



PROFICIENT™
BENEFIT SOLUTIONS



Get the most from your Health Savings Account

Your guide to your HSA and online account access

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Getting started

The Proficient Connect provides quick & easy access to manage your health savings account (HSA). This guide will help you understand how to use the online portal to manage your account and get the most value from your HSA.

Accessing the Proficient Connect

The Proficient Connect can be accessed by navigating to the following URL in your internet browser:

- <https://proficientconnect.wealthcareportal.com/Page/Home>

Registration

Step 1. If this is your first time accessing your online account, simply click the *register* button atop the right corner of the home screen.

Step 2. Complete the registration form (as shown below). Choose a username and password, then enter the required demographic information. Please obtain your *employee ID* and *employer ID* from Proficient Benefit Solutions.

If you already have your HSA debit card, the card number can be used as the *employee ID* in the *registration ID* field. Before clicking *register*, be sure to accept the terms of use.

Step 3. Click *register*. This process may take a few seconds. Do not click your browser's back button or refresh the page.

Secure authentication

The registration process also involves setting up your secure authentication parameters. This helps ensure your account is safe and secure.

Step 1. Select your security questions. You'll select four security questions and provide your top secret answers. These questions will be asked randomly during subsequent login attempts – to ensure no unauthorized access to your account.

Step 2. Verify your email address. When prompted, enter your email address and click *complete*.

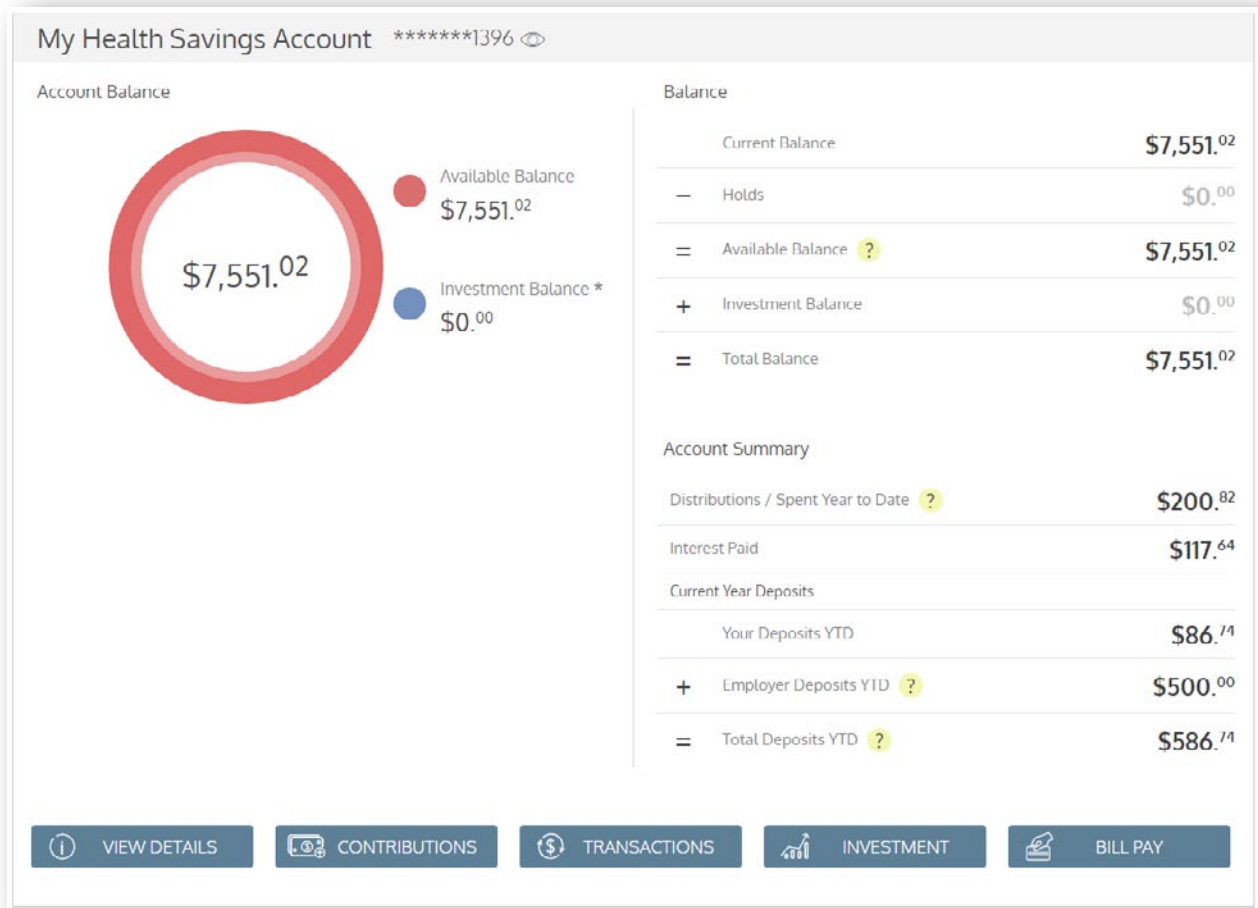
Step 3. Submit your information. On the next page, you'll be asked to verify the information you've entered during the secure authentication process. After reviewing and confirming the accuracy of this information, click *submit setup information*. Your registration

