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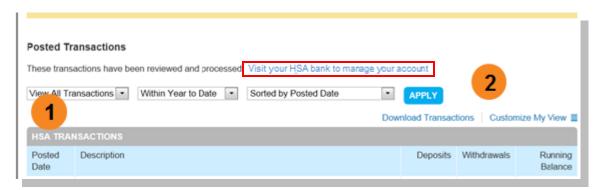
Customer Website Overview

Welcome to Cigna and the Cigna Choice Fund HSA! This guide will provide you with details about how to use the HSA
Bank Customer Website, accessed via myCigna.com. The HSA Bank Customer Website gives you 24/7 online access to manage your account. Some of the key features you may want to take advantage of include:

- My Account Functions
- Make HSA Transaction (Online Contribution and Distribution setup)
- Manage Investments
- myHealth Portfolio and Medical Claims Linking (AutoPay)

Step 1:

From myCigna, click on "Visit your HSA bank to manage your account", to link to the HSA Bank customer website. There is no additional ID or Password required.



Step 2:

The first time you log into the HSA Bank customer website please read and accept the E-sign Consent and Online Services agreements. You must open Agreements and scroll to the bottom to the check boxes.



Step 3:

If you have not previously provided an email address, please enter your email address to receive communications about your account electronically.

If you don't enter an email address, you will automatically receive communications via mail. This would apply to new enrollees only. Those transferring from Chase with electronic statements will continue to receive statements electronically, regardless if you have an e-mail address on file.

Please note: You may update your email address, marital status or provide gender from the Profile tab at the top of the menu bar.

Contact Information

Address *

Home Phone *

Email Address



Confirm Email Address

By providing a valid email address above you are enrolling in electronic delivery of available communications. Please note that some communications will still be mailed to you in paper form depending on the type of plan you are enrolled in. If you have a Health Savings Account and do not provide a valid email address you will receive paper periodic summaries for a fee as disclosed in your HSA Bank Fee and Interest Rate Schedule.

I want to... Navigate from the Home page

The HSA Bank Home Page will be displayed on your screen each time you log into the site. Each tab from your Home Page offers an easy-to-use navigation system for viewing information on your account.

- The left side of the Home Page provides "I want to:" links to take actions related to your account:
 - a. Make HSA Transaction (Contribution or Withdrawal)
 - b. Manage Investments
 - c. Manage My Expenses



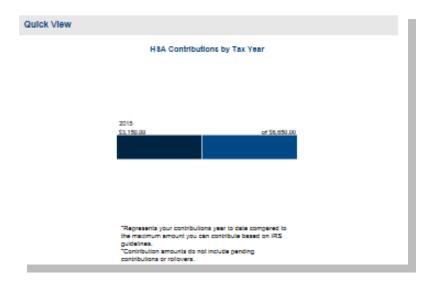
- Starting with the top navigation you may access information via the menu tabs at the top of the screen, additionally there are a number of quick links throughout the body of each page that will be described as part of each tab
 - Home
 - Accounts
 - Profile
 - Statements & Notifications
 - Tools & Support
 - myHealth Portfolio
 - Your Message Center helps you stay on top of your account with a variety of notifications, such as a message to alert you once you are eligible to open an investment account, notices of a payment that will be processed soon, or an alert to upload a receipt.
 - For example, you can click on "Link Health Care Claims & Manage Payment Options" to set your options to pay medical claims automatically or enter payments yourself.





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• At the bottom of the Home page is Quick View, which graphically displays key metrics, making it easy to track your contributions to date.



I want to ... Make HSA Transaction (Contribution/Withdrawal)

From the left hand side of the home page select "I Want to… Make HSA Transaction". This feature can be used to transfer funds to or from your HSA.



Pay Bill

• To provide additional payment flexibility while utilizing your HSA, you have the option to request a distribution check from your account. The check will be sent directly to the payee listed. Please follow the below instructions to successfully submit an online distribution request.

