | 2 | 3 | 4 > Next >>

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.

The screenshot shows the 'Accounts / Account Activity' page for 'My HSA'. The left sidebar contains links: Home, myHealth Portfolio, Accounts, Tools & Support, Statements & Notifications, Profile, and I Want to... The main content area shows 'Account Activity' with a dropdown for 'My HSA'. Below this is a table titled 'HSA Contributions By Tax Year View Example' with columns: Tax Year, IRS Maximum, Contributions, Contributions from Future Years, Rollover, and Remaining Contribution Amount *. The table shows data for 2015, 2014, and 2013. A red box highlights this table. Below the table is a note: '* Contributions for Prior Year are not included in the Remaining Contribution Amount.' The bottom left sidebar has a link 'HSA Contributions By Tax Year' highlighted with a red box. The bottom right sidebar has a link 'Request Check Stop Payment'.

Tax Year	IRS Maximum	Contributions	Contributions from Future Years	Rollover	Remaining Contribution Amount *
2015	\$6,650.00	\$0.00	\$0.00	\$0.00	\$6,650.00
2014	\$6,550.00	\$0.55	\$0.00	\$0.00	\$6,550.45
2013	\$6,450.00	\$25.00	\$1.00	\$0.00	\$6,424.00

* Contributions for Prior Year are not included in the Remaining Contribution Amount.

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.

Home **myHealth Portfolio** **Accounts** **Tools & Support** **Statements & Notifications** **Profile** **I Want to...** ▼

Tools & Support

Documents & Forms

Forms

- Authorized Representative HIPAA Form
- Claims Exchange Terms of Service
- Coverage Level Update Form
- Debit Card Transaction Dispute Form
- Expense Eligibility List
- HSA Contribution Form
- HSA Death Beneficiary Form
- HSA Death Distribution Form
- HSA Direct Rollover-Transfer Form
- HSA Distribution and Closure Form
- HSA Verification Form
- Name Change Request Form
- HSA Tax Documents

Plan Summaries

- Health Savings Account Plan Rules
- Health Savings Account Plan Descriptions
- Health Savings Account Plan Details
- Health Savings Account Plan Documents

Rules & Agreements

- Esign Consent Agreement
- Online Services Agreement

Contact Us

Cigna
P.O. Box 939
Sheboygan, WI 53082
Phone: (800) 244-6224
Fax: (877) 851-7041
Email: noemail@noemail.com

How Do I?

- Update Notification Preferences
- View Fee Schedule

Quick Links

- Customer Website Guide
- DEVENIR Mutual Fund Investment Account Info
- Learn About FDIC Insurance Coverage
- Member Website Demos
- Privacy and Opt-Out Notice
- Security

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 notifications as appropriate.

Alert Options

Alert	Email 
Claim Alerts	
Claim has been filed for your account <small>Automatically sent based on whether or not you have an email address</small>	Emailed
Contribution Alerts	
Contribution posted to your HSA	<input checked="" type="checkbox"/>
HSA available cash balance is below \$ <input type="text" value="500.00"/>	<input checked="" type="checkbox"/>
HSA contributions year-to-date are within \$ <input type="text" value="300.00"/> of the IRS maximum	<input checked="" type="checkbox"/>
Investment Alerts	
Eligible to open a HSA investment account	<input checked="" type="checkbox"/>
Payment Alerts	
Payment issued out of your account	<input checked="" type="checkbox"/>
Withdrawal from your HSA exceeds \$ <input type="text" value="75.00"/>	<input type="checkbox"/>
Statement Alerts	
HSA Account Summary is available online <small>Automatically sent based on whether or not you have an email address</small>	Emailed
HSA tax documents are available online <small>Automatically sent based on whether or not you have an email address</small>	Emailed

*Required

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.

The screenshot shows the 'Profile / Profile Summary' page. The top navigation bar includes links for Home, myHealth Portfolio, Accounts, Tools & Support, Statements & Notifications, and Profile (which is highlighted). A 'I Want to...' dropdown menu is on the right. On the left sidebar, 'Profile' is selected, with 'Banking/Cards' as a sub-option. The main content area is titled 'Profile / Profile Summary' and contains several sections: 'Profile' with personal details (Phil Testfour, 605 N 8TH ST, STE 320, SHEBOYGAN, WI 53081, ptranchese@hsabank.com), 'Update Profile' link, 'Dependents' (No dependents), 'Add Dependent' link, 'Beneficiaries' (pp pppp, Type: Primary, Share: 100%, View / Update, Remove), 'Add Beneficiary' link, 'Authorized Signers' (No Authorized Signers), 'Add Authorized Signer' link, 'Gender' (Unspecified), 'Marital Status' (Unspecified), and 'Participant Account ID' (888994490).

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.

The screenshot shows the 'Profile / Update Profile' page. The top navigation bar is the same as the previous page. The left sidebar shows 'Profile' selected. The main content area is titled 'Profile / Update Profile' and contains two main sections: 'Contact Information' and 'Demographic Information'. The 'Contact Information' section has 'Email Address' (ptranchese@hsabank.com) and 'Confirm Email Address' (empty). Below these is a disclaimer: 'By providing a valid email address above you are enrolling in electronic delivery of available communications. Please note that some communications will still be mailed to you in paper form, depending on the type of plan you are enrolled in. If you have a Health Savings Account and do not provide a valid email address you will receive paper periodic statements for a fee as disclosed in your HSA Bank Fee and Interest Rate Schedule.' The 'Demographic Information' section has 'Gender' (radio buttons for Male and Female) and 'Marital Status' (radio buttons for Married and Single). At the bottom right, there is a 'Required' label. At the bottom, there are 'Cancel' and 'Submit' buttons.

