

# CONSUMER PORTAL QUICKSTART GUIDE: HSA



**Welcome** to your Benefit Strategies HSA Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account.

## Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

I opened my Health Savings Account with Benefit Strategies.

What should I do now?

Go to [www.benstrat.com](http://www.benstrat.com). Click on the Login tab in the upper right corner.

- 1 **Log In:** Log in with your existing User Name and Password. If you've never logged in before, use the New User link. Once logged in you will be prompted to accept HSA Terms and Conditions if you haven't don so already.
- 2 **Set up Investment Sweeps:** You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at \$1,000 or higher. See *"How do I sign up to Access/Sweep cash to Investments?"* instructions on page 4.

## We know from Web usage statistics that you'll most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

**This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:**

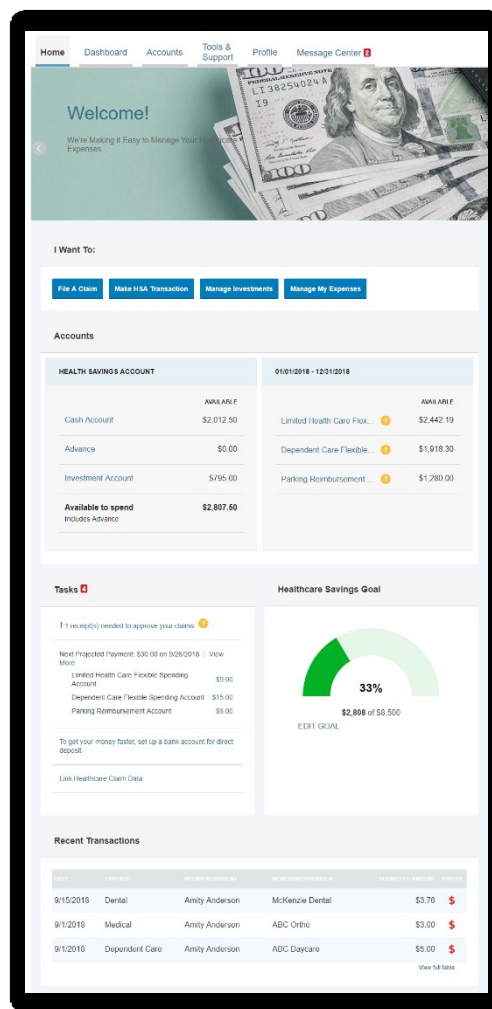
1. Work from sections within the Home Page, or
2. Click on the six tabs at top of Home Page.

## HOW DO I LOG ON TO HOME PAGE:

1. Go to [www.benstrat.com](http://www.benstrat.com) and click on the Login tab in the upper right corner.
2. On the next screen choose the HSA login link.
3. Next you'll click on the Employee/Participant login link.
4. If you have logged in before: Enter your User Name and Password and click login. (Note there are links to use if you've forgotten your User Name and/or Password.)  
If you've never logged in before: Use the New User link and follow the prompts.

The **Home Page** is easy to navigate:

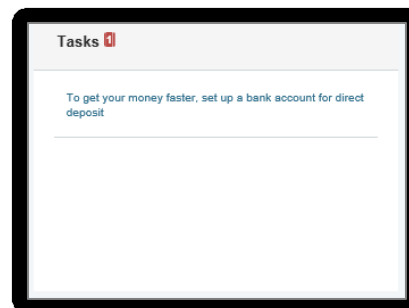
- Easily access the **Available Balance** and **"I Want To"** sections to work with your account right away.
- The **I Want To...** section contains the most frequently used options within the Consumer Portal, including managing your investments.
- The **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- The **Quick View** section graphically displays some of your key account information.



You can also click on the tabs at the top.

## IS THERE ANYTHING ELSE THAT I NEED TO DO?

- Check Tasks, all messages are unique to each person's profile
  - Have you set up Direct Deposit to get your money faster?
  - Have you downloaded the Mobile App for quick easy access to your account balance?
- An email notification will be sent alerting you that you have actions to complete opening your HSA account.



## HOW DO I REQUEST A DISTRIBUTION?

1. To request distribution from your HSA, you may select the link in the “I want to...” section, [Make HSA Transaction](#).
2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or, someone else.

**Did you know?** For a convenient alternative, you can use your HSA debit card to pay for your medical expenses directly from your HSA.