Your first time logging in

After registering, all subsequent logins will prompt you for your username, 2 security answers, and your password.

How to access your account: Viewing basic account information

To view your HSA balance, interest, contributions, and other important account information, view the *benefit account summary* page and click on the HSA option.

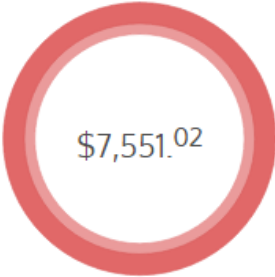


Additional details can be found on the *account details* page by clicking the *view details* button at the bottom left of the page. This displays your account details, as shown below. This page displays information related to your current balance, investment balance, current and prior year deposits, and other important account information.

ACCOUNTS LIST
CONTRIBUTIONS
TRANSACTIONS
INVESTMENT
BILL PAY

Account Resources
[Tax Forms](#)
[Statements](#)

Account Balance



\$7,551.02

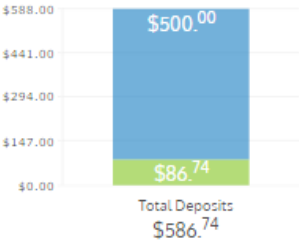
- Available Balance
\$7,551.02
- Investment Balance*
\$0.00

Balance

Current Balance	\$7,551.02
- Holds	\$0.00
= Available Balance ?	\$7,551.02
+ Investment Balance	\$0.00
= Total HSA Balance	\$7,551.02

Current Year Deposits

Your Deposits YTD	\$86.74
+ Employer Deposits YTD ?	\$500.00
= Total Deposits YTD ?	\$586.74

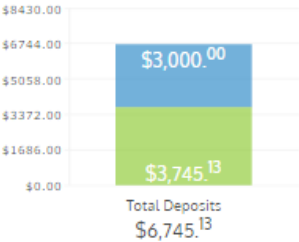


- Employer Deposits
\$500.00
- Your Deposits
\$86.74

Total Deposits
\$586.74

Prior Year Deposits

Your Prior Year Deposits	\$3,745.13
+ Employer Prior Year Deposits ?	\$3,000.00
= Total Prior Year Deposits ?	\$6,745.13



- Employer Prior Year Deposits
\$3,000.00
- Your Prior Year Deposits
\$3,745.13

Total Deposits
\$6,745.13

Current Year HSA Stats

Contributions - Reportable ?	\$562.78
Total Contributions ?	\$586.74
Rollover Contributions	\$0.00
Distributions / Spent Year to Date ?	\$200.82
Interest Paid	\$117.64

Prior Year HSA Stats

Contributions - Reportable ?	\$6,671.09
Rollover Contributions	\$0.00
Distributions / Spent Prior Year ?	\$358.90

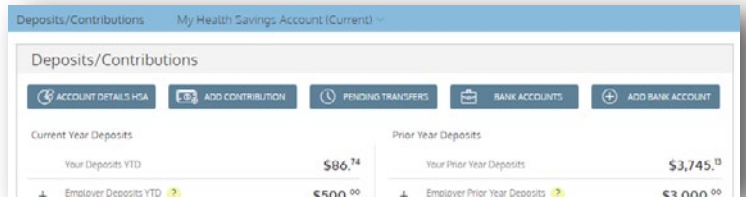
Putting money in your HSA: Understanding HSA funding

Putting money in your HSA is simple. First, you'll link your personal banking account (checking or savings) to your online HSA account. Once linked, you'll be able to easily transfer funds from your bank account(s) into your HSA.

How to link your bank account(s)

Step 1. Navigate to the *account summary* page > Locate your HSA account > Click the *contributions* button > click the *bank accounts* button.

