



Guide to your online funding account portal

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1. Introduction to online health benefit accounts and all you can do

At Optum Financial, we're fully dedicated to improving people's health and well-being. We help people and organizations better manage health care finances by transforming the experience of saving, paying and investing for health care now and in the future.

For your health accounts, we arm you with resources, investment guidance, tools and information you need to understand the relationship between your health and financial circumstances. We do that with our easy-to-use digital platform that helps you better engage in your health care. We do it because we believe health care costs shouldn't get in the way of living a healthier life, future financial success or a comfortable retirement.

Your HSA and health benefit accounts can help you feel empowered to make care decisions that are right for you and your family. With a clearer picture of the financial side of health, you can be better prepared for current and future expenses. Our online portal is here to help make it easier and more convenient to manage your health care dollars. This guide will walk you through contributing and distributing your HSA funds, paying a bill, using your debit card, reconciling claims, investing and more.

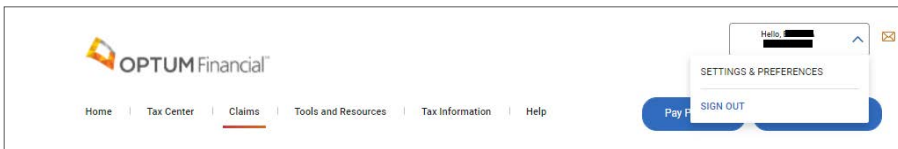


2. Home page: Your info, profile, alerts, bank account connections

Here, you will find your balances and account information for all your active accounts. Click on the account you would like to see. From the home page you can:

- See your contributions to date at the top of the page
- Click on the drop-down box under “I want to...” to do more
- Click on “My payment card” to see recent card information
- Recent transactions are located at the bottom of the page
- Set preferences, including how you would like us to communicate with you
- Add beneficiaries
- Add/Edit/Remove Providers
- Add profile information and dependents
- Add direct deposit information
- Account settings and preferences

Find settings and preferences here



See your account overview

HSA
\$2,525.37
Active

FSA
\$1,048.00
Active

Inactive accounts

HSA
BALANCE
\$2,525.37

Investments: [Enroll now](#) | Contributions YTD: **\$1,199.96**

ACCOUNT NUMBER: 0123456789

I Want To...
[More actions...](#)

CONTRIBUTION SUMMARY (2020)

Category	Amount
Employee Pre-Tax	\$1,199.90
Other	\$0.00
Employer	\$999.96
Total Contributions	\$2,199.86
Employee Post-Tax	\$0.00

Family limit: \$7,100 per calendar year, including employer contributions. *You are responsible for monitoring your account and its contribution limits in accordance with IRS limits. Select the individual toggle if you only cover yourself on your health plan, or choose family if you cover yourself and one or more dependents.

MY PAYMENT CARD
John Doe
**** * 1568
ACTIVATED
Exp. 01/2024

ADVICE
DON'T MISS OUT
Don't miss out on important notifications. Take a moment to verify your contact information. [Click here.](#)

Congratulations! Your HSA savings have passed the minimum balance in your cash account to start investing. You may now choose to invest up to \$2,525.37 in your HSA. Find out about your investment choices. [Start now](#)

RECENT TRANSACTIONS ACTIVITY

Date	Activity
05/10/2022	05/12/2022 Employee Contribution for \$280.76
05/01/2022	Interest on cash balance for \$0.03
04/28/2022	04/28/2022 Employee Contribution for \$280.76

Manage your profile information

Account Settings and Preferences

[Personal Information](#) [Bank Accounts](#) [Communication Preferences](#) [Providers](#) [Beneficiaries](#) [Login History](#)

MANAGE PERSONAL INFORMATION

NAME: BENITTA THEODORE WORK NUMBER:

EMAIL ADDRESS * MOBILE NUMBER

***Please note that changing your contact information will not automatically update your Account Recovery settings. To avoid being locked out of your account, visit the Account Recovery HealthSafe ID settings below.

[Save Information](#)

DEPENDENTS

First Name	Last Name	Birth Date	Relationship	Actions
Betty	Smith	05/14/1982	Other	Edit / Remove
Benitta	Smith	11/09/2010	Child	Edit / Remove

[Add Dependent](#)

Set up and manage direct deposit

Account Settings and Preferences

[Personal Information](#) [Bank Accounts](#) [SMS Access](#) [Providers](#) [Beneficiaries](#) [Login History](#)

Communication Preferences

DIRECT DEPOSIT INFORMATION

Direct Deposit is a free feature that automatically deposits claims reimbursements directly to your checking or savings account.

BANK ACCOUNT INFORMATION

NAVY FEDERAL CREDIT UNION
Confirmed

Account Type: **Checking Account** Routing Number: **256074974**

Account Number: *******7276**

Email Address: **test.test@gmail.com**

[Delete](#) [Edit](#)

Add a beneficiary

Account Settings and Preferences

[Personal Information](#) [Bank Accounts](#) [Communication Preferences](#) [Providers](#) [Beneficiaries](#) [Login History](#)

Below are the beneficiaries designated to receive your HSA after your death. You may add, edit, or remove beneficiaries at any time. The beneficiaries designated below will remain in effect until you submit a valid request to change your beneficiary or change your selection.

[Add Primary Beneficiaries](#) [Edit Allocation](#)

PRIMARY BENEFICIARIES

Beneficiary's Name	Allocation %
	Total: 0%

CONTINGENT BENEFICIARIES

NO BENEFICIARIES ADDED
You must add a Primary Beneficiary before being able to add a Contingent Beneficiary

HERE'S A TIP
If your spouse is the designated beneficiary, your HSA will be treated as your spouse's HSA, therefore retaining its tax-free advantages.
If your spouse is not the designated beneficiary of your HSA:
- The account stops being an HSA, and
- The fair market value of the HSA becomes taxable to the beneficiary

Manage provider information

Account Settings and Preferences

[Personal Information](#) [Bank Accounts](#) [Communication Preferences](#) [Providers](#) [Beneficiaries](#) [Login History](#)

MANAGE PROVIDER INFORMATION

Name	Address	Actions
DR. HARRY	9109 Lucys Overlook Way Ellicott City, MD 21042	Edit / Remove
DR. SAM	9109 Lucys Overlook Way Ellicott City, MD 210421020	Edit / Remove

[Add Provider](#)

3. Transactions – deposits and distributions, manage contributions, statements

It's important to manage your health benefit accounts so you can be prepared if you need funds. Here, you can see all your transactions and manage your account.

