



PayFlex HealthHub™ Health Savings Account Enrollment Guide

PRESENTED BY:



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Overview

As a High Deductible Health Plan participant, you have been enrolled in a Health Savings Account (HSA) and are required to activate your HSA. To activate your HSA, please go to the PayFlex participant web portal. You will be required to provide the following information:

- E-mail address
- High deductible health plan information (start date, coverage type, deductible amount)
- Names, addresses and Social Security Numbers of your beneficiaries
- Checking or savings account information – account number and routing number if you want to link your HSA account to a personal account for free deposits and withdrawals.

Once you have completed the simple online application process, your account can be activated. At that time, your HSA healthcare card will be mailed to your home address. Note that if you already have an active PayFlex healthcare debit card, your HSA funds will be available on your current card.

You may use the HealthHub web portal to manage medical expenses, store data and make deposits, withdrawals and investments. You can also use it as an HSA reference, providing you with information on eligibility and eligible expenses, and access to other resources. This user guide provides a step-by-step overview of your Account Registration and Account Enrollment process.

Health Savings Account Requirements

For your reference, an overview of HSA eligibility requirements is provided below.

- You must be covered by a high deductible health plan and not covered under any other health plan that is not a high deductible
- You must not be entitled to Medicare benefits
- You must not be claimed on anyone else's tax return

What can you use Health Savings Account for?

Your HSA can be used to pay for qualified medical expenses, which include medical care and services for you and your dependents. See IRS Publication 502 for more information on eligible medical expenses. Your HSA is portable and belongs to you (not your employer), and there is no “use it or lose it” rule with a Health Savings Account.

If this is the first time you have accessed the HealthHub portal, you will be required to authenticate yourself and create your portal login credentials. When you access the portal, the following page will be displayed.

Simply click on the “**REGISTER**” button to begin the authentication and login process.

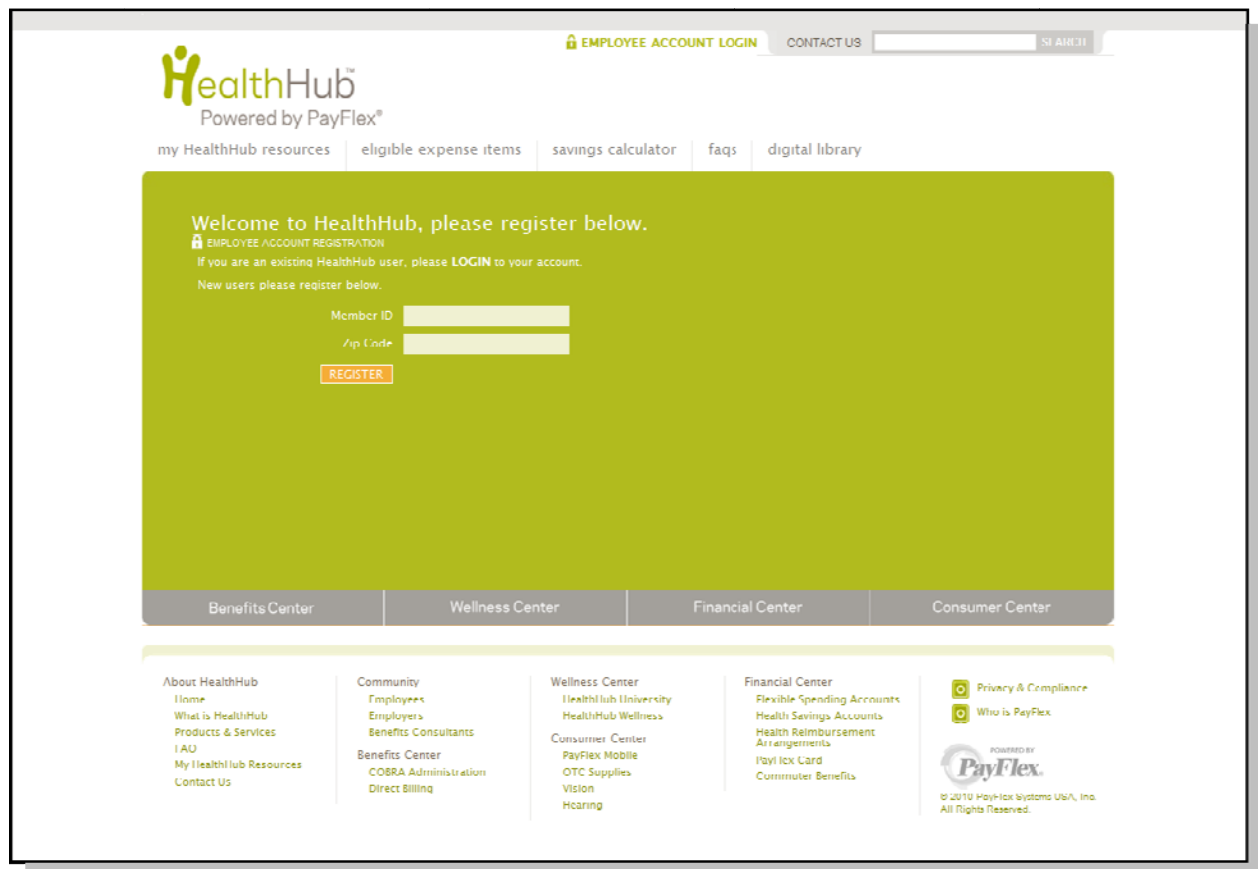
Note: If you are enrolled with a Limited Purpose FSA and/or a Dependent Care FSA for 2011, your HealthHub username and password is the same for all accounts.



