Customer Website Guide

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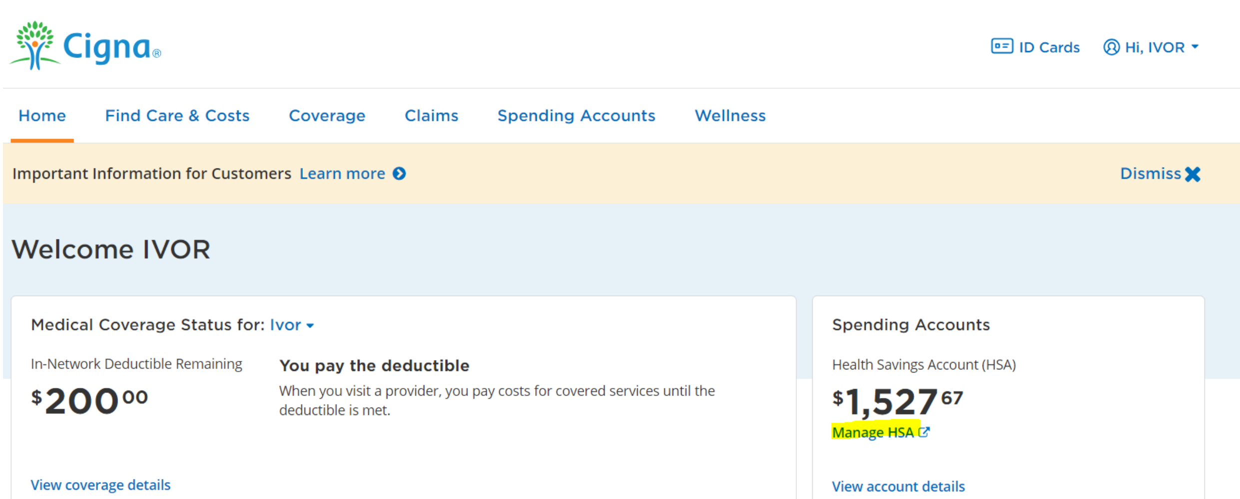
Customer Website Overview

Welcome to Cigna and the Cigna Choice Fund HSA! This guide will help you use the HSA Bank Customer Website, accessed via myCigna.com. The HSA Bank Customer Website gives you 24/7 online access to your account. Some of the key account management features include:

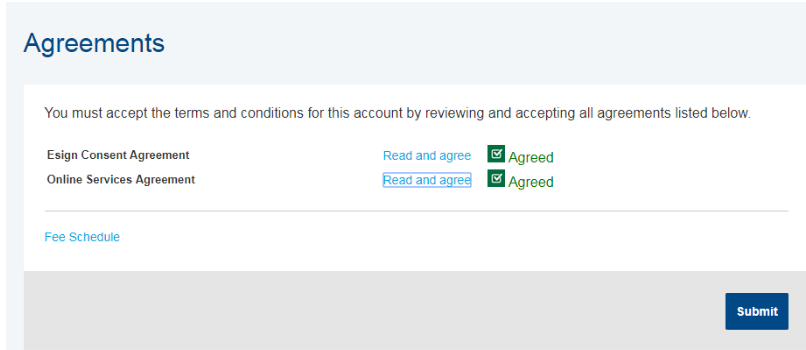
- My Account Functions
- Pay Bill/Contribute
- Manage Investments
- myHealth Portfolio℠ and AutoPay

Step 1:
Log in from [www.mycigna.com.](http://www.mycigna.com)

Step 2:
Once you log in, you will be brought to the myCigna Welcome page below. To single sign-on over to the HSA Bank Customer Website, simply click the Manage HSA link highlighted below. No additional ID/password is needed.



Step 3:
The first time you access the HSA Bank Customer Website, please read and accept the Esign Consent Agreement and Online Services Agreement. You must open the agreements and **scroll to the bottom of the page** in order to check the appropriate boxes.

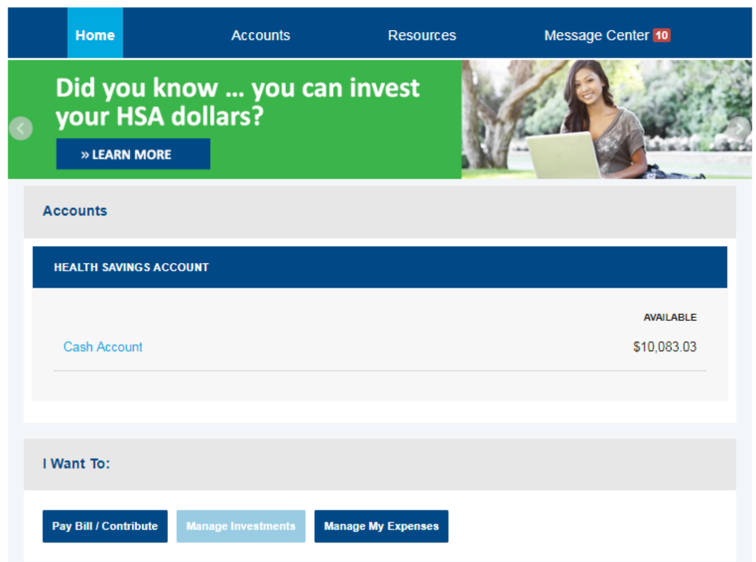


Navigate From the Home Page

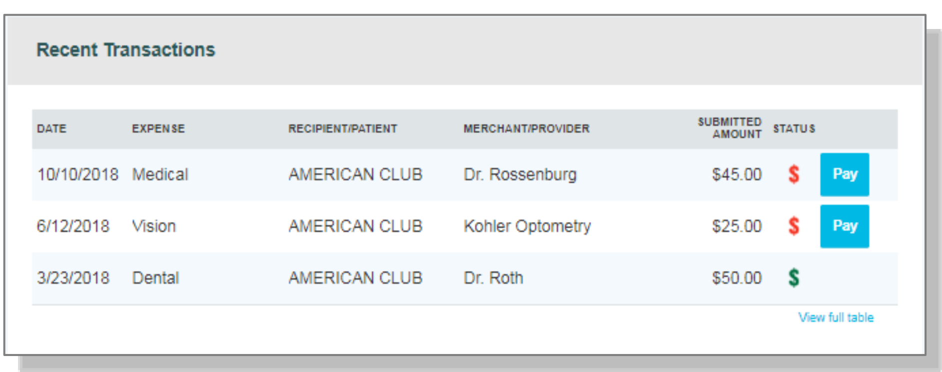
The HSA Bank home page will be displayed on your screen each time you log in to the site. Each tab from your home page offers an easy-to-use navigation system for viewing information on your account.

- Starting with the top navigation, you can access information using the menu tabs at the top of the screen. Additionally, there are a number of quick links throughout the body of each page that will be described as part of each tab:
    - Home
    - Accounts
    - Resources
    - Message Center

- Your account(s) and balance(s) will conveniently show at the top of the page so you can easily keep track of your HSA and investment accounts (if applicable).
- Below your account information, the “I Want To…” links help you to easily take actions related to your account:
    - Pay Bill/Contribute (contribution or withdrawal)
    - Manage Investments (if applicable)
    - Manage My Expenses



- After the “I Want To…” buttons, you will see a snapshot of your three most recent expenses. You can click the “View full table” link on the bottom right to review all expenses on the myHealth Portfolio tab.
- Click Pay if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually. If you’ve already done so, the status shows as paid.

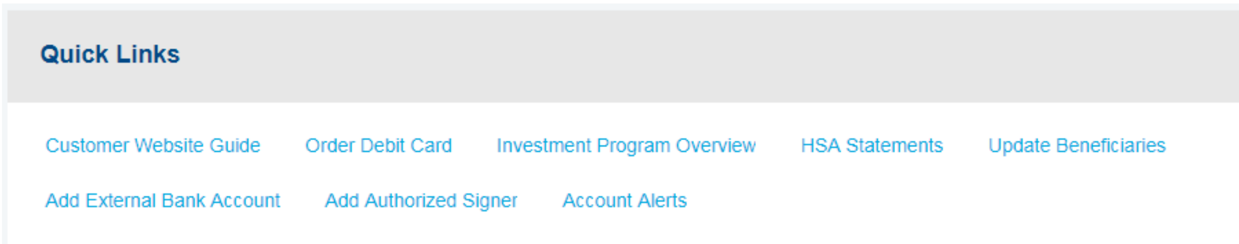


Recent Transactions

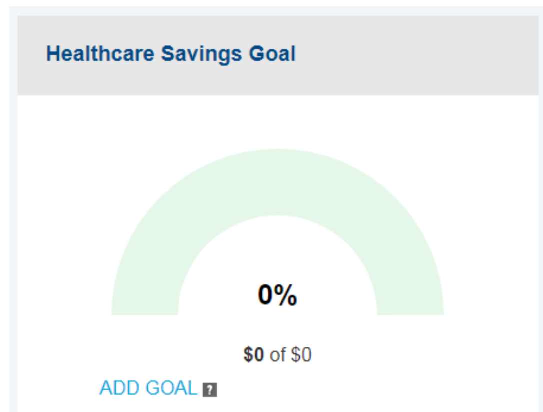
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	
10/10/2018	Medical	AMERICAN CLUB	Dr. Rossenburg	$45.00	$	Pay
6/12/2018	Vision	AMERICAN CLUB	Kohler Optometry	$25.00	$	Pay
3/23/2018	Dental	AMERICAN CLUB	Dr. Roth	$50.00	$	

View full table

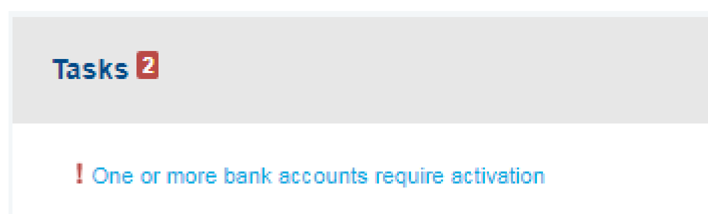
- The Quick Links section provides easy access to common actions and fast navigation to frequently used pages, including the Member Website Guide. Clicking any of the links will take you directly to the related page on the website to complete the action or see the information described.



- Below the Quick Links section, you will see the Healthcare Savings Goal tool. This interactive tool helps you set a savings goal for future out-of-pocket medical costs. *Click here for more information on setting up or editing a Healthcare Savings Goal.*

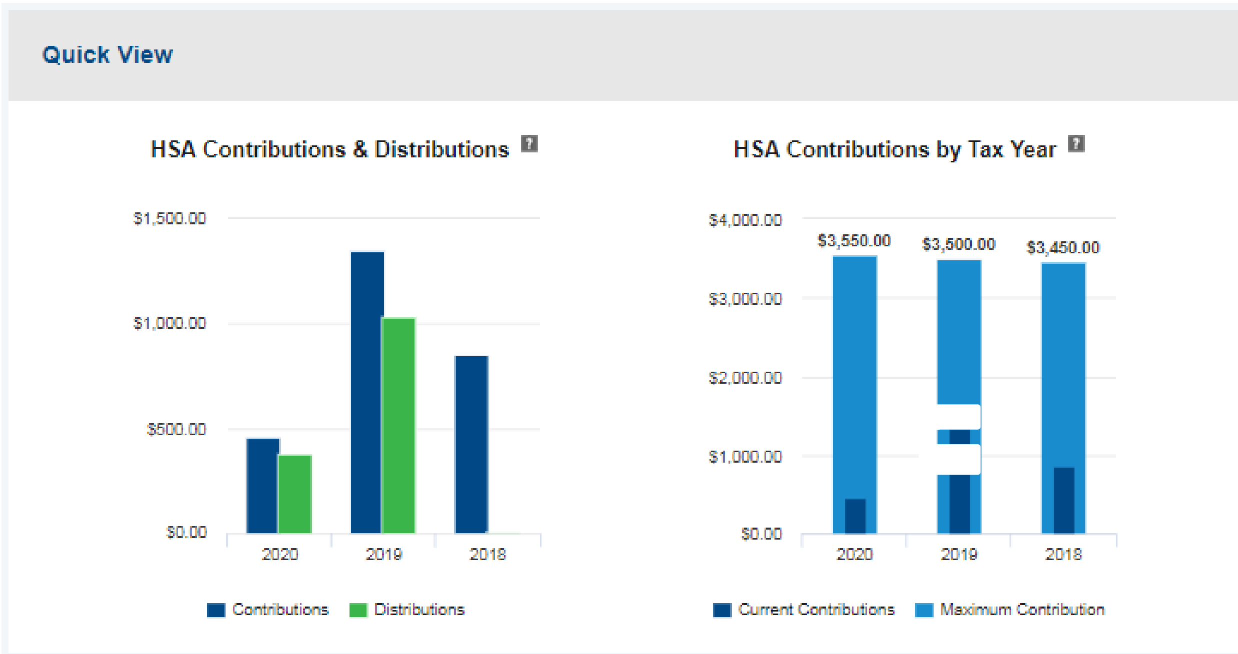


- Your Tasks section on the home page helps you stay on top of your account with a variety of notifications or requests for action, such as a notice of an external bank account that needs to be validated.