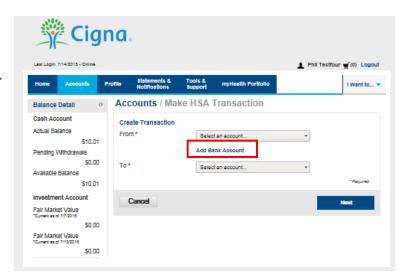
Note: Checks are mailed within 72 hours and take 5-6 days for delivery.

Reimburse Yourself

- The best way to reimburse yourself is to establish an Electronic Fund Transfer (EFT) from your bank account and initiate a transaction from your HSA to your checking or savings account.
- If you need to add a personal bank account, click on the Add Bank Account link

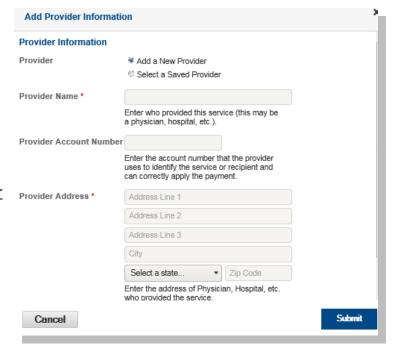
Add an External Personal Bank Account

To add a new account, click on Add a bank account, complete the banking information and click on submit.



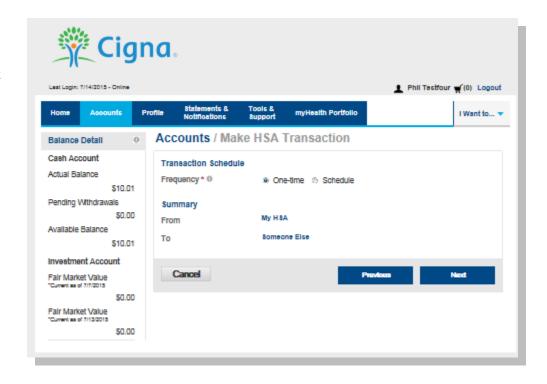
Add a Payee

- Enter the name of the person to be paid in the <u>Provider Name</u> field (information will appear on the printed check for reference).
- Select "Add a Provider" or select one you have used before.
- Complete the information (this will be who the check is made payable to).
- Include an account number if applicable. The <u>Provider</u> <u>Account Number</u> will also appear on the printed check.
- Complete the address of where the check should be mailed.
- Once you have completed the Payee information, click Submit.



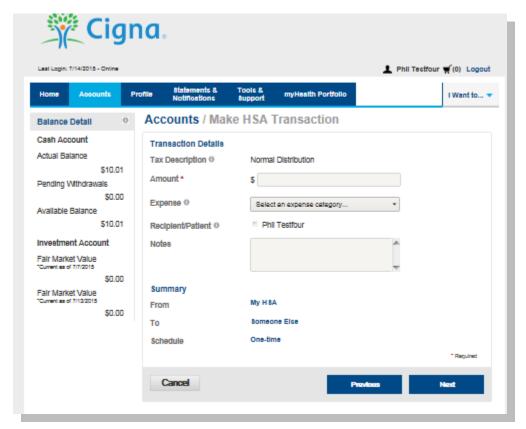
Payment Transactiion

 Enter the frequency onetime or schedule and click on Next.



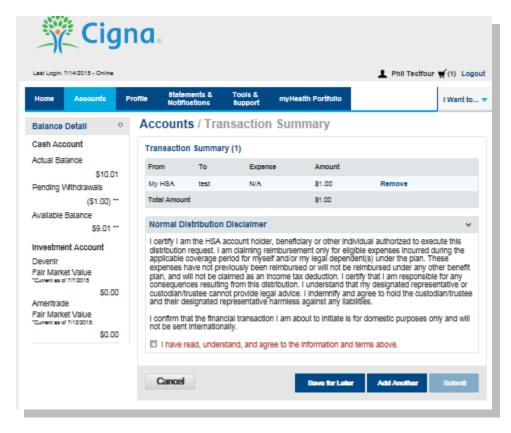
Payment Transaction Details

 Enter the amount, category of the expense, recipient/patient, notes and click on next.



