

Health Savings Account Users Guide and Welcome Kit

HSA's managed by



This guide provides details and helpful information on how to effectively use your HSA benefit, as well as answers to frequently asked questions.

Customer Service

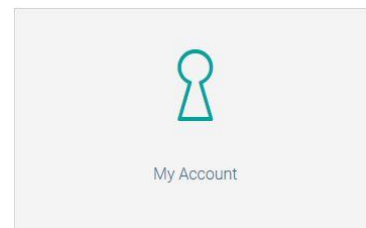
Email: hsa@basicneo.com

Phone: 330.864.0690, option 4

Toll Free: 800.775.3539, option 4

HOW TO ACCESS YOUR PERSONAL ONLINE ACCOUNT

1. Visit our website at <https://www.basiconline.com/neo/participant/hsa/>
2. Click on **'My Account'**, then enter your credentials.
3. If this is the first time you are logging in, follow these instructions:
Your **DEFAULT USERNAME** is:
 - First initial of first name
 - Full last name, followed by
 - The last 4 digits of your social security number



EXAMPLE

For the last name John Smith, SSN of 123-45-6789, the username would be **JSMITH6789**.

Your **DEFAULT PASSWORD** is **NEO123** (all caps)

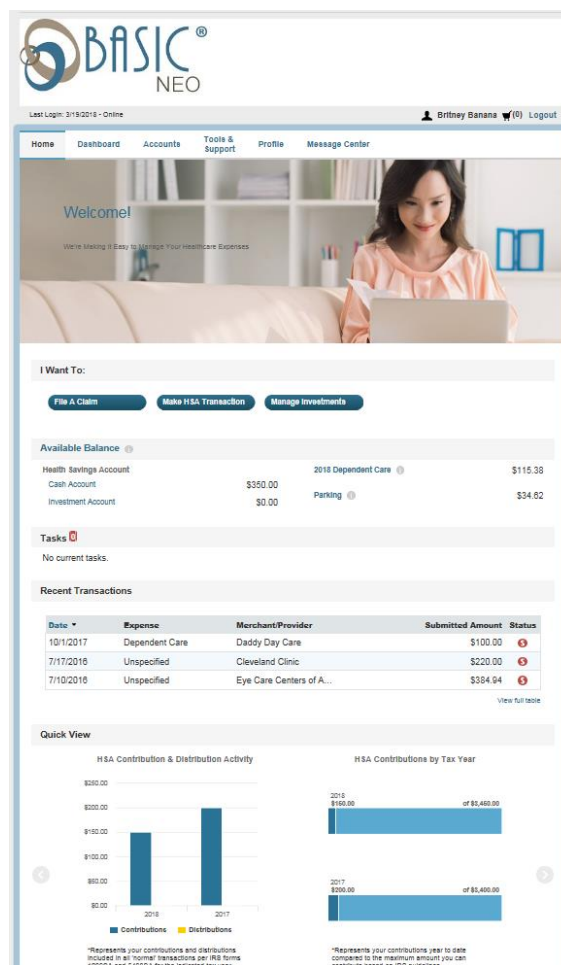
You will be prompted to change your username and password on the first login.

EXAMPLE OF YOUR PERSONAL HOME PAGE

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

- Easily access the **Available Balance** and **I Want To...** sections from the left-hand navigation area.
- The **I Want To...** section contains the most frequently used options within the Consumer Portal.
- By selecting the **Available Balance** link in the left margin, you can access 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 **Quick View** section graphically displays some of your key account information.

You can also hover over and click on the tabs at the top.



Date	Expense	Merchant/Provider	Submitted Amount	Status
10/1/2017	Dependent Care	Daddy Day Care	\$100.00	✓
7/17/2016	Unspecified	Cleveland Clinic	\$220.00	✓
7/10/2016	Unspecified	Eye Care Centers of A...	\$384.04	✓

Year	Contributions	Distributions
2018	\$100.00	\$0.00
2017	\$200.00	\$0.00

Year	Contributions	Limit
2018	\$100.00	of \$1,400.00
2017	\$300.00	of \$1,400.00

FREQUENTLY ASKED QUESTIONS

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 return to claim your deduction at tax filing time.