- See your recent transactions and sort for historical transactions
- Sort history by date
- View your investment transactions
- See status of transactions
- Sort by account type
- Set parameters such as account type, transaction type and status, and export to Excel, CV or PDF
- See your statement and choose electronic statements
- Add/Change contributions from your bank account

See all transactions

All Transactions

FILTER TRANSACTIONS BY:

ACCOUNT: TRANSACTION TYPE: DATE: TRANSACTION STATUS:

[Update Results](#)

Export to: [Excel](#) [Quicken](#) [PDF](#)

Account	Activity	Type	Date	Amount	Status
HSA	BROKERAGE DEBIT	Investment Debit	04/11/2022	-\$100.00	Settled
HSA	Paid Claim #228228318 Service For: THEODORE, BENITTA Vendor/Provider: Dr. John Smith Date of Service: 11/15/2021	Credit	05/03/2022	\$0.01	Settled
HSA	Interest on cash balance	Credit	03/01/2022	\$0.03	Settled
HSA	HSA Save-It! Withdrawal	Debit	05/26/2021	-\$1.00	Settled
HSA	BROKERAGE DEBIT	Investment Debit	05/19/2021	-\$200.00	Settled
HSA	BROKERAGE CREDIT	Investment Credit	05/18/2021	\$81.64	Settled

Members can choose e-statements and change the delivery method of their statements by clicking on the drop-down menu, "I want to" then selecting, "View Statements."

Choose what you want to do

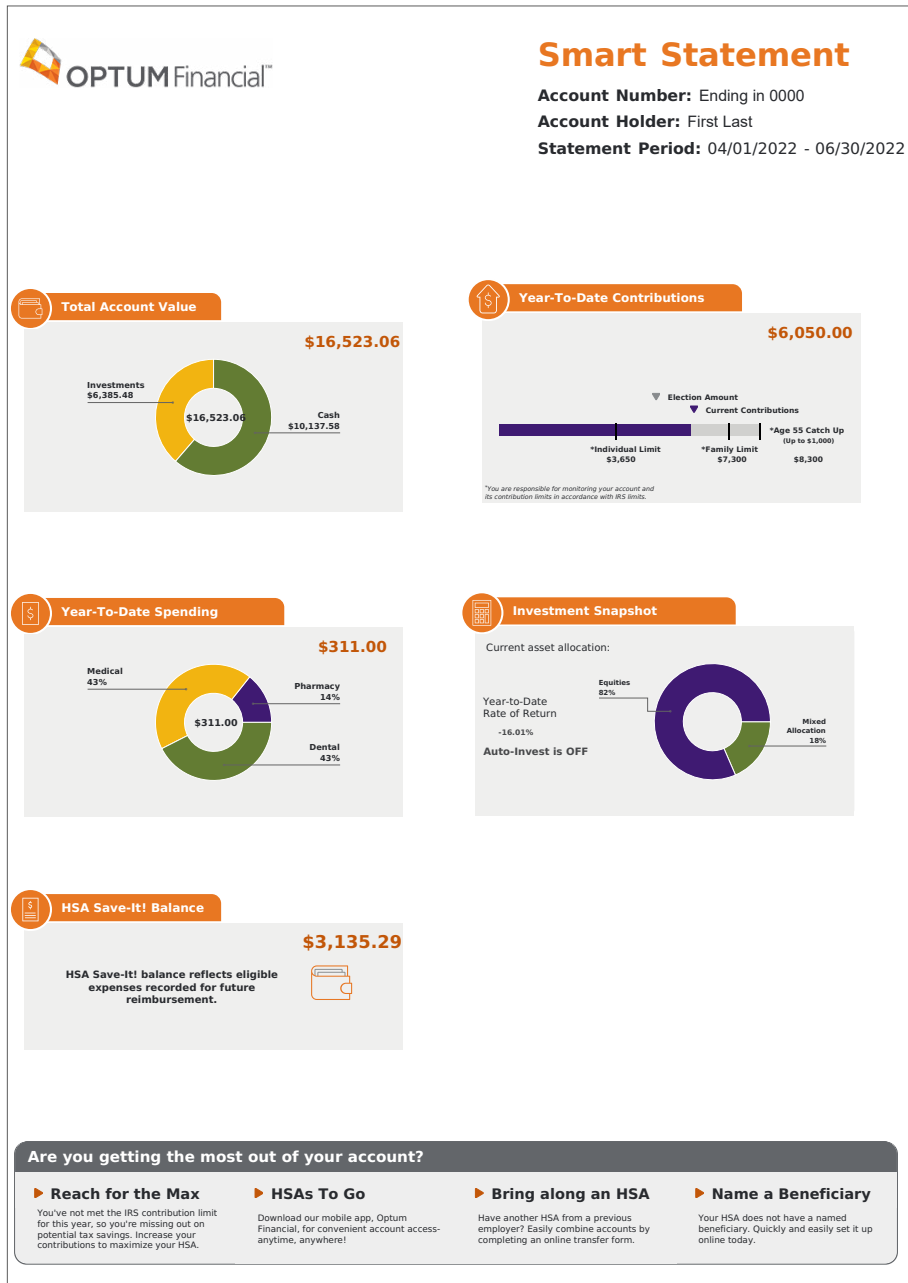
The screenshot shows the HSA account dashboard. At the top, there are navigation links: Home, Tax Center, Claims, Tools and Resources, and Help. On the right, there are buttons for "Pay Provider" and "Reimburse Myself". The main content area displays the HSA account information, including the account number (9123456789) and the total account value of \$3,380.08. Below this, there are three boxes for HSA Cash (\$1,190.38), Investments (\$2,189.70), and Contributions YTD (\$1,493.69). A "CONTRIBUTION SUMMARY" section shows a pie chart for the year 2022, with categories: Employees Pre-Tax (\$993.69), Other (\$0.00), Employee Post-Tax (\$0.00), and Employer (\$500.00). The total contributions are \$1,493.69. A "MY PAYMENT CARD" section shows a card for John Doe. An "ADVICE" section has a "DON'T MISS OUT" icon. A "I Want To..." dropdown menu is open, showing options: More actions..., Manage HSA Contributions, Manage HSA Investments, Manage Beneficiaries, Go to my HSA Save-It!, Make HSA Save-It! Record, View my HSA Statements, View HSA Fee and Interest Schedule, View my Tax Forms, View All Transactions, Process Multiple Claims, Manage Recurring Claim, and View All Claims.

