

 **Pinnacle**<sup>SM</sup>

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**Health & Benefits**

**Pinnacle | Health & Benefits  
Consumer Guide**

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# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

Welcome to the Pinnacle | Health & Benefits Consumer Portal. This one-stop guide for your portal will help you find the information you need to manage your account(s).

Within the Pinnacle | Health & Benefits Consumer Portal you can:

- View account balances
- Make transactions
- Manage your investments
- Reimburse yourself to a personal bank account or pay your provider
- Update your personal information
- Order debit card for dependents
- Access online, monthly account summary reports and annual tax reporting
- Use the Expense Tab to organize, manage and track expenses
- And much more!

If you have questions about your account(s), contact our Client Service Center for Health & Benefits:

Phone: 888-282-2605 (Monday-Friday, 7 a.m.-7 p.m. CT)

Fax: 855-810-8224

Email: [info@health.pnfp.com](mailto:info@health.pnfp.com)

Mail: Pinnacle Financial Partners  
PO Box 2863  
Fargo, ND 58108-2863

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## LOG IN TO VIEW YOUR ACCOUNT

**Step 1:** Go to <https://pnfpparticipant.lh1ondemand.com>, click the “**Create your new username and password**” link.

**Step 2:** A 'User Identification' box will appear. Follow the onscreen instructions, filling in your first name, last name, and zip code and then your Social Security number. Click the 'Next' button.

**Step 3:** Create your username and password. The password must: Have a minimum of 8 characters, contain upper and lowercase letters and at least one number. Click the eye icon to view the text you have entered for your password. Click **Remember Me** if you would like the website to remember your username for future log ins. Click the **Next** button to continue. **Please keep a safe record of your username and password.**

**Step 4:** Select and answer **three security questions** and click the **Submit** button to complete the process. For security reasons, you may be asked one of these questions when completing certain account functions or after logging in to your account. **Please keep a safe record of your security questions for future reference.**

**Step 5:** HSA accountholders will be prompted to read and agree to the Terms and Conditions for an HSA. Click ‘**Read and agree**’ to open each agreement, after scrolling through and reading click the box that says, “**I have read and agree...**” or “**I have read this notice**” and submit when all are completed. **The HSA is not fully active until you complete reading and accepting the Terms and Conditions.**

**Note:** To view and accept the Terms and Conditions you may need to be using a PC computer.

This completes the account set-up, and you are now logged into the account.

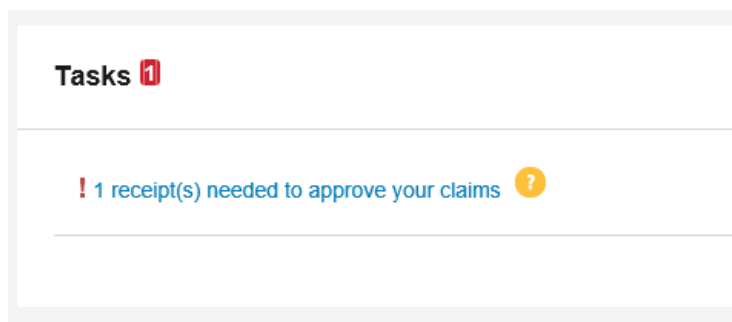
## HOME

The **Home Page** provides tabs for easy navigation. On the Home Page, you can view quick graphs, as well as see your available balances for your accounts and Recent Transactions.

On the home page, there will be an **I Want To** section. In this section you may see the following options:

- File a Claim
- Make an HSA Transaction
- Manage your Investments
- Manage your Expenses and more.

The **Tasks** section located near the top of the Home page is a notification area that alerts you that an action is needed on your account. For example, if you submitted a claim and still need to upload a receipt, you will see a notification here instructing you to do so.



## ACCOUNTS

The **Accounts** tab at the top makes managing your healthcare finances easy. Within the tab are several tools available for you to use to track your expenses and accounts. Below are a few options you may find within the Accounts tab.

**Account Summary** - The information displayed on this page will vary depending upon your specific healthcare benefits; the plans you are enrolled in. The Account Summary allows you to view the status of all your accounts, including available balance, and pending amounts.

- **HSA- Total Available Balance** is the total amount of funds between Available Cash Balance and Investment Balance.
- **HSA- Available Cash Balance** is the most current record of funds available for withdrawal from your account and includes any pending withdrawals.
- **HSA- Investment Balance** is the Fair Market Value of your investment account(s). It reflects the most current record of funds and does not include pending transactions to or from an investment account. **You may not see an updated Investment Balance until the fourth business day after a transaction is initiated.**

### Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits.

---

**Health Savings Account** ? ACCOUNT NUMBER : X0031 [VIEW](#)

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**TOTAL AVAILABLE BALANCE**    \$0.00

AVAILABLE CASH BALANCE	ADVANCE BALANCE <span style="color: orange;">?</span>	INVESTMENT BALANCE
\$0.00	\$0.00	\$0.00 * Current as of 9/25/2019

---

ADVANCE REPAYMENT BALANCE ?

\$0.00

---

**08/01/2019-07/31/2020** ESTIMATED PER PAY PERIOD DEDUCTION: \$320.83

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Limited Purpose FSA 08/01/2019-0...	\$2,700.00	\$10.00	\$0.00	\$10.00	\$0.00	\$2,690.00
+ Dependent Care FSA 08/01/2019-0...	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$416.66

---

[Change Payment Method](#)    [HSA Contributions By Tax Year](#)    [HSA Coverage Level](#)

Clicking on the name of the account as outlined below, will provide a popup showing the Filing Rules, Debit Card Rules, and Claim Summary.

**08/01/2019-07/31/2020** ESTIMATED PER PAY PERIOD DEDUCTION: \$320.83

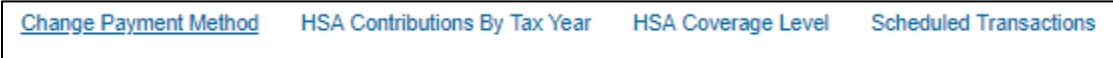
ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ <span style="border: 2px solid red; padding: 2px;">Limited Purpose FSA 08/01/2019-0...</span>	\$2,700.00	\$10.00	\$0.00	\$10.00	\$0.00	\$2,690.00
+ Dependent Care FSA 08/01/2019-0...	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$416.66

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

Each account will include the following:

- *Eligible Amount* is the amount you can access to spend for the year.
- *Submitted Claims* will show you what claims have been submitted to be processed.
- *Paid* will show you the dollar amount of the claims that have been paid to you or a provider.
- *Pending* will show you the amount that currently waiting to be processed or is pending payment.
- *Denied* will let you know if your claim has been denied and for what amount.
- *Available Balance* will reflect the balance that is currently available for spending.

The bottom of the account summary page will include the options [Change Payment Method](#), [HSA Contributions by Tax Year](#), [HSA Coverage Level](#), and [Scheduled Transactions](#).



The [Change Payment Method](#) link will route you to the Profile tab where you can update how you prefer to receive payments. You can choose either between Direct Deposit or Check; once your selection has been completed, select Submit.

[HSA Contributions by Tax Year](#) is a pop-up table where you can see your contributions broken down by tax year.

Tax Year	IRS Maximum	Contributions	Contributions from Future Years	Rollover	Remaining Contribution Amount *
2018	\$7,900.00	\$0.00	\$0.00	\$0.00	\$7,900.00
2017	\$7,750.00	A1 \$269.23	+A2 \$0.00	\$0.00	\$7,480.77
2016	\$7,750.00	\$0.05	-A3 \$0.00	\$0.00	\$7,749.95

IRS Max

—

Amount

=

Remaining Contribution Amount

[HSA Coverage Level](#) has a pop-up tab where you can change your settings for your Coverage Level during a specified tax year. The coverage level refers to who is covered under your health plan. You can choose between Individual where your high deductible health plan (HDHP) only covers yourself, or Family plan where your HDHP covers yourself and at least one other individual. Once your settings are correct, select submit.

[Scheduled Transactions](#) will only appear if you have scheduled transactions. This link will route you back to the [Account Activity](#) where you can see your next scheduled payment(s). You can cancel, update, or add scheduled transactions at any time on this page by clicking on a transaction.