- Click the bold text in the Tasks section to navigate to the page needed to execute the requested action.

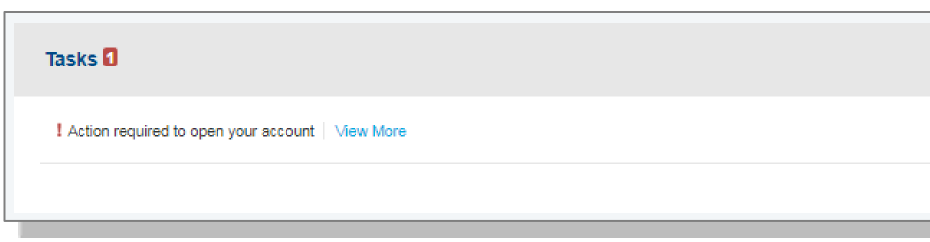
At the bottom of the home page is the Quick View section, which graphically displays key metrics that make it easy to track your contributions each year. You can also assess your year-over-year saving and spending habits with the HSA Contribution & Distribution Activity graph.

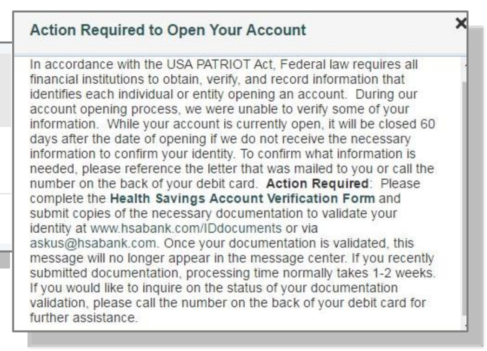


Tasks

The Tasks section helps you make the most of your account by highlighting action items, such as downloading the mobile app to stay connected to your account on the go or confirming a linked external bank account. Clicking each item brings you to the relevant page or popup with more information.

When first opening your account, you may see a message indicating that action is required to finalize the opening of your account.

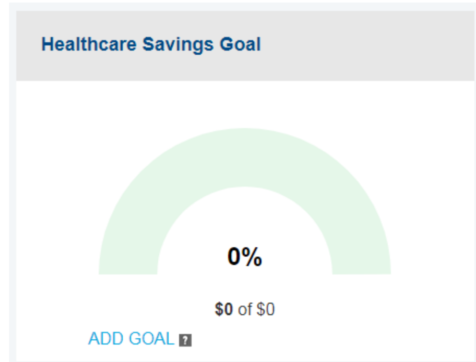




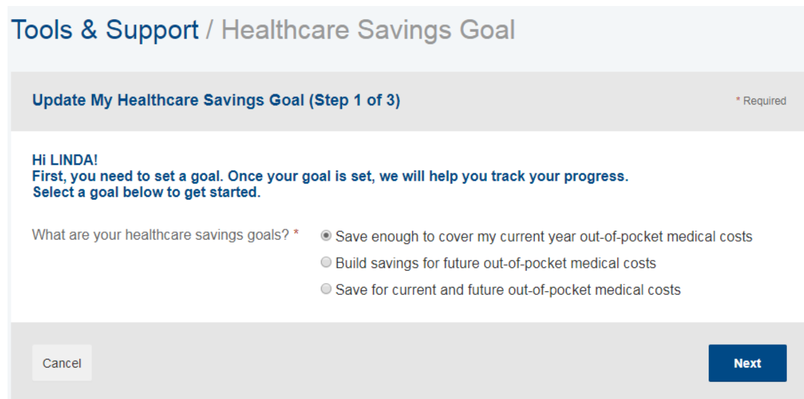
- This message indicates that HSA Bank needs additional documentation to maintain your open account. Clicking View More provides additional information on why we require this and how to submit your documentation.
- You will also receive a letter in the mail with specific information on what is needed from you and how to send us the required documents.

Healthcare Savings Goal

Looking to save money for current or future healthcare expenses but not sure where to start? The Healthcare Savings Goal tool can help you stay on track to meet your goals and give you an easy visual reminder of your progress.

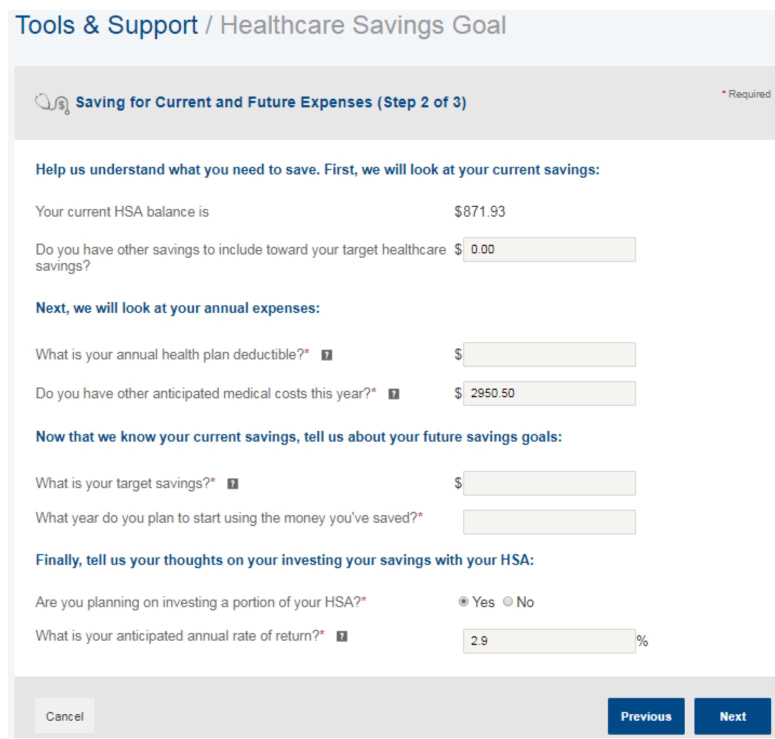


- To get started, click Add Goal.
- The first step shows three goal options:
  - Save enough to cover my current year out-of-pocket medical costs
  - Build savings for future out-of-pocket medical costs
  - Save for current and future out-of-pocket medical costs
- Select the goal that best meets your needs and click Next.

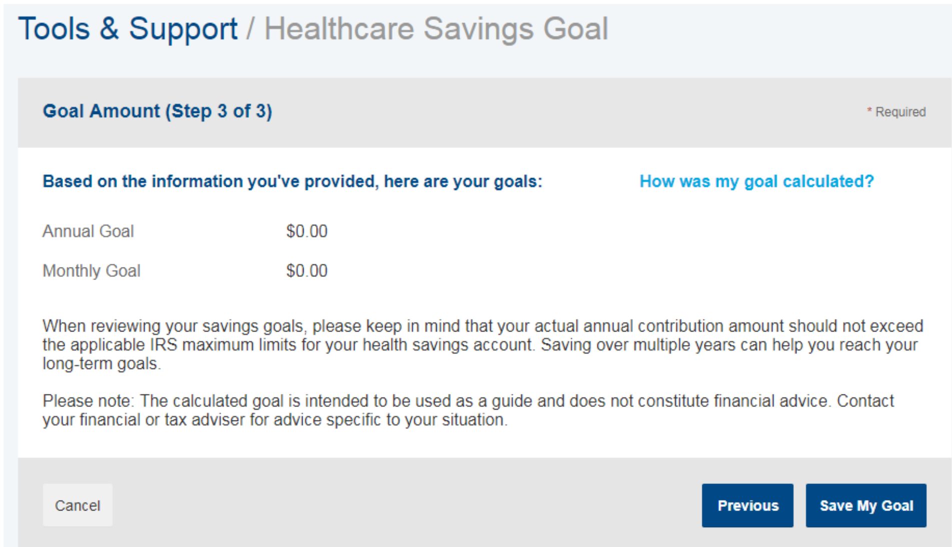


Based on the goal you select, fill in the required fields on the next page. Some of the data shows automatically (such as your current HSA balance), and other fields prepopulate with suggested information.

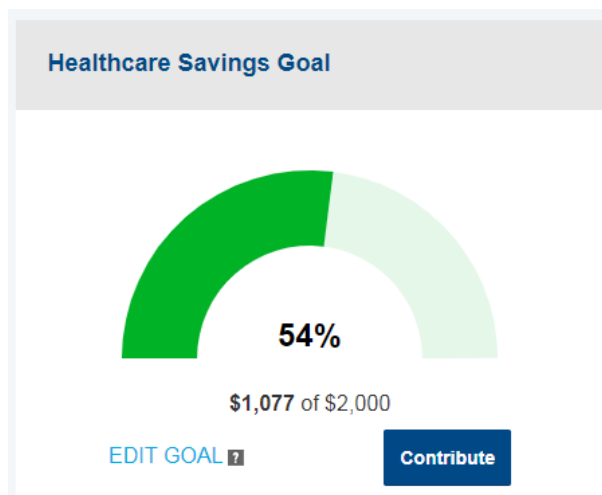
- When you have entered the information that best reflects your savings goal, click Next.



- In the final step, review your goals. You can click the "How was my goal calculated?" link for more information or Previous if you would like to go back and change any information.
- When you are ready to finalize your goal, click Save My Goal.

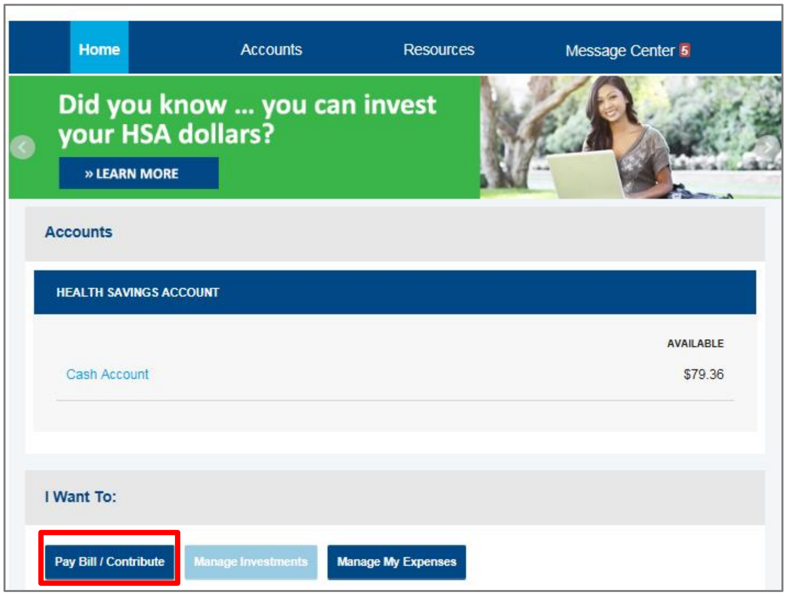


- Once your goal is saved, you can edit it at any time by clicking Edit Goal.
- Clicking the Contribute button makes it easy to contribute money from your external bank account to your HSA.
    - **In order to avoid being taxed on excess HSA contributions, please calculate your annual HSA contribution amount to ensure that it does not exceed the IRS' annual contribution limits. If you are 55 years or older, and not enrolled in Medicare, you are eligible to contribute an additional $1,000 above the IRS limits.**



I Want To… Pay Bill/Contribute (Contribution/Withdrawal)

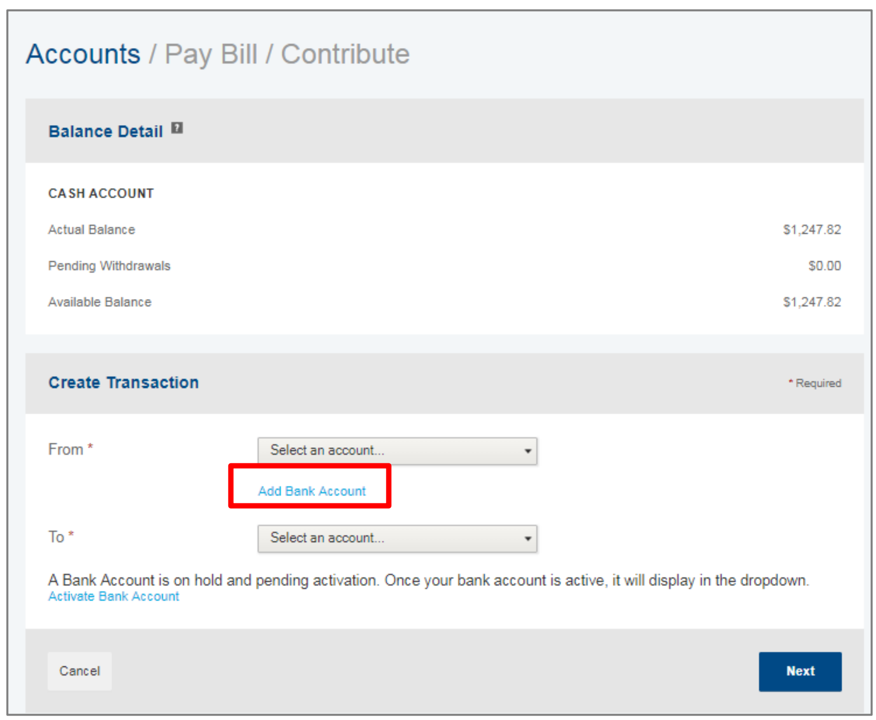
From the buttons under your account balance(s), select Pay Bill/Contribute. This feature can be used to transfer funds to or from your HSA.