1. To make a contribution from a personal bank account to your HSA, select **Make HSA Transaction** in the “**I want to...**” section of the Home page.
2. If you have a bank account on file, you may use that as your contribution account. If you do not, select the link to add a new bank account.
3. You may make a one-time or recurring contribution. 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 1-3 business days of your request, and the money will become available in your HSA as soon as it is deposited.

WHAT HAPPENS IF MY EMPLOYMENT TERMINATES OR I LOSE ELIGIBILITY TO PARTICIPATE IN THE PLAN(S)?

You may retain your HSA with BASIC if you terminate employment or otherwise lose your eligibility to participate. BASIC will deduct a \$4.00 monthly fee directly from your HSA account. Further, if you retain qualifying HDHP medical coverage (whether under COBRA or through another employer), you will be permitted to continue making tax favored contributions to your HSA.

HOW DO I UPDATE MY PERSONAL INFORMATION?

1. From the **Home Page**, under the **Profile** tab, you will find links to update personal information including address, email, marital status, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your update - **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question. Complete your changes in the form. Click **Submit**.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

1. From the **Home Page**, under the **Profile** tab, 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**.

HOW DO I ACCESS FUNDS IN MY HSA ACCOUNT?

There are two convenient ways to access funds in your HSA account:

1. The easiest method is to pay for qualified expenses using your **BASIC HSA Debit Card**.
2. You can also request a disbursement, pay a bill or transfer funds from your HSA to your personal checking account right from your **online BASIC HSA account**.

We recommend that you keep all receipts, documentation, and insurance carrier Explanations of Benefits (EOBs) for any expense reimbursed from your HSA Account in the event of an IRS audit. Documentation should include: (1) patient name; (2) service provider's name; (3) date of service; (4) description of service; (5) expense including your patient responsibility.

1. How Your BASIC HSA Debit Card Works

- You will be issued two debit cards that can be used to access your HSA funds and any other BASIC account you've enrolled in. You may provide the second debit card to your spouse or adult dependent, if any, or keep the second card as an alternate, if ever needed. You should sign the back of both cards.
- The debit cards are valid for 3 years, so be sure to keep them through the expiration date. If BASIC has to reissue your card before it expires, you may be charged a replacement card fee.
- You will need to activate the cards upon receipt.
- It is your responsibility to report a lost or stolen card to BASIC immediately. If you fail to notify BASIC immediately, you may be responsible for all amounts paid up to the date you report the loss.
- You may use your BASIC HSA debit card anywhere VISA is accepted. It works like any debit card except for two important differences:
 - It is limited to **healthcare merchants** that provide medical/dental/vision services or products. It will also work at daycare, parking, and transit providers if you are also enrolled in one of these BASIC benefit plans.
The card will not work at businesses that do not provide any medical services or goods such as gas stations, department stores, and restaurants.
 - You cannot use it at an ATM or for "cash back" when making a purchase.
- Funds in your HSA account are your property. You are responsible for managing your HSA. If you use your HSA funds for qualified medical expenses, distributions are completely tax free. However, if you use your HSA funds for non-medical expenses, then you will have to pay taxes plus an additional 20% penalty on the non-allowable purchase. The 20% penalty will no longer apply after you attain age 65.



2. How To Access Your HSA Funds Using The Online System

Now that you have enrolled, you may begin to use your funds for any expense incurred after the account was established. Use the online portal to **pay a bill, transfer funds** from your HSA to your personal checking account, or **request a distribution** from your HSA. Log into your account at <https://www.basiconline.com/neo/participant/hsa/> and select '**Make HSA Transaction**'.



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 side of the screen
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions. Note there is a \$2.50 replacement card fee that will be deducted from your account.

ARE HSA STATEMENTS AVAILABLE ONLINE?

