



FREEDOM & ACCESSIBILITY

Health Savings Account

Welcome to Your NueSynergy HSA

2023



Leader in Benefit Account
& Billing Administration



NueSynergy

CUSTOMER FOCUSED & TECHNOLOGY DRIVEN

HSA WELCOME KIT

How to Register Online

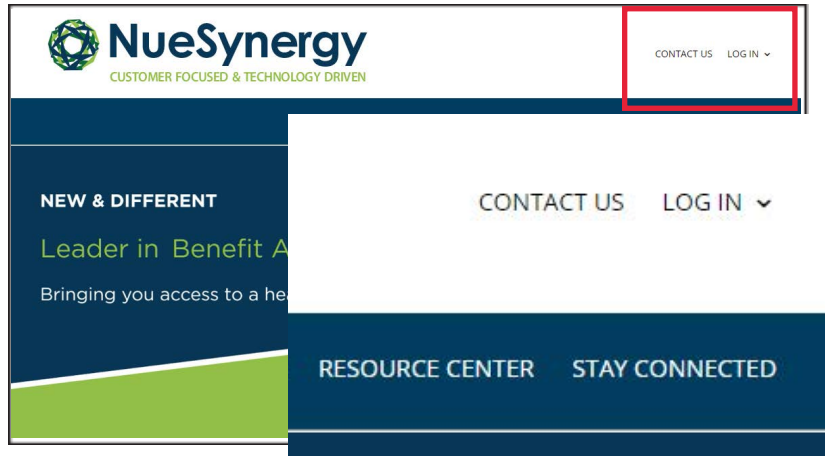


Accessing your account through the online member portal will enable you to submit claims electronically for faster approval, access balance and claims history, important communications and more.

Setting up your account for online access is easy! Just follow the steps below.

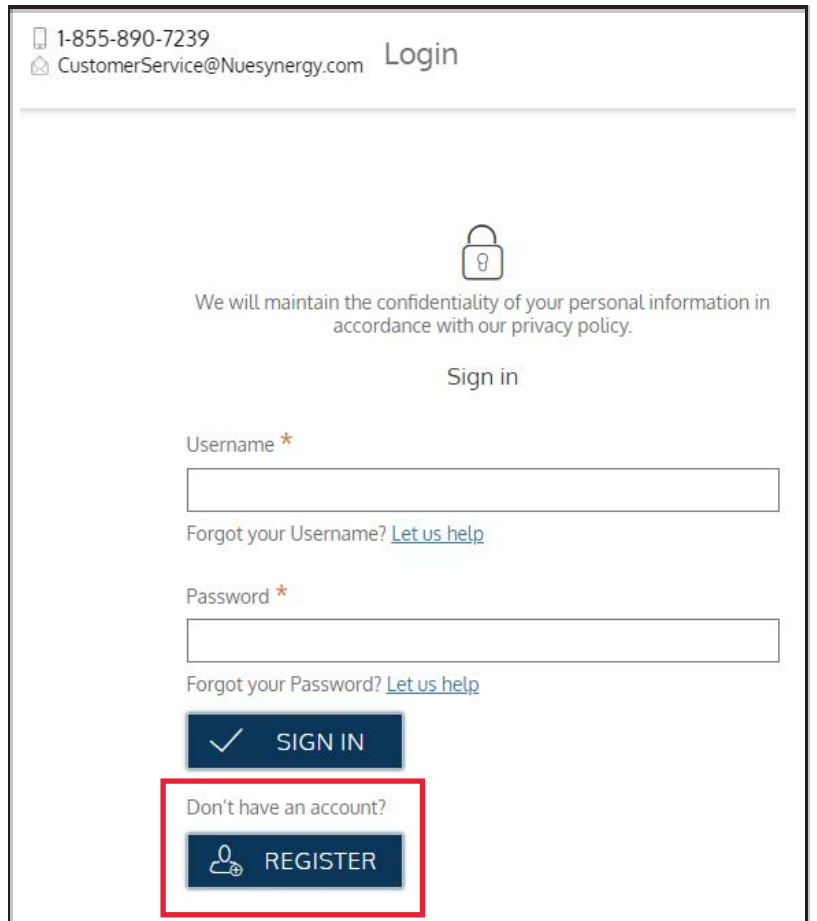
Go to our website

Go to www.NueSynergy.com. Click on Log In > Participant and select "Log-In" under Participant (HSA/HRA/FSA) box.



Login Page

Once you get to the Login page, click on the *Register* button.





STEP 1

Enter your first name, last name, zipcode, and benefit card number optional).

Registration

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5 STEP 6

You are on step 1 of 6

Let's get you registered - please provide the information below.

First Name *

Last Name *

Zip Code *

Check this box if you received a debit card for your benefit account.

STEP 2

Enter your Employer ID and Employee ID and click Next.

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5 STEP 6

You are on step 1 of 6

Enter your employer information and we'll securely retrieve your information!

Employer ID *

To register with this site, you must have an **Employee ID which could be your Health Plan Member Number, Social Security Number, an ID provided by your Employer or an alternate ID created by your Administrator, and a **Registration ID** which could be your Benefit Debit Card Number or your Employer.**

If you do not know your ID or were not provided an ID, please contact your Administrator.

Employee ID *



STEP 3

Select a method to verify your information through E-mail or text.

Registration

STEP 1 > STEP 2 > STEP 3 > STEP 4 > STEP 5 > STEP 6

You are on step 2 of 6

We found you! Pick a method to receive a verification code now.

Send code to email: j****ins@nuesynergy.com E-MAIL

Send code via text: ***-***-5128 TEXT

CANCEL BACK

[I cannot receive a verification code](#)

STEP 4

Confirm your verification code and click *Next*.

Registration

STEP 1 > STEP 2 > STEP 3 > STEP 4 > STEP 5 > STEP 6

You are on step 2 of 6

An e-mail has been sent to the following address:
j****ins@nuesynergy.com

Enter the verification code that you received via **Email** below:

[Resend verification code](#)

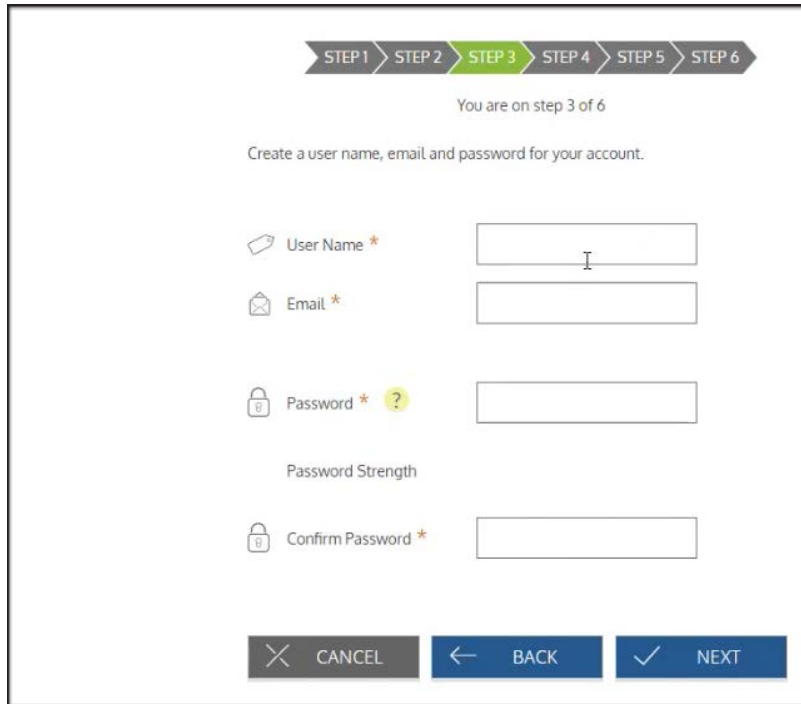
[I did not receive my code](#)

CANCEL BACK NEXT



STEP 5

Fill out the remaining fields and click *Next*.



STEP 1 STEP 2 **STEP 3** STEP 4 STEP 5 STEP 6

You are on step 3 of 6

Create a user name, email and password for your account.

