



HSA

ENROLLMENT BOOKLET

Take Control of Your Healthcare Expenses with an HSA

Tax-Free Deposits | Tax-Free Growth | Tax-Free Withdrawals

When you enroll in a qualified high deductible health plan, you're eligible for a Health Savings Account (HSA). You enjoy lower plan premiums and can set aside money tax-free to cover out-of-pocket healthcare costs.

An HSA:

- Covers qualified healthcare expenses tax-free
- Earns interest tax-free
- Can be invested
- Saves you Federal, FICA and State taxes
- Stays with you for life
- Rolls over from year to year
- Reduces insurance premiums paid by you and your family

With an HSA, you have control over:

- How much money to put into the account
- Whether to save the account for future expenses or pay current medical expenses
- Which medical expenses to pay from the account
- Whether to invest any of the money in the account and which investments to make

You own the account!

(It's yours, you own it) — You keep your HSA even if you:

- Change jobs or become unemployed
- Change medical coverage
- Move to another state
- Change your marital status

With HSAToday[®], you can make the most of your account with these features:



Eg _ [f 5ScM[®]

HSAToday[®] is integrated with the Eg _ [t card. Never worry about having to pay out-of-pocket and wait for reimbursement. Just swipe it at locations where you are paying for eligible items and services.



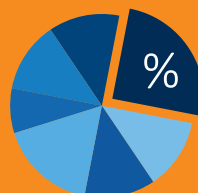
ClaimsVault[®]

A unique, patented feature of HSAToday[®] is the ClaimsVault[®], which stores digital receipt documentation and certification status that allows for expense substantiation. Your expense information remains available in ClaimsVault for as long as your HSAToday account is open.



Form 8889

HSAToday[®] will automatically fill out your 8889 tax form for filing with your personal tax return.



Investments

Once you reach the \$1,000 balance threshold, you can invest your pre-tax dollars and get tax-exempt returns! Manage every aspect of your HSA investments inside the portal. Choose from several different investment models (picked by our dedicated investor) or select individual funds.

Health Savings Account (HSA) FAQs

2024 HSA Contribution Limits



Single Coverage

\$4,150

\$5,150

w/ catch up*



Family Coverage

\$8,300

\$9,300

w/ catch up*

HDHP Minimum Deductibles:

Single: \$1,600

Family: \$3,200

*Catch up contributions (for people age 55 and over only) equal \$1,000 over the annual limit.

Q: Can anyone open an HSA?

A: No. You must be enrolled in a High-Deductible Health Plan (HDHP) to open an HSA or contribute to an existing HSA. See the top of this page for the minimum deductible amount that currently qualifies as an HDHP.

Q: How much can I contribute each year to an HSA?

A: The IRS issues annual contribution limits each year, which differ depending on whether you have Employee Only or Family health insurance coverage. See the top of this page for the current annual limits. HSA account owners aged 55 or older can make a “catch up” contribution of up to \$1,000 each year above the current annual limit.

Q: How do I make contributions to an HSA?

A: You can make pre-tax contributions, post-tax contributions, or a combination of the two as long as the combined total does not exceed the IRS annual limit. Pre-tax contributions are made through payroll deduction. Post-tax contributions are made by depositing directly into the HSA account. Post-tax contributions for a given year can be made up until the due date for your income tax return for that year; for most people, this is April 15 of the following calendar year.

Q: How much of my HSA can I spend each year?

A: The only spending limit is your account balance. You can only spend or withdraw up to the actual amount sitting in your account at that time. You do not lose any money that is not spent by the end of the year, however. Since all unused funds in an HSA automatically roll over from year to year, you can build up your available balance over time.

Q: What can I spend HSA funds for?

A: HSAs can be used to pay for any qualified healthcare expense as defined by the IRS. This includes doctor and nurse visits, prescriptions, lab tests, hospitalization, physical therapy, mental health care, eyeglasses and contacts, dental care, and much more; see the listing of common eligible and ineligible expenses on page 4. To be eligible for payment from an HSA, the expense must be incurred on or after the date the HSA account was opened. HSA funds can also be used for certain health insurance premiums, such as COBRA and TEFRA.

Q: Can I spend HSA funds on family members not covered by my health insurance plan?

A: As long as a person is listed on your Federal income tax return as a joint filer or dependent, your HSA can be used to pay for their qualified expenses. This applies even if they are covered by a separate insurance plan that is not an HDHP or not covered by any health insurance plan at all.

Q: How do I access my HSA funds?