The image shows two screenshots of a web application. The top screenshot shows a section titled "I Want To:" with three buttons: "Make HSA Transaction", "View Investments", and "Manage My Expenses". The bottom screenshot shows the "Accounts / Make HSA Transaction" form. It has a "Create Transaction" section with two dropdown menus: "From \*" (set to "My HSA") and "To \*" (set to "My Checking / Checking (xxxx0454)"). There is a link "Update Bank Account" and a note: "Based on your selections, you will be requesting a distribution (withdrawal)." A red asterisk indicates required fields.

The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “**How Do I?**” section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information and click **Submit**.
4. The **Payment Method Changed** confirmation displays.

The image shows a screenshot of the "Tools & Support" page. The navigation bar includes links for Home, Dashboard, Accounts, Tools & Support (which is highlighted), Profile, and Message Center. There is also a "I Want to:" dropdown menu. The main content area is titled "Tools & Support" and is divided into three sections: "Resources" (with a link to "Tools & Support" highlighted by a red arrow), "Documents & Forms" (listing various forms like "ALL ABOUT HEALTH SAVINGS ACCOUNTS...", "Beneficiary Change/Spousal Consent Form", etc.), and "How Do I?" (listing tasks like "Change Payment Method", "Update Notification Preferences", etc.). There is also a "Quick Links" section.

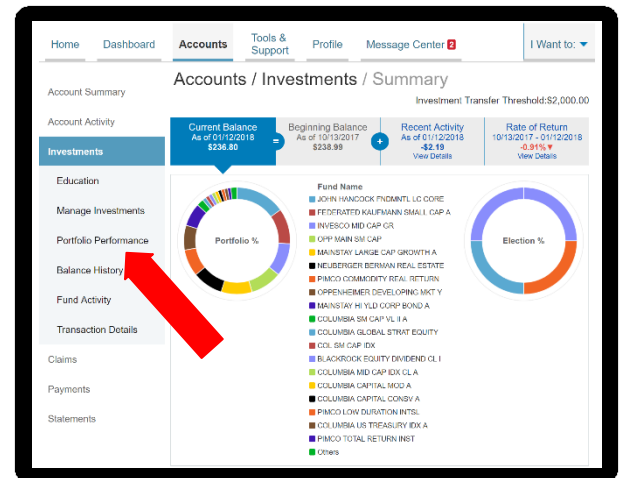
## CAN I CONTRIBUTE MORE FUNDS TO MY HSA, OTHER THAN PAYROLL DEPOSITS?

Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the “**I want to...**” section, **Make HSA Transaction**.
2. If you have a bank account on file, you may use that as your contribution account. If you do not then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution as you wish! Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.

## HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the “**I want to** section”
2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
3. Select Update next to **Auto-Transfers to or from an Investment Account**.
4. Enter the dollar amount (above the noted minimum) to set as a ‘cash threshold balance’ for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
5. Don’t forget to set your investment allocation. See “**How do I change my Investment Elections?**” below.



## HOW DO I FIND MY INVESTMENT BALANCE?

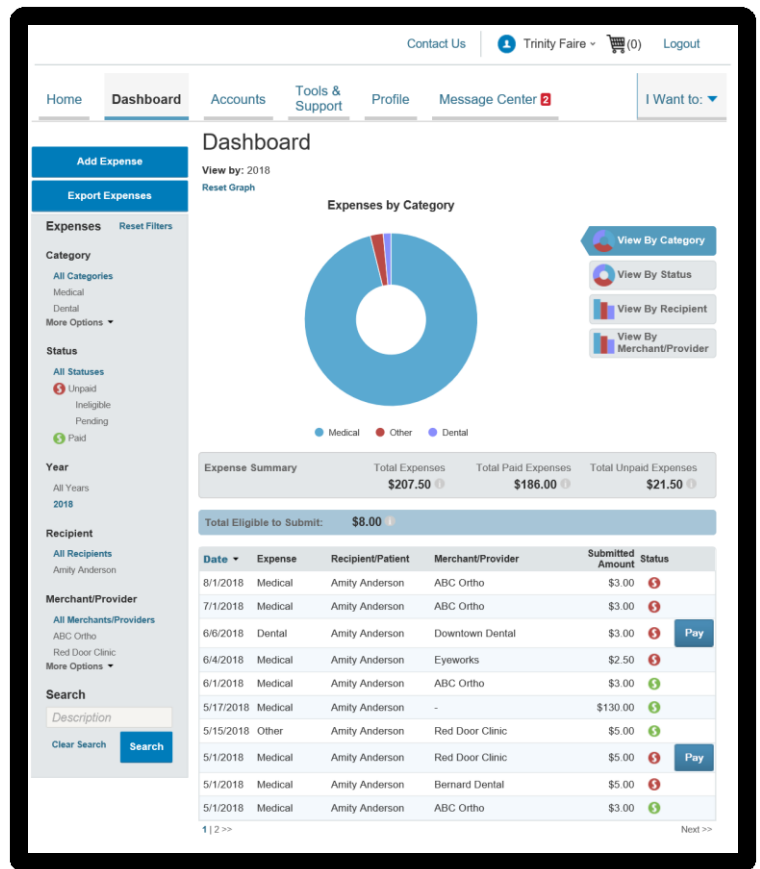
1. You can find your HSA cash and investment balances directly from the home page under the **Accounts** section. For more details click on the appropriate balance and select **Account Activity**. From there, you can view even more detail regarding your account.