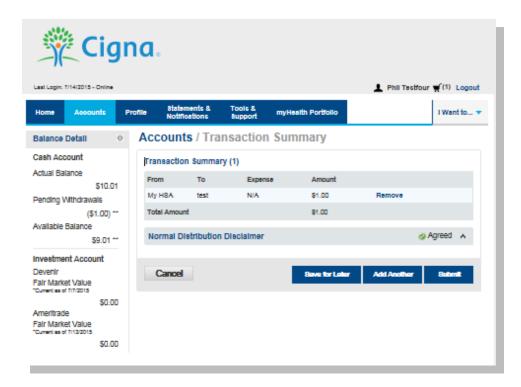
Transaction Summary and Confirmation

 View the transaction summary and confirm the Distribution Disclaimer.



Transaction Confirmation

 Confirm the transaction and select Submit or enter another transaction.



I want to... Manage Investments

This link takes you to the Manage Investment Page where you can open a self-directed investment account if you have met the minimum threshold required in your cash account. You may also transfer funds to and from your investment account using the drop down under the appropriate Investment (Devenir/TD Ameritrade).

You may also access the Investments page by clicking the **Accounts** tab from the menu bar, and then click on the **Investments** tab on the left to access your investment account.



Investments Overview and Options

To understand more about TD Ameritrade or Devenir invesment options, click on the "See an Overview" link below. The link to Manage Investments and the overviews on the website is not available until you have the minimum balance in your HSA cash account (generally \$2,000). For assistance by web or telephone use the number and website found on your Cigna ID card.

Investment Options and Enrollment



Click the Enroll Now button to establish a TD Ameritrade or Devenir Investment Account



Your Investments at a Glance

TD Ameritrade

Gives you access to stocks, bonds, and thousands of mutual funds, plus:

- · Provides trade confirmations and account statements
- · Lets you set up multiple watch lists so you can monitor the securities you've selected to see how high or low they go
- · Trading fees may apply

Trading fees may be applied by TD Ameritrade. See an overview of the TD Ameritrade investment process.

» Enroll Now

Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA.TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company.Inc. and the Toronto-Dominion Bank used with permission

DEVENIR

Lets you invest in historically high-performing mutual funds with:

- · No trading fees for a pre-selected group of mutual funds
- Online access to investment account balance, elections, trades and more through HSA Bank's portal
- · Access to Morningstar® reports and other planning tools including an HSA asset allocation calculator
- An annual \$24 fee deducted prorata from your investment account balance may apply.
 To determine if this fee applies to you, click on "See an overview" below.

View a list of available mutual funds.

See an overview of the DEVENIR investment process.

» Enroll Now

Once you have an investment account(s) opened you will be able to see your Investments at a Glance. There is a Manage your Investment Account drop down that enables you to transfer funds to and from your investment account, view your account and transactions.

To manage your investment accountclick on **Choose an Action** from the drop down under Manage Your Account.

Manage Investments - Existing Investment Account



I want to...Manage My Expenses

From the left hand side of the Home page click on Manage My Expenses, if you want to add expenses, export expenses or link medical claims and establish medical claim AutoPay.

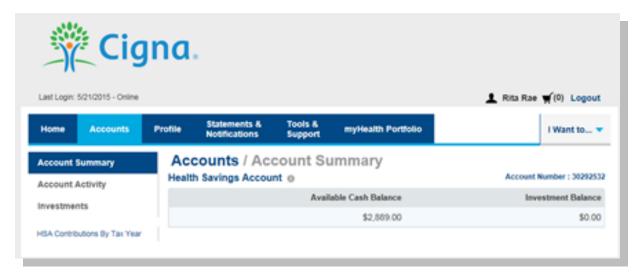


The "Manage My Expenses" button takes you to the "myHealth Portfoliio" page on the right at the top of the menu bar. You can add expenses, Link Health Care Claims (AutoPay), Export Expenses as well as search for specific expenses and upload receipts.

Accounts

Account Summary shows the Cash Account Available Balance and the Investment Balance.

