

# Consumer Portal Guide



**HSA Central**

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# Consumer Portal Guide

Welcome to the HSA Central Consumer Portal. This one-stop guide for your portal will help you find the information you need to manage your account(s).

Within the HSA Central Consumer Portal, you can:

- View account balances
- Make HSA transactions
- Manage your investments
- Reimburse yourself to a personal bank account or pay your provider
- Update your personal information
- Order debit cards for dependents
- Access online, monthly account summary reports and annual tax reporting
- Use the Expense Tracker Tab to organize, manage and track expenses

If you have questions about your account(s), contact HSA Central Consumer Services:

Phone: 1-833-232-4676 (Monday-Friday, 7 AM-7 PM CST)

Fax: 1-855-839-9895

Email: [HSACentral@healthaccountservices.com](mailto:HSACentral@healthaccountservices.com)

Mail: HSA Central Consumer Services  
PO Box 2825  
Fargo, ND 58108

Website: [www.hsacentral.net](http://www.hsacentral.net)



# Consumer Portal Guide

## Log in to View Account

**Step 1:** Go to [www.hsacentral.net](http://www.hsacentral.net) and from the **Login** drop down select **Consumer**. For your first-time login, click the **Create your new username and password** link.

**Step 2:** A **User Identification** box appears. Follow the onscreen instructions, filling in your first name, last name, and ZIP code and then either your Social Security Number or Employee ID. Click the **Next** button.

**Step 3:** Create your username and password. The password must **have a minimum of 8 characters, contain upper and lowercase letters, at least one number and a special character**. Click the eye icon to view the text you have entered for your password. Click **Remember Me** if you would like the website to remember your password for future log ins. Click the **Next** button to continue. **Please keep a safe record of your username and password.**

**Step 4:** Select and answer **five security questions** and click the **Submit** button to complete the process. For security reasons, you may be asked one of these questions when completing certain account functions or after logging into your account. **Please keep a safe record of your security questions for future reference.**

**Step 5:** HSA account holders will be prompted to read and agree to the important documents related to the HSA. Click **Read and agree** to open each agreement. After scrolling through and reading, click the box that says, **I have read and agree... or I have read this notice** and submit when all are completed. ***The HSA is not fully active until you complete reading and accepting the Terms and Conditions.***

This completes the account set-up and you are now logged into the account.



# Consumer Portal Guide

## Home

The **Home Page** provides tabs for easy navigation. You can view your available balance and recent transactions.

On the home page, there will be an **I Want To** section. In this section, you may see the following options:

- Make HSA Transaction
- View Investments
- Manage My Expenses

The **Tasks** section is a notification area that alerts you an action is needed on your account. An example would be reminding you to add a bank account for direct deposit.

The screenshot displays the Home Page interface with the following sections:

- I Want To:** A section containing three buttons: "Make HSA Transaction", "View Investments", and "Manage My Expenses".
- Accounts:** A section titled "HEALTH SAVINGS ACCOUNT" containing a table of account balances.
- Tasks:** A section with a notification: "To get your money faster, set up a bank account for direct deposit".
- Recent Transactions:** A table showing a transaction on 4/5/2019 for a Chiropractic expense of \$150.00.

| HEALTH SAVINGS ACCOUNT |  |  |  |            |  |
|------------------------|--|--|--|------------|--|
|                        |  |  |  | AVAILABLE  |  |
| Cash Account           |  |  |  | \$2,537.50 |  |
| Investment Account     |  |  |  | \$0.00     |  |

| DATE     | EXPENSE      | RECIPIENT/PATIENT | MERCHANT/PROVIDER | SUBMITTED AMOUNT | STATUS |
|----------|--------------|-------------------|-------------------|------------------|--------|
| 4/5/2019 | Chiropractic | -                 | -                 | \$150.00         | \$     |

View full table



# Consumer Portal Guide

## Accounts

The **Accounts Tab** makes managing your healthcare finances easy. Within the tab are several tools available for you to use to track your expenses and account. Below are a few options you may find within the **Accounts Tab**.

| Home                                                                                                                                         | Accounts                                                                                         | Tools & Support                                                                                                                                 | Message Center 1                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ACCOUNTS</b> <ul style="list-style-type: none"><li>Account Summary</li><li>Account Activity</li><li>Expenses</li><li>Statements</li></ul> | <b>INVESTMENTS</b> <ul style="list-style-type: none"><li>Investments</li><li>Education</li></ul> | <b>PROFILE</b> <ul style="list-style-type: none"><li>Profile Summary</li><li>Banking</li><li>Payment Method</li><li>Login Information</li></ul> | <b>I WANT TO</b> <ul style="list-style-type: none"><li>Make an HSA Transaction</li><li>View Investments</li><li>Manage My Expenses</li></ul> |

**Account Summary** - The **Accounts Tab** allows you to view the status of your account, including available balance and pending amounts.

- **Available Cash Balance** is the most current record of funds available for withdrawal from your account and includes pending withdrawals.
- **Investment Balance** is the fair market value of your investment account(s). It reflects the most current record of funds and does not include pending transactions to or from the investment account. **You may not see an updated Investment Balance until the fourth business day after a transaction is initiated.**
- **Total Available Balance** is the total amount of funds between Available Cash Balance and Investment Balance.

| Accounts / Account Summary           |                                                        |
|--------------------------------------|--------------------------------------------------------|
| <b>Health Savings Account</b> ?      | ACCOUNT NUMBER : X0007 VIEW                            |
| AVAILABLE CASH BALANCE<br>\$2,537.50 | INVESTMENT BALANCE<br>\$0.00 * Current as of 4/22/2019 |
| Change Payment Method                | HSA Contributions By Tax Year    HSA Coverage Level    |

**Account Activity** - View your processed and pending transactions. You also can export your transactions to a spreadsheet. **Note:** This cannot be partnered with QuickBooks.

**Expenses** - This page allows you to add an expense, export expenses and find detailed reports of your medical expenses.

**Statements** - Here you can view your account statements and tax documents and update notification preferences. For more information, please visit the Statements Section of this guide.



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**Change Payment Method** – This routes you to the **Profile** tab to change how you prefer to receive payments. You can choose between direct deposit or check. Once your selection has been completed, select **Submit**.

