

CHANGES TO YOUR HEALTH SAVINGS ACCOUNT (HSA)



(HSA BANK)

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Questions?

We want to insure that you stay informed, this guide was created to provide you with the key information you need.

Changes to your HSA

This communication is to let you know that as part of our benefit plans changes for the new plan year, we will be moving to a new custodian for our Health Savings Accounts. The following are changes you should expect to your HSA Bank Health Savings Account 15-45 days after the termination date.

Debit Card - A new Visa debit card will be mailed to you and any authorized signers. Each debit card will arrive in its own envelope from HSA Bank and indicate “Your New Employee Benefits Materials are Enclosed.” The debit card will be activated upon first use.

Fee Schedule - Your monthly HSA Administration Fee may change. You will receive a new fee schedule from HSA Bank outlining any fees you may incur.

Accessing your Account Online - You will lose the ability to access your HSA Bank account via mycigna.com on or around the following date: **01/01/2023**.

You can continue to access and manage your HSA online directly through HSA Bank’s Member Website by visiting mycigna.hsabank.com, however you will need to obtain your user id and establish a new password by following the steps within the attached user guide:

[HSA Bank Accessing your Account Online](#)

Can I transfer my funds to the new custodian?

Yes, if you would like

to transfer your funds to the new bank

custodian please follow the instructions on the next page.

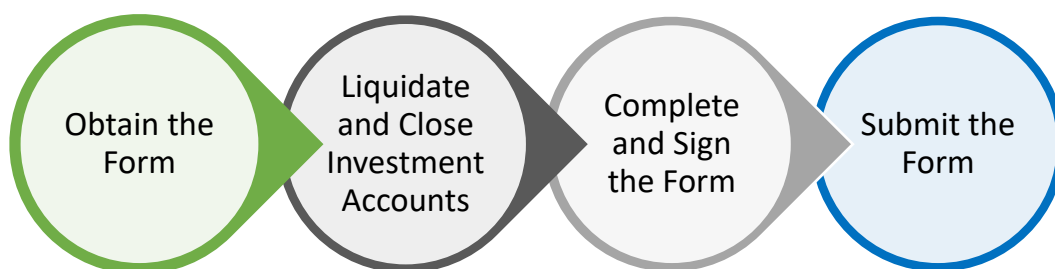
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Individual Transfer Option

The following chart provides a high level overview of the individual transfer option available to move Health Savings Account (HSA) funds from HSA Bank to the new custodian.

Individual Transfer	
Overview	Complete and sign the Trustee to Trustee Transfer Form obtained from the new custodian and submit it using the instructions on the form. HSA Bank will close your account and mail an individual check to the new custodian for deposit to your new account.
Investment Account	You must liquidate funds from your investment account i.e. - move the investment funds to your HSA cash account and close your investment account prior to submitting the transfer form. HSA Bank How to Liquidate and Close Investment
Blackout Period	4-6 Weeks [Account holders are responsible for tracking the individual transfer.]
HSA Bank Closure Fee	None
Submitting Form	Completed forms can be sent to HSA Bank <ul style="list-style-type: none">• Via email to hsaforms@hsabank.com• Via USPS Postal Mail HSA Bank P.O. Box 939 Sheboygan, WI. 53082



FAQs Frequently Asked Questions

Q: What happens if I don't elect to transfer my HSA at this time?

A: If you keep your HSA with HSA Bank and participate in the new custodian's HSA, you will have two active HSA accounts. All of your current year contributions thru your Employer will be deposited into your new HSA at the new custodian.

Q: What happens if I have an investment account with my current custodian?

A: If you choose to transfer your account balance to the new custodian, you will need to liquidate your investments to cash prior to the transfer of funds.

Q: If I choose to transfer my HSA balance to my new HSA, does that mean I can only use my HSA funds for expenses I've incurred since my new HSA was opened?

