



Get the most from your Health Savings Account

Your guide to your HSA and online account access

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Getting started

The Flex Facts Participant Portal provides quick & easy access to manage your health savings account (HSA). This guide will help you understand how to use the online portal to manage your account and get the most value from your HSA.

Accessing the Flex Facts Participant Portal

The Flex Facts Participant Portal can be accessed by navigating to the following URL in your internet browser:

- www.flexfacts.com

Registration

Step 1. If this is your first time accessing your online account, simply click the *register* button atop the right corner of the home screen.

Step 2. Complete the registration form (as shown below). Choose a username and password, then enter the required demographic information. Please obtain your *employee ID* and *employer ID* from Flex Facts.

If you already have your HSA debit card, the card number can be used as the *employer ID* in the *registration ID* field. Before clicking *register*, be sure to accept the terms of use.

Step 3. Click *register*. This process may take a few seconds. Do not click your browser's back button or refresh the page.

Secure authentication

The registration process also involves setting up your secure authentication parameters. This helps ensure your account is safe and secure.

Step 1. Select your security questions. You'll select four security questions and provide your top secret answers. These questions will be asked randomly during subsequent login attempts – to ensure no unauthorized access to your account.

Step 2. Verify your email address. When prompted, enter your email address and click *complete*.

Step 3. Submit your information. On the next page, you'll be asked to verify the information you've entered during the secure authentication process. After reviewing and confirming the accuracy of this information, click *submit setup information*. Your registration process is now complete.

We will maintain the confidentiality of your personal information in accordance with our privacy policy.

Sign in

Username

Forgot your Username? [Let us help](#)

SIGN IN

To protect your personal information, we collect your password on a separate page.

Don't have an account?

REGISTER

Username *

Password *

Confirm Password *

First Name *

Initial

Last Name *

Email *

Employee ID *

Registration ID *

Employer ID

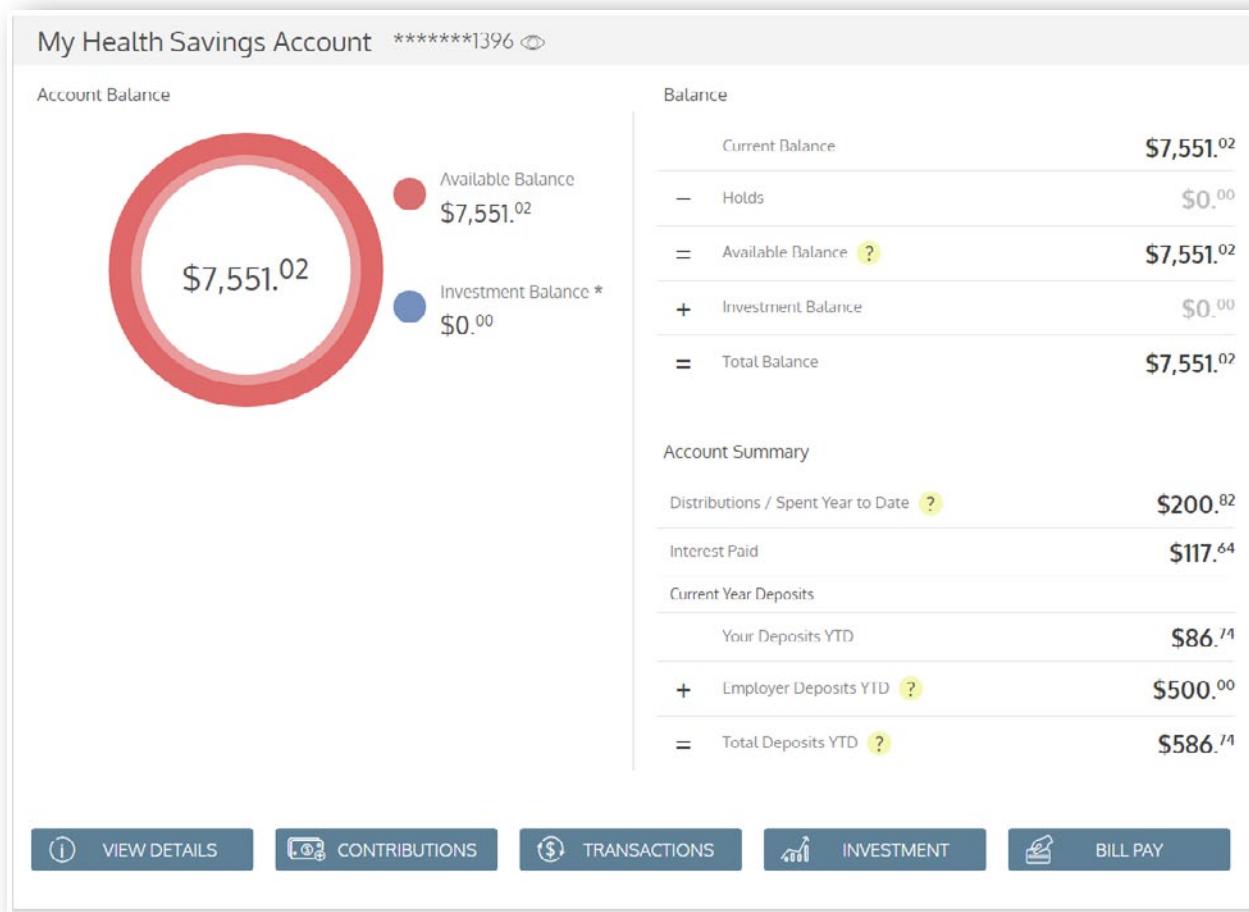
I accept [Terms of Use](#)