**HSA Contributions by Tax Year** - This is a pop-up table to see your contributions broken down by tax year.

| Tax Year | IRS Maximum | Contributions | Contributions from Future Years | Rollover | Remaining Contribution Amount * |
|----------|-------------|---------------|---------------------------------|----------|---------------------------------|
| 2018     | \$7,900.00  | \$0.00        | \$0.00                          | \$0.00   | \$7,900.00                      |
| 2017     | \$7,750.00  | A1 \$269.23   | +A2 \$0.00                      | \$0.00   | \$7,480.77                      |
| 2016     | \$7,750.00  | \$0.05        | -A3 \$0.00                      | \$0.00   | \$7,749.95                      |

|         |   |        |   |                               |
|---------|---|--------|---|-------------------------------|
| IRS Max | - | Amount | = | Remaining Contribution Amount |
|---------|---|--------|---|-------------------------------|

**HSA Coverage Level** – This has a pop-up tab to change your settings for your coverage level. The coverage level refers to who is covered under your health plan. You can choose between individual if your high deductible health plan (HDHP) only covers yourself, or family if your HDHP covers yourself and at least one other individual. Once your settings are correct, select **Submit**.

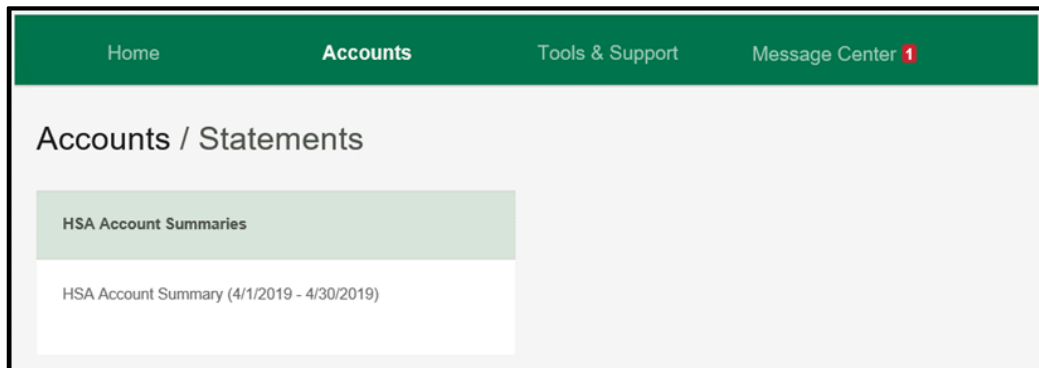
**Selecting Scheduled Transactions** – This will only appear if you have scheduled transactions. It will route you back to **Account Activity** to view your next scheduled payment(s). You can cancel, update or add scheduled transactions at any time on this page.



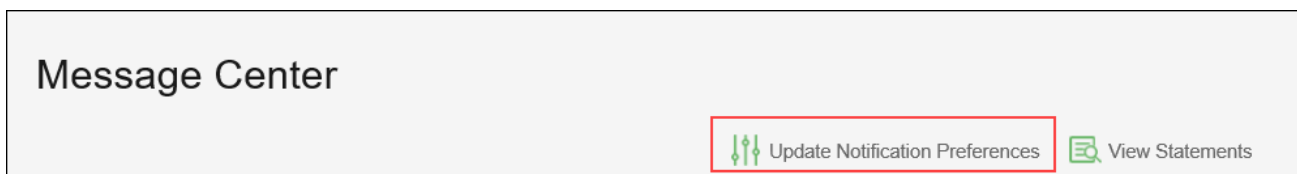
# Consumer Portal Guide

## Statements

In **Accounts Tab**, under the **Accounts** section is the option to view Statements. The statement section shows Account Summaries and Tax Statements



You can update your notification preferences by clicking on the **Message Center** tab, and then by clicking on the **Update Notification Preferences**.



When you update your notification preferences, you will be prompted to provide your email address, enter your cell phone number, your provided carrier and your time zone.

After you decide how you would like to be notified, you may indicate what notifications you would like to receive going forward. When you select an amount for one of the notifications within the Contributions section, you can enter any number from \$0.01 to \$99,999,999.00.





# Consumer Portal Guide

## HSA Transactions

### REQUESTING HSA DISTRIBUTIONS

You can make a distribution or withdrawal from your HSA using the Consumer Portal, Mobile App, or by submitting an HSA Distribution Request form available under [Tools & Support](#).

**Step 1:** To request a distribution from the Consumer Portal, click [Accounts](#) from the top navigation bar, and then under [I Want To](#) select [Make HSA Transaction](#).

**Step 2:** To create a distribution, select [From: My HSA](#). Choose whether you want the distribution sent to yourself via check or via direct deposit, or to someone else via check. See [Add Bank Account](#) in this guide for more information about adding a personal account for direct deposit. Click [Next](#).

***Note:** Selecting reimbursement via direct deposit will enable you to receive your funds faster than if you request a check be sent to your address on file.*

**Step 3:** If you selected [Someone Else](#), complete the new fields. Click [Next](#).

**Step 4:** Once the distribution details have been added, you can choose to set up a recurring distribution or select [One-time for one contribution](#).

**Step 5:** Complete the remaining information for the transaction, including the amount, and click [Next](#).

**Step 6:** You will be prompted to read and agree to the disclaimers regarding the distribution from your HSA. Once you check the box and click [Submit](#), you will have to answer a security question and your distribution will be processed.

***Note:** Checks will be mailed and should arrive within 7 to 10 business days. Please allow 2 to 3 business days to complete a direct deposit.*

### MAKING HSA CONTRIBUTIONS

If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the Mobile App or the Consumer Portal by selecting the [Make HSA Transaction](#) link from the [Accounts](#) tab under [I Want To](#). To ensure you don't go over the annual contribution limit set by the IRS, be sure to factor in any payroll and employer contributions submitted during the year (<http://www.irs.gov/pub/irs-pdf/p969.pdf>).

**Step 1:** To contribute to your HSA via the Consumer Portal, you must first provide your bank account information. See [Add Bank Account](#) in this guide for more information about adding a personal account for direct deposit.

