



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 Account Enrollment process. A separate Guide is also available for ongoing access to your new Health Savings Account.

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 the 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 Dependent Care FSA, 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

Then 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 a search box. 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 RESTRICTION
- If you are an existing HealthHub user, please [LOGIN](#) to your account.
- New users please register below:

 Below this text are two input fields: "Member ID" and "Zip Code". A red "REGISTER" button is positioned below the "Zip Code" field.

At the bottom of the main content area, there are four tabs: "Benefits Center", "Wellness Center", "Financial Center", and "Consumer Center".

The footer contains several columns of links:

- About HealthHub:** Home, What is HealthHub, Products & Services, FAQ, My HealthHub Resources, Contact Us.
- Community:** Employers, Employees, Benefits Consultants.
- Benefits Center:** COBRA Administration, Direct Billing.
- Wellness Center:** HealthHub University, HealthHub Wellness.
- Consumer Center:** PayFlex Mobile, OTC Support, Visits, Healthy.
- Financial Center:** Flexible Spending Accounts, Health Savings Accounts, Health Reimbursement Arrangements, PayFlex Card, Consumer Benefits.
- Privacy & Compliance:** Who is PayFlex.

 The footer also includes the PayFlex logo and the text "© 2013 PayFlex Systems USA, Inc. All Rights Reserved."

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

- 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" and "CONTACT US" links. Below this is the HealthHub logo and a search bar. A horizontal menu contains "my HealthHub resources", "eligible expense items", "savings calculator", "tags", and "digital library". The main content area has a green background and contains the following text: "Welcome to HealthHub, please register below.", "If you are an existing HealthHub user, please [LOG IN](#) to your account.", and "New users please register below:". Below this text are several input 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 "CONFIRM" button is located below the "Email Confirm" field. At the bottom of the registration area, there are four tabs: "Benefits Center", "Wellness Center", "Financial Center", and "Consumer Center". Below the registration area, there are several columns of links and information, including "About HealthHub", "Community", "Wellness Center", "Financial Center", and "Privacy & Compliance". The PayFlex logo is visible in the bottom right corner of the page.

After you complete these entries, and press “**Confirm**”, 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 (Active participants)	\$10.00
Account Closure Fee (Inactive participants)	\$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 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.

The screenshot shows the 'Health Savings Account Enrollment' page on the HealthHub portal. The user is logged in as SALLY STUTTER. The page is divided into several sections:

- Quick Links:** Includes 'My HealthHub Resources', 'FAQ Quick Links' (Managing My Settings, All About FSAs, Filing & Claim), and 'My Account' (Complete FSA Account Enrollment).
- Progress Bar:** Shows eight steps: Step 1 (Agreement) is checked, Step 2 (Personal Information) is the current step, and Steps 3 through 8 are unchecked.
- Form Fields:** Includes text boxes for First Name (SALLY), Middle Name (E), Last Name (STUTTER), 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, and Mobile Telephone.
- Buttons:** A 'CONTINUE' button is located at the bottom of the form.
- Footer:** Contains 'HealthHub Resources | FAQ | Contact Us', 'Privacy & Compliance', and logos for 'AAE TR Type 21' and 'TRIAL COMPLIANT'. The PayFlex logo and copyright information are also present.

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 = 1/1/2012

Coverage Type: Single or Family

Deductible Amount: Single = \$2,700/ Family = \$5,450



Complete the following required fields and click “**Continue.**”

Step 4: Bank Account Information

You need to link an external bank account to your HSA. Linking a bank account allows you to take withdrawals from your HSA.



To add an account, click on the **“Add Bank Account”**.

When 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.

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

My Dashboard | **Financial Center**

Health Savings Account Enrollment

Step 1: Plan & Agreements | Step 2: Personal Information | Step 3: Associate | Step 4: Bank Account Information | Step 5: Bank Details | Step 6: Enroll Summary

Bank Account Type:

Account Number:

Confirm Account Number:

Routing Number:

Confirm Routing Number:

NEW
XXXXXXXXXX XXXX-XX-XXXX
ROUTING NUMBER ACCOUNT NUMBER

HealthHub Personal Care | FAQs | CONTACT US

Privacy & Compliance

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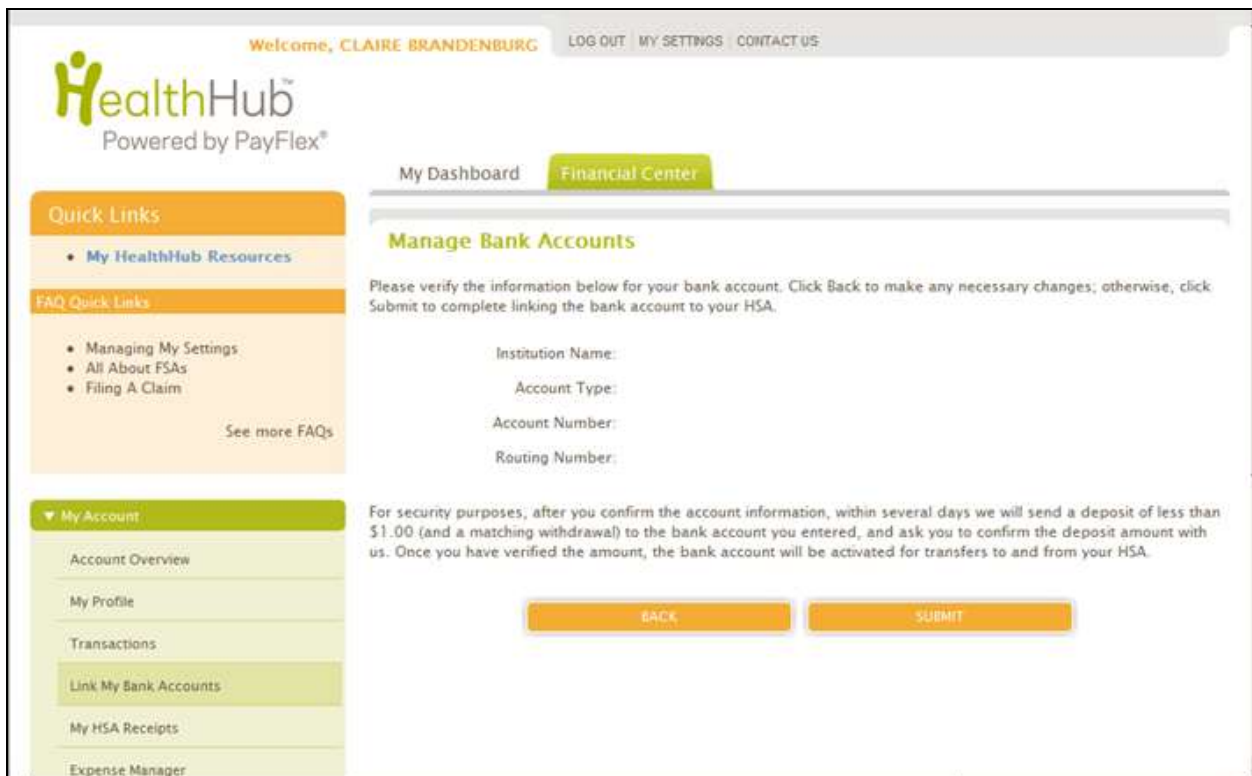
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Once you have completed this page, click “**Continue**” to proceed to the next step.

Once you enter your bank account information, you will need to **“Confirm”** your information.

To ensure the bank account number and routing number you entered are 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.



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

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.

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

For security purposes, after you confirm the account information, within several days we will send a deposit of less than \$1.00 (and a matching withdrawal) to the bank account you entered, and ask you to confirm the deposit amount with us. Once you have verified the amount, the bank account will be activated for transfers to and from your HSA.

BACK | SUBMIT

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 the process.