Accounts	
HSA	
	AVAILABLE
Cash Account	\$1,345.42
Advance	\$0.00
Investment Account	\$1,345.42
Available to spend Includes Advance	\$2690.84

## ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

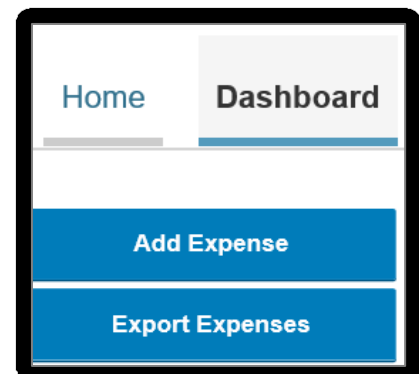
To view and manage ALL healthcare expense activity from EVERY source, use the Dashboard

1. From the **Home Page**, under the Dashboard tab, the Dashboard provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **filter options** on the left-hand navigation pane or, by clicking on the **field headers** within the Dashboard.
3. You can search for specific expenses using the **search field** on the bottom left-hand side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left-hand side of the page.



## HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the Dashboard click on the **Add Expense** button in the upper left-hand side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the Dashboard you can pay the expense, if desired.



## HOW DO I PAY AN EXPENSE?

1. You may process payments/ reimbursements for unpaid expenses directly from the Dashboard page.
2. Expenses will be categorized, and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. You can filter the Dashboard to only view unpaid expenses by clicking on the **unpaid** status from the navigation bar on the left-hand side of the screen.
4. Simply choose which expenses you would like paid and you will be presented with the eligible accounts to select where the claim should be paid.
5. When you click **Pay** the claim details from the dashboard will be pre-populated within the claim form. Review & edit the claim details by completing any required fields that remain blank.
6. You will have the option to either request a reimbursement/distribution to yourself or pay the provider. A fee may apply for payments to someone other than yourself.

7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$	
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$	Pay

## HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the Dashboard page.
2. Expand the expense details visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense for unpaid expenses from the dashboard.

