PNC BENEFIT PLUS:

HEALTH SAVINGS ACCOUNT EMPLOYEE GUIDE

Welcome to your PNC BeneFit Plus Health Savings Account! This Employee Guide will help you find the information you need to manage your HSA.

Highlights of the Employee Guide include:

- How to log in for the first time and manage your account
- How to perform certain functions within the Consumer Portal such as making HSA contributions and requesting HSA distributions, reviewing account activity and more
- How to receive email and text notifications related to your account
- How to update your profile information or add a personal bank account for reimbursements for qualified medical expenses.
- How to use the PNC BeneFit Plus Mobile App

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PNC BENEFIT PLUS CONSUMER PORTAL – HSA EMPLOYEE GUIDE

Welcome to the PNC BeneFit Plus Consumer Portal. This one-stop portal gives you online access to view information and manage your Health Savings Account.

Within the PNC BeneFit Plus Consumer Portal you can:

- Order debit card for dependents
- View real time account balances
- View your account activity details
- Make contributions and distributions from your HSA
- Reimburse yourself to a personal bank account or pay your provider
- Access your HSA, view account messages, account forms and more
- Manage your notification preferences and profile information
- Grow your account with an integrated HSA investment portal
- Review fund performance and prospectus information for available mutual funds options
- Access online account summary reports and tax reporting
- Use Expense Tracker to organize, manage and track expenses
- Upload receipts for record keeping purposes

If you have questions about your HSA, contact PNC BeneFit Plus Consumer Services:

Phone: 844-356-9993 (Monday-Friday, 8AM-8PM ET).

Fax: 855-628-5950

Email: pncbenefitplus@healthaccountservices.com

Mail: PNC BeneFit Plus Consumer Services
PO Box 2865
Fargo, ND 58108

PNC BENEFIT PLUS DEBIT CARD

What are the advantages of the debit card?

- Pay directly from your HSA at the point-of-sale for qualified medical expenses
- No waiting for reimbursement

What expenses are eligible?

You are responsible for determining if an expense is a qualified medical expense. The IRS determines what expenses you can pay for with an HSA[1]. For more information, see IRS Publication 502 at http://www.irs.gov/pub/irs-pdf/p502.pdf.

How does the card work?

Just swipe and pay. You don't need to submit receipt documentation to PNC BeneFit Plus Consumer Services for any purchases. However, you should keep copies of your receipts for debit card transactions and all distributions from your HSA for three years in the event of a personal audit.

The daily transaction limit on your PNC BeneFit Plus Debit Card for HSA transactions is $5000.

PNC BENEFIT PLUS MOBILE APP

Save time and gain the insight you need to manage your Health Savings Account (HSA). Our secure app makes managing your HSA easy through quick access and intuitive navigation to all your important account information while you are on the go! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

Powerful features of the PNC BeneFit Plus Mobile App include:

Easy, Convenient and Secure

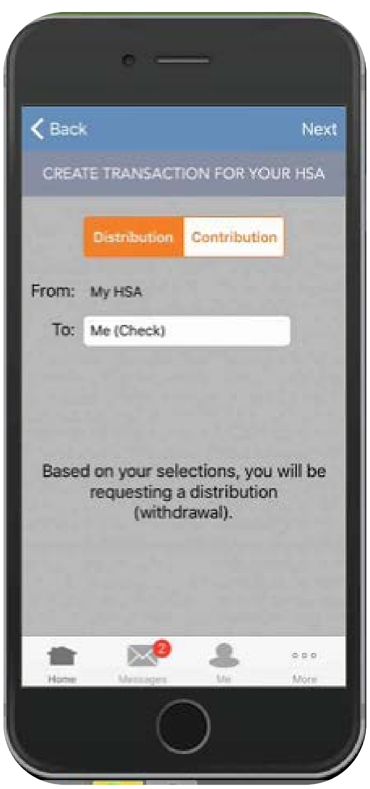
- Simply log in to the intuitive app to begin managing your HSA quickly and easily
- No sensitive account information is ever stored on your mobile device; secure encryption is used to protect all transmissions

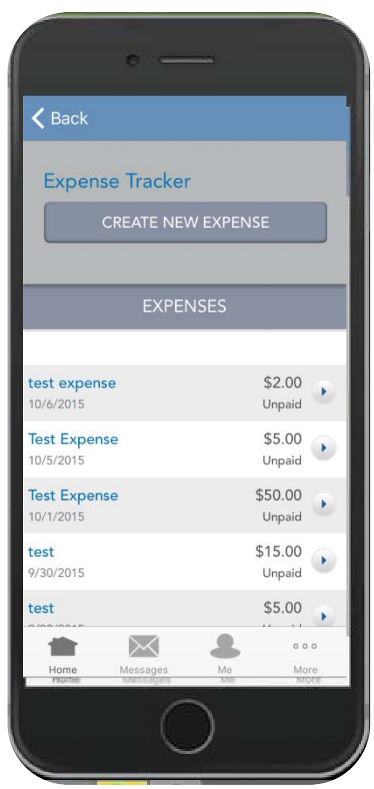
Connects You with the Details

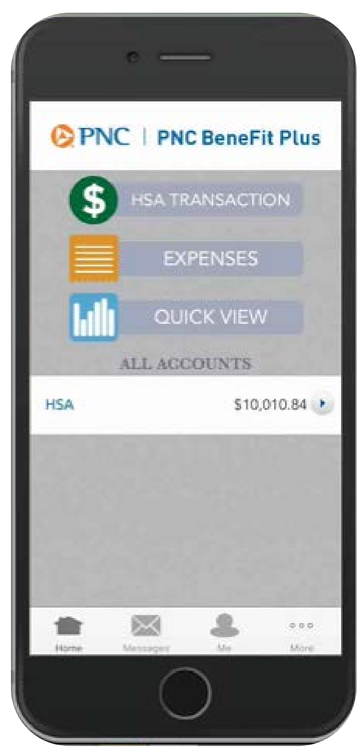
- Quickly check available balances, including investment balances
- Access account details
- Click to call or email PNC BeneFit Plus Consumer Services with questions
- View notifications and messages about your HSA

Provides Additional Time-Saving Options

- View transaction details
- Request HSA distributions
- Make HSA contributions
- Using Expense Tracker, enter medical expense information and upload receipts to store for personal recordkeeping







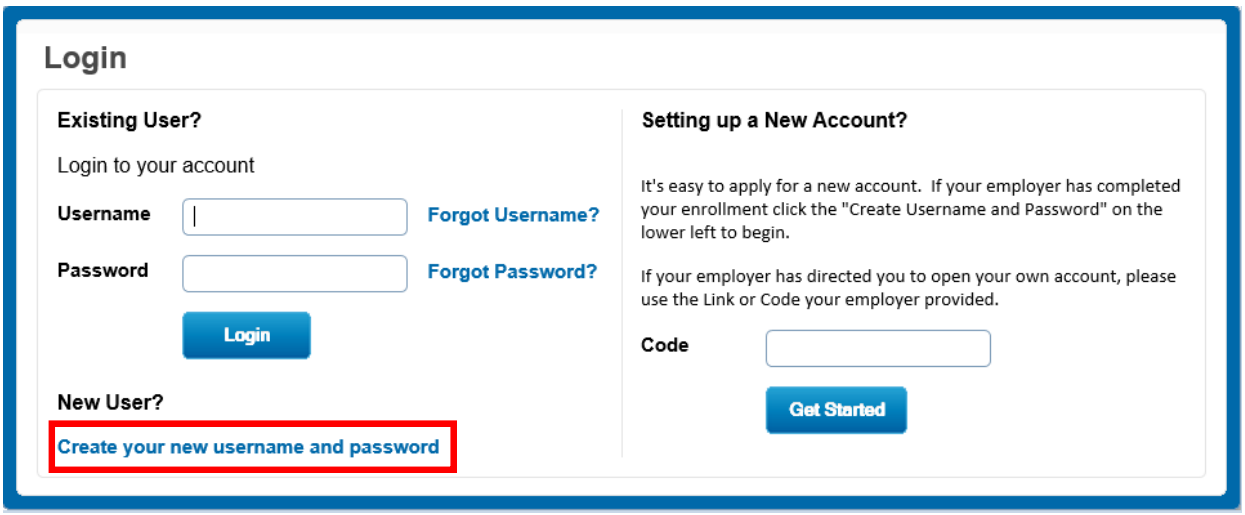
PNC BENEFIT PLUS CONSUMER PORTAL GUIDE

Welcome to the PNC BeneFit Plus Consumer Portal. This one-stop portal gives you online access to view information and manage your Health Savings Account.