View myHSA statements

The screenshot shows the OPTUM Financial portal. At the top, there is a "Hello," greeting, a dropdown arrow, and a "Messages" icon with a red notification bubble. Below the greeting, there are navigation links: Home, Tax Center, Claims (with a red notification bubble), Tools and Resources, and Help. On the right, there are buttons for "Pay Provider" and "Reimburse Myself". The main content area is titled "Statements" and features a message box with a red play button icon. The message text reads: "Click your statement link below to change your delivery option. Choosing an electronic statement over a paper statement can eliminate fees and allows your statements to arrive faster. If you have already made this change, or don't want to see this message again, please click here [Don't Remind Me](#)". Below the message box, there is a section titled "HSA CUSTODIAN STATEMENTS".

Smart Statement

You can access your statements and have an easy view of your account, year-to-date contributions, spending categories and investments.



Manage contributions

Manage HSA Contributions

**Your Personal Bank Account cannot be verified.**

Scheduled contributions can only be processed with a verified bank account.
Please enter new bank account details.

The Contribution Center lets you make contributions directly from your personal bank account, view the history of all your HSA contributions, and view your personal bank account information.

Contributions from your personal bank account to your HSA will be funded by Electronic Funds Transfer (EFT). You must have Direct Deposit set up in order to make this type of transfer. Please verify your direct deposit information in the Bank Account Information section below. If you have not yet set up Direct Deposit, or if you want to make a change to your bank information, click change bank account information link before making any type of HSA contribution.

If you would like to set up a new schedule for recurring contributions, make a One-Time Contribution, or cancel an existing recurring contribution click "Add or Change Contributions" button.

Note: You are responsible for monitoring the amount deposited into your HSA each calendar year. All contributions, including personal contributions through payroll, personal contributions outside of payroll, and employer contributions count toward the maximum. If you exceed the maximum contribution limit, there is a penalty imposed by the IRS. If you have questions, please seek additional information from the IRS or your tax advisor.

Tax Year Contribution Limits

For the 2022 tax year, the maximum contribution for eligible participants with individual (or single) coverage is \$3,650.00, and the maximum contribution for eligible participants with family coverage is \$7,300.00. Any account holder age 55 or older (and not yet enrolled in Medicare) can make an additional "catch-up" contribution of up to \$1,000.00.

For the 2023 tax year, the maximum contribution for eligible participants with individual (or single) coverage is \$3,850.00, and the maximum contribution for eligible participants with family coverage is \$7,750.00. Any account holder age 55 or older (and not yet enrolled in Medicare) can make an additional "catch-up" contribution of up to \$1,000.00.

Current Contribution Schedule Information

No current contribution schedule

Add/Change Contributions

HSA Contribution History

Bank Account Information**Citi Bank**

Cannot be Confirmed

Account Type Routing Number

Checking Account

Account Number

****0345

Email Address

Delete Change Bank Account Information

Add/change contributions

Add/Change Contributions

**Your Personal Bank Account cannot be verified.**

Scheduled contributions can only be processed with a verified bank account.
Please enter new bank account details.

BANK ACCOUNT INFORMATION**Citi Bank**

Cannot be Confirmed

Account Type Routing Number

Checking Account

Account Number

****0345

Email Address

Delete Change Bank Account Information

CURRENT CONTRIBUTION SCHEDULE INFORMATION**AMOUNT*****START DATE*****FREQUENCY*****DURATION*****TAX YEAR***

2022

Cancel Full Schedule

Cancel Next Contribution

Confirm

This option is for after-tax* contributions to your HSA from your personal banking account. Do not use this option to manage pre-tax contributions made via payroll deduction.

*Contributions made outside a payroll deduction are after tax and, as such, must be reported on Form 8889 to receive a tax benefit.

Contributions from your personal bank account to your HSA will be funded by Electronic Funds Transfer (EFT). Follow these steps to set a Contribution Schedule.

1. You must have Direct Deposit set up in order to make this type of transfer. Please verify your direct deposit information in the Bank Account information section below. If you have not yet set up Direct Deposit, or if you want to make a change to your bank information, click change bank account information before making any type of HSA contribution.
2. Fill in fields to schedule a Recurring Contribution, make a One-Time Contribution, or use cancel buttons to cancel your existing contribution.
3. When finished, please verify all information before clicking the "CONFIRM" button.
4. Because prior year contributions may be made between January 1 and the Federal Income Tax filing deadline (April 18), if you enter a One-Time prior year contribution in this date range you must specify the applicable tax year. After entering the required fields on this screen click "Confirm". The tax year designator options will appear on the next screen.

*Please note: You may only enter one Contribution Schedule at the time. Entering a second Contribution Schedule before the first has processed will overwrite the first contribution. Please wait until the last contribution has processed before entering a new Contribution Schedule.

TRANSACTION SCHEDULE

Recurring Contributions are scheduled for the 1st of each month. If the date falls on a weekend or holiday, the transaction will be triggered on the next business day. Any One-Time Contribution will be triggered the same day unless requested after 4:00 PM EST or on a weekend or holiday, in which case the transaction will be triggered the next business day.

TAX YEAR CONTRIBUTION LIMITS

Contributions should not exceed IRS limits:

For the 2022 tax year, the maximum contribution for eligible participants with individual (or single) coverage is \$3,650.00, and the maximum contribution for eligible participants with family coverage is \$7,300.00. Any account holder age 55 or older (and not yet enrolled in Medicare) can make an additional "catch-up" contribution of up to \$1,000.00.

For the 2023 tax year, the maximum contribution for eligible participants with individual (or single) coverage is \$3,850.00, and the maximum contribution for eligible participants with family coverage is \$7,750.00. Any account holder age 55 or older (and not yet enrolled in Medicare) can make an additional "catch-up" contribution of up to \$1,000.00.

4. Payments, including set up bill pay, pay your provider and manage your debit card transactions

Making payments to your provider/s is easy with our bill pay capability. This section will show you how to pay a provider and help you manage your debit card transactions.

