Get the most from your PNC Health Savings Account

Your guide to your HSA and online account access
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Getting Started
The Spending Account area of the member portal, IBX.com, provides quick and easy access to manage your Health Savings Account (HSA).

This guide will help you understand how to access and use the portal to manage and get the most value from your HSA.

One-time Steps to Maximize the Value of Your HSA
Below is a list of actions that should be completed as soon as you receive your HSA debit card(s).

✓ **Activate** your debit card(s) and set-up a PIN for your account by calling the number on the back of your card.
✓ **Ensure** that you have access to IBX.com so you can manage your HSA.
✓ **Designate** beneficiaries for your account.
✓ **Choose** your statement and tax form delivery preferences.

**NEED TO KNOW** Opting to receive electronic statements and tax forms eliminates the $1.50 fee for paper statements and tax forms.

✓ **Load** your banking information if you are going to reimburse yourself for out-of-pocket expenses or make online contributions to your HSA.

Frequent Transactions
- Quickly [view your balance and other account information](#)
- [Paying a provider / reimburse yourself](#) directly from a claim or for [non-claim related expenses](#)
- [Viewing transactions](#)
- [Contributing to your HSA](#)
- [Transferring funds](#) to an investment account

Questions About Your HSA?
Have questions? Contact us by calling the number on the back of your HSA Mastercard® debit card.
HSA Reminders

Using your HSA Debit Card
You can use your HSA debit card to make payments to providers for eligible expenses. At the point of service, your HSA card can be processed as either a debit card with PIN or a signature debit card.

- If you select “debit”, you will need to enter your PIN. To set up a PIN, call the number on the back of your debit card.
- If you select “credit”, you may be asked to sign for the purchase.

Eligible Expenses
You may use your HSA funds to pay for eligible medical expenses and/or to pay deductibles. A list of eligible medical expenses is accessible in the Resources Center accessible via the Home page on the member portal. *

Mistaken Distribution
If you used HSA funds for a non-qualified medical expense, you may return the money to your HSA. The form you need to complete and submit to do this is available on the My HSA Resources page.

Beneficiaries of an HSA
The HSA is a bank account you own. You should designate beneficiaries for your HSA. You can designate using the member portal or by completing a form available on the My HSA Resources page.**

Reporting your Debit Card Lost or Stolen
You can report your card lost or stolen using the Spending Account Portal or by calling Spending Account Member Services at the number on the back of your debit card.

*Refer to IRS Publication 502 for a complete list of qualified medical and dental expenses. If account funds are used for non-qualified medical expenses, they are subject to the current tax rate and may be subject to a 20 percent penalty.

**HSA rules establish that if your spouse is named as the designated beneficiary, the account will become the spouse’s HSA after the account holder’s death and maintain the tax advantaged status. If someone other than the account holder’s spouse is designated as the beneficiary, then upon the account holder’s death, the account will cease to be an HSA and the fair market value of the HSA becomes taxable to the designated beneficiary in the year in which the account holder died. If there is no designated beneficiary, the HSA will become an asset of the account holder’s estate. Consult your tax advisor for more information.
Accessing Your Health Savings Account (HSA) via the Member Portal

To access your Health Savings Account (HSA) via the member portal, enter ibx.com into your web browser.

From the landing page, you can log in or register for the member portal account.

The Home page provides at-a-glance information and hyperlinks that allow you to quickly get the information you need. You can:
1. Modify your member portal account settings
2. Access spending account forms in the member portal Resources Center
3. View your HSA account balance display
4. View your recent claims also populate here. You can click the View all claims link to view claims and Reimburse yourself or Pay a provider from a claim.
Member Portal Account Settings

The member portal Account Settings allow you to manage your demographic information, change your portal password, and clarify how you receive reimbursements from your Health Savings Account: paper check or ACH Deposit. You can access the member portal Account Settings right from the Home page.

From the Home page, click on the downward arrow on the far right of the screen, then click on Account Settings.