User Name *

Email *

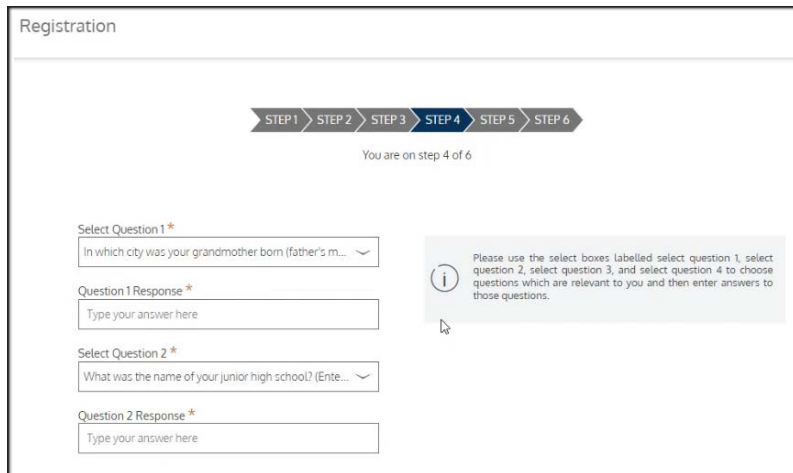
Password * ?

Password Strength

Confirm Password *

STEP 6

Fill out the security questions and click *Next*.



Registration

STEP 1 STEP 2 STEP 3 **STEP 4** STEP 5 STEP 6

You are on step 4 of 6

Select Question 1 *
In which city was your grandmother born (father's m...

Question 1 Response *
Type your answer here

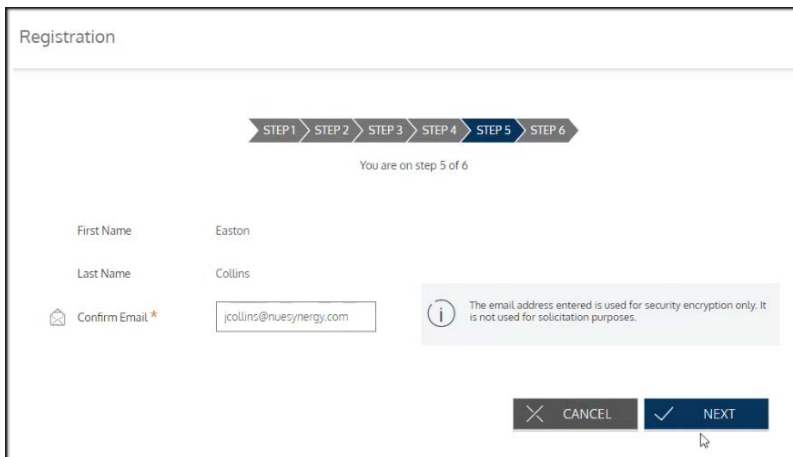
Select Question 2 *
What was the name of your junior high school? (Ente...

Question 2 Response *
Type your answer here

Please use the select boxes labelled select question 1, select question 2, select question 3, and select question 4 to choose questions which are relevant to you and then enter answers to those questions.

STEP 7

Confirm your E-mail address and click *Next*.



Registration

STEP 1 STEP 2 STEP 3 STEP 4 **STEP 5** STEP 6

You are on step 5 of 6

First Name Easton

Last Name Collins

Confirm Email *

The email address entered is used for security encryption only. It is not used for solicitation purposes.




STEP 8

Verify your information and click *Submit* when it is correct.


Registration

STEP 1 > STEP 2 > STEP 3 > STEP 4 > STEP 5 > STEP 6


You are on step 6 of 6

 Your setup information has not yet been submitted. Please verify your information below before clicking **Submit**. If you need to make a change before submitting, click the appropriate **Edit Info** link

Questions and Answers

Question 1  EDIT INFO

In which city was your grandmother born (father's mother)?
NueSynergy


Question 2 

What was the name of your junior high school? (Enter only Riverdale for Riverdale Junior High School)
NueSynergy

FINISHED!


You have successfully completed your registration process. Click *Done*.


Registration

 **Success**

You have successfully completed the registration process

The next time you sign on to access your account information you will be asked to provide your **username** and **password**

 To protect your personal information you may occasionally be required to complete additional authentication

 **DONE**

HSA WELCOME KIT

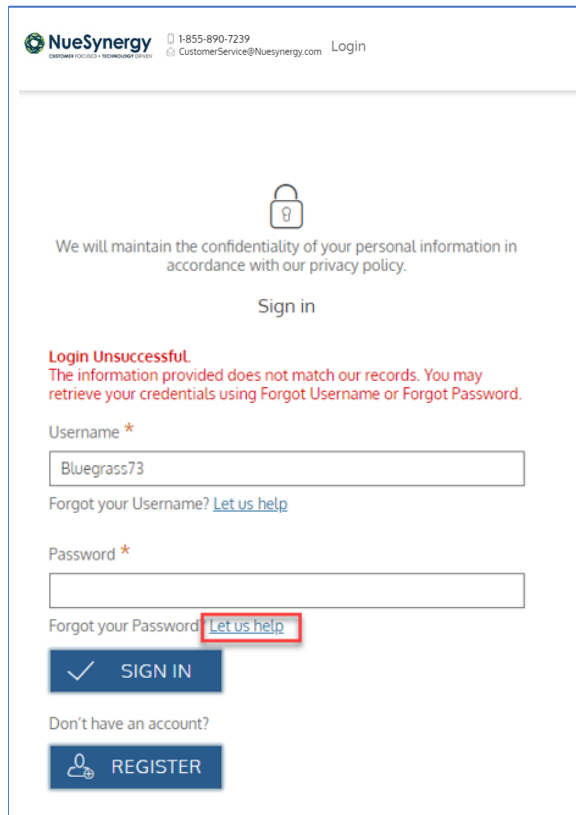
How to Reset Your Password

If you forgot or want to change your password, please follow the below instructions.

Reset Password Process

STEP 1

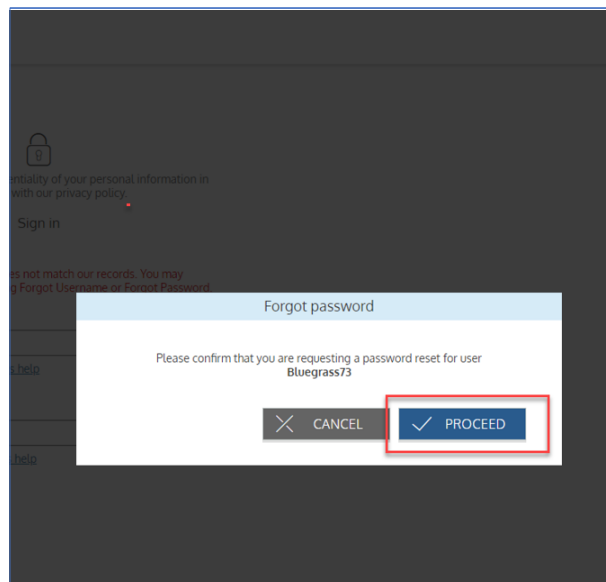
To reset your password, click on *Let us Help*.



The screenshot shows the NueSynergy login page. At the top, there is a header with the NueSynergy logo, phone number (1-855-890-7239), email (CustomerService@NueSynergy.com), and a 'Login' link. Below the header, there is a lock icon and a message: 'We will maintain the confidentiality of your personal information in accordance with our privacy policy.' Underneath, it says 'Sign in'. A red error message states: 'Login Unsuccessful. The information provided does not match our records. You may retrieve your credentials using Forgot Username or Forgot Password.' There are two input fields: 'Username *' with the value 'Bluegrass73' and 'Password *'. Below the password field, there is a link 'Forgot your Password? Let us help' which is highlighted with a red box. At the bottom, there are two buttons: 'SIGN IN' and 'REGISTER'.

STEP 2

A confirmation window will pop up, click on *Proceed*.




The screenshot shows a confirmation dialog box titled 'Forgot password'. The dialog box contains the text: 'Please confirm that you are requesting a password reset for user Bluegrass73'. At the bottom of the dialog box, there are two buttons: 'CANCEL' and 'PROCEED', with 'PROCEED' highlighted by a red box.



STEP 3

Choose a method to receive the verification code.



Protecting your information is our first priority. In order to access this site or perform this specific function you must receive a confirmation code to the device of your choice. You will be asked to enter the code on the next screen.