Your first time logging in

After registering, all subsequent logins will prompt you for your username, 2 security answers, and your password.

How to access your account: Viewing basic account information

To view your HSA balance, interest, contributions, and other important account information, view the *benefit account summary* page and click on the HSA option.



Additional details can be found on the *account details* page by clicking the *view details* button at the bottom left of the page. This displays your account details, as shown below. This page displays information related to your current balance, investment balance, current and prior year deposits, and other important account information.

[ACCOUNTS LIST](#)

[CONTRIBUTIONS](#)

[TRANSACTIONS](#)

[INVESTMENT](#)

[BILL PAY](#)

[Account Resources](#)
[Tax Forms](#)
[Statements](#)

Account Balance

\$7,551.02

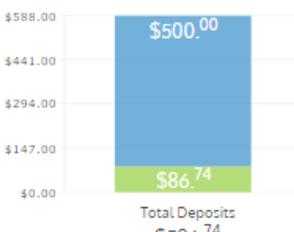
Available Balance
\$7,551.02
Investment Balance*
\$0.00

Balance

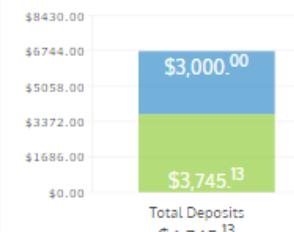
Current Balance	\$7,551.02
- Holds	\$0.00
= Available Balance	\$7,551.02
+ Investment Balance	\$0.00
= Total HSA Balance	\$7,551.02

Current Year Deposits

Your Deposits YTD	\$86.74
+ Employer Deposits YTD	\$500.00
= Total Deposits YTD	\$586.74



Employer Deposits
\$500.00
Your Deposits
\$86.74



Employer Prior Year Deposits
\$3,000.00
Your Prior Year Deposits
\$3,745.13

Prior Year Deposits

Your Prior Year Deposits	\$3,745.13
+ Employer Prior Year Deposits	\$3,000.00
= Total Prior Year Deposits	\$6,745.13

Current Year HSA Stats

Contributions - Reportable	\$562.78
Total Contributions	\$586.74
Rollover Contributions	\$0.00
Distributions / Spent Year to Date	\$200.02
Interest Paid	\$117.64