Under the Account tab, in the account section you will find the following additional links:

**Account Activity** - view your pending and processed transactions. You can also Export your transactions, if you wish to access these in a Spreadsheet. **Note:** *This cannot be partnered with QuickBooks*

**Expenses**- view expenses, add expense, and pay expenses.

**Claims**- shows a list of the claims that have been filed. Claims can be filtered by Date, Account, Merchant/Provider, Claim Status and Amount. *For additional information, please view the [‘File a Claim’ Section](#).*

ACCOUNTS
Account Summary
Account Activity
Expense Tracker
Claims
Payments
Statements

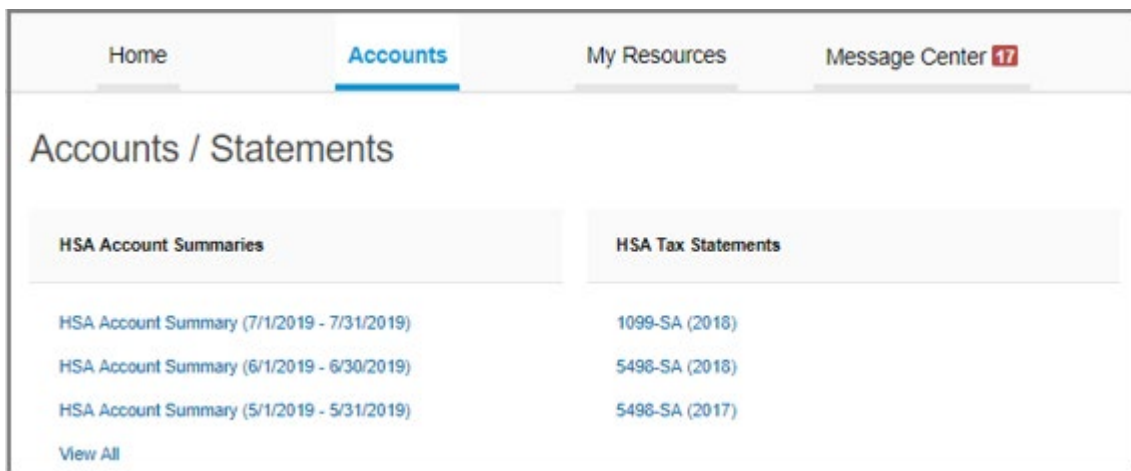
# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

**Payments**- view a list of all transactions for your accounts. Payments can be filtered by Date, Transaction Number, Method of Payment, Status, and by Amount.

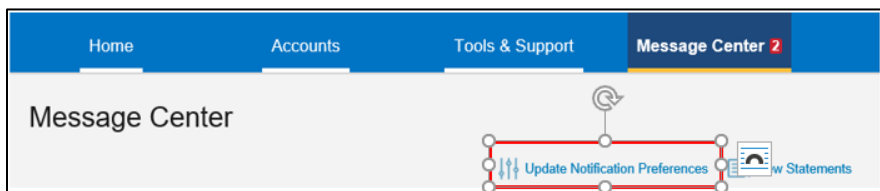
**Statements**- here you can view your account statements, receipt reminders, tax documents, and denial letters. *For more information see the [Statements](#) section within the Accounts Tab.*

## STATEMENTS

In the **Accounts** tab, under the **Accounts** section is the option to view **Statements**. The statement section shows Account Summaries and Tax Statements.



You can update your notification preferences by clicking on the **Message Center** tab, and then by clicking on **Update Notification Preferences**.



When you **Update Notification Preferences** you will be prompted to update contact information such as your mobile number, mobile carrier, and time zone. You can also update notification options for your statements, claims, contributions, payments, and debit card. You can select an **online/paper/email/text** notification. These options will be dependent upon your preference.

**Note:** When you select an amount for the Contributions section, you can enter any number from 0.01-99,999,999.00.

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## HOW TO CREATE AN ACCOUNT TRANSACTION

### HSA TRANSACTIONS

#### REQUESTING HSA DISTRIBUTIONS

You can request funds from your HSA using the Consumer Portal, Mobile Application, or by submitting an HSA Distribution Request form, which can be found under [Tools & Support](#).

**Step 1:** To request a distribution from the Consumer Portal, click [Accounts](#) from the top navigation bar, and then under [I Want To](#) select [Make HSA Transaction](#).

**Step 2:** To create a distribution, select From: [My HSA](#). Choose whether you want the distribution sent to yourself via check or via direct deposit, or to someone else via check. See [‘Add Bank Account’](#) for more information on direct deposit. Click [Next](#).

***Note:** Selecting reimbursement via direct deposit will enable you to receive your funds faster than if you request a check be sent to your address on file.*

**Step 3:** If you selected [Someone Else](#), complete the newly populated fields (Payee, Payee Name, Account Number, Payee Address). Click [Next](#).

**Step 4:** Once the distribution details have been added, you can choose to set up a recurring distribution on a schedule. If you do not need the distribution to recur, select [One-time](#).

**Step 5:** Complete the remaining information for the transaction, including the amount, and click [Next](#).

**Step 6:** You will be prompted to read and agree to the disclaimers regarding the distribution from your HSA. Once you check the box and click [Submit](#). You will have to answer a security question before your distribution can be processed.

***Note:** Checks will be mailed and should arrive within 7-10 business days. Please allow for 2-3 business days for a direct deposit to complete.*

#### MAKING HSA CONTRIBUTIONS

If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the Mobile Application or the Consumer Portal by selecting the [Make HSA Transaction](#) link from the [Accounts](#) tab under [I Want To](#). If you do not have a bank account linked, this can be accomplished by submitting an *HSA Contribution form*, available under the [Tools & Support](#) Tab. To ensure you don't go over the annual contribution limit set by the IRS, be sure to factor in any payroll and employer contributions submitted during the year ( <http://www.irs.gov/pub/irs-pdf/p969.pdf> ).

**Step 1:** To contribute to your HSA via the Consumer Portal, you must first provide your bank account information. If you have not added your bank account, click on your name at the top, and then click on [Banking](#). For additional information visit [‘Add a Bank Account’](#) section for steps on how to add a new bank account.

***Note:** Contributions from a personal linked bank account into your HSA are post-tax dollars. You may be able to claim these on your tax return as tax deductible items ( <http://www.irs.gov/pub/irs-pdf/p502.pdf> ). If you prefer to have pre-tax contributions, please notify your employer.*

**Step 2:** You can choose to set up a recurring contribution on a schedule. By clicking on schedule it will prompt users to decide a frequency, schedule and start date. If you do not need the contribution to recur, select [One-Time](#).

**Step 3:** Enter the amount of the contribution and indicate the tax year (if applicable – the prior tax year will show if it is January, February, March or before the tax filing deadline of the current year)



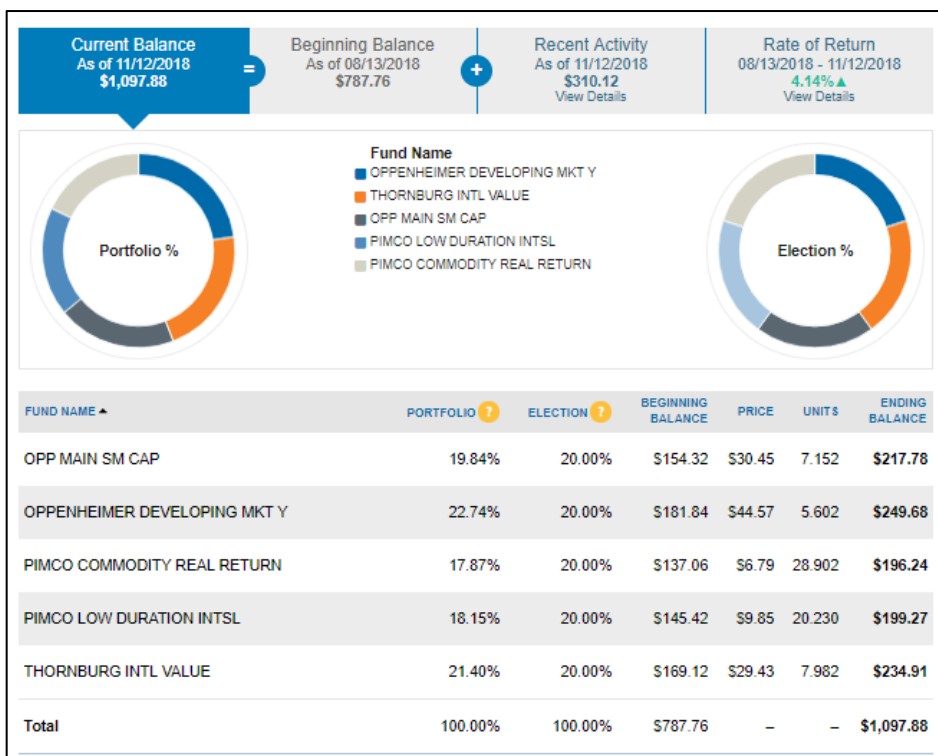
# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

**Step 4:** You will be prompted to read and agree to the disclaimers regarding the contribution to your HSA. Once you check the box and click **Submit**, your contribution will be initiated.