The left navigation bar offers options to edit and update your information and preferences.

To edit your preferences for how you receive reimbursements from your Health Savings Account, click Spending Accounts and activate the radio button for either Check or ACH Direct Deposit. Note that you need to link your HSA to a personal savings or checking account to enable the ACH Direct Deposit option.
Member Portal Resource Center

The member portal Resource Center is where you can find spending account forms and helpful user guides. You can access the member portal Resource Center right from the Home page.

From the Home page, click on the downward arrow on the far right of the screen, then click Resource Center.

Use the check box options on the left navigation bar to display desired documents.
The Claims & Spending Menu

The **Claims & Spending** menu gives you easy access to frequently referenced information and frequently used transactions.

To access, click the **Claims and Spending** tab; the menu will display.

From the “**Claims & Spending**” option, hyperlinks you can:

- View your claims and quickly pay a provider or reimburse yourself directly from a claim
- Access the Spending Account Portal
- View and edit your other insurance eligibility information
- View and print your tax reports
- Quickly access the Bill Pay option via the Request Reimbursement - **this option is best used when the expense is not medical claim-related**
- Access and manage a past spending account
Spending Accounts: Overview and Transactions Tabs

Clicking the Spending Account option from the Claims & Spending tab takes you to the Spending Accounts page. On the page there are two tabs: Overview and Transactions.

The Overview tab provides access to:

1. your current balance information
2. an overview of your current and prior year contributions
3. access to IRS publication 502 that clarifies Covered Expenses
4. the Spending Account Portal via the Manage HSA link
5. Pending items
6. your Completed Transactions
7. quick links to Manage Debit Cards: activate your card or report it lost or stolen
8. Request a Reimbursement

The Transactions tab provides access to a sortable list of your to-date pending and completed transactions.
Reporting Your HSA Debit Card Lost or Stolen

There are two ways to report a card lost or stolen:

- online via IBX.com
- by calling Spending Account Member Services toll free at 833-283-7694

Online via IBX.com

- Log into your account on IBX.com
- Click the Claims & Spending tab
- Click Spending Accounts
- On the Overview tab, click the Manage Debit Cards button

- Click the name of the member whose card was lost/stolen; a pop-up will appear at the right of the screen.

- Click the Report Lost/Stolen hyperlink.
- A confirmation window will appear.
- Review and confirm the last four digits of the card; if you want to be issued a new card, check the box and select Yes.
- Your card has been reported lost/stolen. Your new debit card will be mailed to you within three to seven business days of your report.
Call Spending Account Member Services
To access our automated system to report your debit card lost or stolen, call Spending Account Member Services toll free at 833-283-7694 and follow the prompts to report your debit card last, stolen, or damaged, and request a new card.

Important notes:

- At any time, when calling into Spending Account Services, if you don’t know your debit card number, you can use either your social security number or your account number to verify your identity.

- To see your full account number on the member portal, from the Overview tab, click Manage HSA to navigate to the Benefit Account Summary page. Hover over the eye icon at the top of the page; your full account number will display.

- If more than one card is associated with your account, when calling to report your cost lost/stolen, the automated system will prompt you to choose the card you are reporting lost/stolen/damaged.
Activating your HSA Debit Card

There are two ways to activate your HSA debit card:

- online via IBX.com
- by calling Spending Account Member Services toll free at **833-283-7694**

**Online via IBX.com**

- Log into your account on IBX.com
- Click the **Claims & Spending** tab
- Click **Spending Accounts**
- On the **Overview** tab, click the **Manage Debit Cards** button

- Click the “+” to expand the page

- Click the **Activate** hyperlink
- Identify the card the card you wish to activate; a confirmation will appear.

- Review and confirm the last four digits of the card; select **Yes** to complete the activation.
- Your card has been activated and is ready for use.