A: If you have been continuously enrolled in an active qualified High Deductible Health Plan (HDHP) the HSA is considered established as of the date the prior account was opened. *We recommend that you consult a tax advisor if you have any questions related to this topic.*

Example: Sue opened her HSA account January 1, 2020. She transfers her balance to her new HSA account on June 1, 2021. If she has been continuously enrolled in an active HDHP plan her HSA account is considered established as of January 1, 2020, this means she can use the funds in her HSA at the new custodian for any qualified health expenses she incurred all the way back to the original date of her prior HSA (January 1, 2020).

Q: Does this transfer of funds count as a distribution from my current account or a contribution to my new account?

A: No. The amount transferred directly from one HSA trustee or custodian to another trustee or custodian is not included in income, nor is it deducted as a contribution or included as a contribution on Form 8889 – Health Savings Account (HSA) tax form. In other words, it will not count toward your annual IRS contribution maximum for the year.

Q: How do I track my transfer?

A: If you have confirmed from HSA Bank that the funds have been transferred, you can contact the new custodian for verification of incoming individual account transfers, you will need: **Check Number, Check Date and Amount.**

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Accessing your HSA Bank Account Online

Health Savings Account – HSA Bank

How to access your account online.

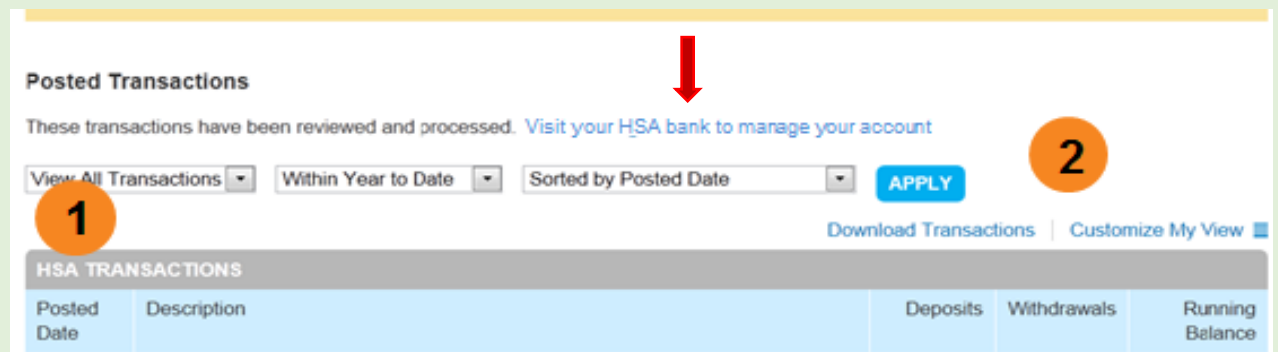
Customer Overview

Website

When you are still active in an HSA plan with your employer/Cigna

www.mycigna.com

From myCigna, click on “[Visit your HSA bank to manage your account](#)”, to link to the HSA Bank Customer Website. There is no additional ID or Password required.



The first time you log into the HSA Bank Customer Website please read and accept the E-sign Consent and Online Services agreements. You must open Agreements and scroll to the bottom to the check boxes.

Please enter and confirm your email address to ensure you receive notifications based on your elected preferences.

You will also confirm your delivery method preference for certain bank disclosures and notices.

Please note: You may update this information later by clicking on the **Statements and Notifications** tab then 'Update Notification Preferences'

Website

When you are no longer active in an HSA plan with your employer/Cigna

mycigna.hsabank.com

Please note: www is not to be included.



Login

Existing User?

Login to your account

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

Login

New User?

Create your new username and password

Instructions

If you have an email address on file with HSA Bank

Follow these steps if you have an **email address on file** with HSA Bank:

- Click on '**Forgot Username?**'
- Enter **Email Address**
- Enter **First Name** and **Last Name**
- Click on '**Next**'



Forgot Username (Step 1 of 2)

Forgot your Username?

*Required

If you do not have an email address on record for your account please contact your administrator for assistance. If you have an email address on record, enter the information below. We will send your username to the email address on record.