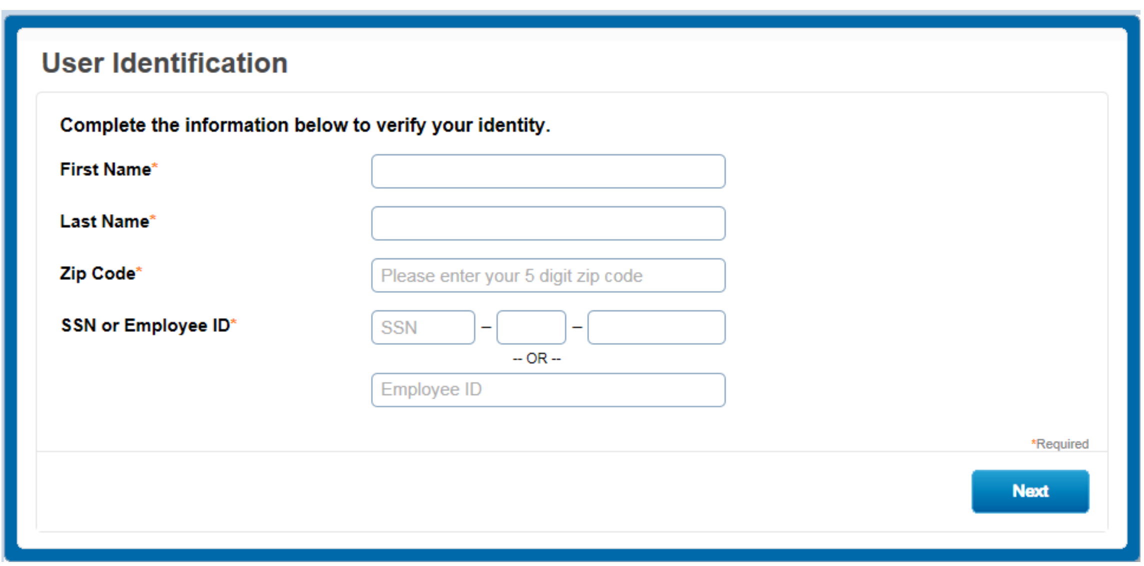
LOG IN TO VIEW YOUR ACCOUNT

Step 1:
Go to [participant.pncbenefitplus.com.](participant.pncbenefitplus.com) For your first time login, click the **"Create your new username and password"** link.

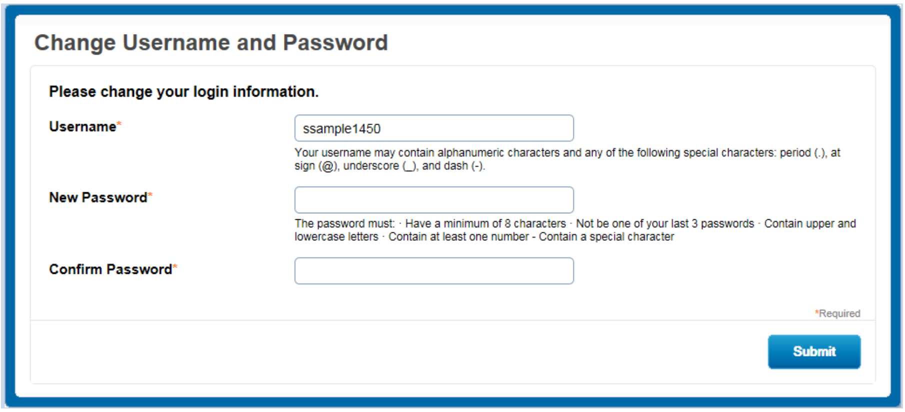
NOTE: If your employer has directed you to open your own account, please use the Link or Code your employer provided and click the **"Get Started"** button



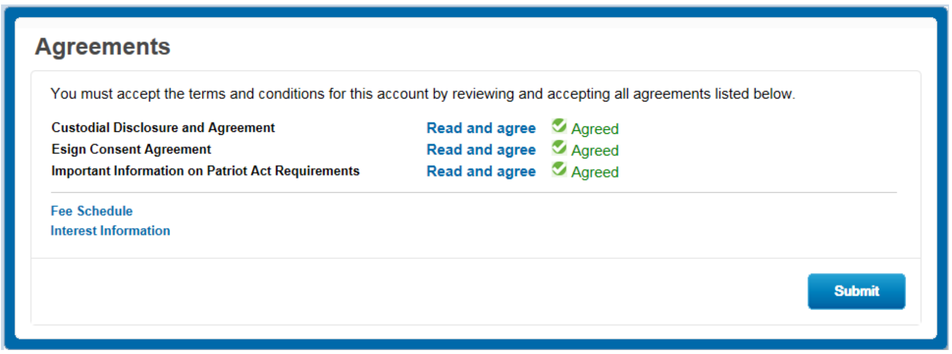
Step 2:
A **'User Identification'** box will appear. Follow the onscreen instructions, filling in your first name, last name, and zip code and then either your Social Security Number or Employee ID. Click the 'Next' button.



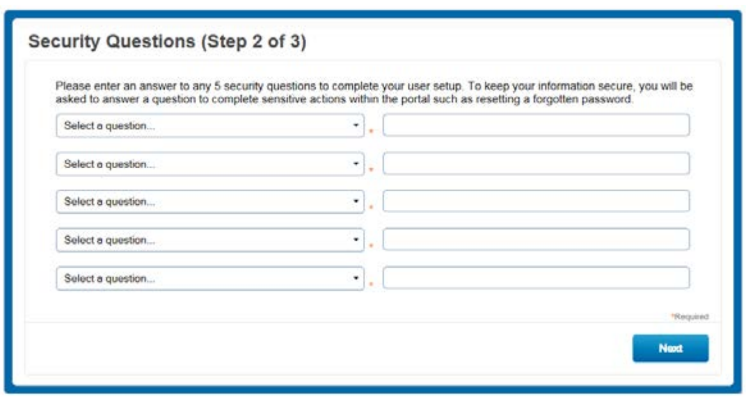
Step 3:
You have the option to change your username and are required to create a new password. The password must: Have a minimum of 8 characters, contain upper and lowercase letters, at least one number and a special character. Click the **Next** button to continue. **Please keep a safe record of your username and password.**



Step 4:
You will be prompted to read and agree to the Terms and Conditions for your Health Savings Account. Click **'Read and agree'** to open each agreement, after reading click the box that says **"I have read and agree…" or "I have read this notice"** and submit when all are completed. Please note, the HSA is not fully active until you complete this step.



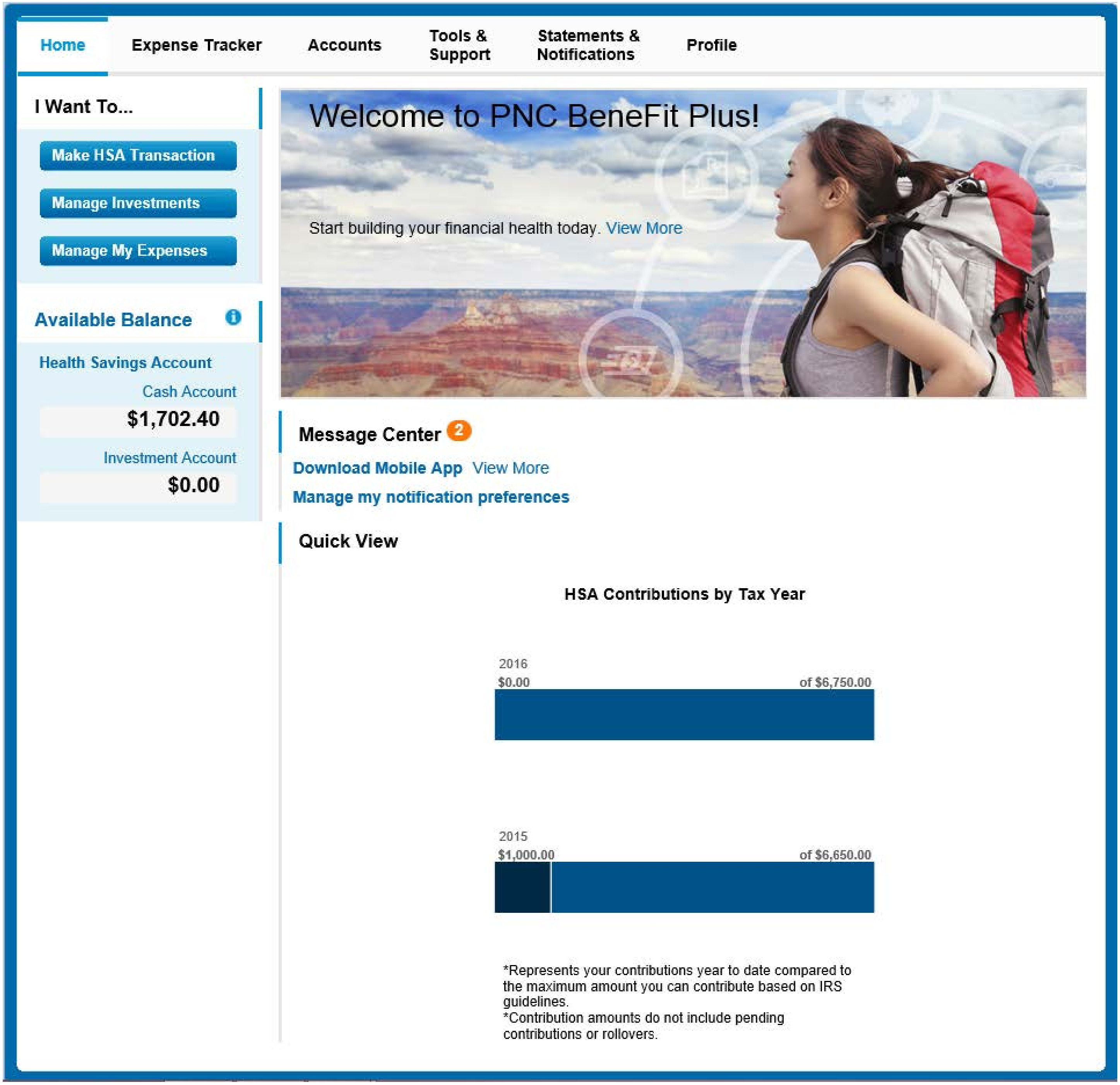
Step 5:
Select and answer **five security questions** and click the **Submit** button to complete the process. For security reasons, you may be asked one of these questions when completing certain account functions or after logging in to your account.



This completes the account set-up and you are now logged into the account.