**Call Spending Account Member Services**

To access our automated system to activate your debit card, call member services toll free at **833-283-7694** and follow the prompts to activate your card.
Request a Debit Card for a Dependent

Account holders with dependents on their medical plan can request a debit card for their dependents online via IBX.com.*

- Log into IBX.com
- Click the Spending Account option from the Claims & Spending options
- Click the Overview tab
- Click Manage Debit Cards

- Click Request a Debit Card, a confirmation will display

- Review the information and click Submit. The debit card is requested and should arrive within seven to 10 business days.

*Important note:

Account holders who wish to order debit card(s) for medical dependents and/or tax dependents who are not on their medical plan may request a card by completing and submitting the Debit Card Request Form located in the Resource Center section of IBX.com. There is no charge for the debit card.

Access the Resource Center from the Home page of IBX.com
Reimbursing Yourself or Paying a Provider from a Claim

Clicking the **My Claims Overview** option from the **Claims & Spending** tab will allow you to quickly access the area of the portal where you can reimburse yourself for out-of-pocket expenses or pay a provider right from a claim.

**Important note:** To reimburse yourself for out-of-pocket expenses via an online fund transfer, you must first [link your personal banking account (checking or savings) to your online HSA](#). You also have the option to issue yourself a paper check.

To reimburse yourself or pay a provider from a claim, click **My Claims Overview**; the claims page will display.

If there is a spouse and/or dependent(s) on the account, from the drop-down menu, check all individuals to view all claims, then click **Apply**. All relevant claims will display.

A blue hyperlink “Reimburse or Pay” will display for claims that can be paid from the actual claim.
Click “Reimburse or Pay”; a **Claims Details** pop-up will display.

Select either **Reimburse Self** or **Pay Provider**; select a “procedure”; click the **Next** button. You will move to step 2, **Review**. Confirm the transaction and click **Submit**. You will move to step 3, **Confirmation**. A confirmation will appear. Your request will be processed and will display in **Pending transactions**.
Viewing an Explanation of Benefits (EOB) from a Claim

Clicking the **My Claims Overview** option from the **Claims & Spending** tab will allow you to quickly access a hyperlink to view an explanation of benefits for any claim.

To view the EOB, click **My Claims Overview**; the claims page will display.

Click “Reimburse or Pay”; a **Claims Details** pop-up will display.

Click the hyperlink to **View Explanation of Benefits**, the EOB will display in a new window.

From the display you can print or export the EOB.
Manage Your HSA

Clicking **Manage HSA** from the **Spending Accounts Overview** tab takes you to the **Benefit Account Summary** page.

When you click on the MANAGE HSA hyperlink, a new instance opens in your browser.

**Spending Account Portal Primary Navigation Bar**

The **Primary Navigation Bar** is visible on each page of the **Spending Account Portal**. It contains both quick links and drop downs to help you navigate.

**Drop-down Options**

Four drop-downs provide easy navigation of the Spending Account Portal.
Debit Card Information
You can quickly report your card lost or stolen by clicking on this icon. Expanding the display will also allow you to view your PIN; simply click View Pin and the PIN will display.

Viewing Alerts and Announcements
In addition to viewing Alerts and Announcements via the Manage Preferences drop-down, you can also access them from the Bell (Alerts) or Envelop (Messages) icons on the Navigation Bar.

User Profile
Clicking on your User Name grants access to the User Profile which includes your demographic & contact information as well as your preferred reimbursement method. Family members, if applicable are also listed.
Clicking the Home icon at any time takes you to your Personal Dashboard.

Personal Dashboard
Your Personal Dashboard provides you with information and quick navigation options including your HSA and investment account balances, as well as access to view, update, modify your document delivery preferences.

As of January 1, 2019, HSA statements have moved to a quarterly schedule. You will receive four statements annually instead of one every month. Your statement for the first quarter of 2019 will be sent in April. If you have opted in to e-statements, you will receive an email notification when your statement is available for viewing/download.

Go Green! Opt for electronic delivery today and avoid additional fees for paper statements and tax forms.

