Guide to your online funding account portal

Optum Financial®

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

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

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

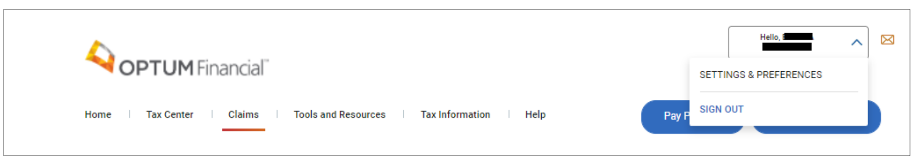
Your HSA and health benefit accounts can help you feel empowered to make care decisions that are right for you and your family. With a clearer picture of the financial side of health, you can be better prepared for current and future expenses. Our online portal is here to help make it easier and more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

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

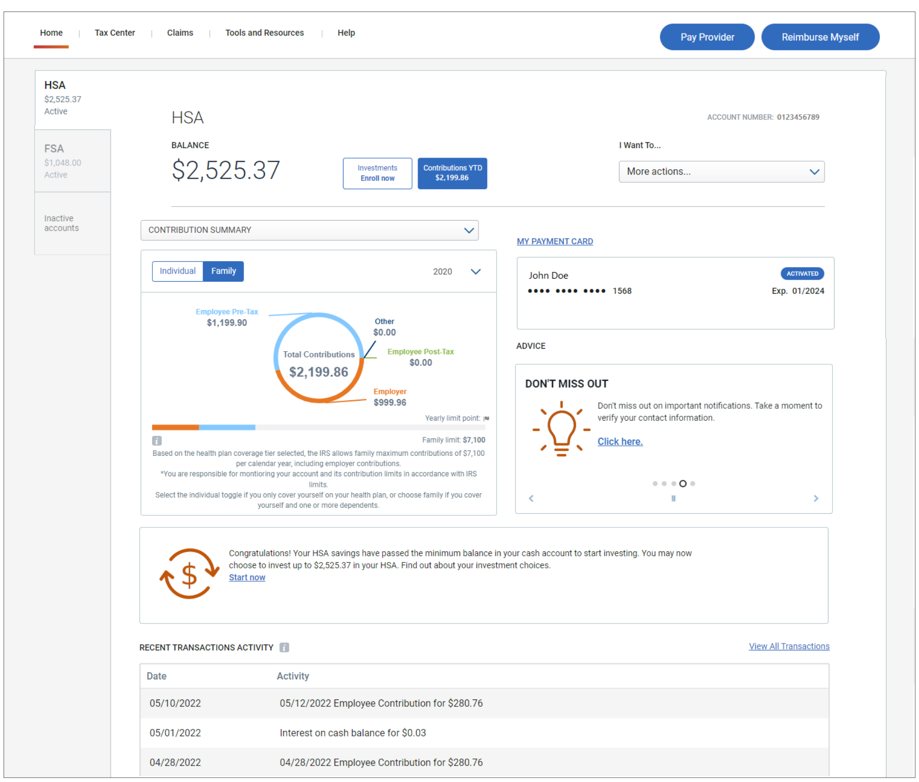
Here, you will find your balances and account information for all your active accounts. Click on the account you would like to see. From the home page you can:

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

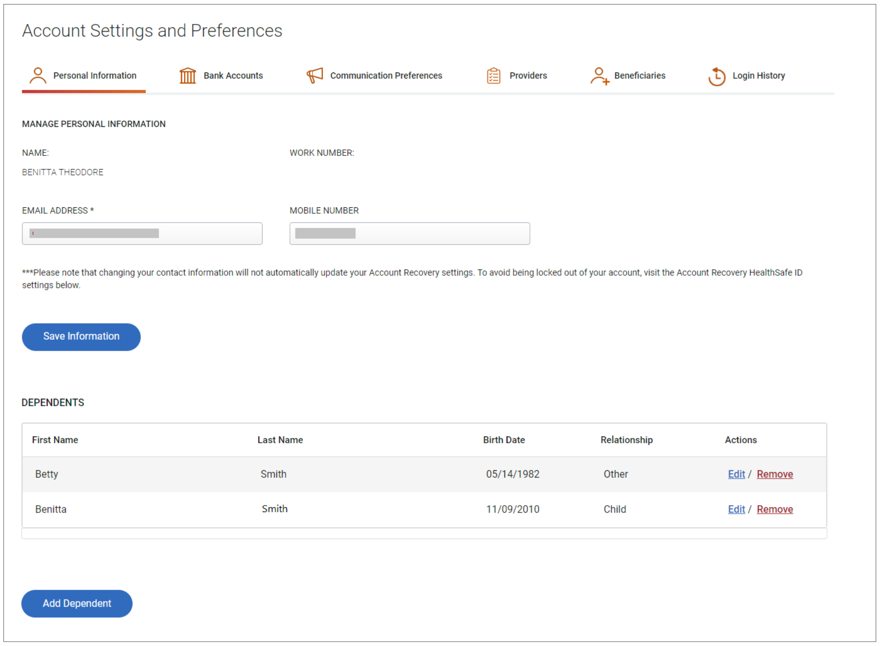
Find settings and preferences here



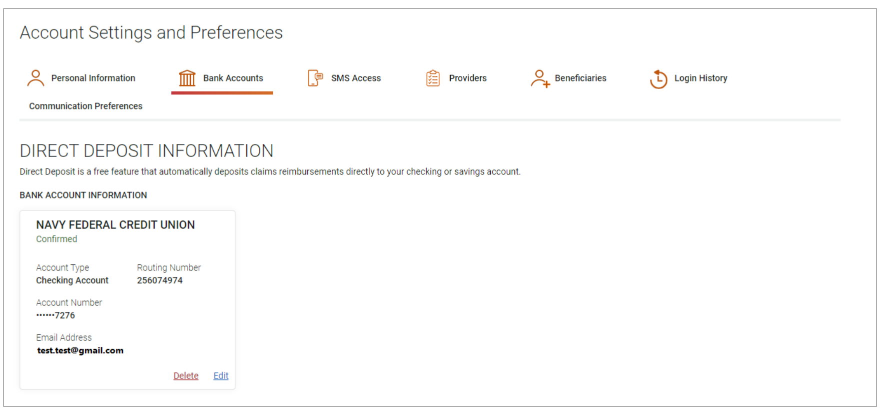
See your account overview



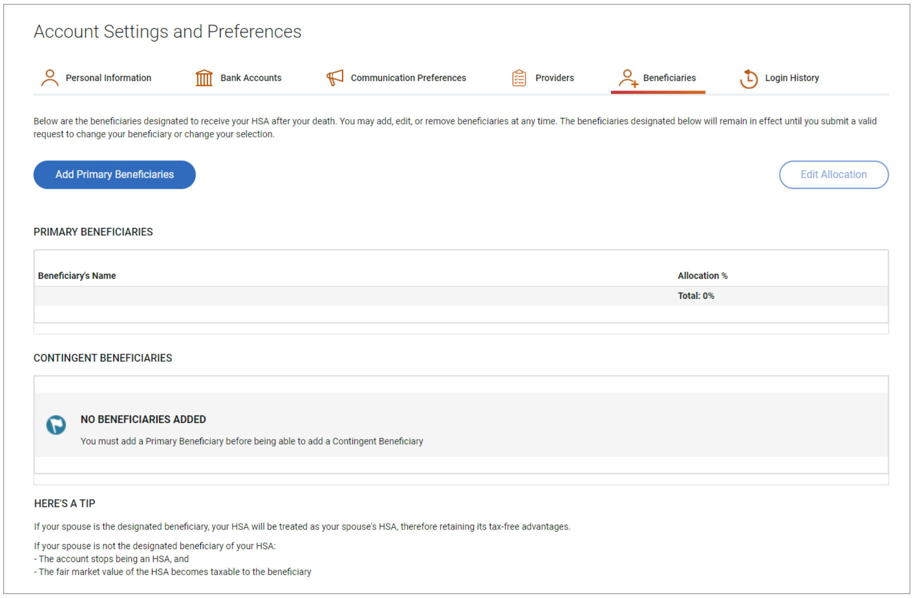
Manage your profile information



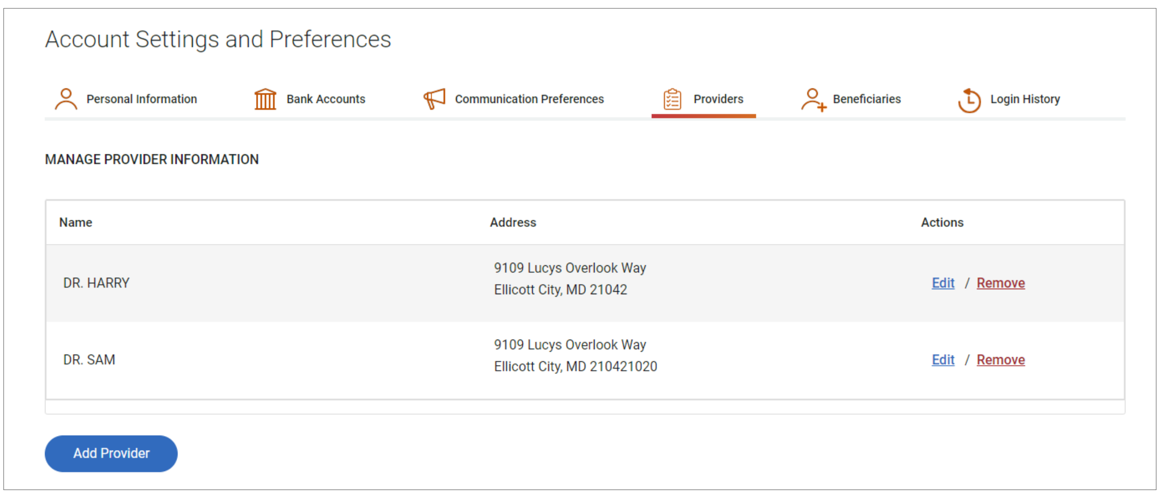
Set up and manage direct deposit



Add a beneficiary



Manage provider information

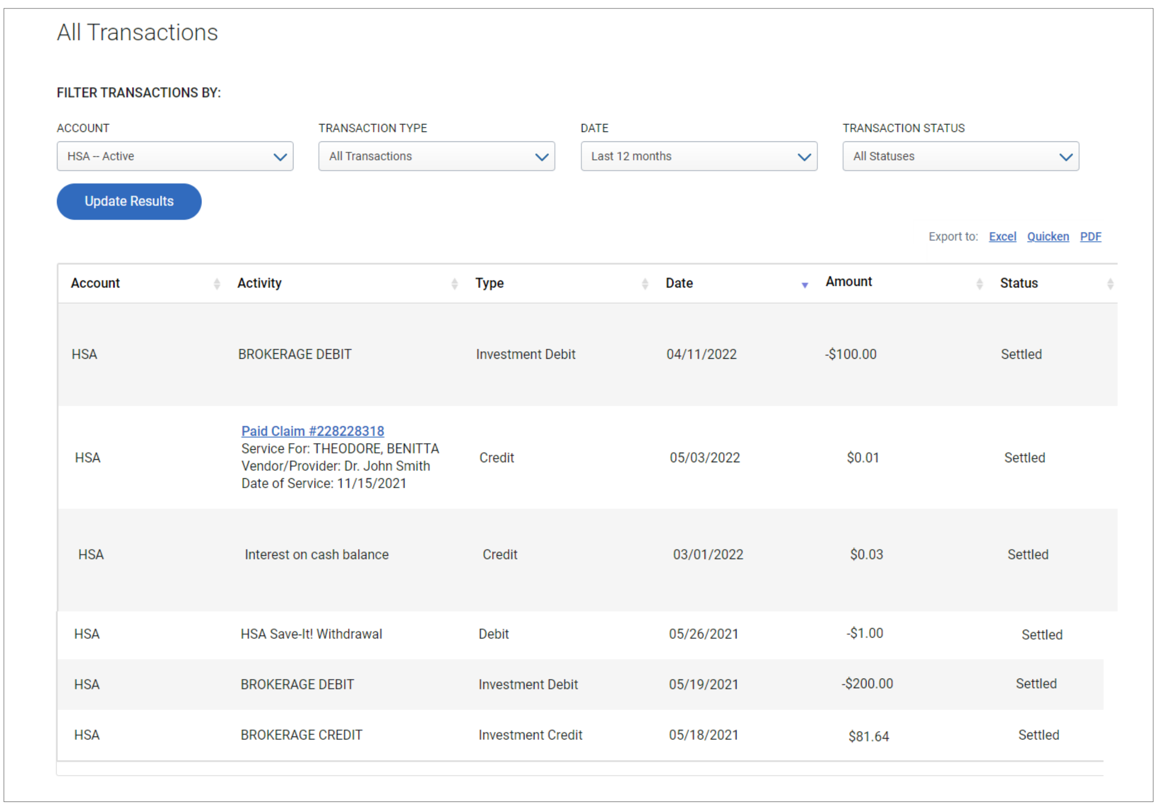


3. Transactions — deposits and distributions, manage contributions, statements

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

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

See all transactions



All Transactions

FILTER TRANSACTIONS BY:

ACCOUNT: HSA – Active
TRANSACTION TYPE: All Transactions
DATE: Last 12 months
TRANSACTION STATUS: All Statuses

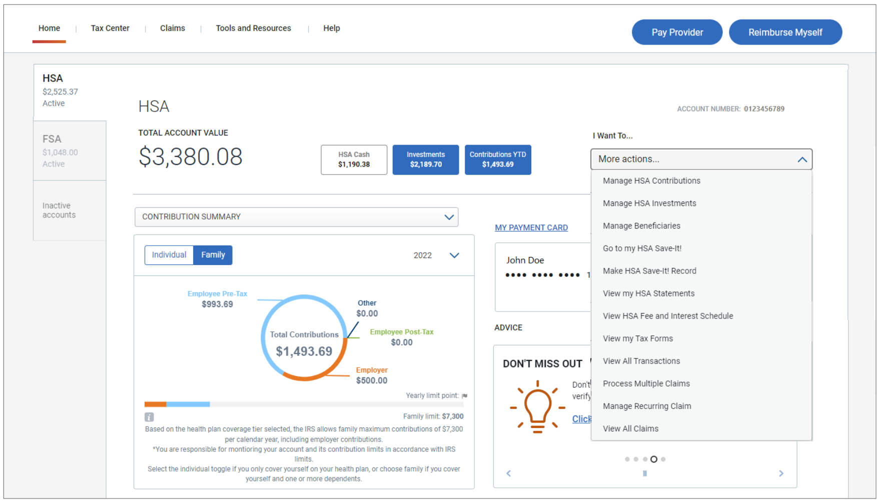
Update Results

Export to: Excel Quicken PDF

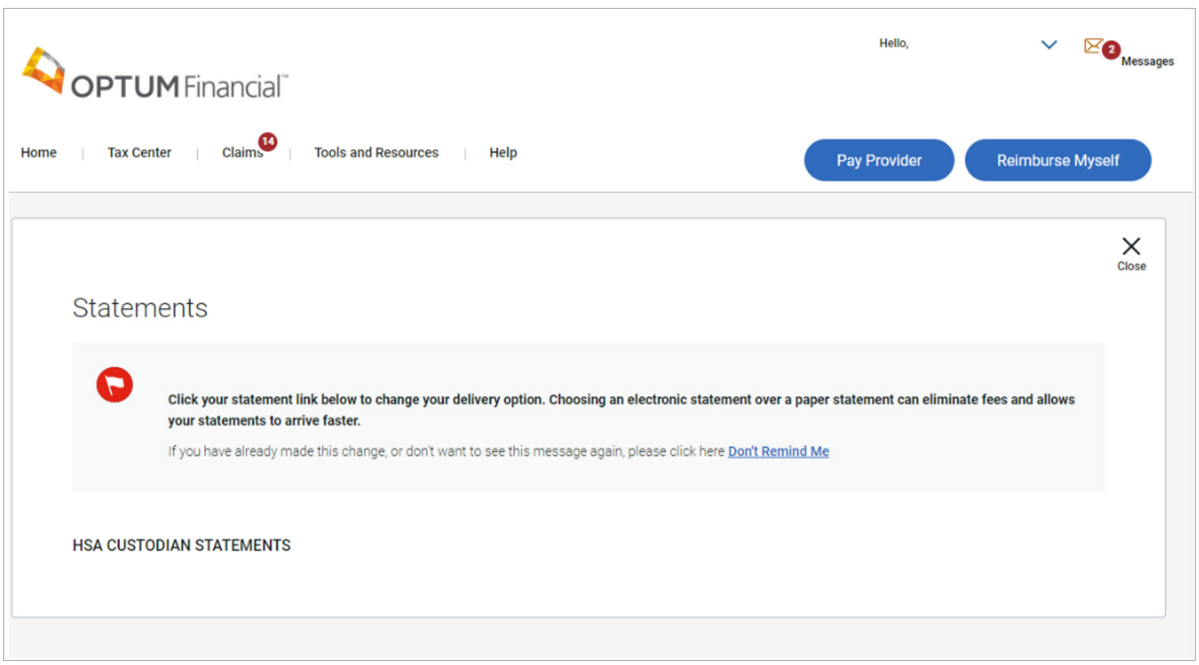
Account	Activity	Type	Date	Amount	Status
HSA	BROKERAGE DEBIT	Investment Debit	04/11/2022	-$100.00	Settled
HSA	Paid Claim #228228318 Service For: THEODORE, BENITTA Vendor/Provider: Dr. John Smith Date of Service: 11/15/2021	Credit	05/03/2022	$0.01	Settled
HSA	Interest on cash balance	Credit	03/01/2022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

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

Choose what you want to do

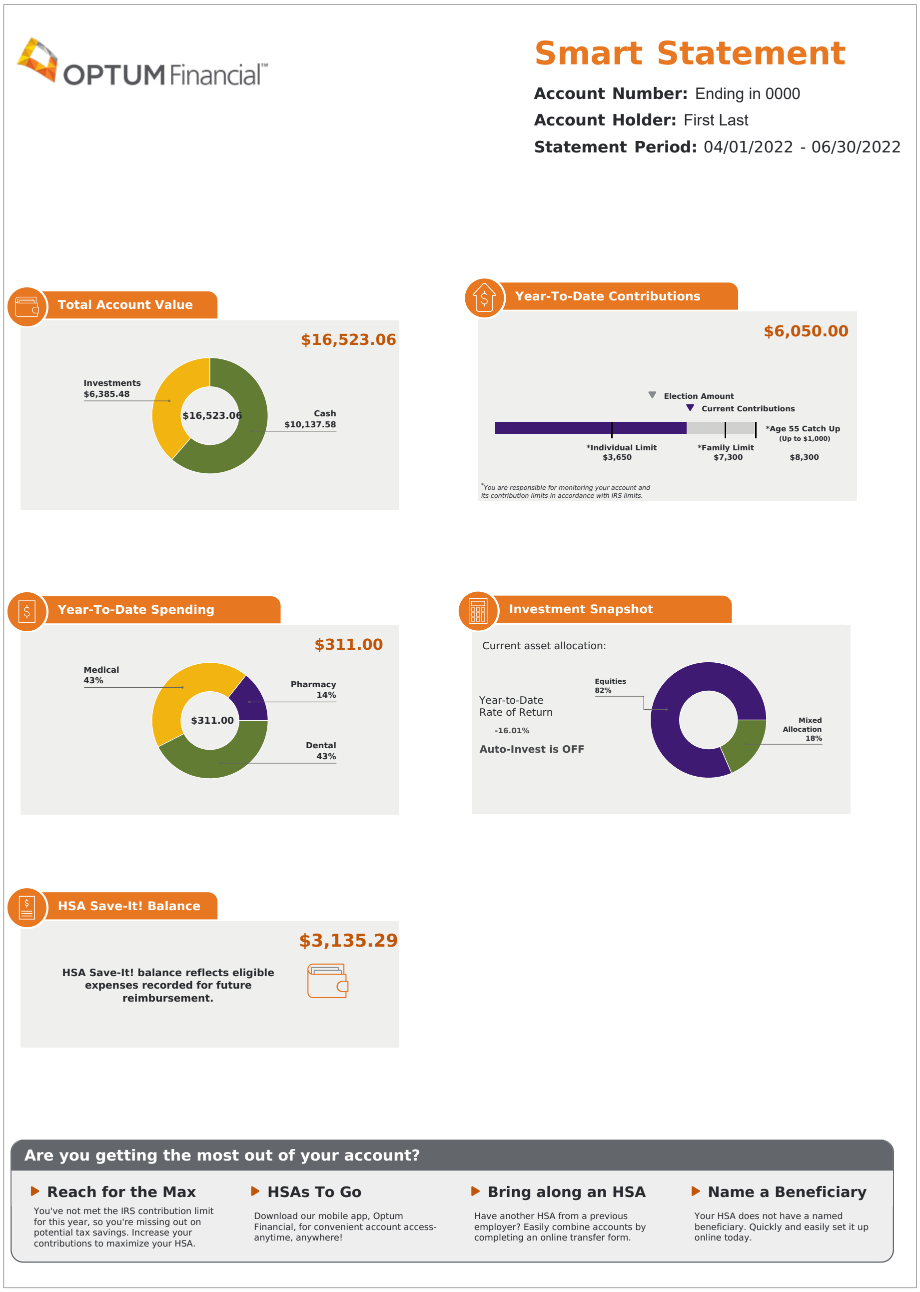


View myHSA statements



Smart Statement

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



OPTUM Financial™

Smart Statement

Account Number: Ending in 0000

Account Holder: First Last

Statement Period: 04/01/2022 - 06/30/2022

Total Account Value

$16,523.06

Investments $6,385.48

$16,523.06

Cash $10,137.58

Year-To-Date Contributions

$6,050.00

Election Amount

Current Contributions

*Individual Limit $3,650

*Family Limit $7,300

*Age 55 Catch Up (Up to $1,000) $8,300

*You are responsible for monitoring your account and its contribution limits in accordance with IRS limits.

Year-To-Date Spending

$311.00

Medical 43%

Pharmacy 14%

$311.00

Dental 43%

Investment Snapshot

Current asset allocation:

Year-to-Date Rate of Return -16.01%

Auto-Invest is OFF

Equities 82%

Mixed Allocation 18%

HSA Save-It! Balance

$3,135.29

HSA Save-It! balance reflects eligible expenses recorded for future reimbursement.

Are you getting the most out of your account?

Reach for the Max

You've not met the IRS contribution limit for this year, so you're missing out on potential tax savings. Increase your contributions to maximize your HSA.

HSAs To Go

Download our mobile app, Optum Financial, for convenient account access- anytime, anywhere!

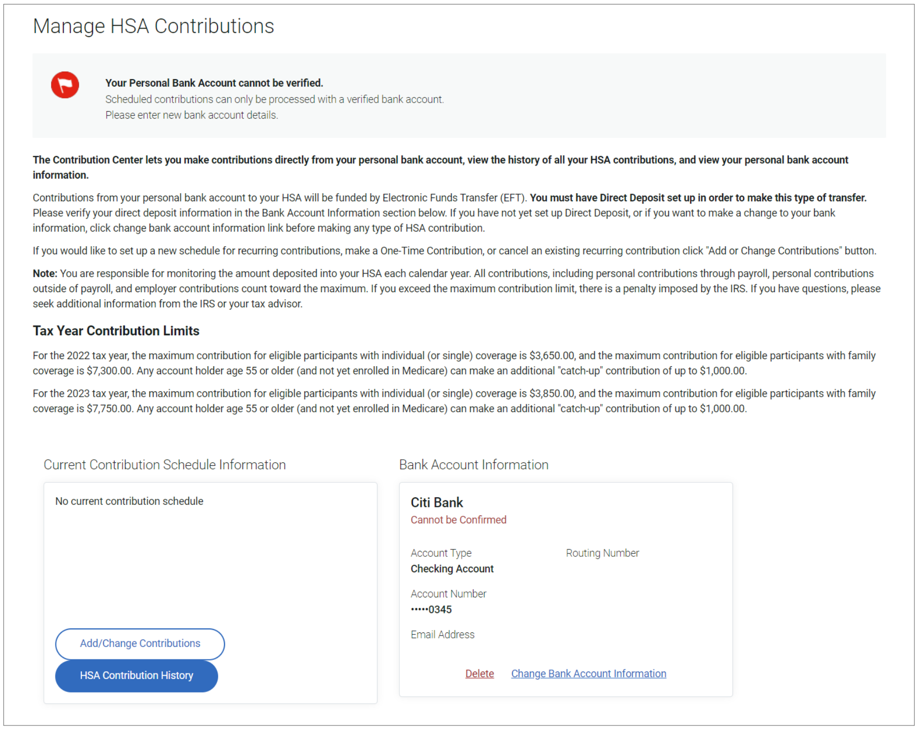
Bring along an HSA

Have another HSA from a previous employer? Easily combine accounts by completing an online transfer form.