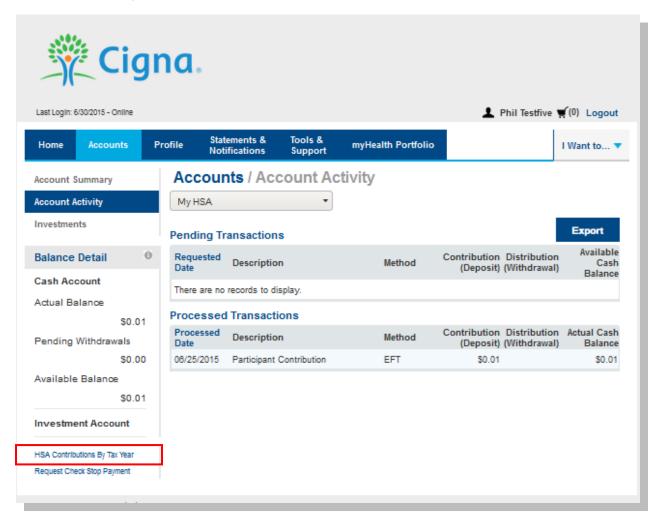
Account Summary (balances)



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To view account activity, select Account Activity under Accounts. Account activity provides balance details for all accounts and transactions. You can also export transactions using the Export button. You can also see details of specific transaction details by selecting the individual transaction.

Account Activity



HSA Contributions by Tax Year

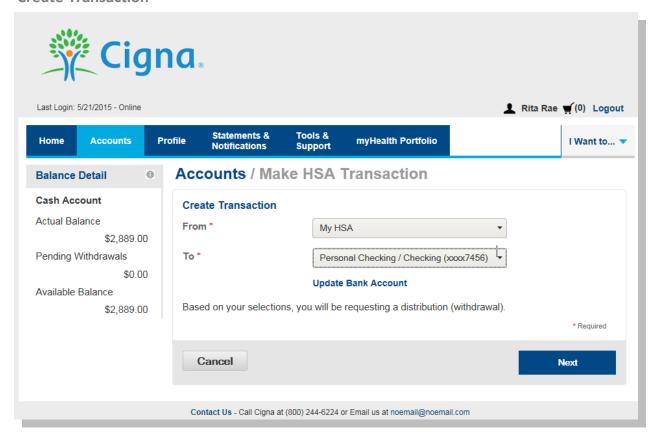
You can view Tax Contributions by Year link on the left hand side of the Account Activity screen. If your HSA account moved from Chase, there will be a link for veiwing and downloading monthly and tax statements for a period of time until the statements are available on the HSA Bank website.



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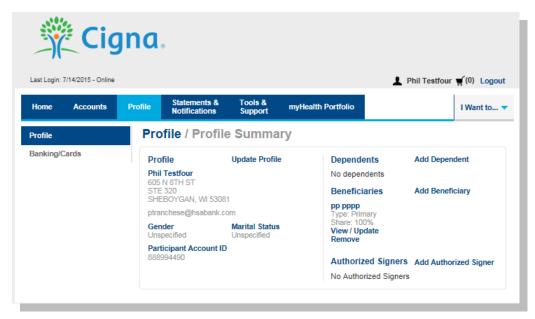
You can use Make HSA Transaction feature on the left hand side of the Home page to reimburse yourselffor qualified health care expenses you paid from other sources such as your personal checking or savings account.

Create Transaction

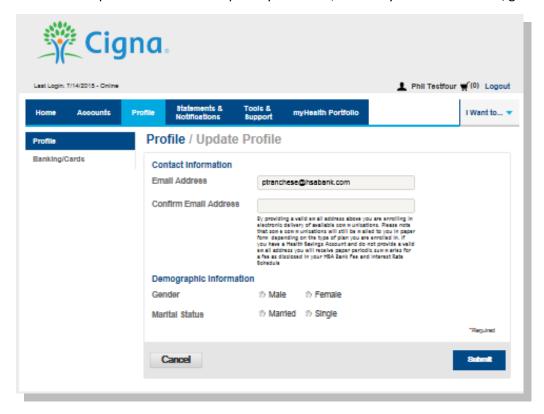


Profile

Use the profile tab to view your setup details.