Enter your account email address*

Enter the name on the account

First Name*

Last Name*

Next

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Forgot Username (Step 2 of 2)

Your username has been sent to your email address. If you do not receive an email, please try again and reconfirm your address and name, or contact your administrator for more assistance.

Login

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HSA Bank will send your **username** to your email.

Sample email:

Your account's email address is associated with this username:

██████████

To log in, visit the link below. If clicking the link below does not work, copy and paste the URL in a new browser window instead.

<https://mycigna.hsabank.com>

If you didn't initiate the request, you don't need to take any further action and can safely disregard this email.

Cigna
Cigna Customer Service
(888) 992-4462

This is a system generated email. Please do not reply to this email address.

This username can be used to reset your password:

- Copy and paste the URL in a new browser
- Click on 'Forgot Password?'
- Enter the **username** provided to you
- Click on 'Next'



Request Password Reset (Step 1 of 2)

*Required

If you do not have an email address on record for your account please contact your administrator for assistance. If you have an email address on record, enter your username. We will send a password reset email to the email address on record.

Username*

Next

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Sample email:

Please read, do NOT click on the link below, rather copy and paste the URL into a new browser.

You recently requested your password be reset. Copy and paste the following URL in a new browser window.

myCigna.hsabank.com/LoginAssistance.aspx?alias=CG2&lapr=4118e462d3894608845e92272011c372

If you didn't initiate the request, you don't need to take any further action and can safely disregard this email.

Cigna
Cigna Customer Service
(888) 992-4462

- Copy and paste the URL in a new browser
- Click on 'Next'



Continue Password Reset (Step 1 of 3)

Please click the 'Next' button to continue the password reset process.

Next

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- Enter your new Password
The password must: · Have a minimum of 12 characters · Not be one of your last 5 passwords · Contain upper and lowercase letters · Contain a number · Contain a special character. Allowable special characters include: exclamation mark (!), at sign (@), pound sign (#), dollar sign (\$), percentage sign (%), ampersand (&), and asterisk ().*
- Click on 'Next'



Update Password (Step 2 of 3)

Enter your new password

*Required

New Password*

The password must: · Have a minimum of 12 characters · Not be one of your last 5 passwords · Contain upper and lowercase letters · Contain a number · Contain a special character. Allowable special characters include: exclamation mark (!), at sign (@), pound sign (#), dollar sign (\$), percentage sign (%), ampersand (&), and asterisk (*).

Confirm Password*

Next

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Instructions

If you do not have an email address on file with HSA Bank

Steps for customers who have never set up their email address with HSA Bank:

- Call the number on the back of your debit card
- Cigna will warm transfer you to HSA Bank
- HSA Bank customer support will assist in providing a username and a temporary password

Please note: The Forgot Username and Password option will not work when they have not set up an email address with the online banking.

Investments

Liquidate & Close

HSA Bank – How to guide



Investments – Liquidate and Close

HSA Bank – How to guide

While you are not *required* to liquidate brokerage when participating in a client assisted bulk transfer-out because the consent verbiage obtains authorization for HSA Bank to liquidate invested funds on your behalf, it is recommended that you manage the liquidation and closure to minimize potential losses and/or fees.

This document outlines the steps you will need to take.

Accessing your Investments

- Log into your Cigna account at <http://www.mycigna.com>
- Once you log in, you will see the myCigna welcome page below.
- To single sign on over to the HSA Bank Customer Website, simply click the Manage HSA link noted below. No additional id/password is needed.