Confirmation Code Delivery Method

Email ▼

Email

Mobile Phone (SMS)

Phone (SMS)

✕ CANCEL


✓ GENERATE CODE

✕ CANNOT RECEIVE CODE

i To proceed, please press the generate code button. If you wish to cancel, you will be asked to enter a code the next time you login or try to perform this specific function.


STEP 4

Enter the code.



Please check your email or mobile phone for the security code needed to access this site or site function. Once received, please enter the code exactly as it appears in the screen below. If you didn't receive your code, you can have the code resent by selecting that button below.

Change Password

 Confirmation Code*

Sent by SMS: ***-***-1358 [Resend Code](#)

841216

i A valid password must contain between 8 and 16 characters.

A password must contain 3 of the following types of characters:

- AN UPPER CASE LETTER
- lower case letter
- Special Character (% , ! , @ , # , etc.)
- A number

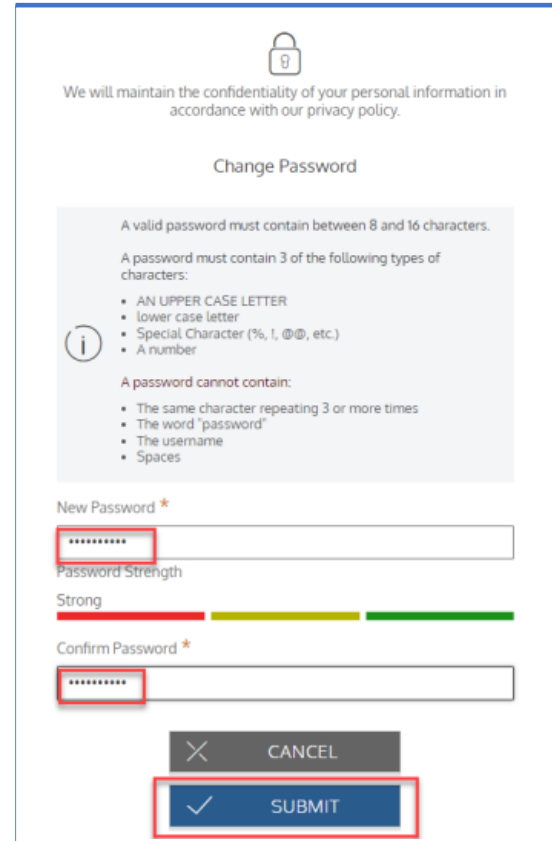
A password cannot contain:


- The same character repeating 3 or more times
- The word "password"
- The username
- Spaces



STEP 5

You will be asked to create a new password.
Once created, click *Submit* at the bottom.




We will maintain the confidentiality of your personal information in accordance with our privacy policy.

Change Password

A valid password must contain between 8 and 16 characters.
A password must contain 3 of the following types of characters:

- AN UPPER CASE LETTER
- lower case letter
- Special Character (% , ! , @ # , etc.)
- A number

A password cannot contain:

- The same character repeating 3 or more times
- The word "password"
- The username
- Spaces

New Password *

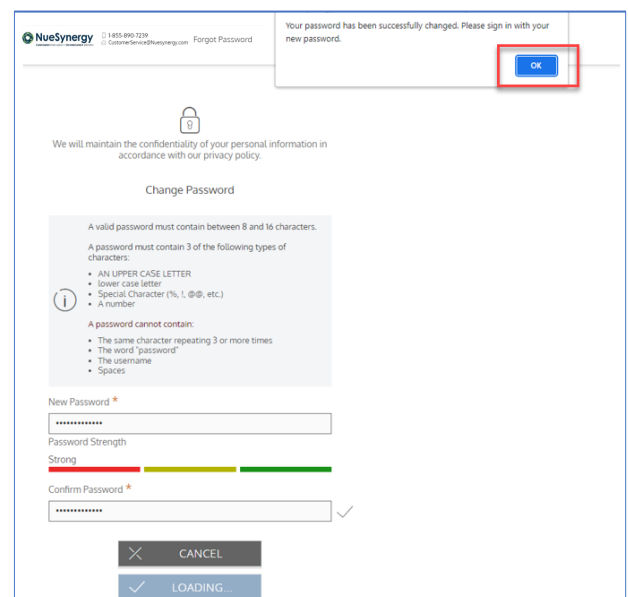
Password Strength


Strong

Confirm Password *


FINISHED!

Once submitted, you will be asked to sign in with your new password. Click *Ok*.



 1800-890-7239
© 2019 NueSynergy.com Forged Password

Your password has been successfully changed. Please sign in with your new password.


We will maintain the confidentiality of your personal information in accordance with our privacy policy.

Change Password

A valid password must contain between 8 and 16 characters.
A password must contain 3 of the following types of characters:

- AN UPPER CASE LETTER
- lower case letter
- Special Character (% , ! , @ # , etc.)
- A number

A password cannot contain:

- The same character repeating 3 or more times
- The word "password"
- The username
- Spaces

New Password *

Password Strength

Strong

Confirm Password *

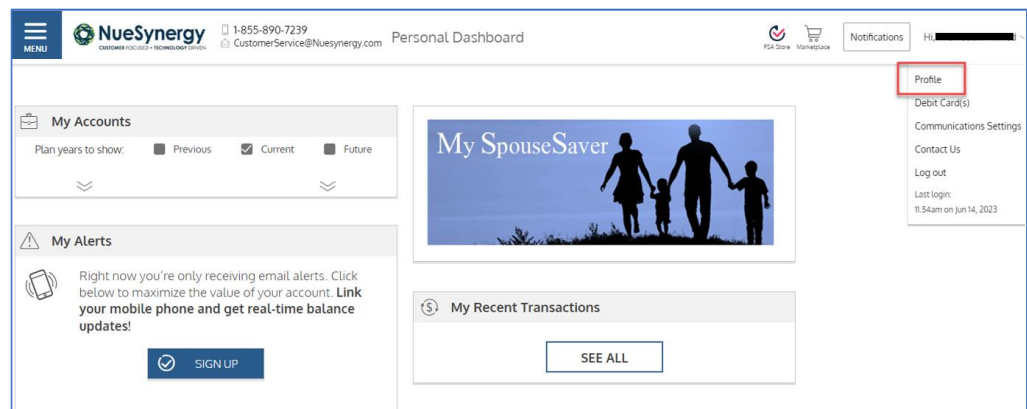


Change Password Process



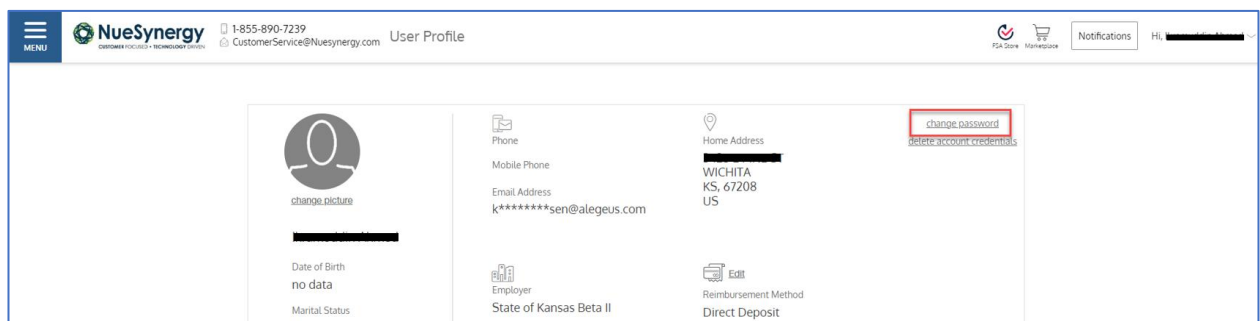
STEP 1

If you are signed in and want to change your password, click on *Profile* on the top right corner.



STEP 2


Once you are at the User Profile page, click on *change password* on the top right corner.





STEP 3

Choose a method to receive the verification code.



Protecting your information is our first priority. In order to access this site or perform this specific function you must receive a confirmation code to the device of your choice. You will be asked to enter the code on the next screen.