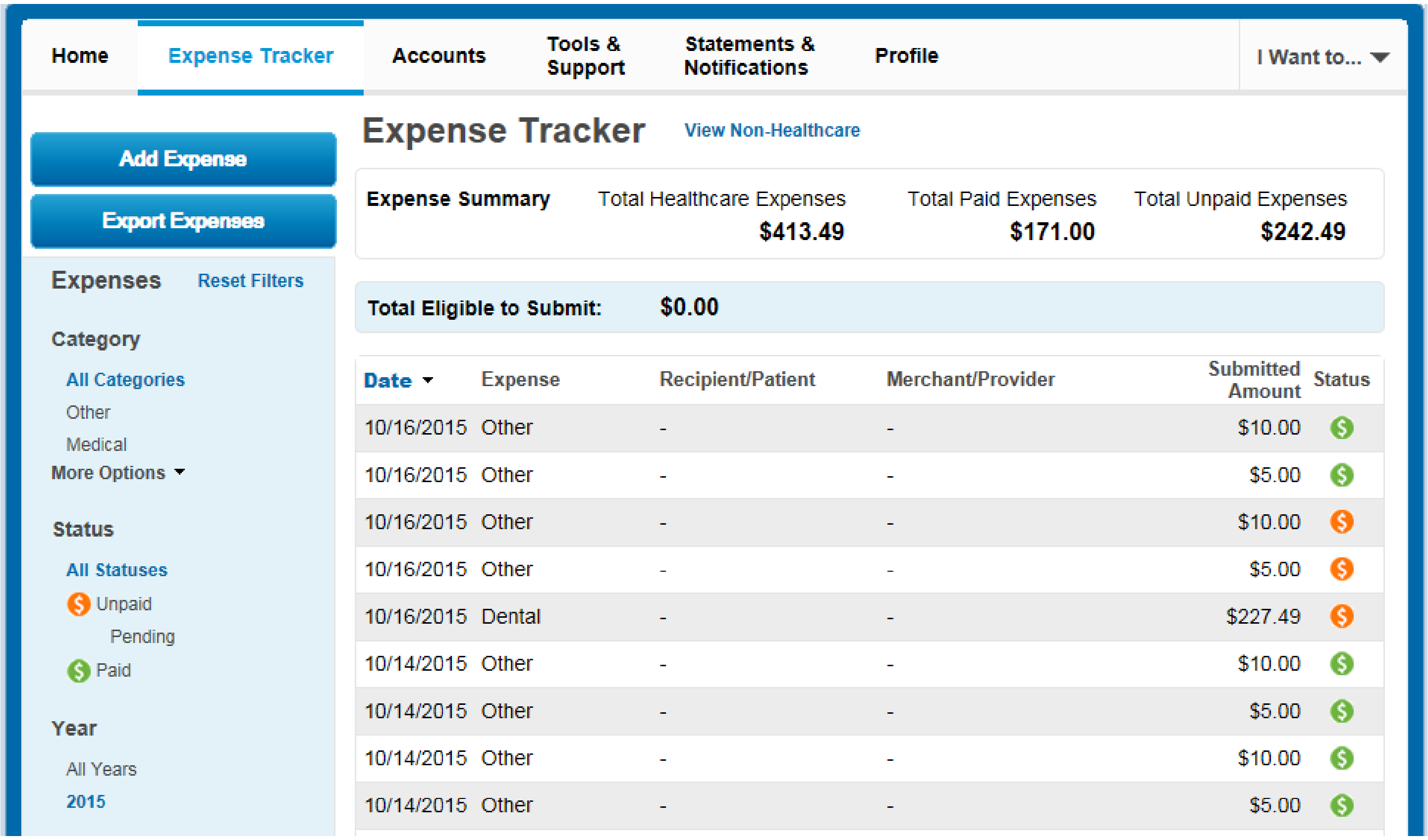
HOME

After you log in, you'll see your home page. The **Home Page** provides tabs for easy navigation. You can also see a graphical representation of how much has been contributed to your account for the current tax year (and previous tax year if applicable).



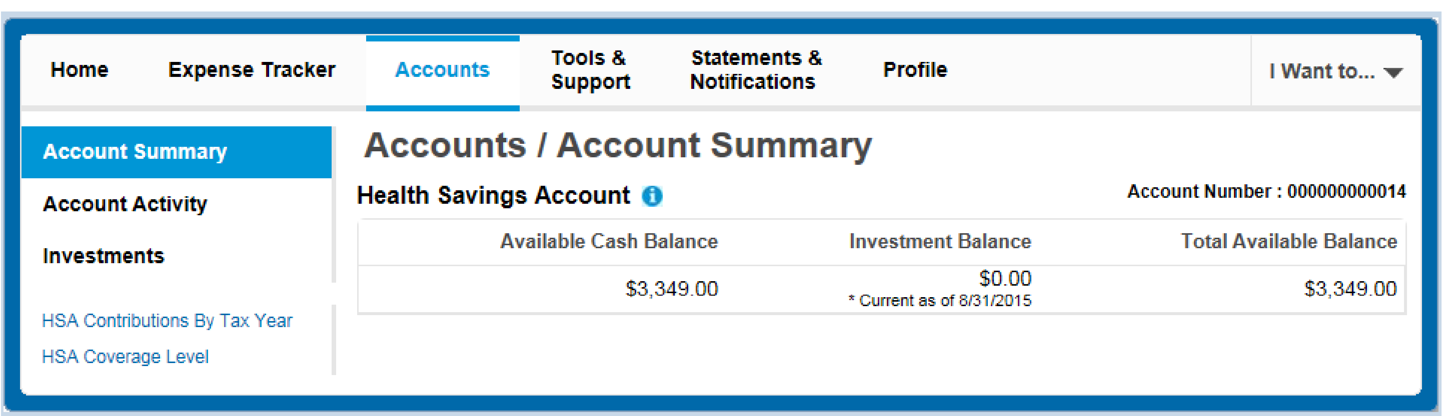
EXPENSE TRACKER

The **Expense Tracker Tab** provides a detailed overview of your account.



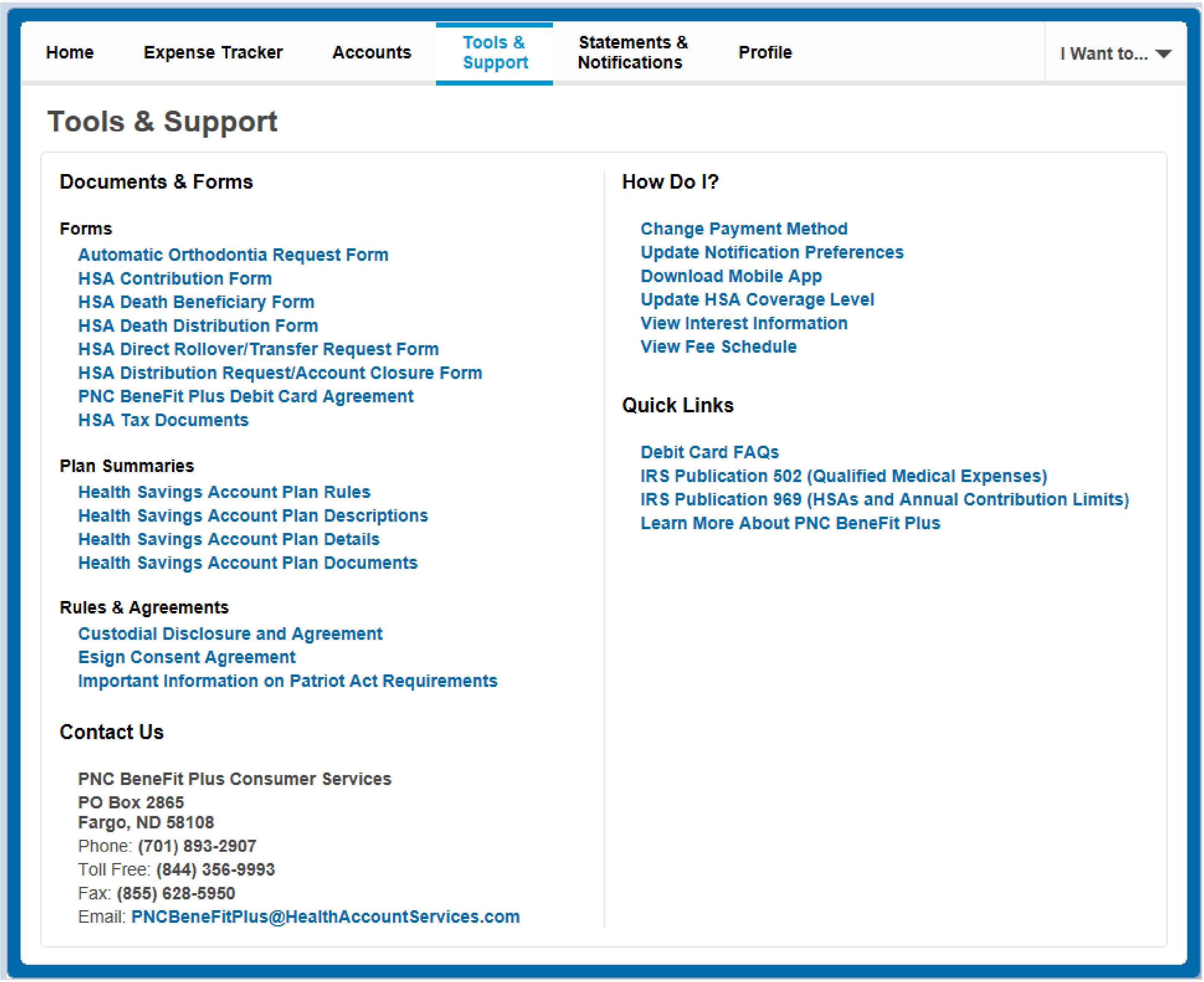
ACCOUNTS

The **Accounts Tab** lets you view your account summary details, review payment history information and see investment details.