The following registration page is displayed. For initial authentication, you will be required to provide:

- Member ID (which is your **Social Security Number** without dashes)
- ZIP Code

Press “**Register**” to continue.



The screenshot shows the HealthHub registration page. At the top, there is a navigation bar with links for "EMPLOYEE ACCOUNT LOGIN", "CONTACT US", and "SEARCH". Below this is the HealthHub logo and the text "Powered by PayFlex®". A secondary navigation bar includes links for "my HealthHub resources", "eligible expense items", "savings calculator", "faqs", and "digital library". The main content area has a green background and contains the following text: "Welcome to HealthHub, please register below.", "EMPLOYEE ACCOUNT REGISTRATION", "If you are an existing HealthHub user, please LOGIN to your account.", and "New users please register below.". Below this text are two input fields: "Member ID" and "Zip Code", followed by a red "REGISTER" button. At the bottom of the main content area, there are four tabs: "Benefits Center", "Wellness Center", "Financial Center", and "Consumer Center". Below the tabs is a footer section with several columns of links: "About HealthHub" (Home, What is HealthHub, Products & Services, FAQ, My HealthHub Resources, Contact Us), "Community" (Employees, Employers, Benefits Consultants), "Benefits Center" (COBRA Administration, Direct Billing), "Wellness Center" (HealthHub University, HealthHub Wellness), "Consumer Center" (PayFlex Mobile, OTC Supplies, Vision, Hearing), "Financial Center" (Flexible Spending Accounts, Health Savings Accounts, Health Reimbursement Arrangements, PayFlex Card, Commuter Benefits), "Privacy & Compliance", and "Who is PayFlex". The footer also includes the PayFlex logo and the text "POWERED BY PayFlex" and "© 2010 PayFlex Systems USA, Inc. All Rights Reserved."

The final step in the account registration process is to establish your account access information:

- Create Your Web Portal Username
- Create Your Web Portal Password
- Complete Your Security Question and Answer
- Enter Your Email Address

The screenshot shows the HealthHub registration page. At the top, there is a navigation bar with "EMPLOYEE ACCOUNT LOGIN", "CONTACT US", and a search box. Below the navigation bar is the HealthHub logo and "Powered by PayFlex®". A secondary navigation bar includes links for "my HealthHub resources", "eligible expense items", "savings calculator", "faqs", and "digital library". The main content area has a green background and contains the following text: "Welcome to HealthHub, please register below.", "EMPLOYEE ACCOUNT REGISTRATION", "If you are an existing HealthHub user, please [LOGIN](#) to your account.", and "New users please register below:". The registration form includes the following fields: "Username", "Password", "Confirm Password", "Security Question" (with a dropdown menu showing "What is your mother's maiden name?"), "Security Answer", "Email", and "Email Confirm". A red "CONTINUE" button is located below the "Email Confirm" field. At the bottom of the form area, there are four tabs: "Benefits Center", "Wellness Center", "Financial Center", and "Consumer Center". Below the form area is a footer with several columns of links: "About HealthHub" (Home, What is HealthHub, Products & Services, FAQ, My HealthHub Resources, Contact Us), "Community" (Employees, Employers, Benefits Consultants), "Benefits Center" (COBRA Administration, Direct Billing), "Wellness Center" (HealthHub University, HealthHub Wellness), "Consumer Center" (PayFlex Mobile, OTC Supplies, Vision, Hearing), "Financial Center" (Flexible Spending Accounts, Health Savings Accounts, Health Reimbursement Arrangements, PayFlex Card, Commuter Benefits), "Privacy & Compliance" (Who is PayFlex), and the PayFlex logo with "POWERED BY PayFlex" and "© 2010 PayFlex Systems USA, Inc. All Rights Reserved."