**Note:** Please allow 2-3 business days for the transaction to fully process.

## INVESTMENTS

Investments are for HSA accounts only. To view investments, click on **Accounts** from the top navigation bar. Under **Investments**, select **Investments**. Other investment features listed below can be found following the same path.



An investment summary may include:

- Investment Balance and Rate of Return
- Election % and Portfolio %
- Detailed Table of Elections
- Manage investments – single sign on (SSO) to existing investment portal.

**Portfolio** - This fund represents this percentage of the current balance of your overall investment portfolio.

**Election** - This fund represents this percentage of the overall funds you have chosen to invest in, known as your designated investment election.

Hover over the question mark icon next to Portfolio and election for an explanation of the column.

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE


Additional Investment tools found under the [Accounts](#) tab under [Investments](#) are described below.

[Education](#) provides fund performance, guidance tools, and FAQ.

**Note:** For investment advice, please consult with an investment broker or a specialist.

[Manage Investments](#) gives you the ability to select your own investment percentages. If you do not select investment funds, the funds will automatically go into a default fund. Your percentages must total 100% and must be whole percentages. A few different options for managing investments include:

- **One-Time Transfer To your Investment Account:** This allows for a one-time transfer from your cash account to investments.
- **One-Time Transfer From your Investment Account:** This allows for a one-time transfer from your investment account to your cash account.

 Use the question mark symbol for indication if a fund is not available to be sold, elected, and/or transferred.

Funds can be transferred based on your initial election chosen when you created your account or by choosing one or more funds available to you. You will be prompted to choose one of the Update options for the Automatic Investment Transfers before completing the transaction. During a manual transfer, the consumer must disable, suspend, or change their automatic investment transfers.

If the Suspend option is chosen, you will enter in the date you would like your automatic transfers to resume.

INVESTMENTS
Investments
Education
Manage Investments
Portfolio Performance
Balance History
Fund Activity
Transaction Details

## Accounts / Make an HSA Transaction

### Update Automatic Investment Transfer

You have automatic investment transfers enabled. This will cause money being transferred out of your investment account to be automatically transferred back into your investment account. Select one of the below options.

- Disable Automatic Investment Transfer**  
Turn your automatic investment transfer off. This can be turned back on manually by going to the Manage My Investment page.
- Suspend Automatic Investment Transfer**  
Temporarily turn automatic investment transfers off until a date you specify. You also have the option to change your automatic investment threshold amount.  
Date you would like to resume automatic investment transfers?   
Transfer Funds to investment when my Cash Balance Exceeds: \$
- Change Automatic Investment Threshold Only**  
Increase or decrease your investment threshold to maintain a new threshold amount in your cash account.

If the consumer chooses to Select Fund(s) for a one-time transfer, they will enter the amounts they wish in the space provided next to the funds of their choice up to the amount they have available to invest in their account.

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

**Select Fund(s) and Amount for One-Time Transfer**

Select the fund(s) and the amount you would like to invest using cash from your HSA Account.

FUND NAME	TICKER	BALANCE	AMOUNT
+ BLACKROCK EQUITY DIVIDEND CL I	MADVX	\$0.00	\$ <input type="text"/>
+ COL SM CAP IDX	NMSAX	\$0.00	\$ <input type="text"/>
+ COLUMBIA CAPITAL CONSV A	ABDAX	\$14,152.59	\$ <input type="text"/>
+ COLUMBIA CAPITAL MOD A	NBIAX	\$0.00	\$ <input type="text"/>

**Auto-Transfers to or from an Investment Account:** This turns transfers on or off to or from your investment account, as well as changes the threshold amount that controls automatic transfers to your investment account.

**Note:** Debit Card transactions will pull from your available cash balance in your account. If you are completing a transaction with your debit card, you will not be able to use any investment dollars earned. However, if you opt into investment sweeps this could result in an investment sale to maintain your cash balance.

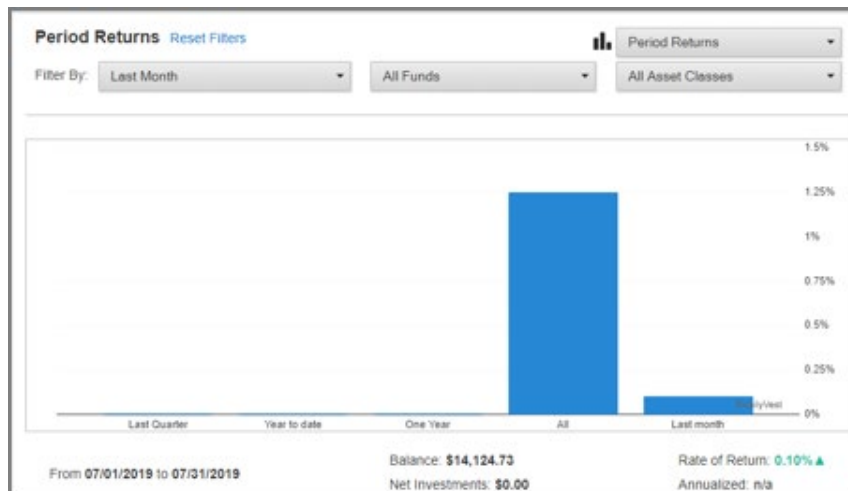
- **Update Fund Allocation:** This will change how investment funds are allocated.
- **View Requested Changes:** This will show any requested pending or processed transactions. + If the plus symbol is clicked, it will provide a drop down with additional information on a pending request.

**Portfolio Performance** will be reflected in a chart that represents how the investments are performing quarterly, yearly, and overall.

Last Quarter: <b>1.90%</b> ▲ 07/01/2018 - 09/30/2018	YTD: <b>13.44%</b> ▲ 01/01/2018 - 11/12/2018	One Year: <b>17.18%</b> ▲ 11/13/2017 - 11/12/2018	All: <b>16.82%</b> ▲ 11/08/2017 - 11/12/2018, Annualized
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The second graph allows the following items to be customized to change the view of the data:

- Dates
- Funds
- Asset classes
- Period Returns



The **Balance History** is similar to the Portfolio Performance as it shows a graph as a visual representation of the history of your investment balance. You can filter this by date, Fund, and Asset Class.

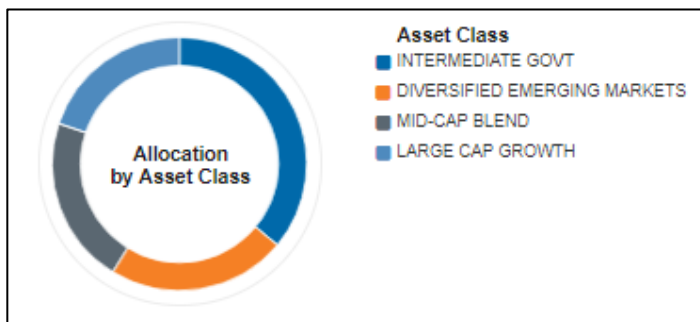
# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

**Fund Activity** is a tab on the left that shows the breaks down of your selected allocated funds by class.

**Transaction Details** can be filtered to see a specific date: All Dates, Last Quarter, Year to Date, Last Month and Custom; All Funds or a specific fund; and the activity type: All Activity Types, Purchases, Withdrawals, Transfers, Div/Int, or Fees.

## **Realigning Investments:**

The graphic represents how you would realign your investments. For example, you set up your investments and put your money into funds A, B and C. One year later you decide to update your elections. Changing elections will change the way dollars are invested moving forward, but will not change the dollars that were invested for that year, unless you choose to realign your account. Realigning will sell off your A, B, and C funds so that you can now invest prior and future money into funds D, E, and F.



# PINNACLE | HEALTH & BENEFITS DEBIT CARD

## **Advantages of the debit card:**

- Pay directly from your account(s) at the point-of-sale for qualified medical expenses
- Charges are paid directly to the provider/retailer
- No waiting for reimbursement

## **Eligible expenses:**

The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

## **Using the card:**

To activate your debit card, call the activation line at: 866-898-9795 and if you have any issues, you can Pinnacle’s Client Service Center for Health & Benefits.