Step 1: Select payment date

Pay a Provider Close

1 — 2 — 3 — 4

ENTER DETAILS

SERVICE DATE*

MM/DD/YYYY

Step 2: Select payment amount and provider

Pay a Provider Close

✓ — 2 — 3 — 4

ENTER DETAILS

SERVICE DATE
05/03/2022

PAYMENT AMOUNT:

SERVICE FOR:

SERVICE TYPE*:

[Add Dependent](#)

VENDOR/PROVIDER:

DESCRIPTION:

PAY TO*:

ACCOUNT / INVOICE #:

MEMO:

[Add New Payee](#)

Step 3: Review claim details

✕
Close

Pay a Provider

✓ — ✓ — 3 — 4

REVIEW CLAIM DETAILS

SERVICE DATE	SERVICE FOR	PAYMENT AMOUNT	VENDOR/PROVIDER
05/05/2022	Roger Matthew	\$10.00	Test

PAY TO	SERVICE TYPE	DESCRIPTION	ACCOUNT / INVOICE #	MEMO
DON LEMON 8 Test Lane Bishop, AL 11111	Dental Treatment			

Edit Claim Detail
Cancel
Continue

Step 4: Upload documentation if required

✕
Close

Pay a Provider

✓ — ✓ — ✓ — ✓

DOCUMENTATION

📄 Documentation is required for this claim

📄 **Important information for claims requiring documentation:** Before your claim can be paid, supporting documentation is required to make sure that it is allowable under your policy's rules and government guidelines.
[What is acceptable documentation?](#)

Upload Online - Easy! Browse and upload image files from your computer.

To upload documents, click on the "Upload Documentation" button, then browse to select a document from your computer. After the document is uploaded, you may repeat as many times as needed.

- Acceptable file types include: pdf, jpg, jpeg, gif, png, tif and bmp.
- Please make sure your file is smaller than 6MB (6,000 KB). Helpful hint: if a scanned file is too large you can shrink the file size by lowering the scanner's resolution to 300 dpi and scanning in a grayscale or black and white.

[What is acceptable documentation?](#)

Upload Documentation

Fax - Print a claim form and fax supporting documentation.

Not Now - I will submit documentation later. The claim cannot be reviewed for payment until documentation is submitted.

Tip: Use the upload option for fastest claim processing.

ACKNOWLEDGMENT

I certify that these expenses have been incurred by me or by my eligible spouse or dependent.*

The expenses have not been reimbursed and are not reimbursable under any other plan, such as a group medical plan, individual policy, or spouse's or dependent's plan. I understand that any amount reimbursed may not be used to claim any federal income tax deduction or credit on my or my spouse's or my dependent's income tax return. I understand that it is my responsibility to determine whether distributions are for qualified expenses and for any tax consequences that may occur.

If I am participating in an HRA, I certify that any medical expenses have been incurred by me or by my eligible spouse or dependent covered by my medical plan.

* Patient/dependent must be eligible for reimbursement under your plan and relevant IRS guidelines.

I hereby authorize ConnectYourCare to issue payment or reimbursement, on my behalf, for these expenses using my ConnectYourCare account information.

I acknowledge and understand that some of my account information will be sent to the relevant provider as listed on the claim, and it is the provider's responsibility to accept and process the payment as directed. I further understand that it may take up to 60 days from when the provider receives the payment information for the transaction to be finalized in my account. I agree not to hold ConnectYourCare liable for any damages resulting from a provider's decision not to accept a payment issued via this portal. I further understand that ConnectYourCare will return any unclaimed or denied payment amount to the balance of my account, as appropriate, and that ConnectYourCare is under no obligation to issue payment on my behalf if I do not have sufficient funds in my account.

I Accept

Review Claim
Cancel
Submit

Step 5: Receive confirmation page

✕
Close

Pay a Provider

✓ — ✓ — ✓ — ✓

📄 **This claim has been submitted for processing.**

CLAIM DETAILS

SERVICE DATE	SERVICE FOR	PAYMENT AMOUNT	VENDOR/PROVIDER
05/05/2022	Roger Matthew	\$10.00	Test

PAY TO	SERVICE TYPE	DESCRIPTION
DON LEMON	Dental Treatment	

ACCOUNT / INVOICE #	MEMO

Go Home
View All Claims

[Create a New Payment](#)
[Set claim to repeat on a schedule](#)

You can also add a payee and manage provider information:

Add provider/payee

ADD NEW PAYEE

NAME*	ADDRESS 1*	ADDRESS 2
<input type="text" value="Type a Name"/>	<input type="text" value="Type an Address"/>	<input type="text" value="Optional"/>
CITY*	STATE*	ZIP CODE*
<input type="text" value="Type a City"/>	<input style="border: none; background-color: #f0f0f0; padding: 2px 5px; display: inline-block; vertical-align: middle;" type="text" value="State"/> ▼	<input type="text" value="Type a Zip Code"/>

5. Claims management, reimburse myself, HSA Save-It!

Uploading documentation to a new claim


Managing claims can be complicated and time-consuming. This section will help ease the burden of managing your claims by helping you do it right online with the click of a few buttons. Please note that some claims may require documentation. Follow these easy steps to upload claim information. HSA Save-It! helps you keep track of your claims submissions and documents.


Depending on the expense category and amount, some claims may require documentation. Here are the steps for managing claims.

Claims management

Claim detailed view

Claim Detail #1159441
Test


 **This claim requires documentation.**
Documentation submitted lacks patient name matching the plan participant or an eligible dependent as identified by the plan. An itemized statement with provider, service/product, date, and cost including the patient name matching the plan participant or an eligible dependent as identified by the plan required. Please refer to plan documents for claim submission requirements.


CHOOSE AN ACTION BELOW TO BEGIN THE PROCESS 

Tip: Using personal funds to pay for health care expenses? HSA Save-It! tracks what you've paid using personal funds and saves it for future reimbursement. [Learn more about HSA Save-It!](#)

[Upload Documentation](#) [Save to HSA Save-It!](#) [Print Form](#) [Mark as Paid](#) [Close Claim](#)

SERVICE INFORMATION

TOTAL CLAIM AMOUNT	APPROVED AMOUNT	PAID AMOUNT	NOT YET PAID	STATUS
\$11.33	\$11.33	\$0.00	\$11.33	Pending, Documents Needed 
VENDOR / PROVIDER	SERVICE TYPE	SERVICE FOR	DATE OF SERVICE	SUBMIT DATE
Test	Dental Treatment	Roger Matthew	04/26/2022	04/26/2022


SOURCE
Reimbursement Request 

MY NOTES [Edit Note](#)

Test

DOCUMENTATION [Upload Docs](#) | [Print Form](#)

04/26/2022



Insurance plan detailed view

Insurance plan claims and additional plan information including status of claims, deductible amount and co-insurance.

