



# HEALTH SAVINGS ACCOUNT

EMPLOYEE GUIDE

# BENEFITS OF AN HSA

When you're enrolled in a High-Deductible Health Plan (HDHP), save more by taking advantage of our Health Savings Account (HSA). An HSA lets you use tax-free dollars to pay for medical expenses.

**HSA's PROVIDE A TRIPLE-TAX ADVANTAGE, MAKING THEM A STRATEGIC TOOL FOR SPENDING, SAVING AND INVESTING.**

- + Contributions are tax-free
- + Earnings are tax-free
- + Withdrawals for eligible expenses are tax-free

## WHY YOU SHOULD CHOOSE AN HSA

### Triple-Tax Savings

HSAs reduce your taxable income. Contributions are made pre-tax, and withdrawals for qualified medical expenses are tax-free if an HSA is offered through your employer's benefits plan.

### Investment Potential

The HSA grows with you. The money in the account is yours to invest, and the earnings are tax-free.

### Employer Contributions

Along with your payroll contributions, your employer may contribute to your HSA.

### Catch-Up Contributions

From age 55 until you enroll in Medicare, you can contribute an additional \$1,000 annually.

### Variety

The account covers a wide variety of medical, vision and dental expenses not typically covered by traditional insurance.

### You Own the Account

Your HSA stays with you, even if you change jobs.

### Retirement

Once covered by Medicare, you can no longer contribute, but you can continue to withdraw available funds from your HSA.

# HOW IT WORKS

## DETERMINE ELIGIBILITY



Aside from being enrolled in an HDHP, there are a few other factors that determine if you're eligible for an HSA.

You're ineligible for an HSA if:

- You're claimed as a dependent on someone else's taxes.
- You're covered by another plan that conflicts with the HDHP, such as Medicare, a Medical Flexible Spending Account (FSA) or select Health Reimbursement Arrangements.
- You or your spouse are contributing to a Medical FSA.



## ADD AN HSA

When you enroll in an HSA, you set aside money in a tax-free account to pay your out-of-pocket costs. Any unspent money in your HSA remains yours, allowing you to grow your funds over time.



## BUILD YOUR SAVINGS

Think of an HSA like an Individual Retirement Account (IRA) for medical expenses. The investment features of an HSA include:

- Deposits are tax-free and your money grows tax-free.
- You decide how to invest and grow your money.
- You can withdraw funds for qualified medical expenses anytime, tax-free.
- When you reach age 65, you can withdraw your money without penalty and use it for whatever you want.



## INVEST

The HSA is a powerful investment vehicle. When your balances reaches the low investment threshold, you can invest your funds.

# HSA vs. MEDICAL FSA

HSAs and Flexible Spending Accounts (FSAs) are two of the most common types of tax-free benefits plans. You can save big bucks with either, but they have many differences. Choosing whether to enroll in an HSA or a Medical FSA depends largely on what your health plan is.

	HSA	FSA
<b>OWNER</b>	Employee-owned	Employer-owned
<b>ELIGIBILITY</b>	Must be enrolled in a HDHP	Anyone is eligible, although you can't be enrolled in an HSA and a Medical FSA
<b>CARRYOVER</b>	All funds can carry over from year to year	Depending on your employer's plan, you may be eligible to carry over up to \$500/year. Beyond that, any unused funds are forfeited at the end of the plan year
<b>PORTABILITY</b>	The HSA is portable, so the funds in the account stay with you wherever you go	FSAs are employer-owned accounts, so the funds are forfeited if you change jobs
<b>INVESTMENT OPTIONS</b>	You can invest HSA funds	You can't invest FSA funds
<b>SUBSTANTIATION</b>	It's not required, but you'll want to keep all documentation in case you're ever the subject of an IRS audit	The IRS requires substantiation for some FSA expenses to show the eligibility of the expense
<b>AVAILABILITY OF FUNDS</b>	Only the funds that have been contributed are available to cover expenses	All funds for the plan year are available on the first day

# GETTING STARTED WITH AN HSA

## CONTRIBUTIONS

Contributions to your HSA are tax-free. There are two ways to make them:

- **Pre-tax salary deductions:** If your employer offers this benefit, your payroll deductions are exempt from most state FICA and FUTA taxes as well as federal income tax (check with your employer about your state's taxes).
- **Direct contributions:** You can contribute to your HSA at any time during the year. These annual contributions will be deducted on your tax return (no need to itemize). **Note:** Your employer may also opt to make a contribution to your HSA.

## TIP

Use our HSA Calculator at [www.DiscoveryBenefits.com/HSAcalculator](http://www.DiscoveryBenefits.com/HSAcalculator) to determine how much you should set aside in your HSA.