Step 2. Click the *add account* option in the upper right hand corner of the *bank accounts for external funding* page. A pop-up window will appear, prompting you to enter your bank account information. After entering your bank's routing number and your personal bank account number, click *submit*.



×
Add Bank Account

<p><input type="text" value="Bank of America"/> Institution Name *</p> <p><input type="text" value="My Checking"/> Account Nickname *</p> <p><input type="text" value="123456789"/> Account Routing # *</p> <p><input type="text" value="123456789"/> Re-enter Routing # *</p> <p><input type="text" value="123321000"/> Account # *</p> <p><input type="text" value="123321000"/> Re-enter Account # *</p>	<p><input checked="" type="radio"/> Checking <input type="radio"/> Savings Account Type *</p> <p>Check example</p> <p>Name _____ Date _____</p> <p>Address _____</p> <p>Pay to the order of: _____</p> <p>Your bank</p> <p>⌵ ⌵ 233 2 ⌵ ⌵ 23 ⌵ 234 511 ⌵ 234 56 789 ⌵ 23</p> <p>Routing Number Check # Account Number</p> <p><small>Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.</small></p> <p style="text-align: right;"> <input checked="" type="button" value="SUBMIT"/> <input type="button" value="CANCEL"/> </p>
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Step 3. After submitting your bank account information, a quick validation process is initiated. To small credits and one offsetting debit are processed against your account. To complete this validation process, you must enter these transaction amounts in the online portal.

Bank Accounts for External HSA Funding			
My Bank	Checking	Confirmed	*****0842
My 2nd Account	Checking	Validation Required	****0842
Institution	My 2nd Account		EDIT ACCOUNT
Routing #	011900254		DELETE ACCOUNT
Account #	****0842		VALIDATE ACCOUNT
	show account #		

From the *bank accounts* page, click to expand the bank account listing, and click the *validate account* option. Simply enter the amounts in the bank account validation pop-up screen (from step 2 above) and click *submit*. You may fund your HSA from this account as soon as the validation process completes.

Bank Account Validation

Please enter the value of the amounts added to and/or subtracted from your bank account in any order. You may enter the positive or negative value of these transactions. For example if, \$0.07 and \$0.12 were added to your bank account and \$0.19 was subtracted, you may enter .07, .12, and .19 or .07, .12, and -.19. You may begin funding your HSA after you've confirmed these amounts.

Institution Name: My 2nd Account

Account Nickname: My 2nd Account

Transaction Amount 1: \$.07

Transaction Amount 2: \$.12

Transaction Amount 3: \$.19

Making a contribution

After you've successfully linked a bank account to your HSA, making a contribution is simple. Click the *add contribution* button from the *deposits / contributions* page. Simply enter a date, amount, and select the bank account from which you wish to pull funds. Click *submit*.

Fund my HSA

Contribution Date * Apr 10, 2017

Please note: the earliest HSA Contribution Date you may enter is: Apr 10, 2017

Contribution Year

Current Prior

Current means contributions count towards this tax year's HSA contribution limit. Prior means your contributions will count towards last year's HSA contribution limit. You may only make prior year contributions from January 1 to April 15.

Amount * \$ 50.00

Withdrawal Bank Account * My Bank

SUBMIT CANCEL

Your contribution will immediately appear on the pending transfers page, and will remain there until the funds transfer process is complete. It will also appear on the transactions history page.

Spending your HSA funds: Withdrawing money

Using and spending your HSA funds is simple. You can simply use your debit card, or make payments to providers for qualified services, or to yourself to reimburse yourself for scenarios in which you paid using non-HSA funds and would like to subsequently file for reimbursement from your HSA.

To access bill payment options, navigate to *my accounts* > *HSA online bill pay* and click the *bill pay* button.

My Accounts Claims Resources

hsatester1 Last login: 1:34pm on Apr 5, 2017 log out

Account Summary

View Transaction History

Which to see? Select here

HSA Online Bill Pay

REIMBURSEMENT METHOD BILL PAY

\$20.00 Once Planned Aug 29, 2016 WealthCare HSA Beta CANCEL

When using the bill pay feature within the online portal to withdraw funds from your HSA, you can choose one of two options:

- **Pay yourself.** Use this option to reimburse yourself for HSA-eligible out-of-pocket expenses. Either a check or directed deposit gets issued to your mailing address or bank account.
- **Pay someone else.** Use this option to pay a medical provider directly. You can add a provider or select from those already listed. A check will be issued directly to your provider on your behalf.

