PayFlex® Health Savings Account (HSA)

It’s easy to manage your HSA online. Simply follow the steps below.

**Set up your account**

1. Go to payflex.com.* Click Sign In located at the top right corner.
   - If you’re a new user, click Create Your Profile and complete the required fields.

2. Review the Online Services Agreement.
   - Check the box to confirm you understand and agree to the terms of the agreement.
   - Enter your initials in the text box.

3. Review the account fees and HSA Custodial Agreement.
   - Check the box to confirm you understand and agree to the terms of the agreement and fees.
   - Enter your initials in the text box and click Save and Continue.

4. Enter your personal information.
   - Select your marital status using the drop-down list.
   - Choose your high deductible health plan start date.
   - Select your coverage type (individual or family) and click Save and Continue.

5. Enter your beneficiary information.
   - You can name a person, trust or your estate as your beneficiary.
   - If your beneficiary is a person, you’ll enter their first and last name, address, Social Security number and relationship to you. If you have more than one beneficiary, you’ll choose how you want the funds split between them. The total must equal 100 percent.

6. Review the summary page and click Continue to finalize your profile setup.

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**View eligible expense items**

To view a list of common eligible expenses, log in and click on Quick Tips. Then select Explore eligible expenses.

**Link your bank account to transfer funds**

You can link one or more bank accounts to your HSA to easily transfer funds to and from your HSA.

1. Once logged in, go to Account Settings (top right) and click Bank accounts (left side).

2. Click on Link Bank Account to my HSA.

3. Select the bank account type (checking or savings) and enter your account number and routing number.

4. Check the box to authorize PayFlex to link your account and click Save and Continue.

5. Review your bank account information and click Save and Continue.

   **Note:** You’ll see the status says “Complete Validation.” (See “Validating your linked bank account.”)

**Validating your linked bank account**

After you link a bank account to your HSA, we’ll send a deposit of less than $1.00 (and matching withdrawal) to your bank account. This process can takes up to two business days, not including Saturdays, Sundays or holidays.

Once you see the deposit in your bank account, make note of the amount. Log back in to your HSA and follow these steps:

- Go to Account Settings. Select Bank accounts.
- Click on Complete Validation next to the bank account you wish to validate.
  - Enter the amount PayFlex deposited into your account.
  - Click Validate.

Once you validate your account, you can begin to transfer funds to and from your HSA.

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*If you’re an Aetna member, log in to www.aetna.com. Click Access Your Account to get your PayFlex member website.
Account notifications
- After logging in, click on Account Settings (top right) and then select Account notifications (left side).
- Select a + sign to view your options. Then choose the notifications you want to receive and how to receive them (email, text and/or online message). Then click Save.

Order an additional PayFlex Card® for your spouse or dependent
- After logging in, click on Account Settings and then select PayFlex Card.
- Click on Order a Dependent Debit Card.
- Enter the first and last name of your spouse or dependent name and click Submit. Once you order a card, you should get it within 10 to 15 business days.

Make an HSA payment or withdraw funds (available with a linked bank account)
From the Home screen (dashboard), go to your Health Savings Account. Or you can select your Health Savings Account from the Your Accounts drop-down menu at the top of the page. Then click on Request funds. This lets you pay your health care provider or yourself directly from your HSA.

Step 1: Enter the amount, date to start your request, date of service and expense type. Then choose if you want to repeat the request and click Continue.

Step 2: Select if you want to send funds to yourself or to someone else. You can choose to transfer the funds to your bank account (if you've linked an account) or request a check. Then click Continue.

Step 3: Review your request and click Submit to complete. To make changes, click on step 1 or 2.

Make after-tax contributions (available with a linked bank account)
From the Home screen (dashboard), go to your Health Savings Account. Then click on Deposit funds. This lets you make a deposit to your HSA from a linked bank account. You must have a linked bank account to use this feature.

Step 1: Enter the amount, select a deposit type, enter a transfer date, and select a bank account. Then choose if you want to repeat the request and click Continue.

Step 2: Review your request and click Submit to complete. To make changes, click on step 1.

Invest your HSA dollars
From the Home screen (dashboard), go to your Health Savings Account. If you haven’t opened an investment account yet, click on the View my investment journey.

- If you have enough funds in your HSA, you can open an investment account by clicking on Open Investment Account.
- Review the Investment Agreement. Check the box to confirm you understand and agree to the terms of the agreement. Then enter your initials in the text box and click Submit.
- Your investment account is now open. You can begin transferring funds to and from your HSA.

Questions?
Log in to your PayFlex member website and click Contact Us. We’re here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.