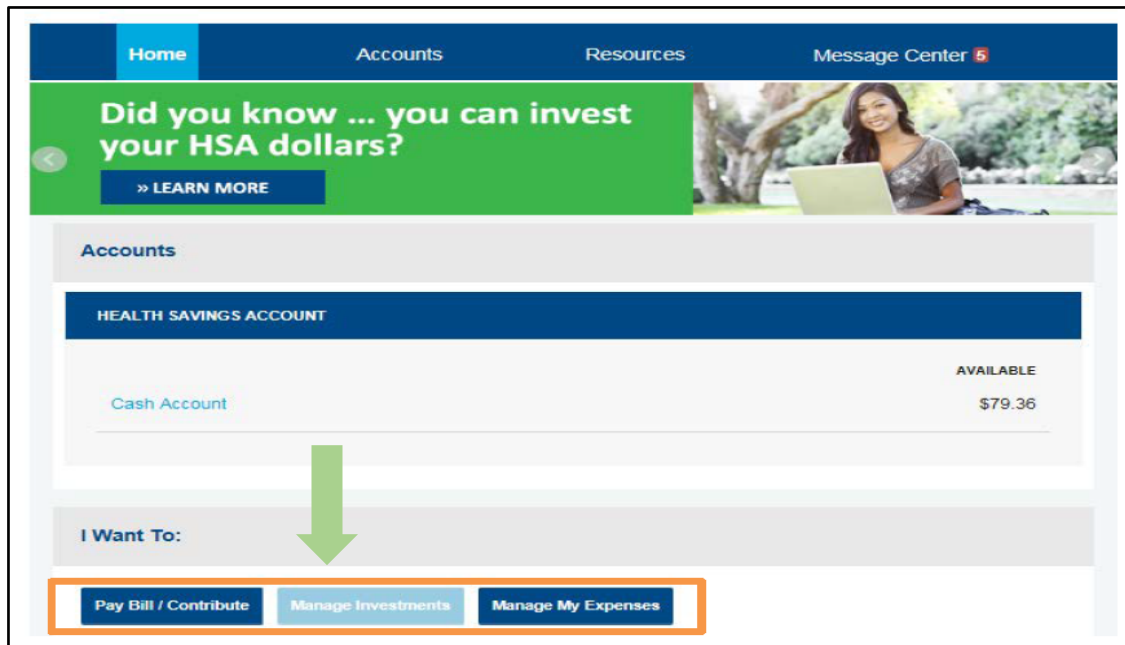
Auto Liquidate and Closure Date

If you do not liquidate and close your account by the following date, HSA Bank will auto liquidate and close on your behalf:

XX/XX/XXXX

The screenshot displays the Cigna myCigna website interface. At the top left is the Cigna logo. On the top right, there are links for 'ID Cards' and 'Hi, IVOR'. Below the logo is a navigation menu with 'Home', 'Find Care & Costs', 'Coverage', 'Claims', 'Spending Accounts', and 'Wellness'. A yellow banner below the navigation contains the text 'Important Information for Customers' with a 'Learn more' link and a 'Dismiss' button. The main content area is titled 'Welcome IVOR'. It features two primary information cards. The left card, titled 'Medical Coverage Status for: Ivor', shows 'In-Network Deductible Remaining' as '\$200⁰⁰' and includes a section for 'You pay the deductible' with a sub-note: 'When you visit a provider, you pay costs for covered services until the deductible is met.' Below this card is a 'View coverage details' link. The right card, titled 'Spending Accounts', shows 'Health Savings Account (HSA)' with a balance of '\$1,527⁶⁷' and a 'Manage HSA' link. Below this card is a 'View account details' link.

- To access your investment account click on **“I want to: Manage Investments”** from the HSA Bank home screen.



- You may also access the Investments page by hovering over the Accounts tab on the menu bar and clicking **“Investments”**.

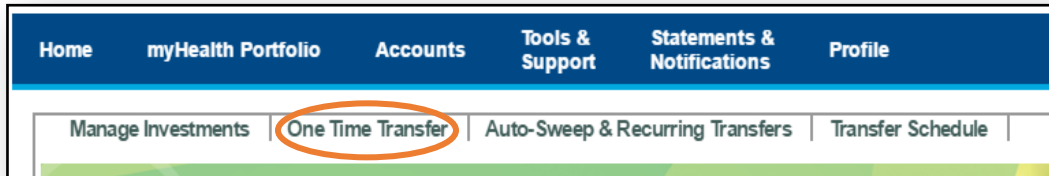
Quick Click: Select the appropriate brokerage account below for further instructions to liquidate/close your investment account:

[Devenir](#)

[TD Ameritrade](#)

Devenir Investments

- Select 'Devenir'
- Select "One Time Transfer".