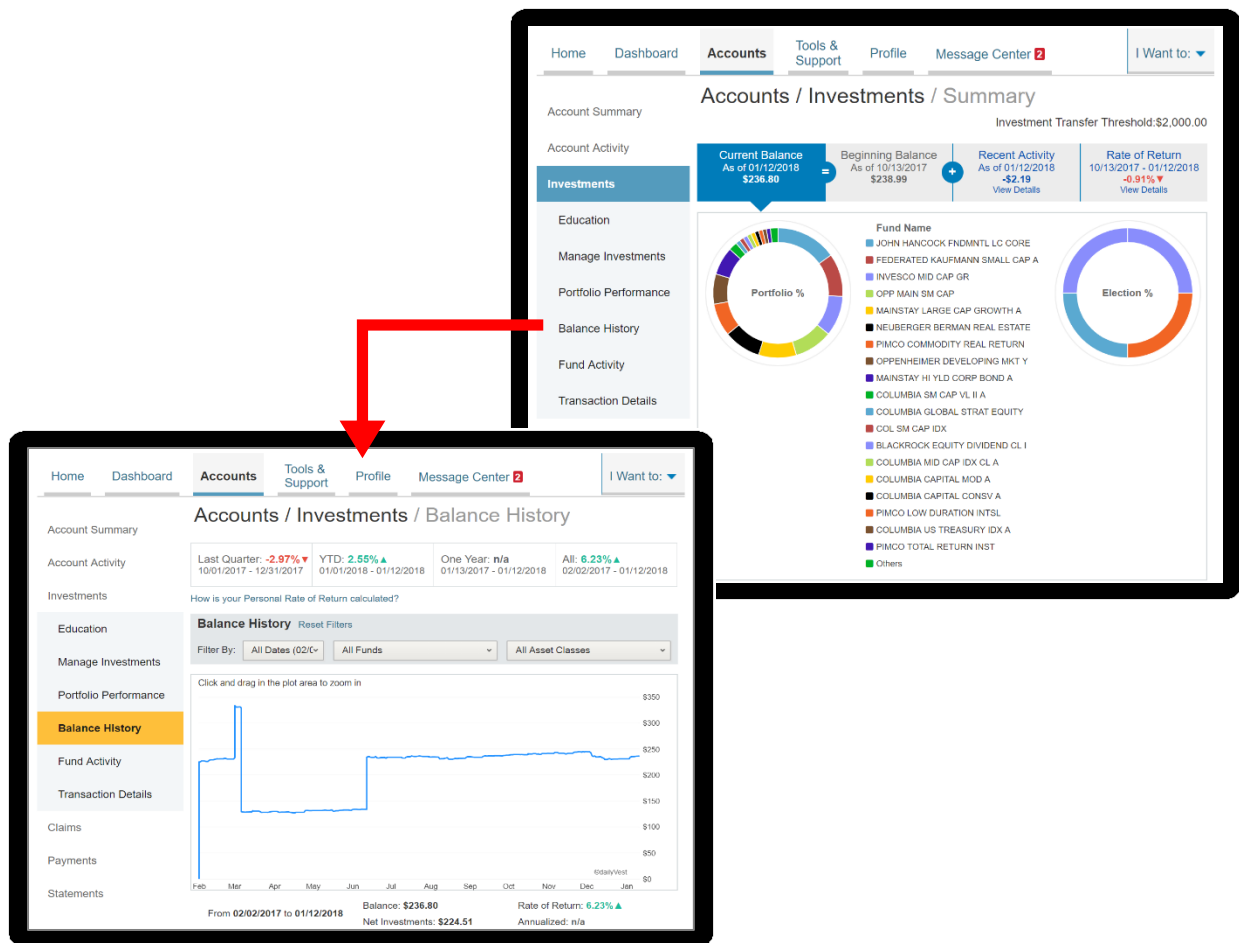
7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$	
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$	Pay
Expense Details	Description: Cavity		Date(s) of Service: 6/6/2018			
	Source: Online		Total Billed Amount: ? \$3.00			
	Expense Amount: \$3.00		Received Date: 6/18/2018			
	Payable Amount: \$3.00					
Upload Receipt(s)		Add Expense Note		Mark as Paid		
Remove Expense		Update Expense				
6/4/2018	Medical	Amity Anderson	Eyeworks	\$2.50	\$	

## WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Homepage**, click on the **Manage Investments** button under the “I want to section”. The Investment Summary page provides you with a dynamic snap shot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.

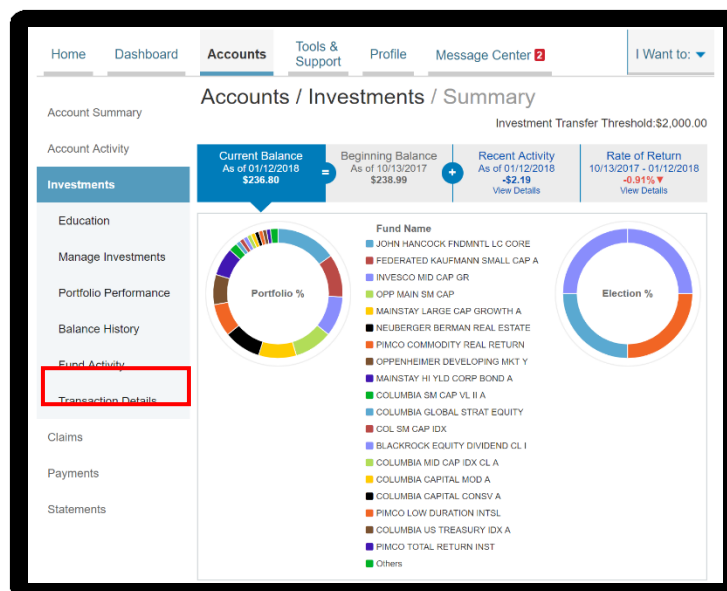
## WHERE DO I FIND MY INVESTMENT BALANCES?