Add Dependents

Use the Add dependent link to add, view or update dependents.

Dependents added will appear in myHealth PortfolioSM 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.

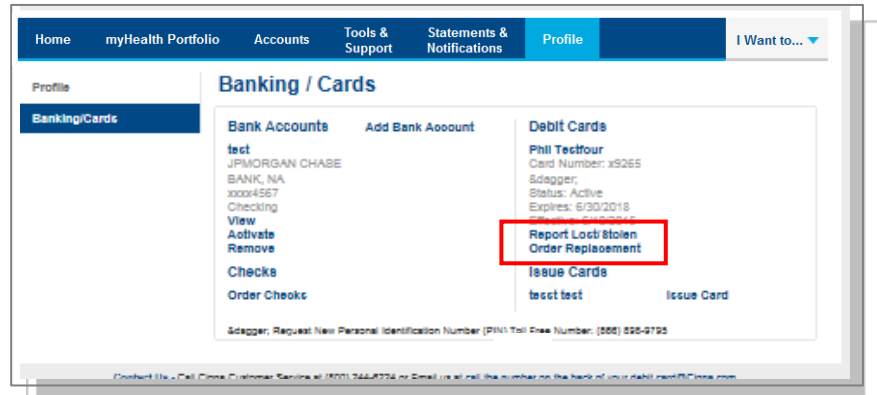
Add Authorized Signer

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.



Lost/Stolen Debit Cards

Card Information

Selected Card: Phil Testfour x9255
Current Status: Active

Update Card Status

New Status: Lost/Stolen

A new card with a new card number will automatically be issued and mailed to the primary cardholder's address to replace the Lost/Stolen card within 5-7 business days. Verify the primary cardholder's address before clicking the Submit button. If the address is incorrect, click the Cancel button and contact Cigna Customer Service at (800) 244-8224 or call the number on the back of your debit card@cigna.com to update the address before reporting the card lost or stolen.

Verify Shipping Address: Phil Testfour
800 N 2TH ST
SHEBOYGAN, WI 53081

Questions?
Contact Cigna Customer Service at: (800) 244-8224 or call the number on the back of your debit card@cigna.com

[Accounts & Activity](#) [Profile](#) [Statements & Notifications](#) [Tools & Support](#) [myHealth Portfolio](#)

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.

Replacement Card

Card Information

Selected Card: Phil Testfour x9255
Current Status: Active

Replacement Card

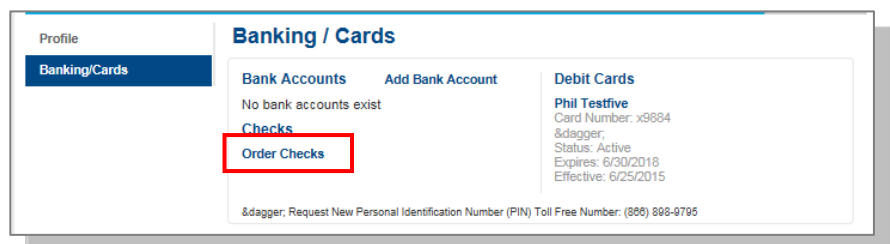
A new card with the same card number will be issued and mailed to the primary cardholder's address to replace the card within 5-7 business days.

Verify the primary cardholder's address before clicking the Submit button. If the address is incorrect, click the Cancel button and contact Cigna Customer Service at (800) 244-8224 or call the number on the back of your debit card@cigna.com to update the address before requesting replacement.

Verify Shipping Address: Phil Testfour
800 N 2TH ST
SHEBOYGAN, WI 53081

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 Account 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.

Select the plan year's below that you would like to update your payment method to Direct Deposit.	Current Payment Method	Update Payment Method To
<input checked="" type="checkbox"/> Health Savings Account	Debit Card	Debit Card Direct Deposit

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.

The screenshot shows a web interface for activating a bank account. On the left is a navigation menu with 'Profile' and 'Banking/Cards'. The 'Banking/Cards' section is active. The main content area is titled 'Banking / Activate Bank Account' and contains an 'Activation Details' section. This section includes a warning: 'To activate this bank account you must verify the amount that was deposited to the account below. You are allowed only two attempts before the account will be locked.' Below this, there are four fields: 'Bank Name' (JPMORGAN CHASE BANK, NA), 'Routing Number' (00000037), 'Account Number' (00004567), and 'Amount *'. The 'Amount' field has a dollar sign icon and a text input box with a cursor. A note below the input box says 'Enter the amount deposited into your account.' and a '*Required' label is to the right. At the bottom of the form are 'Cancel' and 'Submit' buttons.

Profile	Banking / Activate Bank Account
Banking/Cards	Activation Details
	To activate this bank account you must verify the amount that was deposited to the account below. You are allowed only two attempts before the account will be locked.
	Bank Name JPMORGAN CHASE BANK, NA
	Routing Number 00000037
	Account Number 00004567
	Amount * \$ <input type="text"/>
	Enter the amount deposited into your account.
	*Required
	<input type="button" value="Cancel"/> <input type="button" value="Submit"/>