Confirmation Code Delivery Method

Email ▼

Email


Mobile Phone (SMS)

Phone (SMS)

✕ CANCEL

✓ GENERATE CODE


✕ CANNOT RECEIVE CODE



To proceed, please press the generate code button. If you wish to cancel, you will be asked to enter a code the next time you login or try to perform this specific function.


STEP 4

Enter the code.




Please check your email or mobile phone for the security code needed to access this site or site function. Once received, please enter the code exactly as it appears in the screen below. If you didn't receive your code, you can have the code resent by selecting that button below.

Change Password

 Confirmation Code*

Sent by SMS: ***-***-1358 [Resend Code](#)

841216



A valid password must contain between 8 and 16 characters.

A password must contain 3 of the following types of characters:

- AN UPPER CASE LETTER
- lower case letter
- Special Character (% , ! , @ , # , etc.)
- A number

A password cannot contain:

- The same character repeating 3 or more times
- The word "password"
- The username
- Spaces



STEP 5

You will be asked to create a new password. Once created, click *Submit* at the bottom.

FINISHED!

Once submitted, you will be asked to sign in with your new password. Click *Ok*.

HSA WELCOME KIT

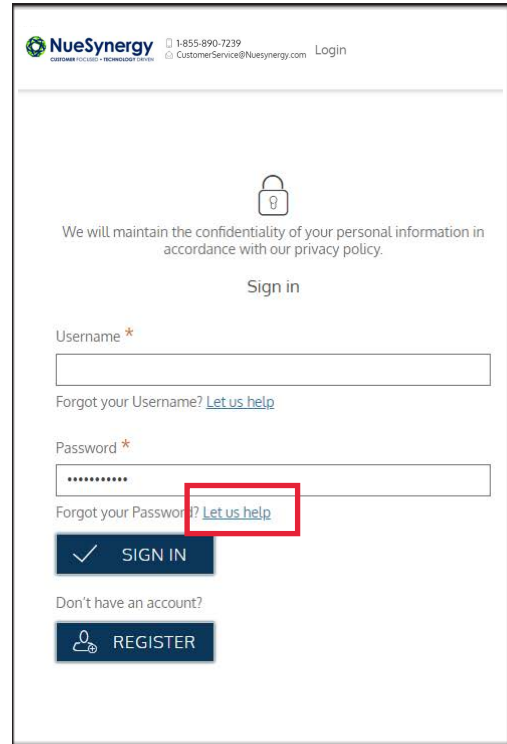
How to Retrieve Your Username



If you forgot your username, please follow the below instructions.

STEP 1

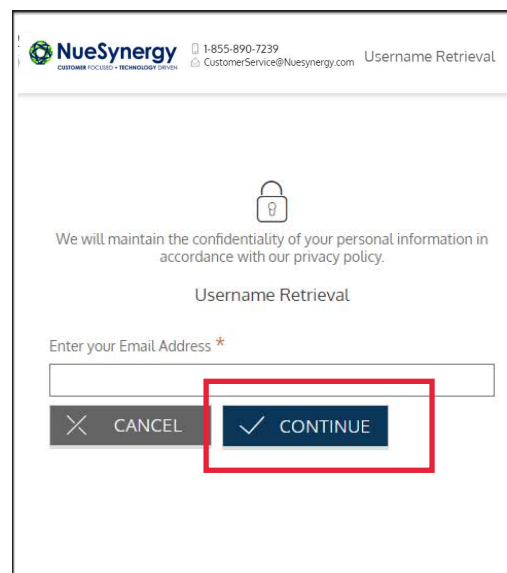
To reset your username, click on *Let us Help*.



The screenshot shows the NueSynergy login page. At the top, there is a header with the NueSynergy logo, the tagline "CUSTOMER FOCUSED • TECHNOLOGY DRIVEN", and contact information: "1-855-890-7239" and "CustomerService@Nuesynergy.com". A "Login" link is also present. Below the header, there is a lock icon and a privacy statement: "We will maintain the confidentiality of your personal information in accordance with our privacy policy." The main heading is "Sign in". There are two input fields: "Username *" and "Password *". Below the Username field, there is a link "Forgot your Username? [Let us help](#)". Below the Password field, there is a link "Forgot your Password? [Let us help](#)". At the bottom, there are two buttons: "SIGN IN" (with a checkmark icon) and "REGISTER" (with a person icon). The "Let us help" link under the password field is highlighted with a red box.

STEP 2

You will be asked to provide the email associated with the account. Once provided, click *Continue*.




The screenshot shows the NueSynergy Username Retrieval page. At the top, there is a header with the NueSynergy logo, the tagline "CUSTOMER FOCUSED • TECHNOLOGY DRIVEN", and contact information: "1-855-890-7239" and "CustomerService@Nuesynergy.com". The page title is "Username Retrieval". Below the header, there is a lock icon and a privacy statement: "We will maintain the confidentiality of your personal information in accordance with our privacy policy." The main heading is "Username Retrieval". There is one input field: "Enter your Email Address *". Below the input field, there are two buttons: "CANCEL" (with an 'X' icon) and "CONTINUE" (with a checkmark icon). The "CONTINUE" button is highlighted with a red box.




FINISHED!

You will be redirected to the log in screen notifying you that your username was sent to the provided email.




1-855-890-7239
CustomerService@Nuesynergy.com

Login



We will maintain the confidentiality of your personal information in accordance with our privacy policy.

Sign in



An email containing your username has been sent to your provided email address. Please check your email account to retrieve your username.

Username *

Forgot your Username? [Let us help](#)

Password *

Forgot your Password? [Let us help](#)

Don't have an account?

HSA WELCOME KIT

ABOUT YOUR PLAN



Congratulations! Let's get started!

Thank you for opening a NueSynergy Health Savings Account (HSA). Our goal is to provide an affordable and convenient approach to begin saving for your medical expenses. With NueSynergy, you'll receive personalized service as well as online and smart mobile app access to real-time account information, tools and resources.

Sticking to the basics

An HSA enables you to save, invest and spend funds for qualified medical expenses on a tax-advantaged basis. Unused funds roll over from year to year and continue to grow tax-free.

What's next?

This Welcome Kit provides an overview of how your HSA works, including accessing your account online, contributing and using your funds, maximizing contributions and utilizing online tools within the employee portal. You will receive the following materials:

- Welcome letter with your account number
- Welcome email with login instructions
- HSA debit card (within 10 business days)

Use this kit to get started

Now that your account is open, you can begin making deposits and using funds to pay for HSA-qualified expenses. Read through this guide for helpful hints and guidance on how to take control of your health care costs and begin saving for your future medical expenses.



HSA eligibility recap

To be eligible to open and contribute to an HSA, you must meet all the following criteria, defined by the IRS:

- You are covered by a qualified High Deductible Health Plan (HDHP).
- The 2023 annual minimum required deductible for an HDHP cannot be less than:
 - » Individual Coverage: \$1,500 per year
 - » Family Coverage: \$3,000 per year
- The maximum out-of-pocket expenses are capped for individual and family coverage. The 2023 maximum out-of-pocket limits are:
 - » Individual Coverage: \$7,500 per year
 - » Family Coverage: \$15,000 per year
- You are not covered by another non-qualified health care plan, such as a health plan sponsored by your spouse's employer, Medicare or TriCare.
- Flexible Spending Account (FSA) participation is restricted to:
 - » Limited Purpose FSA (dental, vision, or post-deductible medical expenses)
 - » Dependent Care FSA (for dependent care expenses, such as daycare)
- You cannot be claimed as a dependent on another individual's tax return.

Always here for you. Call, click or smart mobile app.

- View real-time account balance and transaction information online or on NueSynergy smart mobile.
- Track expenses for tax reporting purposes.
- Print forms and documents related to your account.
- Find educational material to help understand your HSA.
- Customer support is on hand for questions and issues.