Your monthly HSA Account Summary report can be found by clicking on the **Statements & Notifications** tab under **HSA Account Summaries**. 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 under **Investment Account Summary**.

ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

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

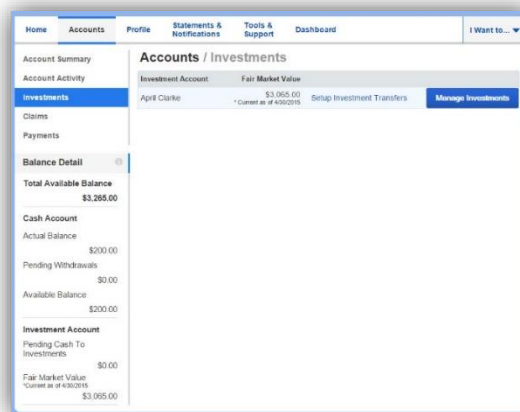
WHERE CAN I FIND HSA FORMS AND RESOURCES?

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 SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

With investment sweeps, you may configure when your HSA dollars will sweep from your cash account to an investment account (note - your investment transfer threshold may be set equal to or above \$2,000.)

1. From the Home page, access the HSA investments page by clicking on the **Manage Investments**, button from the “I want to section”
2. Once you get to the investment page, select the **Setup Investment Transfers** link on the right-hand side of the screen.
3. 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!
4. Don’t forget to set your investment allocation!! See **“How do I change my Investment Elections?”** below.



HOW DO I FIND MY INVESTMENT BALANCE?

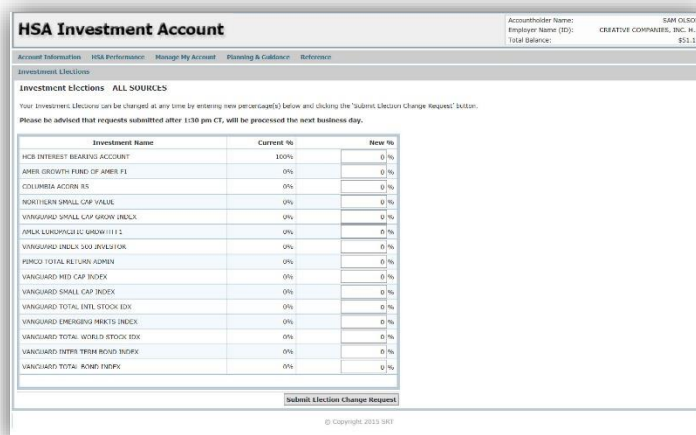
1. You can find your HSA cash and investment balances directly from the Home page under the **Available Balance** section on the left-hand side of the screen.
2. For more details, click on **Available Balance** and select **Account Activity**. From there, you can view even more detail regarding your account.

WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Home Page**, click on the **Manage Investments** button under “**I Want To...**” and then select **Manage Investments** from this page to view your HSA Investment Account. You may be required to answer an additional personal security question to access this area of the portal.

HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To set up or change your investment elections for future contributions to your investment account, click on the link called **Investment Elections** on the submenu under **Manage My Account** on the investment portal. If you do not choose specific investments, 100% of any contributions will be in the HCB (Health Care Bank) 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.



MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you will find **valuable information** including forms, disclosures, quickstart guides, FAQ's, and links that enable you to manage your healthcare more effectively.

HOW DO I USE THE MOBILE APP?

Download the mobile app (it's FREE!) for iOS (iPhone, iPod touch, iPad) from Apple's App Store and for Android devices from the Google Play Store. Use the mobile app to manage your accounts whenever and wherever you want.

Go to your **Mobile App Store** on your phone and search for **"BASIC NEO"**. Look for our logo.



Select and install application, then enter your username and password (same as that used to access online account.).

Enter a 4-digit passcode to login (you'll be asked to re-enter it again to confirm it upon first login). Once you've logged in the first time, any time you login afterward, you'll only be asked to enter your 4 digit passcode.



Questions? Contact BASIC Toll Free at 800.775.3539, option 4