My Account
Stay years to show: □ Previous □ Current □ Future
Health Savings Account

$3,446.89
Available $284.51 Investment $3,162.38

Recent Transactions
$59.54 Health Savings Account Processing Deposit Dec 4, 2019

$0.52 Health Savings Account Posted Interest payment Nov 30, 2019
The Benefit Account Summary Page

The Benefits Account Summary page is your gateway to in-depth account information. To access the Benefits Account Summary page, click the option on the Spending Accounts drop-down. Once on the Benefit Account Summary page, scroll to see your full account summary.

The Benefit Account Summary page displays information related to your:
1. Account resources which provide access to tax forms, statements, and beneficiary information
2. Current account balance detail, including investment accounts, if applicable
3. Account summary, including your and your employer’s current year deposits
4. Quick links to other functions and capabilities

Clicking the question mark icons on this page will reveal additional clarifying information and insight about the topic.

To see your full account number, hover over the eye icon; your full account number will appear.
Document Delivery Preferences for Tax Forms and Account Statements

You can set your delivery preferences for your annual tax forms as well as your monthly account statements right from the Benefit Account Summary page.

Tax Forms

To set your delivery preferences for your tax forms, click on the Tax Forms hyperlink; Tax Form Delivery Preferences will display. You will be presented with two options:

- **The Paper option** will enable you to receive your 1099-SA and your 5498-SA via US mail. You will be charged a $1.50 fee for the delivery of the forms via US Mail.

- **The Electronic Only option** will enable you to avoid the $1.50 paper delivery fee. With this option, you will need to verify your ability to access electronic documents. Follow the directions provided to complete this verification. After entering the PIN number presented to you in the Sample PDF file into the field, click the **Submit button**.

Go Green! Opt for electronic delivery of statements and tax forms to avoid the $1.50 fee per statement for paper delivery.
Health Savings Account Online Access

Account Statements

Statements are available in PDF format and populate on this page quarterly. Statements will include all transactions for the prior quarter.

To set your delivery preferences for your account statements, click on the Statements hyperlink. The E-Statement Delivery Preferences display.

You will be presented with two options:

- The Electronic & Paper option will enable you to receive your account statement via US mail and electronically. You will be charged a $1.50 fee for the delivery of the forms via US Mail.

- The Electronic Only option will enable you to avoid the $1.50 paper statement fee. With this option, you will need to verify your ability to access electronic documents. Follow the directions for this verification. After entering the PIN number presented to you in the Sample PDF file into the field, click the Submit button.

Go Green! Opt for electronic delivery of statements and tax forms to avoid the $1.50 fee per statement for paper delivery.

 Statements are stored in the portal for 18 months from the time they are generated.
Adding and Modifying Beneficiaries

Your HSA is a bank account that you own. You should designate beneficiaries for your HSA.

To view your current beneficiaries, click View Beneficiaries and your beneficiaries will display on the Beneficiaries page.

To add a Primary or Contingent beneficiary, click the Add a Primary or Contingent Beneficiary link and complete the required information.*

To allocate a percentage to your beneficiaries, click the Allocate button and enter the desired percentage per beneficiary.

*HSA rules establish that if your spouse is named as the designated beneficiary, the account will become the spouse’s HSA after the account holder’s death and maintain the tax advantaged status. If someone other than the account holder’s spouse is designated as the beneficiary, then upon the account holder’s death, the account will cease to be an HSA and the fair market value of the HSA becomes taxable to the designated beneficiary in the year in which the account holder died. If there is no designated beneficiary, the HSA will become an asset of the account holder’s estate. Consult your tax advisor for more information.
The **View Details** hyperlink on the **Benefit Account Summary** page allows you to view granular HSA information on the **HSA Account Details** page.