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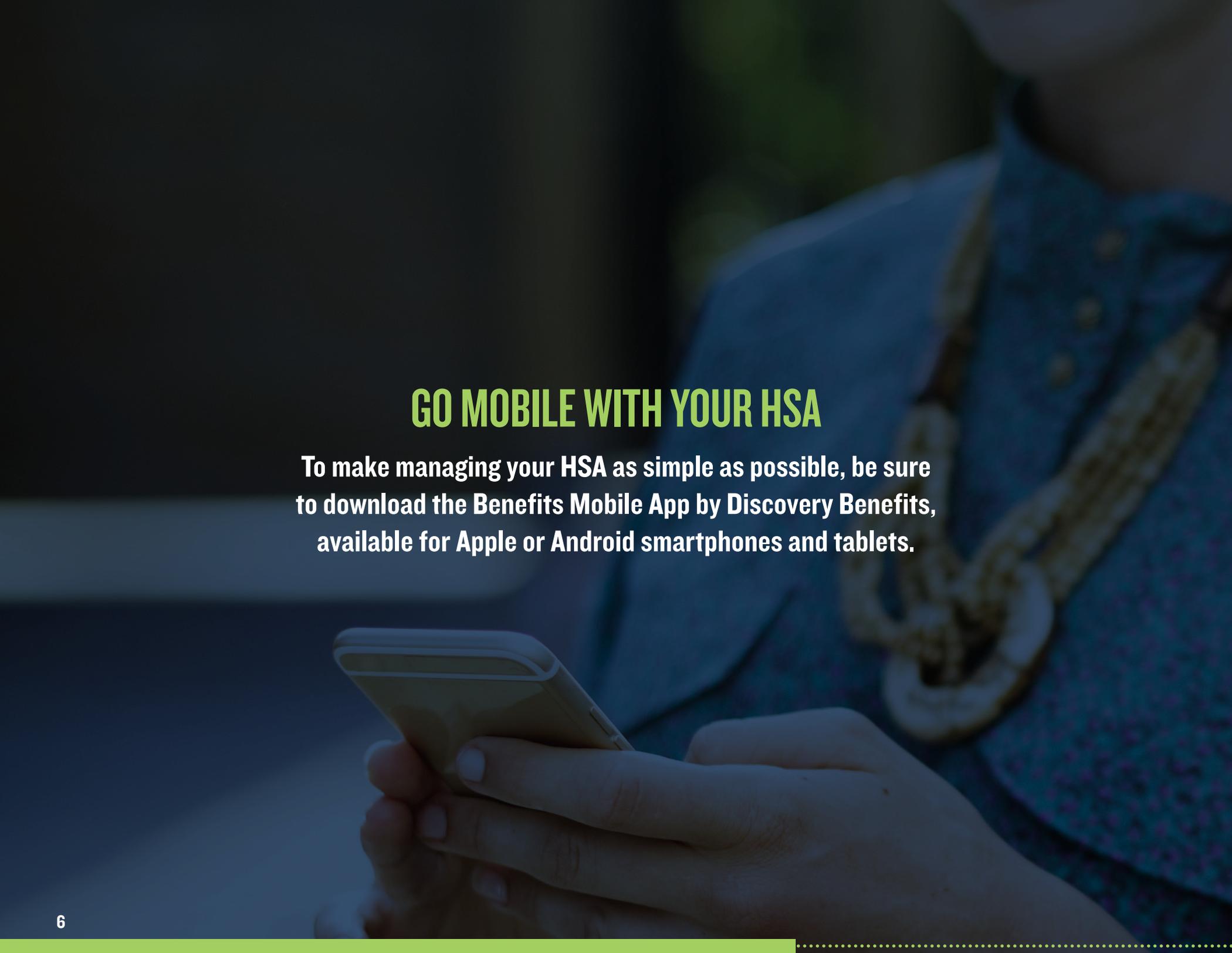
You choose how much to set aside for healthcare expenses. Once you enroll in an HDHP, you can start HSA contributions the first of the following month. You may contribute up to the IRS maximum as long as you open your HSA by December 1 and remain eligible for the following 12 months.

## ROLLOVERS & TRANSFERS FROM OTHER ACCOUNTS

Once per plan year, you can roll over an existing balance from a previous HSA into your current HSA. You can also transfer an existing HSA balance without time limitations.

You may also perform a one-time rollover from your IRA to your HSA as long as you remain within your annual contribution limit and remain HSA-eligible for a year after you rollover.





## **GO MOBILE WITH YOUR HSA**

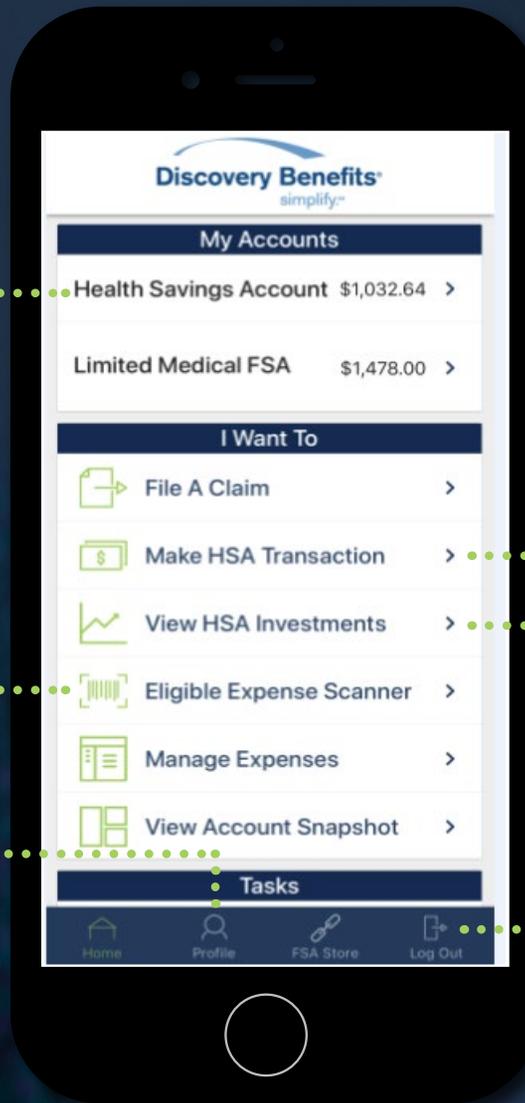
**To make managing your HSA as simple as possible, be sure to download the Benefits Mobile App by Discovery Benefits, available for Apple or Android smartphones and tablets.**

# WITH OUR BENEFITS MOBILE APP, YOU CAN:

CHECK YOUR BALANCE AND VIEW ACCOUNT ACTIVITY.