Some accounts may not require you to submit documentation for purchases made at retailers that use an inventory information approval system (IIAS). These merchants will approve eligible expenses at the point of purchase. **If you have any notional accounts (FSA, HRA, dependent care), you should save your receipts.** For a complete list of IIAS merchants, visit <https://www.sig-is.org/>. When using your card at these merchants, you will swipe your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You’ll need to use another form of payment for any ineligible items. **Documentation may be required if eligible items are not verified at the point of sale. You will receive an email or mailed notification if documentation is required.**



# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

**Note:** For HSA plans you do not need to submit receipt documentation to Pinnacle for any purchases. However, you should keep copies of your receipts for debit card transactions and all distributions from your HSA for seven years in the event of a personal audit. The Expense tab is a place where you can log your receipts; for more information, please view the [Expenses](#) section.

The daily transaction limit on your Pinnacle | Health & Benefits Debit Card for HSA transactions is \$2,500.00.

**Note:** Debit card usage for FSA accounts without a Grace Period will only be for the current calendar year. Claims that need to be filed outside of the current calendar year will need to be done manually.

## NON-HSA TRANSACTIONS

### DOCUMENTATION REQUIREMENTS

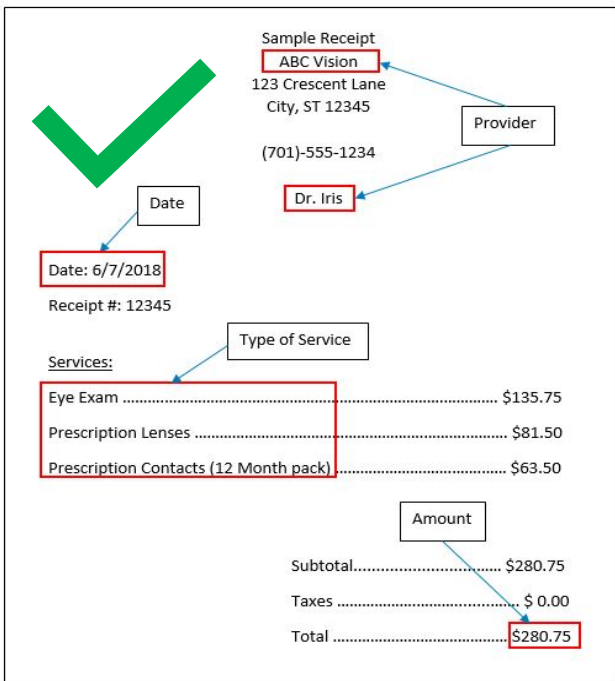
You may be required to submit documentation for a debit card transaction. All claims submitted via paper form or submitted through the Consumer Portal or Mobile App will require documentation. For more information on how to submit a claim, please view the [‘File a Claim’](#) section.

Your documentation will need to contain the following:

- Date(s) of service
- Type(s) of service
- Cost of service(s)
- Merchant name/information

An Explanation of Benefits (EOB) will contain all of these if you are unable to obtain a receipt with these fields.

An example of incorrect documentation would include a summary receipt that doesn't include all the needed information listed above.



A sample receipt with a green checkmark in the top left corner. The receipt is for ABC Vision, 123 Crescent Lane, City, ST 12345, (701)-555-1234, and Dr. Iris. The date is 6/7/2018, and the receipt number is 12345. The services listed are Eye Exam (\$135.75), Prescription Lenses (\$81.50), and Prescription Contacts (12 Month pack) (\$63.50). The subtotal is \$280.75, taxes are \$0.00, and the total is \$280.75. Red boxes highlight the date, services, and total amount. Blue arrows point from labels 'Date', 'Type of Service', and 'Amount' to their respective fields.

Sample Receipt  
ABC Vision  
123 Crescent Lane  
City, ST 12345  
(701)-555-1234  
Dr. Iris

Date  
Date: 6/7/2018  
Receipt #: 12345

Services:  
Eye Exam ..... \$135.75  
Prescription Lenses ..... \$81.50  
Prescription Contacts (12 Month pack) ..... \$63.50

Amount  
Subtotal..... \$280.75  
Taxes ..... \$ 0.00  
Total ..... \$280.75



A sample receipt with a red 'no' symbol in the top left corner. The receipt is for ABC Vision, 123 Crescent Lane, City, ST 12345, and (701)-555-1234. The date is 6/7/2018, and the receipt number is 12345. The subtotal is \$280.75, taxes are \$0.00, and the total is \$280.75. The receipt is missing the provider name and service details. A red 'no' symbol is in the top left corner.

Sample Receipt  
ABC Vision  
123 Crescent Lane  
City, ST 12345  
(701)-555-1234

Date: 6/7/2018  
Receipt #: 12345

Subtotal ..... \$280.75  
Taxes ..... \$0.00  
Total ..... \$280.75

Thank you for your service.  
We value as a customer.  
\*Refer a friend for \$50 off your next purchase\*

Documentation may be needed for debit card transactions due to IRS regulations.

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

- When you make a purchase that requires you to provide documentation, we will send you automated receipt reminders via mail or email. Once we receive your documentation, you will no longer receive reminders. To receive reminders by email, see the [Statements](#) section.
- If we do not receive and process documentation within **60 days** after your card transaction, your debit card will be inactivated and placed in a temporary hold status. You will be asked to send us appropriate documentation or reimburse your account. Your debit card will be reactivated within one business day of processing your documentation or repayment (for instructions on making repayments please see '[Submit a Repayment](#)').
- The claim number must be included if you are sending in documentation for a debit card transaction.

## FILE A CLAIM (For HRAs and/or FSAs)

When filing a claim, you will want to ensure the expense has been paid out of pocket. You can submit the claim either via the online portal, the mobile application, or the Reimbursement Request Form (accessible from your online portal). Once the claim has been approved, funds will be issued directly to you via check or direct deposit (depending upon accounts linked). Should your claim be denied, you will receive a communication advising what further information is needed, which can be found under the [Message Center](#) tab.

**Step 1:** Click on [Accounts](#) from the top navigation and then under [I Want To](#) select [File a Claim](#). You will be brought to a new page where you will select an account and a payee.

**Step 2:** To file a claim and request reimbursement, select the plan you choose to [Pay From](#). Choose whether you want the reimbursement sent to yourself (via direct deposit to your personal bank account that you have set up, or via check issued to yourself) or to someone else, via check. Click [Next](#).

**Step 3:** Then you will have to upload a receipt with the following to validate your claim:

- Date(s) of service
- Types(s) of service
- Cost of service(s)
- Merchant name/information

**Note:** Receipts must be in a JPG, JPEG, GIF, PNG or PDF and cannot exceed 8MB. There can also only be 4 documents uploaded at one time.

**Step 4:** Next, you will provide the claim details:

- Start date of the service
- End date of the service
- Amount
- Provider
- Category
- Type of service
- Recipient
- Answer yes or no to whether you drove to receive your product/service or not
  - If Yes, enter how many miles you drove

**Note:** If the transaction is a Co-pay, this will need to be noted on the receipt by the provider's office.

**Step 5:** Review the transaction summary to make sure that all the information was entered correctly. Next, you'll be asked to agree to the Terms and Conditions and hit the submit button.

- [Add Another](#) allows you to file multiple claims together without having to submit each one individually.

**Step 6:** Lastly, if you click [Submit](#) this will indicate Confirmation towards the top and you are given the option to print the page for your records if you would like.

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

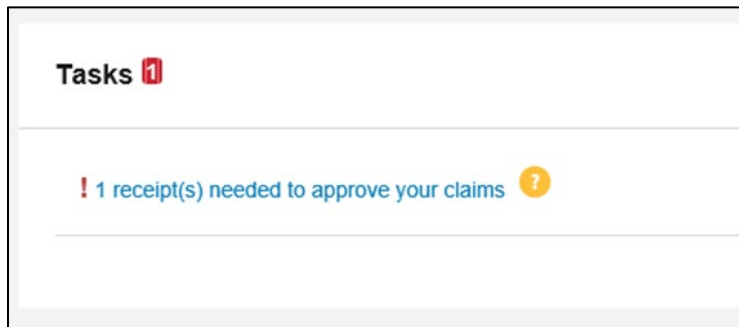
## SUBMIT A REPAYMENT

We will request repayment from you for any paid claims for which we have not received sufficient documentation. If you need to make a repayment, you will see a message under [Message Center](#) tab or in the [Tasks](#) section on the home page.

To repay a claim you can utilize either of the two options below:

1. Click [Repay](#) to repay the claim(s) via a transaction directly from your personal bank account you have on file. If you do not have a bank account linked to your portal, visit the [‘Add bank account’](#) for instructions.
2. Print a [Denial Letter with Repayment](#) and send in a personal check with this notification to the mailing address shown at the bottom of the notification.