HSA WELCOME KIT

MANAGING YOUR ACCOUNT MADE SIMPLE

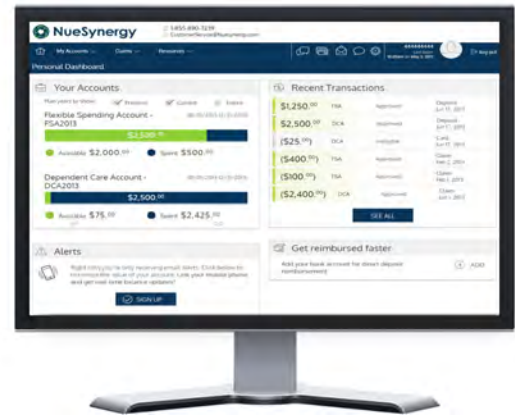


Online or on the go, NueSynergy puts you in control. To set up your online account, visit www.NueSynergy.com and select **LOG IN/Participants** on the top right, then **Participant (HSA, FSA, HRA)**. Next, select **LOGIN** then **REGISTER** and follow the step-by-step directions. Once you've registered your account, select **SIGN IN** and navigate to get started. If you have questions, please contact NueSynergy toll free at 855-890-7239 or by email at CustomerService@NueSynergy.com.

Employee Portal

With your unique user login, you'll have 24/7/365 access to detailed account information and claims information. After you've registered your account at www.NueSynergy.com, you can log in for:

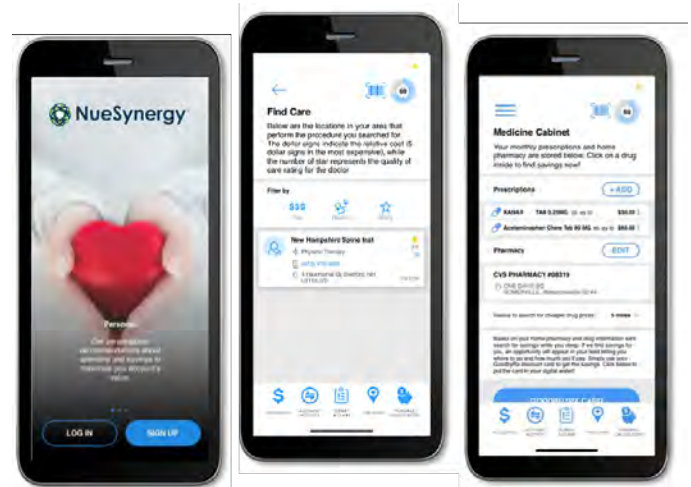
- Single access point for your HSA
- Integrated investment options
- Easy-to-use Bill Pay feature
- Real-time, year-to-date benefit account tracking
- Claims filing and status
- Meaningful insights to better guide health care spending
- Educational videos and planning calculators



NueSynergy Smart Mobile App

New and innovative technology makes the NueSynergy smart mobile app user experience more convenient while providing more of the important information needed to make health care decisions. Free of charge for our members, the smart mobile app provides real-time, secure account access anywhere at any time.

- Up-to-date viewing of balance, claims status, plan details and contributions
- Prescription storing and cost savings opportunities
- Find and evaluate providers and shop costs for procedures
- Reporting tools to help maximize benefits and potential savings
- Enter and submit claim information - Take a photo of receipt and upload or attach receipt to a card transaction
- For iPhone and Android devices



Live Support from Our Industry Leading Service Team

Technology is great, but sometimes you need to talk to a real person. Our knowledgeable NueSynergy support staff can answer your questions.

Phone: (913) 653-8351
 Toll free: (855) 890-7239
CustomerService@NueSynergy.com
 7:30 a.m. – 7 p.m. Central, Monday – Friday

HSA WELCOME KIT

How to Repay an Ineligible Claim



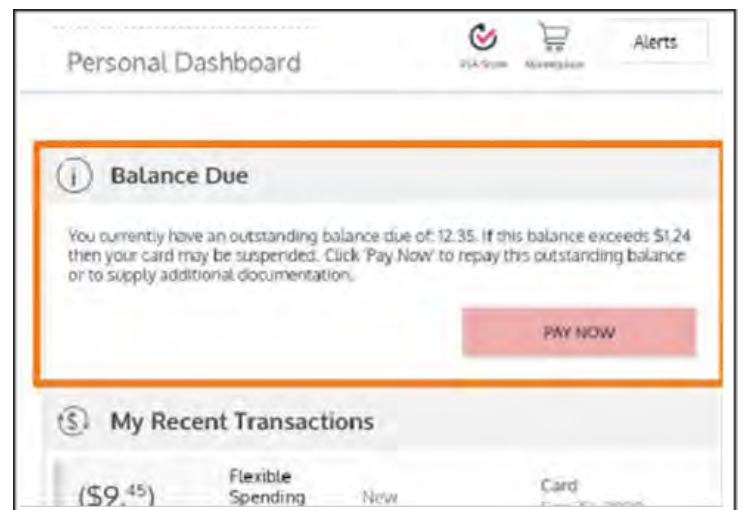
If you must repay the plan for an ineligible claim, please follow the below repayment instructions for both the participant portal and mobile app.

Participant Portal



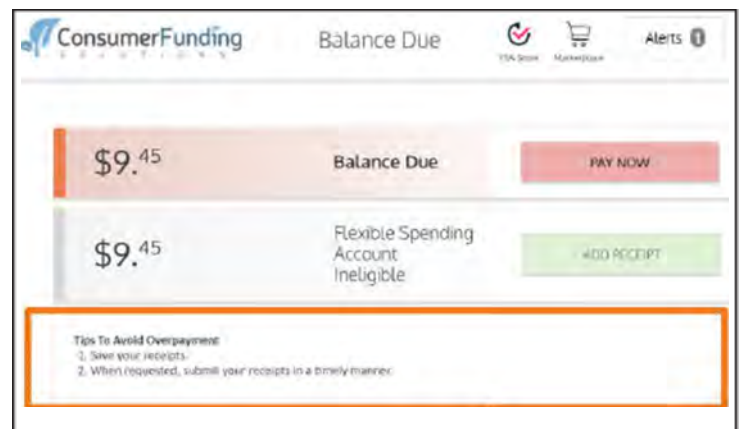
STEP 1

Click on *Pay Now*, located on the right-hand side of your dashboard screen within the box labeled "Balance Due."



STEP 2

On the "Balance Due" page, you will see the amount of the balance due. Click *Pay Now* located to the right of the balance listed.





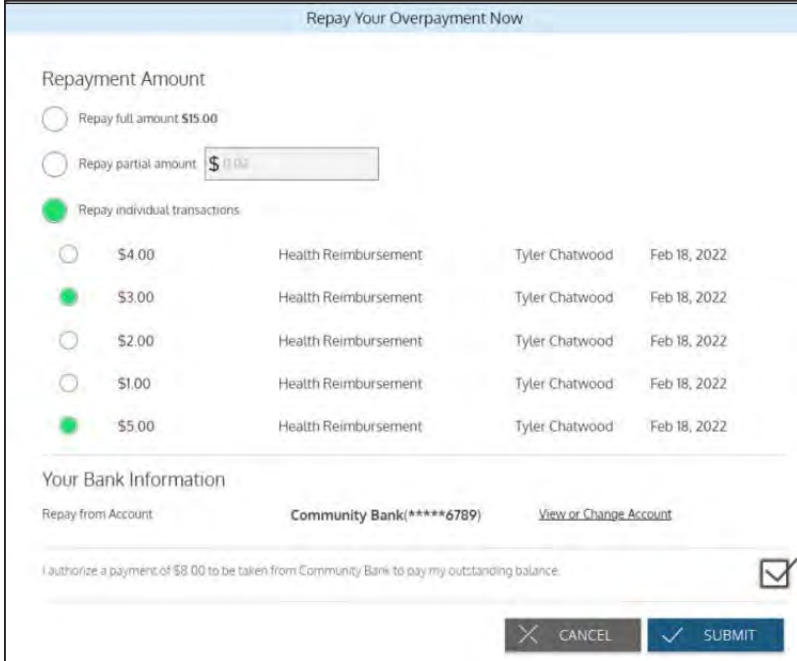
STEP 3

You have 3 payment options:

1. Pay the balance in full
2. Pay partial amount
3. Or select each transaction individually

Lastly, verify your bank information, check the box authorizing the payment, then click *Submit*.

You may use your previously-provided direct deposit bank account to repay the outstanding amount, or opt to use a different bank account. If a new bank account is entered, you must go through the usual account validation steps if enabled.