You may also opt to have payments issued on an automated, recurring basis (either weekly or monthly), as shown below:

The screenshot shows a 'Your Payment Request' form with the following details:

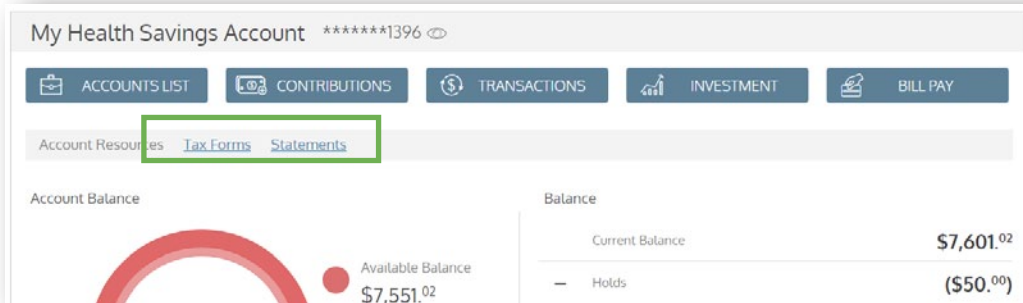
- Withdrawal Account:** My Health Savings Account
- Your Payment Request:** 'Pay Someone Else' is selected over 'Pay Me'.
- Payee Name:** Dr. John Jones
- Your Account Number with the Payee:** 5552221
- Amount:** \$200.00
- Payment Preferences:** 'Once' is selected over 'Weekly' and 'Monthly'.
- Send out Payments on:** Apr 6, 2017
- Description:** Eye appointment
- Disclaimer:** I understand that payments must be for qualified expenses, and I have full responsibility to maintain documentation that substantiates my bill payment requests are for qualified expenses. Payments are deducted from my HSA account on the mail date and will arrive at the payee up to 7-10 business days later, depending upon mail time. (checked)
- Buttons:** SUBMIT and CANCEL

The screenshot shows a 'Payment Preferences' form with the following details:

- Frequency:** 'Monthly' is selected over 'Once' and 'Weekly'.
- Send out Payments on:** May 1, 2017
- Payment Type:** 'Until total # of payments' is selected over 'Until, but not after'.
- Number of payments:** 3
- Description:** Physical therapy visits

Accessing important documents: Retrieving tax forms and statements

The online portal provides you access to important tax forms and account statements. These are located in the *HSA account details* page.



Tax forms

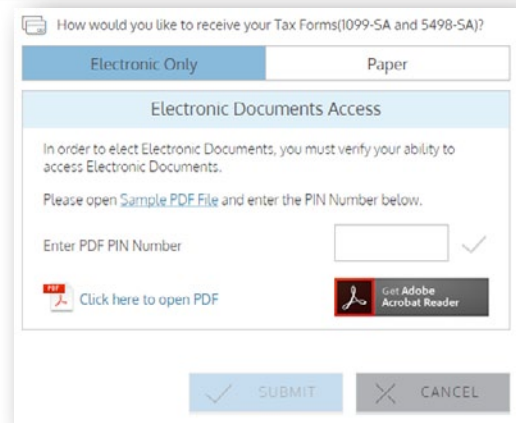
Tax forms are available for download in PDF-format on this page. Once generated, these documents will be stored in the online portal for three years.

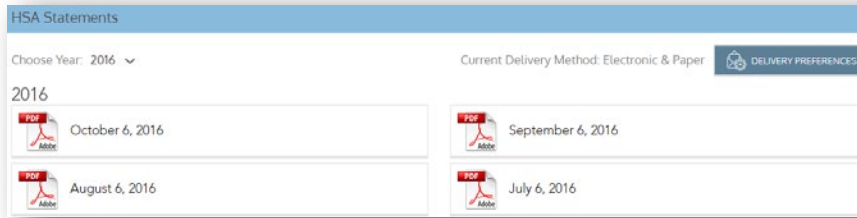
Simply click the *deliver preferences* button to change your delivery method. You can choose from electronic only, or both paper and electronic delivery. If you choose electronic only, you must complete a brief verification test to ensure you can open and view PDF files.

If you choose the paper delivery method, there may be additional fees assessed to your account.