**Note:** *If you have sufficient documentation for the claim that has been denied and is pending repayment, you can select the [Upload Receipt](#) option if it's available instead of repaying the claim.*



## EXPENSES

Expenses can be accessed by clicking on [Accounts](#) and then [Expenses](#). In the [Expenses section](#) you can add an expense, export expenses, and find detailed reports of your medical expenses.

[Add Expense](#) button in the top left corner.

To add an expense there are 3 required sections:

- Expense Description
- Date of Service
- Expense Amount

Option fields for your records include:

- The total billed amount (which is the total amount billed before insurance and provider discount deductions)
- The provider
- Expense type (medical/vision/dental/pharmacy etc...)
- The recipient/patient (in case there is a dependent(s) on the account)
- Upload a receipt for recordkeeping (must be a JPG, JPEG, GIF, PNG, or PDF and cannot exceed 8 MB)
- Lastly, there is a box at the bottom for you to leave notes for future reference.



# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE




At this time, you can decide to **Pay Expense Now** or **Save for Later**. By clicking **Pay Expense Now** consumers will be prompted with additional questions about their submitted expense as well as how to initiate money movement. By clicking **Save for Later**, the expense will be added to the expense page and can be paid later by clicking on the **Pay** button by a specific expense.


**Note:** Any expense added will not initiate any money movement.

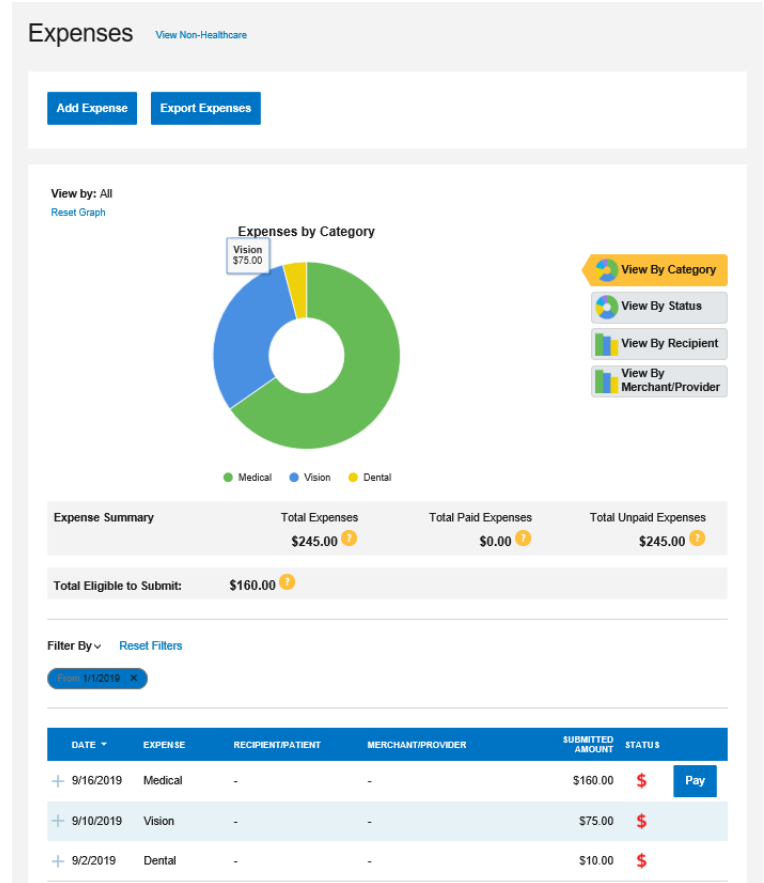
The **Export Expense** button will export a detailed list of all your expenses into an excel spreadsheet.

On the Expense page, you may view your chart by category, status, year, recipient, or by merchant/provider. The chart can be filtered down further by selecting **Filter By** at the bottom of the graph. Selecting a filter to filter by will apply the filter both the graph and the list of expenses. Should you want to go back to the main graph, simply select **Reset Graph** in the top left corner of the graph.

The bottom of the expense page shows options for each individual expense. Clicking on an expense displays options such as upload a receipt, add a note about the expense, mark an expense as paid if you paid the expense from an outside source, remove the expense, and update an expense.

-  The red dollar sign icon indicates the expense has not been paid.
-  The green dollar sign icon indicates the claim expense has been paid.
-  The yellow dollar sign icon indicates a claim expense has been partially paid.

 Use the question mark symbol to view information about each field.



The screenshot shows the 'Expenses' page with a 'View Non-Healthcare' link. It features 'Add Expense' and 'Export Expenses' buttons. Below is a 'View by: All' section with a 'Reset Graph' link and a donut chart titled 'Expenses by Category'. The chart shows Medical (green, \$160.00), Vision (blue, \$75.00), and Dental (yellow, \$10.00). To the right are filters: 'View By Category', 'View By Status', 'View By Recipient', and 'View By Merchant/Provider'. Below the chart is an 'Expense Summary' table:

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$245.00	\$0.00	\$245.00
Total Eligible to Submit:	\$160.00		

Below the summary is a 'Filter By' section with a 'Reset Filters' link and a date filter for '9/1/2019'. At the bottom is a table of expenses:

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	
9/16/2019	Medical	-	-	\$160.00	\$	Pay
9/10/2019	Vision	-	-	\$75.00	\$	
9/2/2019	Dental	-	-	\$10.00	\$	

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	
9/16/2019	Medical	-	-	\$160.00	\$	Pay
Expense Details		Description: Hospital Visit Source: Online Received Date: 9/25/2019		Date(s) of Service: 9/16/2019 Expense Amount: \$160.00 Payable Amount: \$160.00		
		Upload Receipt(s)	Add Expense Note	Mark as Paid		
		Remove Expense	Update Expense			

Follow these steps to make a payment:

**Step 1:** Clicking on the **Pay** button by an expense in the listed chart

**Step 2:** You will then be brought to a new screen where you will select an account to **Pay From** and an account to **Pay To**.

- If you select to pay to someone else then you can either add their credentials, if they are new, or choose a provider you have already saved. You will need to click **Select a Payee** to add a new provider, which will then require you to add the provider's Name, Account Number, and Address. You can also add who the recipient information, but it's not required.



## PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

**Step 3:** Next will be the [Transaction Summary](#) screen, where you can verify the amount is correct.

**Step 4:** You will see a Transaction Summary next, where you, again, make sure that your total amount is correct and you are prompted to read a Normal Distribution Disclaimer. After you have read the complete document, you will be asked to select that you have read, understand, and agree to the terms.

I have read, understand, and agree to the information and terms above.

Once the box is checked, the **“Submit”** option will be available to select.

**Step 5:** Lastly, answer a security question for verification. Once the security question is answered correctly, you are given the option to print the page for your records if you so choose.

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## MESSAGE CENTER

The **Message Center** Tab will be where you receive notifications for actions such as a receipt reminder, request for more information, denial letter, and more.

When there are new notifications in the Message Center, a red box with a number inside indicating how many new notifications have accrued will be present.

When messages are present, you will be able to see the following:

