

Frequently Asked Questions (FAQs)

What do I need to do now?

1. **Set up your online account after August 3, 2015.** To log in, go to HealthSavings.com/Login and enter your temporary username (your 9-digit Social Security number; no punctuation) and temporary password (your 8-digit birthdate; MMDDYYYY; no punctuation). You must change your username and password during your first log in. NOTE: Your new online account will not be accessible between August 26, 2015 and August 31, 2015. Please see “Should I expect any disruptions in service?” for additional information.
2. **Add authorized signer(s).** You may add authorized signer(s) while setting up your online account. If your authorized signer(s) currently have debit card(s), you may order replacement cards (at no charge) as well.
3. **Link to your personal checking and/or savings account(s) for faster contributions and withdrawals.** While setting up your online account, you may set up links to your personal checking and/or savings account(s) to make online contributions, including one-time and recurring (e.g., weekly, monthly, quarterly, etc.) contributions, to your HSA or reimburse yourself for qualified healthcare expenses. There’s no paperwork to complete, and you have easier access to your money. (Also, if you already have automatic contributions scheduled, please see “What if I already have automatic contributions set up?”)
4. **Designate beneficiary(ies).** Beneficiary(ies) currently listed on your account will not be transferred to the new custodian. You may add beneficiary(ies) while setting up your online account.
5. **Review your contribution allocations, if applicable.** Your investments, if any, will remain at Vanguard® and your contribution allocations (both debit/cash and investment as of July 31, 2015) will remain the same. Just as before, your debit/cash allocations are FDIC insured while your Vanguard® investments are not FDIC insured. If you change your allocations while setting up your online account, please note that changes made to your allocations will not be effective until September 1, 2015.
6. **Watch the mail for your new debit card, if applicable.** If you currently have a debit card,

and you are the primary account holder, you will receive a new card in the mail at the end of August, and you may begin using the new card on September 1, 2015. For security reasons, the mailing will be sent in an unmarked envelope from Richmond, VA, so please watch your mail closely.

7. **Download statements, account activity, etc. from your online account(s).** After September 1, 2015, you will no longer have access to your current online accounts, so take a moment before September 1, 2015 to download any statements or reports you would like to keep.

What if I already have automatic contributions set up?

NOTE: (A) The dates listed below are applicable if you are participating in the transfer. If you have opted out of the transfer, you may disregard these dates. (B) If you are participating in the transfer, and currently have automatic contributions scheduled, **the contributions will stop effective August 21, 2015.** You will need to log into your new account after August 3, 2015 to set up a new contribution schedule and re-enter your banking information.

- **Employer group contributions, if applicable** — your employer will ensure that any group contributions and/or payroll deductions are redirected to your new account.
- **Individual contributions set up with your employer, if applicable** — if you have a special, individual arrangement with your employer to make contributions to your HSA, contact us after August 3, 2015 for instructions on how to redirect those contributions.
- **Contributions currently set up in your HSA** — if your automatic contributions are currently set up in your HSA, **these contributions will stop effective August 21, 2015.** You will need to reset your contributions in your new account. Simply log into your account at HealthSavings.com/Login after August 3, 2015. After you log in, go to Profile > My Profile > Scheduled Events > Add Contribution Event to set up contribution(s).
- **Contributions currently set up in your personal checking or savings account** — if your automatic contributions are currently set up through your personal checking or savings account, **you must contact your banking institution to stop these contributions before August 21, 2015.** Going forward, you may

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transfer funds electronically by following the instructions for “Contributions currently set up in your HSA.”

How will I add or make contributions to my account?

If applicable, your employer will ensure that any group contributions and/or payroll deductions are redirected to your new account. If you have a special, individual contribution arrangement with your employer, please contact us after August 3, 2015 for instructions on how to redirect those contributions.

Also, you may set up new one-time or recurring contributions to be pulled from your personal checking or savings account starting September 1, 2015. To set up contribution(s), log into your account at HealthSavings.com/Login any time after August 3, 2015. Once you've logged in, go to Profile > My Profile > Scheduled Events > Add Contribution Event to set up contribution(s).

Starting September 1, 2015, you may mail checks made payable to “FPS Trust” to:

FPS Trust on behalf of *HealthSavings*
9137 E Mineral Cir, Ste 120
Centennial, CO 80112

NOTE: When mailing checks, please download, complete and submit the Contribution Form located at HealthSavings.com/IPX/Forms.

How will I withdraw funds from my account?

You may withdraw funds from your HSA using the same methods you use today.

- **Online** — you can log into your account at HealthSavings.com/Login after September 1, 2015 and request withdrawals for qualified healthcare expenses.
- **Debit card** — if applicable, you can use the new debit card you will receive in late August to pay for qualified healthcare expenses as they are incurred. There will no longer be a \$2 fee for using the debit option on your card (e.g., any transaction using your PIN), so feel free to use the debit or credit options on your card without the worry of additional fees.
- **Submit withdrawal request on paper** — to do this, simply download, complete and submit the Withdrawal Form located at HealthSavings.com/IPX/Forms.

NOTE: There's no charge for ACH (electronic) transfers to your personal checking or savings account. However,

there's a \$10 processing fee for reimbursements by paper check.

What is my username and password?

Effective August 3, 2015, you may log into your new account at HealthSavings.com/Login. Your temporary username is your 9-digit Social Security number (no punctuation), and your temporary password is your 8-digit birthdate (MMDDYYYY; no punctuation). You must change your username and password during your first log in.

What is my new account number?

Effective August 3, 2015, you may log into your new account at HealthSavings.com/Login. After you log in, go to Profile > My Profile > Account Information to view your new account number.

