

ENROLLING IN YOUR HEALTH SAVINGS ACCOUNT



with HSA Bank

Getting Started – How to Enroll

1. Complete your health plan enrollment and elect the HSA plan through Cigna.
2. Cigna will send your enrollment information to HSA Bank. Your HSA account will be automatically opened by HSA Bank.
3. You will receive a Welcome Kit directly from HSA Bank with information about your HSA account.
4. Upon processing your enrollment, you will receive your debit card directly from Cigna. Activate your card.
5. To request a card for another person in your family, visit **myCigna.com** or call Cigna customer service using the phone number on your ID card.
6. Begin making payroll contributions to your HSA account via your employer (if available) or directly via check or electronically.
7. Register on **myCigna.com** or download the myCigna® App** to view your account balances and transactions. From **myCigna.com**, you'll be able to seamlessly access the HSA Bank website.
8. Start paying for qualified expenses with your HSA dollars or save the money for future expenses.

Together, all the way.®



ACCOUNT HOLDER FEES

Monthly accountholder fee	\$2.25, waived if monthly balance exceeds \$3,000 (the monthly fee may be paid by your employer while you are active; refer to your plan administrator)
Interest	Tiered interest rate; increased percentage as account balance grows. To view the latest interest information, refer to HSA Bank's site via myCigna.com
Debit card	One Cigna branded Visa debit card is issued when you enroll for the HSA plan. You can request additional cards on myCigna.com or by calling the customer service number on the back of your ID card.
Checkbook (optional)	No charge for checkbook (50 checks)
Monthly statements	Electronic statements are automatic; \$0.75 per monthly paper statement
Stop payment	\$25
Overdraft/returned item	No charge
Close account	\$25
Online transactions	Electronically transfer funds and/or make payments directly from your HSA account.
Investment options and fees*	<p>Accountholders have access to two self-directed investment platforms. TD Ameritrade offers stocks, bonds and mutual funds; no monthly brokerage fees. Trading fees apply</p> <p>Devenir offers a pre-selected group of 31 top-performing mutual funds; no monthly or trading fees.</p>
Minimum balance for investments	A \$1,000 minimum balance is required to initiate investments.
Customer service	Cigna customer service advocates are available 24/7/365 and will transfer callers to HSA Bank when needed.
Online account management	Once you are enrolled and your account is open, you can access your account balances and transactions, including debit card transactions, from myCigna.com and the myCigna App. You will also have seamless access to the HSA Bank website from myCigna.com . Prior to your effective date, for access to tools and resources, including HSA calculators and a library of videos and educational resources, go to hsabank.com/Cigna .



* Investments are subject to market fluctuation, investment risk, and possible loss of principal. You are encouraged to discuss these strategies with a professional financial planner and tax advisor.

** The downloading and use of the mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

HSA Bank's responsibilities to accountholders are set forth in the Deposit Account Agreement and Disclosures for Health Savings Accounts. The HSA trustee/custodian is solely responsible for all HSA services, transactions and activities. Cigna is not responsible for any aspects of the HSA services, administration and operation.

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