SCAN AN ITEM'S BAR CODE WITH YOUR PHONE CAMERA TO DETERMINE IF IT'S AN ELIGIBLE EXPENSE.

LOG IN WITH YOUR FINGERPRINT OR REPORT A CARD AS LOST OR STOLEN TO KEEP YOUR ACCOUNT SECURE.



EASILY MOVE FUNDS BETWEEN YOUR HSA AND YOUR BANK ACCOUNT TO COVER ELIGIBLE EXPENSES.

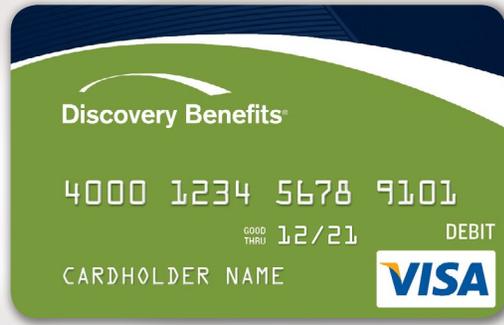
VIEW CURRENT HSA INVESTMENTS BALANCE, RECENT ACTIVITY AND RATE OF RETURN.

RESET LOGIN CREDENTIALS.

DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



# SPENDING



## THE BENEFITS DEBIT CARD

With the Discovery Benefits debit card, using your HSA dollars has never been easier. It streamlines the process of managing multiple benefits plans with us. One card — that's all you need for all of your plans. You'll receive your one card when you enroll, and you can request additional cards for your spouse and dependents 18 years or older — for free — through your online account.

### Handy Features

Payments are automatically withdrawn, minimizing out-of-pocket costs. The card's technology ensures that the correct balance is pulled when you swipe it. Funds will only be pulled from your cash account and not from invested funds.

## REQUESTING A DISTRIBUTION

In addition to accessing HSA funds with your benefits debit card, you can also pay for eligible expenses out of pocket and request a distribution from your HSA to reimburse yourself.

Because the main goal of an HSA is to save funds — not spend them — paying for expenses out of pocket and saving receipts in case you need a distribution later is a great way to maximize your benefits.

## ELIGIBLE EXPENSES

Need a new pair of glasses? How about hearing aids? Due for a trip to the dentist? Those are just a few of the expenses an HSA covers. Other common ones are physical therapy, prescriptions and diagnostic testing.

To view a full, searchable list of eligible expenses, go to [www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses).

## TIP

Unlike with an FSA, purchases made with HSA funds don't require documentation. However, we recommend you save all documentation in case you're ever the subject of an IRS audit.

## QUESTIONS ON USING YOUR HSA?

If you're looking for fast answers to benefits-related questions, find answers from Discovery Answers™. Just log in to your online Discovery Benefits account to get to Discovery Answers™, where you can access a searchable database of help articles, view trending topics and articles and more.

## RESOURCES



### ELIGIBLE EXPENSE LIST

[www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses)



### GETTING STARTED WITH AN HSA VIDEO

[www.DiscoveryBenefits.com/getstartedhsa](http://www.DiscoveryBenefits.com/getstartedhsa)

# SAVING

HSA funds can be used on medical, dental and vision expenses, but the HSA is truly a savings account — not a spending account. Because HSA dollars roll over from year to year, the best way to maximize the benefit is to save your HSA dollars for when you need them most.

## MOVING FROM SPENDER TO SAVER



### DEVELOP A PLAN

Start with a small goal, such as trying to save enough money to reach your health plan's deductible. From there, set loftier goals for where you want your balance to be next year, two years from now and so on.



### MONITOR YOUR BALANCE

Use the free Benefits Mobile App to easily check your balance anywhere, anytime to make sure you're meeting your savings goals.



### SAVE HSA DOLLARS WHEN POSSIBLE

Spend only if necessary. Pay for smaller healthcare costs out of pocket if you can afford it, leaving your HSA funds available to you in case a big medical event crops up. You can always draw from your HSA later.



### KEEP YOUR EYES ON RETIREMENT

Medicare won't cover all of your post-retirement costs. Saving money in your HSA is a great way to prepare for retirement. That's because, once you've turned 65, HSA funds can be used for any purpose, without penalty.

## RESOURCES



### HSA CALCULATOR

[www.DiscoveryBenefits.com/hsacalculator](http://www.DiscoveryBenefits.com/hsacalculator)



### SMARTER WAY TO USE YOUR HSA VIDEO

[www.DiscoveryBenefits.com/smarterhsa](http://www.DiscoveryBenefits.com/smarterhsa)



# THE SAVINGS POWER OF AN HSA

Let's look at an example. The Smith family makes \$7,500 per month and has elected this plan year to contribute a combined \$6,900 into HSAs. Look at their take-home pay:

## WITH AN HSA

COMBINED GROSS MONTHLY SALARY .....	\$7,500
HSA CONTRIBUTION .....	\$575
TAXABLE INCOME .....	\$6,925
TAXES .....	\$2,424
NET PAY .....	\$4,501
POST-TAX HSA EXPENSES .....	\$0
MONTHLY INCOME .....	\$4,501

## WITHOUT AN HSA

COMBINED GROSS MONTHLY SALARY .....	\$7,500
HSA CONTRIBUTION .....	\$0
TAXABLE INCOME .....	\$7,500
TAXES .....	\$2,625
NET PAY .....	\$4,875
POST-TAX HSA EXPENSES .....	\$575
MONTHLY INCOME .....	\$4,300

WITH AN HSA, THE SMITHS SAVE .....