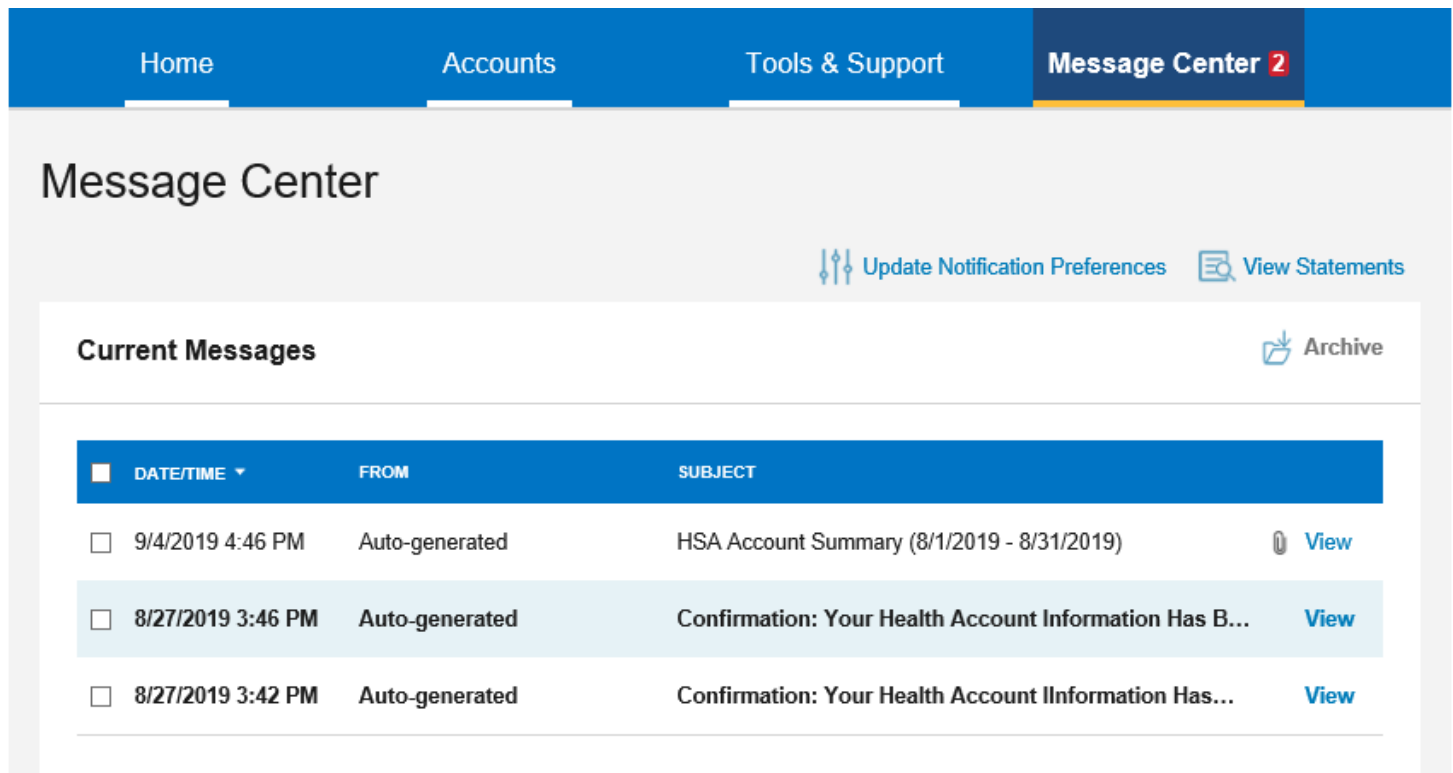


- The date and time the message was sent
- Who the message is from
  - For notifications, this will be 'Auto-generated'
- The subject of the message
- An attachment icon if attachments are included

When a new message appears, it will be bolded. To view a message click **View**. To view an attachment, click **View** next to the message and click on the link next to attachment in the Message information section.

After messages have been read, they will appear in normal font and you will have the option to archive the message(s). On the main page, you will have the option to see both **Current Messages** and the option to view **Archived Messages**. Hide archived messages by clicking **Hide Archived Messages** if archived messages are open. Messages will be stored for a period of 3 years.

**Note:** Once a message has been moved to the archive section, it cannot be moved back or be permanently deleted.



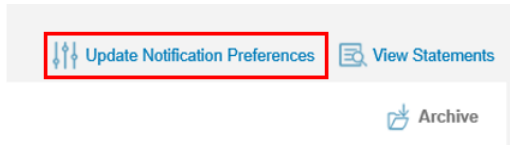
The screenshot shows the Message Center interface with a navigation bar at the top containing 'Home', 'Accounts', 'Tools & Support', and 'Message Center 2'. Below the navigation bar, the 'Message Center' title is displayed. On the right side, there are two links: 'Update Notification Preferences' and 'View Statements'. The main content area is titled 'Current Messages' and includes an 'Archive' button. A table of messages is shown below, with columns for 'DATE/TIME', 'FROM', and 'SUBJECT'. Each message row includes a checkbox, the date and time, the sender (Auto-generated), the subject, and a 'View' link.

<input type="checkbox"/>	DATE/TIME	FROM	SUBJECT	<input type="checkbox"/>	View
<input type="checkbox"/>	9/4/2019 4:46 PM	Auto-generated	HSA Account Summary (8/1/2019 - 8/31/2019)	<input type="checkbox"/>	View
<input type="checkbox"/>	8/27/2019 3:46 PM	Auto-generated	Confirmation: Your Health Account Information Has B...	<input type="checkbox"/>	View
<input type="checkbox"/>	8/27/2019 3:42 PM	Auto-generated	Confirmation: Your Health Account Information Has...	<input type="checkbox"/>	View

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

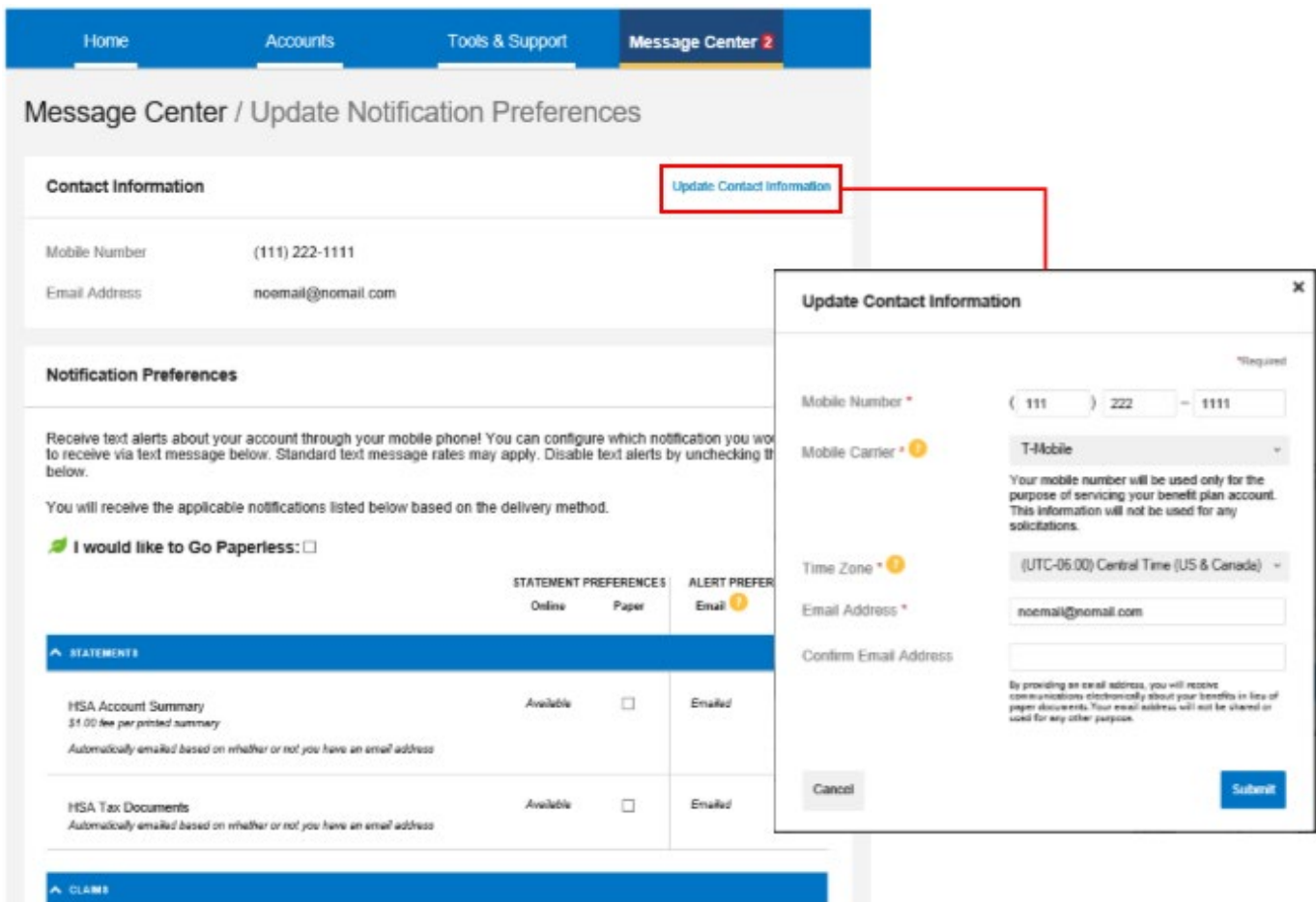
## NOTIFICATION PREFERENCES

To receive notifications about your account, click on [Update Notification Preferences](#) above the current messages. Here you will update if and how you will receive notifications.



Under the Contact Information heading, ensure the information is correct. If it is not correct, click [Update Contact Information](#).

