HSA Advantage™
Participant Portal
Highlights
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
- 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
513.459.9947 or 800.982.7715
Email: askpenny@chard-snyder.com | Website: www.chard-snyder.com
Access Your Account

1. To access your account go to www.chard-snyder.com
2. Pull down on the red *My Account Login* button
3. Click on the non-employer option that includes “HSA Advantage”

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Log In to 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 first 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 user name if desired

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Home Tab

Now you are on your home page.
Home Tab (continued)

Click on any of the menu options at the top of the screen or bottom of the screen (menus repeat) to see detailed information about your account.

Top menu options:

<table>
<thead>
<tr>
<th>HOME</th>
<th>ACCOUNTS</th>
<th>PROFILE</th>
<th>NOTIFICATIONS</th>
<th>FORMS</th>
<th>LINKS</th>
</tr>
</thead>
</table>

Bottom menu options:

Please notice that Chard Snyder’s contact information (marked above with the yellow arrow) is on every page in case you have questions while you are in the portal, and the white question mark in the blue 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.
Accounts Tab

There are many options under the Accounts Tab:

<table>
<thead>
<tr>
<th>HOME</th>
<th>ACCOUNTS</th>
<th>PROFILE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Summary</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Request HSA Distribution</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Contribute to HSA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Expense Tracker</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Payment History</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Election Summary</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Change Payment Method</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Plan Descriptions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agreements</td>
<td></td>
</tr>
</tbody>
</table>

Below is a sample picture of an Account Summary.
After you click on “View HSA Summary” (shown on previous page) you will see this screen:

![Image of HSA Summary screen]

Investment options and processes are described in more detail at the end of this manual, but the information you can see on the marked option above is shown below:

![Image of HSA Cash Account Details]

CHARD SNYDER
TEL: 513.459.9997 | 800.982.7715
www.chard-snyder.com | email: askpenny@chard-snyder.com
Under “Request HSA Distribution”, we can pay your provider directly or you can set up a direct deposit into your personal checking or savings account (a check fee may apply, which can be found on the “Fee Schedule” on the bottom menu of the home page). 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.
HSA Contribution

There is an option to “Contribute to an HSA.” This option is for personal single contributions outside of your regular payroll contributions, so usually it will be unnecessary for you to use this feature. We do not recommend making contributions on your own, but the option is available. Please discuss with your tax advisor first as there can be serious repercussions for improper contributions.
**Accounts Tab** (continued)

**File Claims**  HSA Advantage™ does not involve any claims processing. However, if your company offers any other Chard Snyder plans, this tab option may appear. Please refer to the other plans’ Using Brochure for more details, or call Chard Snyder customer service for help.

**Expense Tracker** allows you to enter details about what you spend your HSA dollars on and view or print reports by family member, type of service, provider, and dates. This may be helpful to you for evaluation, future planning or tax purposes.
Payment History will show the status and method of any payments made from your HSA (distributions).

Election Summary will show you what plans you signed up for and how much is being contributed to those plans, both annually and per paycheck.

Change Payment Method offers you applicable options about how you would like to reimburse yourself from your HSA.

Plan Description and Agreements explain in more detail what plans are offered to you and contain copies of any necessary agreements you need to participate in those plans.
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.

### Profile

<table>
<thead>
<tr>
<th>Name</th>
<th>Matt Sample</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant Account ID</td>
<td>00027089295</td>
<td>3510 Irwin Simpson Rd</td>
</tr>
<tr>
<td>Employer Employee ID</td>
<td>86379375</td>
<td>Mason, OH 45040</td>
</tr>
<tr>
<td>Gender</td>
<td>Male</td>
<td>Country</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>United States</td>
</tr>
<tr>
<td>Home Phone</td>
<td>(513) 450-0007</td>
<td>Email Address</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:matt.groene@chard-snyder.com">matt.groene@chard-snyder.com</a></td>
</tr>
</tbody>
</table>

#### Eligible Dependents

<table>
<thead>
<tr>
<th>Name</th>
<th>Birth Date</th>
<th>Gender</th>
<th>Student</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carter Sample</td>
<td>7/11/2011</td>
<td>Male</td>
<td>No</td>
<td>Dependent</td>
</tr>
</tbody>
</table>

#### Beneficiaries

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Beneficiary Type</th>
<th>Share Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carter Sample</td>
<td>Dependent</td>
<td>Primary</td>
<td>100%</td>
</tr>
</tbody>
</table>

#### Bank Accounts

No bank accounts

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www.chard-snyder.com | email: askpenny@chard-snyder.com
Mobile Access

Download the Chard Snyder Mobile app from your app store.