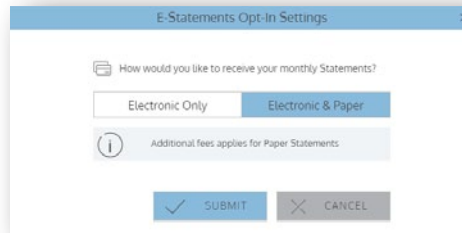
Statements

Like tax forms, statements are also available in PDF-format. Statements will generate and populate on this page between the 1st and 15th of each month. Statements will include all transactions for the prior calendar month. These statements get stored in the online portal for 18 months from the time they are generated.





Like tax forms, you can click the *delivery preferences* button to change your preferred delivery method.

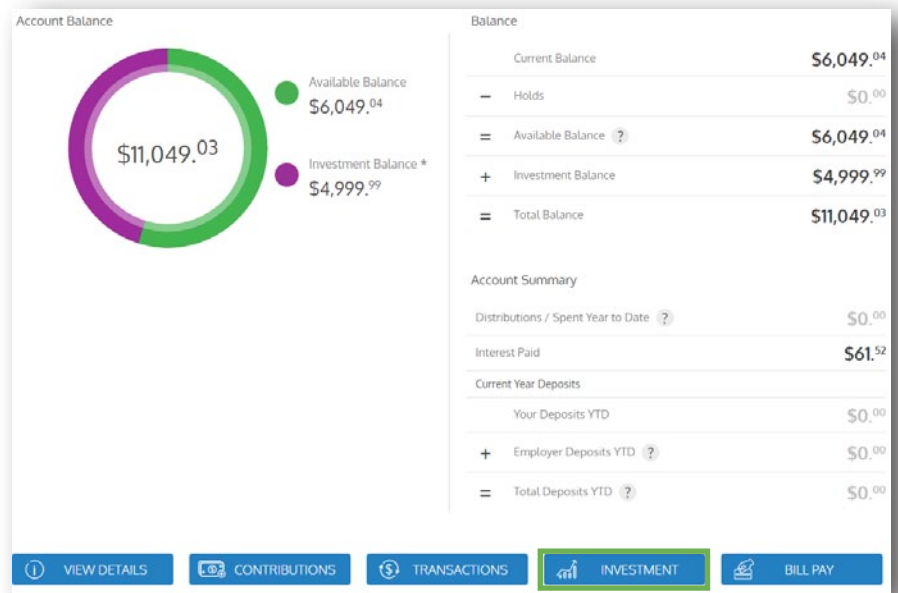


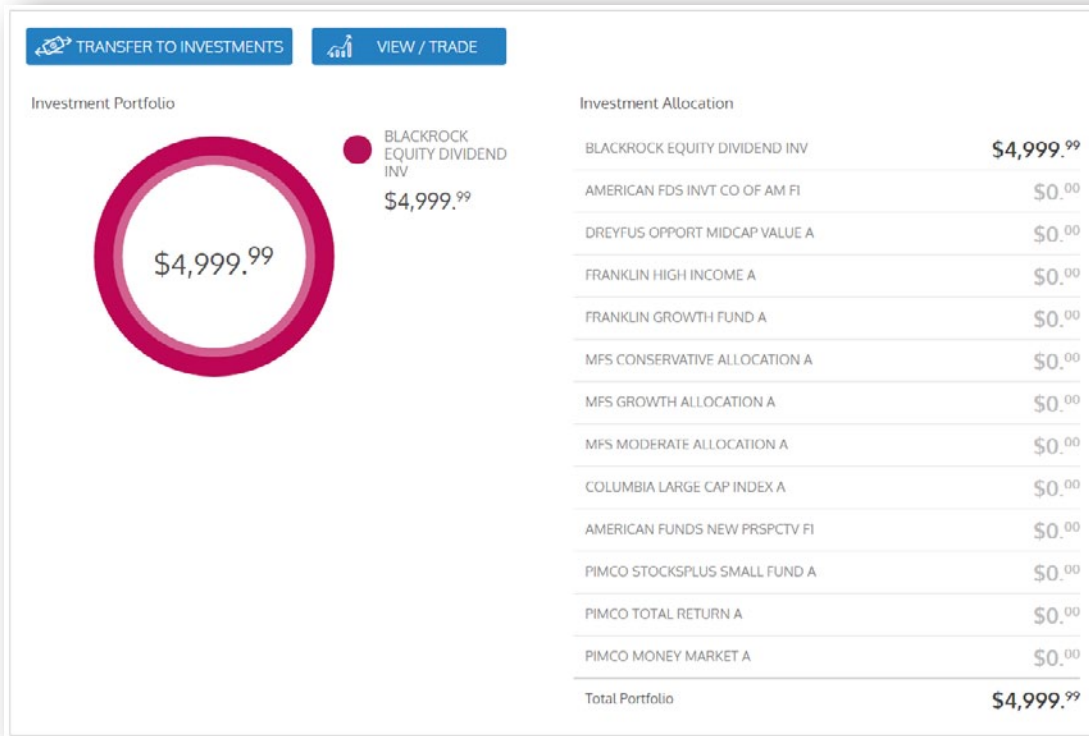
Making the most of your money: Managing your HSA investments