TOOLS & SUPPORT

The **Tools & Support Tab** provides forms, quick links, plan summaries and Customer Service contact information.


Home | Expense Tracker | Accounts | Tools & Support | Statements & Notifications | Profile | I Want to...

Tools & Support

Documents & Forms

Forms

- Automatic Orthodontia Request Form
- HSA Contribution Form
- HSA Death Beneficiary Form
- HSA Death Distribution Form
- HSA Direct Rollover/Transfer Request Form
- HSA Distribution Request/Account Closure Form
- PNC BeneFit Plus Debit Card Agreement
- HSA Tax Documents

Plan Summaries

- Health Savings Account Plan Rules
- Health Savings Account Plan Descriptions
- Health Savings Account Plan Details
- Health Savings Account Plan Documents

Rules & Agreements

- Custodial Disclosure and Agreement
- Esign Consent Agreement
- Important Information on Patriot Act Requirements

Contact Us

PNC BeneFit Plus Consumer Services
PO Box 2865
Fargo, ND 58108
Phone: **(701) 893-2907**
Toll Free: **(844) 356-9993**
Fax: **(855) 628-5950**
Email: **PNCBeneFitPlus@HealthAccountServices.com**

How Do I?

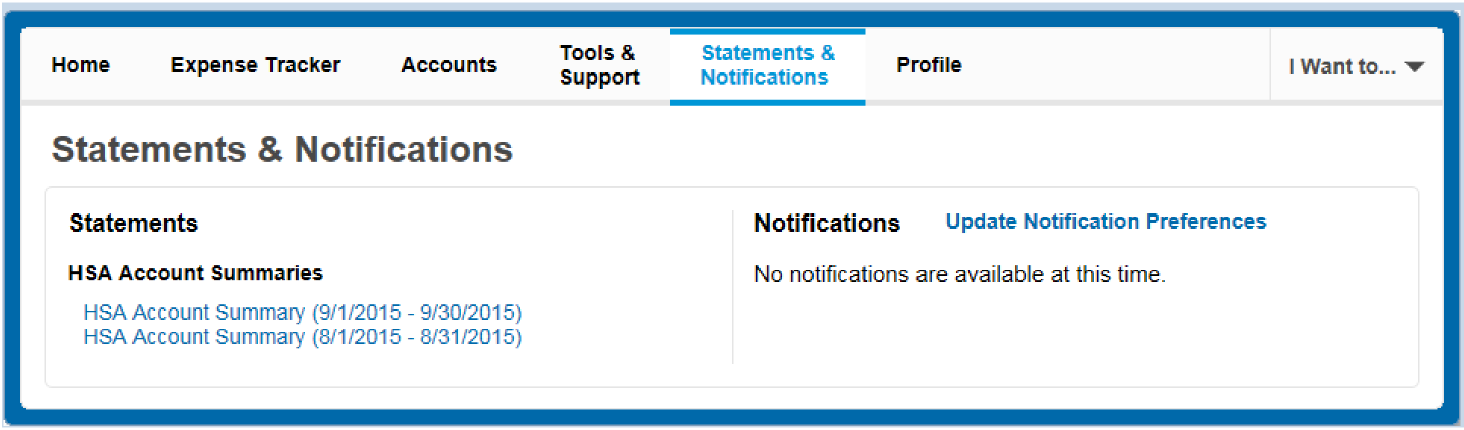
- Change Payment Method
- Update Notification Preferences
- Download Mobile App
- Update HSA Coverage Level
- View Interest Information
- View Fee Schedule

Quick Links

- Debit Card FAQs
- IRS Publication 502 (Qualified Medical Expenses)
- IRS Publication 969 (HSAs and Annual Contribution Limits)
- Learn More About PNC BeneFit Plus

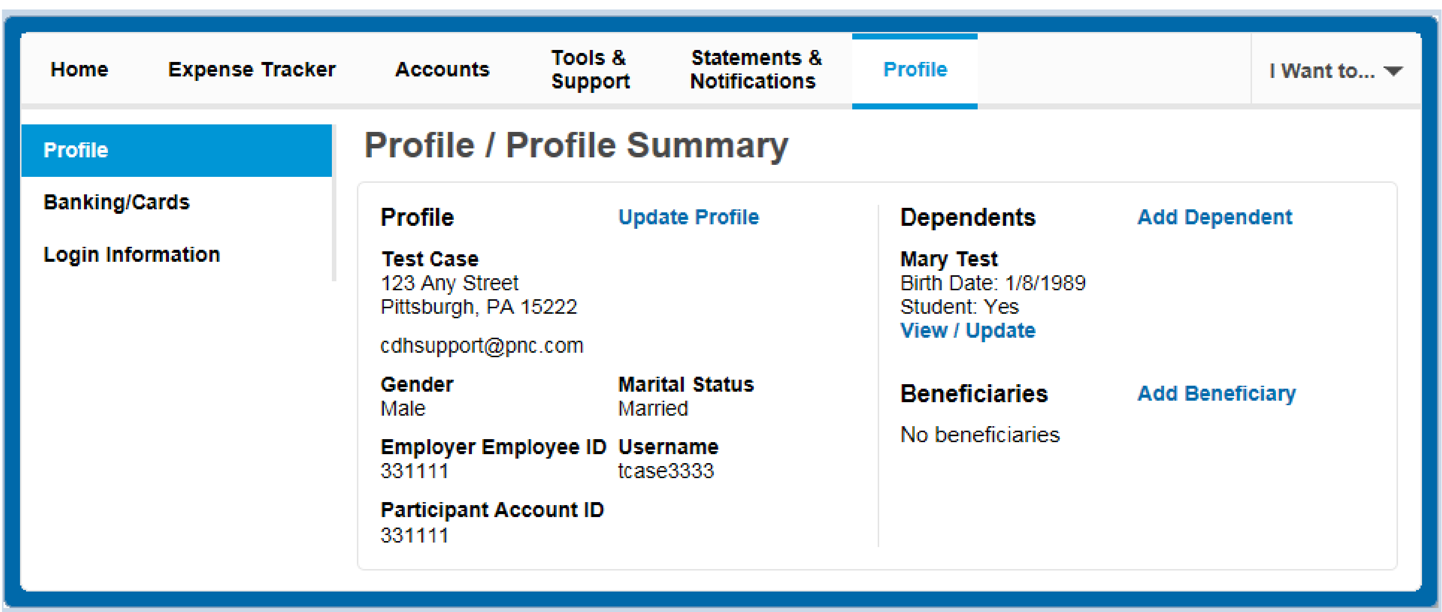
STATEMENTS & NOTIFICATIONS

The **Statements & Notifications Tab** shows your account statements and any reminders you received. You can also update your notification preferences here.



PROFILE

The **Profile Tab** shows your personal information. You can update any personal information here including email address, phone number, etc.