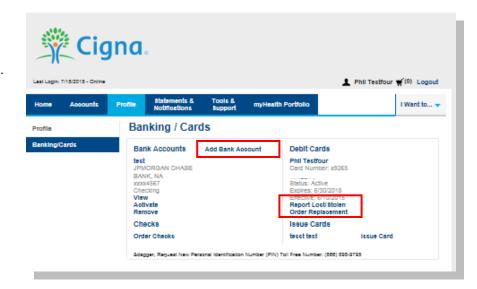


Click on the Update Profile link to update your email, or enter your marital status/gender.



Banking Cards

You can view Debit Card information, report lost and stolen cards and request a replacement card on the Banking/Cards page.

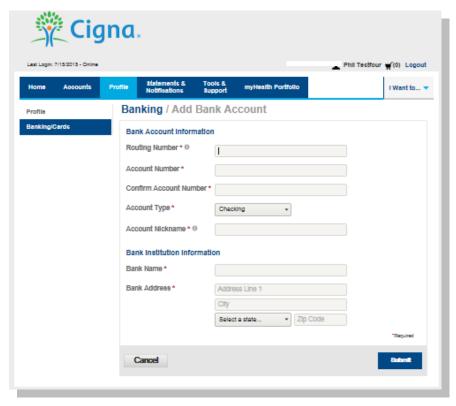


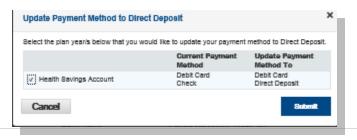
Add an External Personal Bank Account

Accountholders must have an active bank account on file in order to make an online contribution to or payment

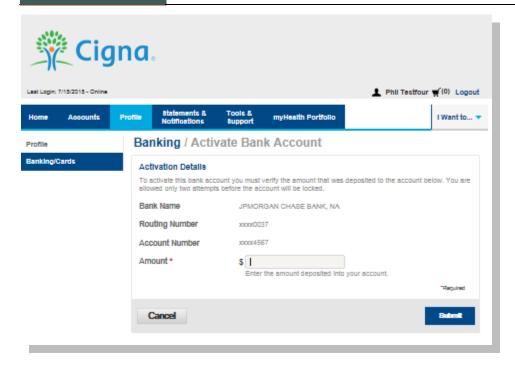
from your HSA. If you need to set up your personal bank account, click on the **Banking/Cards** tab.

- Click on the Add Bank Acccount link and enter the information regarding your checking or savings account and Financial Institution name and address. Click Submit button at the bottom of the screen.
- After you have submitted the account, HSA bank will send a small transaction to your account.
- You will need to activate the account by entering the amount of the transaction from your checking/savings account by selecting Activate account on the profile screen.
- Select the HSA Direct Deposit button to update your Payment method after you have entered and confirmed your bank account information.





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- Enter the amount of the small transaction (\$.01 to \$1.99) to your checking or savings account from Webster Bank in the amount filed and click on submit.
- This account will now be available for direct deposit.

Report a Lost or Stolen Card

• Submit the form to get a replacement card and cancel the Lost/Stolen card.



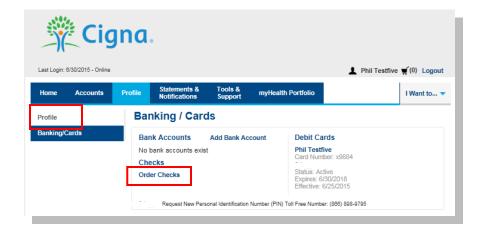
Order a Replacement Card

• Click Submit for a Replacement Card.



Order Checks (optional – fees apply)

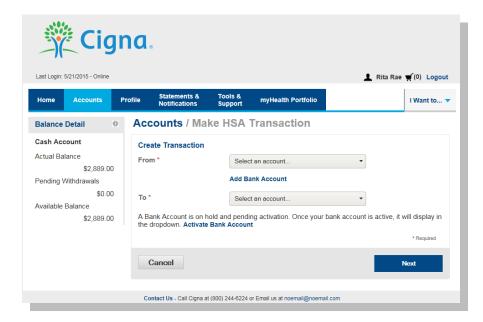
 From the Profile screen and Banking/Cards tab click on Order Checks.