Prior Year HSA Stats

Contributions - Reportable	\$6,671.09
Rollover Contributions	\$0.00
Distributions / Spent Prior Year	\$358.90

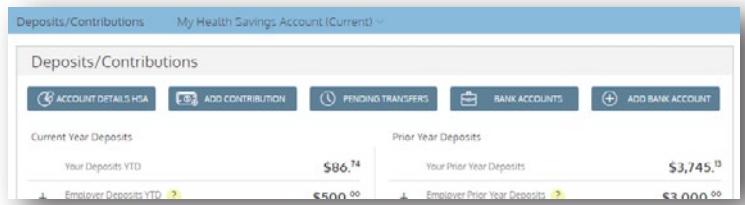
Putting money in your HSA: Understanding HSA funding

Putting money in your HSA is simple. First, you'll link your personal banking account (checking or savings) to your online HSA account. Once linked, you'll be able to easily transfer funds from your bank account(s) into your HSA.

How to link your bank account(s)

Step 1. Navigate to the *account summary* page > Locate your HSA account > Click the *contributions* button > click the *bank accounts* button.

Step 2. Click the *add account* option in the upper right hand corner of the *bank accounts for external funding* page. A pop-up window will appear, prompting you to enter your bank account information. After entering your bank's routing number and your personal bank account number, click *submit*.



The 'Add Bank Account' window contains the following fields:

- Institution Name:** Bank of America
- Account Type:** Checking (selected)
- Account Routing #:** 123456789
- Re-enter Routing #:** 123456789
- Account #:** 123321000
- Re-enter Account #:** 123321000

Check example:

Name _____ Address _____ Date _____
 Pay to the order of: _____
 Your bank:
 Routing Number: 123456789123
 Check #: 123456789123
 Account Number: 123321000

Note: Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

Buttons: SUBMIT, CANCEL

Step 3. After submitting your bank account information, a quick validation process is initiated. To small credits and one offsetting debit are processed against your account. To complete this validation process, you must enter these transaction amounts in the online portal.

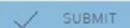
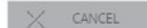
Bank Accounts for External HSA Funding			
My Bank	Checking	Confirmed	*****0842
My 2nd Account	Checking	Validation Required	****0842
Institution	My 2nd Account		 EDIT ACCOUNT
Routing #	011900254		 DELETE ACCOUNT
Account #	****0842 show account #		 VALIDATE ACCOUNT

From the *bank accounts* page, click to expand the bank account listing, and click the *validate account* option. Simply enter the amounts in the bank account validation pop-up screen (from step 2 above) and click *submit*. You may fund your HSA from this account as soon as the validation process completes.

Bank Account Validation

Please enter the value of the amounts added to and/or subtracted from your bank account in any order. You may enter the positive or negative value of these transactions. For example if, \$0.07 and \$0.12 were added to your bank account and \$0.19 was subtracted, you may enter .07, .12, and .19 or .07, .12, and -19. You may begin funding your HSA after you've confirmed these amounts.

 Institution Name	My 2nd Account
 Account Nickname	My 2nd Account
 Transaction Amount 1	\$.07
 Transaction Amount 2	\$.12
 Transaction Amount 3	\$.19

 SUBMIT  CANCEL

Making a contribution

After you've successfully linked a bank account to your HSA, making a contribution is simple. Click the *add contribution* button from the *deposits / contributions* page. Simply enter a date, amount, and select the bank account from which you wish to pull funds. Click *submit*.

Fund my HSA

Contribution Date * X

Please note: the earliest HSA Contribution Date you may enter is: Apr 10, 2017

Contribution Year 17

Current Prior

Current means contributions count towards this tax year's HSA contribution limit. Prior means your contributions will count towards last year's HSA contribution limit. You may only make prior year contributions from January 1 to April 15.