***Note:** Contributions from a personal bank account to your HSA are post-tax dollars. You may be able to claim these on your tax return as tax deductible items (<http://www.irs.gov/pub/irs-pdf/p502.pdf>). If you prefer to have pre-tax contributions, please notify your employer.*

**Step 2:** You can choose to set up a recurring contribution. If you do not need the contribution to continue, select [One-Time](#).

**Step 3:** Enter the amount of the contribution and indicate the tax year (if applicable – the prior tax year will show if it is January, February, March or before the tax filing deadline of the current year, typically April 15).

**Step 4:** You will be prompted to read and agree to the disclaimers regarding the contribution to your HSA. Once you check the box and click [Submit](#), your contribution will be initiated.

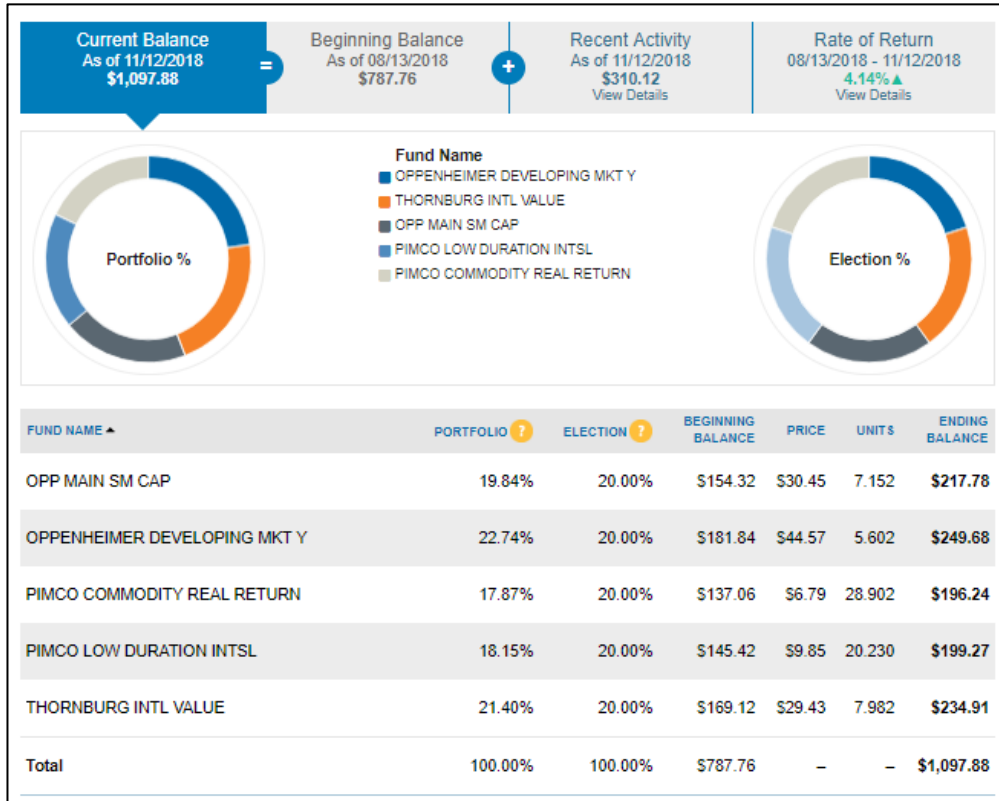
***Note:** Please allow 2 to 3 business days for the transaction to fully process.*



# Consumer Portal Guide

## Investments

Investments are optional for you to use. To view investments, click on **Accounts** from the top navigation bar. Under **Investments**, select **Investments**. Other investment features listed below can be found following the same path.



An investment summary may include:

- Investment Balance and Rate of Return
- Election % and Portfolio %
- Detailed Table of Elections
- Manage investments – single sign on (SSO) to existing investment portal.

**Portfolio** – This represents the percentage of the current balance of your overall investment portfolio. .

**Election** – This represents the percentage of the overall funds you have chosen to invest in, known as your designated investment election.

Hover over the question mark icon next to Portfolio and election for an explanation of each column.

**Education** provides fund performance, guidance tools, and FAQ.


**Note:** For investment advice, please consult with an investment broker or a specialist.



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**View Investments** gives you the ability to select your own investment percentages. If you do not select investment funds, the funds will automatically go into a default fund. Your percentages must total 100 percent and must be whole percentages. A few different options for managing investments include:

- **One-Time Transfer To your Investment Account:** This allows for a one-time transfer from your cash account to investment account.
- **One-Time Transfer From your Investment Account:** This allows for a one-time transfer from your investment account to your cash account.

 Use the question mark symbol for indication if a fund is not available to be sold, elected, and/or transferred.

Funds can be transferred based on your initial election chosen when you created your account or by choosing one or more funds available to you. You will be prompted to choose one of the Update options for the Automatic Investment Transfers before completing the transaction. During a manual transfer, you must disable, suspend, or change you automatic investment transfers.

If the Suspend option is chosen, you will enter in the date you would like your automatic transfers to resume.

## Accounts / Make an HSA Transaction

### Update Automatic Investment Transfer


You have automatic investment transfers enabled. This will cause money being transferred into your investment account to be automatically transferred back out of your investment account. Select one of the below options.

**Disable Automatic Investment Transfer**

Turn your automatic investment transfer off. This can be turned back on manually by going to the Manage My Investment page.

**Suspend Automatic Investment Transfer**

Temporarily turn automatic investment transfers off until a date you specify. You also have the option to change your automatic investment threshold amount.

Date you would like to resume automatic investment transfers?  

Transfer Funds to investment when my Cash Balance Exceeds: \$

**Change Automatic Investment Threshold Only**

Increase or decrease your investment threshold to maintain a new threshold amount in your cash account.

Cancel

Previous

Next

If you choose to Select Fund(s) for a one-time transfer, you will enter the amounts you wish in the space provided next to the funds of your choice up to the amount you have available to invest in your account.

**Auto-Transfers to or from an Investment Account:** This turns auto transfers on or off and changes the threshold amount that controls automatic transfers to your investment account.

