

QuickStart Guide

Your Health Savings Account



Includes:

Your HSA: The Essentials

Managing Your Account

Register online now!

If you haven't registered online yet, please do so today. To register, visit www.choice-strategies.com, click the "For Members" tab, then follow the instructions for a new user.

Questions? Just ask.

In addition to FAQs and other online resources, we provide over-the-phone support Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time. Just call Member Services at 888-278-2555, Option 2.

Download the Choice Strategies mobile app.

Use your smartphone or tablet to file claims and submit receipts on-the-go. Search for "Choice Strategies" in your app store for the free download.

www.choice-strategies.com

Welcome to Choice Strategies.

Congratulations, you're enrolled in a Health Savings Account (HSA).

Your HSA: The Essentials

Your HSA is a simple way for you to save on healthcare costs, both now and in the future. To keep it that way, it's important to comply with the IRS regulations that govern the program. The following guidelines will help you avoid any inconveniences.

Getting Started:

- ▶ Put your Choice Strategies Debit MasterCard® in your wallet or a convenient location so it's there when you need it.
- ▶ Register for an online member account at www.choice-strategies.com. Registering online provides 24/7 access to your account. You can also download the Choice Strategies mobile app.
- ▶ HSA accounts can be randomly selected for screening by the custodian bank for verification purposes. If the bank determines that information is needed from you, they will mail a letter to the address you provided during enrollment. Failure to respond adequately to these letters can cause your account to be closed.
- ▶ All enrollees will automatically be sent paper statements per banking regulations. However, enrollees can request to go paperless by visiting the custodian bank's website.

Spending and Saving Tips:

- ▶ Make sure HSA distributions are only used on those who are eligible, like your spouse or dependents.
- ▶ Know what expenses are eligible. Visit choice-strategies.com/helpful-links for a list of eligible healthcare expenses.
- ▶ To use your account for over-the-counter (OTC) medications, you'll need a prescription from your doctor. You can use your Card for prescribed OTC drugs when filled and purchased as a prescription at the pharmacy counter. Alternatively, you can pay for the item out-of-pocket and submit your claim and prescription to Choice Strategies for reimbursement.
- ▶ Separate your purchases. The Card can only be used for eligible healthcare items. Use another form of payment for ineligible purchases in the same place (such as magazines or snacks).
- ▶ Claims can be submitted online, or with your smartphone or tablet device. Using the Choice Strategies mobile app makes it very easy to manage your expenses and quickly receive reimbursement.
- ▶ Keep an eye on your HSA account. Log into your account at www.choice-strategies.com to monitor your activity, transactions and balance.

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Managing Your Account

You can manage and check up on your account 24/7 by visiting choice-strategies.com and logging into your online account. In addition to reviewing your most recent HSA activity, you can:

- ▶ Update your account preferences and personal information
- ▶ Schedule payments to healthcare providers
- ▶ Check the complete list of eligible expenses for your HSA program
- ▶ Use the E-folder to maintain receipts
- ▶ Report your Card(s) as lost or stolen, and order new Cards for you and your family

Using your Choice Strategies Debit MasterCard

Choice Strategies Cards are sent to you and your spouse (if applicable) when you enroll in the plan. These Cards do not need to be activated; they are active upon first use. Your Card can be used instead of cash or credit at healthcare providers, pharmacies and online stores for eligible services, goods and prescriptions.

- ▶ If you are offered a choice when swiping your Card, select the "credit" option (even though it isn't a credit card) to sign your purchase receipt. If you are prompted to enter a PIN, and you do not have it, ask the merchant to process the transaction so that you may sign the receipt instead.*
- ▶ Pay for services or purchases on the same day you receive them. If your health plan covers a portion of the cost, make sure you know what amount you need to pay before using the card, by presenting your health plan member ID card first. This way the merchant can identify your copay or coinsurance amount and ensure the service is claimed to your healthcare, dental, or vision insurance plan.



The card is issued by The Bancorp Bank pursuant to license by MasterCard International Incorporated. The Bancorp Bank; Member FDIC. MasterCard is a registered trademark of MasterCard International Incorporated.

The card may be used everywhere Debit MasterCard is accepted.

Making Payments Online

There are two options you can use to pay for expenses through an online claim. To get started, log into your HSA account at choice-strategies.com and click "Submit a Claim."

- ▶ Use "Pay Me Back" when you want to pay yourself back for a specific expense.
- ▶ Use "Pay My Provider" when you want us to make a payment for an eligible expense directly to your healthcare provider or pharmacy. You'll need to include the provider's full name, mailing address and phone number. When you're done, we will send a check to the provider directly from your account.

Making Payments with Your Smartphone

With the Choice Strategies mobile app, you can submit and manage payments on the spot, wherever you are!

To use the Choice Strategies mobile app:

- ▶ Download the free app in the app store by searching for "Choice Strategies"
- ▶ Follow the on-screen instructions for creating a user account or log in using your existing online account credentials
- ▶ Enter some basic information about the expense.
- ▶ Request payment to reimburse yourself or pay a provider.

Tax Documentation

Your HSA custodian bank will provide you with your HSA tax-related documentation. A Form 5498-SA will be sent to you and will report the total contributions deposited to the account. Form 1099-SA will also be sent to you and will report the total distributions from the account.

*If you would like to retrieve your Personal Identification Number (PIN), please call Choice Strategies Member Services. You can also obtain your Card's PIN through your online account under the "My Card" tab. If given a choice at participating merchants, you may select the "credit" payment option to sign for your purchases or you may select the "debit" payment option and enter your PIN. The Card cannot be used at an ATM, or to obtain "cash back" at merchants.