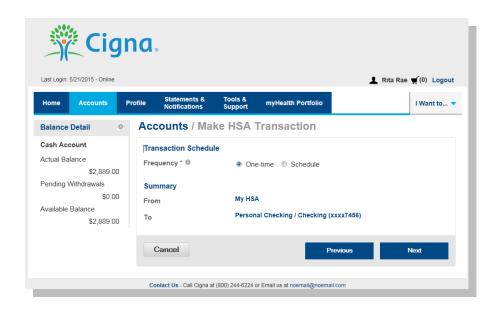
 Complete the check order and click on the Order Checks button at the bottom of the page. The fee for the checkbook will be withdrawn from your HSA cash account.



Make HSA Transaction



Select the correct origination and destination bank accounts for a contribution, click Next



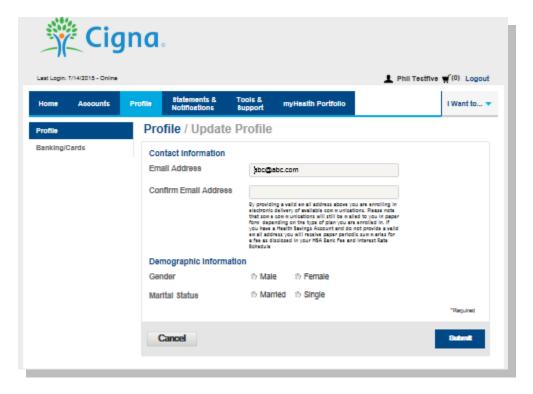
Select your contribution schedule:

- One-Time
- Recurring

Complete the contribution schedule.

Update Profile

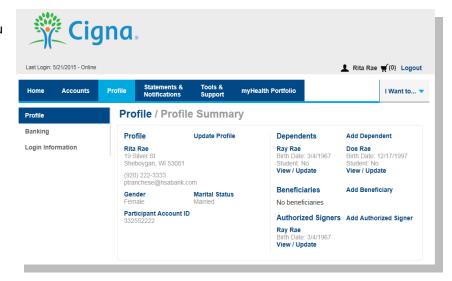
Use update profile link to update your email address, Marital Status and Gender.



Add Dependents

Use the Add dependents, beneficiaries and authorized signers to add, view or update. If you want to change your email address, simply select the **Profile** tab and click on the **Update Profile** link. If your name has changed, please complete the Name Change Request Form located under the **Tools & Support** tab of the Customer Website.

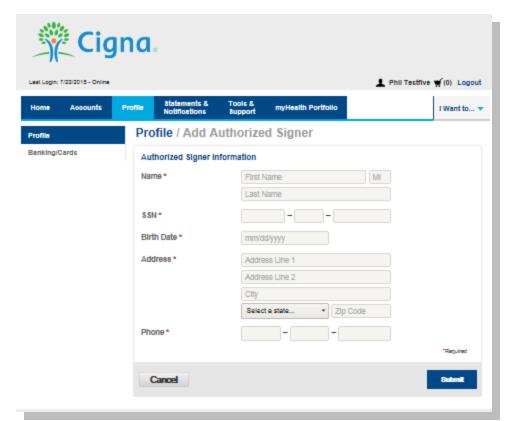
If you would like to change your name or home mailing address, please notify your employer to ensure that your employer, Cigna and HSA Bank have up-to-date information.



Add Authorized Signer

An authorized signer may be added through the Customer Website. Authorized Signers can access the account and submit updates on the account. Additionally, authorized signers normally get a Debit Card.

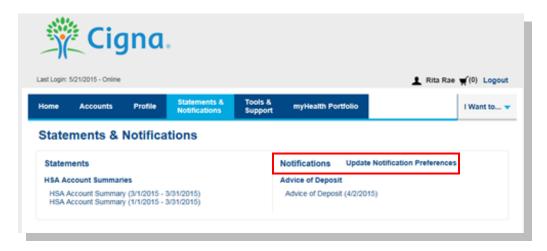
- Navigate to the Profile screen and click Add Authorized
 Signer.
- Complete the information and click on Submit button.