Reimburse Yourself

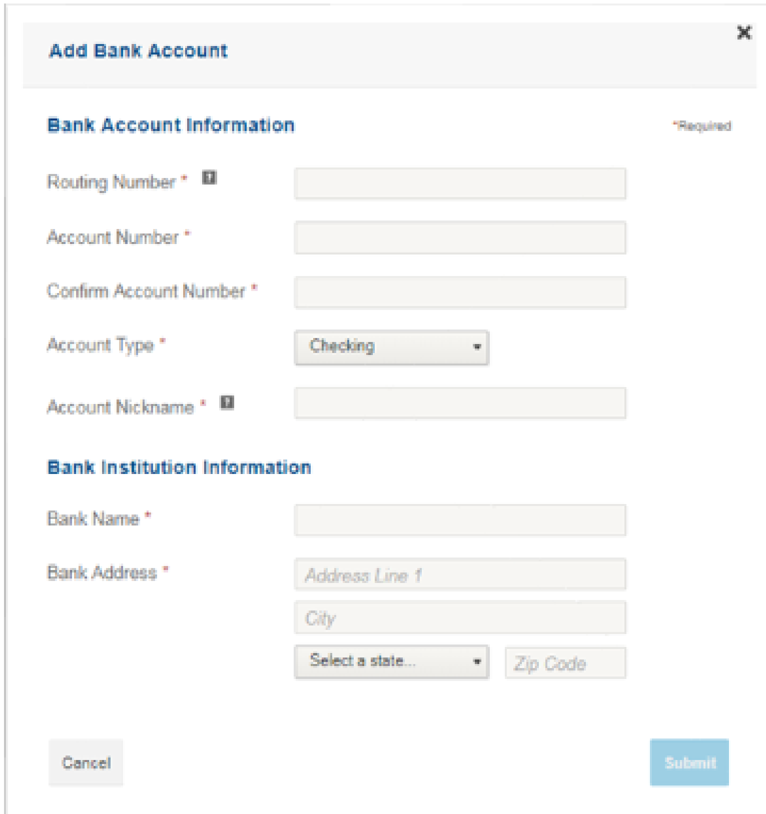
The best way to reimburse yourself is to establish an electronic fund transfer (EFT) with your external bank account and initiate a transaction from your HSA to your checking or savings account.

If you need to add an external bank account, click Add Bank Account and follow the instructions below.



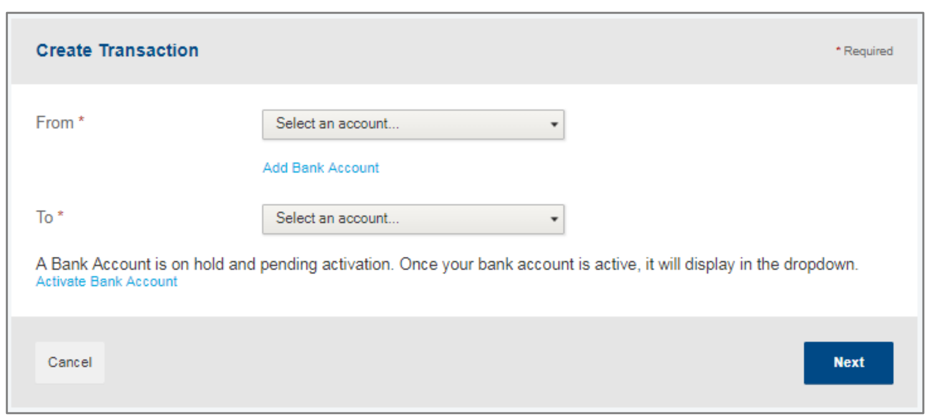
Add External Bank Account

To add a new account, complete your banking information on the "Add Bank Account" popup and click Submit. (See the Profile section for additional details).



Pay Bill

To provide additional payment flexibility when using your HSA, you have the option to request a distribution check from your account. The check will be sent directly to the payee listed. Please follow the below instructions to submit an online distribution request.

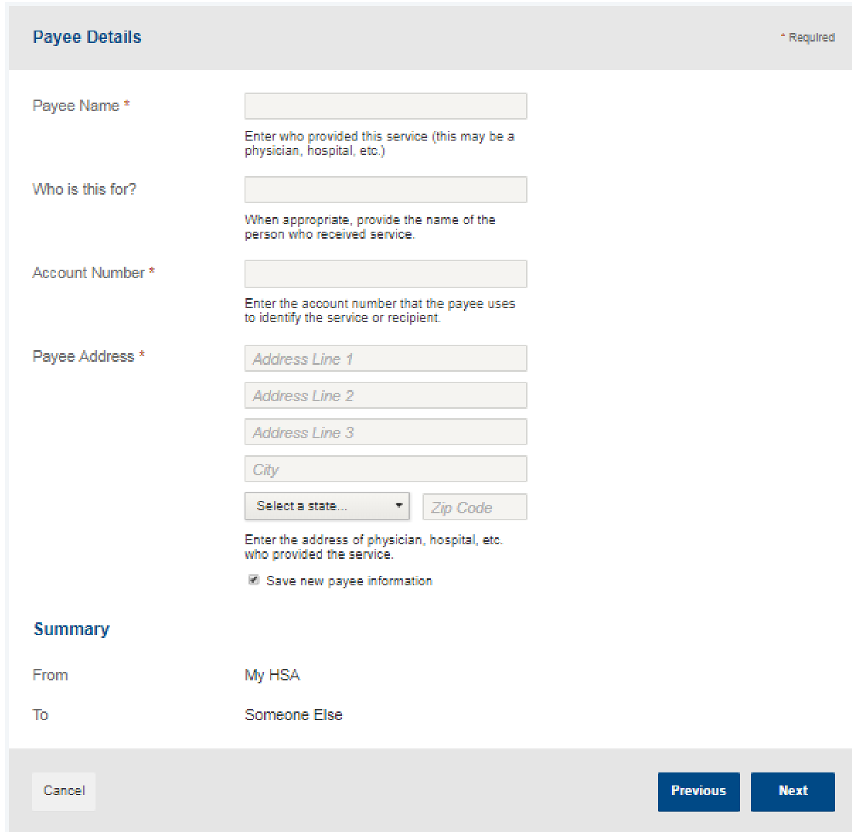


Note: Checks are mailed within 72 hours of the request and take 5 to 6 days for delivery.

From the Pay Bill / Contribute page, select "My HSA" from the "From" dropdown and "Someone Else" from the "To" dropdown, and then click Next.

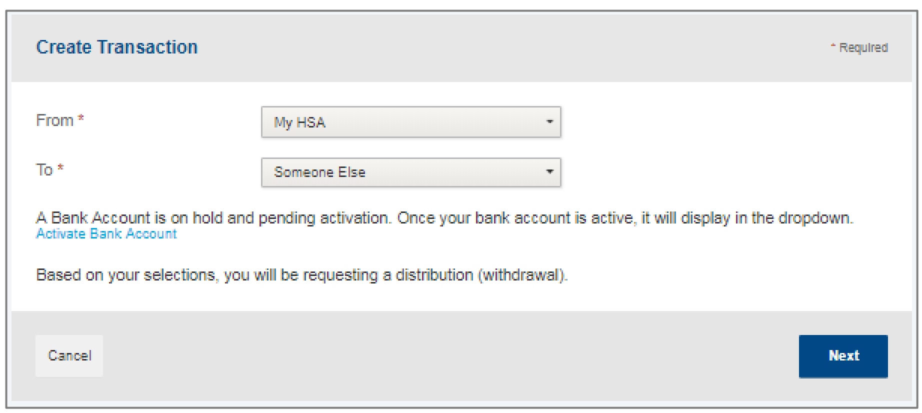
Add a Payee

- You can add a new payee or select a previously added payee to send the payment to.
- Enter the name of the person to be paid in the “Payee Name” field (this will be to whom the check is made payable).
- Optionally, you can include the name of the person who received the service in the “Who is this for?” field.
- Enter the account number of the payee;this will also appear on the printed check.
- Add the address for where the check should be mailed in the Payee Address field.
- If this payee may be used again, leave the “Save new payee information” box checked.Uncheck it if you do not want this payee’s information saved.
- Once you have completed the payee information, click Next.



Payment Transaction

Enter the frequency as either one-time or schedule (for a recurring payment) and click Next.

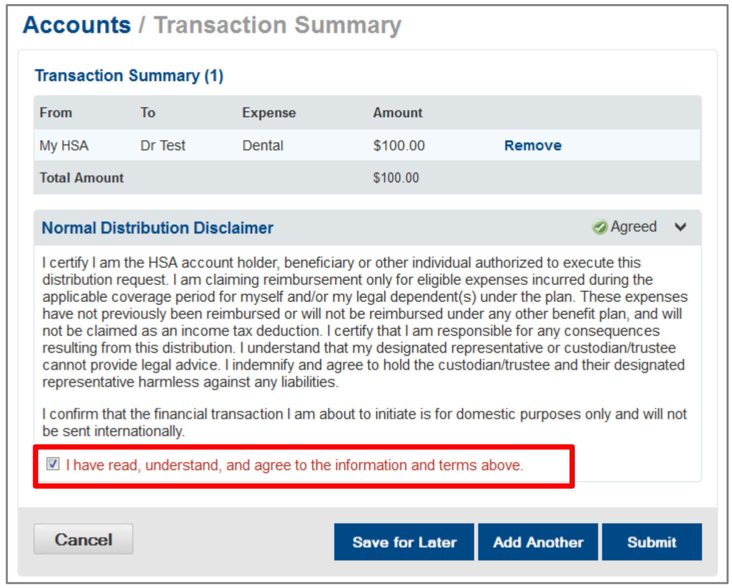


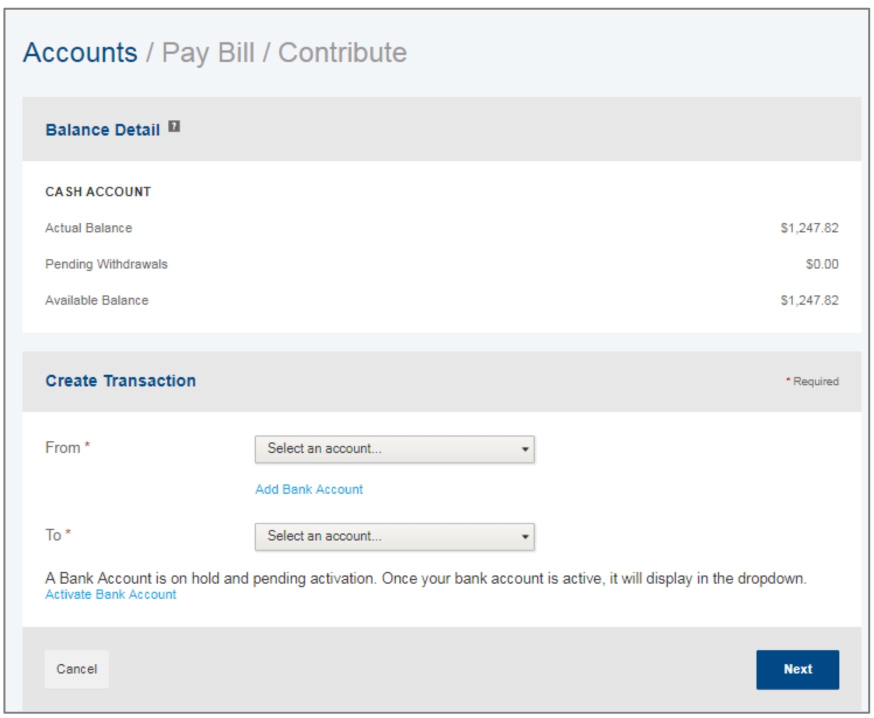
Payment Transaction Details

Enter the amount of the expense, the expense category, the recipient/patient, as well as any notes you have, and click Next.

Transaction Summary and Confirmation

- View the transaction summary and confirm the "Normal Distribution Disclaimer" by checking the box.
- Once you confirm the transaction, click Submit or enter another transaction by clicking Add Another.