**\$201/MONTH**

**\$2,412/YEAR**

# INVESTING

## DISCOVERY BENEFITS MAKES IT EASY FOR HSA PARTICIPANTS TO GROW HSA FUNDS THROUGH INVESTMENTS

After you've reached the low investment threshold, you'll have the option of moving your HSA funds from a cash account (which is the default) to an interest-bearing account in \$100 increments.

After that, funds are automatically transferred between the cash and interest-bearing accounts as cash account fund levels increase or decrease.

At any time, you may also invest funds from your interest-bearing account into a wide variety of mutual funds. Mutual fund shares may be automatically sold to bring the cash account balance to the minimum threshold when necessary.

**Note:** As with any mutual fund, your HSA investments aren't FDIC insured and are made at your own risk. They may lose value and aren't guaranteed by Discovery Benefits or the fund custodian, HealthcareBank.

## INVESTMENT TOOLS

Our investment platform is integrated directly into your online account to streamline your investing. You'll be able to manage all of your investments in one place. We also offer an Investment Guidance Tool that helps determine which investments may be right for you. With the guidance tool, you can:

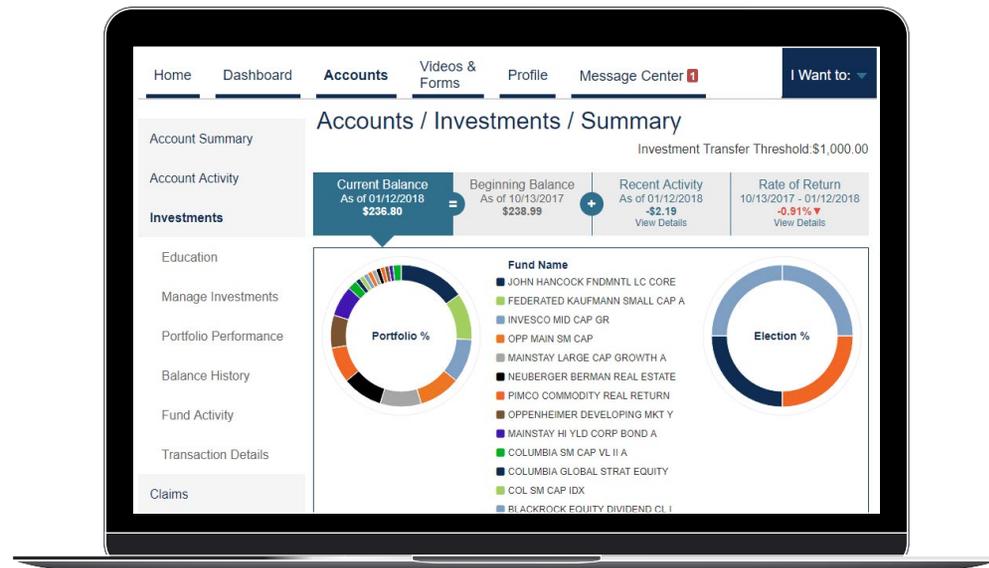
- Determine healthcare expense needs after retirement and create strategies for meeting them.
- Track multiple HSA accounts and healthcare expenses.
- Obtain a personalized risk assessment.
- Access probability simulations to estimate a healthcare balance at retirement.
- Learn more about investment options.
- View recommendations for specific asset class allocations.
- Get help with meeting your investment goals.

## RESOURCES



### HSA's FOR INVESTORS VIDEO

[www.DiscoveryBenefits.com/hsaforinvestors](http://www.DiscoveryBenefits.com/hsaforinvestors)



# RESOURCES



## **ELIGIBLE EXPENSE LIST**

[www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses)



## **HSA VIDEOS**

[www.DiscoveryBenefits.com/hsavideos](http://www.DiscoveryBenefits.com/hsavideos)



## **HSA CALCULATOR**

[www.DiscoveryBenefits.com/hsacalculator](http://www.DiscoveryBenefits.com/hsacalculator)



## **BENEFITS MOBILE APP VIDEO**

[www.DiscoveryBenefits.com/mobileappvideo](http://www.DiscoveryBenefits.com/mobileappvideo)



## **ONLINE CHAT**

[www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com)

Your Privacy: HIPAA (Health Insurance Portability and Accountability Act) provides rights and protections for participants and beneficiaries in group health plans. Due to these regulations, Discovery Benefits can't disclose personal health information to any unauthorized representatives. To authorize an individual or entity to discuss your account details, complete the Authorized Representative Form. Once the form is approved, any authorized representatives can discuss account details with Discovery Benefits until their authorization is removed.

  
**Discovery Benefits®**

a  company



# FLEXIBLE SPENDING ACCOUNT

## EMPLOYEE GUIDE



# BENEFITS OF AN FSA

**Costs for your day-to-day life can pile up each year. You already know that. But did you know there's an opportunity to save on some of your expenses by taking advantage of pre-tax benefits plans?**

**A Flexible Spending Account (FSA) lets you budget and save for qualified expenses. Your FSA funds are put aside before taxes, which means more money in your pockets.**

**One of the best perks of an FSA is that all of your funds are available to use at the start of the plan year. That means if you have a big medical expense at the start of the plan year, you can tap into your FSA funds immediately to help cover the cost.**

## **FSA's OFFER MANY BENEFITS.**

- + Pre-tax savings.** The dollars you contribute to an FSA are added pre-tax. For example, if you contribute \$2,500 to an FSA during a plan year and pay a tax rate of 30%, you'd save \$750.
- + Funds available right away.** All of your Medical, Limited or Combination FSA funds are available on the first day of the plan year.
- + Options.** You can use your Medical, Limited or Combination FSA to cover expenses for your spouse, dependents and adult children (through age 26).