After you complete these entries, and press “**Continue**” the portal registration process is complete. Next, proceed to your Account Enrollment.

Follow Steps 1 through 6, to complete your HSA Account Enrollment.

- | | |
|---|--|
| Step 1: Fees & Agreements | Electronic Access Agreement and Fees review |
| Step 2: Personal Information | Demographic information review |
| Step 3: Insurance | HSA eligibility verification |
| Step 4: Beneficiary Information | Account beneficiary selection |
| Step 5: Bank Account Information | Optional external bank account identification (for funds transfers into and out of your HSA) |
| Step 6: Eligibility Summary | HSA eligibility summary |

Step 1: Fees & Agreements

Fees Descriptions

Health Savings Account Interest Rate	Interest Paid On Deposits
Current Interest Rate (subject to change)	1.00%

Health Savings Account Fee Description	Participant Fee
Monthly Account Maintenance Fee	Paid by Employer
Withdrawal (ACH)	No Charge
Distribution (excess contribution)	No Charge
Insufficient Funds Fee (Overdraft)	\$25.00
Mailed Copy of Monthly Statement* (Per Statement)	\$1.50 (postage included)*
Mailed Copy of Tax Statement* (Per Statement)	\$5.00 (postage included)*
Deposit Coupons	No Charge
Deposit Item Returned	\$25.00
Bill Pay (ACH)	No Charge
Bill Pay (Non-ACH Compliant)	\$1.00 (postage included)
Stop Payment	\$25.00 per check
Additional Debit Card	No Charge
Replacement or Re-Issue Debit Card	No Charge
Account Closure Fee	\$25.00

(Optional) Investment Account Fee Description	Participant Fee
Monthly Investment Account Fee (unlimited trades)	\$3.00 per month
Investment options required a \$1,000 minimum balance be maintained in your account along with any minimum investment amounts required by the fund.	

* Available FREE online.

This page displays account **Fees and Agreements** for your review, including such documents as:

- Terms and Conditions
- Electronic Disclosure Agreement
- Custodial Agreement
- Rules and Regulations
- Fee Schedule

You must read and electronically sign the Agreements that are automatically displayed in order to proceed.

The screenshot shows the HealthHub Financial Center interface. At the top, it says "Welcome, SALLY STUTTER" with links for "LOG OUT", "MY SETTINGS", and "CONTACT US". The main navigation includes "My Dashboard" and "Financial Center". The "Financial Center" section is titled "Health Savings Account Enrollment" and features a progress bar with six steps: Step 1: Fees & Agreements (selected), Step 2: Personal Information, Step 3: Insurance, Step 4: Bank Account Information, Step 5: Beneficiaries, and Step 6: Eligibility Summary. Below the progress bar, there is a checkbox for "I have read and acknowledge the above fees and agreements" and a text input field for "Initials:". A prominent orange "CONTINUE" button is located below the input field. On the left side, there are "Quick Links" for "My HealthHub Resources" and "FAQ Quick Links" (including "Managing My Settings", "All About FSAs", and "Filing A Claim"). A "My Account" section contains a link for "Complete HSA Account Enrollment" and a "Need Help? Contact Us" button. The footer includes "MyHealthHub Resources | IAUs | Contact Us", "Privacy & Compliance", and various certification logos (SAS 70 Type II, BBB, HIPAA COMPLIANT). The PayFlex logo and copyright information "© 2010 PayFlex Systems USA, Inc. All Rights Reserved." are also present.