Claim Detail #1159571

Please review before proceeding
 You have potential claims that match your submission from your Insurance Plan. Ensure you do not duplicate payment if this claim has previously been paid. [Review possible matches.](#)

CHOOSE AN ACTION BELOW TO BEGIN THE PROCESS

Tip: Using personal funds to pay for health care expenses? HSA Save-It! tracks what you've paid using personal funds and saves it for future reimbursement. [Learn more about HSA Save-It!](#)

Pay My Provider
Reimburse Myself
Save to HSA Save-It!
Mark as Paid
Close Claim

SERVICE INFORMATION

TOTAL CLAIM AMOUNT	PAID AMOUNT	NOT YET PAID	STATUS		
\$42.00	\$0.00	\$42.00	Ready for Action		
VENDOR / PROVIDER	SERVICE FOR	DATE OF SERVICE	SUBMIT DATE	SOURCE	
Dr. James	Roger Matthew	04/27/2022	04/27/2022	██████	

ADDITIONAL SERVICE DETAILS

HEALTH PLAN CLAIM ID	MEMBER AUTHORIZED PAYMENT	DEDUCTIBLE AMOUNT	CO-PAYMENT AMOUNT	CO-INSURANCE AMOUNT	BILLED AMOUNT
3798915		\$0.00	\$0.00	\$0.00	\$42.00
ALLOWED AMOUNT	TOTAL LIABILITY AMOUNT				
\$42.00	\$42.00				

[Show Less Service Details](#)

MY NOTES [Add Note](#)

No notes created.

DOCUMENTATION [Upload Docs](#)

My created claims view

My Created Claims

Claims From Insurance Plan
Payment Card Transactions
My Created Claims
Un-submitted Claims
View All Claims

FILTER MY CREATED CLAIMS BY

DATE OF SERVICE
Show All

PAYMENT STATUS
All Statuses

PROVIDER
All Providers

[Reset All Filters](#)

Claim ID	Date of Service	Vendor/Provider	Service For	Claim Amount	Amount Paid	Pay To	Status
#1159815	05/12/2022	DR. JAMES	Roger Matthew	\$1.55	\$0.00		Approved, Processing Reimbursement
#1159816	05/11/2022	Chad	Rachel Matthew	\$1.66	\$0.00		Under Review
#1159665	05/03/2022	Dr Test	Roger Matthew	\$15.00	\$15.00	Provider	Paid By Other
#1159441	04/26/2022	Test	Roger Matthew	\$11.33	\$0.00		Pending, Documents Needed
#1140218	11/17/2021	test vendor	Roger Matthew	\$10.11	\$10.11	Provider	Approved, Processing Reimbursement
#1139302	11/03/2021	Marcus Welby	Roger Matthew	\$10.01	\$0.00		Under Review
#1139282	11/03/2021	Dr. Doolittle	Roger Matthew	\$0.58	\$0.58	Self	Approved, Processing Reimbursement
#1139281	11/03/2021	test2	Raymond Matthew	\$2.34	\$2.34	Provider	Paid By Other
TOTALS				\$4,752.96	\$3,024.33		

Payment card transactions view

Payment Card Transactions

Claims From Insurance Plan **4** **Payment Card Transactions** **2** My Created Claims **2** Un-submitted Claims View All Claims

FILTER PAYMENT CARD TRANSACTIONS BY

DATE OF PAYMENT: Show All PAYMENT STATUS: All Statuses PROVIDER: All Providers [Reset All Filters](#)

Claim ID	Provider	Date	Amount	Status
#1159447	Maverick Pistachio	04/27/2022	\$27.00	Paid, Under Review
#1159449	Maverick Pistachio	04/24/2022	\$10.00	Paid, Documents Needed
#1159448	Maverick Pistachio	04/24/2022	\$7.00	Paid, Under Review
#1159450	Maverick Pistachio	02/24/2022	\$10.00	Paid, Documents Needed
TOTALS			\$54.00	


Reimburse myself


Step 1: Enter date of claim

Reimburse Myself

1 — 2 — 3 — 4

ENTER DETAILS

SERVICE DATE* 

MM/DD/YYYY 

Step 2: Enter details for type of service


Reimburse Myself


✓ — 2 — 3 — 4

ENTER DETAILS

SERVICE DATE
05/01/2022

REIMBURSEMENT AMOUNT

SERVICE FOR 

SERVICE TYPE* 

[Add Dependent](#)

VENDOR/PROVIDER

DESCRIPTION

PAY TO
Reimbursement will be deposited to:
MOUNTAIN AMERICA FCU
xxxx4422
Checking Account
Confirmed

[Edit Direct Deposit](#)

Step 3: Review claim details

Reimburse Myself

✓ — ✓ — 3 — 4

REVIEW CLAIM DETAILS


SERVICE DATE 05/01/2022	SERVICE FOR Roger Matthew	REIMBURSEMENT AMOUNT \$1.00	VENDOR/PROVIDER Test
REIMBURSEMENT WILL BE DEPOSITED TO MOUNTAIN AMERICA FCU Checking Account ending in xxxx4422	SERVICE TYPE Acupuncture	DESCRIPTION	

Step 4: Add documentation if needed

Reimburse Myself

✓ — ✓ — ✓ — ✓

DOCUMENTATION

 Documentation is not required for the payment of this claim. However, you can upload supporting documentation for your records in case of an IRS audit.
[What is acceptable documentation?](#)
[Why would I do this?](#)

Upload Online - Easy! Browse and upload image files from your computer.

To upload documents, click on the "Upload Documentation" button, then browse to select a document from your computer. After the document is uploaded, you may repeat as many times as needed.

- Acceptable file types include: pdf, jpg, jpeg, gif, png, tif and bmp.
- Please make sure your file is smaller than 6MB (6,000 KB). Helpful hint: If a scanned file is too large you can shrink the file size by lowering the scanner's resolution to 300 dpi and scanning in a grayscale or black and white.

[What is acceptable documentation?](#)

No thanks - I will skip the documentation step (you can always add documentation later).

ACKNOWLEDGMENT

I understand that it is my responsibility to determine whether distributions are for qualified expenses of **eligible individuals** and for any tax consequences that may occur.

I acknowledge that these expenses will be reimbursed solely from my Health Savings Account (HSA).


I hereby authorize ConnectYourCare to issue payment or reimbursement, on my behalf, for these expenses using my ConnectYourCare account information.

I Accept

Step 5: Receive confirmation

Reimburse Myself

✓ — ✓ — ✓ — ✓

 **Success! Claim 1159857 has been submitted for reimbursement.**

CLAIM DETAILS

SERVICE DATE	SERVICE FOR	REIMBURSEMENT AMOUNT	VENDOR/PROVIDER	REIMBURSEMENT WILL BE DEPOSITED TO
05/01/2022	Roger Matthew	\$1.00	Test	MOUNTAIN AMERICA FCU Checking Account ending in xxxx4422

SERVICE TYPE	DESCRIPTION
Acupuncture	

[Create a New Reimbursement](#) [Set claim to repeat on a schedule](#)

HSA Save-It!