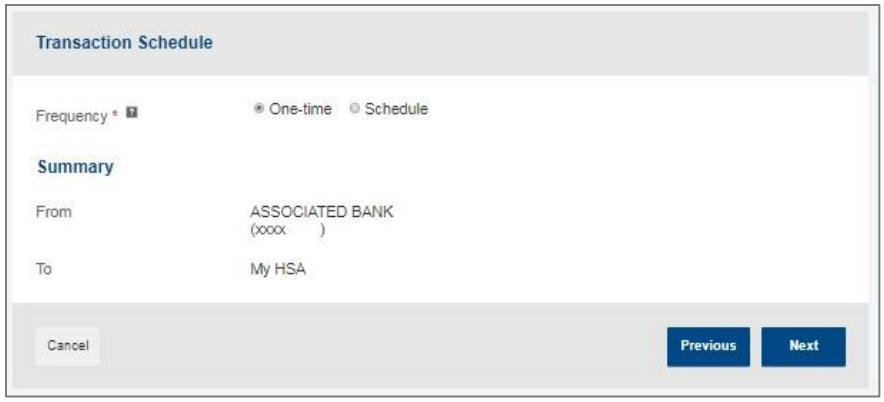
Make a Contribution

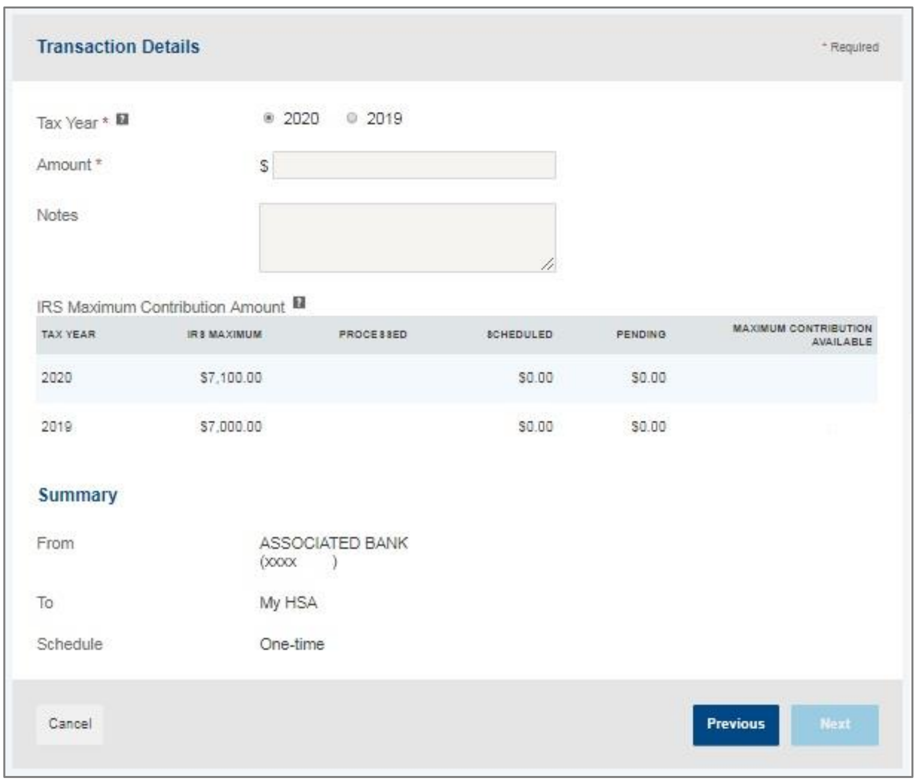
To make a post-tax contribution, navigate to the Pay Bill/Contribute page, select a bank account on file in the "From" field, and select "My HSA" in the "To" field.

Note: If you do not have a bank account on file, you can add one by clicking Add Bank Account and following the steps.

Then, select your contribution schedule:

- One-time
- Schedule (recurring)





If you are making a contribution between January 1 and April 15, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution detail presented to determine how much you can contribute for the applicable tax year.

Select the year from the Tax Year field. If applicable, enter the contribution amount in the Amount field, as well as any relevant notes in the “Notes” field. Click Next.

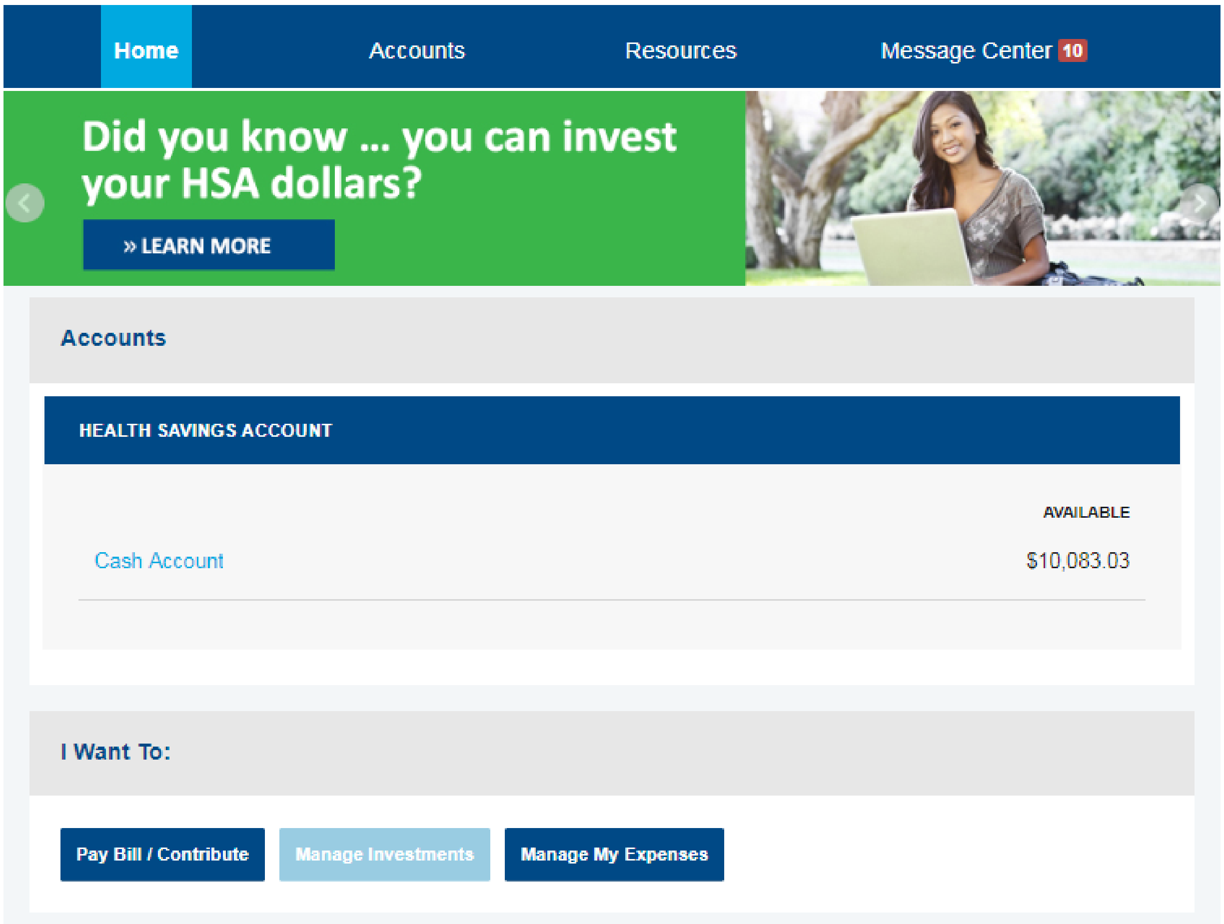
On the next screen, you will confirm the transaction summary, agree to the contribution disclaimer, and click Submit.

Contributions from your personal, external bank account will generally be withdrawn within 2 to 3 business days of your request.

I Want To…Manage Investments

HSA Bank provides unique opportunities to invest Health Savings Account (HSA) funds in self-directed investment options. It's a great way to potentially grow HSA funds for healthcare expenses or save funds as a nest egg for retirement.

From the Manage Investment page, you can click the "See an Overview" link to learn more about our TD Ameritrade and Devenir self-directed investment options. You may begin investing once you have a minimum of $1,000 in your HSA Bank cash account. Only HSA funds above $1,000 in your HSA Bank cash account can be transferred to your investment account. For assistance, please use the phone number and/or website found on your Cigna ID card.



HSA Bank also offers an online overview and video demo if you are interested in learning more about Devenir or TD Ameritrade. The links below will direct you to HSA Bank's online overview and video demo.

Devenir Online Overview - http://www.hsabank.com/hsabank/members/devenir-guided-portfolio-investment-program

Devenir Video Demo - https://hsainvestments.com/p/hsabank/hsagp/video/marketing.html

TD Ameritrade Online Overview - http://www.hsabank.com/hsabank/members/td-ameritrade-hsa-investment-account

TD Ameritrade Video Demo - http://tdameritraderetirement.com/demo/1067_td_sdba.html

Devenir Guided Portfolio Self-Directed Investment Program[2]:

Offers low-cost, no-load mutual funds, covering a range of asset classes.

- HSA Guided Portfolio tool used to select investment elections and realign your portfolio
- Auto-Rebalance timing feature to keep your portfolio allocation in line with your individual needs
- Quarterly performance review of mutual fund selections by SEC-registered investment advisors
- Online access to investment account history, balance information, future elections, trades, and much more through HSA Bank's Member Website
- Access to Morningstar® pages, fund fact sheets, and prospectuses
- Devenir will charge a quarterly asset based fee which is calculated on the amount invested and deducted pro rata from the investment account; no commission on investment trades

TD Ameritrade Self-Directed Brokerage Option:

Offers a wide selection of investment choices, educational resources, and services.

- Stocks, bonds, ETFs, and thousands of mutual funds
- Online access to real-time data3, customizable charts, and one-click integrated trading
- Integrated, online access to trading, balance information, and much more through HSA Bank's Member Website
- Ability to place trades by website, telephone, mobile device, and broker
- Access to independent research tools, such as S&P and Morningstar®
- Trading fees may be applied by TD Ameritrade; additional fees vary by program, location or arrangement

HSA Bank does not provide brokerage/investment services; brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA, and investment services are provided by Devenir. HSA Bank, TD Ameritrade, and Devenir are separate, unaffiliated companies and are not responsible for each other's services or policies. Self-directed investment accounts are the sole responsibility of the account owner. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. HSA Bank and other business entities receive compensation for providing various services to the funds including an annual asset-based fee for services rendered in association with the investment account. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA. HSA Bank does not offer investment advice.

Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency. Performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost.

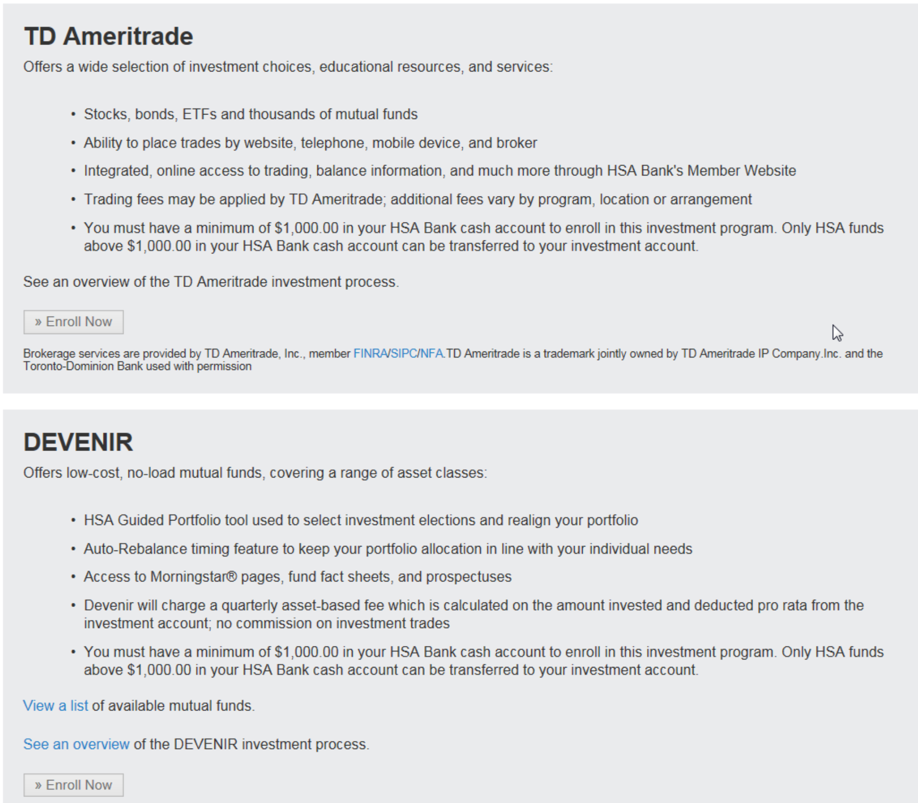
1. You may begin investing once you have a minimum of $1,000 in your HSA Bank cash account. Only HSA funds above $1,000 in your HSA Bank cash account can be transferred to your investment account.

2. Neither HSA Bank, nor Devenir Group, LLC, the third party, can provide investment advice to you on this program. Once you transfer funds from your HSA cash account to HSA investment account, these dollars are no longer covered by applicable FDIC insurance. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment.

3. Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs and subscription fees may apply. Research provided by unaffiliated third-party sources is deemed reliable to TD Ameritrade. However, TD Ameritrade does not guarantee accuracy and completeness and makes no warranties with respect to results to be obtained from use. TD Ameritrade does not recommend disabling the order preview screen when using the one-click feature. TD Ameritrade is not responsible for orders placed inadvertently. Past performance does not guarantee future results. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank. Used with permission. HSA Bank receives compensation from TD Ameritrade for performing certain services.

