

Guide to HSA Distributions and Contributions

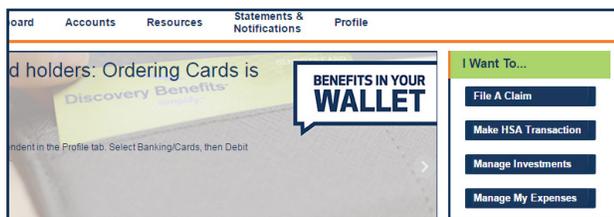


**MAXIMIZE YOUR
HSA DOLLARS**

You can withdraw and deposit funds into your HSA through your online account or by mailing the applicable form.

Online

Step 1: Select “Make HSA Transaction” within the I Want To... section.



The screenshot shows the top navigation bar with 'Accounts', 'Resources', 'Statements & Notifications', and 'Profile'. Below the navigation, there's a 'BENEFITS IN YOUR WALLET' section. On the right, the 'I Want To...' menu is open, showing options: 'File A Claim', 'Make HSA Transaction' (highlighted), 'Manage Investments', and 'Manage My Expenses'.

Step 2: Complete the fields in the screenshot below. You will need to have a bank account established in order to make an electronic contribution.



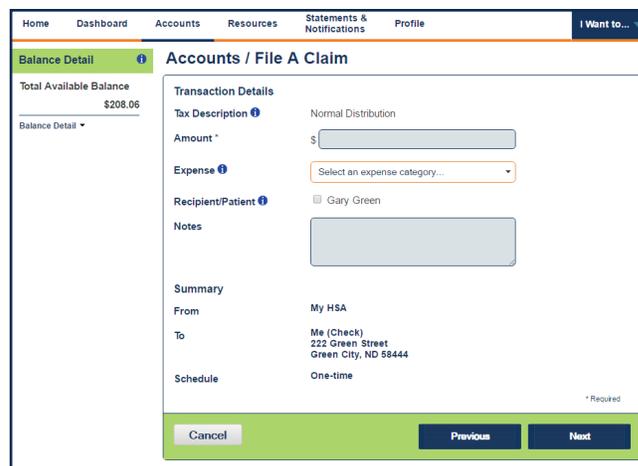
The screenshot shows the 'Accounts / Make HSA Transaction' form. On the left, the 'Total Available Balance' is \$208.06. The 'Create Transaction' section has 'From' set to 'My HSA' and 'To' set to 'Someone Else'. A note below says 'Based on your selections, you will be requesting a distribution (withdrawal)'. There are 'Cancel' and 'Next' buttons at the bottom.

Step 3: Choose if it's a one-time or scheduled transaction.



The screenshot shows the 'Accounts / Make HSA Transaction' form. The 'Transaction Schedule' section has 'Frequency' set to 'One-time' (selected) and 'Schedule' (unselected). The 'Summary' section shows 'From: My HSA' and 'To: Me (Check), 222 Green Street, Green City, ND 58444'. There are 'Cancel', 'Previous', and 'Next' buttons at the bottom.

Step 4: Next, enter the amount and any notes.



The screenshot shows the 'Accounts / File A Claim' form. The 'Transaction Details' section has 'Tax Description' set to 'Normal Distribution', 'Amount' set to '\$', 'Expense' set to 'Select an expense category...', and 'Recipient/Patient' set to 'Gary Green'. The 'Notes' section is empty. The 'Summary' section shows 'From: My HSA' and 'To: Me (Check), 222 Green Street, Green City, ND 58444'. The 'Schedule' is set to 'One-time'. There are 'Cancel', 'Previous', and 'Next' buttons at the bottom.

Step 5: Agree to the Claims Terms and Conditions and Normal Distribution Disclaimer. Then, click “Submit.”

Guide to HSA Distributions and Contributions, continued

Fax or Mail

Submit the applicable form by fax or mail.

Fax: 1-866-451-3245

Mail: Discovery Benefits PO Box 2926, Fargo ND
58108-2926

If you need to request a distribution due to an excess contribution removal, prohibited transactions, rollover, transfer, divorce or disability, please use the HSA Distribution Form. If you need to request a distribution due to the death of the HSA account holder, please use the HSA Death Distribution Form.

You can deposit funds into your HSA by mailing the HSA Contribution Form with a paper check or money order.

HSA Tax Documents

Account holders can access Form 1099-SA for reporting distributions made during the tax year and Form 5498-SA for reporting contributions made to the HSA during the tax year electronically through their consumer portal. 1099-SAs and 5498-SAs are made available on the portal by January 31st each year. It is the account holder's responsibility to keep records to support distributions and to complete Form 8889 and attach it to Form 1040.

To access these forms on your consumer portal, hover over the Statements & Notifications tab and select HSA Tax Statements, then click on the name of the document you need. **Note:** Once the tax documents have generated, there will be a quick link on the Message Center to view your tax statements.