1. Current account balance detail, including investment accounts
2. Overpaid amounts
3. Current year deposits
4. Prior year deposits
5. Current and prior year account statistics

### HSA Account Details

**Current Year Deposits**

- Your Deposits YTD: $768.99
- Employee Deposits YTD: $3,000.99
- Total Deposits YTD: $3,768.99

**Prior Year Deposits**

- Your Prior Year Deposits: $0.00
- Employee Prior Year Deposits: $0.00
- Total Prior Year Deposits: $0.00

**Current Year HSA Stats**

- Contributions - Repeatably: $3,768.99
- Total Contributions: $3,768.99
- Employer Contributions: $3,000.00
- Your Contributions: $768.99

**Prior Year HSA Stats**

- Contributions - Repeatably: $0.00
- Total Contributions: $0.00
- Employer Contributions: $0.00
- Your Contributions: $0.00

**Balance**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Balance</td>
<td>$3,281.99</td>
</tr>
<tr>
<td>- HSA</td>
<td>$(548.10)</td>
</tr>
<tr>
<td>= Available Balance</td>
<td>$2,733.99</td>
</tr>
<tr>
<td>+ Investment Balance</td>
<td>$0.00</td>
</tr>
<tr>
<td>= Total HSA Balance</td>
<td>$2,733.99</td>
</tr>
</tbody>
</table>

**Overpaid Amount**

- $0.00

**Current Account Balance**

- $2,733.99
Bill Pay: Pay a Provider or Reimburse Yourself

The Pay Bill option allows you to make a payment to someone else such as a provider, or transfer funds to your personal bank account to reimburse yourself for out-of-pocket expenses. This is the best option use this option when the expense is not claim-related.

Bill Pay can be accessed in several ways including:
- from the Claims & Spending Tab;
- from the hyperlink on the of the Overview tab;
- from the Spending Accounts drop-down options.
Important note: You must have a **Personal Bank Account** set up on the Deposits/Contributions page to transfer funds directly to your personal bank account. If you do not designate a bank account, you can reimburse yourself via a paper check.

Clicking any of the three options will give you access to **Add Payment**. From this window you can **Pay Someone Else**, like a provider or **Reimburse yourself** (Pay Me).

![Add Payment Form](image-url)
To withdraw funds and make a payment to your provider

- Select Health Savings Account from the withdrawal account drop-down.
- Select Pay Someone Else.
- Select a provider from the drop-down list or add one as necessary.
- Enter your account number with the payee, as desired.
- Enter the payment amount.
- Enter the payment amount and select the payment frequency: once, weekly, monthly.
- Select a Send out Payments on date using the calendar functionality.
- Read the certification paragraph and Click the acknowledgement box.
- Click the Submit button. A confirmation screen will appear.

You can quickly access Bill Pay functionality right from the Overview tab on the Spending Account landing page. Just click the Request Reimbursement button.
Health Savings Account Online Access

- Review the information on the confirmation.

You can Edit, Cancel, or Submit the request here.

If submitted, an **Add Payment** confirmation will display. If needed, you can cancel the payment from this page. When submitted, a final confirmation displays, and the payment will display in your **Transactions Tab**.

**Important note:** Payment requests are debited from your HSA on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive within 7-10 business days of the withdrawal date.
To reimburse yourself for out-of-pocket expenses

- **Select** Health Savings Account from the withdrawal account drop-down.
- **Select Pay Me.**
- **Select** the method of payment: *Deposit to my account on file or Send me a check* (default option). You may also Add a Deposit Account as desired from this page.
- **Enter** the payment amount.
- **Select** the payment preferences: once, weekly, monthly.
- **Select** a *Send out Payments on* date using the calendar functionality.
- **Read** the certification paragraph and **Click** the acknowledgement box.
- **Click the Submit button.**

![Image of the Health Savings Account Online Access interface]

You can quickly access Bill Pay functionality right from the **Overview tab** on the Spending Amount Landing page. Just click the **Request Reimbursement** button.
Health Savings Account Online Access

- Review the information on the confirmation.

You can Edit, Cancel, or Submit the request here.