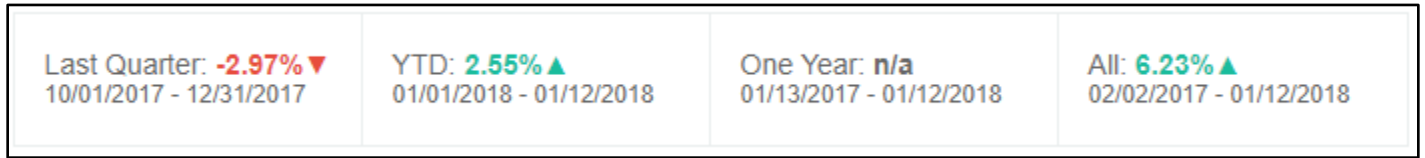
**Note:** Debit Card transactions will pull from your available cash balance in your account. If you are completing a transaction with your debit card, you will not be able to use any investment dollars. However, if you opt into investment sweeps this could result in an investment sale to maintain your cash balance.

- **Update Fund Allocation:** This changes how investment funds are allocated.
- **View Requested Changes:** This shows any requested pending or processed transactions.



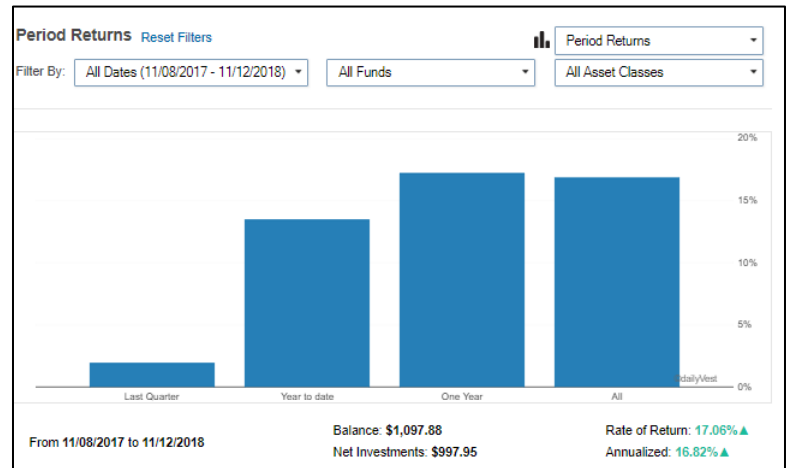
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**Portfolio Performance** will be reflected in a chart that represents how the investments are performing quarterly, yearly and overall.



The second graph allows the following items to be customized to change the view of the data:

- Dates
- Funds
- Asset classes
- Period returns



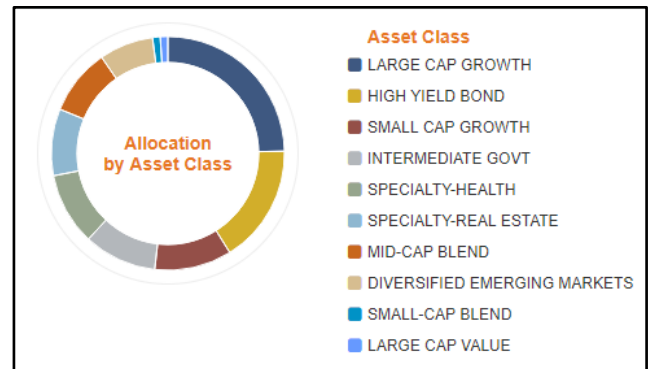
The **Balance History** is similar to the **Portfolio Performance**. It shows a graph of the history of your investment balance. You can filter this by date, fund and asset class.

**Fund Activity** is a tab on the left that shows the breakdown of your selected allocated funds by class.

**Transaction Details** can be filtered to see a specific date: All Dates, Last Quarter, Year to Date, Last Month and Custom; All Funds or a specific fund; and the activity type: All Activity Types, Purchases, Withdrawals, Transfers, Div/Int, or Fees.

### Realigning Investments:

The graphic represents how you would realign your investments. For example, you set up your investments and put your money into funds A, B and C. One year later you decide to update your elections. Changing elections will change the way dollars are invested moving forward but will not change the dollars that were invested for that year, unless you choose to realign your account. Realigning will sell off your A, B, and C funds so that you can now invest prior and future money into funds D, E, and F.



## HSA Central Debit Card

### Advantages of the debit card:

- Pay directly from your account(s) at the point-of-sale for qualified medical expenses
- Charges are paid directly to the provider/retailer
- No waiting for reimbursement

### Eligible expenses:

The IRS determines what expenses you can pay. For more information, go to <https://www.hsacentral.net/hsa-central-home-page/consumers/irs-eligible-medical-expenses/>

### Using the card:

To activate your debit card, call the activation line at 866-898-9795 and if you have any issues, you can contact HSA Central Consumer Services at 833-232-4676.

Some retailers use an inventory information approval system (IIAS). These merchants will approve eligible expenses at the point of purchase. For a complete list of IIAS merchants, visit [www.sig-is.org](http://www.sig-is.org). Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items.

**Note:** For HSA plans, you do not need to submit receipt documentation. However, you should keep receipt copies for debit card transactions and all distributions from your HSA for seven years in the event of a personal IRS audit. You can log expenses in the Expenses section with copies of receipts. For more information, please view the **Expenses** section of this guide.

The daily transaction limit on your HSA Central Debit Card for HSA transactions is \$5,000 for point of sale and \$300 for automated teller machines (ATMs) or the amount available in your account, whichever is less.



# Consumer Portal Guide

## Expenses

Expenses can be accessed by clicking on [Accounts](#) and then [Expenses](#). In the [Expenses section](#) you can add an expense, export expenses, and find detailed reports of your medical expenses.

[Add Expense](#) button in the top left corner.

To add an expense there are three required sections:

- Expense description
- Date of service
- Expense amount

To keep record, you can also add:

- The total billed amount (which is the total amount billed before insurance and provider discount deductions)
- The provider
- Expense type (medical/vision/dental)
- The recipient/patient (in case there is a dependent(s) on the account)
- Upload a receipt for recordkeeping (must be a JPG, JPEG, GIF, PNG or PDF and cannot exceed 8 MB)
- Lastly, there is a box at the bottom for you to leave notes for future reference.

At this time, you can decide to [Pay Expense Now](#) or [Save For Later](#). By clicking [Pay Expense Now](#) consumers will be prompted with additional questions about their submitted expense as well as how to initiate money movement. By clicking [Save For Later](#), the expense will be added to the expense page and can be paid later by clicking on the [Pay](#) button by a specific expense.