From the **Investment Summary** page, click on the **Balance History**. Use the filters to provide you with specific balance information related to your investments.



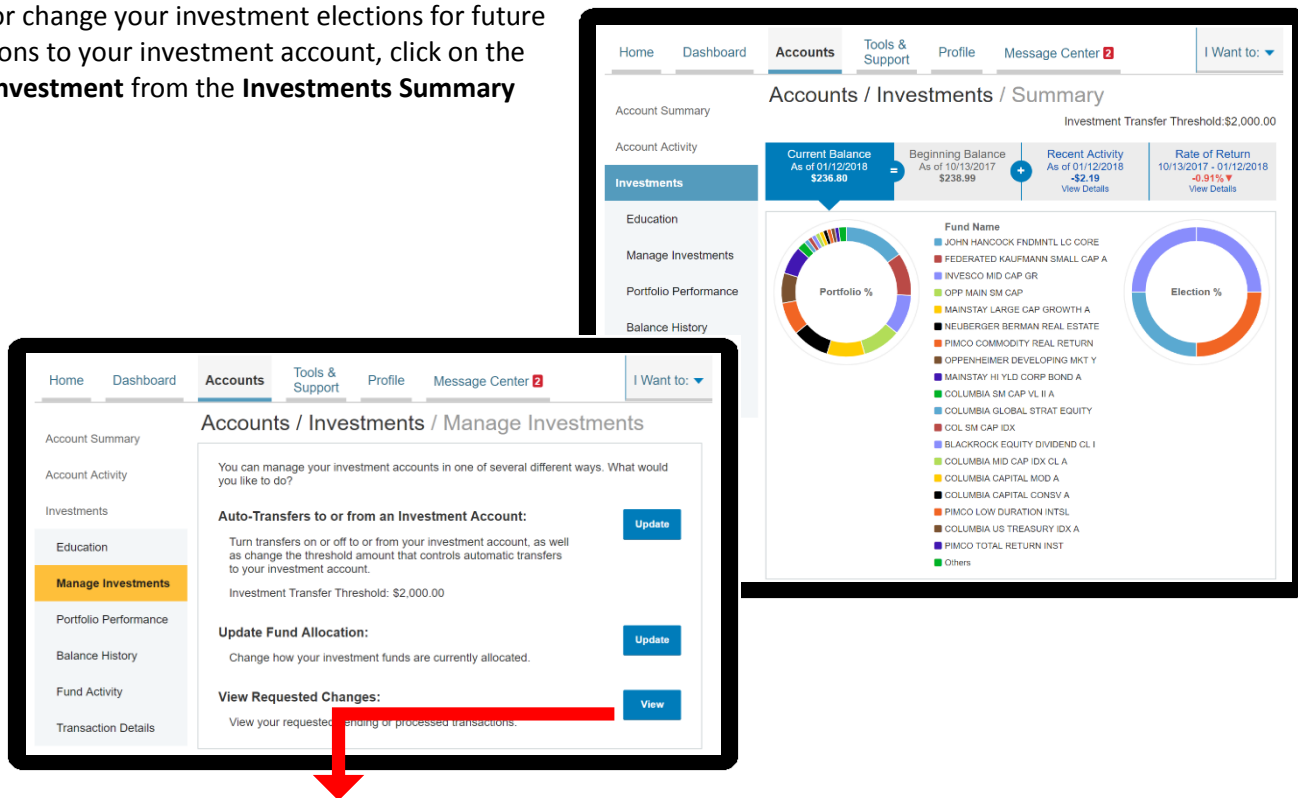
## HOW CAN I FIND MY INVESTMENT TRANSACTION DETAIL?

From the **Investment Summary**, click on the **Transaction Details**, and select Transaction Details.



## HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To setup or change your investment elections for future contributions to your investment account, click on the **Manage Investment** from the **Investments Summary** page.



Click on the submenu **Manage My Investment Account** and select **Update Investment Elections** on the investment portal. If you do not choose specific investments, 100% of any contributions will be in the HCB Interest Bearing Account as noted on the first line. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.



## HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can use either the [Realign Portfolio & Update Elections](#) or [Realign Portfolio](#) option under **Manage Investments**.