Name a Beneficiary

Your HSA does not have a named beneficiary. Quickly and easily set it up online today.

Manage contributions



Manage HSA Contributions

Your Personal Bank Account cannot be verified.
Scheduled contributions can only be processed with a verified bank account.
Please enter new bank account details.

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

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

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

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

Tax Year Contribution Limits

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

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

Current Contribution Schedule Information

No current contribution schedule

Add/Change Contributions

HSA Contribution History

Bank Account Information

Citi Bank
Cannot be Confirmed

Account Type
Checking Account

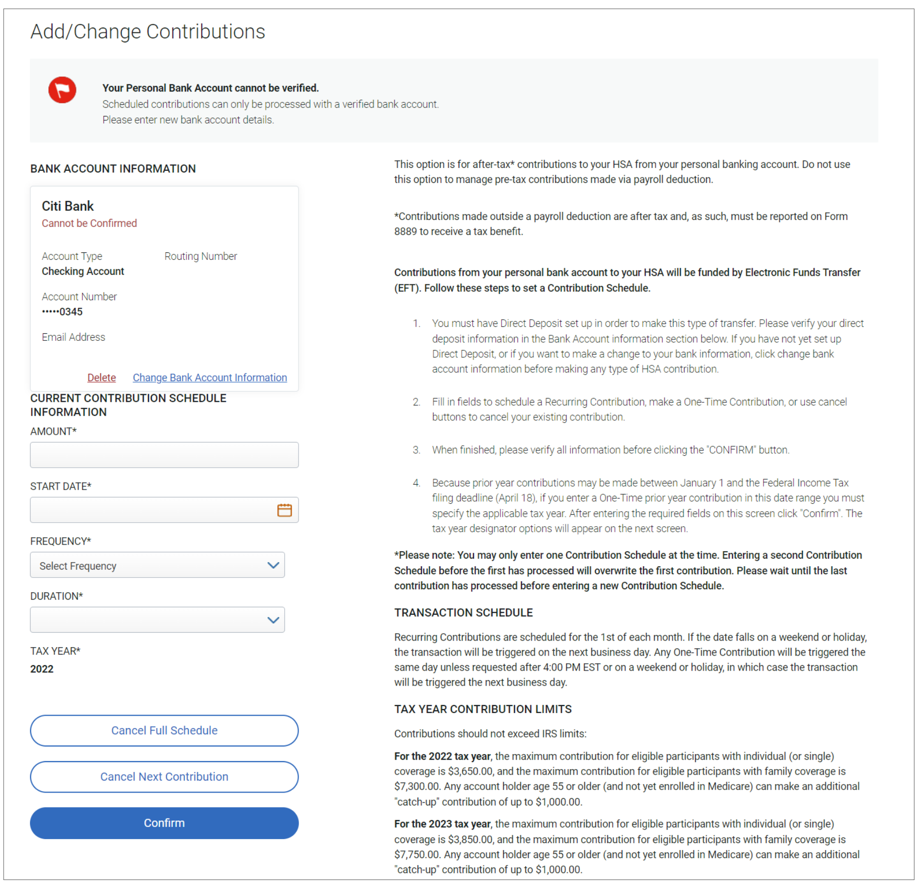
Routing Number

Account Number
•••••0345

Email Address

Delete Change Bank Account Information

Add/change contributions



Add/Change Contributions

Your Personal Bank Account cannot be verified.
Scheduled contributions can only be processed with a verified bank account.
Please enter new bank account details.

BANK ACCOUNT INFORMATION

Citi Bank
Cannot be Confirmed

Account Type
Checking Account

Routing Number

Account Number
•••••0345

Email Address

Delete Change Bank Account Information

CURRENT CONTRIBUTION SCHEDULE INFORMATION

AMOUNT*

START DATE*

FREQUENCY*
Select Frequency

DURATION*

TAX YEAR*
2022

Cancel Full Schedule

Cancel Next Contribution

Confirm

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

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

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

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

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

TRANSACTION SCHEDULE

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

TAX YEAR CONTRIBUTION LIMITS

Contributions should not exceed IRS limits:

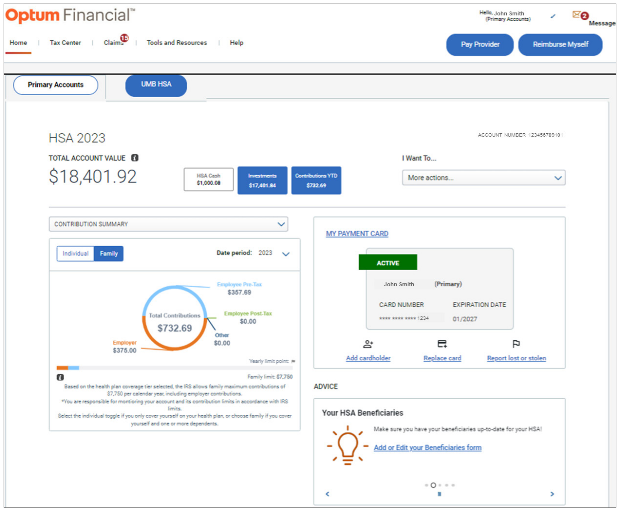
For the 2022 tax year, the maximum contribution for eligible participants with individual (or single) coverage is $3,650.00, and the maximum contribution for eligible participants with family coverage is $7,300.00. Any account holder age 55 or older (and not yet enrolled in Medicare) can make an additional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

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

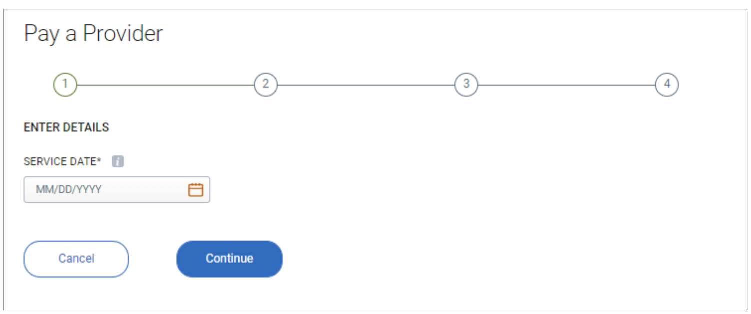
4. Payments, including set up bill pay, pay your provider and manage your debit card transactions

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

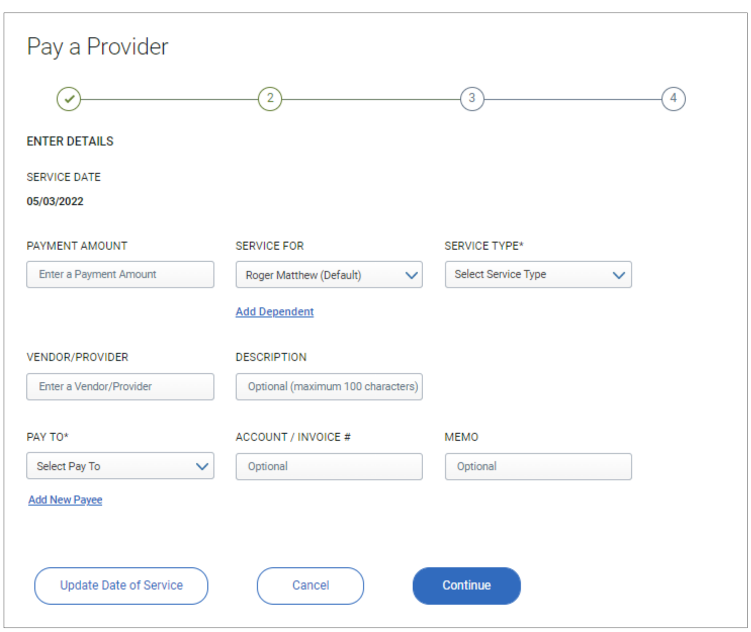
Step 1: Select Pay Provider



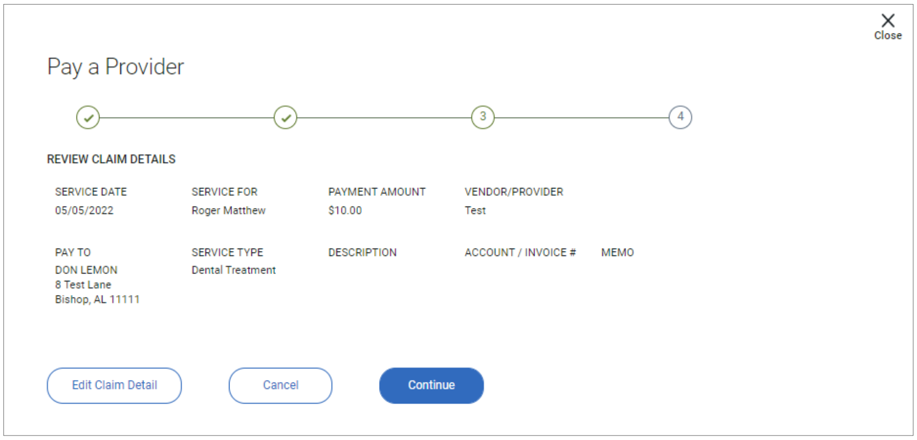
Step 2: Select payment date



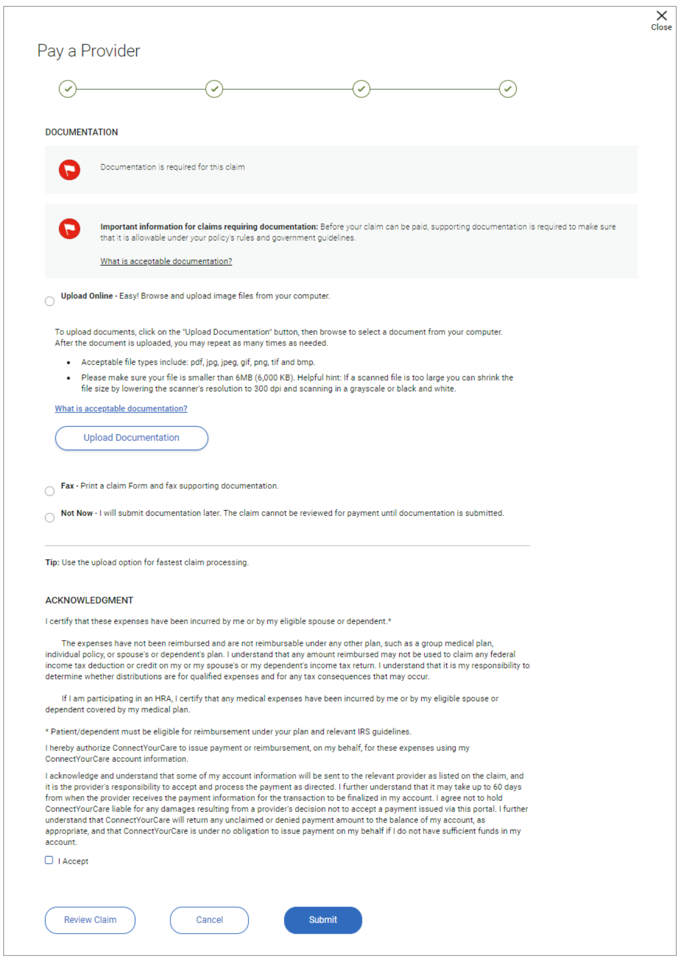
Step 3: Select payment amount and provider