When will my account change?

HealthSavings will transfer the custodianship of your HSA from HSA Bank to FPS Trust at the close of business on August 31, 2015. We will automatically open your account with FPS Trust on September 1, 2015, unless you close or transfer your account before August 7, 2015. If you are invested in Vanguard® funds, your money will remain with Vanguard® and only the custodianship of your HSA will transfer to FPS Trust.

Will there be a minimum balance requirement on my new account?

No. *HealthSavings* offers you the opportunity for first dollar investing in 22 Vanguard® funds. That means there are no minimum balance requirements to meet before you can begin investing.

Will my administrative fee change?

No. Going forward, the administrative fee will be deducted from your account, and we will no longer mail invoices for the administrative fee. If you are enrolled with an employer group, please note that this fee may be paid in full, or in part, by your employer.

Will my custodial fee change?

Yes. The custodial fee for your Vanguard® investments has been reduced from \$0.80 to \$0.625 per \$1,000 each quarter with no cap. Please see the enclosed custodial agreement for details.

When will I receive my statements?

You will continue to receive statements based on your preferences — electronic or paper. Also, for your convenience, statements for your cash and investment accounts will be combined onto one statement to provide a more comprehensive view of your accounts. To manage your statement preferences, simply log into your account at HealthSavings.com/Login after August 3, 2015. After you log in, go to Profile > My Profile >

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Account Options to manage your preferences. Please note that you will receive one last statement from HSA Bank in August, and you will receive tax forms from both HSA Bank and FPS Trust in January 2016.

Will I need to submit additional forms of identification?

In rare cases, we may be required to collect additional forms of identification from you, including legible copies of your Social Security card and current driver's license or state identification card. We will notify you if these forms of identification are required.

Can I order checks?

We will no longer offer the option to purchase checks starting July 1, 2015. There are multiple ways to pay for expenses and/or reimburse yourself from your HSA. Effective September 1, 2015, there will no longer be a \$2 fee for using the debit option on your card (e.g., any transaction using your PIN); therefore, you may use your debit card whenever and wherever they are accepted. Any checks you currently have will be honored through August 31, 2015. However, for a smoother transition and to allow time for check processing, we recommend not writing any checks after August 18, 2015. On September 1, 2015, please destroy any remaining checks and use your new debit card instead.

Should I expect any disruptions in service?

- **Debit card, if applicable** — for a smoother transition, we recommend not using your current debit card after August 18, 2015. (NOTE: Your current debit card will not work effective close of business August 31, 2015.) You will receive a new debit card at the end of August, and you may begin using the new card on September 1, 2015. Watch the mail for your new debit card, as the mailing will be sent in an unmarked envelope for security reasons. Remember, if you incur qualified healthcare expenses during the transition, save your receipts! You may reimburse yourself from your new account starting September 1, 2015.
- **Online** — if you have personal (non-employer) automatic contributions scheduled between August 21, 2015 and August 31, 2015, remember that these contributions will stop effective August 21, 2015. Therefore, we recommend rescheduling these contributions for before August 21, 2015 or after September 1, 2015. Also, you will not be able to withdraw funds from your HSA Bank online account between August 21, 2015 and August 31, 2015. If you incur qualified healthcare expenses during this time, save your receipts! You may

reimburse yourself from your new account starting September 1, 2015. Last but not least, you will not be able to access to your new online account between August 26, 2015 and August 31, 2015 as we transfer data and update our systems. You will regain access to your online account on September 1, 2015.

- **Vanguard® investments, if applicable** — you will not be able to access your Vanguard® investments between August 26, 2015 and August 31, 2015 as we transfer data and update our systems. You will regain access to your Vanguard® investments on September 1, 2015.

Are paper forms available?

Yes. For your convenience, you may download paper forms at HealthSavings.com/IPX/Forms. Please note that our new online system enables you to handle most account updates online, which minimizes the need for paper forms.

What if I have questions?

Contact *HealthSavings* at askus@HealthSavings.com or (888) 354-0697 Monday – Friday, 8:30 a.m. – 5 p.m. EST.

Are there other options?

We would really hate to see you go, but if you choose not to keep your account with us, here are your options:

- **Close your account with *HealthSavings* and keep your account with HSA Bank** — to do this, download, complete and submit the HSA Bank Account Transfer Form at HealthSavings.com/Forms. NOTE: if you choose this option, your account will be converted to an individual HSA at HSA Bank, and your Vanguard® investments, if any, will be liquidated and transferred to your individual HSA cash account. Different fees may apply if you are not already enrolled in an individual HSA. HSA Bank will notify you of any fee changes. We must receive your form before August 7, 2015 to avoid having the custodianship of your HSA moved to FPS Trust at the close of business on August 31, 2015.
- **Transfer to another HSA trustee** — to do this, you must first open an HSA with another provider and obtain their Transfer/Rollover Request Form. We must receive this form before August 7, 2015 to avoid having the custodianship of your HSA moved to FPS Trust at the close of business on August 31, 2015. Also, please note that there's a \$25 fee for transferring your account and any Vanguard®

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funds you're currently invested in will be liquidated.

- **Close your account** — to do this, download, complete and submit the Account Closing Form at [HealthSavings.com/Forms](https://www.healthsavings.com/forms). NOTE: if you choose this option, we must receive your account closing form before August 7, 2015 to avoid having the custodianship of your HSA moved to FPS Trust at the close of business on August 31, 2015. Also, please note that there's a \$25 fee for closing your account, any Vanguard® funds you're currently invested in will be liquidated, and there could be tax implications. (Consult your financial advisor.)