**Note:** Any expense added will not initiate any money movement.

The [Export Expense](#) button will export a detailed list of all your expenses into an excel spreadsheet.

On the Expense page, you may view your chart by category, status, year, recipient, or by merchant/provider. The chart can be filtered down further by selecting [Filter By](#) at the bottom of the graph. Selecting a filter to filter by will apply the filter both the graph and the list of expenses. Should you want to go back to the main graph, simply select [Reset Graph](#) in the top left corner of the graph.

The bottom of the expense page shows options for each individual expense. Clicking on an expense displays options such as upload a receipt, add a note about the expense, mark an expense as paid if you paid the expense from an outside source, remove the expense, and update an expense.

**Expense Summary**

| Expense Summary | Total Expenses | Total Paid Expenses | Total Unpaid Expenses |
|-----------------|----------------|---------------------|-----------------------|
|                 | \$70.00        | \$0.00              | \$70.00               |

**Total Eligible to Submit:** \$50.00

Filter By ^ Reset Filters

From 1/1/2019 x

Date Range

From 1/1/2019 To mm/dd/yyyy

| Category       | Status       | Recipient      | Merchant/Provider       |
|----------------|--------------|----------------|-------------------------|
| All Categories | All Statuses | All Recipients | All Merchants/Providers |
| Other          | Unpaid       |                |                         |
| Medical        | Pending      |                |                         |


Search


Description Clear Search Search


| DATE        | EXPENSE | RECIPIENT/PATIENT | MERCHANT/PROVIDER | SUBMITTED AMOUNT | STATUS |
|-------------|---------|-------------------|-------------------|------------------|--------|
| + 4/25/2019 | Medical | -                 | -                 | \$20.00          | \$     |
| + 4/2/2019  | Other   | -                 | -                 | \$50.00          | \$ Pay |







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 The red dollar sign icon indicates the expense has not been paid.

 The green dollar sign indicates the claim expense has been paid.

 The yellow dollar sign indicates a claim expense has been partially paid.

 Use the question mark symbol to view information about each field.

| DATE            | EXPENSE | RECIPIENT/PATIENT                 | MERCHANT/PROVIDER                | SUBMITTED AMOUNT                                                                                               | STATUS                                                                                                |
|-----------------|---------|-----------------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| + 4/25/2019     | Medical | -                                 | -                                | \$20.00                                                                                                        |                      |
| - 4/2/2019      | Other   | -                                 | -                                | \$50.00                                                                                                        |  <a href="#">Pay</a> |
| Expense Details |         | Description: Physical Therapy     |                                  | Date(s) of Service: 4/2/2019                                                                                   |                                                                                                       |
|                 |         | Source: Online                    |                                  | Total Billed Amount:  \$50.00 |                                                                                                       |
|                 |         | Expense Amount: \$50.00           |                                  | Received Date: 4/25/2019                                                                                       |                                                                                                       |
|                 |         | Payable Amount: \$50.00           |                                  |                                                                                                                |                                                                                                       |
|                 |         | <a href="#">Upload Receipt(s)</a> | <a href="#">Add Expense Note</a> | <a href="#">Mark as Paid</a>                                                                                   |                                                                                                       |
|                 |         | <a href="#">Remove Expense</a>    | <a href="#">Update Expense</a>   |                                                                                                                |                                                                                                       |

Follow these steps to make a payment:

**Step 1:** Clicking on the [Pay](#) button by an expense in the listed chart

**Step 2:** You will then be brought to a new screen where you will select an account to [Pay From](#) and an account to [Pay To](#).

- If you select to pay to someone else then you can either add their credentials, if they are new, or choose a provider you have already saved. You will need to click [Select a Payee](#) to add a new provider, which will then require you to add the provider's Name, Account Number, and Address. You can also add who the recipient information, but it's not required.

**Step 3:** Next will be the [Transaction Summary](#) screen, where you can verify the amount is correct.

**Step 4:** You will see a Transaction Summary next, where you, again, make sure that your total amount is correct, and you are prompted to read a Normal Distribution Disclaimer. After you have read the complete document, you will be asked to select that you have read, understand, and agree to the terms.

[I have read, understand, and agree to the information and terms above.](#)

Once the box is checked, the ["Pay"](#) option will be available to select.

**Step 5:** Lastly, answer a security question for verification. Once the security question is answered correctly, you are given the option to print the page for your records if you so choose.




# Consumer Portal Guide

## Message Center

The **Message Center** Tab provides notifications for actions, such as a request for more information.

When there are new notifications in the Message Center, a red box with a number inside appears indicating the number of new messages.



Message Center **8**

When messages are present, you can see the following:

- The date and time the message was sent
- Who the message is from
  - For notifications, this will be “Auto-generated”
- The subject of the message
- An attachment icon if attachments are included



When a new message appears, it is bolded. To view a message click **View**. To view an attachment, click **View** next to the message and click on the link next to attachment in the Message information section.

After messages have been read, they will appear in normal font and you can archive the message(s). On the main page, you can see both **Current Messages** and **Archived Messages**. You can hide the archived messages, if you do not wish to see them.

When archiving a message, you can select one or multiple at a time. If you select a message that hasn't been read (one that is bolded), it will automatically be marked as 'read' and will not be bolded anymore. Messages are stored for three years.