A: You will receive an HSA debit card that is linked to your HSA account. This is a limited-purpose Mastercard® that is coded for medical providers only. Having the debit card lets you cover qualified expenses without first having to pay out-of-pocket and then wait for reimbursement. Although you have the option of setting a PIN for your card, a PIN is not necessary; to pay an expense, just swipe your debit card as you would a regular credit card. If your medical provider does not accept cards, or for any reason you did not use your card to pay an eligible expense, you can submit a claim for reimbursement (also known as a “request for distribution”).

HSA Frequently Asked Questions

Q: What exactly happens in my HSA account when I swipe my HSA debit card?

A: As soon as the card transaction is authorized through the Mastercard® network, your account's "purse value" (the amount of money available to spend) is reduced by the transaction amount. If signed up for mobile alerts, you will receive one within moments through the mobile app that confirms the transaction and shows your reduced available balance. You will also be able to see the pending card transaction and balance reduction in your account (online or mobile app).

Q: What if there is not enough money in my HSA when I swipe the card to pay an expense?

A: If the transaction exceeds your available balance (purse value), usually it will be declined. Some merchants can accept "split tender," which means their system is able to charge your card only for the portion of the total due that equals your available balance and then ask for a different form of payment to cover the remainder.

Q: Are there any transaction limits on my debit card?

A: Both the per-transaction limit and the maximum combined daily transaction limit for your debit card is \$5,000, even if you have more available in your HSA account.

Q: Do I have to keep up with receipts?

A: Although the IRS does not require HSA account

holders to submit receipts to use their debit card or to get reimbursed for an out-of-pocket expense, it is a good idea to keep receipts in case of future need. Through your online account, you have access to the ClaimsVault®, a patented "electronic shoebox" that lets you store electronic copies of receipts in your account. In addition to receipts for expenses you have paid, you can also store receipts for expenses that you haven't claimed yet but may want to claim once your account balance grows larger.

Q: I'm going to be eligible for Medicare later this year. Can I still have an HSA account?

A: If any part of Medicare is elected, you cannot open a new HSA account or contribute any more money to an existing HSA account after your Medicare effective date. You can however continue to use any funds remaining in an existing HSA account.

Q: How can I check my account balance, card transactions, status of reimbursement claims, and so on?

A: You have account access 24 hours a day through your online employee portal and through the mobile app. To register and log in for the first time, refer to the welcome email that your benefits administrator will send after enrollment.

Q: What if I still need help after looking at my account?

A: Contact your benefits administrator, whose information can be found on the back cover of this enrollment booklet.

Eligible/Non-Eligible Expenses

HSA Eligible Health Care Expenses

Please note that we do not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. ***If prescribed for a particular ailment or medical condition; provider letter required.**

Acupuncture	Home health and/or hospice care	Physical therapy
Alcoholism treatment	Hospital services	Psychiatric care
Allergy shots and testing	Insulin	(psychologists, psychotherapists)
Ambulance (ground or air)	Laboratory fees	Radial keratotomy
Artificial limbs	LASIK eye surgery	Schools (special, relief, or handicapped)
Blind services and equipment	Medical alert (bracelet, necklace)	Sexual dysfunction treatment
Car controls for handicapped*	Medical monitoring and testing devices*	Smoking cessation programs
Chiropractor services	Nursing services	Surgical fees
Coinurance and deductibles	Obstetrical expenses	Television or telephone for the hearing impaired
Contact lenses	Occlusal guards	Therapy treatments*
Crutches, wheelchairs, walkers	Operations and surgeries (legal)	Transportation (essentially and primarily for medical care; limits apply)
Dental treatment	Optometrists	Vaccinations
Dentures	Orthodontia	Vitamins*
Diagnostic tests	Orthopedic services	Weight loss programs*
Doctor's fees	Osteopaths	X-rays
Drug addiction treatment & facilities	Oxygen/oxygen equipment	
Drugs (prescription)	Physical exams (except for employment-related physicals)	
Eye examinations and eyeglasses		

Important Notice About Over-the-Counter (OTC) Medications

With passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) in March 2020, OTC medications are once again eligible for purchase with FSA/HSA funds without the need for a prescription. In addition, menstrual care products are now also eligible for purchase with FSA/HSA funds without the need for a prescription. You can use either your debit card to purchase these items or submit the purchase receipt for reimbursement.