If you've enrolled in an investment account through your HSA, the online portal is where you can:

- View investment balances and portfolio information
- Make transfers from our HSA to your investment account
- Make portfolio changes and trades

After logging in to the online portal, click the *investment* button on your HSA account page. The *HSA investment page* displays your portfolio balance and investment allocation information.





Transfer to investments

To transfer funds from your HSA to your investment account, click the *transfer to investments* button atop the *HSA investment* page. Simply enter the amount you wish to transfer and click *submit*.

Transfer to Investments
✕

Balance	\$6,049.⁰⁴
Maintain Balance	\$2,500.⁰⁰
Pending Transfers	\$0.⁰⁰
Available to Invest	\$3,549.⁰⁴
Minimum Investment Amount	\$25.⁰⁰
Maximum Investment Amount	\$3,549.⁰⁴

i Please specify the amount you would like to transfer. Your transfer will be completed in the next 2-3 business days. Please note that your investments are not FDIC insured and may lose value.

! Once you submit your transfer request, the amount specified **cannot be edited or deleted**. Be sure to enter transfers only once and verify the amount prior to submitting.

\$ Transfer Amount *

✓ SUBMIT

✕ CANCEL

The maintain balance is the minimum balance that must be maintained in your HSA in order to be eligible to invest. You can transfer any amount over this balance, minus any pending transfers, into your investment account (displayed on this screen as the 'available to invest' amount).

This screen displays the minimum and maximum amount you can transfer for this transaction.

Once submitted, your account transfer will be completed within 2-3 business days.

Make portfolio changes

To make changes to your investment account, including portfolio and investment allocations, click the *view/trade* button atop the *HSA investment* page. You'll be directed to a page where you can make changes to your portfolio and access other tools to help you manage your investment account.

Home
Account Summary
Allocations and Transfers
Planning Tools
Statements On Demand
Personal Performance

Welcome

\$4,889.⁹⁶

Account Balance

Welcome KANSAS
This is your VEBA Trust Account investment portal

0.00%

01/01/2017 - 4/11/2017
YTD Rate of Return

Tools & Education

With your HSA investment account you have access to a variety of tools and educational resources. Check them out under the **Planning Tools** navigation tab above!





























Personal Performance

Dashboard
Personal Rate of Return
Investments
Activity

Dashboard

▼ Set Filters and Period ⌵

Items being analyzed: All Applicable Funds

Investment Name	Links	Balance	New %	Trading Policy
BLACKROCK EQUITY DIVIDEND INV	 	\$4,889.96	<input type="text" value="0"/> %	
FRANKLIN GROWTH FUND A	 	\$0.00	<input type="text" value="0"/> %	
AMERICAN FUNDS INVT CO OF AMER	 	\$0.00	<input type="text" value="0"/> %	
DREYFUS OPPORT MIDCAP VALUE A	 	\$0.00	<input type="text" value="0"/> %	
PIMCO STOCKSPPLUS SMALL FUND A	 	\$0.00	<input type="text" value="0"/> %	
AMERICAN FUNDS NEW PRSPCT V F1	 	\$0.00	<input type="text" value="0"/> %	
COLUMBIA LARGE CAP INDEX A	 	\$0.00	<input type="text" value="0"/> %	
FRANKLIN HIGH INCOME FUND A	 	\$0.00	<input type="text" value="0"/> %	
PIMCO TOTAL RETURN A	 	\$0.00	<input type="text" value="0"/> %	
MFS CONSERVATIVE ALLOCATION A	 	\$0.00	<input type="text" value="0"/> %	
MFS MODERATE ALLOCATION A	 	\$0.00	<input type="text" value="0"/> %	
MFS GROWTH ALLOCATION A	 	\$0.00	<input type="text" value="0"/> %	
PIMCO MONEY MARKET A	 	\$0.00	<input type="text" value="0"/> %	

Questions about managing your HSA?

Have questions? Want to learn more about how your HSA can help you optimize your healthcare spending and save for the future? Contact us at 210-659-8100 or visit proficientbenefits.com.