# HOW IT WORKS



## MEDICAL FSA

Pair a traditional health plan with a Medical FSA, which covers eligible medical, dental and vision expenses. The medical expenses must primarily alleviate or prevent a physical or mental defect or illness. **Note:** If you're enrolled in a Health Savings Account (HSA), you're not eligible for a Medical FSA.

Examples of eligible expenses include doctor visits, physical therapy, speech therapy, surgeries, hearing aids, ambulance costs, acupuncture and all Limited FSA eligible expenses.

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## DEPENDENT CARE FSA

A Dependent Care FSA allows you to put money aside for dependent care for children up to age 13, a disabled dependent of any age or a disabled spouse. To be eligible for a Dependent Care FSA, you and your spouse (if applicable) must work, be looking for work or be full-time students. You can be enrolled in both an HSA and Dependent Care FSA.

Examples of eligible expenses include preschool and after-school care, daycare providers and summer day camps.

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# THE SAVINGS POWER OF AN FSA

Let's look at an example in the Smith family. Both parents work outside the home. One child attends school; the other goes to a home daycare. Together, the parents make \$7,500 per month and claim four exemptions on their income taxes. Look at their monthly take-home pay when they take advantage of a Medical FSA and a Dependent Care FSA!

## WITH A MEDICAL FSA/DEPENDENT CARE FSA

COMBINED GROSS MONTHLY SALARY .....	\$7,500
MEDICAL FSA CONTRIBUTION .....	\$208
DEPENDENT CARE FSA CONTRIBUTION .....	\$416
TAXABLE INCOME .....	\$6,876
TAXES .....	\$2,407
NET PAY .....	\$4,469
POST-TAX MEDICAL EXPENSES .....	\$0
POST-TAX DEPENDENT CARE EXPENSES .....	\$0
MONTHLY INCOME .....	\$4,469

## WITHOUT A MEDICAL FSA/DEPENDENT CARE FSA

COMBINED GROSS MONTHLY SALARY .....	\$7,500
MEDICAL FSA CONTRIBUTION .....	\$0
DEPENDENT CARE FSA CONTRIBUTION .....	\$0
TAXABLE INCOME .....	\$7,500
TAXES .....	\$2,625
NET PAY .....	\$4,875
POST-TAX MEDICAL EXPENSES .....	\$208
POST-TAX DEPENDENT CARE EXPENSES .....	\$416
MONTHLY INCOME .....	\$4,251

WITH THESE FSAs, THE SMITHS SAVE...

**\$218/MONTH**

**\$2,616/YEAR**

# GETTING STARTED WITH AN FSA

## PLANNING

### Use It or Lose It

The most important step to have success with your FSA is planning ahead. Because the IRS has a “Use or Lose” rule in place for FSAs, funds not spent by the end of a plan year are at risk of being forfeited. **Note:** Your employer’s plan may offer a grace period or carryover to reduce this risk.

To plan ahead with your FSA, you’ll first want to estimate how much you think you’ll spend on qualified expenses throughout the year. Need help determining the amount that’s right for you? Use our FSA Calculator at [www.DiscoveryBenefits.com/fsacalculator](http://www.DiscoveryBenefits.com/fsacalculator).

## WHAT TO CONSIDER WHEN DETERMINING YOUR FSA ELECTION

### Big-ticket expenses

Do you have a major surgery expected for the upcoming plan year? Have children who are keeping you busy with trips to the doctor? These types of expenses will almost certainly lead you to spend the maximum amount allowed to be put into an FSA, which means big pre-tax savings for you.

### Regular expenses

Items such as dental exams or eye appointments are easy-to-anticipate expenses. Make sure to factor these in when determining your election amount.

## MAKING PLAN CHANGES MID-YEAR

There are circumstances — called “qualifying events” — that allow you to make changes to your FSA election in the middle of a plan year. These include:

- Marital status changes
- Number of tax dependent changes (e.g. birth, death, adoption)
- Employment changes (e.g. leave of absence or retirement)
- Dependent doesn’t meet eligibility requirements due to change in age or student status
- Change in residence