- If submitted, a confirmation will display notifying you that your payment has been submitted. The payment will appear on the Add Payment page. If needed, you can cancel the payment from this page.

Important note: You must have a Personal Bank Account set up on the Deposits/Contributions page to transfer funds directly to your personal bank account. If you do not designate a bank account, you can reimburse yourself via a paper check.
Contributions

The Contributions hyperlink on the Benefit Account Summary page allows you to view granular HSA information on the HSA Account Details page.

1. Deposits/Contributions

2. My HSA Contributions vs. the IRS Annual Contribution Limits.
Health Savings Account Online Access

Deposits and Contributions- Putting Money in Your HSA
There are generally two different ways contributions come into your HSA: through your employer (for example, payroll deductions that are sent to the HSA), or through direct contributions. This section explains how to make direct contributions.

To put money into your HSA, you must first link your personal banking account (checking or savings) to your online HSA. Once linked, you can transfer funds from your bank account(s) into your HSA.

Important note: After submitting your bank account information, a one-time validation process is initiated. Two small deposits and one debit are processed against your personal account. To complete this validation process, you must enter specific transaction amounts in the Bank Account Validation box (See step 3). You must then complete the validation process on the bank account screen. This process can take from 1-3 days.

Linking and Validating Your Bank Account(s)

Step 1. From the Spending Accounts drop-down, select Benefit Account Summary. Click the Contributions button at the bottom of the page. Then, from the Deposits/Contributions section of the page, click the Add Bank Account button. A window will appear, prompting you to enter your bank account information.

Step 2: Enter all the required information, click Submit.
Important note: You will not have an immediate ability to fund your HSA via this bank account. The validation process must first be finalized.

**Step 3.** From the **Bank Accounts for External HSA Funding** window, click **Show Account #** to expand the bank account listing, and click the **Validate Account** option.

**Step 4:** Enter the amounts in the bank account validation box *(as depicted below)* and click **Submit**. *(You don’t need to worry about entering positive or negative amounts. Just enter the amounts.)*

Once you submit the amounts, over the next 1-3 days your account will be validated. Once validated, your account will be ready to be used to fund your HSA.

See [Contributing to Your HSA](#) for more information.
Contributing to Your HSA

After you’ve successfully linked and validated your bank account to your HSA, from the Benefit Account Summary page, click Contributions, the Deposits/Contributions page will display. Click the Add Contribution button.

Enter a date, amount, and select the bank account from which you wish to pull funds. Click Submit.

Your contribution will appear on the Pending Transfers from Your External Accounts and will remain there until the funds transfer process is complete; this usually takes 3-4 business days.

The transaction will also appear on the Transactions page as well as the Pending section of the Overview tab.
Transactions

Transactions can be accessed in many ways including: The Spending Accounts Overview & Transactions tab;

the Spending Accounts drop-down option;

or the Transactions hyperlink on the top of the Benefit Account Summary page.

Once on the Transactions page, you can sort and view transactions by:

- Year
- Plan
- Type of transaction: Deposit, Claim, Card, or Other
- You can sort further by Approved/Posted, Pending/Processed, Authorized, or Denied
- You can also export your transaction data to Excel or print from this page
Health Savings Account Online Access

Functionality also exists to allow you to Search for a Specific Transactions or Print Transactions.

Export Transactions to Excel
To export the transaction data to Excel, click the Export To Excel button.

Options will appear at the bottom of your screen.

- Click **Open** to view the transactions in Excel.
- Click **Save** to save a copy of the Excel document to a preferred location.
- Click **Cancel** to close the box.

Example of transactions detail exported to Excel:
Search for Transactions
To search for transactions, click **Search for Transactions**; a window will display.

- Enter as much information as known to enable the search.
- Click the **Find** button.

The applicable claims will display.
Viewing Transaction Detail

To review transaction details, from the **Transaction** page, **hover** over the claim you wish to view; a chevron will appear. **Click** the chevron and the transaction detail will display.