SECURITIES AND INVESTMENTS: NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE

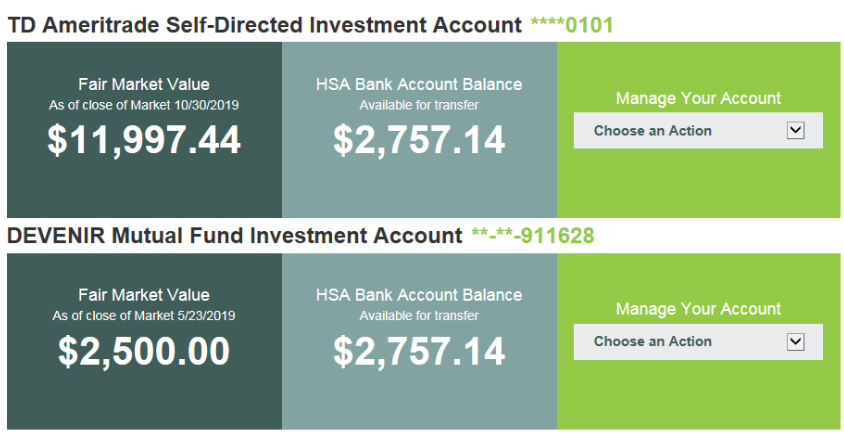
Click the Enroll Now button when you are ready to open a TD Ameritrade or Devenir self-directed investment account.



Manage Existing Self-Directed Investment Account

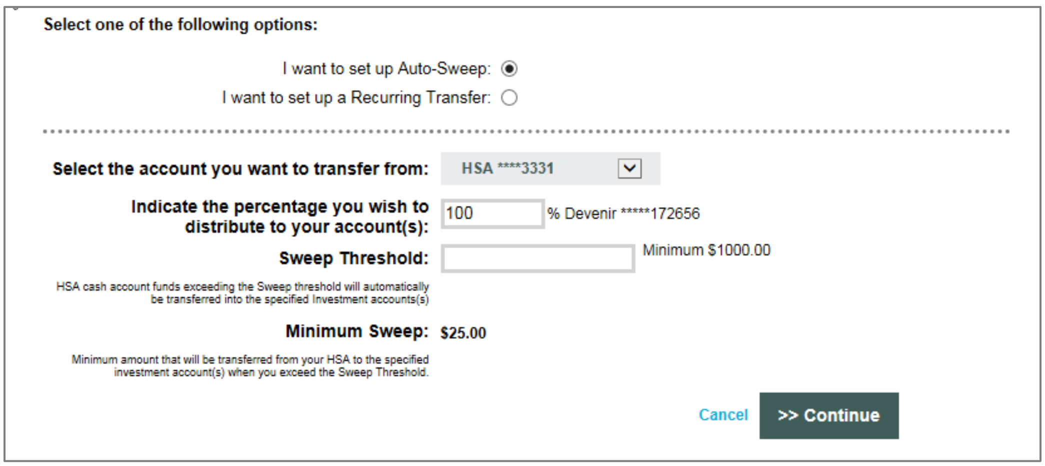
Once you have opened a self-directed investment account, you will be able to see “Your Investments at a Glance.” To manage your self-directed investment account, click “Choose an Action” from the dropdown under “Manage Your Account.”

The “Manage Your Account” dropdown enables you to transfer funds to and from your self-directed investment account and view your account and transactions. You can make a one-time transfer, create a schedule of transfers, or select the option for cash balances above a designated amount to automatically be swept over to the self-directed investment account.



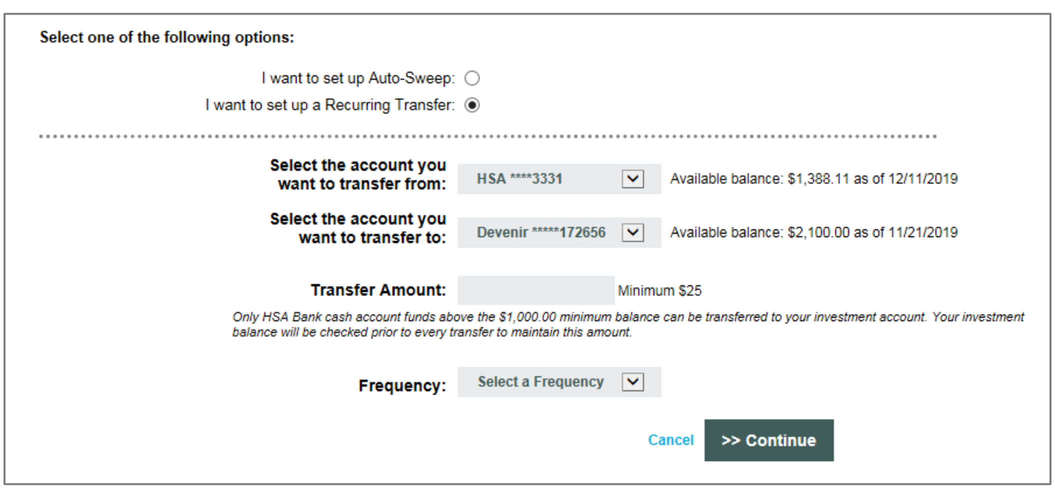
Auto-Sweep Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the "I want to set up Auto-Sweep" radio button.
- Enter the sweep threshold. Any HSA cash account funds that exceed this sweep threshold will automatically be transferred into the specified investment accounts (the percentage must equal 100%).
- The minimum sweep amount is $25. Click Continue.
- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the automatic sweep.
- *Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.*



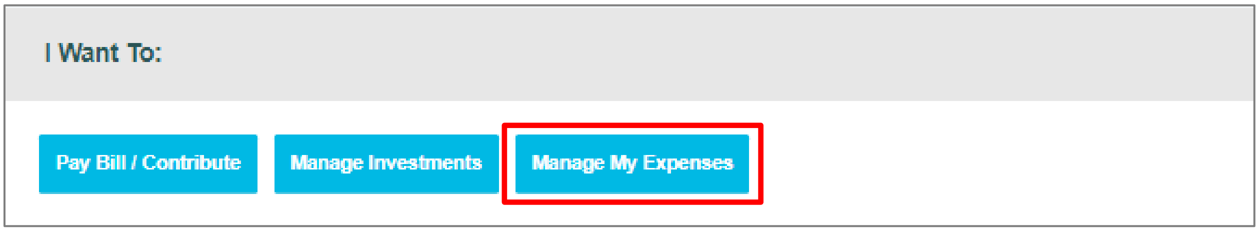
Recurring Transfer Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the "I want to set up a Recurring Transfer" radio button.
- Select the desired accounts to set up the recurring transfer and specify the desired transfer amount.
- Select the desired frequency and click Continue.
- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the recurring transfer.



I Want To...Manage My Expenses

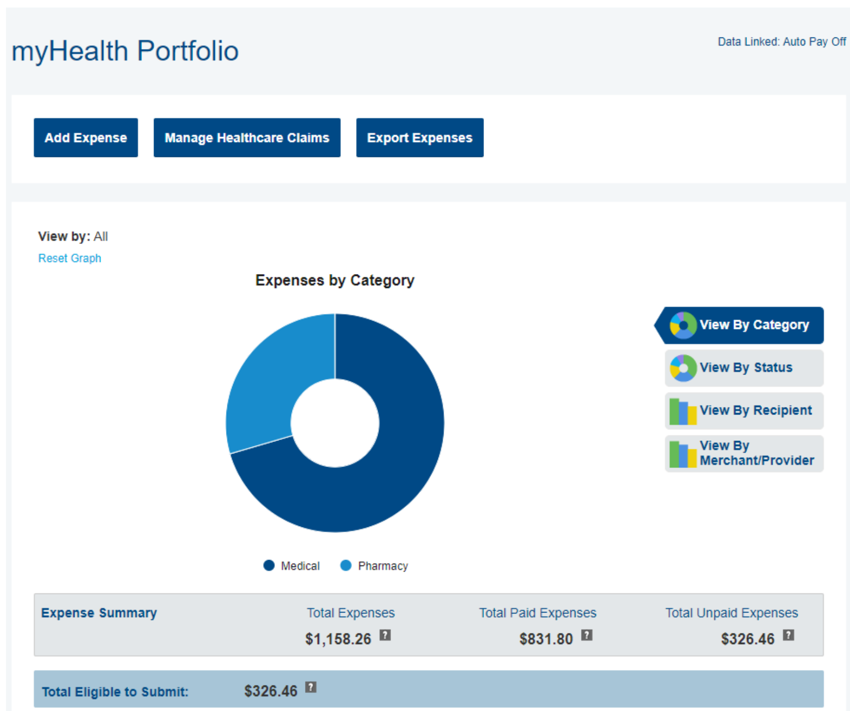
From the buttons under your account balance(s), click Manage My Expenses if you would like to add expenses, export expenses, and set up AutoPay for medical claims.



myHealth Portfolio[SM] Dashboard

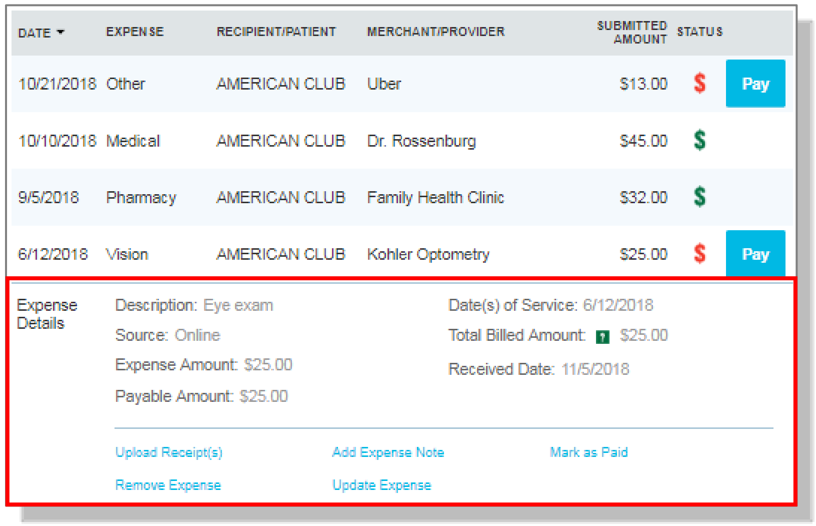
The Manage My Expenses button takes you to the **myHealth Portfolio** page. This page provides a complete picture of your healthcare expenses. It is a self-service dashboard that enables you to:

- Store health expense data and receipts
- File claims or distribution requests
- Initiate a provider payment
- View an easy-to-read snapshot of your healthcare finances with charts and graphs
- Consolidate health expenses and claims from multiple insurance providers (this functionality may not be available to all Customers)



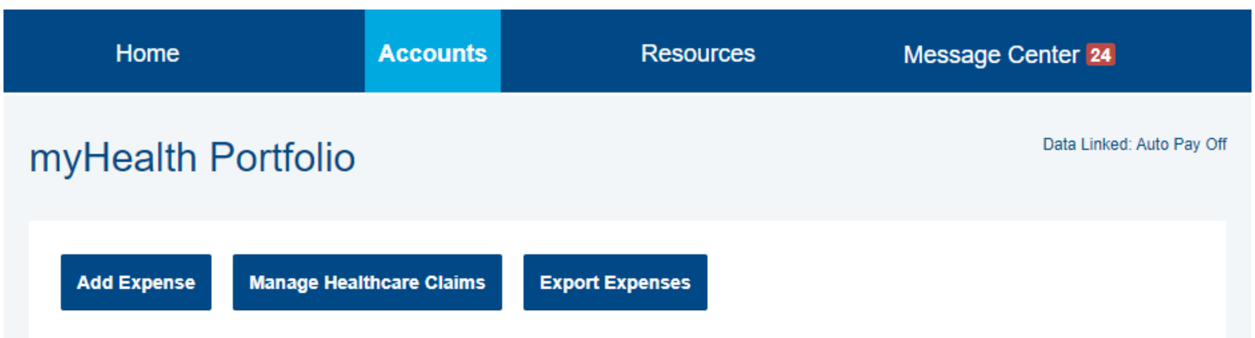
Further,

- The graph shows expenses by category, status, recipient, and merchant provider. To change the view, click Reset Graph and select the view you would like to see.
- Details of your expense transactions can be viewed by clicking any expense.
- You can edit an expense, such as the category, by clicking Update Expense. You also have the option to attach a receipt to the expense for convenient storage and easy access.
- You can also pay an expense by clicking the Pay button or clicking "Mark as Paid" if you paid the expense out of pocket.



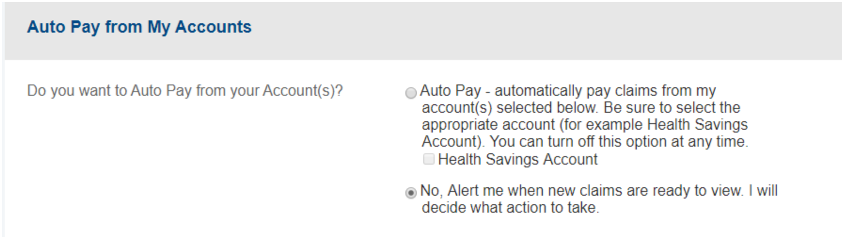
AutoPay

If you would like to pay your claims automatically, you can select the option for AutoPay. Otherwise, you can receive an alert on the home page when claims are received and decide how much and when to pay.