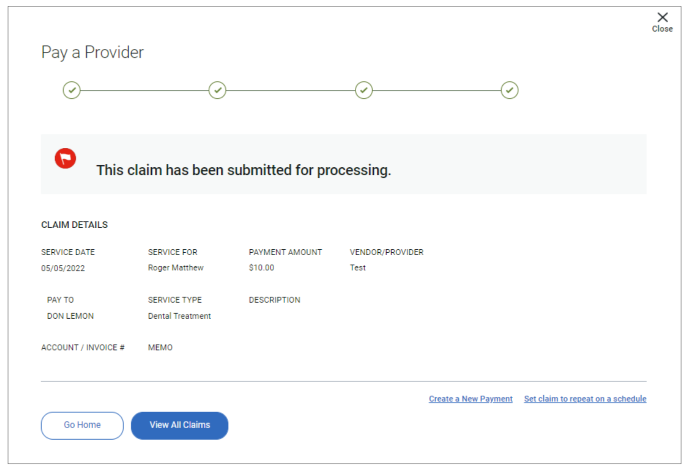
Step 4: Review claim details



Step 5: Upload documentation if required

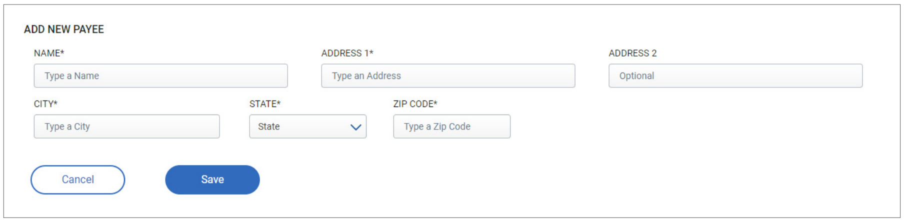


Step 6: Receive confirmation page



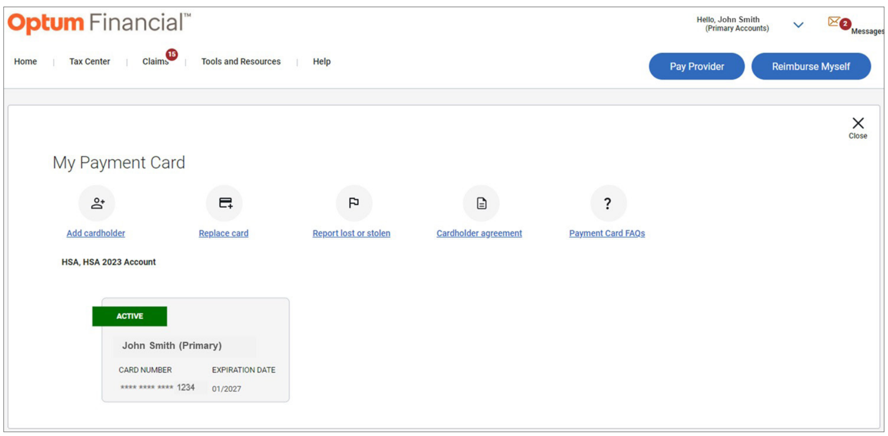
You can also add a payee and manage provider information:

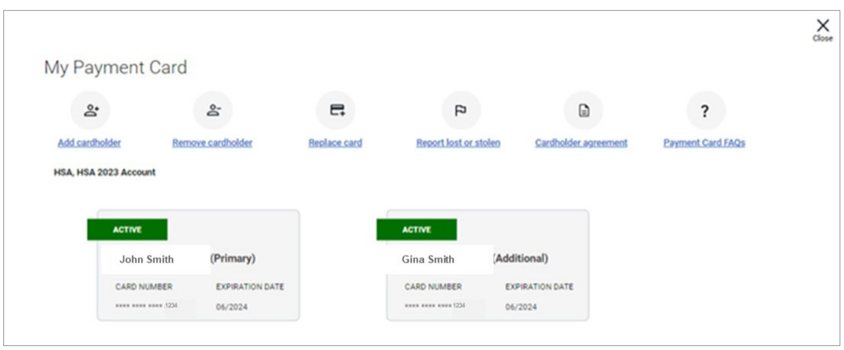
Add provider/payee



You can add a cardholder, replace a card, and report a lost or stolen card:

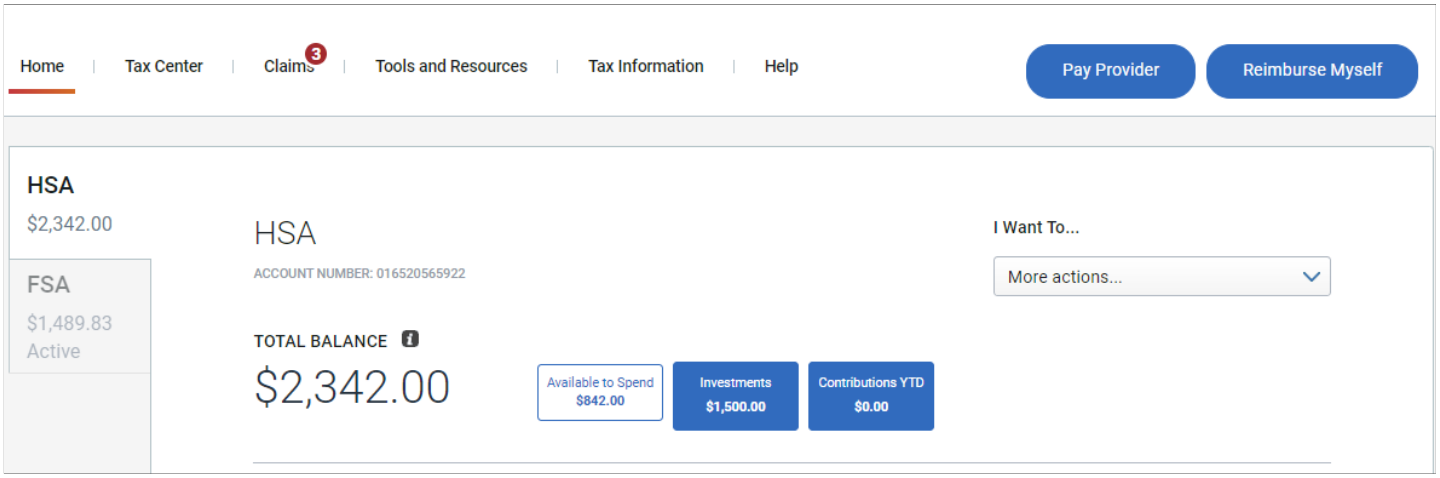
Manage your payment card



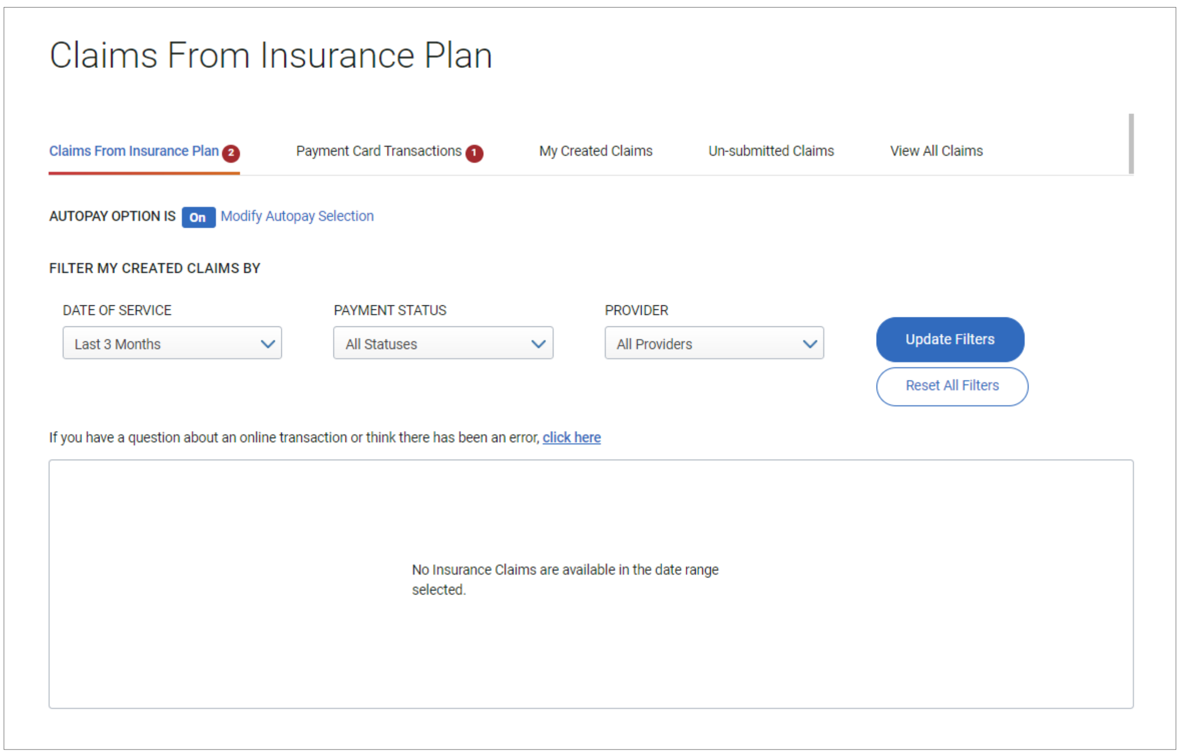


Repay a claim

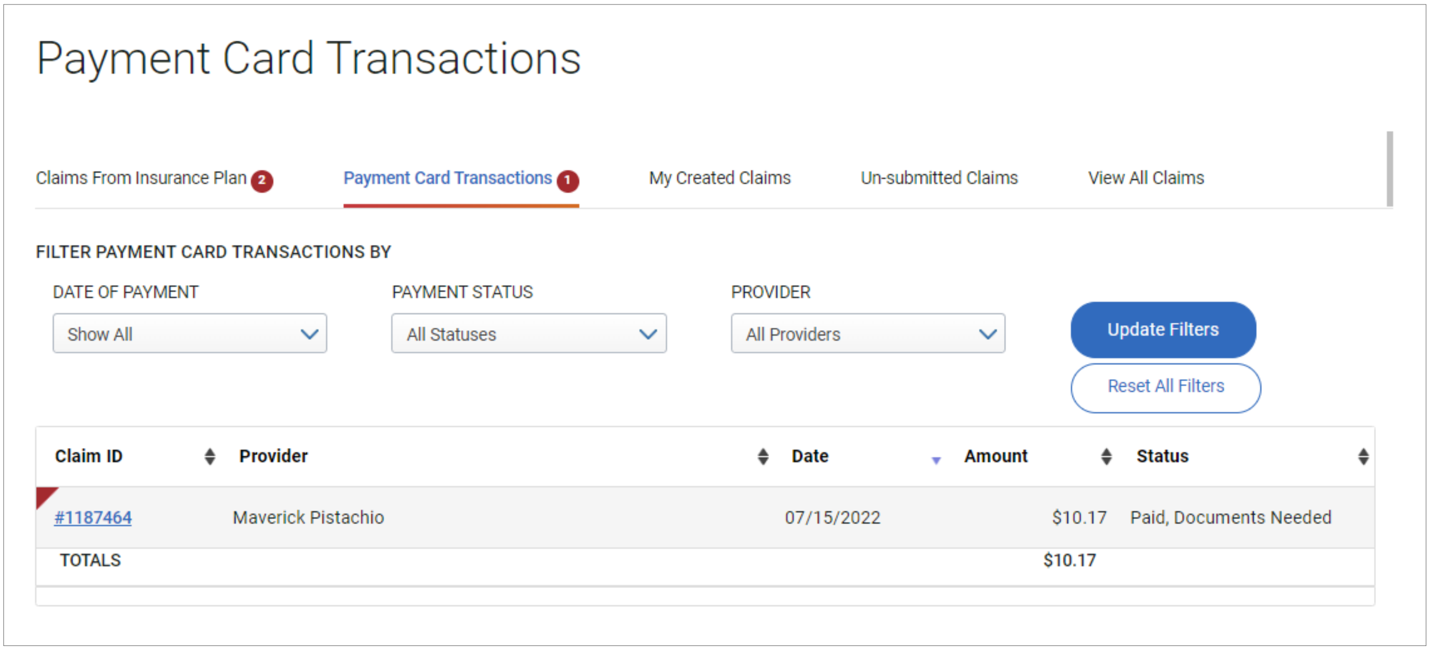
Step 1: Log into Premera.com and select ‘View your Personal Funding Account’