The Agreements and Fee Schedule will also be available for your review at anytime through the HealthHub Dashboard's Document view. Once you have read and electronically signed the Agreements, select "**Continue**" to proceed.

Step 2: Personal Information

Your demographic information displays as Step 2.

- If you need to make any changes to your address contact your benefits center or employer, as appropriate.
- Enter your telephone number and update your marital status if needed.

Welcome, SALLY STUTTER | LOG OUT | MY SETTINGS | CONTACT US

HealthHub™
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My Dashboard | **Financial Center**

Health Savings Account Enrollment

Step 1: Fees & Agreements | **Step 2: Personal Information** | Step 3: Insurance | Step 4: Bank Account Information | Step 5: Beneficiaries | Step 6: Eligibility Summary

Quick Links

- My HealthHub Resources

FAQ Quick Links

- Managing My Settings
- All About HSAs
- Filing A Claim

See more FAQs

My Account

- Complete HSA Account Enrollment

Need Help? Contact Us

First Name* SALLY
Middle Name IK
Last Name* STUTTNER
Suffix
Address* 409 S ROTTENWOOD
City* SPRINGFIELD
State* Illinois
Zip* 65804
Social Security Number 999-99-9999
Date Of Birth* 05/22/1982
Marital Status* Single
Primary Telephone
Mobile Telephone

CONTINUE

MyHealthHub Resources | FAQs | Contact Us

Privacy & Compliance

SAS 70 Type II CERTIFIED | BBB ACCREDITED | FEDERAL COMPLIANT

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Once your information is updated press “**Continue**”.

Step 3: Insurance

Complete this page to verify your HDHP coverage and HSA eligibility:

- Carrier Name = BlueCross BlueShield of Illinois (BCBSIL)
- Group Number = 016774 (**not a required field**)
- Subscriber Number: Your BCBSIL ID Number or SSN (**not a required field**)
- High Deductible Plan Start Date = 01/01/2011
- Coverage Type: Single or Family
- Deductible Amount: Single = \$2,700 / Family = \$5,450



Welcome, SALLY STUTTER | LOG OUT | MY SETTINGS | CONTACT US

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My Dashboard | Financial Center

Health Savings Account Enrollment

Step 1: Fees & Agreements
 Step 2: Personal Information
 Step 3: Insurance
 Step 4: Bank Account Information
 Step 5: Beneficiaries
 Step 6: Eligibility Summary

Year	For Individual Plan	For Family Plan
2010	\$1,200.00	\$2,400.00
2011	\$1,200.00	\$2,400.00

Carrier Name*
 Group Number
 Subscriber Number
 High Deductible Plan Start Date*
 Coverage Type*
 Deductible Amount*

CONTINUE

MyHealthHub Resources | FAQs | Contact Us
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Once information is entered click **“Continue.”**

Step 4: Bank Account Information

In this **optional step**, you may complete this page to link an external bank account to your HSA. Linking a bank account gives you the ability to transfer funds to and from your HSA.

Welcome, SALLY STUTTER | LOG OUT | MY SETTINGS | CONTACT US

HealthHub™
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My Dashboard | **Financial Center**

Health Savings Account Enrollment

Step 1: Fees & Agreements | Step 2: Personal Information | Step 3: Insurance | **Step 4: Bank Account Information** | Step 5: Beneficiaries | Step 6: Eligibility Summary

If entering your Financial Institution information, you hereby authorize Payflex Systems USA, Inc. (Payflex) to initiate credit or debit entries to your account with the Financial Institution indicated below. This authority is to remain in full force and effect until you have notified Payflex of its termination in such time and in such manner as to afford Payflex and the Financial Institution a reasonable opportunity to act on your notice.

Institution Name	Account Type	Account Number	Status
No bank accounts found			

[ADD BANK ACCOUNT](#)

[CONTINUE](#)

Need Help? Contact Us

MyHealthHub Resources | FAQs | Contact Us

Privacy & Compliance

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To add an account, simply click on the “**Add Bank Account**” option. To bypass this optional page, just click “**Continue.**”

If you select “**Add Bank Account**” the following page displays. Complete the required banking information:

- Bank Account Type (checking or savings)
- Account Number
- Bank Routing Number

Your bank account number and routing number can be found at the bottom of your checks. Use the view at the bottom of the screen as a guide to help you identify your external account’s bank account number and routing number.