Statements & Notifications

Statements

The **Statements & Notifications Tab** provides access to statements and tax documents, and the ability to Update Notification Preferences.

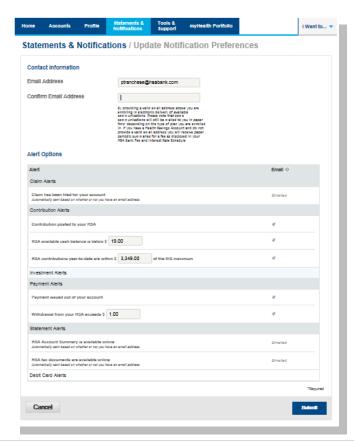


Click on the link to the statement you want to view. You may also print the statement.

Click on the Update Notification Preferences and expand the notification categories to add or turn off notifications as appropriate.

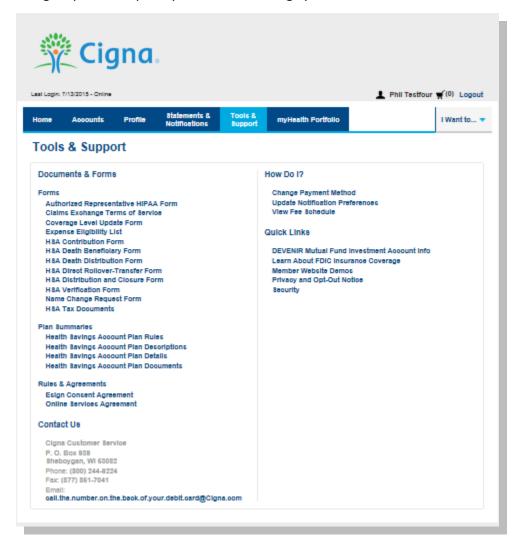
Notification Alerts

Use the Update Notification Preference to view and update Alert Options.



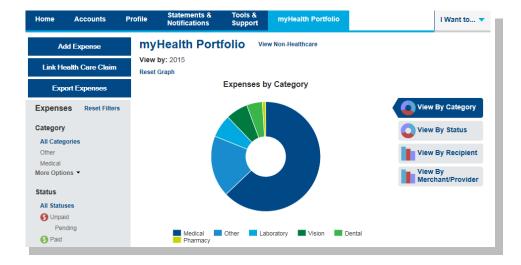
Tools and Support

The **Tools & Support Tab** will provide you with forms, quick links, and a handy 'How Do I?' section that will quickly navigate you to the place you need to manage your account.



myHealth PortfolioSM

- On the myHealth Portfolio you can add expenses, Link Health Care Claims and Export Expenses.
- Details of your expense transactions can be viewed by clicking on any expense.
- Track your health expenses easily with Cigna. Simply click on the **myHealth Portfolio** tab. The graph shows expenses by category, status, recipient and merchant provider. To change the view, click on reset graph and select the view you would like to see.

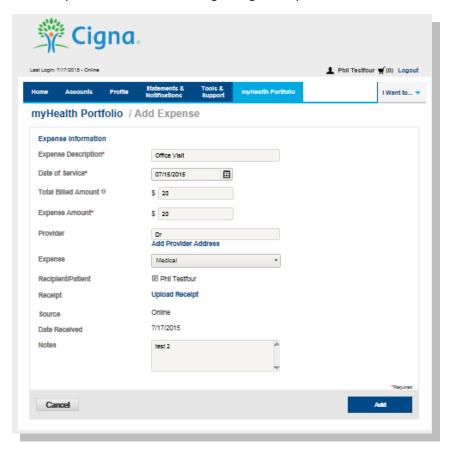


• You may want to keep track of expenses paid for with other funds or non-Cigna medical expenses. To add an expense to your "myHealth Portfolio" click on the Add Expense button on the left hand side of the screen. Keep in mind you can pay for a wide range of IRS-qualified health care expenses with your HSA, including many that aren't typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more. For a complete list of IRS-qualified health care expenses, visit irs.gov or hsabank.com/IRSQualifiedExpenses.