Amount *

Withdrawal Bank Account *

✓ SUBMIT ✗ CANCEL

Your contribution will immediately appear on the pending transfers page, and will remain there until the funds transfer process is complete. It will also appear on the transactions history page.

Spending your HSA funds: Withdrawing money

Using and spending your HSA funds is simple. You can simply use your debit card, or make payments to providers for qualified services, or to yourself to reimburse yourself for scenarios in which you paid using non-HSA funds and would like to subsequently file for reimbursement from your HSA.

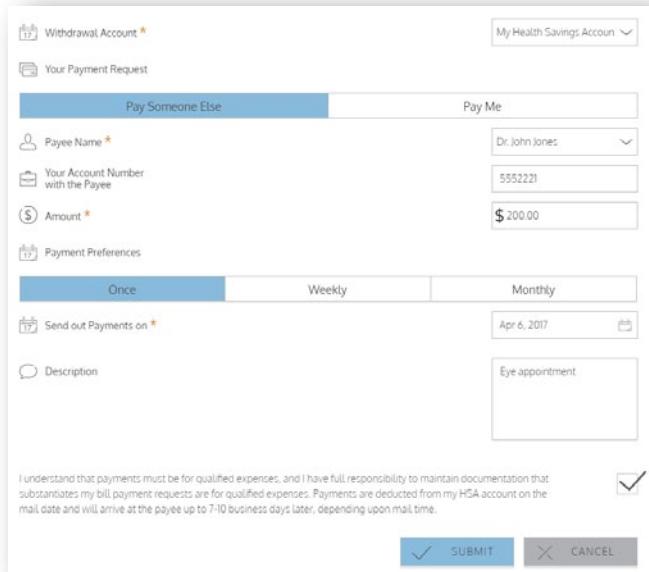
To access bill payment options, navigate to *my accounts > HSA online bill pay* and click the *bill pay* button.



When using the bill pay feature within the online portal to withdraw funds from your HSA, you can choose one of two options:

- **Pay yourself.** Use this option to reimburse yourself for HSA-eligible out-of-pocket expenses. Either a check or directed deposit gets issued to your mailing address or bank account.
- **Pay someone else.** Use this option to pay a medical provider directly. You can add a provider or select from those already listed. A check will be issued directly to your provider on your behalf.

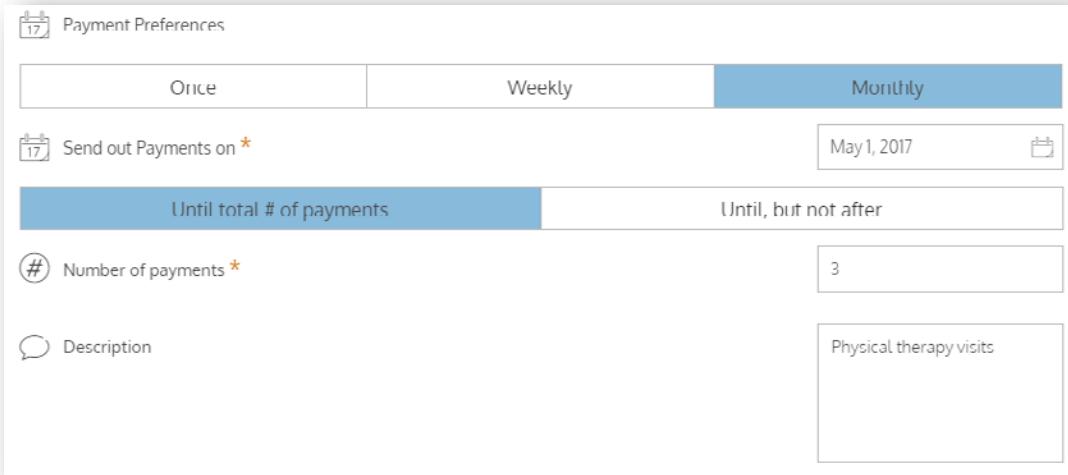
You may also opt to have payments issued on an automated, recurring basis (either weekly or monthly), as shown below:



This screenshot shows a payment request form. At the top right is a dropdown menu labeled "My Health Savings Account". The main fields include:

- Withdrawal Account:** Pay Someone Else
- Payee Name:** Dr. John Jones
- Your Account Number with the Payee:** 5552221
- Amount:** \$200.00
- Payment Preferences:** Once (selected)
- Send out Payments on:** Apr 6, 2017
- Description:** Eye appointment

At the bottom, a note states: "I understand that payments must be for qualified expenses, and I have full responsibility to maintain documentation that substantiates my bill payment requests are for qualified expenses. Payments are deducted from my HSA account on the mail date and will arrive at the payee up to 7-10 business days later, depending upon mail time." Below the note are "SUBMIT" and "CANCEL" buttons.



This screenshot shows a "Payment Preferences" form. The "Monthly" tab is selected. The fields are:

- Once** (radio button)
- Weekly** (radio button)
- Monthly** (radio button, selected)
- Send out Payments on:** May 1, 2017
- Until total # of payments:** Until, but not after
- Number of payments:** 3
- Description:** Physical therapy visits

Accessing important documents: Retrieving tax forms and statements

The online portal provides you access to important tax forms and account statements. These are located in the *HSA account details* page.

My Health Savings Account *****1396

ACCOUNTS LIST CONTRIBUTIONS TRANSACTIONS INVESTMENT BILL PAY

Account Resources **Tax Forms** Statements

Account Balance Available Balance \$7,551.02

Balance

Current Balance \$7,601.02

- Holds (\$50.00)

Tax forms

Tax forms are available for download in PDF-format on this page. Once generated, these documents will be stored in the online portal for three years.

Simply click the *deliver preferences* button to change your delivery method. You can choose from electronic only, or both paper and electronic delivery. If you choose electronic only, you must complete a brief verification test to ensure you can open and view PDF files.

If you choose the paper delivery method, there may be additional fees assessed to your account.

Statements

Like tax forms, statements are also available in PDF-format. Statements will generate and populate on this page between the 1st and 15th of each month. Statements will include all transactions for the prior calendar month. These statements get stored in the online portal for 18 months from the time they are generated.

Tax Forms

5498-SA

1099-SA_1

Page 1 of 1

How would you like to receive your Tax Forms(1099-SA and 5498-SA)?

Electronic Only Paper

Electronic Documents Access

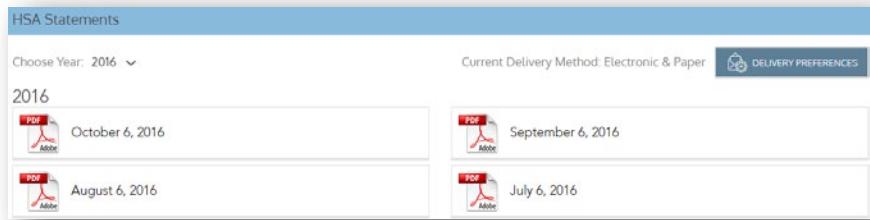
In order to elect Electronic Documents, you must verify your ability to access Electronic Documents.

Please open [Sample PDF File](#) and enter the PIN Number below.

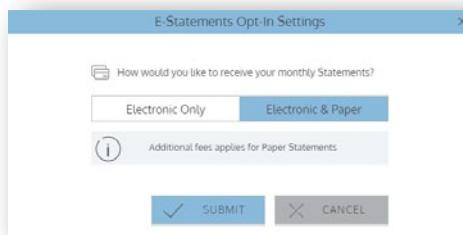
Enter PDF PIN Number

Click here to open PDF

SUBMIT



Like tax forms, you can click the *delivery preferences* button to change your preferred delivery method.