The screenshot displays the 'Health Savings Account Enrollment' page in the HealthHub Financial Center. The user is Sally Stutter. The page is divided into several sections:

- Quick Links:** My HealthHub Resources, FAQ Quick Links (Managing My Settings, All About HSAs, Filing A Claim), and My Account (Complete HSA Account Enrollment).
- Progress Bar:** Shows six steps: Step 1: Fees & Agreements (checked), Step 2: Personal Information (checked), Step 3: Insurance (checked), Step 4: Bank Account Information (current step), Step 5: Beneficiaries, and Step 6: Eligibility Summary.
- Form Fields:** Bank Account Type (dropdown), Account Number, Confirm Account Number, Routing Number, and Confirm Routing Number.
- Check Image:** A sample check with lines indicating the 'ROUTING NUMBER' and 'ACCOUNT NUMBER' locations.
- Buttons:** CANCEL and CONTINUE.
- Footer:** MyHealthHub Resources | FAQs | Contact Us, Privacy & Compliance, and PayFlex logo.

Once you have completed this page, click “**Continue**” to proceed to the next step.

If you entered your bank account information, you will need to **Confirm** your information.

To ensure the bank account number and routing number you entered is accurate; PayFlex will send a deposit to your account. The deposit amount will be less than \$1.00. PayFlex will then reverse the deposit.

You will need to check with your financial institution to see if the PayFlex deposit and withdrawal occurred.

The screenshot shows the HealthHub Financial Center interface. At the top, it says "Welcome, CLAIRE BRANDENBURG" with links for "LOG OUT", "MY SETTINGS", and "CONTACT US". The main header includes the HealthHub logo and "Powered by PayFlex®". Below this, there are tabs for "My Dashboard" and "Financial Center". The "Financial Center" tab is active, showing a "Manage Bank Accounts" section. A message reads: "Please verify the information below for your bank account. Click Back to make any necessary changes; otherwise, click Submit to complete linking the bank account to your HSA." Below the message are four input fields: "Institution Name:", "Account Type:", "Account Number:", and "Routing Number:". At the bottom of the form are two buttons: "BACK" and "SUBMIT". To the left of the form is a sidebar with "Quick Links" (My HealthHub Resources), "FAQ Quick Links" (Managing My Settings, All About FSAs, Filing A Claim, See more FAQs), and a "My Account" menu (Account Overview, My Profile, Transactions, Link My Bank Accounts, My HSA Receipts, Expense Manager).

Click **Submit** to continue to next page.

After you confirmed with your financial institution that a PayFlex deposit and withdrawal occurred, you need to **Validate** your account information.

To **Validate** your account, log into your HSA at www.HealthHub.com.

Click on “**My Account**”

Click on “**Link My Bank Accounts.**”

Enter the deposit and withdrawal amount that was shown in your bank account (i.e. \$0.10).

Welcome, CLAIRE BRANDENBURG | LOG OUT | MY SETTINGS | CONTACT US

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My Dashboard | **Financial Center**

Quick Links

- My HealthHub Resources

FAQ Quick Links

- Managing My Settings
- All About FSAs
- Filing A Claim

See more FAQs

My Account

- Account Overview
- My Profile
- Transactions
- Link My Bank Accounts**
- My HSA Receipts
- Expense Manager

Manage Bank Accounts

You are verifying the following bank account:

Institution Name:
Account Type:
Account Number:
Routing Number:

In the box below, enter the amount you received in the account above.

\$0

CANCEL **VALIDATE**

Click “**Validate**” to complete process.

Step 5: Beneficiaries


Complete this page to designate primary and contingent beneficiaries. The platform supports one primary and one contingent beneficiary. For each beneficiary, you must identify that individual's Name, Address, Social Security Number and Relationship to you.