**Note:** Once a message has been moved to the archive section, it cannot be moved back or permanently deleted.

## Message Center

 Update Notification Preferences  View Statements

### Current Messages

 Archive

| <input type="checkbox"/> | DATE/TIME         | FROM           | SUBJECT                                                |                                                                                            |
|--------------------------|-------------------|----------------|--------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | 9/4/2019 5:47 PM  | Auto-generated | HSA Account Summary (8/1/2019 - 8/31/2019)             |  View |
| <input type="checkbox"/> | 8/2/2019 8:54 PM  | Auto-generated | Confirmation: Your Health Account Information Has B... | View                                                                                       |
| <input type="checkbox"/> | 8/1/2019 4:45 AM  | Auto-generated | HSA Account Summary (7/1/2019 - 7/31/2019)             |  View |
| <input type="checkbox"/> | 7/25/2019 9:22 AM | Auto-generated | Confirmation: Your Health Account Information Has B... | View                                                                                       |
| <input type="checkbox"/> | 7/22/2019 1:25 PM | Auto-generated | Confirmation: Your Health Account Information Has B... | View                                                                                       |
| <input type="checkbox"/> | 7/1/2019 3:09 AM  | Auto-generated | HSA Account Summary (6/1/2019 - 6/30/2019)             |  View |
| <input type="checkbox"/> | 6/20/2019 2:46 AM | Auto-generated | HSA Advice of Deposit                                  |  View |

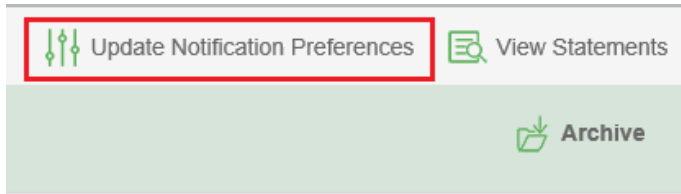




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## Notification Preferences

To receive notifications about your account, click on **Update Notification Preferences** above the current messages. Here you will update if and how you will receive notifications.



Under the Contact Information heading, ensure the information is correct. If it is not correct, click **Update Contact Information**.

Under the **Notification Preferences** heading, select the delivery method for each type of notification by checking the corresponding boxes. The Contributions and Payments sections allow you to set a balance or transaction threshold that will trigger the notification to be sent. Check the **I Would like to Go Paperless** box to clear and disable all the 'paper' delivery methods for the applicable notifications.

The screenshot shows the 'Update Contact Information' modal form. The form includes fields for Mobile Number (with a required asterisk), Mobile Carrier (with a help icon), Time Zone (with a help icon), Email Address (with a required asterisk), and Confirm Email Address. A red box highlights the 'Update Contact Information' button in the background, with a red line pointing to the modal. The background page shows the 'Contact Information' section with an 'Update Contact Information' button, and the 'Notification Preferences' section with a table of notification preferences.

|                                                                                                       | STATEMENT PREFERENCES |                                     | ALERT PREFERENCE         |
|-------------------------------------------------------------------------------------------------------|-----------------------|-------------------------------------|--------------------------|
|                                                                                                       | Online                | Paper                               | Email                    |
| <b>STATEMENTS</b>                                                                                     |                       |                                     |                          |
| <b>STATEMENTS</b>                                                                                     |                       |                                     |                          |
| HSA Account Summary<br><i>Automatically emailed based on whether or not you have an email address</i> | Available             | <input checked="" type="checkbox"/> | Emailed                  |
| HSA Tax Documents<br><i>Automatically emailed based on whether or not you have an email address</i>   | Available             | <input type="checkbox"/>            | Emailed                  |
| <b>CONTRIBUTIONS</b>                                                                                  |                       |                                     |                          |
| Contribution posted to your HSA                                                                       | -                     | -                                   | <input type="checkbox"/> |
| HSA available cash balance is below \$ <input type="text"/>                                           | -                     | -                                   | <input type="checkbox"/> |
| HSA contributions year-to-date are within \$ <input type="text"/> of the IRS maximum                  | -                     | -                                   | <input type="checkbox"/> |
| <b>PAYMENTS</b>                                                                                       |                       |                                     |                          |



# Consumer Portal Guide

## Account Updates

### UPDATE YOUR PROFILE

To change your phone number, email address, or mailing address, select your name at the top, then click **Profile Summary** in the drop down. Click **Update Profile** in the right corner of the Profile Section.

**Contact Information**

Home Address \*  
United States  
100 Main Ave  
Address Line 2  
Edina  
Minnesota 55436

Mailing Address \*  
 Same as Home Address

Home Phone \*  
( ) -

Mobile Number \*  
( ) -

Mobile Carrier \*  
Select a Carrier...

Time Zone \*  
Select a Time Zone...

Email Address \*  
noemail@noemail.com

Confirm Email Address

By providing an email address, you will receive communications electronically about your benefits in lieu of paper documents. Your email address will not be shared or used for any other purpose.

**Demographic Information**

Gender  
Select a gender...

Marital Status  
 Married  Single

Cancel

**Note:** Be sure to tell your employer if your mailing address or name changes, so they can update it for their records.

Update the information as needed and select **Submit**.

**Note:** To update your name, please submit a **Name Change Request Form**, which is found under the **Tools & Support**.

### ADD DEPENDENT

Add a dependent to your account by selecting your name at the top and clicking **Profile Summary** in the drop down. In the profile summary, add a dependent by clicking **Add Dependent**. Enter the following information about the dependent:

- Full Name
- Date of Birth
- Gender
- Student Information
- Relationship to account holder

Complete the required fields and select **Submit**.



# Consumer Portal Guide

## ADD AN HSA BENEFICIARY

It is important to designate a beneficiary for your HSA as this individual will receive your HSA assets in the event of your death.

Select your name at the top, then click [Profile Summary](#) in the drop down and select [Add Beneficiary](#).

You will need to enter the following information to successfully add a beneficiary:

- Full Name
- Social Security number
- Birth Date
- Address
- Relationship to the account holder
- Primary or Contingent Beneficiary

**Note:** *If you wish to designate someone other than your spouse as your primary beneficiary, you will need to submit a completed HSA Death Beneficiary Form with your spouse's signature of consent. This form can be found under the [Tools & Support](#) tab.*

Complete the required fields and click [Submit](#).



# Consumer Portal Guide

## DEBIT CARDS

### REPORTING A DEBIT CARD AS LOST OR STOLEN

To report a card as lost/stolen, select your name at the top, then click **Banking** in the drop down. Your debit card information will display on the right side of the screen. Select **Report Lost/Stolen**. Your debit card(s) will immediately be deactivated and your new one will be mailed to the address on file within 7 to 10 business days.

**Note:** Please review your recent debit card transactions under your HSA account activity. If you do not recognize any of the transactions, please complete the **Transaction Dispute Form**, under the **Tools & Support Tab**, and mail or fax this to the contact information provided on the form.

### ORDERING A DEPENDENT CARD

Once a dependent has been added under the **Profile Summary** screen, you can go to **Banking/Cards** and under a qualifying dependent click **Issue Card** and click **Submit**.

You will receive the confirmation page below if the card was successfully ordered.