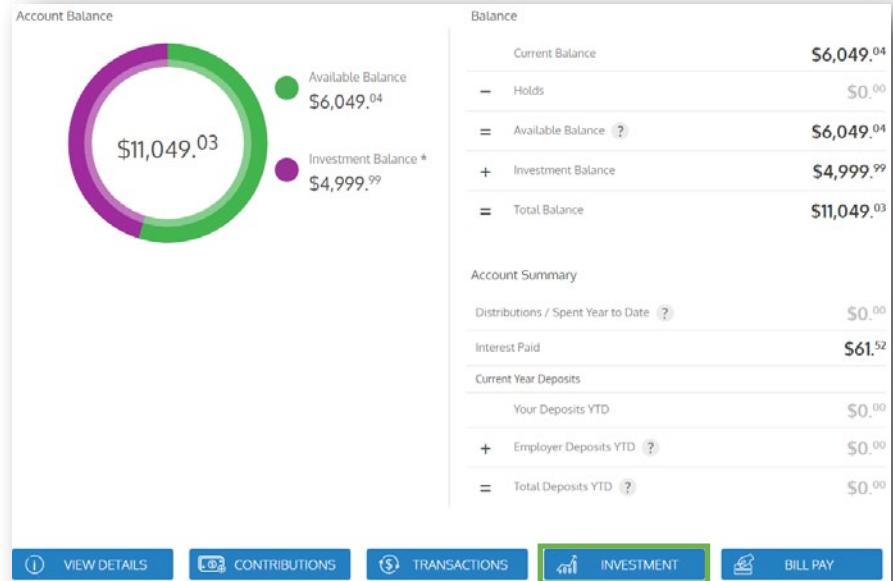


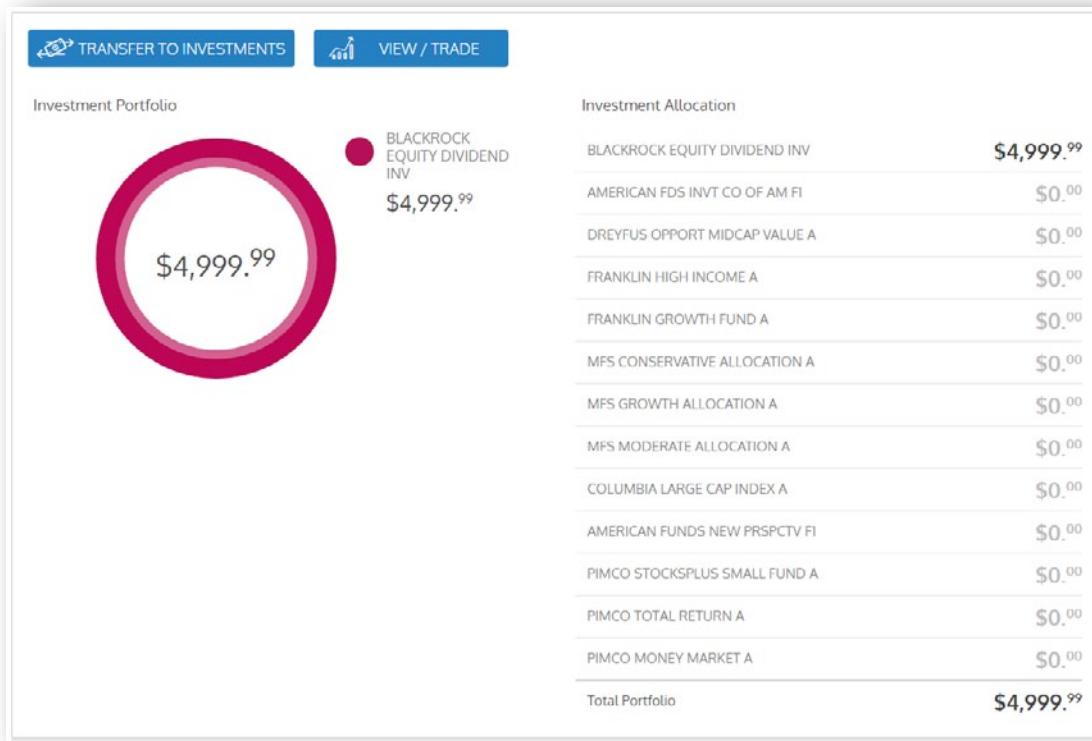
Making the most of your money: Managing your HSA investments