Repay Your Overpayment Now

Repayment Amount

Repay full amount \$15.00

Repay partial amount \$11.00

Repay individual transactions

<input type="radio"/>	\$4.00	Health Reimbursement	Tyler Chatwood	Feb 18, 2022
<input checked="" type="radio"/>	\$3.00	Health Reimbursement	Tyler Chatwood	Feb 18, 2022
<input type="radio"/>	\$2.00	Health Reimbursement	Tyler Chatwood	Feb 18, 2022
<input type="radio"/>	\$1.00	Health Reimbursement	Tyler Chatwood	Feb 18, 2022
<input checked="" type="radio"/>	\$5.00	Health Reimbursement	Tyler Chatwood	Feb 18, 2022

Your Bank Information

Repay from Account: Community Bank(****6789) [View or Change Account](#)

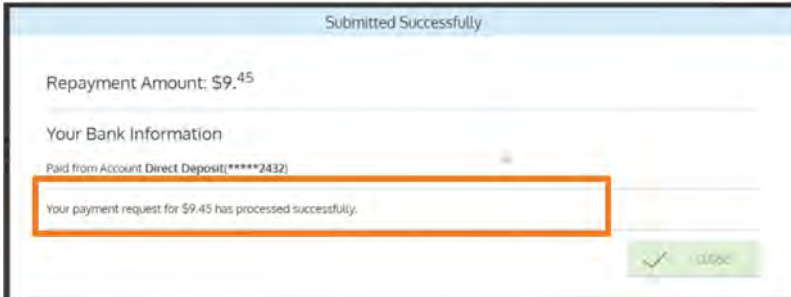
I authorize a payment of \$8.00 to be taken from Community Bank to pay my outstanding balance.

Note: You may only store one bank account for both direct deposit claim reimbursement and online payment. Credit cards are not accepted.

FINISHED!

After clicking *Submit*, a confirmation screen will appear.

Note: Your repayment can take up to two business days to process.



Submitted Successfully

Repayment Amount: \$9.45

Your Bank Information

Paid from Account Direct Deposit(****2432)

Your payment request for \$9.45 has processed successfully.

close

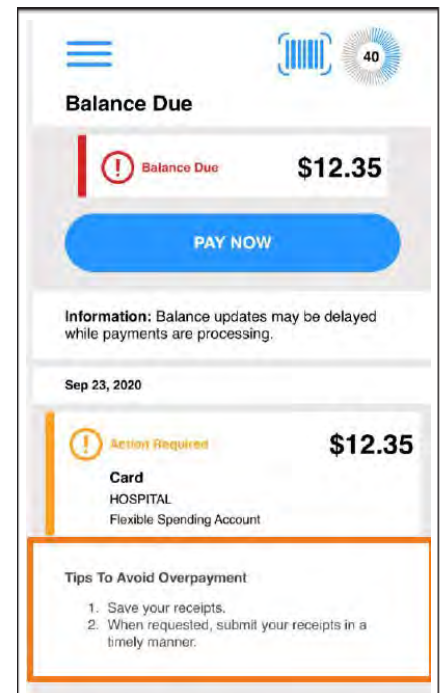
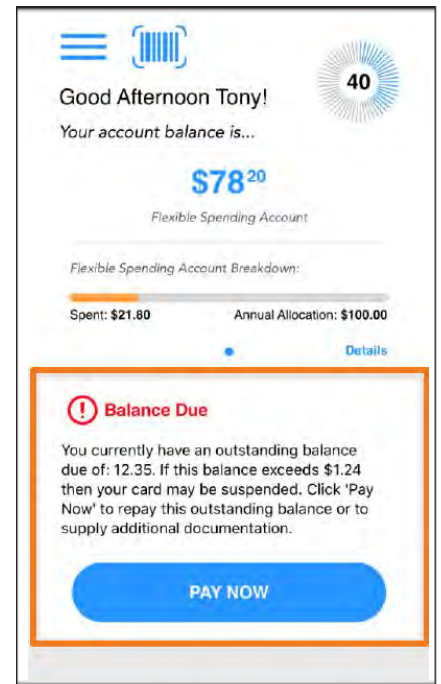
Mobile App

STEP 1

Click on *Pay Now* located below "Balance Due" at the bottom of your screen.

STEP 2

On the "Balance Due" screen, you will see the amount of the balance due. Click *Pay Now* located under the balance listed.





STEP 3

You have 3 payment options:

1. Pay the balance in full
2. Pay partial amount
3. Or select each transaction individually

Lastly, verify your bank information, check the box authorizing the payment, then click *Pay Now*.

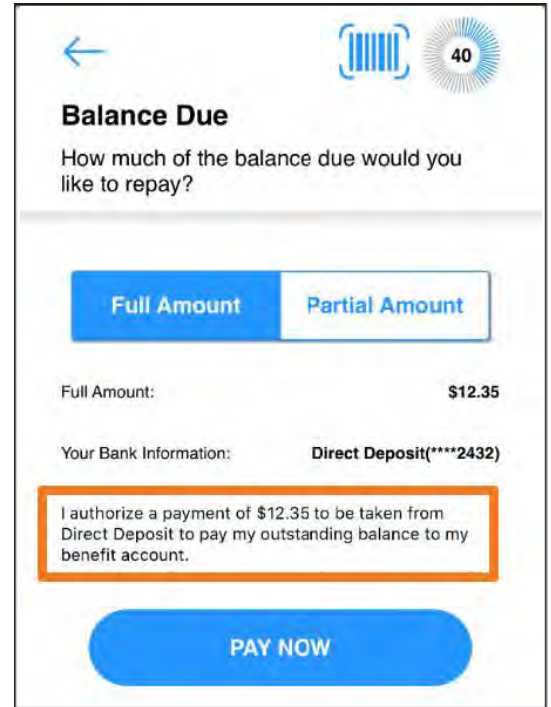
You may use your previously-provided direct deposit bank account to repay the outstanding amount, or opt to use a different bank account. If a new bank account is entered, you must go through the usual account validation steps if enabled.

Note: You may only store one bank account for both direct deposit claim reimbursement and online payment. Credit cards are not accepted.

FINISHED!

After clicking the *Pay Now* button, a confirmation screen will appear.

Note: Your repayment can take up to two business days to process.



← [Barcode] 40

Balance Due

How much of the balance due would you like to repay?

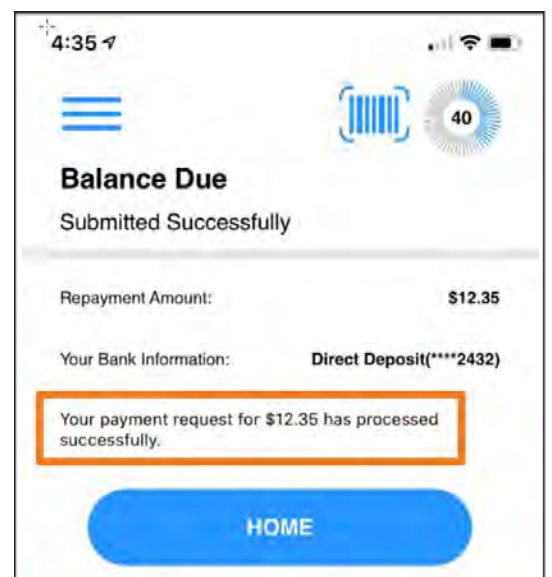
Full Amount Partial Amount

Full Amount: \$12.35

Your Bank Information: Direct Deposit(****2432)

I authorize a payment of \$12.35 to be taken from Direct Deposit to pay my outstanding balance to my benefit account.

PAY NOW



4:35 [Signal] [Wi-Fi] [Battery]

[Menu] [Barcode] 40

Balance Due

Submitted Successfully

Repayment Amount: \$12.35

Your Bank Information: Direct Deposit(****2432)

Your payment request for \$12.35 has processed successfully.

HOME

HSA WELCOME KIT

Managing Message Preference



You can change whether or not you receive certain message types, as well as how you receive them from the communication settings page. This page can be accessed by clicking the sprocket symbol in the navigation bar.



