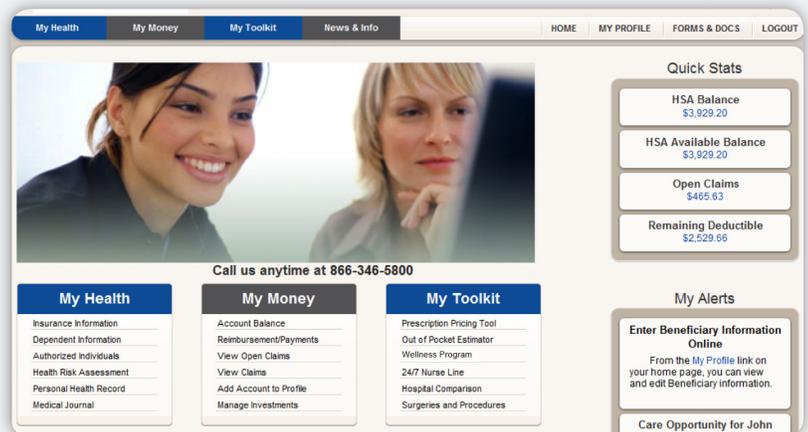# HealthEquity®
Building Health Savings℠

Using Your Member Portal

Use this handy reference to find out:

▸ How to **log in**.

▸ How to **access your account statements** online (including your tax form information).

▸ How to **set up your personal bank account for electronic funds transfer (EFT)** to get reimbursements out of your HSA and/or make contributions from your personal bank account into your HSA.

▸ How to **pay providers online**.

▸ How to **add a beneficiary online** and avoid the hassle of paperwork.

Logging in to your portal the first time:

1. Go to www.myhealthequity.com.
2. Click "Begin Now."
3. Enter the verification code and click "Continue."
4. Enter the information asked for on the "Find your account" screen.
5. Enter the information asked for on the "Verify your identity" screen.
6. On the "Set up your login" screen:
   ▸ Pick a user/login name of at least six characters with numbers and letters on the "Set up your login" screen.
   ▸ Choose a password of at least eight characters with an uppercase letter, a lowercase letter and a number).
7. On the "Your email settings" screen, enter your e-mail address.
8. Click the box to agree to the terms of the web site and save the agreement.

Once you're in your portal, you'll see your name and HSA available balance on the top right.

Logging in to your portal after your first login:

1. Go to www.myhealthequity.com.
2. Log in with the username and password you created the first time you logged in. (Call Member Services if you need help.)

Once you're in your portal, you'll see your balance information and your name on the top right of the screen.

Retrieving your account statements, including tax forms:

1. Click "My Account."
2. Select "Electronic Records."
3. You'll see your monthly statements, year-end statements, and tax statements. Select a year to view a statement and click a link or button to download a statement.

Setting up EFT (electronic funds transfer):

1. Click "My Profile" (in the main navigation bar, under your name).
2. Under "Account Information," click the "Add/Edit" button. (You'll need a copy of a personal check for reference).
3. Enter the requested information.
4. Select an account purpose and click the "Mark account as verified" button.
5. Click "Authorize."

Once your account is verified, it's ready to use.

Please note: If you authorize a personal account to be used for contributions (deposits into your HSA), you'll need to allow two to three additional business days for the verification process. This process includes HealthEquity depositing a small amount of money into the account. You'll need to verify the amount before using the account for contributions or reimbursements.

If you authorize the account for reimbursements only, you can bypass the verification process and request a reimbursement immediately. Funds will still take two to three business days to transfer from your HSA into the account.

Making a post-tax contribution:

1. Go to the "My Money" section.

2. Click "Make Contribution."

   ▸ If you want to set up contributions to come out of your account automatically each month, use the "Click here to set up automatic contributions instead."

3. Select an EFT account.

4. Enter the amount you want to contribute.

5. Select the year you're contributing toward.

6. Click "Contribute."

IRS contribution maximums:

2012: Self-only coverage: $3,100 (plus an additional $1,000 if over 55)

   Family coverage: $6,250 (plus an additional $1,000 if over 55)

Deadline for payroll contributions for 2012 tax year: Dec. 31, 2012

Deadline for individual contributions for 2012 tax year: April 15, 2013

2013: Self-only coverage: $3,250 (plus an additional $1,000 if over 55)

   Family coverage: $6,450 (plus an additional $1,000 if over 55)

Deadline for payroll contributions for 2013 tax year: Dec. 31, 2013

Deadline for individual contributions for 2013 tax year: April 15, 2014

Did You Know?

You can save $20 to $25 in taxes for every $100 you put in your HSA*.

Getting a reimbursement using EFT:

1. Go to the "My Money" section.

2. Click "Reimbursement/Payments."

3. Select to have the payment made from your HSA, or other option, if applicable.

4. Select "Enter claim record and send payment."

5. Click "Next."

6. Select "Reimburse Me."

7. Click "Next."

8. Select "Existing" or "New" under "Type of Expense."

   ▸ If existing, select an expense from the dropdown.

   ▸ If new, enter the information requested under "Record Keeping Information."

9. Click "Next."

10. Under, "Reimbursement Type," select "Electronic deposit into a bank account" and your EFT account.

11. Click "Next."

12. Verify the information, click the "I have reviewed..." button and click "Finish."

Paying a provider online:

1. Go to the "My Money" section.

2. Click "Reimbursement/Payments."

3. Select to have the payment made from your HSA, or other option, if applicable.

4. Select "Enter claim record and send payment."

5. Click "Next."

6. Click "Pay Provider" and "Next."

7. Select "Existing" or "New" under "Type of Expense."

   ▸ If existing, select an expense from the dropdown.

   ▸ If new, enter the information requested under "Record Keeping Information."

8. Click "Next."

9. Enter or verify the amount you want to pay the provider.

   ▸ Notice on the right-hand side, you also have the option to:

   - Pay the amount owed.

   - Pay a different amount.

   - Schedule payments. If you choose to schedule payments, you'll then be able to schedule payments over up to 12 months and enter in the date and payment amount for each month in which payment will automatically be sent via check to your provider at no additional cost to you.

10. Enter or edit the address and patient account or invoice number.

11. Click "Next."

12. Verify the information, click the "I have reviewed..." button and click "Finish."

Adding a beneficiary online:

1. Go to the "My Profile" section.

2. Under the "Beneficiary" section, click the "Add/Edit" button.

3. Select your beneficiary status.

4. Click "Continue."

5. Select the "Add" button to add up to four primary and four contingent beneficiaries. (All information shaded in yellow is required.)

6. Click "Save."