If you've enrolled in an investment account through your HSA, the online 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

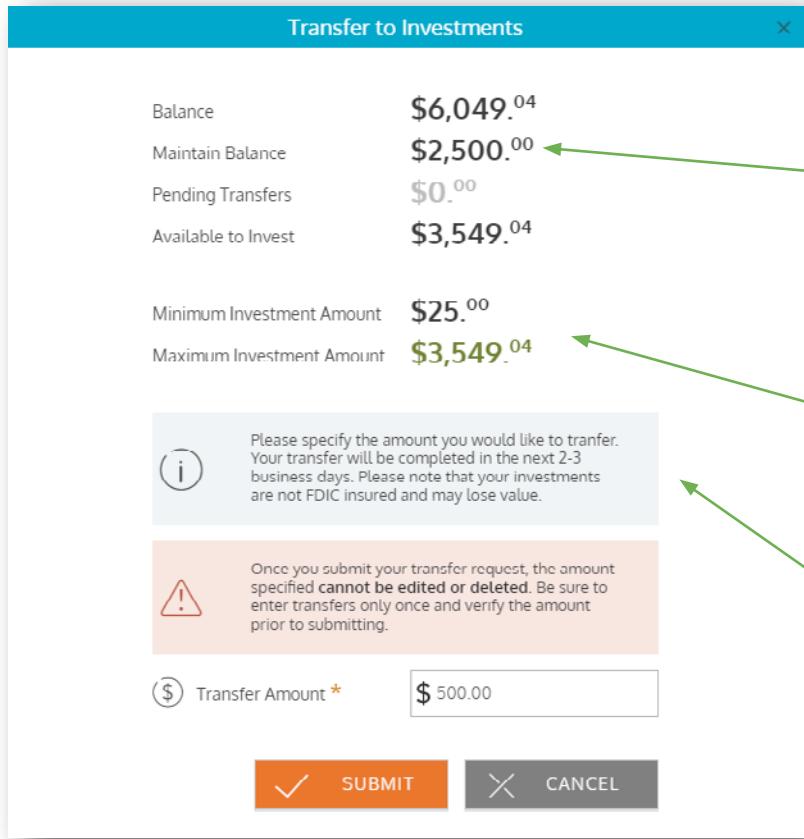
After logging in to the online portal, click the *investment* button on your HSA account page. The *HSA investment page* displays your portfolio balance and investment allocation information.





Transfer to investments

To transfer funds from your HSA to your investment account, click the *transfer to investments* button atop the *HSA investment* page. Simply enter the amount you wish to transfer and click *submit*.



The screenshot shows the 'Transfer to Investments' screen with the following data:

	Value
Balance	\$6,049.04
Maintain Balance	\$2,500.00
Pending Transfers	\$0.00
Available to Invest	\$3,549.04
Minimum Investment Amount	\$25.00
Maximum Investment Amount	\$3,549.04

Below the table, there are two informational boxes:

- Informational Box (Grey):** Please specify the amount you would like to transfer. Your transfer will be completed in the next 2-3 business days. Please note that your investments are not FDIC insured and may lose value.
- Warning Box (Red):** Once you submit your transfer request, the amount specified **cannot be edited or deleted**. Be sure to enter transfers only once and verify the amount prior to submitting.