To activate this feature, from the payment options screen:

- Click the "Manage Healthcare Claims" button.
- Click Update.
- Elect to have HSA Bank either pay your portion of the claim automatically or alert you when a new claim is received, so you can decide whether or not you want to pay it from your HSA.
- Review the Terms of Service and check the box next to "I have read and agree to the Terms of Service."
- Click the Save button.
- Going forward, use the myHealth Portfolio tab to manage your expenses. Also note that when you elect AutoPay, the expense will pay only if there are sufficient funds in your account to pay the entire expense.



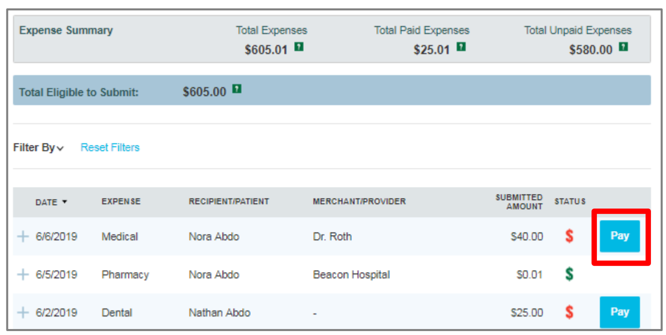
- You can revisit this page at any time by clicking the "Link Health Care Claims & Manage Payment Options" link in the top of the myHealth Portfolio page.

Add Qualified Medical Expenses

- You may also choose to keep track of non-Cigna medical expenses or expenses paid from other accounts. To add an expense to your myHealth Portfolio℠, click the Add Expense button at the top of the page. Keep in mind that you can pay for a wide range of IRS-qualified healthcare expenses with your HSA, including many that are not typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more.
- For a complete list of IRS-qualified healthcare expenses, visit irs.gov or hsabank.com/IRSQualifiedExpenses.
- Complete the information regarding the expense and click "Pay Expense Now" or "Save For Later".
- You also have the ability to upload a healthcare receipt for easy future reference by clicking Upload Receipt.
- The expense will be reflected in the graph on the myHealth Portfolio℠ dashboard.

Pay Expense

Click Pay if you paid for an expense out of pocket and need to be reimbursed, or if you would like to pay a claim manually.



Export Expenses

To export your expenses to use for other purposes, click the Export Expenses button at the top of the page.

Sample Excel Expense Export

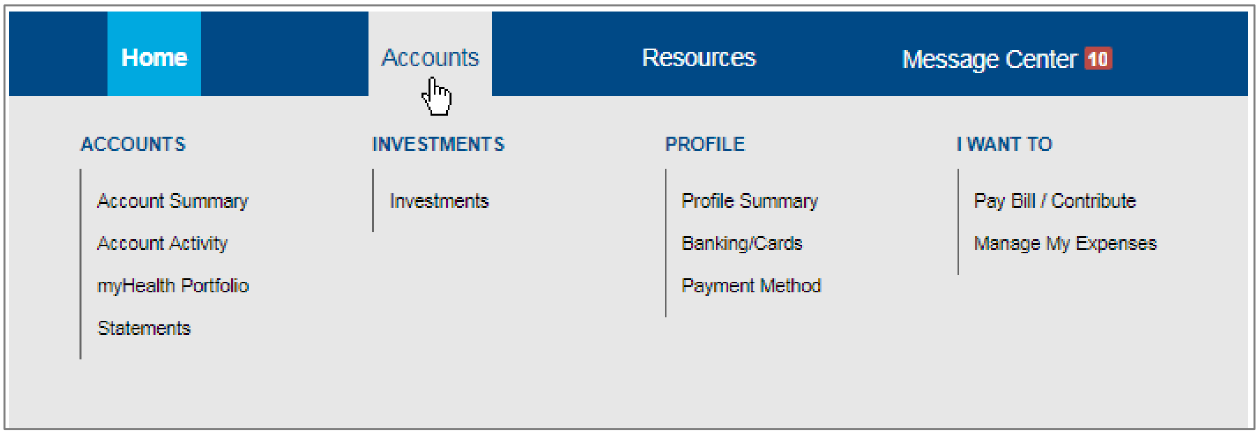
Expense I	Expense D	Expense	Recipient,	Merchant,	Submittec	Expense S	Descriptic	Expense D	EOB Num	Source	Date Rece	Date(s) of	Total Bille	Expense A	Payable A	Notes	Payee	Provider A	Provider
8454	7/7/2015	Other			20	Paid		doctor		Online	7/7/2015	7/7/2015	20	20	0				

Accounts

Accounts Tab

On the main menu at the top of the page, hovering over the Accounts tab will show a full listing of pages you can access to manage your account, organized under three different headers. The "I Want To" options are also accessible from this menu on the far right.

The Accounts pages include:

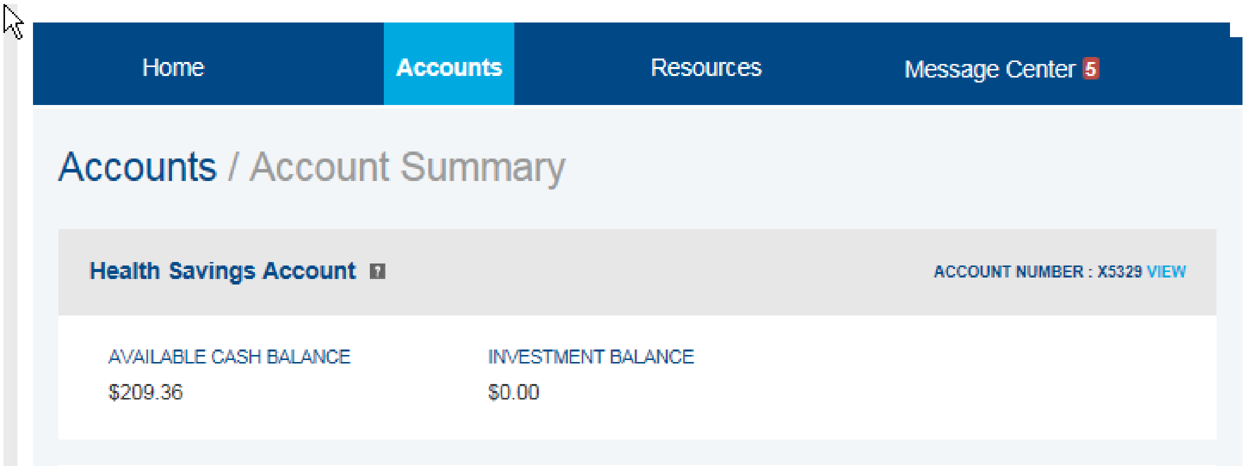


- Accounts
  - Account Summary
  - Account Activity
  - myHealth Portfolio
  - Statements
- Investments
  - Investments
- Profile*
  - Profile Summary
  - Banking/Cards
  - Payment Method
  - Login Information

*Profile information and links to these pages can also be accessed by hovering over your name at the top right corner of any page.

Account Summary (Balances)

The Account Summary on the Accounts tab shows the available HSA cash balance and the self-directed investment balance (if applicable).



Account Activity

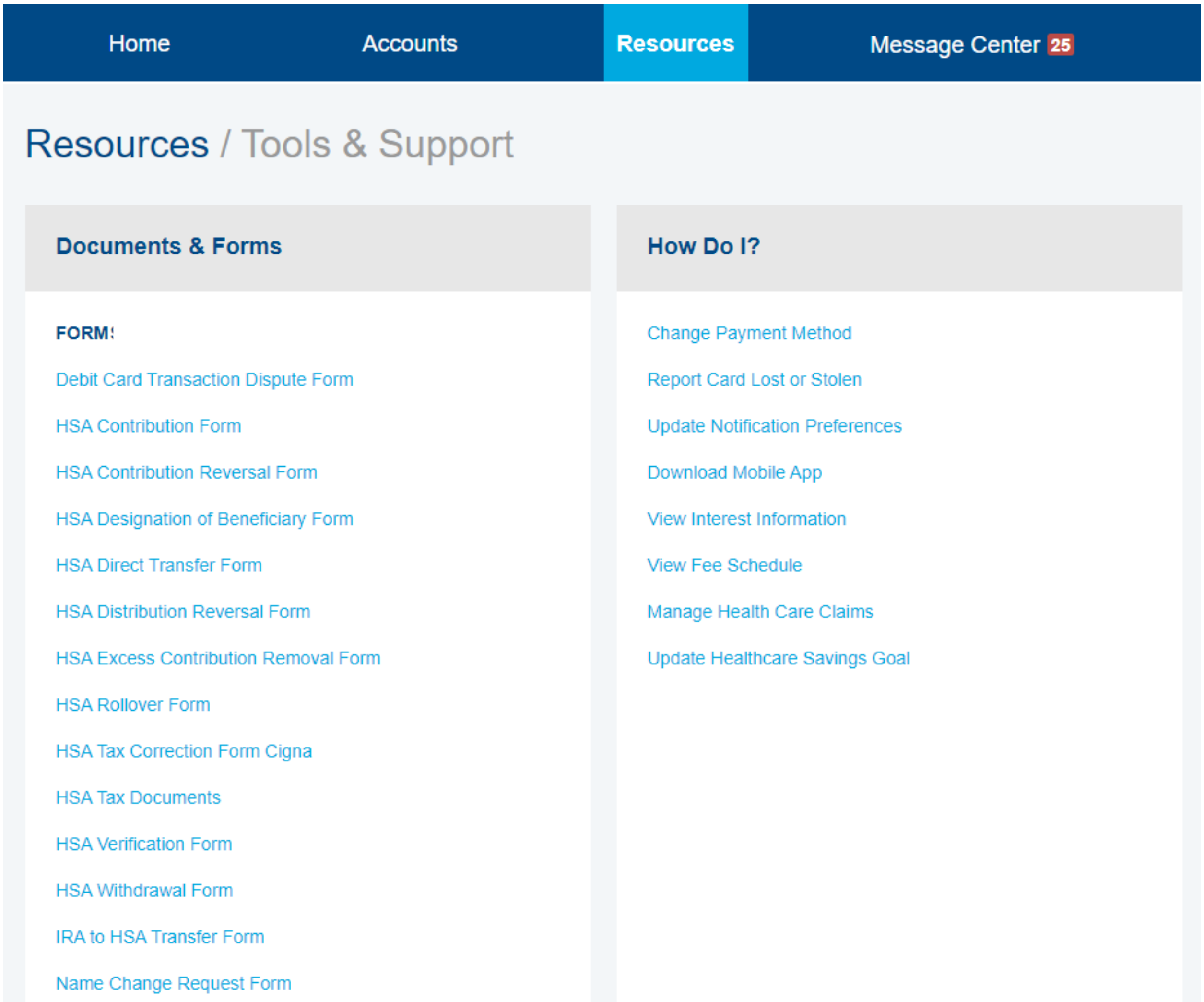
The Account Activity page under the Accounts tab shows transaction details for your account. You can export transactions using the Export button. You can also see details of a specific transaction by clicking the individual transaction.

HSA Contributions by Tax Year

You can view HSA contributions by tax year by clicking the link near the bottom left of the Account Activity page.

Tools & Support

The Tools & Support tab will provide you with forms, quick links, and a handy "How Do I?" section that helps you quickly navigate to the information you need to manage your account.