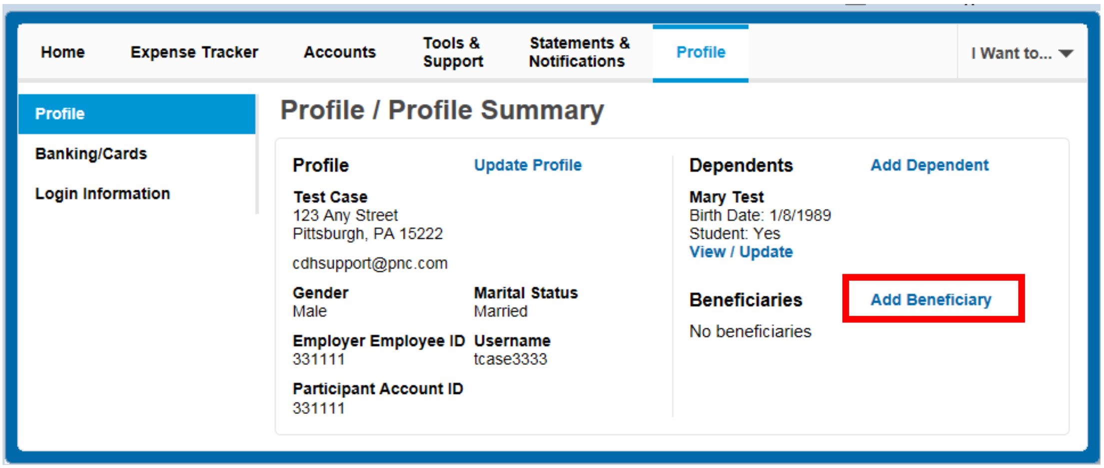


COMMON REQUESTS

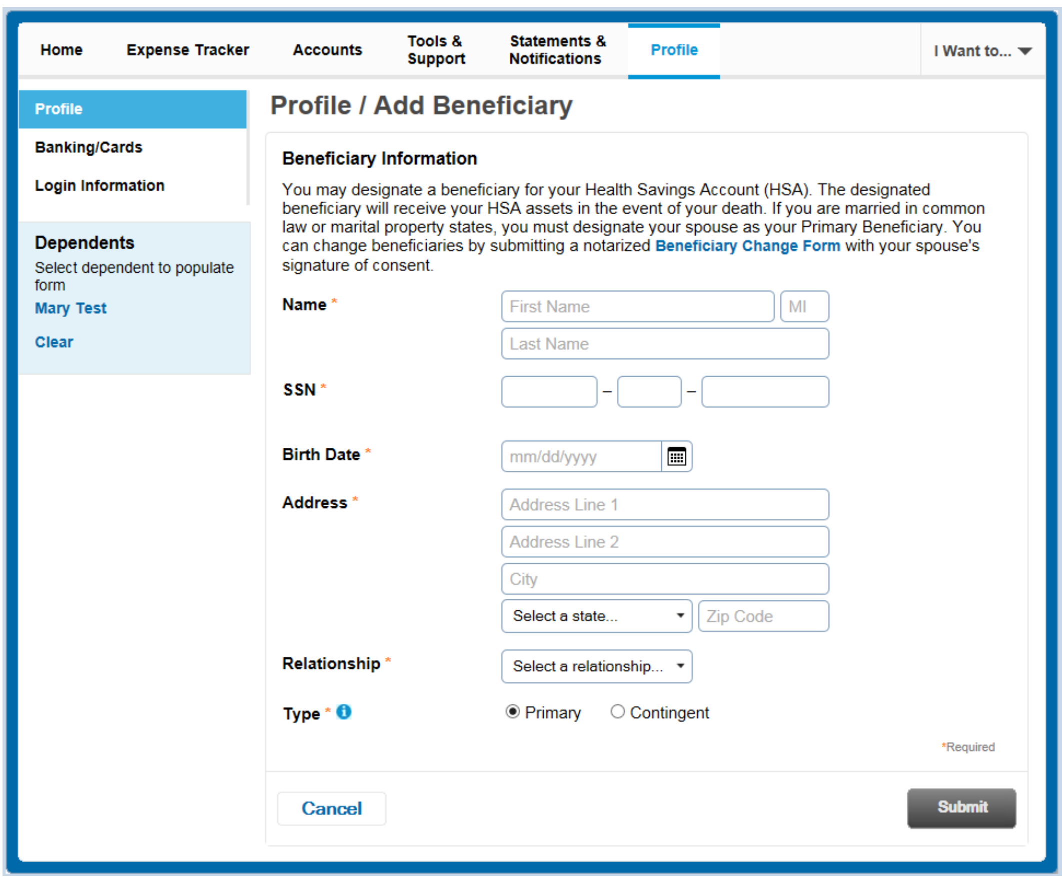
ADD AN HSA BENEFICIARY

It is important to designate a beneficiary for your HSA. The designated beneficiary would receive your HSA assets in the event of your death. From the **Profile Tab**, select **Add Beneficiary**. If you are married, you must designate your spouse as your primary beneficiary.

You can name someone other than your spouse by submitting a notarized Beneficiary Form with your spouse's signature of consent. The HSA Death Beneficiary Form can be found under the **Tools & Support Tab.**



Complete the required fields and click **Submit**.

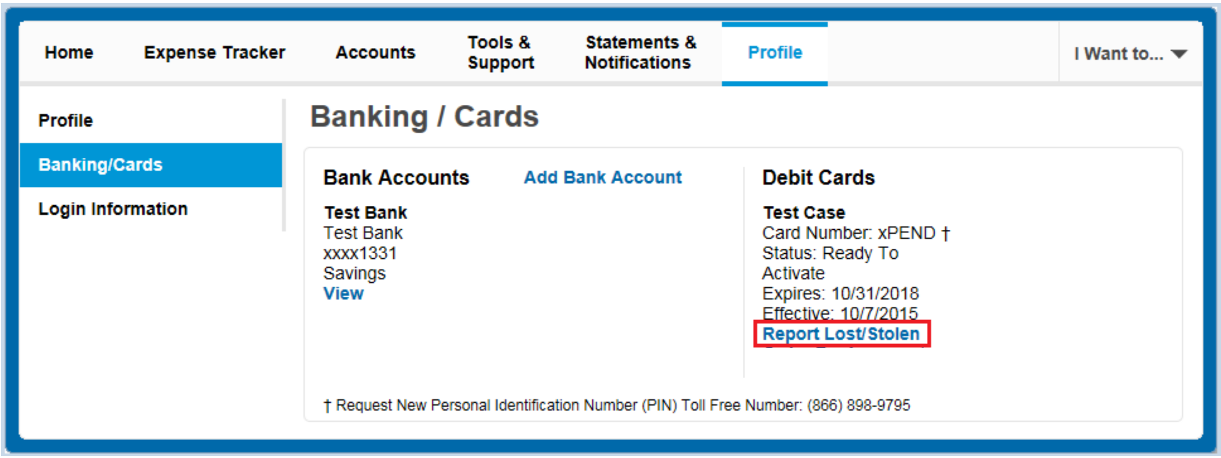


REPORTING A DEBIT CARD AS LOST OR STOLEN

To report a card as Lost/Stolen:

Select the **Profile Tab,** then **Banking/Cards**. Your debit card information will display on the right side of the screen. Select **Report Lost/Stolen**. Please note, your debit card(s) will immediately be inactivated and your new one will be mailed to your home in 7-10 business days.

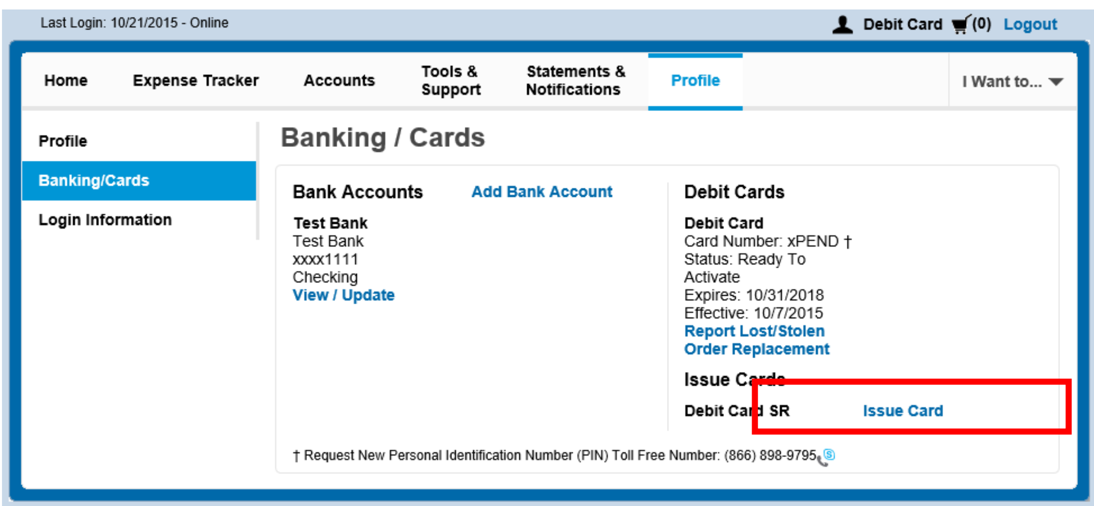
Please note: Please review your recent debit card transactions under you HSA account activity. If you do not recognize any of the transactions, please complete the **Transaction Dispute Form,** which can be found under the **Tools & Support Tab**, and mail it or fax it to the contact information provided on the form.



ORDERING A DEPENDENT CARD

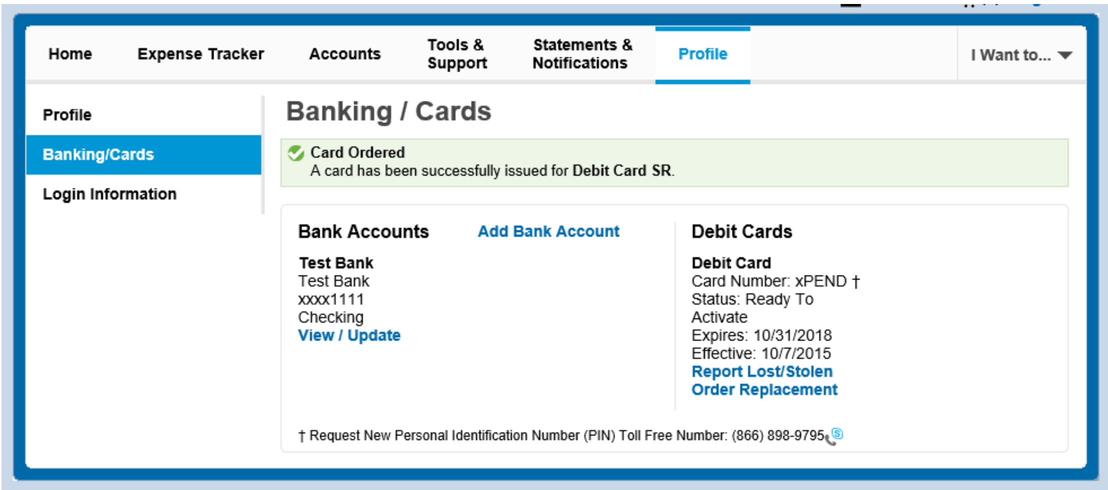
To order a card for your dependent:

Once a dependent has been added under the **Profile** screen you can go to **Banking/Cards** and click Issue Card.

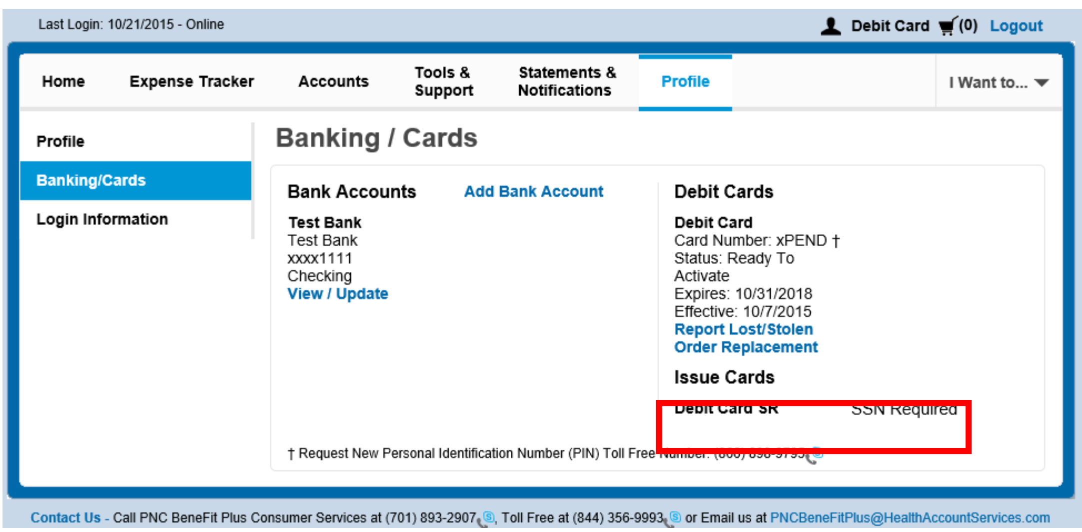


Click "Submit"

You will receive the confirmation page below if card ordered successfully.