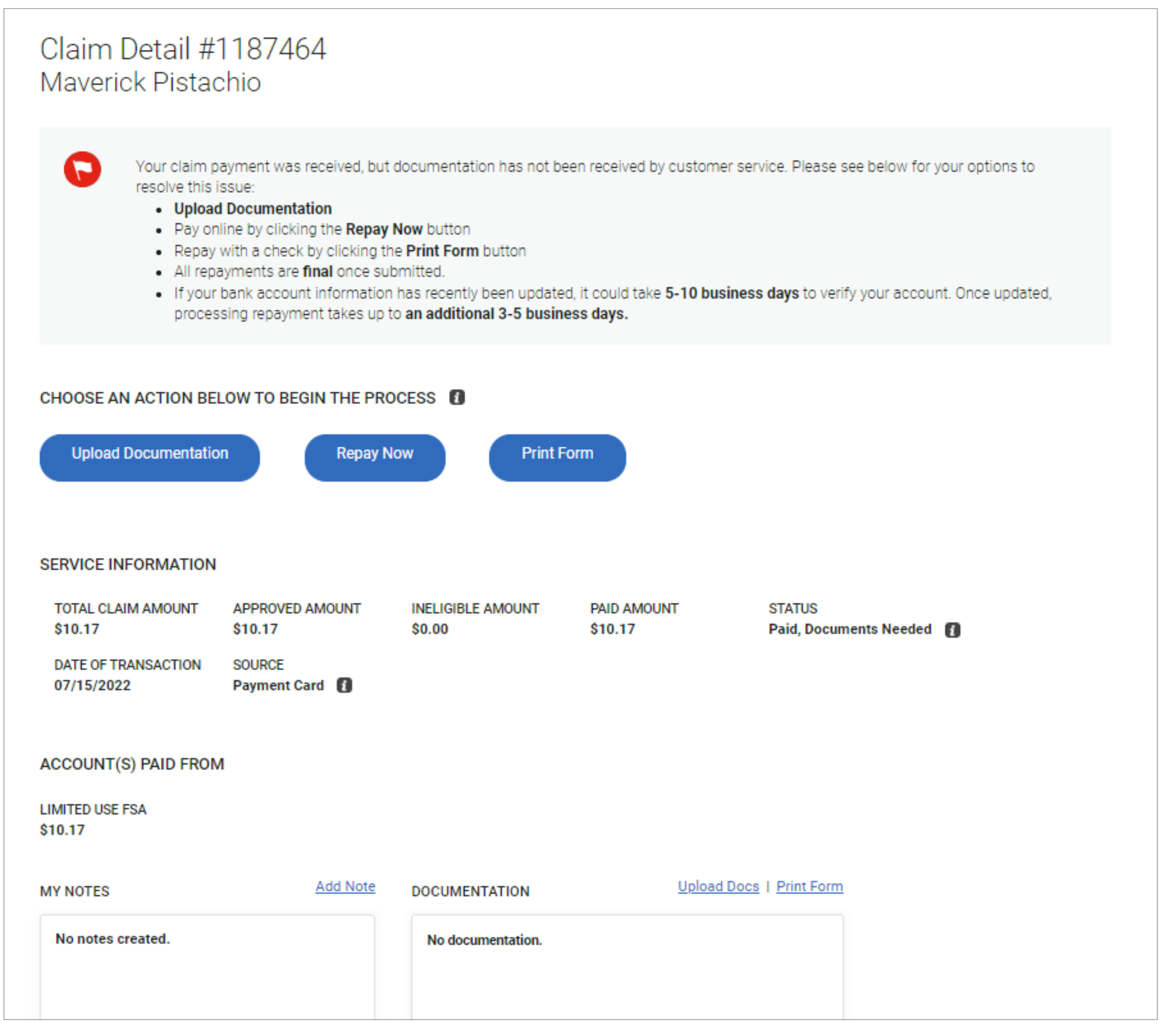
Step 2: From the homepage of the portal, claims requiring action will be marked on the top of the screen



Step 3: Once that is selected – there will be an alert on the top section of "Payment Card Transactions "



Step 4: Claims needing action will be highlighted in red with a status – of either "Ineligible, Card Suspended, Repayment Required" or "Paid, Documents Needed". You will click on the claim number to take action .



Step 5a: Select 'Upload Documentation' or 'Repay Now' for claims that are 'Paid, Documents Needed'

Claim Detail #1187464
Maverick Pistachio

Your claim payment was received, but documentation has not been received by customer service. Please see below for your options to resolve this issue:

- **Upload Documentation**
- Pay online by clicking the **Repay Now** button
- Repay with a check by clicking the **Print Form** button
- All repayments are **final** once submitted.
- If your bank account information has recently been updated, it could take **5-10 business days** to verify your account. Once updated, processing repayment takes up to **an additional 3-5 business days.**

CHOOSE AN ACTION BELOW TO BEGIN THE PROCESS

Upload Documentation | Repay Now | Print Form

SERVICE INFORMATION

TOTAL CLAIM AMOUNT	APPROVED AMOUNT	INELIGIBLE AMOUNT	PAID AMOUNT	STATUS
$10.17	$10.17	$0.00	$10.17	Paid, Documents Needed

DATE OF TRANSACTION	SOURCE
07/15/2022	Payment Card

ACCOUNT(S) PAID FROM

LIMITED USE FSA
$10.17

Close

Upload Claim Documentation

Uploading documentation for your claims is easy. Just follow these simple steps:

1. SELECT FILES

- Click on the "Upload Documentation" button below.
- Browse your computer and select a file to upload. Acceptable file types include: .pdf, .jpg, .jpeg, .gif, .png, .tif, and .bmp. Other file types will not be accepted.
- *Please make sure your file is smaller than 6MB (6,000KB). If the file is too large, shrink the file size by lowering the scanner's resolution to 300 dpi and scanning in grayscale or black & white.*
- You may upload multiple files by repeating the instructions above. If you need to remove files, click "Remove Document Files."

2. PROCESS UPLOADED FILES

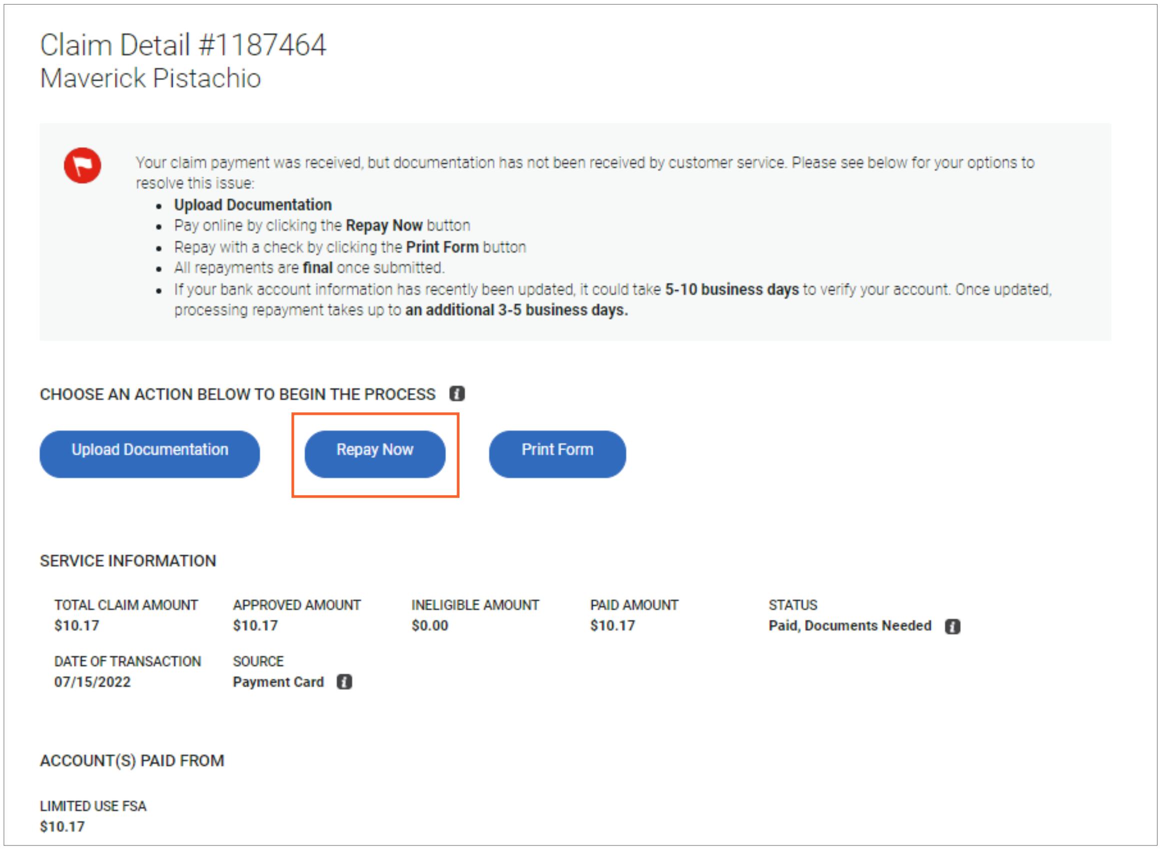
- If you are satisfied with the files you have uploaded, click the button below to proceed.
- View the documentation attached to your claim after the screen refreshes.

Upload Documentation

*Uploaded Documents Are Not Processed Until Submitted Below

Cancel

Step 5b: You can also select 'Repay Now' to reimburse the expense.