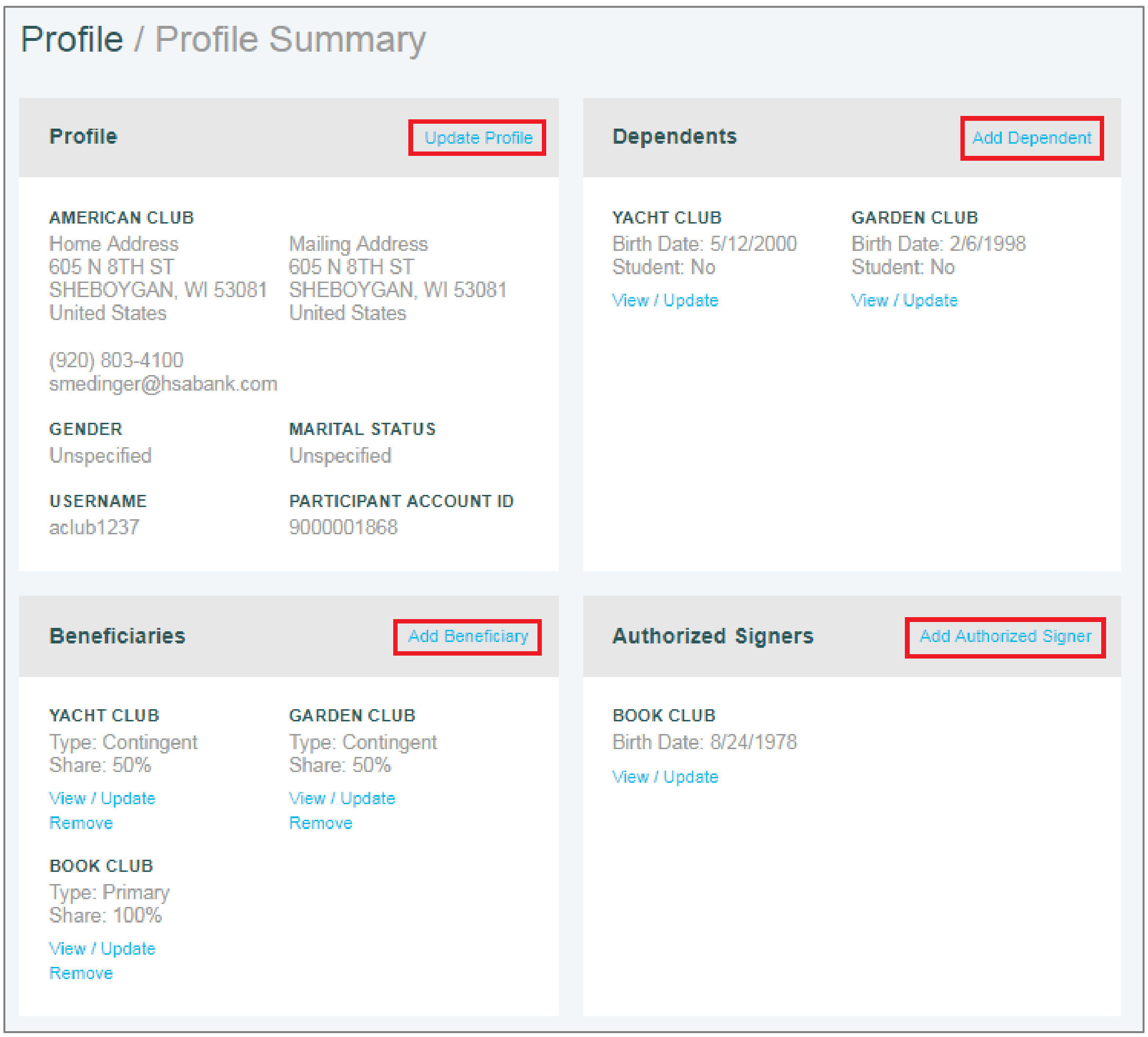
Profile

Profile Summary

The Profile page enables you to review your personal demographic information, as well as add an external bank account for online contributions and distributions from your HSA. Use the Profile tab to view your setup details.

Update Profile

Click the Update Profile link to enter your marital status and/or gender. If your name has changed, please complete the Name Change Request Form, located under the Tools & Support tab of the Customer Website. *If you would like to change your name or home mailing address, please notify your employer to make sure that your employer, Cigna, and HSA Bank all have up-to-date information.*



Add Dependents

Use the Add Dependent link to add, view, or update your dependents. Dependents added will appear in myHealth Portfolio[SM] and the Pay Bill/Contribute pages.

Add Beneficiary

It is recommended that you designate a beneficiary to receive your HSA assets in the event of your death by clicking Add Beneficiary**.** If you are married and live in a community property state, you may designate your spouse as primary beneficiary through the website. However, if you designate a primary beneficiary who is not your spouse, you must submit a beneficiary form with the notarized consent of your spouse.

Add Authorized Signer

An authorized signer may be added through the Profile tab of the Customer Website. Authorized signers can access the account and submit updates on the account. Additionally, authorized signers typically receive a debit card to access the HSA. To add an authorized signer:

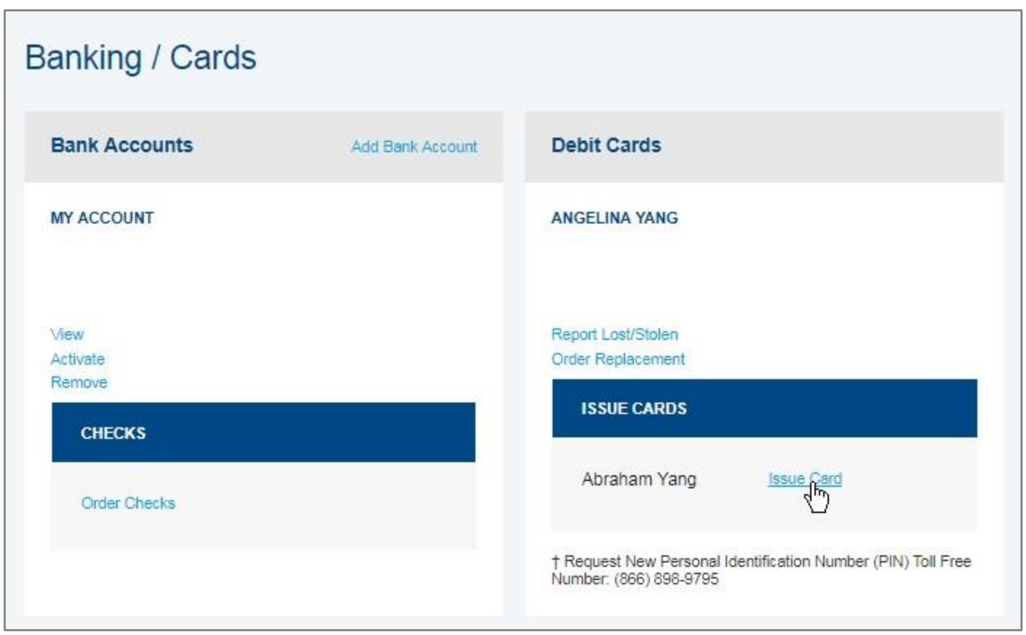
- Navigate to the Profile page and click Add Authorized Signer.
- Complete the information and click Submit.

Banking/Cards

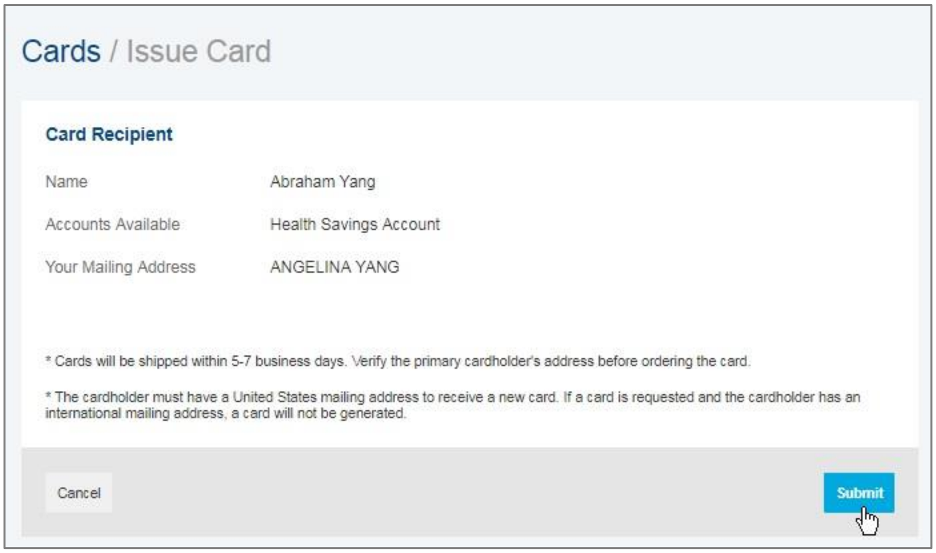
On the Banking/Cards page, you can view debit card information, report lost and stolen cards, request a replacement card, add an external bank account, and order checks.

Ordering a Card for an Authorized Signer

To order a card for your authorized signer, navigate to the Banking/Cards page. Under the Debit Cards section, click “Issue Card.”

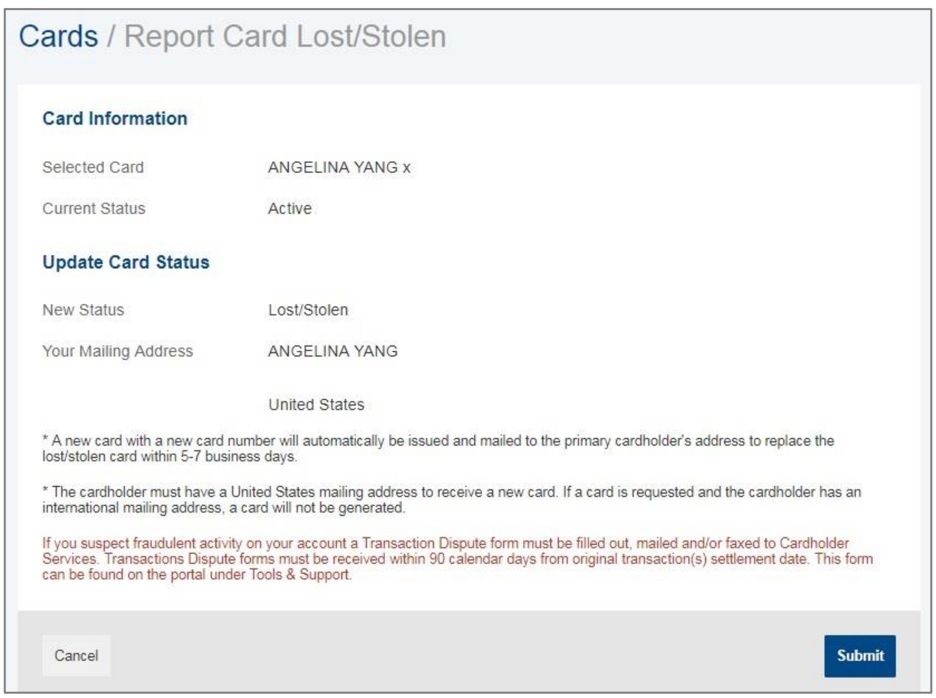


On the next page, click Submit.



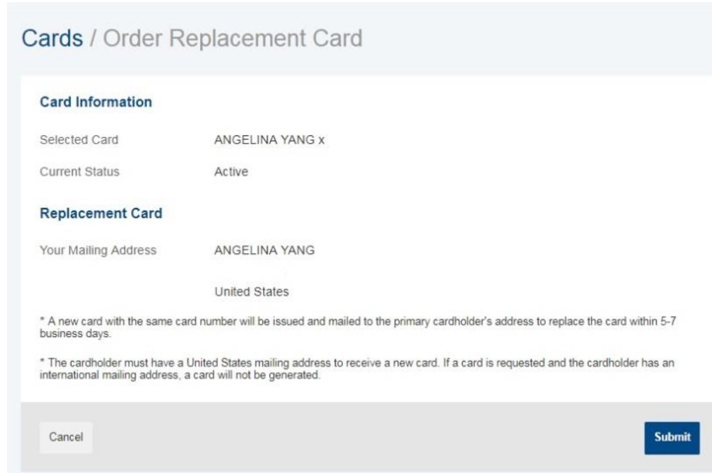
Report a Lost or Stolen Card

Click Report Lost/Stolen, and then submit the form to order a replacement card and cancel the lost or stolen card.



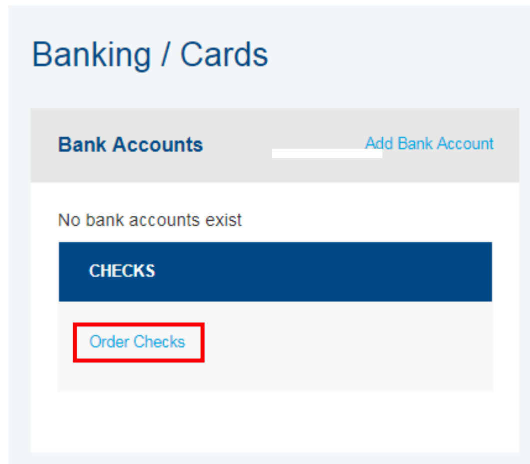
Order a Replacement Card

Click “Order Replacement”. Confirm that your information is accurate, and then click Submit to order a replacement card. A card issuance fee may apply. Refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.



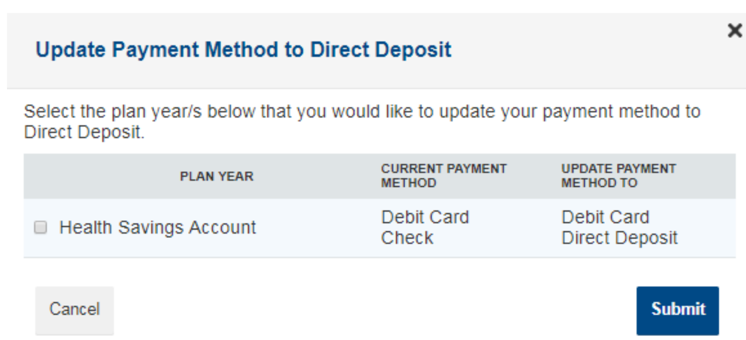
Order Checks (optional – fees apply)

- From the Profile page and the Banking/Cards tab, click Order Checks.
- Complete the check order and click the “Order Checks” link at the bottom of the page. The fee for the checkbook will be withdrawn from your HSA cash account. Please refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.