Common HSA Eligible OTC Medications and Products

Acne medications & treatments	Braces & supports	Laxatives
Allergy & sinus, cold, flu & cough remedies	Contact lens solution	Medicated bandaids & dressings
Antacids & acid controllers	Contraceptives (condoms, gels, foams, suppositories, etc.)	Menstrual Care Products
Antibiotic & antiseptic sprays, creams & ointments	CPAP equipment & supplies	Motion sickness remedies
Anti-diarrheals	Diabetic testing supplies/equipment	Nicotine patches and other smoking cessation aids
Anti-fungals	Durable medical equipment (power chairs, walkers, wheelchairs, etc.)	OTC varieties of insulin
Anti-gas & stomach remedies	Eczema & psoriasis remedies	Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)
Anti-itch & insect bite remedies	Eye drops, ear drops, nasal sprays	Personal protection equipment (PPE)
Anti-parasitics	First aid kits	Reading glasses
Digestive aids	Hemorrhoidal preparations	Sleep aids & sedatives
Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)	Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)	Wart removal remedies, corn patches
Bandages and bandaids	Hydrogen peroxide, rubbing alcohol	
Breast pumps for nursing mothers		

All OTC items listed are examples.

These items are commonly mistaken as eligible but do not meet the requirements:

Cosmetic surgery and procedures	Health programs, health clubs and gyms	Teeth whitening
Cosmetic Dental Procedures (incl. teeth whitening)	Insurance premiums (not reimbursable under FSA)	Vitamins & supplements without prescription



Welcome to Mobile summit

Benefits at Your Fingertips

Access your employee benefits account information on your mobile device with the Mobile Summit app for Apple and Android.

- ✓ **View Accounts** – Access detailed balance and account information, including alerts.
- ✓ **Card Activity** – Review transaction information, including whether receipts are needed.
- ✓ **Enter a Claim** – Easily file a claim using your smartphone or mobile device. Just open a claim using the app, fill in some details onscreen, take a photo of the receipt with your smartphone camera, and upload. Claims filing couldn't be easier!



Locating and Loading the Mobile Summit App



Search for "Mobile Summit" on the App Store for Apple products or in the Google Play Store for Android products, and load as you would any other app.

Logging in

Mobile Summit uses the same login credentials as the online participant portal. Once you have registered online, log in to Mobile Summit using the same username, password, and TPA code 88. After logging in to the app, you will be on the home page which lists your navigation options.

Getting Help



Contact AWM at support@awm.cc or 800.723.8908.

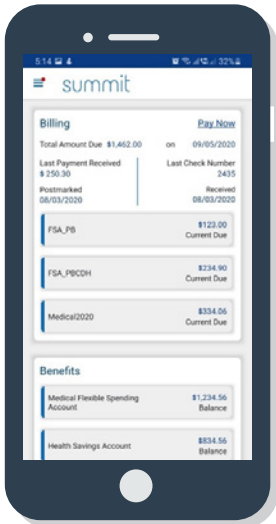
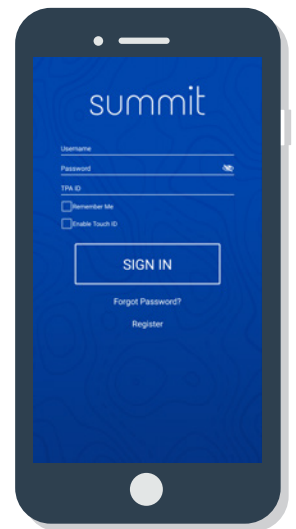
summit Mobile Quick Start Guide

Logging In

Open the Mobile Summit app. Use the same username and password to log in that you use to log in to the full Summit portal online.

What You Can Do with Mobile Summit

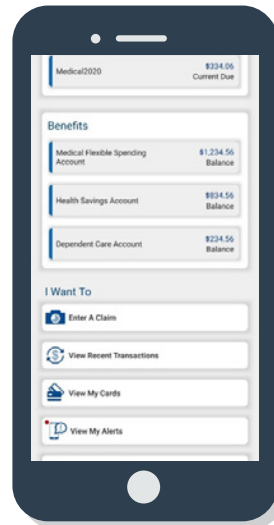
Once you log in, the Home page displays on the screen. Tap the icons to access the available features:



Homepage –

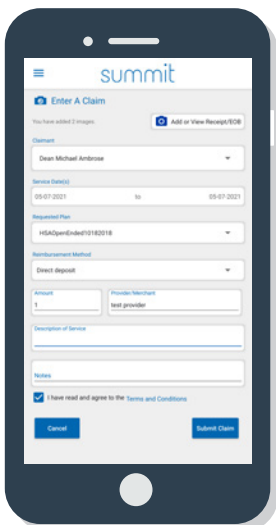
The Billing section will display for participants who have at least one Premium Billing coverage (COBRA, direct or retiree billing). View details about your account or click Pay Now to pay a premium that is due.

The Benefits section displays all active and prior year benefits and their balance for participants with CDH benefits (FSA, DCAP, HRA, HSA, Transit). Navigate to the Account Detail page by clicking on a particular benefit.