**Note:** The date of birth and Social Security number are required for dependents if you wish to order them a debit card. A validation is done to confirm that the dependent is 18 years old, which is a requirement to receive a debit card. The SSN is needed for activation. If a dependent is entered without an SSN, you cannot order a card until it is added.

### ADD A BANK ACCOUNT

A personal bank account can be linked by selecting **Accounts** and then under **Profile**, select **Banking**. Select **Add Bank Account**. This linked account can be used to make additional contributions to your HSA. Additionally, you can use your linked bank account to reimburse yourself from your HSA for expenses paid out of pocket.

Complete the required fields and select **Submit**.

Review the pop-up message and click **Submit**.

A micro-deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1 to 3 business days for security purposes. You can confirm the deposited amount by logging in at [www.hsacentral.net](http://www.hsacentral.net). After logging in, click on the link in the task section on the **Home** page. The link will read **One or more bank accounts require activation**.

Click on **Activation**.

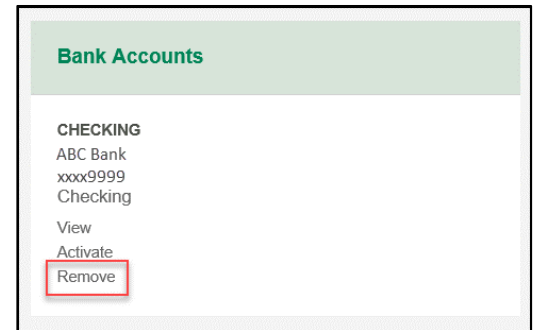
Enter the amount that was deposited in your personal bank account and click **Submit**.



# Consumer Portal Guide

## REMOVE A BANK ACCOUNT

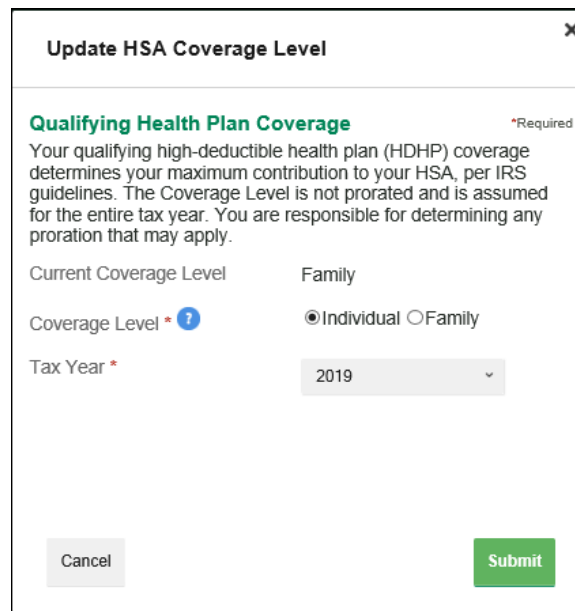
To remove a bank account, go to **Accounts** then **Profile** and select **Banking**. From there, you will see the account(s) you have added. Underneath the account will be the option to View, Activate, or Remove. The **Remove** button will only be visible when the bank account updates are allowed for the consumer and if there are no pending ACH HSA transactions and/or scheduled HSA transactions.



## UPDATING HSA COVERAGE

You can update your HSA Coverage within the portal to reflect your current HDHP coverage. Select **Accounts** in the top navigation bar and then under the **Accounts** section select **Account Summary**. At the bottom of the **Account Summary** page, select **HSA Coverage Level**. You can choose between an Individual plan or a family plan and the appropriate tax year.

**Note:** This will not update your insurance coverage.

A screenshot of a modal window titled 'Update HSA Coverage Level'. The modal has a close button (X) in the top right corner. The main heading is 'Qualifying Health Plan Coverage' with a '\*Required' note. Below the heading is a paragraph explaining that the HDHP coverage determines the maximum HSA contribution. The form contains three fields: 'Current Coverage Level' with a dropdown menu set to 'Family'; 'Coverage Level' with radio buttons for 'Individual' (selected) and 'Family'; and 'Tax Year' with a dropdown menu set to '2019'. At the bottom of the modal are two buttons: 'Cancel' and 'Submit'.

## CONSUMER FORMS

| Form Name                                      | Account Type | Description                                                                                                                                                              |
|------------------------------------------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Authorized Representative/HIPPA Form           | All          | Used to document the designation of an Authorized Representative for a consumer. This form authorizes the release of medical information to the named representative(s). |
| HSA Death Beneficiary Form                     | HSA          | Used to add or replace beneficiaries to a consumer's account.                                                                                                            |
| HSA Contribution Form                          | HSA          | Used by the consumer to submit contributions via mail with a contribution check.                                                                                         |
| HSA Death Distribution Form                    | HSA          | Used to request funds to be distributed to the beneficiaries or the estate of the deceased account holder.                                                               |
| HSA Distribution Request /Account Closure Form | HSA          | Used to request a distribution from the account holder's HSA, or to close the HSA and transfer the entire account balance.                                               |
| HSA Fund Description                           | HSA          | Allows you to see the different investment summaries.                                                                                                                    |
| HSA Transfer Form                              | HSA          | Used by consumers to request their previous trustee/custodian transfer all or a portion of assets from another HSA into their HSA Central HSA.                           |
| Power of Attorney Form                         | All          | Used by the consumers to allow someone to be an authorized user on their account. This form is valid for the lifetime of the account holder.                             |
| Transaction Dispute Form                       | All          | Used when consumers wish to dispute a transaction in the case of suspected fraudulent debit card activity.                                                               |
| Name Change Request Form                       | HSA          | Used to update consumers name in the event of a legal name change.                                                                                                       |



## HSA Central Mobile App

Save time and gain the insight you need to manage your account. Our secure mobile application makes managing your account easy while you are on the go! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

Powerful features of the HSA Central Mobile App include:

### Easy, Convenient and Secure

- Simply log in or create your account to the intuitive app to begin managing your account quickly and easily
- No sensitive account information is ever stored on your mobile device; secure encryption is used to protect all transmissions

### Connects You with the Details

- Quickly check available balances, including investment balances
- Access account details
- Click to call or email HSA Central Consumer Services with questions
- View notifications and messages about your account

### Provides Additional Time-Saving Options

- View transaction details
- Request HSA Distributions
- Make HSA Contributions
- Upload receipt documentation with your mobile device's camera
- Using Expense Tracker, enter medical expense information and upload receipts to store for personal recordkeeping

### Eligible Expense Scanner

- Scan the bar code of a product to determine eligibility
- Real-time product look-up to display whether the product is eligible, ineligible, or not found

### Investments Details

- Investment summary page for read-only information

Did you know you can enroll in text notifications? See the [Statements](#) section of this guide for more information.