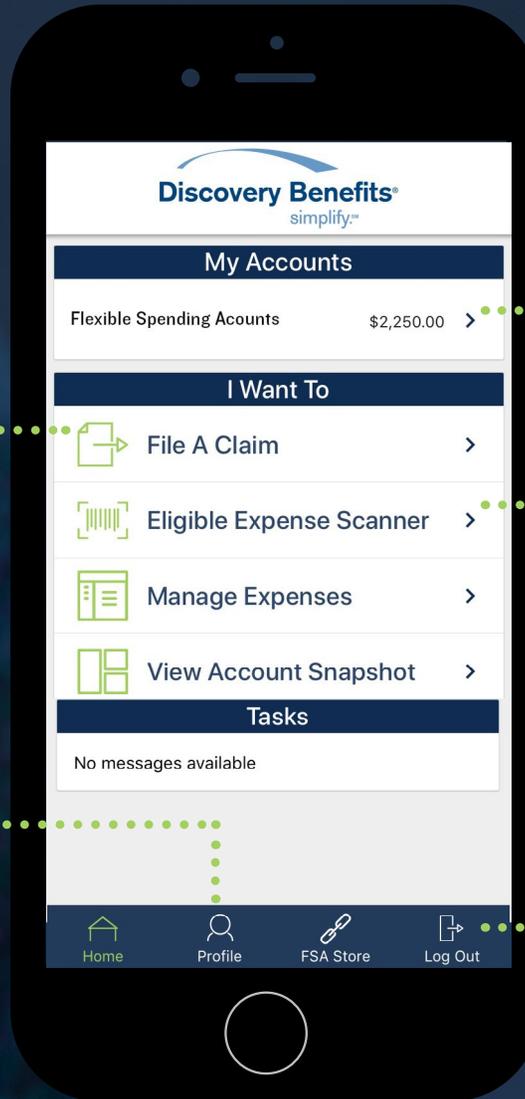
## **GO MOBILE WITH YOUR FSA**

**To make managing your FSA as simple as possible, be sure to download the Benefits Mobile App by Discovery Benefits, available for Apple or Android smartphones and tablets.**

# WITH OUR BENEFITS MOBILE APP, YOU CAN:

GET INSTANT NOTIFICATIONS ON THE STATUS OF YOUR CLAIMS AND UPLOAD DOCUMENTATION IN SECONDS USING YOUR PHONE'S CAMERA.

LOG IN WITH YOUR FINGERPRINT OR REPORT A CARD AS LOST OR STOLEN TO KEEP YOUR ACCOUNT SECURE.



CHECK YOUR BALANCE AND VIEW ACCOUNT ACTIVITY.

SCAN AN ITEM'S BAR CODE WITH YOUR PHONE CAMERA TO DETERMINE IF IT'S AN ELIGIBLE EXPENSE.

RESET LOGIN CREDENTIALS.

DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



# SPENDING

## ELIGIBLE EXPENSES

In order to pay for an expense using your FSA dollars, that expense has to be considered eligible by the IRS. To view our searchable list of eligible expenses, go to [www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses).

## FSA STORE

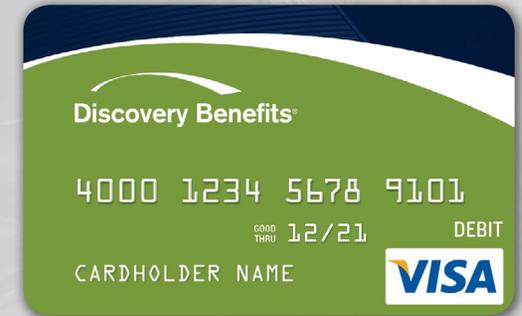
Need to spend down your balance but not sure what to use your funds on? Discover thousands of eligible FSA expenses at [www.DiscoveryBenefits.com/fsastore](http://www.DiscoveryBenefits.com/fsastore) and make purchases for FSA-eligible items using your pre-tax funds.

## THE BENEFITS DEBIT CARD

With the Discovery Benefits debit card, using your FSA dollars has never been easier. It streamlines the process of managing multiple benefits plans with us. One card — that's all you need for all of your plans. You'll receive two cards when you enroll, and you can request additional cards for your spouse and dependents 18 years or older — for free — through your online account.

### Handy features

Payments are automatically withdrawn, minimizing out-of-pocket costs. The card's technology ensures that the correct balance is pulled when you swipe it.



## WAYS TO SPEND

Swipe your benefits debit card to instantly pay for eligible expenses with funds from your benefits accounts. Where you swipe the card will determine whether any steps are needed after that. In addition to using your benefits debit card to pay for services at your healthcare provider's office, you can also use it at the following types of merchants:

### IIAS

Many merchants provide IRS-required information for documentation right at the point of sale through an Inventory Information Approval System (IIAS). An IIAS merchant auto-substantiates the claim, so you won't need to provide additional documentation on qualifying expenses.

### 90% Merchants

Our debit card also works at pharmacies or drug stores that meet the IRS' 90 percent rule. At least 90 percent of the gross sales at these merchants come from eligible medical expenses.

## OTHER WAYS TO USE YOUR FSA INCLUDE:

- Paying up front for FSA-eligible products and services and requesting reimbursement by filing a claim and providing documentation, either through the mobile app or your online account. If you've signed up for direct deposit, you'll get reimbursed faster, as the money will get deposited straight into your bank account. You may also receive a check reimbursement.
- Enrolling in Recurring Dependent Care, which means you only need to submit one reimbursement form per year for each daycare provider used.



## QUESTIONS ON USING YOUR FSA?

If you're looking for fast answers to benefits-related questions, find answers from Discovery Answers™. Just log in to your online Discovery Benefits account to get to Discovery Answers™, where you can access a searchable database of help articles, view trending topics and articles and more.

# SUBMITTING DOCUMENTATION

## SUBSTANTIATE YOUR CLAIMS

To show that expenses incurred are eligible, the IRS requires purchases made with an FSA be substantiated. This process verifies that purchases made with FSA funds meet regulatory requirements.

A good rule of thumb when submitting documentation is to provide your Explanation of Benefits (EOB) document from your insurance provider, as this typically includes all the required information to substantiate an expense.

### DOCUMENTATION REQUIREMENTS FOR MEDICAL FSA EXPENSES

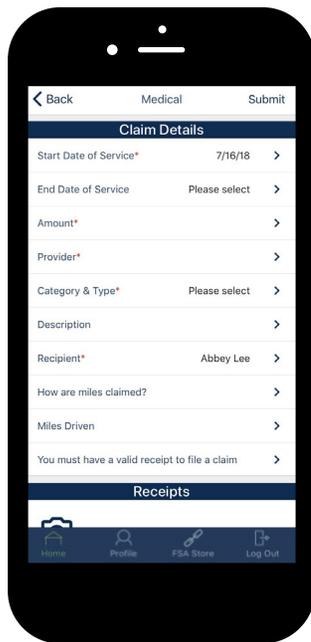
- **Date service was received or purchase was made**
- **Description of service or item purchased**
- **Dollar amount**
- **Provider or store name** (in some cases, a Medical Necessity Form, prescription or physician letter may be required).