### [Realign Portfolio & Update Elections](#)

affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

[Realign Portfolio](#) initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

The screenshot shows a web interface for managing investments. The top navigation bar includes links for Home, Dashboard, Accounts (selected), Tools & Support, Profile, and Message Center (with a red notification badge). Below the navigation bar is a breadcrumb trail: Accounts / Investments / Manage Investments. On the left, a sidebar lists various account-related actions: Account Summary, Account Activity, Investments, Education, **Manage Investments** (highlighted in orange), Portfolio Performance, Balance History, Fund Activity, Transaction Details, Claims, Payments, and Statements. The main content area is titled 'Update Fund Allocation' and contains a sub-header 'Update Fund Allocation'. Below this, a text prompt asks: 'What would you like to update? Based on your selection, the best options for your needs will be shown on the next page.' There are five radio button options, each with a description: 1. **Realign Portfolio & Update Elections**: 'I want to change where my money is now, and where new money will be invested when it moves into my investment account.' 2. **Realign Portfolio & Update Elections with Guidance**: 'I want assistance to change where my money is now, and where new money will be invested when it moves into my investment account.' 3. **Realign Portfolio**: 'I want to move my investments into a different fund.' 4. **Update Elections On My Own**: 'I want to change where new money will be invested when it moves into my investment account.' 5. **Schedule Automatic-Realignment**: 'I want to periodically realign my investment accounts with my investment elections.' At the bottom of the form are two buttons: 'Cancel' and 'Next'.

**Note:** Realign Portfolio will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

## HSA Guidance

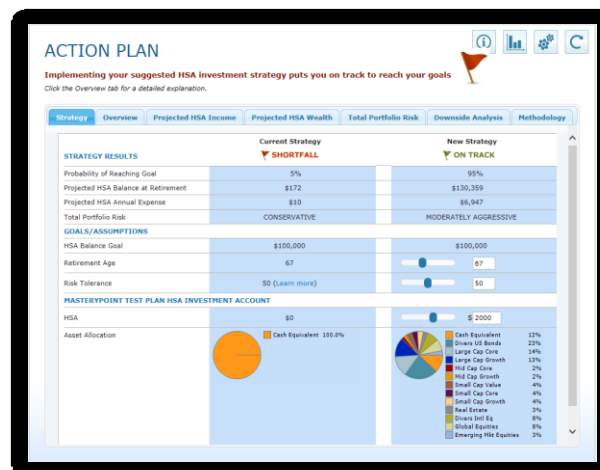
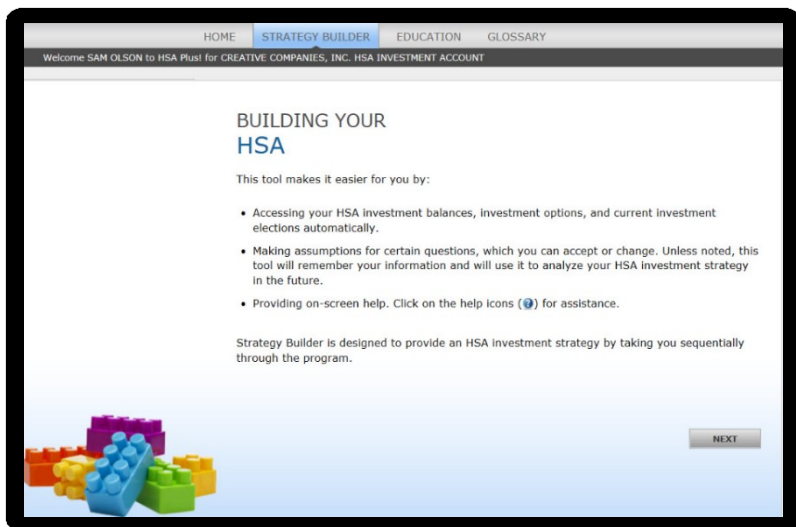
### An Investment Guidance Help – Guidance on Selecting Investments

Click on the **Manage My Investment Account** tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



## STRATEGY BUILDER

*Develop your own personalized Action Plan*

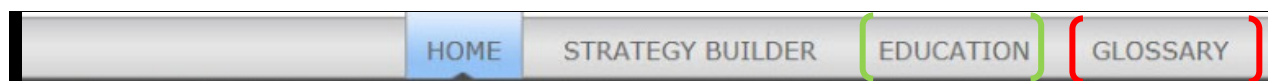


## [EDUCATION]

Polish up on HSA concepts and learn more about HSA rules, eligibility requirements and how to use your HSA for qualified expenses

