PayFlex® Health Savings Account (HSA)

It’s easy to manage your HSA online. Simply follow the steps below to set up your account.

1. Go to payflex.com.* Click Sign In located at the top right corner.
   • If you’re a new user, click Create Your Profile and complete the required fields.
2. Review and accept the website and mobile app terms of use.
   • Check the box to acknowledge the terms of use.
   • Enter your initials in the text box.
3. Read the agreements and review the account fees.
   • Check the box to acknowledge.
   • Enter your initials in the text box.
4. Enter your personal information.
   • Select your marital status using the drop-down list.
   • Enter your phone or cell phone number. Note: It’s helpful to have a phone number on your account in case we need to reach you.
5. Review your high-deductible health plan (HDHP) start date and update as needed.
   • Select your coverage type from the drop-down list.
6. Link one or more bank accounts to your HSA to easily transfer funds into and out of your HSA FDIC-insured interest-bearing account (optional).
   • In the Financial Center, click on Add Bank Account.
     - Enter the bank account type (checking or savings), account number and routing number. Note: You’ll see the status says “Needs Validation.” (See “Validating your linked bank account.”)
7. Enter your beneficiary information. This is a required step.
   • You can elect to name your estate or to identify specific individuals as your beneficiary(ies).
   • If you identify individuals, enter the following information about your beneficiary: name, address, Social Security number and relationship to you. If you have more than one beneficiary, show how you want the funds split between them. The total must equal 100 percent.
8. The final registration step shows you how much you can contribute to your HSA for this calendar year.

Validating your linked bank account

After you link a bank account to your HSA, we’ll send a deposit and matching withdrawal to the account. This is how we make sure that we have linked the correct account. The amount will be less than $1.00. This process takes up to two business days, not including Saturdays, Sundays or holidays.

Once you see the two transactions in your bank account, log back in to your HSA. Follow these steps to validate your linked account.

• Go to the Financial Center.
• Click on Link My Bank Account. Note: If you have multiple accounts, select Health Savings Account from the drop-down menu at the top of the page.
• Enter the amount of the test deposit and withdrawal. This is the amount we deposited and then withdrew as part of testing your linked account.
• Click Validate.

Once you validate your account, you can begin to transfer funds into and out of your HSA.

Account notifications

• From My Dashboard, click on My Settings.
• Click on the notifications link.
• Enter your e-mail address and choose the notifications you wish to receive. You can also choose when and how you’d like to get them. Then click Submit.
**Make an HSA payment**

Click on the Financial Center. **Note:** If you have multiple accounts, select your Health Savings Account from the drop-down menu at the top of the page. Then click on Make an HSA Payment. This lets you pay your health care provider directly from your HSA.

**Step 1:** Select who you want to pay (payee) from the drop-down box. Or you can add a new payee with the “+” sign.

**Step 2:** Enter the date the payment should be made (origination date), amount to be paid, expense category and date of service.

**Step 3:** Review your payment; click Submit to complete. Or click Previous to make changes.

**Step 4:** You can print a copy of your confirmation.

**Withdraw funds (available with a linked bank account)**

- Click on the Financial Center. **Note:** If you have multiple accounts, select your Health Savings Account from the drop-down menu at the top of the page.
- Click on Make an HSA Withdrawal. This lets you withdraw funds from your HSA and deposit them into your linked bank account.

**Step 1:** Enter the amount you want to withdraw. Choose the linked account for deposit.

**Step 2:** Confirm your entry; click Submit to complete. Or click Back to make changes.

**Step 3:** You can print a copy of your confirmation.

**Make after-tax contributions (available with a linked bank account)**

- Click on the Financial Center. **Note:** If you have multiple accounts, select your Health Savings Account from the drop-down menu at the top of the page.
- Click on Make an HSA Deposit. This lets you make a deposit to your HSA from a linked bank account.

**Step 1:** Complete the following fields: Contribution Amount, Contribution Year, Bank Account, Description and the Origination Date (the date you want the contribution to post to your HSA). Click Continue.

**Step 2:** Review the deposit entry; click Submit to complete. Or click Back to make changes. Once you submit, you’ll see a confirmation page.

**Step 3:** You can print a copy of your confirmation.

**Invest your HSA dollars**

- Click on the Financial Center. Select your Health Savings Account from the drop-down menu.
- On the left-hand side of the screen, scroll down to select Investments.
- If you have enough funds in your HSA, you can open an investment account by clicking on Enroll Now.
- Read and electronically sign the agreement.
- Your investment account is now open. You can begin transferring funds into and out of your HSA interest-bearing account.

**Questions?**

Log in to your PayFlex member website and click **Contact Us.** We’re here to help Monday–Friday, 7 a.m.–7 p.m. CT, and Saturday, 9 a.m.–2 p.m. CT.