The screenshot shows the 'Primary Beneficiary' registration page. At the top, it says 'Welcome, SALLY STUTTER' and 'LOG OUT | MY SETTINGS | CONTACT US'. The main heading is 'HealthHub Powered by PayFlex'. Below this, there are navigation tabs for 'My Dashboard' and 'Financial Center'. A progress bar shows six steps: Step 1: Fees & Agreements, Step 2: Personal Information, Step 3: Insurance, Step 4: Bank Account Information, Step 5: Beneficiaries (current step), and Step 6: Eligibility Summary. The 'Primary Beneficiary' form includes fields for: First Name*, Last Name*, Address* (with a street address field and an additional blank field), City*, State* (Please Select dropdown), Zip*, Social Security Number*, Relationship* (Please Select dropdown), and Primary Telephone. At the bottom of the form are two buttons: 'ADD CONTINGENT' and 'CONTINUE'. The footer contains links for 'MyHealthHub Resources | FAQs | Contact Us', 'Privacy & Compliance', and logos for SAS 70 Type II CERTIFIED, BBB ACCREDITED, and HIPAA COMPLIANT. Copyright information for PayFlex Systems USA, Inc. is also present.

Use this page to identify your Primary Beneficiary. If you would also like to identify a contingent beneficiary, click on the “**Add Contingent**” option. Otherwise, click “**Continue**” to proceed to the final registration step.

When you add beneficiaries, the following confirmation page is displayed for your review. You may review and amend your beneficiaries at any time through the web portal.



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Welcome, SALLY STUTTER | LOG OUT | MY SETTINGS | CONTACT US

Quick Links

- My HealthHub Resources

All Quick Links

- Managing My Settings
- All About FSAs
- Filing A Claim

See more FAQs

My Dashboard
Financial Center

Health Savings Account Enrollment

Step 1. Terms & Agreements

Step 2. Personal Information

Step 3. Insurance

Step 4. Bank Account Information

Step 5. Beneficiaries

Step 6. Eligibility Summary

Primary Beneficiary

First Name*	<input type="text" value="George"/>
Last Name*	<input type="text" value="Sutter"/>
Address*	<input type="text" value="400 S Hottenwood"/>
City*	<input type="text" value="Springfield"/>
State*	<input type="text" value="Illinois"/>
Zip*	<input type="text" value="65804"/>
Social Security Number*	<input type="text" value="555-12-1111"/>
Relationship*	<input type="text" value="Spouse"/>
Primary Telephone	<input type="text"/>

Contingent Beneficiary Remove

First Name*	<input type="text" value="Mary"/>
Last Name*	<input type="text" value="Sutter"/>
Address*	<input type="text" value="400 S Hottenwood"/>
City*	<input type="text" value="Springfield"/>
State*	<input type="text" value="Illinois"/>
Zip*	<input type="text" value="65804"/>
Social Security Number*	<input type="text" value="555-13-1111"/>
Relationship*	<input type="text" value="Child"/>
Primary Telephone	<input type="text"/>

CONTINUE

Step 6: Eligibility Summary

This page displays a summary of your HSA eligibility, based on the data you entered on the Insurance page. You can use this information to determine the year you will become eligible to contribute to your HSA and the amount that you are eligible to contribute.



Welcome, SALLY STUTTER | LOG OUT | MY SETTINGS | CONTACT US

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My Dashboard | **Financial Center**

Health Savings Account Enrollment

Step 1: Fees & Agreements |
 Step 2: Personal Information |
 Step 3: Insurance |
 Step 4: Bank Account Information |
 Step 5: Beneficiaries |
 Step 6: Eligibility Summary

Based on the insurance information you provided and your health plan start date, you may contribute the amounts indicated below to your HSA.

Eligible Year	2010
Deductible Amount	\$2,400.00

Because the information displayed on this page is based on data provided by you, we cannot guarantee its accuracy. It is not intended to be, and should not be relied upon as tax, legal, or financial advice.

[CONTINUE](#)

MyHealthHub Resources | FAQs | Contact Us

Privacy & Compliance





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Select **“Continue”** to complete the online registration process.

Your online account is now fully registered and you now have full access to the HealthHub web portal to manage your HSA.

Congratulations and Welcome to HealthHub!

PayFlex Call Center

For additional HSA information you may contact PayFlex’s Call Center to speak to a Customer Service Representative at 1-800-284-4885. PayFlex Call Center hours are 7 a.m. – 7 p.m. CTZ Monday through Friday and 9 a.m. – 2 p.m. CTZ on Saturdays.

IRS Website

www.irs.gov

US Department of Treasury

www.ustreas.gov