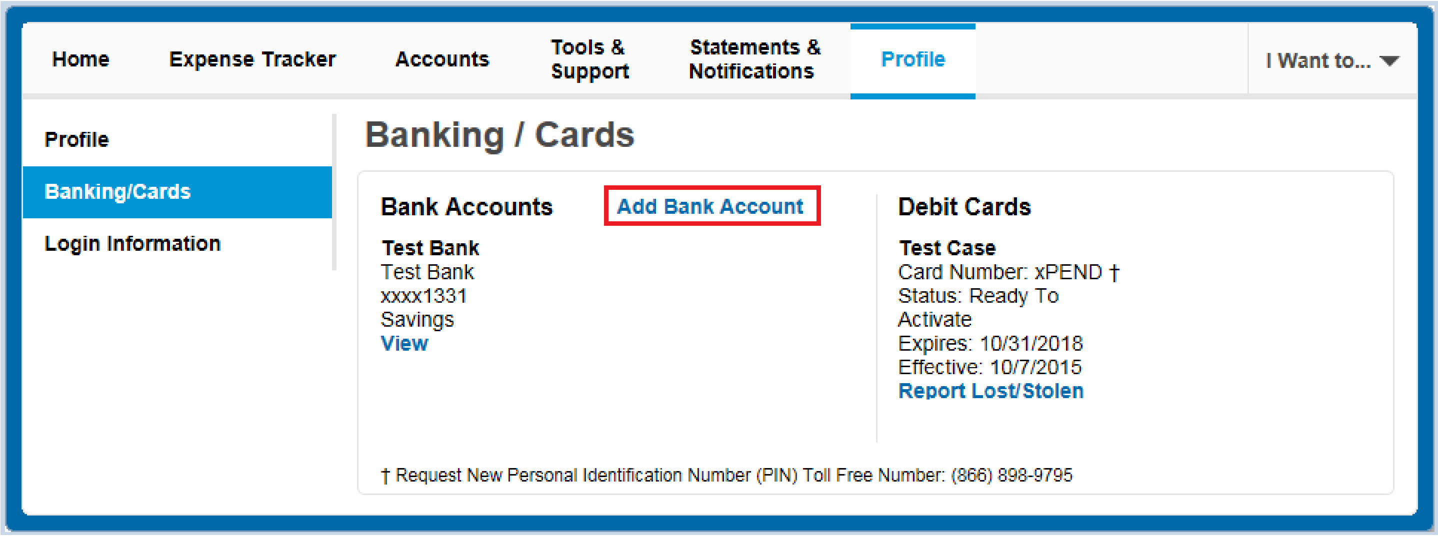


Note: When a dependent is added the SSN is required to order them a card because the dependent must be 18 years of age to receive a card. If a dependent is entered without an SSN you will see below screen. You can add the SSN for your dependent by going to **Profile/Profile Summary** and select **View/Update** on that dependent.

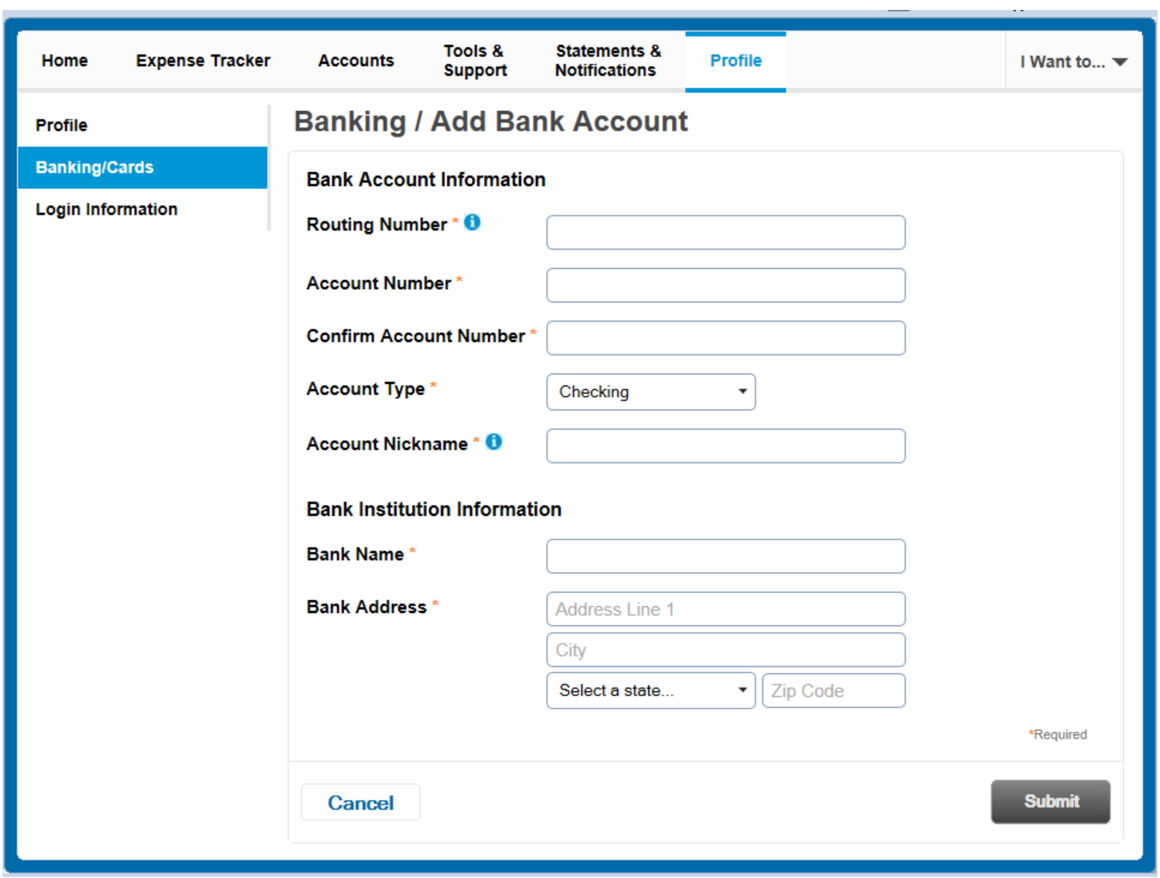


ADD A BANK ACCOUNT

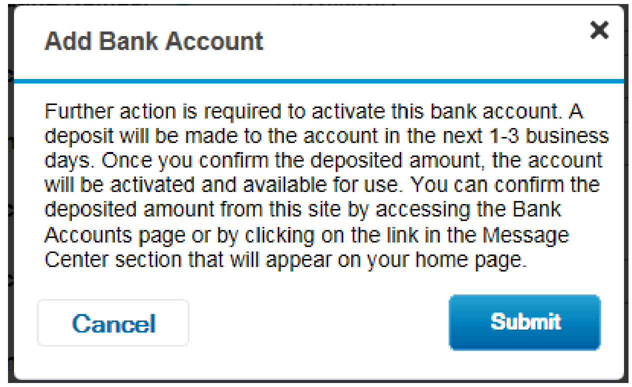
To link a personal bank account to your HSA please select the **Profile Tab,** and then select **Banking/Cards**. Select **Add Bank Account.** This linked account can be used to make additional contributions to your HSA or to reimburse yourself for medical expenses paid out of pocket.



Complete the required fields and select **Submit**.

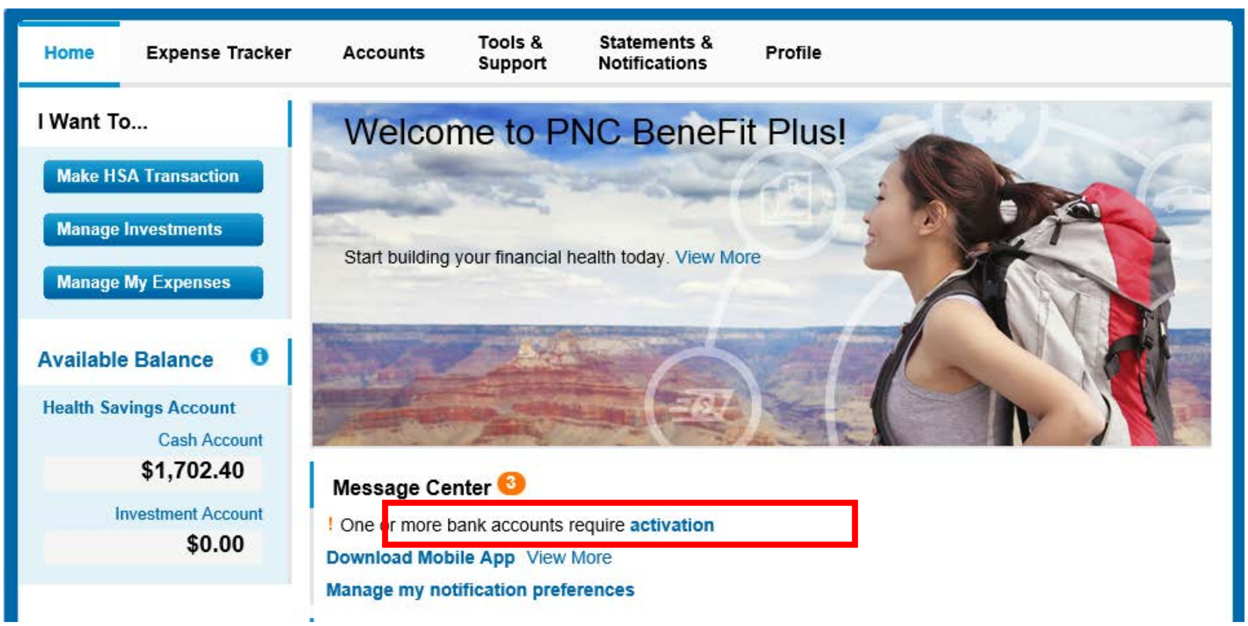


Review the pop-up message and click **Submit**.