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

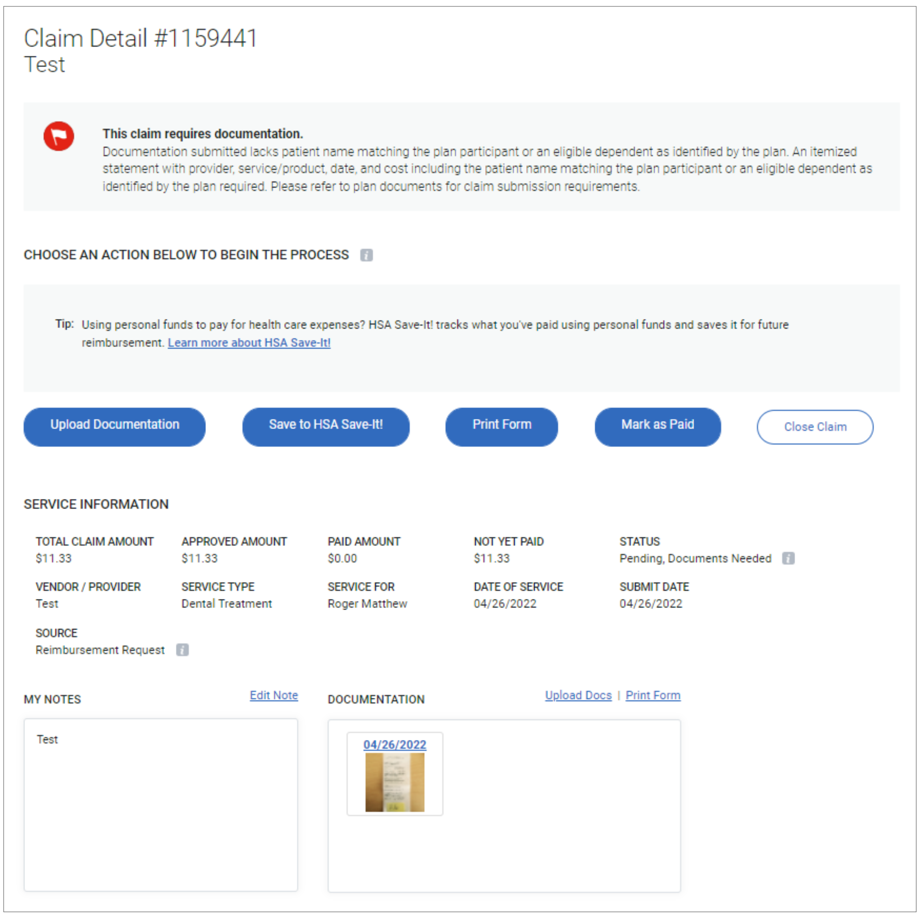
Uploading documentation to a new claim

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

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

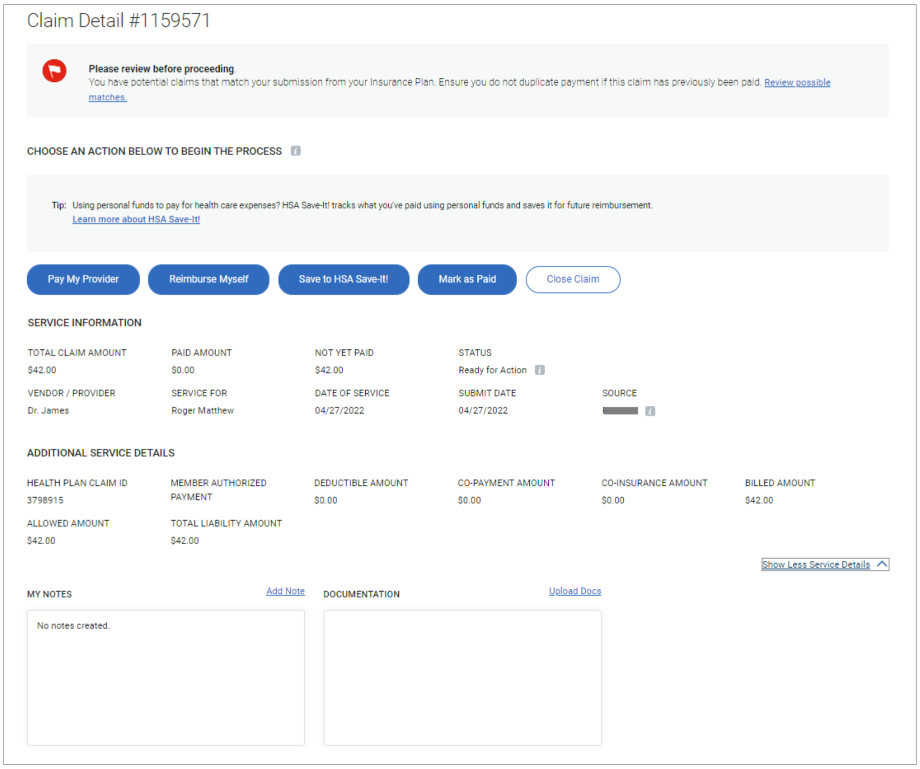
Claims management

Claim detailed view

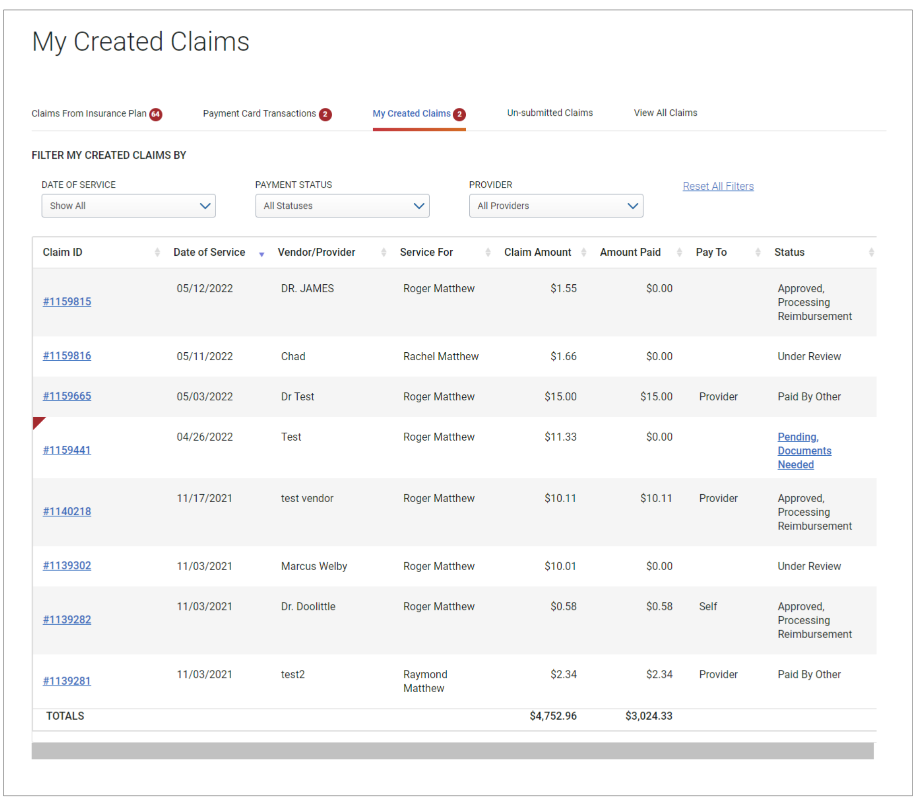


Insurance plan detailed view

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

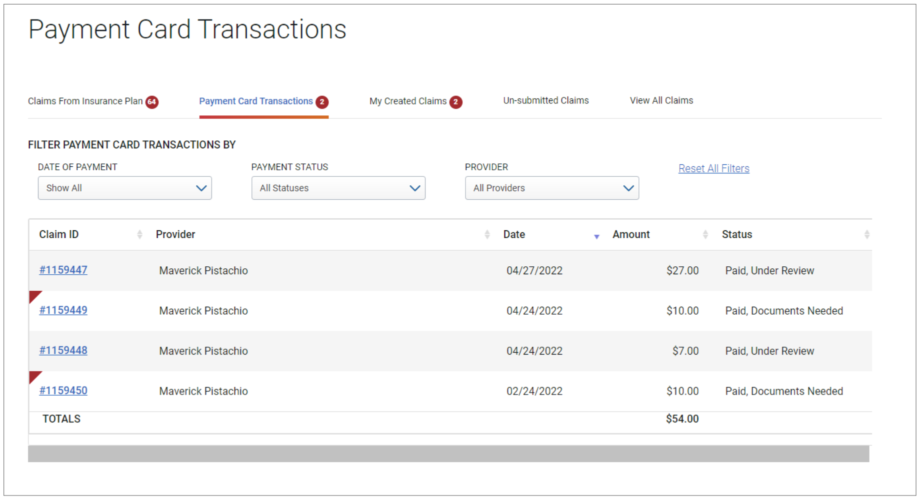


My created claims view



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

Payment card transactions view



Payment Card Transactions

Claims From Insurance Plan 64 | Payment Card Transactions 2 | My Created Claims 2 | Un-submitted Claims | View All Claims

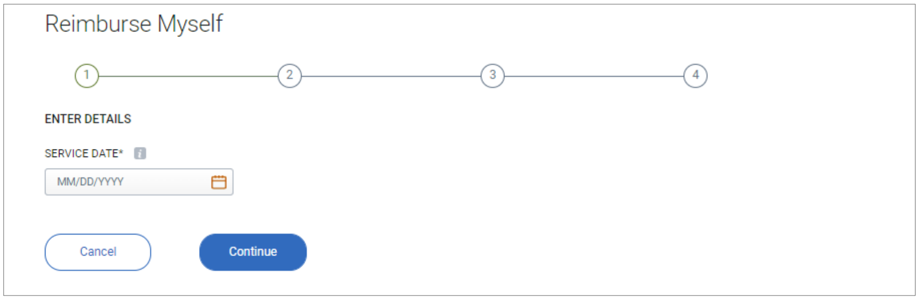
FILTER PAYMENT CARD TRANSACTIONS BY

DATE OF PAYMENT: Show All
PAYMENT STATUS: All Statuses
PROVIDER: All Providers
Reset All Filters

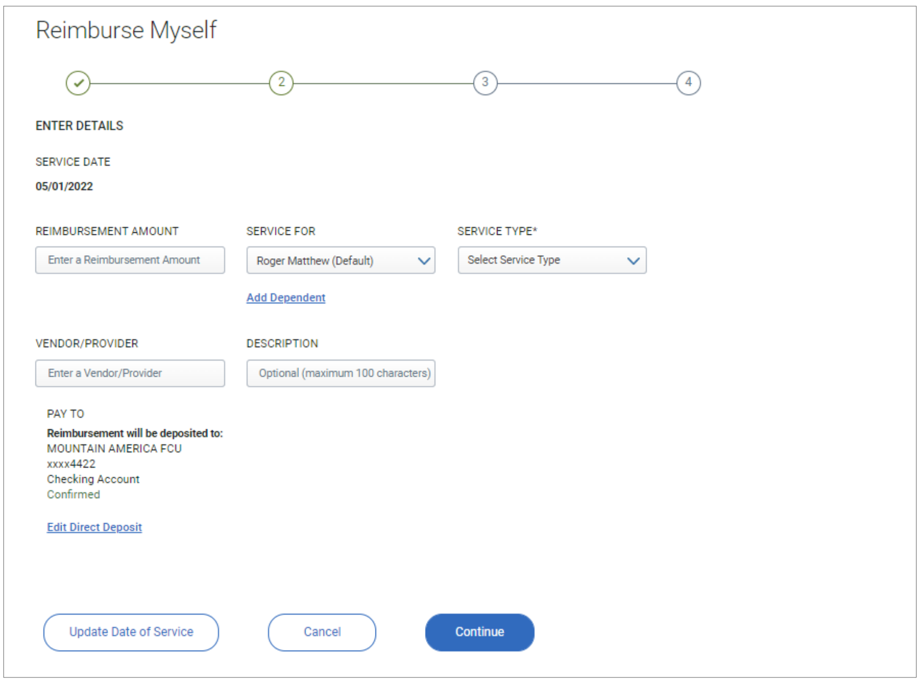
Claim ID	Provider	Date	Amount	Status
#1159447	Maverick Pistachio	04/27/2022	$27.00	Paid, Under Review
#1159449	Maverick Pistachio	04/24/2022	$10.00	Paid, Documents Needed
#1159448	Maverick Pistachio	04/24/2022	$7.00	Paid, Under Review
#1159450	Maverick Pistachio	02/24/2022	$10.00	Paid, Documents Needed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

Reimburse myself

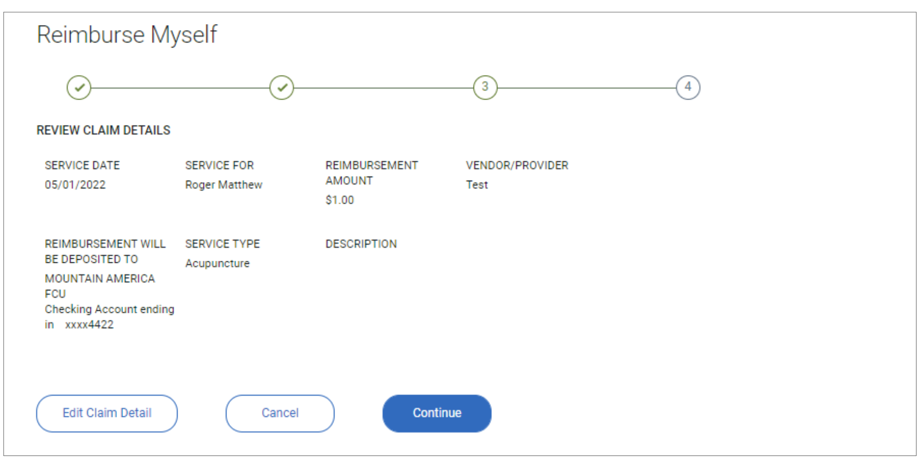
Step 1: Enter date of claim



Step 2: Enter details for type of service



Step 3: Review claim details



Step 4: Add documentation if needed

Reimburse Myself

DOCUMENTATION

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

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

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

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

What is acceptable documentation?

Upload Documentation

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

ACKNOWLEDGMENT

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

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

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

I Accept

Review Claim | Cancel | Submit

Step 5: Receive confirmation

Reimburse Myself

Success! Claim 1159857 has been submitted for reimbursement.

CLAIM DETAILS

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

SERVICE TYPE	DESCRIPTION
Acupuncture	

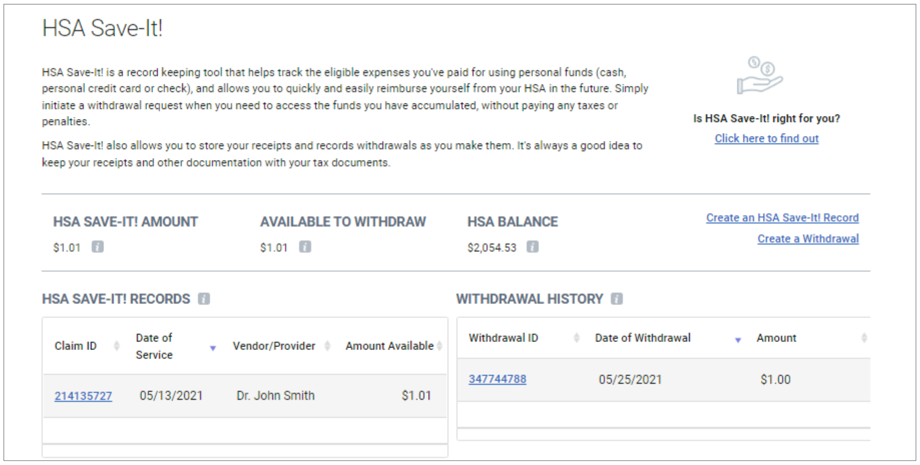
Create a New Reimbursement | Set claim to repeat on a schedule

Go Home | View All Claims

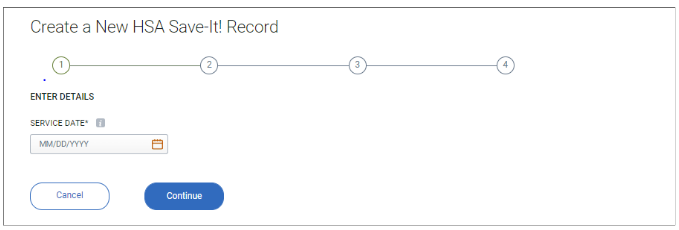
HSA Save-It!