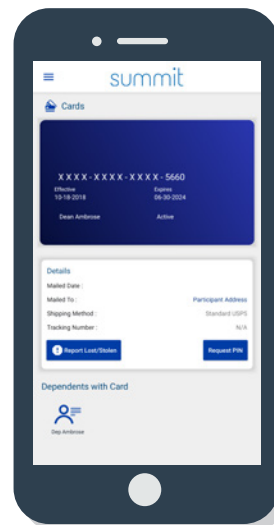
I Want to –

The I Want To section at the bottom of the homepage allows you to quickly access available features of the app. You can easily navigate to enter a claim, request a withdrawal or reimbursement, view recent transactions, view alerts, and update your profile. Premium Billing only participants will see the menu items that pertain to billing activities.



Enter a Claim –

Mobile Summit provides a quick, convenient, and secure way to file claims using your smartphone's camera. Enter claim information including Claimant, Service Dates, Amount, Provider/Merchant, and Reimbursement Method, then upload a photo of the receipt or EOB, and submit for processing.



Cards –

View card details shows the name on the card issued to you, the card number, expiration date, and current status. You may also view dependents who hold cards. If your card is lost or stolen, you may report it through this screen.



Transactions – Access a list of transactions across all accounts, sorted by date. Select a transaction to view details.



Profile – Access your profile and view information. You may edit information from this screen.



Alerts – View all alerts for your accounts and cards.

HSA Application and Salary Reduction Agreement

This Salary Reduction Agreement (SRA) authorizes your employer to reduce your salary by the indicated amount shown below for the exclusive purpose of facilitating a contribution to your Health Savings Account. Do not send contributions with this form. By completing this agreement, you are indicating that as of the effective date of your contribution election, you are an "Eligible Individual" as defined in the adoption agreement and authorize your employer to facilitate your monthly contributions to your HSA on your behalf.

Please fill out the form below and return to your HR office.

Are you a current HSA account holder?

- ☐ Yes Fill out only your Name in Section 1 and proceed to Sections 2 through 5.
☐ No Complete ALL information and sign the form. Look in the mail for your HSA Welcome Letter, which includes additional HSA services.

Section 1: Account Holder Information (Please Print)

Name (First, MI, Last) _____
Preferred Mailing Address ☐ Home Address ☐ Mailing Address (if different)
Home Address _____ Mailing Address _____
City _____ City _____
State _____ Zip _____ State _____ Zip _____
Email Address _____
Preferred Phone Number ☐ Home ☐ Work Best Time to Call _____ ☐ AM ☐ PM
Home Phone (____) _____ Work Phone (____) _____
Date of Birth _____ Social Security Number _____
Driver's License Number _____ Mother's Maiden Name (Security) _____
Employer _____

Section 2: Primary Beneficiary

Name (First, MI, Last) _____
Address _____ City _____ State _____ Zip _____
Social Security Number _____ Relationship _____

If all individuals listed as Primary Beneficiaries precede you in death or cannot be located after a reasonable search by the custodian, all non-allocated funds (if any) in your account will be distributed to your Contingent Beneficiary (to add/edit/change Contingent Beneficiary(ies), log in to your account). In the event that no beneficiary can be located, your account balance (if any) will be distributed to your estate.

Section 3: HDHP Information and HSA Contribution Election

HDHP Coverage Effective Date _____ Check one ☐ Single Coverage ☐ Family Coverage
I elect a monthly contribution of \$ _____ (amount) to my HSA effective _____ (date).

Section 4: Debit Card

- ☐ I hereby request a debit card as an alternate distribution method from my HSA account. (See Article IV of the Custodial Account Agreement for terms of usage.) Print exactly as you would like it to appear on your card: 21 characters maximum including spaces. If more than two cards are needed, attach a separate sheet.

Name on 1st Card
Name on 2nd Card

Section 5: Adoption Agreement/Employee Signature

As of the effective date of my HSA Contribution Election, I certify that I am an "Eligible Individual" as defined by the Code and do hereby elect a Health Savings Account in accordance with Section 223 and Section 125 of the Internal Revenue Code. I understand this request will not be processed until all paperwork is completed, accepted and approved by my employer. I further understand that I am responsible for all contributions made to my HSA and that my benefits administrator is facilitating but not initiating the contribution. If the account is closed at any time, there will be a \$25 closing fee.