You can:

- Log in to your account
- View your plan balance
- View details of specific transactions
Notifications Tab

Any correspondence we have sent you regarding your account can be found under this tab. Two options of special note are:

1. **HSA Account Summary Reports** which allow you to see your current balance statement

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

**Overdraft and Returned Item Fees**

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

And 2. **Notification Preferences** (shown on the next page)
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.

![Notification Preferences](image)

**Claim Confirmations**
Select to receive a text message when you have successfully filed a claim for your account and a receipt may be required.

**Claim Denials**
Select to receive a text message when a claim has been denied for your account to alert you a receipt or repayment may be needed.

**Receipt Reminders**
Select to receive a text message when a receipt reminder is created for your account to alert you a receipt is needed for a claim you have submitted.

**Receipt Needed for Debit Card Transaction**
Select to receive a text message when your card or your dependent's card is swiped to alert you that you may need to submit a receipt to validate that the expense is eligible. If you do not receive a text message when you use your debit card, then you do not need to submit a receipt.
Forms and Links Tabs

The Forms 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.

The Links tab contains links to helpful websites for you: the Chard Snyder website has forms, frequently asked and answered questions, etc. The EBIA table shows IRS-approved eligible items for the FSA and HSA. And FSASStore offers Chard Snyder participants coupons, discounts and eligibility advice for items purchased with FSA or HSA dollars.
Advanced Features—Investing

Once you have accrued $4,000 in your HSA Advantage™ account, you may choose to participate in investments. These investments will be tax-free. We remind you, however, that the main purpose of your HSA is to have funds available to cover your high deductibles when you need to. After a couple of years, however, you may find you are ready to invest.

Investment information such as current interest rates can be found on the bottom menu of your home screen under “Investment Details”, or on the top menu under your account’s “HSA Summary”.

The first thing to do is decide how much money you want to keep readily available and set a threshold for that amount. You may choose to set the threshold amount higher than $4,000 if you wish to keep more money in your health saving account for medical expenses. Under the “HSA Summary” menu is where you need to complete two mandatory steps before you can start investing:

1. Click on “Manage Investment Transfers”. This enables you to set the amount, the threshold, that you want to keep in your account. Any money that exceeds that threshold is “swept” into your investments. The minimum threshold you can set is $4,000.
Next, check the box for “Define Investment Sweep Amount”. If desired, enter a higher amount in the “Transfer Funds to Investment When My Cash Balance Exceeds”. Click “Save”.

2. Make your investment decisions.

Click on “View Investment Details”, and after answering a security question you will be taken to the investment page. On the left side, click on “Manage my Account.”
Account Management Options—Future investments

Investment Elections

Here you will be presented with a list of investment options (similar to the one shown on the right) which allows you to set up changes for your future investment contributions.

This will change your investment elections for future investment contributions, but does not change how your current balance in your HSA is invested.

Account Management Options—Current investments

To make changes to existing balances you can use the following tools:

Realign Investments

The realignment tool allows you to change the allocation of your entire account balance. When you realign your investments, your existing investments will be sold and the proceeds will be reinvested according to your new instructions.

Transfer Investments

The transfer tool allows you to move your investment in a particular fund into another fund of your choice.

Account Management Options—Automatic Rebalance

If you choose to turn on automatic rebalance, then your entire account balance will be periodically realigned to match your current Investment Elections. You will choose how often the automatic realignment will take place Quarterly (March, June, September and December), Semi-annually (June and December) or Annually (December).

You may turn this option on and off or change the frequency of your realignments at any time. While you have this option turned on, you are able to make investment election changes at any time. Investment election changes will affect future investment contributions immediately and will apply to this option the next time realignment occurs. The Transfer Investment option is not available to you while automatic rebalance is turned on.
To turn on automatic rebalance, click on **Details** next to **PARTICIPANT-DEFINED**.

The investment name and election percent amounts reflect your current investment elections. Select your rebalance cycle (the frequency of the automatic rebalance) from the dropdown box. Click **Submit Request**.

Upon electing this option, your account balance will be realigned according to your current investment elections.
Further Help

Chard Snyder is available to help you!

Phone: 1.800.982.7715  8 AM — 9 PM ET

Email: askpenny@chard-snyder.com

Website: www.chard-snyder.com