Overview

Welcome to the HSA Advantage™ Participant Portal! Here is a quick look at some of the features you can utilize:

- Update your personal profile, user name and password
- View your current account balance
- Pay bills and track expenses
- Manage investments
- See debit card transactions
- Report lost or stolen debit cards
- Order additional debit cards
- Read your plan descriptions
- Receive mobile notifications
- Get information, links and questions answered on every page

If you have any questions please contact the Chard Snyder customer service department at:

513.459.9947 or 800.982.7715
askpenny@chard-snyder.com
www.chard-snyder.com
Access Your Account

To access your account go to www.chard-snyder.com. Pull down on the red My Account Login button.

Click on the option that includes ‘HSA Advantage’.

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Access Your Account

To log in, use the options on the left. If you already had a Chard Snyder account because of a previous plan, use the same login information you had before. If you have not, follow the instructions your employer provided.

- Your default user name is your social security or employee ID number, no dashes
- Your default password is the last four digits of your social security or employee ID number
- You will be asked to answer security questions and then are required to change your password and can change your username if desired

NOTE: If you have had any plan or account with Chard Snyder, you should log-in on the left, even if it’s for a new Chard Snyder plan. “New account” on the right is only for HSA Advantage™ participants entirely new to Chard Snyder.
Home Tab

Now you are on your home page. Click on any of the menu options at the top of the screen to see detailed information about your account.

Please notice that Chard Snyder's contact information is on every page in case you have questions while you are in the portal, and the white ‘i’ in the gray circle gives you more information about the area it appears in. Also, clicking on any area that appears in blue type gives you more information about that area.
I Want To...

On almost every page in the portal, you can find the “I Want To...” quick links. On some pages, like the Home Tab, it is prominently displayed near the top of the left hand column. On most other pages you will find an “I Want To...” drop down box in the upper right hand corner.

Make HSA Transaction

This allows you to set up transactions to contribute to or distribute funds from your health savings account. See more details on the following page.

Manage My Expenses

This button takes you to the Dashboard, which gives you a snapshot of all of your expenses. More details to follow on this as well.
Make HSA Transaction

This page starts a wizard that will help you do one of the following:

- Set up a direct deposit into your personal checking or savings account
- Pay your provider directly (a check fee may apply)
- Contribute to your HSA.*

Please note we can only make what are called “Normal” distributions through this method. If you require a distribution for a rollover, transfer or excess contribution, please contact us for assistance.

Below you see the first step in creating a transaction. In this case, the accountholder is transferring funds into their personal bank account in order to pay themselves back for an expense.

* Please consult with your tax advisor before making contributions outside of your regular payroll contributions as there can be serious repercussions for improper contributions.
Make HSA Transaction (cont’d)

The next page of the wizard allows you to set up the transaction to be a one-time payment or a recurring payment:

Transaction Schedule
- Frequency: One-time

Transaction Summary
- From: My HSA
- To: Fifth Third / Checking (xxxx5634)
Make HSA Transaction (cont’d)

Next, you will enter the transaction details
Make HSA Transaction (cont’d)

Finally, you will have a chance to review before confirming.
Accounts Tab

Account Summary

By clicking on the Accounts Tab at the top, you will go directly to the Account Summary.

Please be aware your options may be slightly different than those shown depending on which other Chard Snyder plans you do or do not have.

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Accounts Tab (cont’d)

Account Activity

Below is a sample screen shot of an Account Activity page:
Accounts Tab (cont’d)

Investments

The Investments page shows you the current balance in your investment account. For more options, use the Manage Investments button.

Investment options and processes available in the Manage Investments area are described in more detail in our publication “Investing in the Participant Portal”.
Profile Tab

You can update and change your personal information any time you need to in this tab. This includes personal contact information, banking information for reimbursements, identifying dependents, electing mobile access options, ordering more cards, changing passwords, beneficiaries, etc.
Statements & Notifications Tab

Any correspondence we have sent you regarding your account can be found here.

You can also access notification preferences from here (see following page).
Statements & Notifications Tab (cont’d)

Notification Preferences

You can receive news about your account via text messages, if you would like. You can set the preferences to determine which news you would like to receive and when.
Statements & Notifications Tab (cont’d)

Here is a sample HSA Account Summary Report:

Available Balances as of 12/31/2013

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Opening Balance</th>
<th>Ending Balance</th>
<th>Average Daily Balance</th>
<th>Annual Percentage Yield Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA Cash Account</td>
<td>$108.93</td>
<td>$289.94</td>
<td>$223.98</td>
<td>0.05 %</td>
</tr>
<tr>
<td>Investment Fair Market Value</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Balance</td>
<td>$108.93</td>
<td>$289.94</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Transaction Summary for HSA Cash Account

<table>
<thead>
<tr>
<th></th>
<th>Current Period</th>
<th>Year To Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td>$231.00</td>
<td>$2,772.00</td>
</tr>
<tr>
<td>Withdrawals:</td>
<td>$50.00</td>
<td>$2,482.28</td>
</tr>
<tr>
<td>Transfer to Investments:</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Transfer from Investments:</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Interest Earned:</td>
<td>$0.01</td>
<td>$0.22</td>
</tr>
</tbody>
</table>

Overdraft and Returned Item Fees

<table>
<thead>
<tr>
<th></th>
<th>Current Period</th>
<th>Year To Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Fees:</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Returned Item Fees:</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
Tools & Support Tab

The Tools & Support Tab will contain an HRA brochure when applicable, and any other supplemental information that may be helpful for you. Remember, all forms can be found on our website at www.chard-snyder.com.

It also includes helpful information in the How Do I section and quick links to the Chard Snyder website for forms, frequently asked questions, etc; the EBIA table shows IRS-approved eligible items for the FSA and HSA; and FSA Store offers Chard Snyder participants coupons, discounts and eligibility advice for items purchased with FSA or HSA dollars.
Mobile Access

A link to the mobile options can be found on the Tools & Support tab. There are two ways to have mobile access to your account. You can receive text alerts as you indicate under “Notification Preferences”, and/or you can download the Chard Snyder mobile app to be able to log in to your account and view your balance and transactions.

Mobile Access

Access your account anytime, anywhere. Easily check your balances and manage your account on the go with the new apps for the iPhone & iPod touch and Android mobile devices.

Check available balances 24/7
View important alerts about deadlines affecting your account
Easy, secure login

Step 1: Install the app.
Step 2: Log in with your standard username and password.
Step 3: Access your account anywhere.

Your information is secure
We prevent unauthorized access by utilizing 128-bit SSL on all mobile transmissions. No sensitive account information is ever stored on your phone.
Dashboard

The Dashboard gives you a snapshot of all of your expenses.
Help Available

Website: www.chard-snyder.com
FAQs, Legislation Updates, Plan Explanations, Tax Forms, Using Brochure, Discounts

Also, access your account through the website and see your current personal account information as well as an eligible item list and any updates

Email: askpenny@chard-snyder.com

Phone: 513.459.9997 or 1.800.982.7715

Also: Facebook for tips and updates
Chard Snyder mobile app
Your tomorrow, today.