HSA Save-It! is a recordkeeping tool that helps you track your eligible expenses you've paid for using personal funds such as cash, credit card or check. It allows you to quickly reimburse yourself from your HSA in the future.

HSA Save-It! landing page

HSA Save-It!

HSA Save-It! is a record keeping tool that helps track the eligible expenses you've paid for using personal funds (cash, personal credit card or check), and allows you to quickly and easily reimburse yourself from your HSA in the future. Simply initiate a withdrawal request when you need to access the funds you have accumulated, without paying any taxes or penalties.

HSA Save-It! also allows you to store your receipts and records withdrawals as you make them. It's always a good idea to keep your receipts and other documentation with your tax documents.



Is HSA Save-It! right for you?
[Click here to find out](#)

HSA SAVE-IT! AMOUNT	AVAILABLE TO WITHDRAW	HSA BALANCE	Create an HSA Save-It! Record
\$1.01	\$1.01	\$2,054.53	Create a Withdrawal

HSA SAVE-IT! RECORDS	WITHDRAWAL HISTORY														
<table><thead><tr><th>Claim ID</th><th>Date of Service</th><th>Vendor/Provider</th><th>Amount Available</th></tr></thead><tbody><tr><td>214135727</td><td>05/13/2021</td><td>Dr. John Smith</td><td>\$1.01</td></tr></tbody></table>	Claim ID	Date of Service	Vendor/Provider	Amount Available	214135727	05/13/2021	Dr. John Smith	\$1.01	<table><thead><tr><th>Withdrawal ID</th><th>Date of Withdrawal</th><th>Amount</th></tr></thead><tbody><tr><td>347744788</td><td>05/25/2021</td><td>\$1.00</td></tr></tbody></table>	Withdrawal ID	Date of Withdrawal	Amount	347744788	05/25/2021	\$1.00
Claim ID	Date of Service	Vendor/Provider	Amount Available												
214135727	05/13/2021	Dr. John Smith	\$1.01												
Withdrawal ID	Date of Withdrawal	Amount													
347744788	05/25/2021	\$1.00													

Step 1: Enter date when the expense was incurred

Create a New HSA Save-It! Record

1 — 2 — 3 — 4

ENTER DETAILS

SERVICE DATE*

MM/DD/YYYY

Step 2: Enter expense details

Create a New HSA Save-It! Record

✓ 1 — 2 — 3 — 4

ENTER DETAILS

SERVICE DATE
05/03/2022

AMOUNT: Enter an Amount
SERVICE FOR: Betty Smith
SERVICE TYPE*: Select Service Type

[Add Dependents](#)

VENDOR/PROVIDER: Enter a Vendor/Provider
DESCRIPTION: Optional (maximum 100 characters)

Step 3: Review your information

Create a New HSA Save-It! Record

✓ 1 — ✓ 2 — 3 — 4

REVIEW PAYMENT DETAILS


SERVICE DATE	SERVICE FOR	AMOUNT	VENDOR/PROVIDER
05/03/2022	Betty Smith	\$1.00	test
SERVICE TYPE	DESCRIPTION		
Allergy Treatment			

Step 4: Submit your documentation

Create a New HSA Save-It! Record

✓ — ✓ — ✓ — ✓

DOCUMENTATION

 Documentation is not required for the payment of this claim. However, you can upload supporting documentation for your records in case of an IRS audit.
[What is acceptable documentation?](#)
[Why would I do this?](#)

Upload Online - Easy! Browse and upload image files from your computer.

To upload documents, click on the 'Upload Documentation' button, then browse to select a document from your computer. After the document is uploaded, you may repeat as many times as needed.

- Acceptable file types include: pdf, jpg, jpeg, gif, png, tiff and bmp.
- Please make sure your file is smaller than 6MB (6,000 KB). Helpful hint: if a scanned file is too large you can shrink the file size by lowering the scanner's resolution to 300 dpi and scanning in a grayscale or black and white.

[What is acceptable documentation?](#)

No thanks - I will skip the documentation step (you can always add documentation later).

ACKNOWLEDGMENT


I understand that it is my responsibility to determine whether distributions are for qualified expenses of **eligible individuals** and for any tax consequences that may occur.
I acknowledge that these expenses will be reimbursed solely from my Health Savings Account (HSA).

I Accept

Step 5: Receive confirmation

Create a New HSA Save-It! Record

✓ — ✓ — ✓ — ✓

 **Success! Claim 250199697 has been saved to HSA Save-It!**

DETAILS

SERVICE DATE	SERVICE FOR	AMOUNT	VENDOR/PROVIDER
05/03/2022	Betty Smith	\$1.00	test

SERVICE TYPE	DESCRIPTION
Allergy Treatment	

[Create a New HSA Save-It! Record](#)

6. HSA investments

We bring the power of choice to HSA investing. And make it easy for everyone to invest. As you save more in your HSA, investing can help you plan for future medical expenses and retirement planning.

View your investments

OPTUM Financial

Home | Tax Center | Claims | Tools and Resources | Help

Play Provider | Reimburse Myself

HSA
\$2,525.37
Active

FSA
\$1,618.00
Active

Inactive accounts

ACCOUNT NUMBER: 0123456789

HSA BALANCE
\$2,525.37

Investments: [Start now](#) | Contributions LTD: [\\$2,199.86](#)

I want to... [More actions...](#)

CONTRIBUTION SUMMARY

Individual | Family | 2020

Employee Pre-Tax: \$1,199.90 | Other: \$0.00 | Employee Post-Tax: \$0.00

Total Contributions: \$2,199.86

Employee: \$999.96 | Family limit: \$7,100

MY PAYMENT CARD
John Doe | **** * 1588 | Exp: 01/2024

ADVICE
DONT MISS OUT
Don't miss out on important notifications. Take a moment to verify your contact information. [Click here.](#)

Congratulations! Your HSA savings have passed the minimum balance in your cash account to start investing. You may now choose to invest up to \$2,525.37 in your HSA. Find out about your investment choices. [Start here](#)

RECENT TRANSACTIONS ACTIVITY

Date	Activity
05/10/2022	05/12/2022 Employee Contribution for \$280.76
05/01/2022	Interest on cash balance for \$0.03
04/28/2022	04/28/2022 Employee Contribution for \$280.76

Overview of investments, enroll now and learn

HSA INVESTMENTS

Minimum Required Balance: \$1,000.00
Available to Invest: \$4,567.21
Investment Status: **Eligible**

EDUCATION & TOOLS
[More actions...](#)

TOTAL INVESTMENT BALANCE
\$0.00

Learn about the investment options in your HSA

Now that you have reached the minimum balance in your cash account, you may choose to start investing.

