

BenefitWallet®



JOHN J SAMPLE
123 MAIN STREET
RENO NV 89509

November 30, 2018
Account Number: 9500000000017

Dear JOHN SAMPLE:

Welcome to your BenefitWallet® Health Savings Account (HSA), a valuable tool to pay for your current and future health care expenses on a tax-free basis. BenefitWallet is ready to help put your money to work, whether you choose to save, spend or invest with your HSA.

Your BenefitWallet HSA has already been opened with the Bank of New York Mellon, BenefitWallet's HSA custodian. To receive the greatest benefit from your HSA, we encourage you to create a User ID and Password for BenefitWallet's member portal, where you can easily and securely manage your account:

Create Your User ID and Password

- Access the BenefitWallet member portal at www.mybenefitwallet.com
- Click *First Time User* in the upper right-hand corner of the page
- Enter the requested information to verify your account including your Social Security number, date of birth, and zip code
- If prompted, follow the steps to provide the last four digits of your BenefitWallet HSA debit card, or request and enter a Security Code
- Create your personal User ID and Password
- Provide your email address and mobile phone number, and set up your security questions to enable future account recovery and/or password resets

Note: If you have more than one BenefitWallet account, you can access them with the same User ID and Password.

We're Here to Help

You can access information about your HSA, including balance and last transactions, through our automated response system. You can also speak with a customer service representative:

877.635.5472 (BenefitWallet Service Center and IVR)

Monday through Friday, 8 a.m. to 11 p.m. (Eastern)
Saturday and Sunday, 9 a.m. to 6 p.m. (Eastern)

Frequently Asked Questions

Q. Why should I manage my HSA online?

A. The easiest and most secure way to manage your HSA is by accessing it through the BenefitWallet member portal. From there you can update your address, check account balance, recent transactions and tax information. There are also several HSA transactions you can perform including making payments. You can also access your complete transaction history, reflecting current and year-to-date debits/withdrawals, as well as all credits (deposits or interest earnings).

Q. Are there HSA educational materials on the BenefitWallet member portal?

A. Yes. In addition to the transactional capabilities of the BenefitWallet member portal, there is an entire Resource Center dedicated to HSA education. For access, simply click *Resource Center* in the top navigation bar after you log in to the member portal. Once there, you'll find educational flyers, videos, FAQs, calculators, forms and more. There are also materials available in Spanish.

Q. Will I receive a BenefitWallet debit card?

A. You will receive a personalized, chip-enabled debit card shortly. Activate your debit card upon receipt by following the instructions provided on the sticker on the front of the card. Your debit card can be used at an automated teller machine (ATM), provided you create a PIN.

Q. Can I order a BenefitWallet debit card for my dependents?

A. Yes. You may obtain additional debit cards through the member portal or by contacting the BenefitWallet Service Center.

Q. Can I request a checkbook for my HSA?

A. Yes. If you would like to receive a checkbook for your HSA, complete the checkbook indicator on the enclosed Master Signature Card.

Q. How do I set up beneficiaries for my HSA?

A. You may designate beneficiaries by logging in to the BenefitWallet member portal and clicking *Beneficiaries* in the secondary navigation bar.

Q. Can I add funds to my HSA outside of payroll contributions?

A. Yes. You may make contributions to your HSA through the member portal by clicking *Make an HSA Contribution* in the secondary navigation bar. You may also make a contribution by check; simply download a deposit slip from the Resource Center on the member portal and mail to the address listed.

Q. Will I receive statements for my HSA?

A. If you open your HSA through the BenefitWallet member portal, you will automatically receive electronic statements. If you choose to use the Master Signature Card to open your HSA, you will receive your statements in paper, and will be charged a paper statement fee.

Q. Can I manage my HSA from my mobile device?

A. Yes. With the BenefitWallet mobile app, you have all the same features and functionality of the member portal, plus the security of Touch ID for login. You can download the BenefitWallet app from the App Store® for iOS devices or Google Play™ for Android.

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