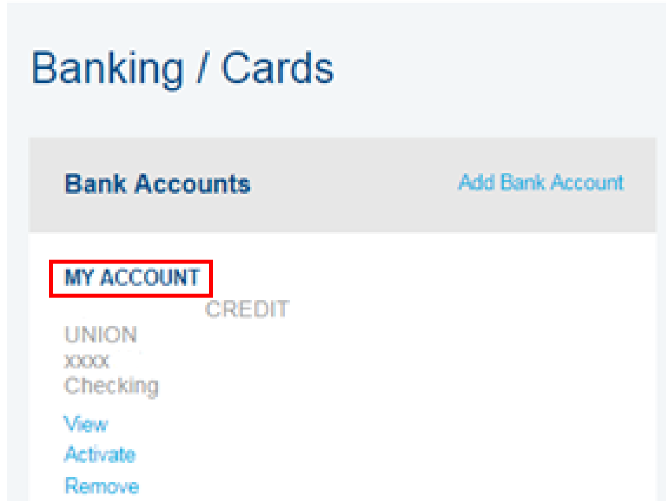
Add an External Personal Bank Account

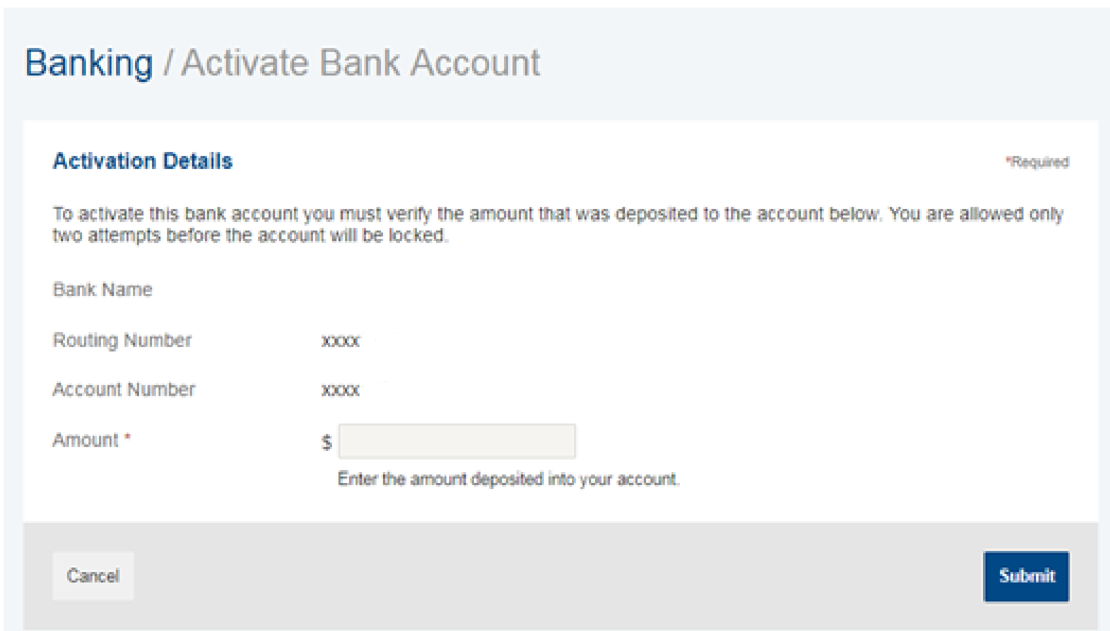
- You must have an active external bank account on file in order to make an online contribution to or payment from your HSA. If you need to set up your external bank account, click the Banking/Cards link.
- Click the “Add Bank Account” link and enter the information for your checking or savings account and the financial institution name and address. Click the Submit button at the bottom of the page. ***Please confirm your account number and ACH routing number with your external bank.***
- After you have submitted the account information, HSA Bank will send a small transaction to your external account.
- Once the deposit is received in your external account, you will validate your banking information using the steps in the following section.
- Select the HSA Direct Deposit button to update your payment method after you have entered and confirmed your bank account information.



Validate External Bank Account

- Navigate to the Banking/Cards section of the Profile page.
- Click Activate under your bank account information.
- Enter the amount of the small transaction ($0.01 to $1.99) sent to your checking or savings account from HSA Bank in the Amount field and click Submit.
- This account will now be available for you to use for HSA contributions and for paying bills/reimbursements.



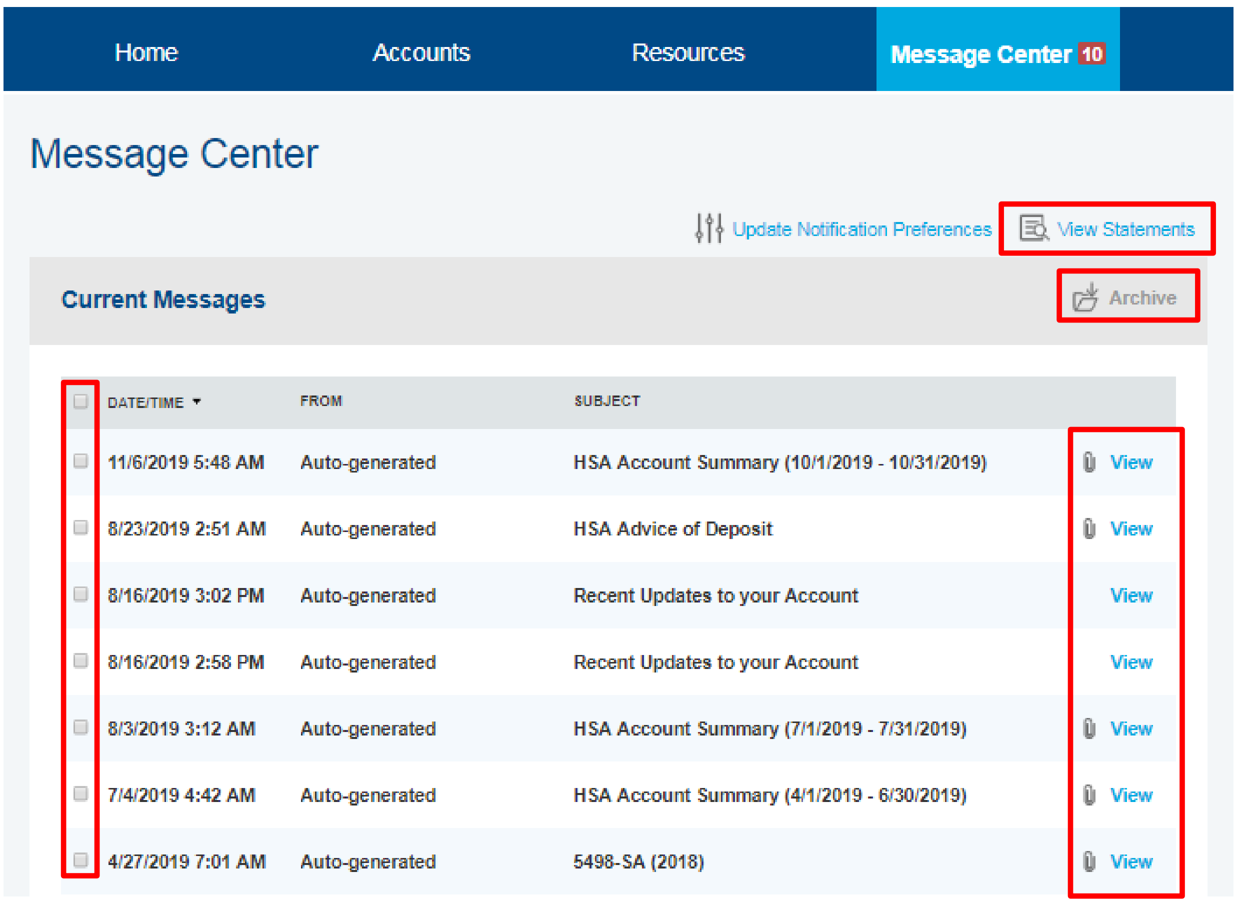


Message Center

Current Messages

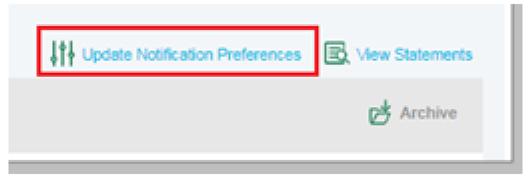
The Message Center page provides access to notifications about statements, tax documents, and other messages, as well as the ability to update notification preferences and access past statements. Click the View link next to any notification to view the message and any associated attachments, such as account statements or tax documents. Attachments are indicated by the paperclip icon. You can also print the document.

To remove messages from the Current Messages list, select the checkbox to the left of each message you would like to archive, and click Archive. Archived messages can be shown by clicking Show Archived Messages at the bottom of the page.



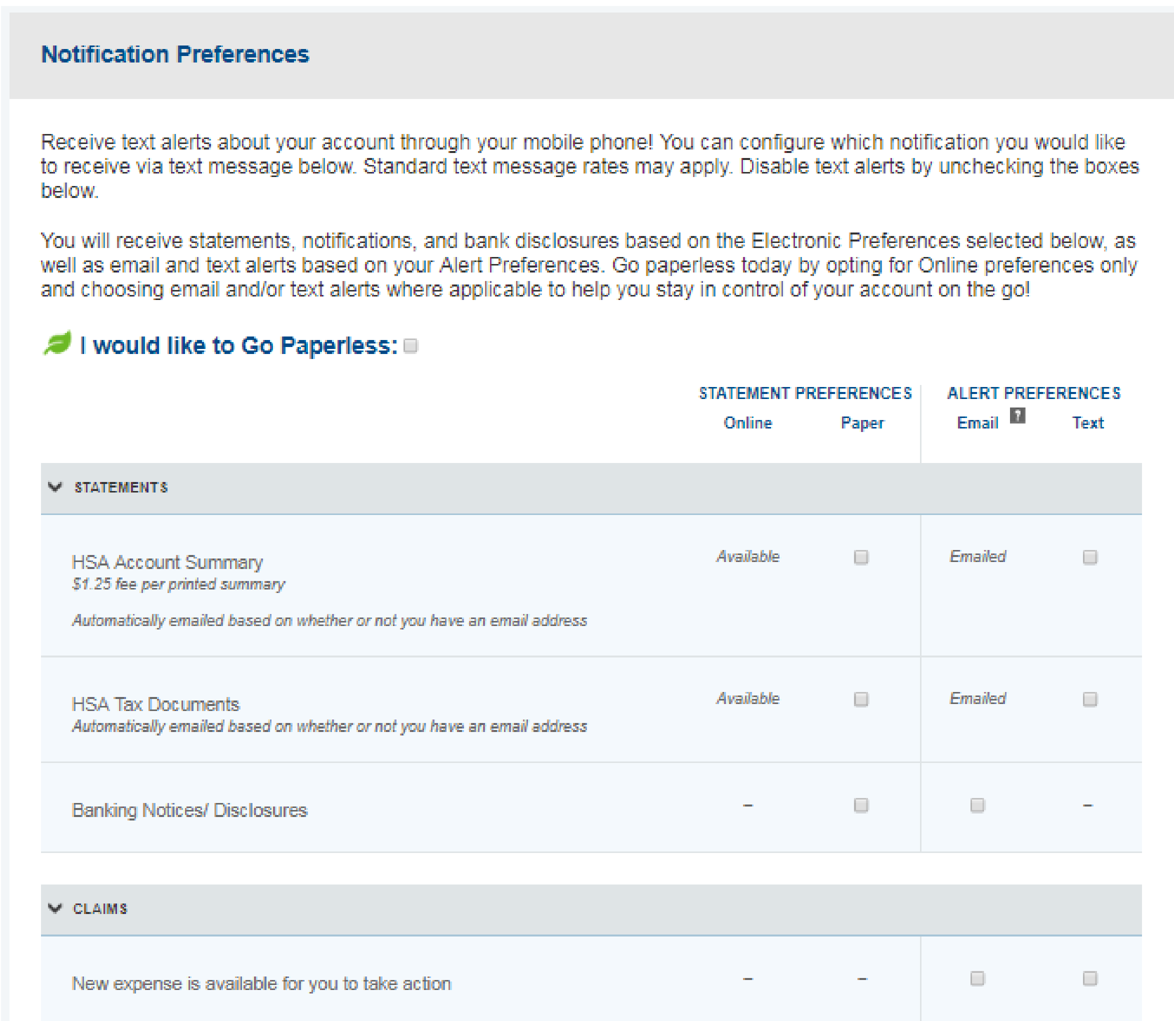
Notification Preferences

To update your notification preferences, click "Update Notification Preferences" at the top of the Message Center. In the Contact Information section, you can view your mobile and email contact information or click "Update Contact Information" to edit them.



Notification Alerts

In the Statements & Notifications Options section, you will see "Electronic Preferences" and "Alert Preferences". Review each of the notification categories to set, edit, or turn off text and email notifications or to switch between receiving online and/or paper notices and statements. You can also select "I would like to Go Paperless" to set all of your statement preferences" to "Online" only, where applicable. Please note that the available options may vary depending on your account type, options, and more.



Getting Help

If you need further assistance with the Customer Website or have questions regarding your HSA, please call the number on the back of your debit card.