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

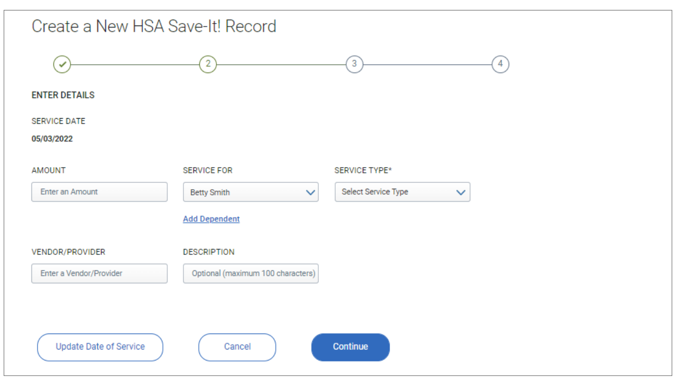
HSA Save-It! landing page



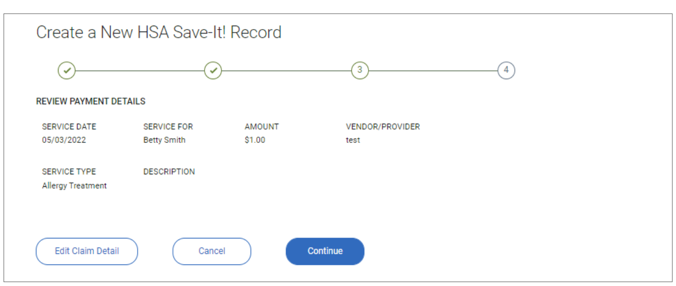
Step 1: Enter date when the expense was incurred



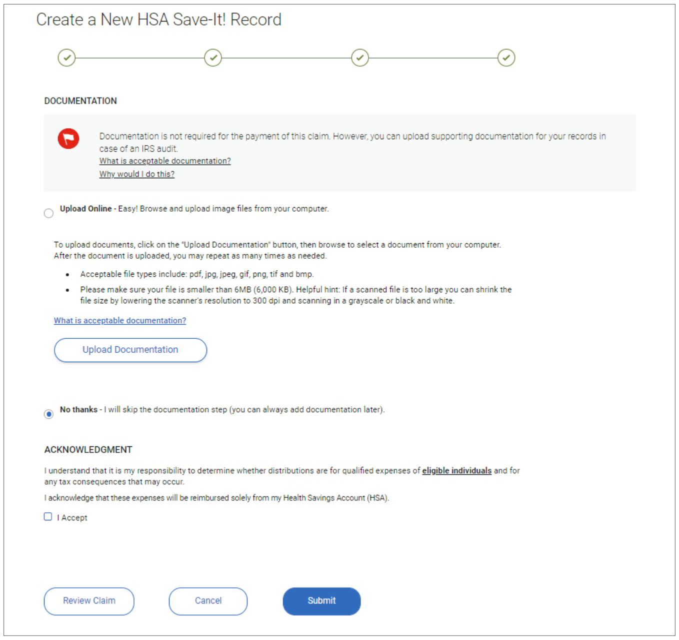
Step 2: Enter expense details



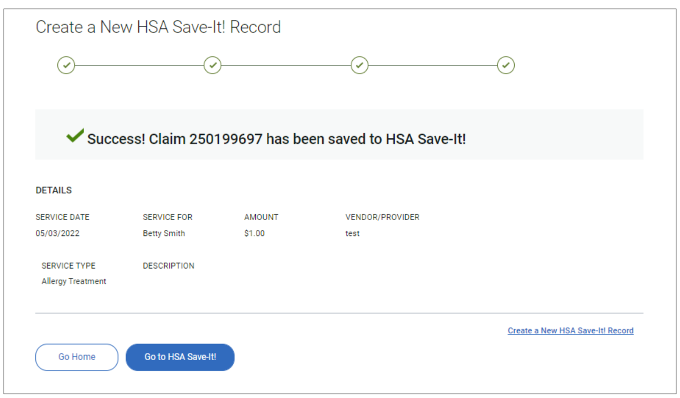
Step 3: Review your information



Step 4: Submit your documentation



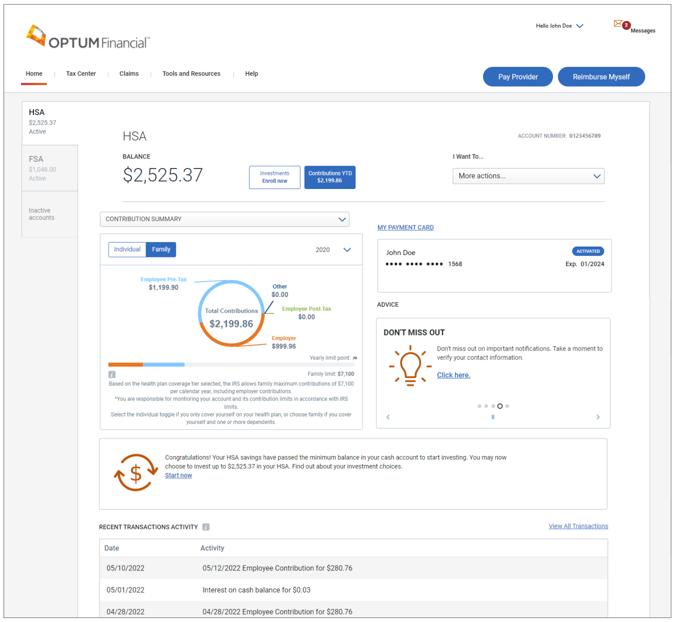
Step 5: Receive confirmation



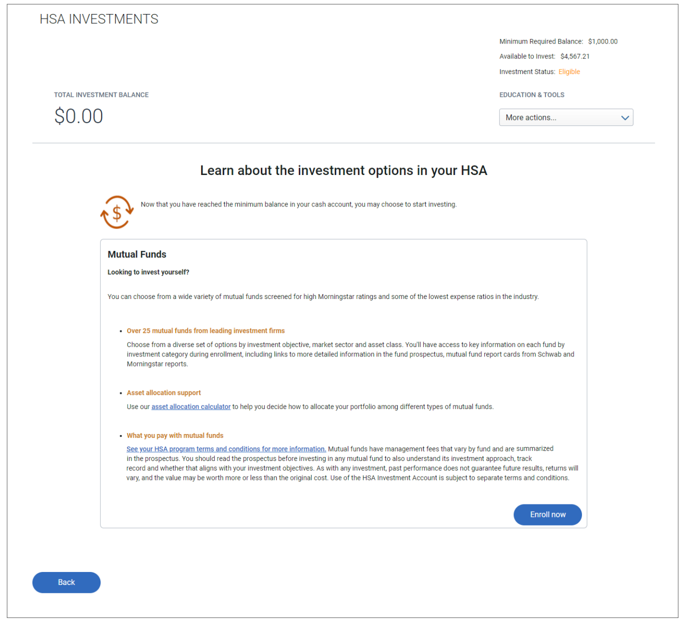
6. HSA investments

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

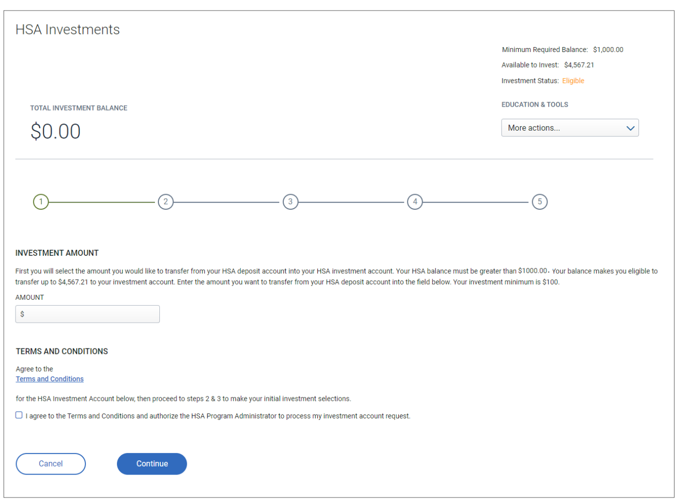
View your investments



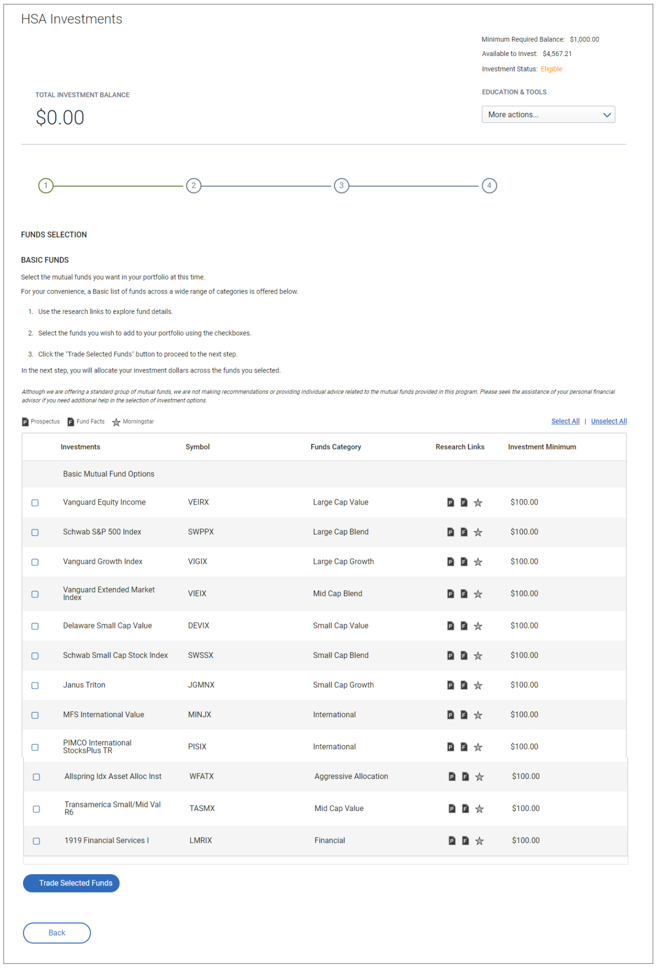
Overview of investments, enroll now and learn



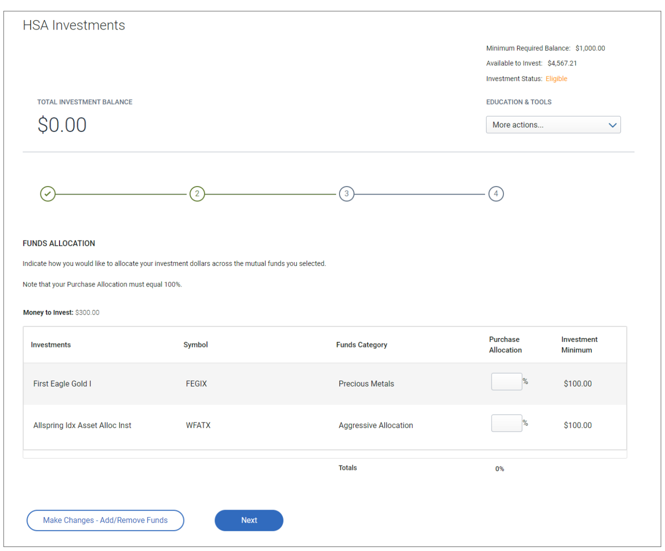
Step 1: Select amount to invest



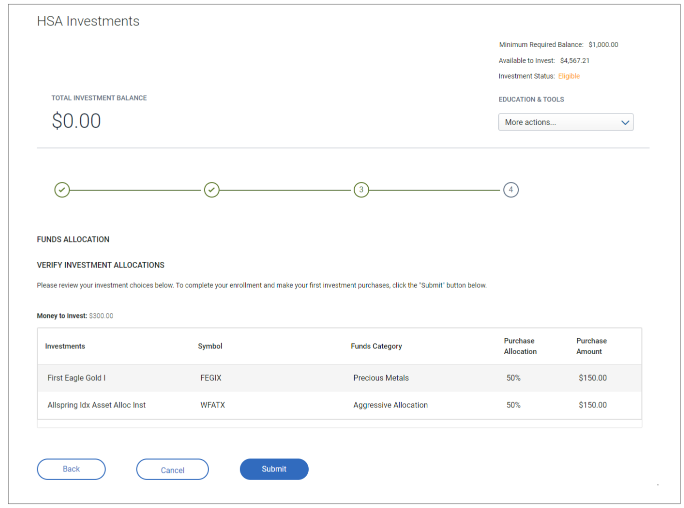
Step 2: Choose your investments



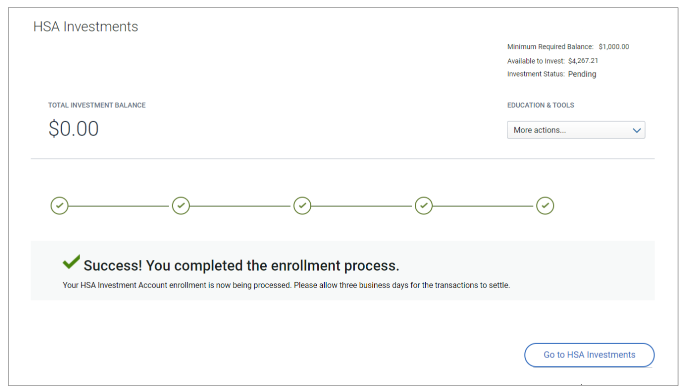
Step 3: Choose your investments percentage