Mutual Funds
Looking to invest yourself?

You can choose from a wide variety of mutual funds screened for high Morningstar ratings and some of the lowest expense ratios in the industry.

- Over 25 mutual funds from leading investment firms**
Choose from a diverse set of options by investment objective, market sector and asset class. You'll have access to key information on each fund by investment category during enrollment, including links to more detailed information in the fund prospectus, mutual fund report cards from Schwab and Morningstar reports.
- Asset allocation support**
Use our [asset allocation calculator](#) to help you decide how to allocate your portfolio among different types of mutual funds.
- What you pay with mutual funds**
See your [HSA program terms and conditions](#) for more information. Mutual funds have management fees that vary by fund and are summarized in the prospectus. You should read the prospectus before investing in any mutual fund to also understand its investment approach, track record and whether that aligns with your investment objectives. As with any investment, past performance does not guarantee future results, returns will vary, and the value may be worth more or less than the original cost. Use of the HSA Investment Account is subject to separate terms and conditions.

[Enroll now](#)

[Back](#)

Step 1: Select amount to invest

HSA Investments

Minimum Required Balance: \$1,000.00
Available to Invest: \$4,567.21
Investment Status: **Eligible**

EDUCATION & TOOLS
[More actions...](#)

TOTAL INVESTMENT BALANCE
\$0.00

1 — 2 — 3 — 4 — 5

INVESTMENT AMOUNT

First you will select the amount you would like to transfer from your HSA deposit account into your HSA investment account. Your HSA balance must be greater than \$1,000.00. Your balance makes you eligible to transfer up to \$4,567.21 to your investment account. Enter the amount you want to transfer from your HSA deposit account into the field below. Your investment minimum is \$100.

AMOUNT
\$

TERMS AND CONDITIONS

Agree to the [Terms and Conditions](#)

For the HSA Investment Account below, then proceed to steps 2 & 3 to make your initial investment selections.

I agree to the Terms and Conditions and authorize the HSA Program Administrator to process my investment account request.

[Cancel](#) [Continue](#)

Step 2: Choose your investments

HSA Investments

Minimum Required Balance: \$1,000.00
Available to Invest: \$4,567.21
Investment Status: Eligible

EDUCATION & TOOLS
[More actions...](#)

TOTAL INVESTMENT BALANCE: **\$0.00**

1

2

3

4

FUNDS SELECTION

BASIC FUNDS

Select the mutual funds you want in your portfolio at this time. For your convenience, a Basic list of funds across a wide range of categories is offered below.

- Use the research links to explore fund details.
- Select the funds you wish to add to your portfolio using the checkboxes.
- Click the "Trade Selected Funds" button to proceed to the next step.

In the next step, you will allocate your investment dollars across the funds you selected.

Although we are offering a standard group of mutual funds, we are not making recommendations or providing individual advice related to the mutual funds provided in this program. Please seek the assistance of your personal financial advisor if you need additional help in the selection of investment options.

Prospectus Fund Facts Morningstar

Select All | Unselect All

Investments	Symbol	Funds Category	Research Links	Investment Minimum
Basic Mutual Fund Options				
<input type="checkbox"/>	Vanguard Equity Income	VEIRX	Large Cap Value	i d ☆ \$100.00
<input type="checkbox"/>	Schwab S&P 500 Index	SWPPX	Large Cap Blend	i d ☆ \$100.00
<input type="checkbox"/>	Vanguard Growth Index	VIGIX	Large Cap Growth	i d ☆ \$100.00
<input type="checkbox"/>	Vanguard Extended Market Index	VIEIX	Mid Cap Blend	i d ☆ \$100.00
<input type="checkbox"/>	Delaware Small Cap Value	DEVIX	Small Cap Value	i d ☆ \$100.00
<input type="checkbox"/>	Schwab Small Cap Stock Index	SWSSX	Small Cap Blend	i d ☆ \$100.00
<input type="checkbox"/>	Janus Triton	JGMNX	Small Cap Growth	i d ☆ \$100.00
<input type="checkbox"/>	MFS International Value	MNLJX	International	i d ☆ \$100.00
<input type="checkbox"/>	PIMCO International StocksPlus TR	PISIX	International	i d ☆ \$100.00
<input type="checkbox"/>	Allspring Idx Asset Alloc Inst	WFATX	Aggressive Allocation	i d ☆ \$100.00
<input type="checkbox"/>	Transamerica Small/Mid Val Rf	TASMX	Mid Cap Value	i d ☆ \$100.00
<input type="checkbox"/>	1919 Financial Services I	LMRIX	Financial	i d ☆ \$100.00

[Trade Selected Funds](#)

[Back](#)

Step 4: Verify and submit

HSA Investments

Minimum Required Balance: \$1,000.00
Available to Invest: \$4,567.21
Investment Status: Eligible

EDUCATION & TOOLS
[More actions...](#)

TOTAL INVESTMENT BALANCE: **\$0.00**

✓

✓

3

4

FUNDS ALLOCATION

VERIFY INVESTMENT ALLOCATIONS

Please review your investment choices below. To complete your enrollment and make your first investment purchases, click the "Submit" button below.

Money to Invest: \$300.00

Investments	Symbol	Funds Category	Purchase Allocation	Purchase Amount
First Eagle Gold I	FEGIX	Precious Metals	50%	\$150.00
Allspring Idx Asset Alloc Inst	WFATX	Aggressive Allocation	50%	\$150.00

[Back](#)

[Cancel](#)

[Submit](#)

Step 5: Receive confirmation

HSA Investments

Minimum Required Balance: \$1,000.00
Available to Invest: \$4,267.21
Investment Status: Pending

EDUCATION & TOOLS
[More actions...](#)

TOTAL INVESTMENT BALANCE: **\$0.00**

✓

✓

✓

✓

✓

✓ Success! You completed the enrollment process.

Your HSA Investment Account enrollment is now being processed. Please allow three business days for the transactions to settle.