This application is for the establishment of my individually owned Health Savings Account at the custodian displayed below. The information on this application is true and accurate to the best of my knowledge and I submit this form with full understanding and acceptance of the provisions contained within the Custodial Account Agreement, HSA Terms and Conditions Statement, and the HSA Disclosure Statement. I also acknowledge that the Plan Service Provider (PSP) indicated on the bottom of this form is authorized to perform transactions on my account and all such transactions initiated by the PSP should be treated as if initiated directly by me, the Account Holder. I am currently, or will be upon the date of my first contribution, an Eligible Individual as described in the Custodial Account Agreement. I understand that maintaining my eligibility is my responsibility and that the custodian will assume that all contributions are made while I am eligible to do so. I am currently, or will be upon the date of my contribution, covered by a High Deductible Health Plan (HDHP) that meets the qualifications detailed in the Custodial Account Agreement.

Signature of Account Holder

Date

ADDITIONAL BANKING SERVICES***

You are responsible for the payment of the fees as set forth below. However, in some instances, the fees, or a portion thereof, may be paid by an Employer or Plan Service Provider. To the extent the fees are not paid by another entity, we will deduct the fees from your Deposit Account. These fees are subject to change by us at any time (including, but not limited to, the expiration of your High Deductible Health Plan), upon notice to you as required by applicable law.

Monthly Investment Option (Investment Threshold is \$1000.00)

\$1.50

Deposit Return unpaid	\$15.00
Overdraft/NSF per item	\$22.50
Debit Card Reissue Fee (per card)	\$5.00
Withdrawal by paper check	\$3.00
Close Account Fee	\$25.00
Balance Transfer Fee (Trustee-to-Trustee)	\$15.00
Stop Payment per item	\$25.00
Wire Transfer (Individual or Employer)	\$15.00
Monthly Statement by mail	\$3.00
Copy of Check, Statement, 1099, 5498	\$5.00
Corrected IRS Filing Fee (non-banking error)	\$10.00

*** These are retail rates charged directly to the Individual HSA by the Custodian

Included with your HSAToday® Account

Online Account Access	No charge
Online Monthly Savings Statements	No charge
Online Monthly Investment Statements	No charge
Regular Distributions by EFT	No charge
Annual Statement by Mail	No charge
Form 1099-SA & 5498-SA by Mail	No charge

- HSAToday® deposit account offered by National Advisors Trust of South Dakota, Inc. a state-chartered trust company, through Centennial Bank, Member FDIC.
- HSAToday® Savings Account is FDIC and can include short-term US Treasuries.
- HSAToday® Investment Account not guaranteed by Custodian or insured by FDIC. May lose value.
- For Current Rate and Fee information please visit our website, www.myhsatoday.com
- For more details regarding the general terms and conditions that apply to your HSA, please see the Custodial Account Agreement and Disclosures for Health Savings Accounts.

HOW WE CALCULATE ACCOUNT EARNINGS

Each month your interest earned is determined by the daily balance and daily rate for each day of the month using the above rate schedule. The daily rate is multiplied by the principal in the account for each day to get the daily interest earned. The sum of each day's interest becomes the posted deposit earnings for the month. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g. checks). Interest is compounded and posted to your account monthly. The interest rate and APY is based on your account balance.

HOW WE HANDLE INTEREST UPON ACCOUNT CLOSURE

If the account is closed on the 1st day of the month, there are no earnings accrued to post. The account is closed and the full balance less pending fees, distributions, or card authorizations, will be distributed. If the account is closed after the 1st day of the month, the system will determine the interest accrued based on the number of days the account was active during the month. This amount is automatically posted to the account prior to the final distribution.

MINIMUM DEPOSIT FOR NEW ACCOUNTS

No minimum balance or initial deposit requirements apply to this account.

OVERDRAFTS

Overdrafts resulting from checks or ACH transactions will be charged an overdraft/NSF fee directly to the health savings account (see above fee schedule). Overdrafts caused by debit card transactions will not be charged an overdraft/NSF fee. Overdrafts caused by investment purchase that results in a transfer from savings, will not be charged an Overdraft/NSF fee. ATM transactions are not allowed on this account.

Advantages of Health Savings Accounts

Security

Your high deductible insurance and HSA protect you against high or unexpected medical bills.

Affordability

Reduce health insurance premiums by switching to health insurance coverage with a higher deductible.

Flexibility

Use your HSA funds to pay for current medical expenses, including those your insurance may not cover, or save the money in your account for future needs such as:

- Health insurance or medical expenses if unemployed
- Medical expenses after retirement (before Medicare)
- Out-of-pocket expenses when covered by Medicare
- Long-term care expenses and insurance

SAVE



PAY



INVEST



Savings

Save the money in your account for future medical expenses and grow your account through investment earnings.

Ownership

Funds remain in the account from year to year, just like an IRA. There are no "use it or lose it" rules for HSAs.



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