# Consumer Portal Guide

## FAQs

### **How do I change my HSA payroll deduction amount?**

You can change your HSA payroll any time during the year with your employer who will adjust the amount being deducted from your paycheck.

### **What do I do if a provider or my health insurance provider refunds me for an expense I paid for with my HSA or I requested funds in error?**

Submit the refund along with the Contribution Form, indicating that it was a "Mistaken Distribution". You can either deposit the funds into a personal account and then issue a check from this personal account for the funds or sign the check over to your HSA and mail it to the address on the form. If the funds were returned to your debit card, these will route directly into the account they were originally debited from and no further action is required.

### **What if I use my HSA to pay for something other than a qualified medical expense?**

If funds are used for items other than qualified medical expenses, the expenditures are subject to applicable income tax and, for individuals who are not disabled or over the age of 65, an additional 20 percent tax penalty.

### **Can I reimburse myself with HSA funds for qualified medical expenses incurred prior to my enrollment in an HSA?**

No. Qualified medical expenses may only be reimbursed, tax-free, if the expenses are incurred after the date your HSA was established.

### **Once I request a transaction, how long does it take for my funds to be available?**

If you have a bank account added to your account, it can take as little as 3 business days for an HSA transaction. However, a check can take up to 7 business days to arrive.

### **What do I do if my debit card declines or doesn't work?**

Ensure you have activated the card and have logged into the consumer portal at [www.hsacentral.net](http://www.hsacentral.net) to accept your terms and conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and there are no pending transactions you have not accounted for. If using the card at the retail pharmacy, ensure the item is coded as HSA eligible. Still unable to determine the cause? Call 1-833-232-4676 to speak with the HSA Central Consumer Services team to verify the cause and best solution.

### **Who qualifies for an HSA?**

Generally, an eligible individual is anyone who meets all of the following criteria unless an exception would apply: Covered under an IRS qualifying high deductible health plan (HDHP); not covered by any other health plan that is not an HDHP; not currently enrolled in Medicare or TRICARE; may not be claimed as a dependent on another individual's tax return.

### **Who qualifies as a dependent?**

A person generally qualifies as your dependent for HSA purposes if you claim them as a dependent on your federal tax return. Please see IRS Publication 502 for exceptions. [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

### **How can I grant my spouse access to my account?**

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found by logging in to the consumer portal from [www.hsacentral.net](http://www.hsacentral.net).

### **Can I use my HSA to pay for medical expenses for a spouse or dependent?**

Yes. You may use your HSA funds without penalty to pay for qualified medical expenses for yourself, spouse or dependent even if they are covered under another health plan. Consult a qualified tax advisor for advice.





# Consumer Portal Guide

## **What can I use the HSA for?**

The funds in the HSA can be used to pay for qualified medical, dental, vision and prescription drug expenses, including over-the-counter drugs, as defined in IRS Publication 502. If used as supplemental income and under the age of 65, money withdrawn is taxable and could be subject to an additional 20 percent.

## **Can I enroll in both an HSA and an FSA?**

If you enroll in both an HSA and an FSA or HRA, you cannot make deductible contributions to the HSA for that coverage period if the FSA or HRA are “general purpose” arrangements that pay or reimburse for qualified medical expenses. However, you still may be able to make deductible contributions to an HSA even if you are also covered under an FSA or HRA if those arrangements are “limited purpose” FSAs or HRAs that restrict reimbursements to certain “permitted benefits” such as vision, dental or preventive care benefits. Other permissible combinations include “suspended HRAs” and “post-deductible” FSAs or HRAs. Contact your legal or tax adviser to review these situations.

## **If I change employers, what happens to my HSA?**

Since you are the owner of the HSA, you may continue to maintain the account if you change employers. HSA to HSA transfers are permitted and do not impact tax reporting if you are enrolled in an HSA in the future.

## **Who may contribute to an HSA?**

Anyone may contribute to an HSA of an eligible individual. If an employee establishes an HSA, for example, the employee, their employer or both may contribute to the employee’s HSA in a given year. If a self-employed or unemployed individual establishes an HSA, that individual may contribute to the HSA. Family members may also make contributions to an HSA on behalf of another family member as long as that other family member is an eligible individual. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits.

## **Who is responsible for determining whether HSA distributions are used exclusively for qualified medical expenses?**

As the HSA account holder, you must ensure that distributions are used for qualified medical expenses. Records of medical expenses should be maintained as evidence that distributions have been made for these purposes. You are responsible for ensuring contributions to the HSA do not exceed IRS limits.

## **What happens to the HSA if I die?**

If you are married and your spouse is a named beneficiary, he/she becomes the owner of the account and assumes it as his/her own HSA. He/she may also elect to have the HSA closed and distribute funds in the form of a check. If you are unmarried, your account will cease to be an HSA. It will pass to beneficiaries or become a part of your estate and be subject to applicable taxes.

## **When will tax documentation become available?**

You will only receive a 1099-SA if there were distributions made. The 1099-SA is needed for filing taxes and generates at the end of January. You will receive a 5498-SA for the contributions that have been made. The 5498-SA generates in May. You will not need this one for filing taxes.

## **Will HSA contributions that I made via mailed deposit or online show up on my W-2?**

No. Contributions made by either of these methods are considered after-tax contributions for purposes of W-2 reporting. To receive the tax benefit of after-tax contributions, you must claim them on your tax return.

## **Is tax reporting required for an HSA?**

Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form

## **How do I submit my itemized receipts for my HSA?**

You will not need to submit your itemized receipts for your HSA; however, your distributions will be reported to you and the IRS via your 1099-SA tax document, so you should retain them for your own tax records. The Expenses section is a great place for you to store your receipts to keep an organized record of them. The IRS recommends keeping records for seven year.