Add Qualified Medical Expenses



• Complete the information regarding the expense and click on Add.



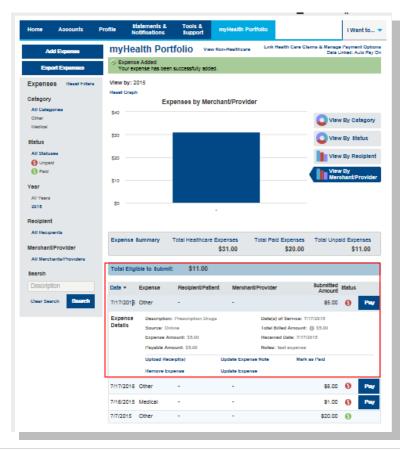
• The expense will be reflected in the graph on the myHealth Portfolio dashboard.

myHealth Portfolio Dashboard

• On the dashboard you can see your expenses and a graph of your expense by category, status, recipient or merchant/provider.



- You can click any place on an expense line to to see the details of that expense.
- You may also pay an expense by clicking the Pay button.



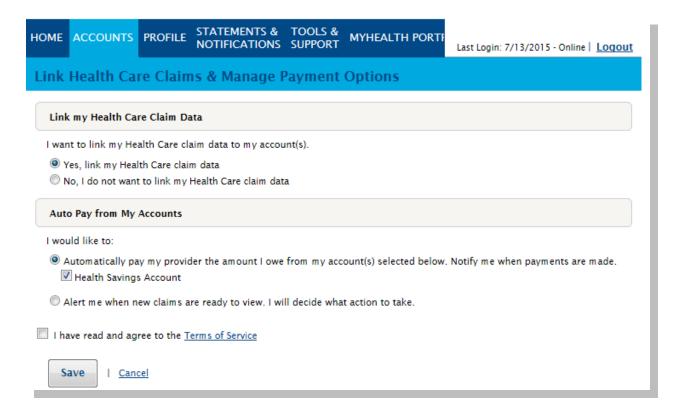
Link Health Care Claims

Link Health Care Claims takes you to a page within the myHealth Portfolio tab where you can select linking and payment options. Enter the information and click on the Save button at the bottom of the page. You can also link from the Message Center.

If you would like to automatically pay your claims, there is an option for Auto Pay. Otherwise you can receive an alert when claims are received and decide how much and when to pay.

With your permission, Cigna can send your medical claims to HSA Bank to be displayed on your HSA Bank customer website. To activate this feature from the payment options screen:

- Elect "Yes Link my Health Care Claim Data to my account(s)"
- Then elect to either have HSA Bank automatically pay your portion of the claim OR alert you when a new claim comes in so you can decide whether or not you want to pay it from your HSA account. (Note: you must have an email address noted in order to receive alerts).
- Review the Terms of Service and check the box next to "I have read and agree to the Terms of Service"
- Click Save
- Going forward, use the myHealth Portfolio tab to manage your expenses. Note that if you turn on AutoPay, the expense will only pay if there are sufficient funds in your account to pay the entire expense.



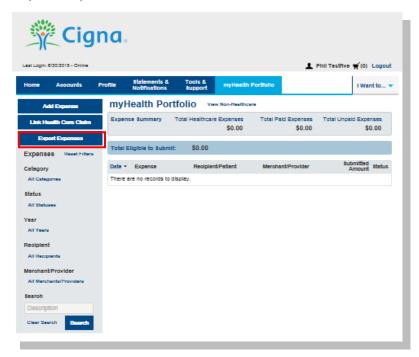
Pay Expense

Click Pay if you paid out of pocket for this expense and need to be reimbursed or to pay a claim manually.



• To export your expenses to use for other purposes, click on the Export Expenses button on the left side menu bar.

Export Expenses



Sample Excel Expense Export