- Select "Devenir" for the account you want to transfer *from*.
- "HSA" will auto populate for the account you want to transfer *to*.
- In Transfer Amount, input the amount listed in "available balance".
- Transfer date will auto populate with today's date.
- Click **Continue**

The form contains the following fields and text:

- Select the account you want to transfer from: Devenir ***** Available balance: \$ as of 11/9/2016
- Transfers from Devenir will be made on a pro-rata basis. Funds will be liquidated based on the proportion of the balance that is invested in the particular fund.
- Select the account you want to transfer to: HSA ***** Available balance: \$ as of 11/9/2016
- Transfer Amount: (example 20.00)
- Select the transfer date: 11/10/2016
- Buttons: Cancel, >> Continue

- Confirm your Transfer by entering the last four digits of your Social Security Number.

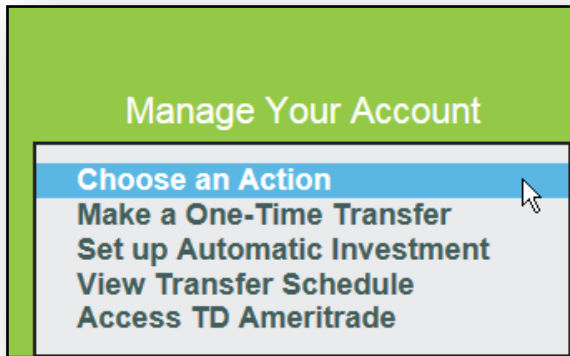
The page features a logo with a cross-like symbol and the heading "Confirm your Transfer(s)". Below the heading, the text reads: "Review the details of your transfer(s) below. To confirm your transfer(s), provide the last four digits of your Social Security Number and click the Confirm button below." There is a text input field labeled "Social Security Number (last four digits):". At the bottom, there are two buttons: "Cancel" and ">>CONFIRM".

Closing your Investment Accounts

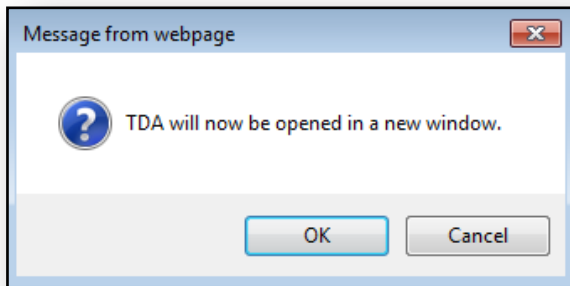
Important: After liquidating your investment funds to your HSA cash account please contact Cigna using the number provided on the back of your Medical or Debit Card and ask to be warm transferred to HSA Bank where they will submit the brokerage closing request on your behalf.

TD Ameritrade Investments

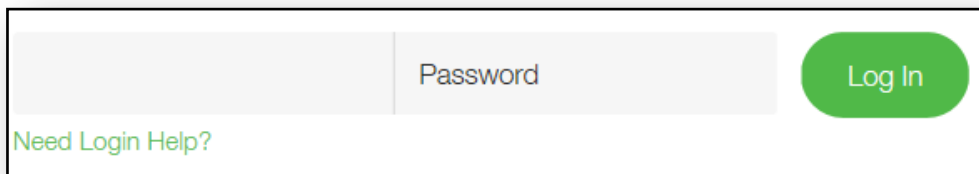
- Select 'Access TD Ameritrade' to liquidate shares



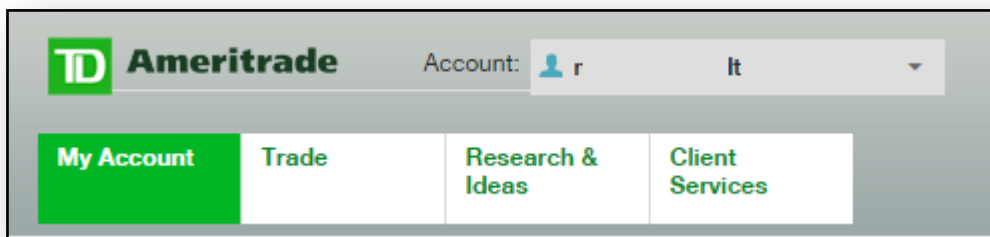
- Click on "OK" and a new window will open up.