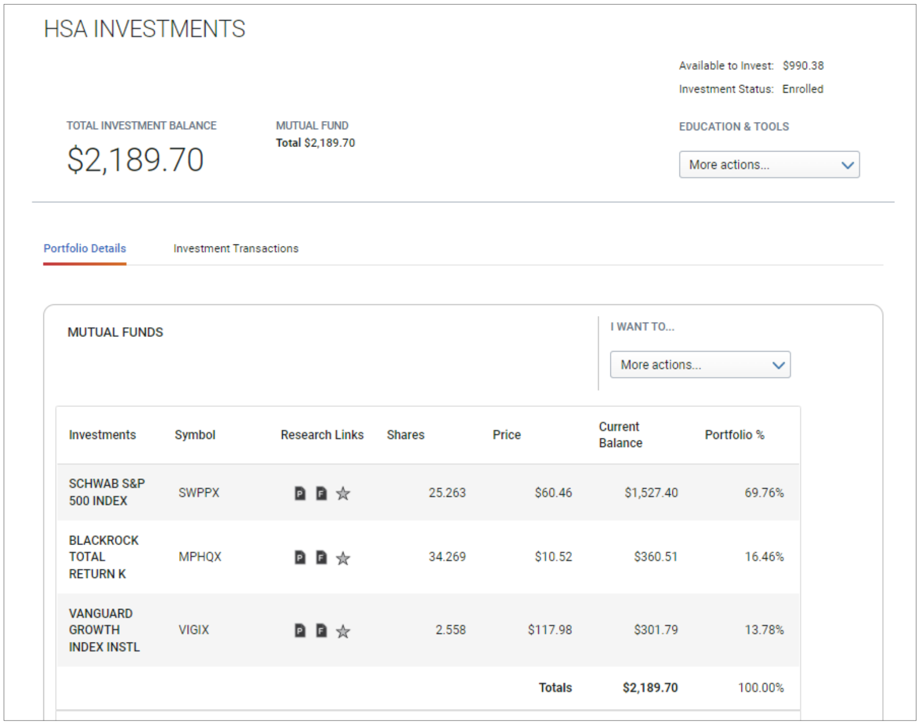
Step 4: Verify and submit



Step 5: Receive confirmation

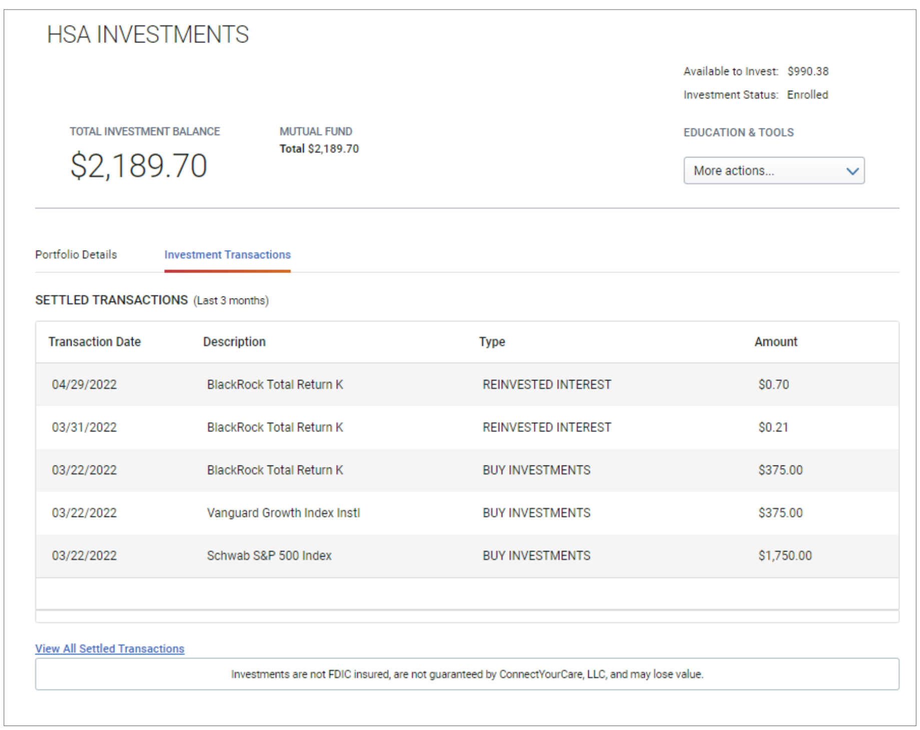


View portfolio details



Investments	Symbol	Research Links	Shares	Price	Current Balance	Portfolio %
SCHWAB S&P 500 INDEX	SWPPX		25.263	$60.46	$1,527.40	69.76%
BLACKROCK TOTAL RETURN K	MPHQX		34.269	$10.52	$360.51	16.46%
VANGUARD GROWTH INDEX INSTL	VIGIX		2.558	$117.98	$301.79	13.78%
				Totals	$2,189.70	100.00%

View investment transactions



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

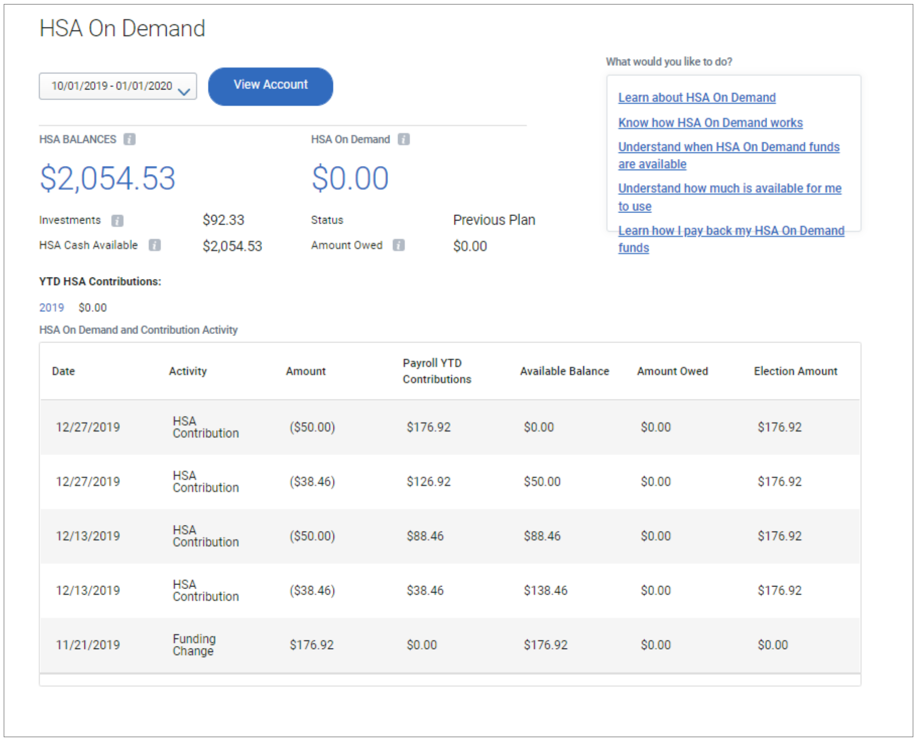
View All Settled Transactions

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

7. HSA on Demand

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

HSA on Demand landing page


HSA On Demand

10/01/2019 - 01/01/2020

View Account

HSA BALANCES

$2,054.53

Investments $92.33

HSA Cash Available $2,054.53

HSA On Demand

$0.00

Status Previous Plan

Amount Owed $0.00

What would you like to do?

Learn about HSA On Demand

Know how HSA On Demand works

Understand when HSA On Demand funds are available

Understand how much is available for me to use

Learn how I pay back my HSA On Demand funds

YTD HSA Contributions:

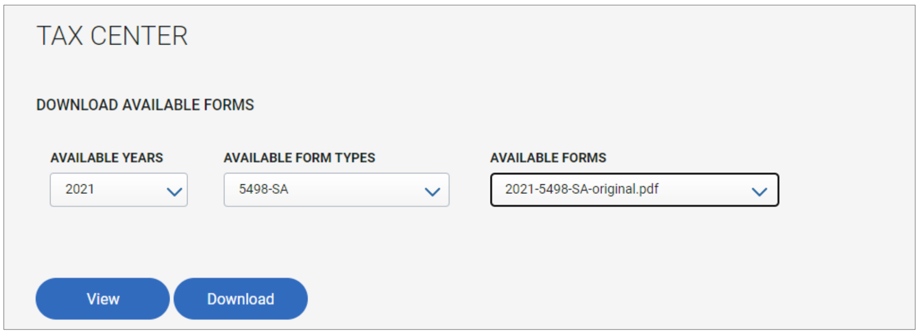
2019 $0.00

HSA On Demand and Contribution Activity

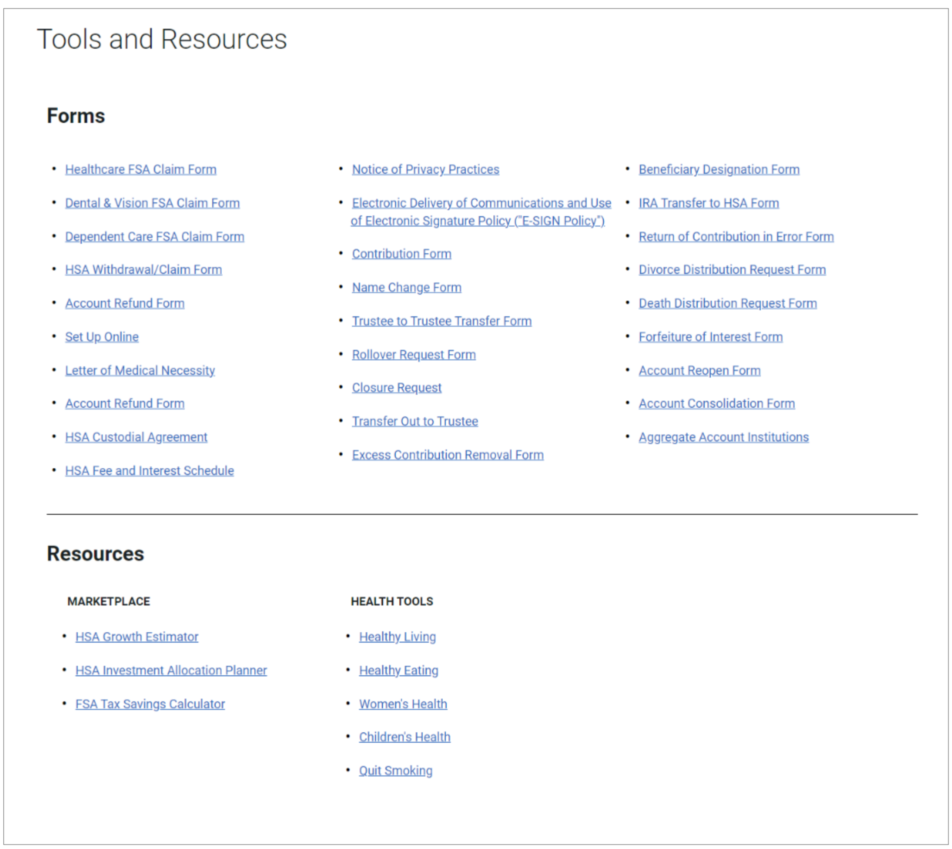
Date	Activity	Amount	Payroll YTD Contributions	Available Balance	Amount Owed	Election Amount
12/27/2019	HSA Contribution	($50.00)	$176.92	$0.00	$0.00	$176.92
12/27/2019	HSA Contribution	($38.46)	$126.92	$50.00	$0.00	$176.92
12/13/2019	HSA Contribution	($50.00)	$88.46	$88.46	$0.00	$176.92
12/13/2019	HSA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

8. Tax information, tools and resources

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



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



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

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

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

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