You may choose, for each alert type, whether you receive it via mobile, email, both, or neither. Click 'save' when you are done editing your preferences. You can also use this page to update your email address, and to register your mobile phone for SMS text alerts

i The notifications below are available to you. Please define the delivery method for these notifications. If mobile number and/or email is not an available delivery method, please **make sure you have an active email address and registered mobile number** listed on the right.

	mobile	email	both	none
Account Balance Alert	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Account Deductible Met	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Billing Address Change	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Card Mailed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Card Transaction Approved	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Card Transaction Denied	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completed HSA Payment Notice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Deposit Received	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enrollee Welcome Email	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Failed HSA Payment Notice	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manual Claim Entered	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Password Change	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Year End Reminder	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

SAVE

email@email.com

Phone Registration Status

11234567891 Pending

i You will receive a text to the number shown above asking you to complete the registration process. Once registered, your phone's status will show as Registered instead of Pending. If your number remains in Pending status or if you never receive the registration text, please contact support for assistance in resolving the issue. Once registered, text BAL to 97487 to receive your current year account balances. You can opt-out at anytime by texting STOP. For help with text commands, please text HELP to 97487.

HSA WELCOME KIT

CONTRIBUTING TO YOUR ACCOUNT



Contributing is a Snap!

When you contribute funds to your HSA, it lowers your taxable income while helping you build a nest egg for future health care expenses. Contributions may be made by you, your employer or anyone; however, the preferred tax treatment will only be realized by you.

You can contribute money to your account in several convenient ways:

- **Direct Deposit** - Direct deposit can be facilitated through the employee portal, by your employer, or by your payroll provider. These contributions can be deducted from your paycheck on a pre- or post-tax basis, depending upon your employer's benefit program.
- **Funds Transfer** - Within the employee portal you can make one-time electronic transfers from other financial institutions. They are fast and easy!
- **Account Transfer** - If you have an existing Health Benefit Account or IRA, you may be eligible to either rollover or transfer the funds to your new HSA. Required forms are available within the employee portal or you may contact NueSynergy for further assistance.
- **Checks** - You can send a check by mail to NueSynergy's bank partner and HSA trustee, WealthCare, 1601 Trapelo Rd, Main Building, Suite 301, Waltham, MA 02451. The check should be made payable to WealthCare Saver, and you should include a deposit slip from your checkbook or simply write your account number in the memo line.

Maximizing Your Contributions

As you decide how much to contribute, it's important to note that contributing the maximum allowable amount helps you to get the most from your HSA. At the very least, you'll want to contribute enough to cover anticipated health care expenses.

Contributions may be made until April 15 for the previous calendar year. Additionally, if you are 55 or older, you are allowed to make a \$1,000 catch up contribution. The tax advantages of an HSA make it a powerful long-term savings vehicle. Keep in mind that HSA contribution limits established by the IRS typically change each year, and you must not over contribute to avoid adverse tax consequences.

2023 HSA Contribution Limits

The maximum amount you may contribute is:

- Individual Coverage: \$3,850 per year
- Family Coverage: \$7,750 per year

2023 Catch-Up Contribution Limits

Individuals 55 years of age or older can make additional "catch-up" contributions:

- An additional \$1,000 per year

How much can you save over 25 years?

Contribution of \$50 a month

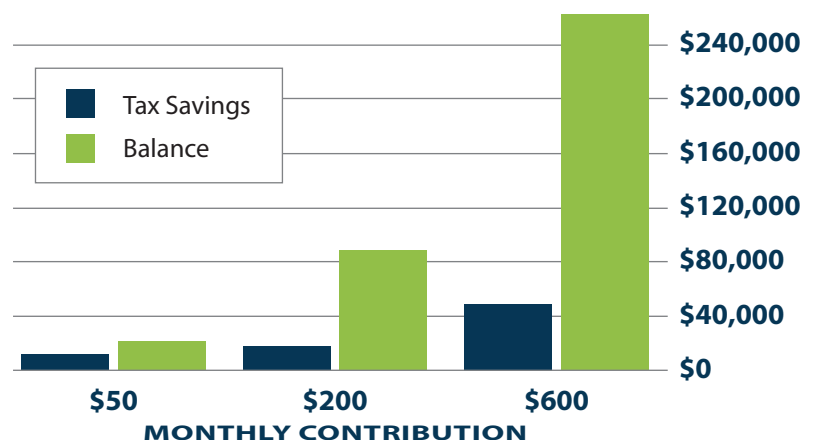
Tax Savings	Balance
\$4,148	\$21,876

Contribution to \$200 a month

Tax Savings	Balance
\$16,590	\$87,502

Contribution to \$600 a month

Tax Savings	Balance
\$49,770	\$262,506



HSA WELCOME KIT

PAYING FOR YOUR HEALTH CARE



Simple and Tax-Free

Because you've enrolled in a High Deductible Health Plan, you no longer have to submit claims or wait to be reimbursed for medical expenses. With your HSA, accessing your funds to pay for qualified medical expenses is simple and tax-free.

When you need access, the following options are available:

- **NueSynergy Smart Debit Card** - At the doctor's office or pharmacy, simply swipe your card. If you're paying by mail, phone or online, just provide your smart debit card number to complete your transaction.
- **Checks** - If you prefer to write checks, they can be ordered when opening your account.
- **Bill Pay** - Once you log in to the employee portal, you can enroll for the Bill Pay feature. Once completed, you can add your payees.
- **Reimbursing Yourself** - If you don't have enough funds in your HSA, or if you prefer to pay out-of-pocket for qualified medical expenses, just keep your receipts. You can choose to reimburse yourself.

Keep Great Records!

Keep track of your expenses and payments by using the NueSynergy smart mobile app or the employee portal. You can see balances, view transactions, create reports, and upload receipts. Also, based on your health plan, some of your expenses may apply toward your deductible.

If you use your HSA funds for non-qualified medical expenses and are under the age of 65, then you may incur a 20% penalty and owe income tax on the amount used. However, qualified medical expenses remain tax-free after age 65.

Need Additional Information?

For more information about how to use your funds, manage your expenditures, use bill pay, reorder a NueSynergy smart debit card, or determine if an expense is qualified, visit our comprehensive website at www.NueSynergy.com.

Rather talk to a person? Contact us by calling toll free at 855-890-7239 or email CustomerService@NueSynergy.com.



Qualified Medical Expenses

Qualified medical expenses are those directly related to the alleviation or prevention of physical or mental illness. Amounts paid for over-the-counter drugs are no longer qualified medical expenses unless prescribed by a doctor. This requirement does not apply to expenses such as insulin and diabetic supplies, bandages, band-aids or contact lens supplies. Expenses generally can be for yourself, your spouse, or your dependent children, regardless of whether they're covered under your health plan. HSA funds can be used to pay for qualified medical expenses such as:

- Medical Care
- Dental
- Deductible Payments
- Chiropractic Fees
- Vision
- Prescriptions
- Medical Equipment
- Physicals
- Speech or Physical Therapy
- Premiums (COBRA, Long-Term Care, Medicare A/B/C/D)

HSA WELCOME KIT

HIGH-YIELD INTEREST OPTION



Increased earning potential with High-Yield

The NueSynergy HSA is a powerful tool to help you save money on healthcare expenses, whether you're a spender, saver, or investor. Investments are a great way to maximize the long-term value of an HSA, but you can also get even more value from your cash balance with a High-Yield interest option.

High-Yield holds HSA cash funds in a deposit account backed by Pacific Life, allowing you employees to take advantage of higher interest rates while maintaining your ability to spend or invest your funds.

High-Yield Interest Option

Account Balance	Interest Rate	Annual Percentage Yield
\$0.01 - \$1,999.99	0.15%	0.15%
\$2,000.00 - \$9,999.99	0.30%	0.15% - 0.27%
\$10,000 - \$24,999.99	0.60%	0.27% - 0.47%
\$25,000 or greater	1.00%	0.47% - 1.00%

Traditional Interest Option

Account Balance	Interest Rate	Annual Percentage Yield
\$0.01 - \$1,999.99	0.05%	0.15%
\$2,000.00 - \$9,999.99	0.10%	0.05% - 0.09%
\$10,000 - \$24,999.99	0.20%	0.09% - 0.16%
\$25,000 or greater	0.40%	0.16% - 0.40%

Interest options to fit your employee's needs

With an HSA, you can choose the interest option that works best for you: High-Yield or Traditional. You can easily update your preference directly within the mobile app or participant portal.

Interest rates for both options are tiered (with higher account balances receiving higher rates) and can be viewed here.