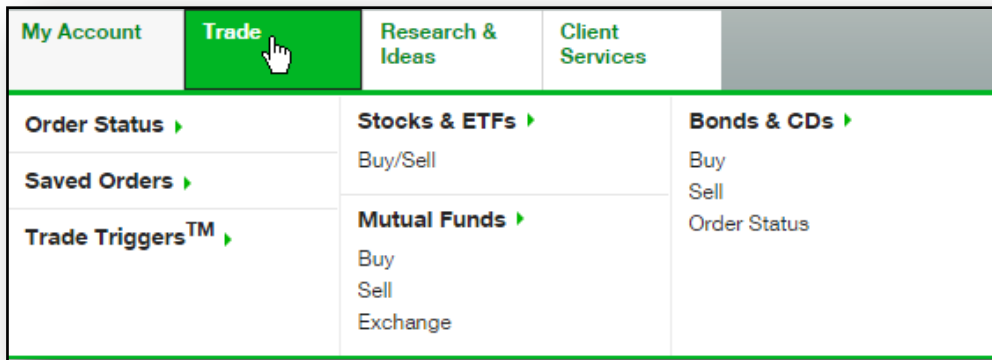
- Log onto TD Ameritrade.



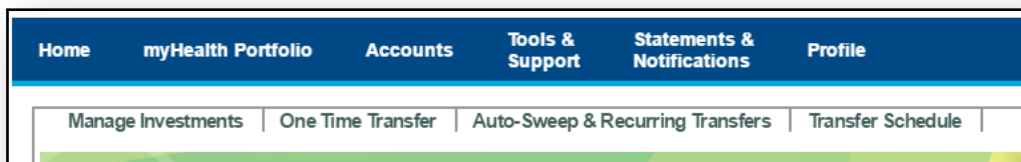
- Mouse over "Trade" and select "Sell" for any investment type you have.



- Select the "Sell" for the appropriate type of investment. This step would need to be done for each type of investment.



- Follow the screen prompts to sell and liquidate your funds. **You must sell 100% of your shares in each fund associated with your HSA Bank account balance.**
- To transfer your liquidated shares you must log back onto the HSA. Select **“One Time Transfer”**.



- Select **“TD Ameritrade”** for the account you want to transfer *from*.
- **“HSA”** will auto populate for the account you want to transfer *to*.
- In Transfer Amount, input the amount listed in **“available balance”**.
- Transfer date will auto populate with today’s date. Click **Continue**.

Select the account you want to transfer from: Ameritrade ***** Liquid balance: \$ as of 11/8/2016

*The liquid balance is the portion of your brokerage account balance as of the date indicated that is available for transfers or investing. Your transfer may not process if the liquid balance changes due to other investment transfers authorized by you. If the transfer amount exceeds your liquid balance you may want to reduce the amount to transfer or you can sell additional investments in your brokerage account to increase your liquid balance. Changes to your liquid balance will be reflected on the next business day.


Select the account you want to transfer to: HSA ***** Available balance: \$ as of 11/9/2016

Transfer Amount: (example 20.00)

Select the transfer date: 11/10/2016

[Cancel](#)

- Confirm your Transfer by entering the last four digits of your Social Security Number.



Confirm your Transfer(s)

Review the details of your transfer(s) below. To confirm your transfer(s), provide the last four digits of your Social Security Number and click the Confirm button below.

Social Security Number (last four digits):

[Cancel](#) [>>CONFIRM](#)

Closing your Investment Accounts

Important: After liquidating your investment funds to your HSA cash account please contact Cigna using the number provided on the back of your Medical or Debit Card and ask to be warm transferred to HSA Bank where they will submit the brokerage closing request on your behalf.

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