[Go to HSA Investments](#)

Step 3: Choose your investments percentage

HSA Investments

Minimum Required Balance: \$1,000.00
Available to Invest: \$4,567.21
Investment Status: Eligible

EDUCATION & TOOLS
[More actions...](#)

TOTAL INVESTMENT BALANCE: **\$0.00**

✓

2

3

4

FUNDS ALLOCATION

Indicate how you would like to allocate your investment dollars across the mutual funds you selected.

Note that your Purchase Allocation must equal 100%.

Money to Invest: \$300.00

Investments	Symbol	Funds Category	Purchase Allocation	Investment Minimum
First Eagle Gold I	FEGIX	Precious Metals	<input type="text" value=""/>	\$100.00
Allspring Idx Asset Alloc Inst	WFATX	Aggressive Allocation	<input type="text" value=""/>	\$100.00
Totals			0%	

[Make Changes - Add/Remove Funds](#)

[Next](#)

View portfolio details

HSA INVESTMENTS

TOTAL INVESTMENT BALANCE

\$2,189.70

MUTUAL FUND

Total \$2,189.70

Available to Invest: \$990.38

Investment Status: Enrolled

EDUCATION & TOOLS

[More actions...](#)

Portfolio Details
Investment Transactions

MUTUAL FUNDS

I WANT TO...

[More actions...](#)

Investments	Symbol	Research Links	Shares	Price	Current Balance	Portfolio %
Schwab S&P 500 Index	SWPPX	P A ☆	25.263	\$60.46	\$1,527.40	69.76%
BlackRock Total Return K	MPHOX	P A ☆	34.269	\$10.52	\$360.51	16.46%
Vanguard Growth Index Instl	VIGIX	P A ☆	2.558	\$117.98	\$301.79	13.78%
Totals					\$2,189.70	100.00%

View investment transactions

HSA INVESTMENTS

TOTAL INVESTMENT BALANCE

\$2,189.70

MUTUAL FUND

Total \$2,189.70

Available to Invest: \$990.38

Investment Status: Enrolled

EDUCATION & TOOLS

[More actions...](#)

Portfolio Details
Investment Transactions

SETTLED TRANSACTIONS (Last 3 months)

Transaction Date	Description	Type	Amount
04/29/2022	BlackRock Total Return K	REINVESTED INTEREST	\$0.70
03/31/2022	BlackRock Total Return K	REINVESTED INTEREST	\$0.21
03/22/2022	BlackRock Total Return K	BUY INVESTMENTS	\$375.00
03/22/2022	Vanguard Growth Index Instl	BUY INVESTMENTS	\$375.00
03/22/2022	Schwab S&P 500 Index	BUY INVESTMENTS	\$1,750.00

[View All Settled Transactions](#)

Investments are not FDIC insured, are not guaranteed by ConnectYourCare, LLC, and may lose value.

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7. HSA on Demand

Need money for health expenses but haven't saved enough yet? With HSA on Demand, your employer accelerates your expected HSA contributions so you can immediately cover your health care expense – right at the point of service. Think of it as a reliable safety net.

HSA on Demand landing page

HSA On Demand

10/01/2019 - 01/01/2020

View Account

What would you like to do?

[Learn about HSA On Demand](#)
[Know how HSA On Demand works](#)
[Understand when HSA On Demand funds are available](#)
[Understand how much is available for me to use](#)
[Learn how I pay back my HSA On Demand funds](#)

HSA BALANCES ⓘ

\$2,054.53
\$0.00

Investments ⓘ \$92.33

HSA Cash Available ⓘ \$2,054.53

Status Previous Plan

Amount Owed ⓘ \$0.00

YTD HSA Contributions:

2019 \$0.00

HSA On Demand and Contribution Activity

Date	Activity	Amount	Payroll YTD Contributions	Available Balance	Amount Owed	Election Amount
12/27/2019	HSA Contribution	(\$50.00)	\$176.92	\$0.00	\$0.00	\$176.92
12/27/2019	HSA Contribution	(\$38.46)	\$126.92	\$50.00	\$0.00	\$176.92
12/13/2019	HSA Contribution	(\$50.00)	\$88.46	\$88.46	\$0.00	\$176.92
12/13/2019	HSA Contribution	(\$38.46)	\$38.46	\$138.46	\$0.00	\$176.92
11/21/2019	Funding Change	\$176.92	\$0.00	\$176.92	\$0.00	\$0.00

8. Tax information, tools and resources

The Tax Center and Tools and Resources are areas on the website rich with information and tools to help you manage your health benefit accounts. Also, find a large number of forms you can download and submit to Optum Financial that will help you with the administrative side of your accounts.

TAX CENTER

DOWNLOAD AVAILABLE FORMS

AVAILABLE YEARS	AVAILABLE FORM TYPES	AVAILABLE FORMS
2021	5498-SA	2021-5498-SA-original.pdf

[View](#) [Download](#)

Tools and resources offer you information on how to manage your account

Tools and Resources

Forms

- [Healthcare FSA Claim Form](#)
- [Dental & Vision FSA Claim Form](#)
- [Dependent Care FSA Claim Form](#)
- [HSA Withdrawal/Claim Form](#)
- [Account Refund Form](#)
- [Set Up Online](#)
- [Letter of Medical Necessity](#)
- [Account Refund Form](#)
- [HSA Custodial Agreement](#)
- [HSA Fee and Interest Schedule](#)
- [Notice of Privacy Practices](#)
- [Electronic Delivery of Communications and Use of Electronic Signature Policy \("E-SIGN Policy"\)](#)
- [Contribution Form](#)
- [Name Change Form](#)
- [Trustee to Trustee Transfer Form](#)
- [Rollover Request Form](#)
- [Closure Request](#)
- [Transfer Out to Trustee](#)
- [Excess Contribution Removal Form](#)
- [Beneficiary Designation Form](#)
- [IRA Transfer to HSA Form](#)
- [Return of Contribution in Error Form](#)
- [Divorce Distribution Request Form](#)
- [Death Distribution Request Form](#)
- [Forfeiture of Interest Form](#)
- [Account Reopen Form](#)
- [Account Consolidation Form](#)
- [Aggregate Account Institutions](#)

Resources

MARKETPLACE	HEALTH TOOLS
<ul style="list-style-type: none">HSA Growth EstimatorHSA Investment Allocation PlannerFSA Tax Savings Calculator	<ul style="list-style-type: none">Healthy LivingHealthy EatingWomen's HealthChildren's HealthQuit Smoking

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk, including fluctuations in value and the possible loss of the principal amount invested.

Health savings accounts (HSAs) are individual accounts offered through Optum Bank®, Member FDIC, or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, each a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account.

Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

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