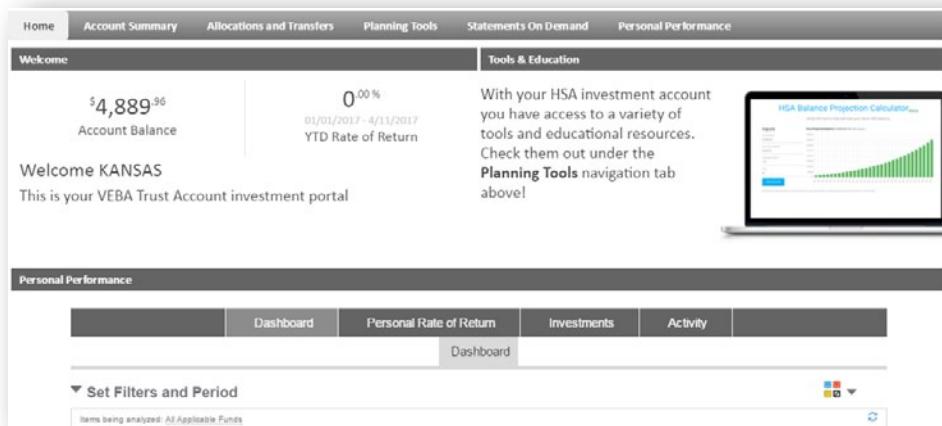
At the bottom, there is a 'Transfer Amount' input field set to '\$ 500.00' and two buttons: 'SUBMIT' (orange) and 'CANCEL' (grey).

Annotations:

- A callout points to the 'Available to Invest' value with the text: 'The maintain balance is the minimum balance that must be maintained in your HSA in order to be eligible to invest. You can transfer any amount over this balance, minus any pending transfers, into your investment account (displayed on this screen as the 'available to invest' amount).'
- A callout points to the 'Maximum Investment Amount' value with the text: 'This screen displays the minimum and maximum amount you can transfer for this transaction.'
- A callout points to the 'SUBMIT' button with the text: 'Once submitted, your account transfer will be completed within 2-3 business days.'

Make 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.



The screenshot shows the HSA investment portal with the following sections:

- Welcome:** Displays 'Account Balance: \$4,889.96' and 'YTD Rate of Return: 0.00 % (01/01/2017 - 4/11/2017)'.
- Tools & Education:** A section with the text: 'With your HSA investment account you have access to a variety of tools and educational resources. Check them out under the **Planning Tools** navigation tab above!' and a preview of the 'HSA Balance Projection Calculator' tool.
- Personal Performance:** A dashboard with tabs for 'Dashboard', 'Personal Rate of Return', 'Investments', and 'Activity'. It includes a 'Set Filters and Period' dropdown and a note: 'Items being analyzed: All Applicable Funds'.

Investment Name	Links	Balance	New %	Trading Policy
BLACKROCK EQUITY DIVIDEND INV	 	\$4,889.96	0 %	
FRANKLIN GROWTH FUND A	 	\$0.00	0 %	
AMERICAN FUNDS INVIT CO OF AMER	 	\$0.00	0 %	
DREYFUS OPPORT MIDCAP VALUE A	 	\$0.00	0 %	
PIMCO STOCKSPLUS SMALL FUND A	 	\$0.00	0 %	
AMERICAN FUNDS NEW PRSPCTV F1	 	\$0.00	0 %	
COLUMBIA LARGE CAP INDEX A	 	\$0.00	0 %	
FRANKLIN HIGH INCOME FUND A	 	\$0.00	0 %	
PIMCO TOTAL RETURN A	 	\$0.00	0 %	
MFS CONSERVATIVE ALLOCATION A	 	\$0.00	0 %	
MFS MODERATE ALLOCATION A	 	\$0.00	0 %	
MFS GROWTH ALLOCATION A	 	\$0.00	0 %	
PIMCO MONEY MARKET A	 	\$0.00	0 %	

Questions about managing your HSA?

Have questions? Want to learn more about how your HSA can help you optimize your healthcare spending and save for the future? Contact us at 877-943-2287 or visit <https://www.flexfacts.com/contactff>.