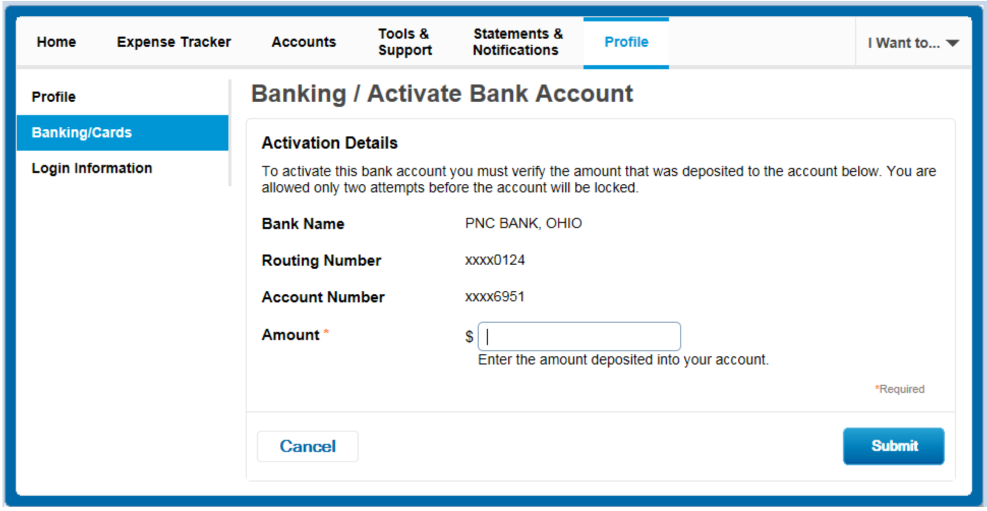


A deposit will be made to your personal bank account in the next 3 business days for security purposes. You can confirm the deposited amount by visiting the the PNC BeneFit Plus Consumer Portal at participant.pncbenefitplus.com. After logging in, click on the link under the **Message Center** section of the home page. The link will read **"One or more bank accounts require activation."**

Click on **Activation**.



Enter the amount that was deposited in your personal bank account and click **Submit.**

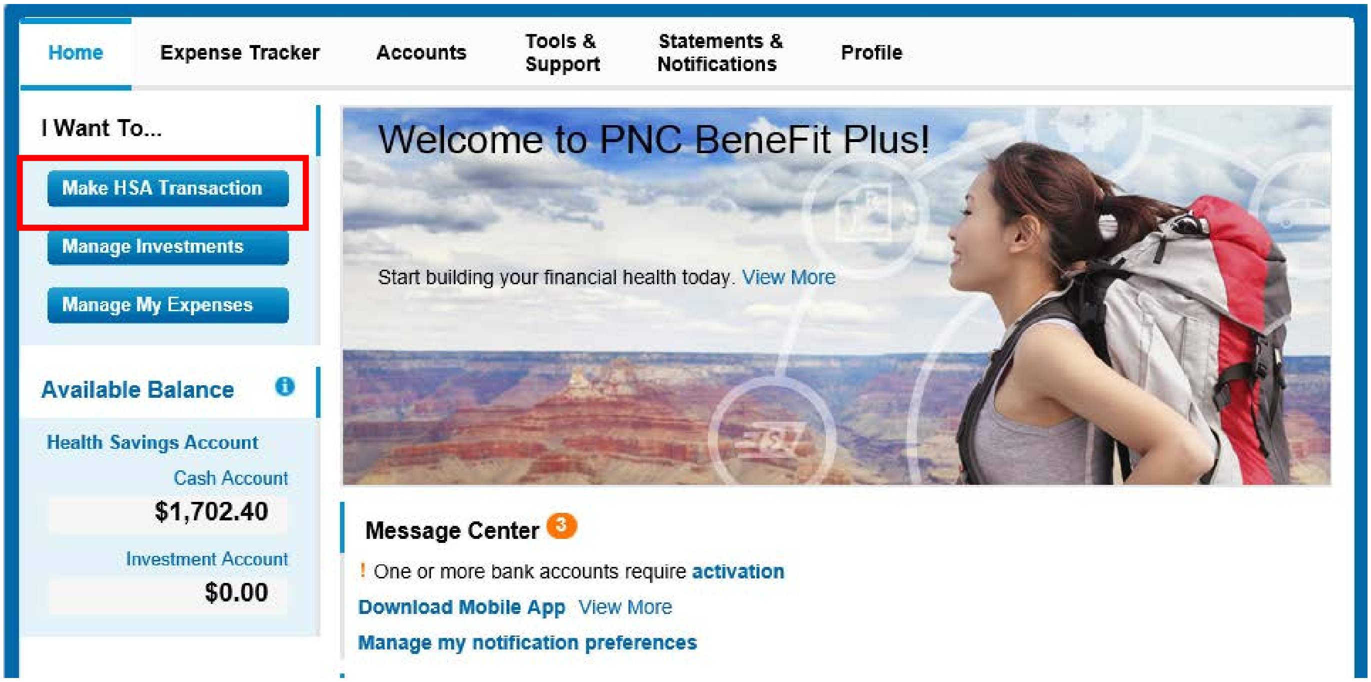


MAKE HSA TRANSACTIONS

REQUESTING DISTRIBUTIONS

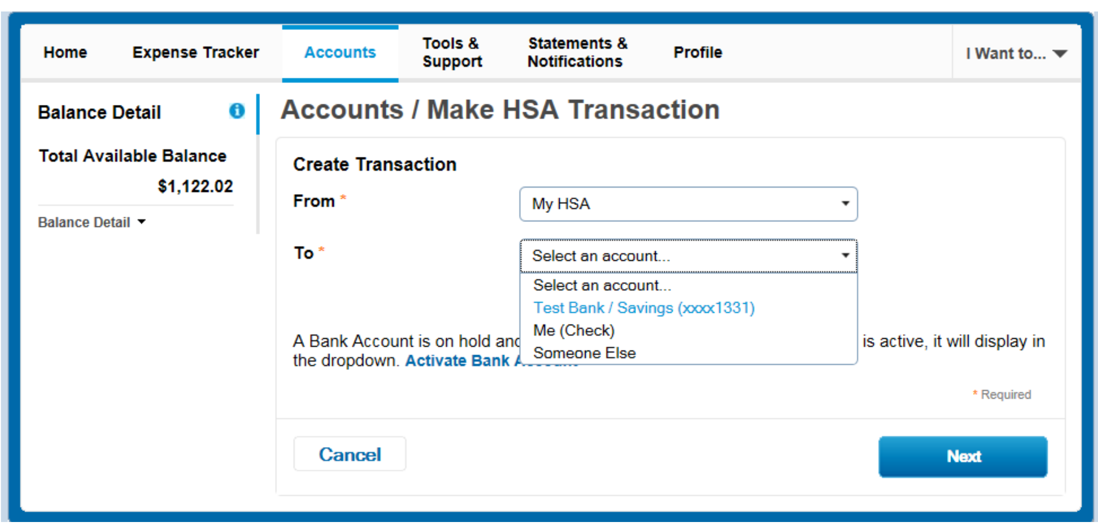
You can take a distribution (also called a withdrawal) from your HSA using the Consumer Portal or by submitting an HSA Distribution Request form, available under the **Tools & Support Tab.**

