Health Savings Account (HSA) Set Up Instructions for Fidelity

Did you enroll for a Health Savings Account during your benefits enrollment? You should receive an email from Fidelity with the subject "Make the most of your new Fidelity HSA" prompting you to activate your account:

Please log on to www.401k.com to activate your account. This is the same web site we use to enroll in Saltchuk's 401(k) plan, so please log in with your existing username and password. Click on the box on the home page that reads "Activate HSA".

You will then need to verify your Personal Information.
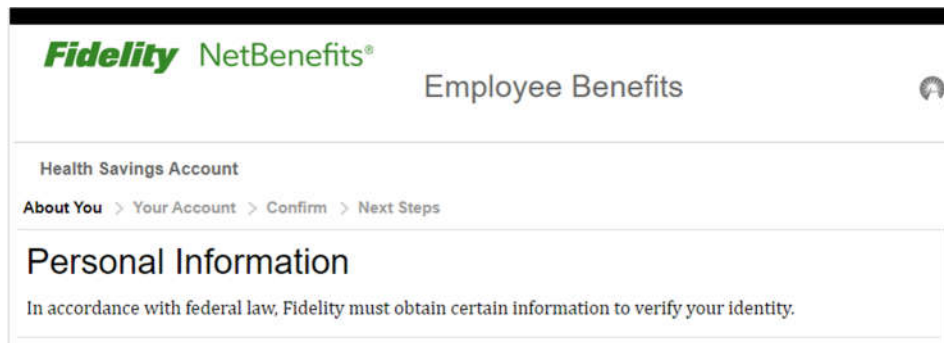
The next page will ask for Employment Information and list Saltchuk NorthStar as the employer. For the address, please enter "**450 Alaskan Way S Ste 707, Seattle, Washington 98104**".   Please answer the questions under "Associations".

Employment Information

Investment industry regulations require that we obtain your employment information.

All fields required unless otherwise noted.

Employment Status

Employment Status	Employed

Employer Information

Your Occupation	
Employer's Name	SALTCHUK NORTHSTAR
Address Line 1	450 Alaskan Way S Ste 707
Address Line 2 (optional)	
City	Seattle
State	Washington
ZIP Code	98104

Associations

Are you, or an immediate family member residing in the same household, employed by or associated with any of the following: a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution? ⑦

Yes **No**

Are you or an immediate family/household member, a director, corporate officer, or 10% shareholder of a publicly held company? ⑦

Yes **No**

The following page is Account Settings. Please review the "Core Position" section and make your selection. Please call **Fidelity at 800-544-3716** for questions about the options. You can change your Core Position election at any time.   Please answer the debit card and email preferences questions.

Account Settings

All fields required unless otherwise noted.

Core Position

Your account was originally established with the FDIC Insured Deposit Sweep (the "Sweep") as your core position. Moving forward, you can select from the two options below. If you decided to utilize Fidelity Government Cash Reserves ("Cash Reserves"), which we have preselected, any funds currently in the Sweep will be transferred to Cash Reserves.

Select Core Position ● Fidelity® Government Cash Reserves (FDRXX)
   Your cash is invested in a mutual fund and earns daily dividends, which are paid to you monthly. FDRXX prospectus ⬚

   ○ FDIC-Insured Deposit Sweep Program (FDIC)
   An interest-bearing position that is eligible for FDIC insurance More Information ⬚

Fidelity HSA Debit Card

Receive a free HSA debit card? **Yes** No

A free Fidelity HSA debit card is a convenient way for you to pay for qualified medical expenses using your HSA account. Terms of Use (PDF)

Email Preferences

Receive financial documents electronically? **Yes** No

eDelivery[1] sends account statements, trade confirmations and related prospectuses, tax forms[2] with related disclosures, as well as prospectuses, shareholder reports, and other disclosures to you electronically. To receive these documents by mail, select No.

Exit   Previous   Next

The next page will ask you to review and confirm your elections. Once you confirm, you will see "Your Account has been Activated" on the next page. Please don't forget to **name your beneficiaries** for your HSA.

Your Account has been Activated

Congratulations, you have now successfully completed the HSA activation process.

Your account number is ▮▮▮▮▮▮▮▮▮

Next Steps

Request Additional Debit Cards
Enable your eligible spouse or dependents to pay for qualified medical expenses with a Fidelity HSA debit card.

Name Your Beneficiaries
Establish the recipients of your HSA in the event of your death.

Contribute to Your Account
If you haven't already you will need to choose an amount to contribute.

Learn More About HSAs
Now that you've opened your HSA, let's look at how you can get started using your new savings account.

Please note: you entered your contribution amount when enrolling in ADP. If you select the "Contribute to your Account" option on Fidelity's web site and enter a different amount, it **will not** override your amount in ADP. Please change your election amount under *Benefits, Enrollments, HSA Change*.

HSA Rollovers from other financial institutions – You are not required to rollover your HSA at another financial institution, so it will not be done automatically. If you wish to roll it over to Fidelity, the option to start the transfer is under the "Contributing" tab for your HSA on Fidelity's web site.

Transfer from another HSA

Transfer money from an HSA at any time—transfers don't count toward your IRS limit. Any contributions you made during the year do.

Transfer an HSA

⊕ What if I've already taken money out of another HSA and have a check?

Please contact Fidelity or your Human Resources department if you have questions.