High-Yield

- Offers the potential to earn a higher interest rate on the HSA cash balance
- Funds are not FDIC-insured and are held in a deposit account backed by a highly rated insurance company

Traditional

- Lower interest rates on the HSA balance
- Funds are held at a depository institution and insured by the FDIC

Increased earning potential with High-Yield

Pacific Life is an insurance company who provides a wide range of life insurance products, annuities, and mutual funds and offers a variety of investment products and services to individuals and businesses. They are highly trusted for their ability to deliver strong and stable products, with more than half of the 100 largest U.S. companies as their clients



Freedom & Accessibility
Easy to use investment tools.

Earn a higher interest
rate on your cash balance.

Have questions or need more
information? Call 855-890-7239.

HSA WELCOME KIT

INVESTMENT OPTIONS & TAX ADVANTAGES



Simple and Tax-Free

Because you've enrolled in a High Deductible Health Plan, you no longer have to submit claims or wait to be reimbursed for medical expenses. With your HSA, accessing your funds to pay for qualified medical expenses is simple and tax-free.

When you need access, the following options are available:

- 1. Money goes in tax free** - Most employers offer a payroll deduction plan that allows you to make contributions to your HSA on a pre-tax basis. The deduction is deposited into your HSA prior to taxes being applied to your paycheck, making your savings immediate. You can also contribute to your HSA post-tax and recognize the same tax savings by claiming the deduction when filing your annual taxes.
- 2. Money comes out tax free** - Eligible medical purchases can be made tax free when you use your HSA. You can also pay out-of-pocket for eligible medical expenses and then reimburse yourself from your HSA. You can use the NueSynergy smart mobile app, your smart debit card, online bill pay or write a check.

- 3. Earn interest tax free** - The interest on HSA funds grows on a tax-free basis. Unlike most savings accounts, interest earned on an HSA is not considered taxable income when the funds are used for eligible medical expenses.

The only time you may pay taxes or penalties on your HSA funds is if you make a non-eligible purchase or contribute more than the yearly maximum contribution limit. However, both circumstances can be corrected free of tax penalties by April 15 of the following calendar year.

How can an HSA help secure my retirement?

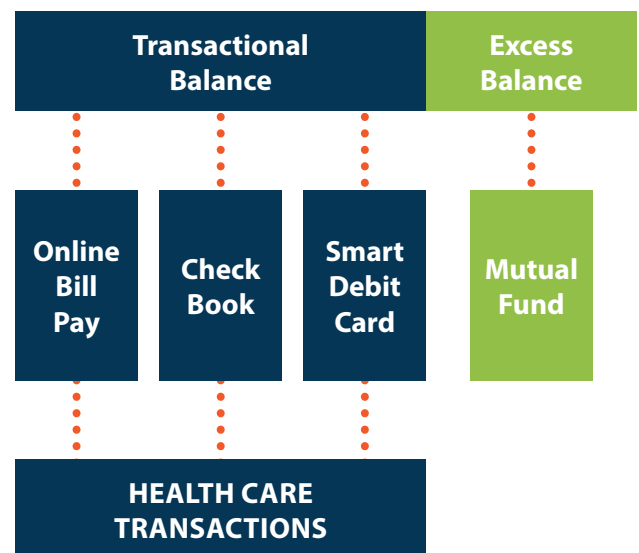
Participation in an HSA allows you to invest both pre- and post-tax dollars to prepare for retirement. Although your funds can be used to pay for immediate health care expenses tax free, you can also save the money for health care expenses later in life. Whether you withdraw the money tomorrow, five years from now or once you've retired, funds used for qualified health care expenses are always tax free.

Your HSA Investment Options

NueSynergy HSA investment options are offered through Devenir, the leading HSA investment advisor in the country. Devenir features clients of all sizes, from small community banks to Fortune 500 companies.

Through the participant portal at www.NueSynergy.com, you can:

- Access competitive investment choices, including an array of mutual funds or an interest-bearing account.*
- Elect to sweep contributions into investment accounts when they meet the necessary account threshold.
- Find educational materials and tools online to help you understand your HSA.



* Investments are not insured by the FDIC; are not deposits or other obligations of NueSynergy or our banking partner, WealthCare Saver, and are not guaranteed by NueSynergy or WealthCare Saver; and are subject to investment risks, including possible loss of principal invested.

HSA WELCOME KIT

HELPFUL SUGGESTIONS



Managing your account and helpful suggestions

You are in complete control of your HSA. Here is some helpful information to assist in managing your account:

- **Correcting Account information** - You are able to change your personal information within the employee portal.
- **Adding Authorized Signers or Beneficiaries** - For your convenience we have provided easy to complete online forms.
- **Transfer Funds to Your HSA** - If you would like to transfer or rollover funds from an existing HSA or IRA, we provide easy-to-follow online forms.

Tax Information

At year end, our FDIC insured banking partner, WealthCare Saver, will send you the following:

- **Form 1099-SA:** Shows your annual distributions and will be received by January 31.
- **Form 5498-SA:** Shows your annual contributions and will be received by May 31.

If you feel there is an error when you receive these forms, please contact NueSynergy at 855-890-7239. We will work with you and our banking partner, WealthCare Saver, to provide a corrected form.

Thank you!

NueSynergy is proud to serve as your HSA administrator. We appreciate your business and look forward to providing you the highest level of service and support.

Our goal is to ensure that you maximize the many benefits of participating in a Health Savings Account. To that end, we are constantly seeking ways to provide a better customer experience. Please let us know if there is anything we can do to improve the level of service.

NueSynergy

Phone: (913) 653-8351

Toll free: (855) 890-7239

CustomerService@NueSynergy.com

7:30 a.m. – 7 p.m. Central, Monday – Friday



We're Here 24/7/365

Both the NueSynergy smart mobile app and our website, www.NueSynergy.com offer real-time account information and access to:

- Account balances, history and statements
- Deposit and withdrawal capabilities
- Important forms and documents
- Investment options

NueSynergy's Commitment to Service

We are proud to serve as your HSA administrator. We look forward to providing you the highest level of service and support. Our goal is to ensure that you maximize the benefits of participating in an HSA. To that end, we're constantly seeking ways to provide a better customer experience. Please let us know how we're doing or if there is anything we can do to improve our level of service.

HSA WELCOME KIT

TOP 10 REASONS TO KEEP YOUR HSA



1. Triple Tax Advantaged

Contributions are tax free, potential interest gains accumulate tax free and distributions are tax free when used to pay for qualified medical expenses.

2. Flexible

In case of emergency, funds can be used for non-medical expenses (money withdrawn may incur a 20% penalty and income tax charge). At age 65, any remaining HSA funds can be withdrawn for non-medical reasons without a penalty.

3. Portable

You own all HSA account funds. The accumulated balance in the account rolls over from year to year. Accounts move with you even if you change employment or retire.

4. Convenient

The NueSynergy prepaid MasterCard provides employees with an easy and convenient way to access HSA contributions. Paper checks are provided as well.

5. Independence

Employers prefer the long-term viability of an independent administrator. The relationship your employer has with their HSA administrator or HSA custodian remains consistent, along with all plan processes and resources, even if they switch to a different insurance plan.

6. Savings for future health needs:

Unused contributions accumulate and can be saved and used for future medical expenses or to supplement retirement income. For example, unused funds can be used to pay COBRA or other medical insurance premiums during periods of unemployment or temporary layoff.

7. FDIC Insured Account

NueSynergy HSAs are FDIC insured through our banking partner, WealthCare Saver. This partnership enables us to provide a fully integrated experience through our employee portal at www.NueSynergy.com.

8. Investment options

You can select from a spectrum of investment options to match your preferred investment style. Investments are offered through Devenir.*

9. Record keeping

Process HSA deposits and withdrawals, post transactions, prepare and distribute bank statements and perform year-end reporting on required IRS forms.

10. Monthly Statements:

Sent when the account has any activity. (Quarterly statements are sent to all account holders regardless of activity.)

** Investments are not insured by the FDIC; are not deposits or other obligations of NueSynergy or our banking partner, WealthCare Saver, and are not guaranteed by NueSynergy or WealthCare Saver; and are subject to investment risks, including possible loss of principal invested.*



Full-service administration of consumer-driven and traditional account-based plans.
855-890-7239 • 4601 College Blvd. Suite 280, Leawood, KS 66211 • www.NueSynergy.com

CustomerService@NueSynergy.com