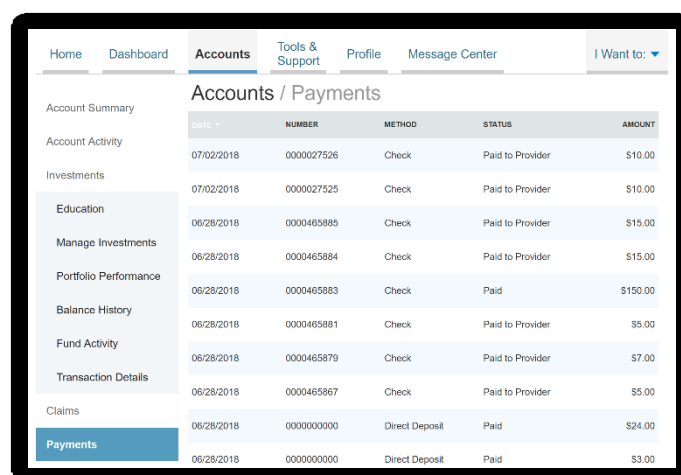
## [GLOSSARY]

HSA terms to familiarize yourself with



## HOW DO I VIEW MY PAYMENT HISTORY?

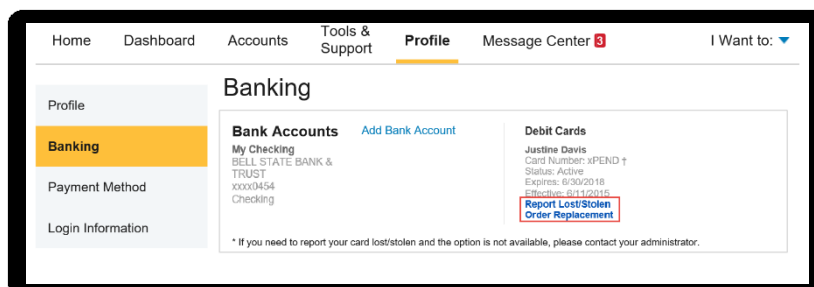
1. On the **Home Page**, under the **Accounts** tab, click **Payments** from the left-hand menu.
2. You will see payments made to date, including debit card transactions.



	DATE	NUMBER	METHOD	STATUS	AMOUNT
Account Activity	07/02/2018	0000027526	Check	Paid to Provider	\$10.00
Investments	07/02/2018	0000027525	Check	Paid to Provider	\$10.00
Education	06/28/2018	0000465885	Check	Paid to Provider	\$15.00
Manage Investments	06/28/2018	0000465884	Check	Paid to Provider	\$15.00
Portfolio Performance	06/28/2018	0000465883	Check	Paid	\$150.00
Balance History	06/28/2018	0000465881	Check	Paid to Provider	\$5.00
Fund Activity	06/28/2018	0000465879	Check	Paid to Provider	\$7.00
Transaction Details	06/28/2018	0000465867	Check	Paid to Provider	\$5.00
Claims	06/28/2018	0000000000	Direct Deposit	Paid	\$24.00
Payments	06/28/2018	0000000000	Direct Deposit	Paid	\$3.00

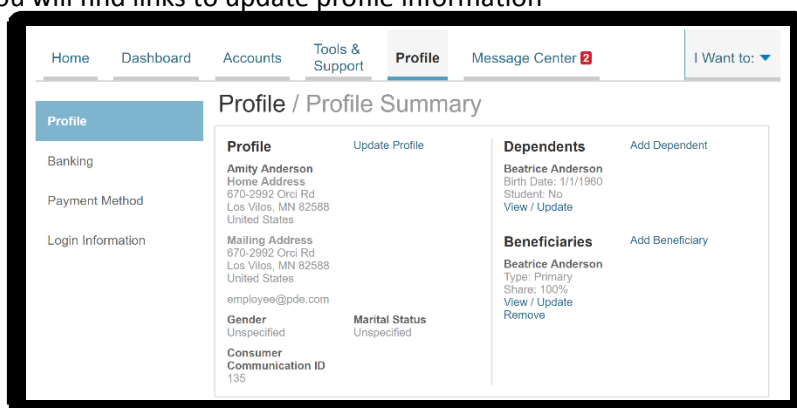
## HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. From the **Home Page**, under the **Profile** tab, click the **Banking/Cards** link on the left-hand side of the screen
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



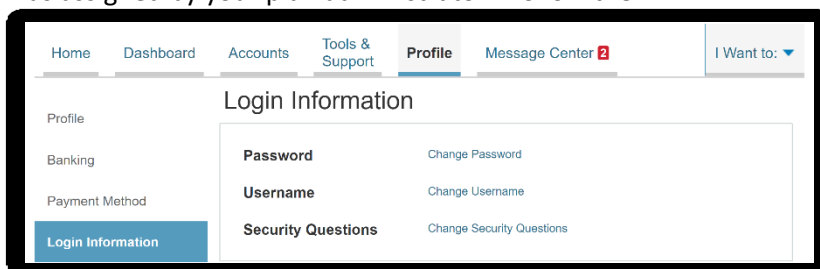
## HOW DO I UPDATE MY PERSONAL PROFILE?