### DOCUMENTATION REQUIREMENTS FOR DEPENDENT CARE FSA EXPENSES

- **Date(s) of service**
- **Dependent's name**
- **Description of service(s)**
- **Dollar amount**
- **Provider's name, address and tax ID or social security number**

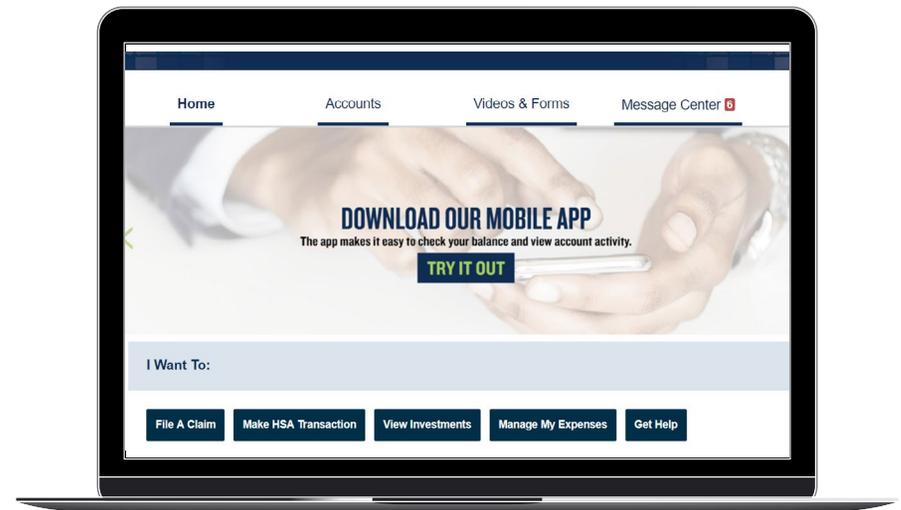
## WAYS TO SUBMIT

### BENEFITS MOBILE APP



You can submit documentation within minutes using the Benefits Mobile App by Discovery Benefits. Our app is the quickest and easiest method for filing claims and submitting documentation for your FSA purchases because it lets you use your phone's camera to take pictures of documentation and upload it on the spot.

### ONLINE ACCOUNT



You can also submit documentation through your online account or via fax or mail. To submit documentation through your online account, log in and follow the prompts you see in the "Receipt(s) Needed" menu under the Home tab. If further documentation is needed beyond what you provide, you'll receive an email if an email address is on file.

# RESOURCES



## **ELIGIBLE EXPENSE LIST**

[www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses)



## **FSA IOI VIDEO**

[www.DiscoveryBenefits.com/fsaIOI](http://www.DiscoveryBenefits.com/fsaIOI)



## **FSA CALCULATOR**

[www.DiscoveryBenefits.com/fsacalculator](http://www.DiscoveryBenefits.com/fsacalculator)



## **BENEFITS MOBILE APP VIDEO**

[www.DiscoveryBenefits.com/mobileappvideo](http://www.DiscoveryBenefits.com/mobileappvideo)



## **ONLINE CHAT**

[www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com)

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Your Privacy: HIPAA (Health Insurance Portability and Accountability Act) provides rights and protections for participants and beneficiaries in group health plans. Due to these regulations, Discovery Benefits can't disclose personal health information to any unauthorized representatives. To authorize an individual or entity to discuss your account details, complete the Authorized Representative Form. Once the form is approved, any authorized representatives can discuss account details until their authorization is removed.

# Guide to Setting Up Direct Deposit



**QUICK  
REIMBURSEMENT**

Setting up a bank account (checking or savings) with Discovery Benefits lets you quickly get reimbursed via direct deposit. **Note:** No reimbursement limit applies to direct deposit. There is a \$25 reimbursement requirement for paper checks that are not issued directly to the provider. For check reimbursement not issued to the provider, claims will be held until they reach \$25 or until the end of the month.

**Step 1:** To set up direct deposit, log in to your online account and navigate to the Accounts tab. From there, select Banking/Cards and click Add Bank Account.

A screenshot of the Discovery Benefits online account interface. The top navigation bar includes 'Home', 'Accounts', 'Videos & Forms', and 'Message Center'. The 'Accounts' tab is selected. Below the navigation bar, the page title is 'Banking / Cards'. There are three buttons: 'Bank Accounts', 'Add Bank Account', and 'Debit Cards'. The 'Add Bank Account' button is highlighted.

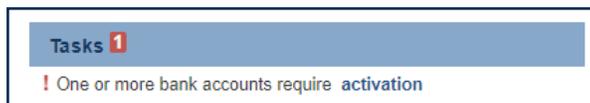
**Step 2:** On the next screen, fill in your bank account information and click "Submit."

A screenshot of the Discovery Benefits online account interface showing the 'Banking / Add Bank Account' form. The top navigation bar includes 'Home', 'Accounts', 'Videos & Forms', and 'Message Center'. The 'Accounts' tab is selected. Below the navigation bar, the page title is 'Banking / Add Bank Account'. The form is divided into two sections: 'Bank Account Information' and 'Bank Institution Information'. The 'Bank Account Information' section includes fields for 'Routing Number \*', 'Account Number \*', 'Confirm Account Number \*', 'Account Type \*' (with a dropdown menu set to 'Checking'), and 'Account Nickname \*'. The 'Bank Institution Information' section includes fields for 'Bank Name \*', 'Bank Address \*' (with sub-fields for 'Address Line 1', 'City', 'Select a state...', and 'Zip Code'). There are 'Cancel' and 'Submit' buttons at the bottom of the form.