Under the [Notification Preferences](#) heading, select the delivery method for each type of notification by checking the corresponding boxes. The Contributions and Payments sections allow you to set a balance or transaction threshold that will trigger the notification to be sent. Check the [I would like to Go Paperless](#) box to clear and disable all the 'paper' delivery methods for the applicable notifications.



# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## ACCOUNT UPDATES

### UPDATE YOUR PROFILE

To change your phone number, email address, or mailing address, select your name at the top, then click **Profile Summary** in the drop down. Click **Update Profile** in the right corner of the Profile section.

The screenshot shows the 'Update Profile' interface. On the left is a user menu with 'Contact Us' and 'Consumer One' (with a dropdown arrow). Below this are account details: Participant Account ID | 0007687851, Username | cone4444, Email Address | noemail@nomail.com, and Last Login | 9/26/2019 - Online. A 'PROFILE' section contains links for Profile Summary, Banking, Payment Method, and Login Information. The central 'Profile' section has an 'Update Profile' button and lists personal information for 'CONSUMER ONE', including Home Address, Mailing Address, Home Phone, Mobile Number, Email Address, Gender, Marital Status, Username, and Participant Account ID. The right section is the 'Contact Information' form, which includes fields for Home Address, Mailing Address, Home Phone, Mobile Number, Mobile Carrier, Time Zone, Email Address, and Confirm Email Address. A 'Demographic Information' section at the bottom includes Gender and Marital Status. A 'Submit' button is located at the bottom right.

**Note:** Be sure to tell your employer if your mailing address or name changes so they can update it for their records.

Update the information as needed and select **Submit**.

**Note:** To update your name, please submit a **Name Change Request Form**, which is found under **Tools & Support**.

### ADD DEPENDENT

Add a dependent to your account by selecting your name at the top and clicking **Profile Summary** in the drop down. In the profile summary, add a dependent by clicking **Add Dependent**. Enter the following information about the dependent:

- Full Name
- Birthday
- Gender
- Student Information
- Relationship to account holder

**NOTE:** For HRA plans, please contact your employer or the Client Service Center for Health & Benefits to add a dependent.

Complete the required fields and select **Submit**.

### ADD HSA BENEFICIARY

HSA plans allow you to list a beneficiary due to the nature of the account. It is important to designate a beneficiary for your HSA as this individual will receive your HSA assets in the event of your death.

Select your name at the top, then click **Profile Summary** in the drop down and select **Add Beneficiary**.

## PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

You will need to enter the following information to successfully add a Beneficiary:

- Full Name
- SSN
- Birth Date
- Address
- Relationship to the account holder
- Primary or Contingent Beneficiary

**Note:** *If you wish to designate someone other than your spouse as your primary beneficiary, you will need to submit a completed HSA Death Beneficiary Form with your spouse's signature of consent. This form can be found under the [Tools & Support](#) tab.*

Complete the required fields and click [Submit](#).

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## DEBIT CARDS

### REPORTING A DEBIT CARD AS LOST OR STOLEN

To report a card as Lost/Stolen, select your name at the top, then click **Banking** in the drop down. Your debit card information will display on the right side of the screen. Select **Report Lost/Stolen**. Your debit card(s) will immediately be inactivated and your new one will be mailed to the address on file within 7-10 business days.

**Note:** Please review your recent debit card transactions under your HSA account activity. If you do not recognize any of the transactions, please complete the **Transaction Dispute Form**, which can be found under the **Tools & Support tab**, and mail or fax the form to the contact information provided on the form.

### ORDERING A DEPENDENT CARD

To order a card for a dependent you have added to your account, go to **Banking/Cards** and under a qualifying dependent, click **Issue Card**. Click **Submit**.

You will receive the confirmation page below if card ordered successfully.

**Note:** The date of birth and Social Security Number are required for dependents if you wish to order them a debit card. A validation is done to confirm that the dependent is 18 years of age, which is a requirement to receive a debit card. The SSN is needed for activation. If a dependent is entered without an SSN, you will not have the option to order a card until that step has been completed.

### ADD A BANK ACCOUNT

Add a personal bank account to your Pinnacle | Health & Benefits account(s) by selecting **Accounts** and then under **Profile**, select **Banking**. Select **Add Bank Account**. This linked account can be used to make additional contributions to your HSA. Additionally, you can use your linked bank account to reimburse yourself from your HSA, FSA, HRA and/or Parking Account for expenses paid out of pocket.

Complete the required fields and select **Submit**.

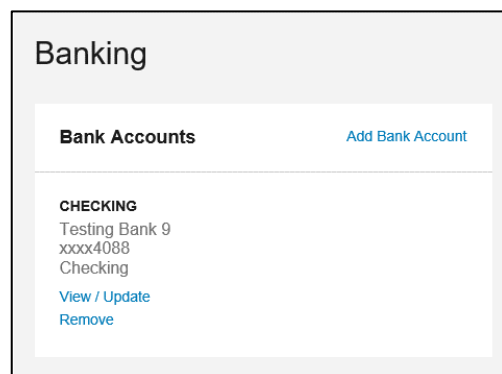
Review the pop-up message and click **Submit**.

A Micro- deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by visiting the online portal at <https://pnfpparticipant.lh1ondemand.com>. After logging in, click on the link in the task section on the **Home** page. The link will read **One or more bank accounts require activation**.

Click on **Activation**. Enter the amount that was deposited in your personal bank account and click **Submit**.

### REMOVE A BANK ACCOUNT

To remove a bank account, go to **Accounts**, then **Profile** and select **Banking**. From there you will see the account(s) you have added. Underneath the account will be the option to View, Activate, or Remove. The 'Remove' button will only be visible when the bank account updates are allowed for the consumer and if there are no pending ACH HSA transactions and/or scheduled HSA transactions.



# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## UPDATING HSA COVERAGE

You can update your HSA Coverage within the portal to reflect your current HDHP coverage. Select [Accounts](#) in the top navigation bar and then under the [Accounts](#) section select [Account Summary](#). At the bottom of the [Account Summary](#) page, select [HSA Coverage Level](#). You can choose between an Individual plan or a Family plan and the appropriate tax year.

**Note:** This will not update your insurance coverage.

[Change Payment Method](#)   [HSA Contributions By Tax Year](#)   [HSA Coverage Level](#)

### Update HSA Coverage Level ✕

**Qualifying Health Plan Coverage** \*Required

Your qualifying high-deductible health plan (HDHP) coverage determines your maximum contribution to your HSA, per IRS guidelines. The Coverage Level is not prorated and is assumed for the entire tax year. You are responsible for determining any proration that may apply.

Current Coverage Level      Individual

Coverage Level \* ?       Individual  Family

Tax Year \*      2019 ▼

[Cancel](#)      [Submit](#)

Forms		
Form Name	Account Type	Description
<b>Authorized Representative/HIPPA Form</b>	All	Used to document the designation of an Authorized Representative for a consumer. This form authorizes the release of medical information to the named representative(s). Only valid for one year after submission for FSA/HRA/DCA. <i>Please note that with this form it allows information to be provided to the authorized representative but does not allow them to make any changes.</i>
<b>Automatic Orthodontia Request Form</b>	FSA/HRA	You can complete this form if you would like to receive automatic reimbursement for orthodontia expenses. A new form must be submitted at the start of each new plan year.
<b>Claims Terms and Condition</b>	FSA/HRA/DCA	The terms and conditions of a reimbursement request
<b>HSA Blocked Account Documentation Guide</b>	HSA	This guide can be referenced to identify the types of the documentation that can be submitted to verify the identity of a consumer that has failed the identity verification process.
<b>HSA Death Beneficiary Form</b>	HSA	Used to add or replace beneficiaries to a consumer's account.
<b>HSA Contribution Form</b>	HSA	This form can be used by the consumer to submit contributions via mail with a contribution check.
<b>HSA Death Distribution Form</b>	HSA	Used to request funds to be distributed to the beneficiary(ies) or the estate of the deceased account holder.
<b>HSA Distribution Request /Account Closure Form</b>	HSA	Used to request a distribution from the accountholder's HSA, or to close the HSA and transfer the entire account balance.
<b>HSA Fund Description</b>	HSA	This form allows you to see the different investment summaries.
<b>HSA Transfer Form</b>	HSA	This form is used by the consumer to request their previous trustee/custodian to transfer all or a portion of assets from another HSA into their Pinnacle HSA.
<b>Medical Necessity Form</b>	FSA/HRA	This form is to be completed when a consumer is submitting "dual-purpose" expenses. Dual-purpose expenses are expenses that are only eligible with a Medical Necessity letter or signed doctor's note (i.e. over the counter medicine, massage therapy, etc.).
<b>Power of Attorney Form</b>	All	This form is used by the consumer to legitimize someone else as an authorized user on their account. This form is valid for the lifetime of the account holder. By selecting a power of attorney, a consumer is agreeing that the power of attorney can make decisions for the consumer.
<b>Recurring Dependent Care Request Form</b>	FSA	This form is to be completed each plan year and as changes occur when the consumer wants to receive recurring reimbursement of dependent care expenses. A new form must be submitted each year.
<b>Reimbursement Request Form</b>	FSA/HRA	This form is used for the consumers to submit any out-of-pocket expenses for reimbursement.
<b>Transaction Dispute Form</b>	All	This form is used when consumers wish to dispute a transaction in the case of suspected fraudulent debit card activity.



# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## PINNACLE | HEALTH & BENEFITS MOBILE APP

Save time and gain the insight you need to manage your account. Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your important account information while you are on the go! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.



Powerful features of the Pinnacle | Health & Benefits Mobile App include:

### Easy, Convenient and Secure

- Simply log in or create your account to the intuitive app to begin managing your account quickly and easily
- No sensitive account information is ever stored on your mobile device; secure encryption is used to protect all transmissions

### Connects You with the Details

- Quickly check available balances, including investment balances
- Access account details
- Click to call or email our Client Service Center for Health & Benefits with questions
- View notifications and messages about your account.

### Provides Additional Time-Saving Options

- View transaction details
- Request HSA Distributions
- Make HSA Contributions
- File a Claim and upload receipt documentation with your mobile device's camera
- Initiate a repayment for an ineligible expense
- Use Expense tab to enter medical expense information and upload receipts to store for personal recordkeeping

### Eligible Expense Scanner

- Scan the bar code of a product to determine if it is an eligible expense for your account(s)
- Real-time product look-up to display whether the product is eligible, ineligible, or not found
- Consumer must have a medical plan (FSA/LPFSA, HSA, HRA)
- Available post login only

### Investments Details

- Investment summary page for read-only information
- Mobile specific settings

Did you know you can enroll in text notifications? See the [Statements](#) section for more information.

## FAQs

### **How do I change my HSA payroll deduction amount?**

You can change your HSA payroll any time during the year with your employer, who will adjust the amount being deducted from your paycheck.

### **How do I change my FSA/DCA payroll deduction amount?**

FSA/DCA plans only allow changes to your election (that would in turn update your payroll amount) with a qualifying life event such as the addition or loss of a qualifying dependent. Contact your employer for more information.

### **What do I do if a provider or my health insurance refunds me for an expense I paid for with my benefit account or I requested funds in error?**

For an FSA/HRA this can be submitted via check along with the claim number to the standard PO Box on claim notifications, or you may contact our call center to have the corresponding claim denied so that you can repay the claim within our online portal. If the provider refunds your debit card the account will be repaid, but you may need to contact the call center if the corresponding claim is still asking you to take action and we can have the refund applied to that claim.

For an HSA, this can be submitted along with the Contribution Form, indicating that this was a "Mistaken Distribution". You can either deposit the funds into a personal account and then issue a check from this personal account for the funds, or sign the check over to your HSA account and mail this to the address on the form. If the funds were returned to your debit card, these will route directly into the account they were originally debited from and no further action is required.

### **What if I use my HSA to pay for something other than a qualified medical expense?**

If HSA funds are used for other than qualified medical expenses, the expenditures are subject to applicable income tax and, for individuals who are not disabled or over the age of 65, subject to an additional 20% tax penalty.

### **Can I reimburse myself with HSA funds for qualified medical expenses incurred prior to my enrollment in an HSA?**

No. Qualified medical expenses may only be reimbursed, tax-free, if the expenses are incurred after the date your HSA was established.

### **Once I request a transaction, how long does it take for my funds to be available?**

If you have a bank account added to your account this can take as little as 3 business days for an HSA transaction. However, a check can take up to 7 business days to arrive. For HRA/FSA/DCA claims this will be dependent upon if the claim documentation is approved.

### **What do I do if my debit card declines or doesn't work?**

Ensure you have activated the card, and have logged into your online portal to accept your terms and conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If using the card at the retail pharmacy ensure the item is coded as HSA/FSA eligible. Still unable to determine the cause? Call our Client Service Center who can verify the cause and best solution.

### **Who qualifies for an HSA?**

Generally, an eligible individual is anyone who meets all of the following criteria unless an exception would apply: Covered under an IRS qualifying HDHP; Not covered by any other health plan that is not an HDHP; Not currently enrolled in Medicare or TRICARE; May not be claimed as a dependent on another individual's tax return.

### **Who qualifies as a dependent?**

A person generally qualifies as your dependent for HSA purposes if you claim them as an exemption on your Federal tax return. Please see IRS Publication 502 for exceptions. [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

### **How can I grant my spouse access to my account?**

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via the consumer portal or your employer.

### **Can I use my HSA/FSA to pay for medical expenses for a spouse or dependent?**

Yes, you may use your HSA funds without penalty to pay for qualified medical expenses for yourself, spouse or dependent even if they are covered under another health plan. Consult a qualified tax advisor for advice.

# PINNACLE | HEALTH & BENEFITS CONSUMER GUIDE

## ***What can I use the HSA for?***

The funds in the HSA can be used: to pay for qualified medical, dental, vision and prescription drug expenses, including over-the-counter drugs that have been prescribed by a doctor, as defined in IRS Publication 502; As supplemental income – if you are under age 65, money withdrawn is taxable and could be subject to an additional 20 percent.

## ***Can I enroll in both an HSA and an FSA?***

If you enroll in both an HSA and an FSA or HRA, you cannot make deductible contributions to the HSA for that coverage period if the FSA or HRA are "general purpose" arrangements that pay or reimburse for qualified medical expenses. However, you still may be able to make deductible contributions to an HSA even if you are also covered under an FSA or HRA if those arrangements are "limited purpose" FSAs or HRAs that restrict reimbursements to certain "permitted benefits" such as vision, dental or preventive care benefits. Other permissible combinations include "suspended HRAs" and "post-deductible" FSAs or HRAs. Contact your legal or tax adviser to review these situations.

## ***If I change employers, what happens to my HSA?***

Since you are the owner of the HSA, you may continue to maintain the account if you change employers. HSA to HSA transfers are permitted and do not impact tax reporting if you are enrolled in an HSA in the future.

## ***Who may contribute to an HSA?***

Anyone may contribute to the HSA of an eligible individual. If an employee establishes an HSA, for example, the employee, their employer, or both may contribute to the employee's HSA in a given year. If a self-employed or unemployed individual establishes an HSA, that individual may contribute to the HSA. Family members may also make contributions to an HSA on behalf of another family member as long as that other family member is an eligible individual. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits.

## ***Can I move my HSA to my spouse's HSA and vice versa?***

No. As HSA's are linked to each individual HSA account holders are unable to move their HSA funds to another individual's HSA, per IRS regulations.

## ***Who is responsible for determining whether HSA distributions are used exclusively for qualified medical expenses?***

As the HSA account holder, you must ensure that distributions are used for qualified medical expenses. Records of medical expenses should be maintained as evidence that distributions have been made for these purposes. You are responsible for ensuring contributions to the HSA do not exceed IRS limits.

## ***What happens to the HSA if I die?***

If you are married and your spouse is a named beneficiary, she/he becomes the owner of the account and assumes it as his/her own HSA. She/he may also elect to have the HSA closed and distribute funds in the form of a check. If you are unmarried, your account will cease to be an HSA. It will pass to beneficiaries or become a part of your estate, and be subject to applicable taxes.

## ***When will tax documentation become available?***

You will receive a 5498-SA for the Contributions that have been made, this tends to generate by mid-May. You will not need this one for filing taxes. You will only receive a 1099-SA if there were Distributions made. The 1099-SA is needed for filing taxes and tends to generate in mid-January.

## ***Will HSA contributions that I made via lockbox deposit or online show up on my W-2?***

No. Contributions made by either of these methods are considered after-tax contributions for purposes of W-2 reporting. In order to receive the tax benefit of after-tax contributions, you must claim them on your tax return.

## ***Is tax reporting required for an HSA?***

Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form

## ***How do I submit my itemized receipts for my HSA?***

You will not need to submit your itemized receipts for your HSA plan, however, your distributions will be reported to you and the IRS via your 1099-SA tax document, so you should retain them for your own tax records. The Expenses section is a great place for you to store your receipts to keep an organized record of them. The IRS recommends for seven years.