1. From the **Home Page**, under the **Profile**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



## HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the **Home Page**, click on the **Profile** tab, and click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.



## ARE HSA STATEMENTS AVAILABLE ONLINE?

Your HSA Account Summary report can be found by clicking on the **Accounts** tab and selecting **Statements**. The three most recent summaries will be displayed or, you can click on view all to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing **Fund Activity Summary**.

Home

Dashboard

Accounts

Tools & Support

Profile

Message Center 2

I Want to: ▼

Account Summary

Account Activity

Investments

Education

Manage Investments

Portfolio Performance

Balance History

Fund Activity

Transaction Details

Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. [View More](#)

Health Savings Account ?

AVAILABLE CASH BALANCE	INVESTMENT BALANCE	TOTAL AVAILABLE BALANCE
\$2,012.50	\$795.00 * Current as of 8/21/2018	\$2,807.50

ADVANCE BALANCE ?	ADVANCE REPAYMENT BALANCE ?
\$0.00	\$0.00

01/01/2018 - 12/31/2018

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
Limited Health Care Flexible Spending Account	\$2,650.00	\$215.31	\$195.05	\$12.76	\$7.50	\$2,442.19
Dependent Care Flexible Spending Account	\$5,000.00	\$165.00	\$150.00	\$15.00	\$0.00	\$1,918.30
Parking Reimbursement Account	\$3,120.00	\$20.00	\$14.00	\$6.00	\$0.00	\$1,280.00

## ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

Your HSA Tax Documents can be found by clicking on the **Tools and Support** tab and choosing **HSA Tax Documents**. All tax documents will be accessible here, including corrections or updates.

## WHERE CAN I FIND HSA FORMS AND RESOURCES?

Forms, such as those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds can also be found under the Tools & Support tab.

## HOW DO I VIEW OR ACCESS PLAN INFORMATION?

1. From the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
2. Click the applicable account name and the **Plan Rules** will open in a pop-up window.

**PLAN RULES** Close

Amity Anderson  
Limited Health Care Flexible Spending Account (1/1/2018 - 12/31/2018)

**Filing Rules:** You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.  
Final Service Date: 12/31/2018      Final Filing Date: 3/31/2019  
Current Status: ☒ Active      Status Effective Date: ☒ 1/1/2018

**Debit Card Rules:** Your debit card may be used for this plan as follows:  
Debit Card Transactions Allowed: Yes      Maximum per Transaction Amount: No maximum

**Claim Summary**

Individual	Submitted	Paid	Pending	Denied	Total Expenses
	\$215.31	\$195.05	\$12.76	\$7.50	\$207.81

**OR** from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.

## MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information. These may be links to a website or to other valuable resources that enable you to manage your healthcare more effectively.

Visit [www.benstrat.com](http://www.benstrat.com) for a wide variety of HSA information:

From the [benstrat.com](http://www.benstrat.com) Home Page, click on Resources and then choose HSA. Browse through our online HSA content to find out general and detailed information about HSAs, including an extensive HSA FAQ, current year contribution maximums, how HSAs interact with other healthcare plans, partial year eligibility and much more. From the Home page of [www.benstrat.com](http://www.benstrat.com) click on the Resources tab, choose Videos and click on HSA to view helpful HSA videos.

### Download the Benefit Strategies Mobile App

You can manage your accounts, including investments, right from your mobile device when you download the Benefit Strategies mobile app. View balances and transaction history, file claims, take pictures of receipts and upload to your account, sign up for text message alerts and more.

**Contact Benefit Strategies Customer Service Monday – Thursday 8:00am – 6:00pm and Friday from 8:00am to 5:00pm (ET)**

**Online Chat:** [www.benstrat.com](http://www.benstrat.com)

**Text-To-Chat:** 888-401-3539

**Email:** [info@benstrat.com](mailto:info@benstrat.com)

**Toll Free:** 888-401-3539 (automated system available at all times)

Language translation service available through our toll free number and chat service.