## Guide to Setting Up Direct Deposit, continued

**Step 3:** Next, answer the security question and indicate which plan years you would like to set up with direct deposit. Then, click “Continue.”

**Step 4:** Before your direct deposit setup can be finalized, you will need to validate your bank account. A deposit between \$0.01 and \$0.99 will be made into your designated bank account — followed by an immediate withdrawal of the same amount — within 1-3 business days of your direct deposit submission. When you see this deposit in your bank account, log in to your online account and click on the activation link in the Tasks section of your homepage.



**Note:** By completing the online steps for establishing direct deposit, you are certifying the information provided is accurate. Further, the completion and submission of this information authorizes Discovery Benefits to issue payment directly to the specified account unless notified to do otherwise. You understand and agree that Discovery Benefits reserves the right to reverse any ACH deposit where an error occurs, in accordance with banking regulations.

# Guide to Ordering Debit Cards



If your plan offers the debit card as a reimbursement option, you can order debit cards via your online account for yourself, spouse and any dependent added to your plan that is over 18.

**Step 1:** To access your online account, go to [www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com), click the “Login” button and select HSA, FSA, HRA & Commuter Login.

**Step 2:** Select Banking/Cards under the Accounts tab. You will have the option to order a new/replacement card by clicking on Report Lost/Stolen or Order Replacement under “Debit Cards.”



The debit card(s) will arrive to your designated shipping address within 10-14 business days of placing the request.

**Note:** You can set up a PIN for your debit card by calling 1-866-898-9795.

If you'd like to order a debit card in your spouse's name or dependent's name who is not listed on the account, you will need to follow the below instructions.

**Step 1:** Select Profile Summary under the Accounts tab. Then, select Add Dependent.



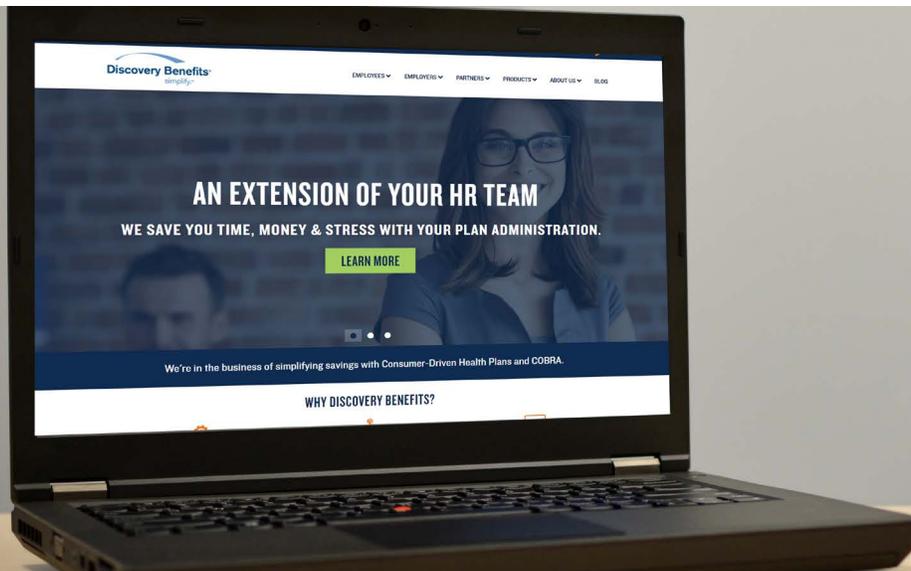
**Step 2:** A “Dependent Information” box will appear. Enter the dependent information in the fields and click “Submit.”

**Step 3:** Next, select Banking/Cards under the Accounts tab. Below “Debit Cards,” you will now have the option to select “Issue Card” next to your dependent's name.

**Step 4:** After selecting “Issue Card,” a dialog box will appear asking you to verify the address. Verify and click “Submit.”

**Step 5:** You will receive a confirmation once the card is ordered.

# Guide: How to Log in to Your Account — Benefits



ACCESS YOUR  
**ONLINE**  
ACCOUNT IN  
**SECONDS**

Discovery Benefits offers the ability for participants to manage their benefit account(s) online. If you have an email address on file with Discovery Benefits, you can create your account online. Just go to [www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com), click the Login button and select HSA, FSA, HRA & Commuter Login.

Select Create your new username and password and complete the steps below to activate your account.

**Step 1 — User Identification:** Complete the required fields. **Note:** You can provide either your social security number **OR** Employee ID number. Then, select Next.

**Step 2 — Enter One-Time Password:** You'll receive an email with a one-time password. Enter the one-time password and select Next.

**Step 3 — Security Questions:** Pick the security questions you would like to answer. **Note:** You will be prompted to answer security questions when completing certain functions within the portal. Then, select Next.

**Step 4 — Change Username and Password:** A temporary username will auto-populate. Double click on the auto-populated username to personalize it. **Note:** Keep record of your personalized username and password. Discovery Benefits does not store this information. Then, select Submit.

If you don't have an email address on file, we'll need to help you set up your online account. Please call us at 1-866-451-3399 within 30 days of joining Discovery Benefits to ensure you can access your account online when you need to.

If you do have an email address on file, please update it, if necessary, to an email address that's the most accessible for you to manage your benefits.

