



# The Complete HSA!

## INTRODUCTION

A Health Savings Account (HSA) is a cost-effective savings program that you can use to pay for healthcare expenses tax-free. You own and control the money in your HSA, and even decide how to spend, save and invest it!

We provide one point of contact for everything HSA, and provide tools to easily manage your account. If you are shopping for an HSA, or simply need information about these plans, FlexHSA is The Complete HSA.






### Online Access & Banking

FlexHSA offers 24/7 web access to the HSA through our secure online portal. HSA participants can view and manage activity, contributions, transactions, statements and more.

We also offer online banking and the ability to automatically transfer funds to and from the HSA to a personal checking account. This feature allows FlexHSA participants to access funds, get reimbursed or pay for healthcare expenses whenever they want.

Additionally, FlexHSA can also accommodate employers offering HSAs to their employees. This online solution gives the employer control over the funding and contribution process. Specifically, if the employer is payroll deducting HSA contributions, those funds can be electronically sent utilizing our solution. Our web portal integrates the enrollment experience for participating employees and offers various resources to manage the entire process.

FlexHSA® offers the perfect combination of services - called The Complete HSA - that simplify the HSA experience for any individual, employee or employer, including:

-  Online Access & Banking
-  FlexMoney™ Card
-  ClaimsVault™
-  Investments
-  Calculators

### FlexMoney™ Card



Simplifying healthcare purchases is an important aspect of the HSA experience. FlexHSA participants have direct access to their funds through the FlexMoney™ Card MasterCard®.

Just like any other debit card, they swipe this card at the pharmacy or doctor's office to pay for healthcare expenses – tax-free – directly from the HSA. The FlexMoney™ Card is designed to accommodate today's consumers as it eliminates the hassle of writing a check or paying with cash at the time of purchase.

**Medical Supply, Co.**  
 You are logged in as Howard J. Jefferson, Employee for Medical Supply, Co. (8542143)

Account Nickname	Account Type	Routing Number	Account Number	Reimbursement Account	Used for Scheduled Contributions	[EDIT]	[DELETE]
new bank	Checking	082900872	*****8784	Yes	No	[EDIT]	[DELETE]
Test Bank	Checking	082001179	**2456	No	Yes	[EDIT]	[DELETE]
Test Bank 2	Checking	082001179	*****1234	No	No	[EDIT]	[DELETE]

[Add Account] [Cancel]

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# The Complete HSA!

## Calculators & Decision Support Tools

FlexHSA provides access to calculators and decision support tools to manage The Complete HSA experience, including:

- Contribution Calculator
- Future HSA Balance Calculator
- Out-of-Pocket Comparisons

## Investments

FlexHSA participants have the option to enroll in our online investment capabilities. This secure, web-based investment management tool, Portfolio Online, offers real-time access to detailed HSA investment and portfolio activity.

Portfolio Online includes a self-directed investment platform that enables HSA participants to buy, sell and hold various securities in their HSA, monitor their positions and/or follow securities they wish to track. Participants enrolling in the online investments option will have a wide variety of investment choices, and a single access point for HSA investments.





## ClaimsVault

ClaimsVault™ is an electronic shoe-box that lets HSA participants enter and electronically store distributions and receipts for as long as their FlexHSA remains active. Expenses incurred today can be reimbursed later with a few clicks of the mouse. This allows FlexHSA participants to accumulate interest and ensure that they do not miss out on any tax benefits.

ClaimsVault supports attaching the receipts to the claim records that are presented online, even if they change health insurance carriers or employers.

## FLEXHSA ADVANTAGES

HSAs have become one of the best ways to pay for healthcare expenses. FlexHSA makes that experience simple by providing resources on health insurance, banking and investments.

-  One Point of Contact for Everything HSA
-  Seamless Process
-  Integrated Technology
-  Simple Transaction Resources

Holdings - Market View		Trade Date Position View		
Security/Description	Quantity	Cost	Price	Market Value
<b>Cash &amp; Equivalents</b>				
<b>Cash</b>				
INCOME CASH	0.000	\$0.00	\$1.00	\$0.00
PRINCIPAL CASH	0.000	\$0.00	\$1.00	\$0.00
<b>Total Cash</b>		<b>\$0.00</b>		<b>\$0.00</b>
<b>Cash Equivalents</b>				
	7,357.470	\$7,357.47	\$1.00	\$7,357.47
<b>Total Cash Equivalents</b>		<b>\$7,357.47</b>		<b>\$7,357.47</b>
<b>Total Cash &amp; Equivalents</b>		<b>\$7,357.47</b>		<b>\$7,357.47</b>
<b>Alternative Investments</b>				
<b>LPs &amp; LLCs</b>				
	9.611	\$25,000.00	\$2,600.96	\$24,997.83
<b>Total LPs &amp; LLCs</b>		<b>\$25,000.00</b>		<b>\$24,997.83</b>

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