The transaction detail includes Claim, Adjudication, Reimbursement and Plan details.

You can print the information by clicking on the **Print** icon.

To close the expanded view, click the chevron at the bottom of the screen.
Investments
One of the key benefits of an HSA is the ability for you to invest the dollars you contribute, providing you the opportunity to build more wealth and retirement savings.

The Investment hyperlink on the Benefit Account Summary page takes you to the HSA Investment page. It is on this page that you can apply for an investment account. The page details the process to get started.

Important notes:
- To open an investment account, you must maintain a $500 balance in your HSA.
- You will incur a monthly fee of $2.50 for your investment account. Note that the fee is specific to account holders who open and maintain an investment account as part of their Alegeus HSA.
- Investments are self-directed, giving you the control to contribute funds as you like.
- Devenir is your HSA investment partner.
- You can move funds from your investment account back into your HSA spending account at any time.
Applying for an HSA Investment Account

Follow these easy steps to request to open your HSA investment account.

**Important note:** Account holders who open an investment account will be assessed a monthly fee of $2.50. The fee will be noted on the monthly account statement and will be withdrawn from the HSA balance.

**Step 1.** Access the Investment hyperlink on the Benefit Account Summary page.

![Investment hyperlink](image)

**Step 2.** Click **Apply for an Investment Account**; disclosures will display.

![Disclosures](image)

**Step 3.** Read the disclosures and check the box attesting that you have read and agree to the HSA investment terms and conditions. Click **Submit**. A confirmation will display.
Important note: It will take 2-3 business days to establish your investment account after which time you will be able to access your investment account via the Spending Account Portal. Continue the with this process 2-3 business days after submitting your application for an investment account.

Step 4. Once your HSA Investment Account has been established, access the Investment hyperlink on the Benefit Account Summary page.

Click View/Trade Your Investments to set up your investment allocation model and select the funds in which you would like to invest. Carefully read each prospectus before making your selections.

Optional Step. Once you have set up your investment selections, you may choose to transfer funds from your HSA Bill Pay Deposit Account to your HSA Investment Account.

Transferring Funds to Your HSA Investment Account

When transferring funds from your HSA to your investment account, you can choose from two options:

- A One-time Transfer
- Automatic Transfers

One-time Transfer

Click the Transfer to Investments button at the top of the HSA Investment page. A window will appear.

Enter the amount you wish to transfer and click Submit.
Automatic Transfers
To enable automatic transfers, click the **Setup Automatic Investment Transfers** button on top of the **HSA Investment** page. Enter the amount you wish to keep in your cash account and the minimum amount you would like to transfer. Read the attestation statement and if you agree, check the box. Click **Save**.

![Setup Automatic Transfer to Investments](image)

Making Investment Portfolio Changes
To make changes to your investment account, including portfolio and investment allocations, click the **View/Trade** button atop the **HSA Investment** page. You’ll be directed to a page where you can make changes to your portfolio and access other tools to help you manage your investment account.

![View/Trade and Setup Automatic Investment Transfers](image)

**The Managing Your HSA Investments**
After you have set-up an investment account through your HSA, the Spending Account Portal is where you can:

- View investment balances and portfolio information
- Make transfers from our HSA to your investment account
- Make portfolio changes and trades

After logging in to the portal, navigate to the **Benefit Account Summary** page and click the **Investment** button located at the bottom of the page. The **HSA Investment** page displays your portfolio balance and investment allocation information.
HSA Resources

The Resources drop-down enables your access to Forms and Documents, an FAQ, and the Eligibility List.

Forms and Documents

The Forms and Documents page houses critical forms such as the Designate/update your HSA beneficiary form as well as other forms that you may need.

FAQ

The FAQ provides quick answers to typical account holder questions.

Eligibility List

The Eligibility List classifies expenses alphabetically into three categories: qualifying expense; potentially qualifying expense; not a qualifying expense. Hyperlinks throughout help you navigate the list.