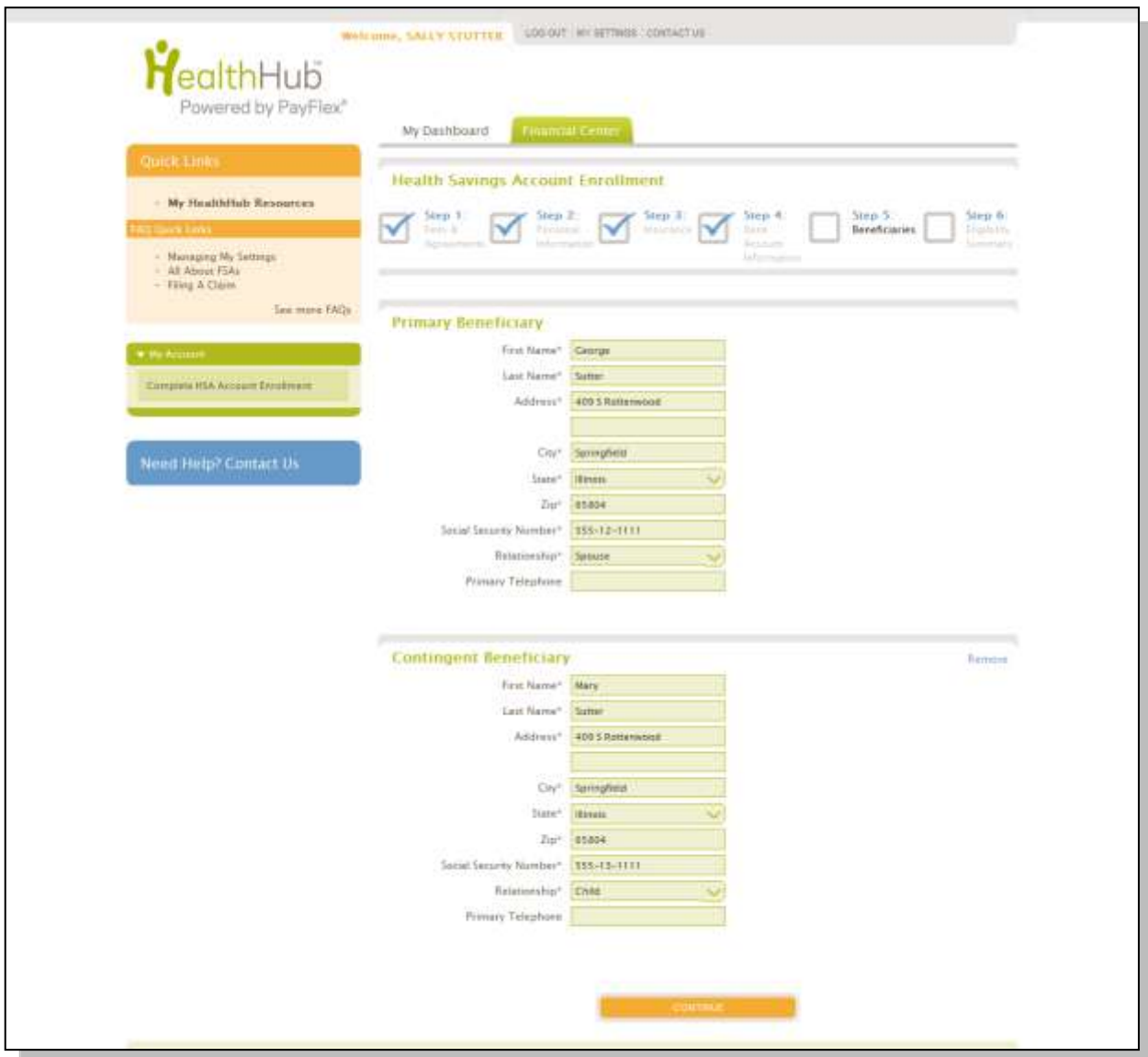
Step 5: Beneficiaries

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 'HealthHub Powered by PayFlex' interface. At the top, it says 'Welcome, SALLY STOTTER' and 'LOG OUT | MY SETTINGS | CONTACT US'. The main navigation includes 'My Dashboard' and 'Financial Center'. The 'Health Savings Account Enrollment' progress bar shows steps 1 through 6, with Step 5 'Beneficiaries' currently active. The 'Primary Beneficiary' form includes fields for: First Name*, Last Name*, Address* (with a street address field and an 'Address 2' field), City*, State* (with a 'Please Select' dropdown), Zip*, Social Security Number*, Relationship* (with a 'Please Select' dropdown), and Primary Telephone. Below the form are two buttons: 'ADD CONTINGENT' and 'CONTINUE'. The footer contains 'HealthHub Resources | FAQs | Contact Us', 'Privacy & Compliance', 'PayFlex' logo, and copyright information: '© 2012 PayFlex Systems USA, Inc. All Rights Reserved'.

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.



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

HealthHub™
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My Dashboard | **Financial Center**

Health Savings Account Enrollment

Step 1: Plan & Agreement |
 Step 2: Personal Information |
 Step 3: Insurance |
 Step 4: Basic Account Information |
 Step 5: Beneficiaries |
 Step 6: Eligibility Summary

Primary Beneficiary

First Name* George
 Last Name* Sutter
 Address* 400 S Rottenwood
 City* Springfield
 State* Illinois
 Zip* 61804
 Social Security Number* 155-12-1111
 Relationship* Spouse
 Primary Telephone

Contingent Beneficiary

First Name* Mary
 Last Name* Sutter
 Address* 400 S Rottenwood
 City* Springfield
 State* Illinois
 Zip* 61804
 Social Security Number* 155-13-1111
 Relationship* Child
 Primary Telephone

[Review](#)

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

HealthHub™
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My Dashboard | **Financial Center**

Health Savings Account Enrollment

Step 1: Plan & Agreement
 Step 2: Personal Information
 Step 3: Insurance
 Step 4: Bank Account Information
 Step 5: Enrollment
 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

HealthHub 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 our Call Center to speak to a Customer Service Representative. Our 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