From the home page, select **Make HSA Transaction.**

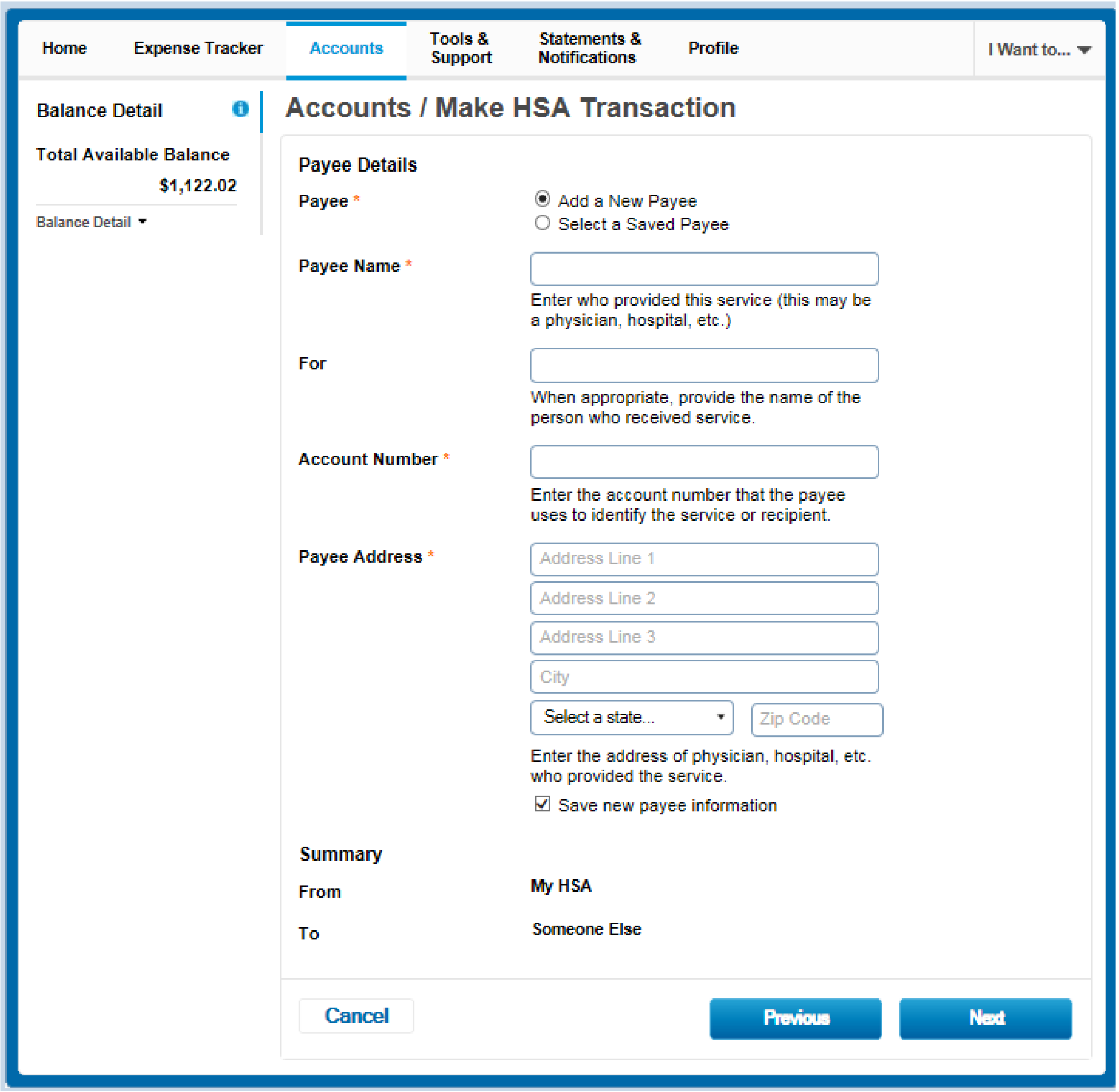


To create a distribution, select **From: My HSA**. Choose whether you want the distribution sent to yourself (via check to your home address or via direct deposit to your personal bank account that you have set up) or to someone else, via check. Click **Next**.

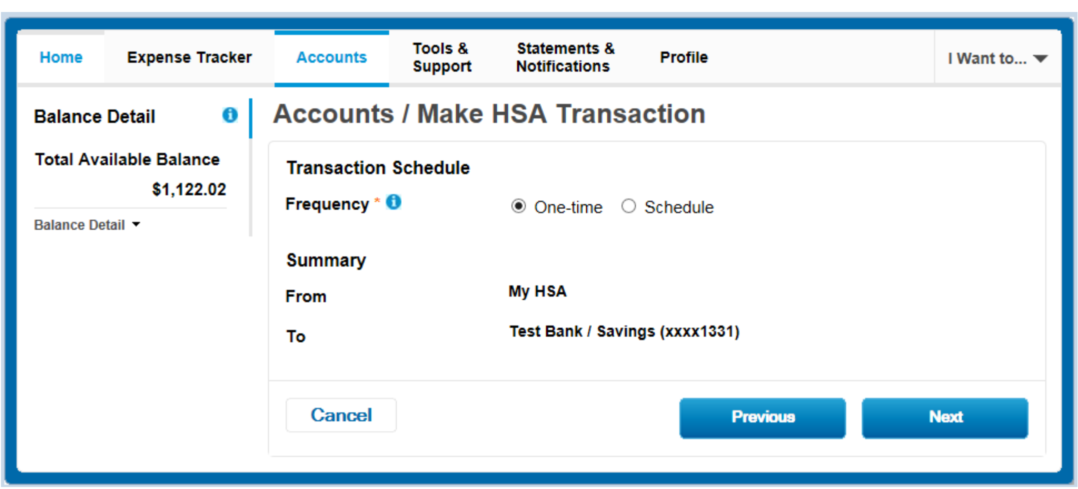
NOTE: Selecting reimbursement via direct deposit will enable you to receive your funds faster than if you request a check be sent to your home address.



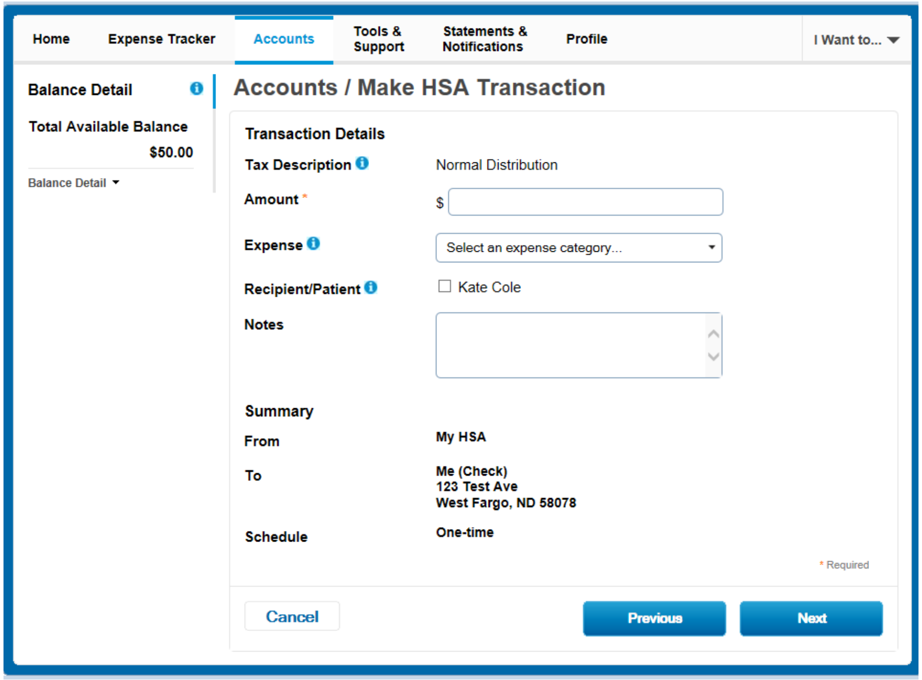
If you selected to pay **Someone Else**, complete the below information. Click **Next**.



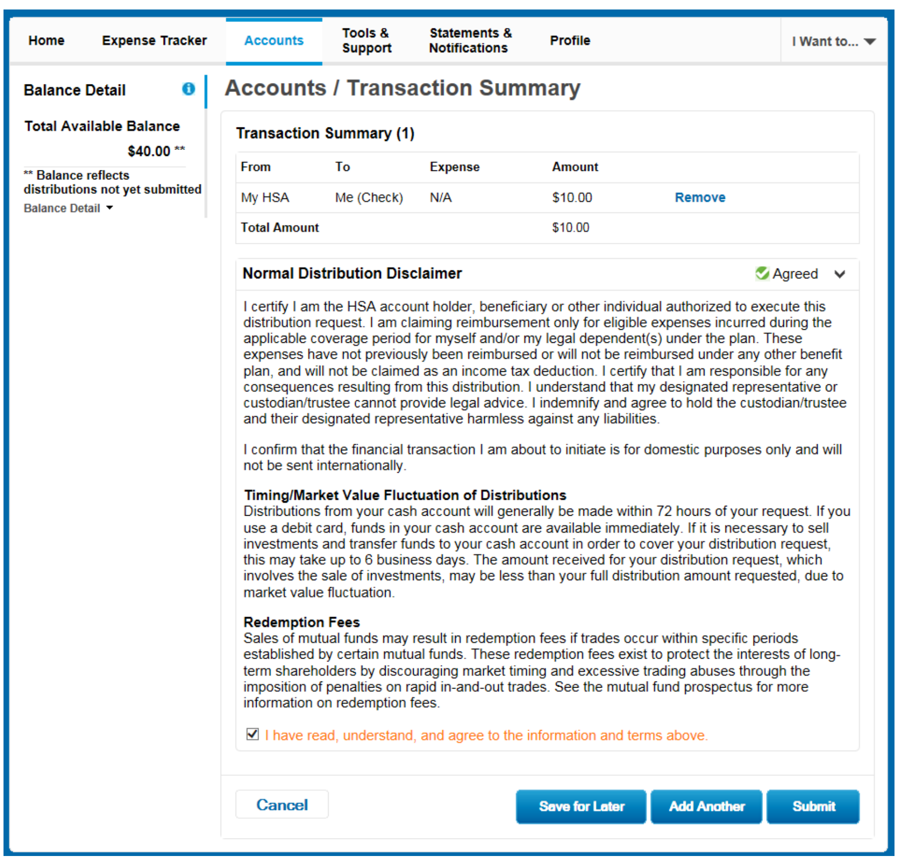
Once the distribution details have been added, you can choose to set up a recurring distribution on a schedule. If you do not need the distribution to recurr, select **One-time.**



Complete the remaining information for the transaction, including the amount, and click **Next**.



You will be prompted to read and agree to the disclaimers regarding the distribution from your HSA. Once you check the box and click **Submit**, your distribution will be processed.

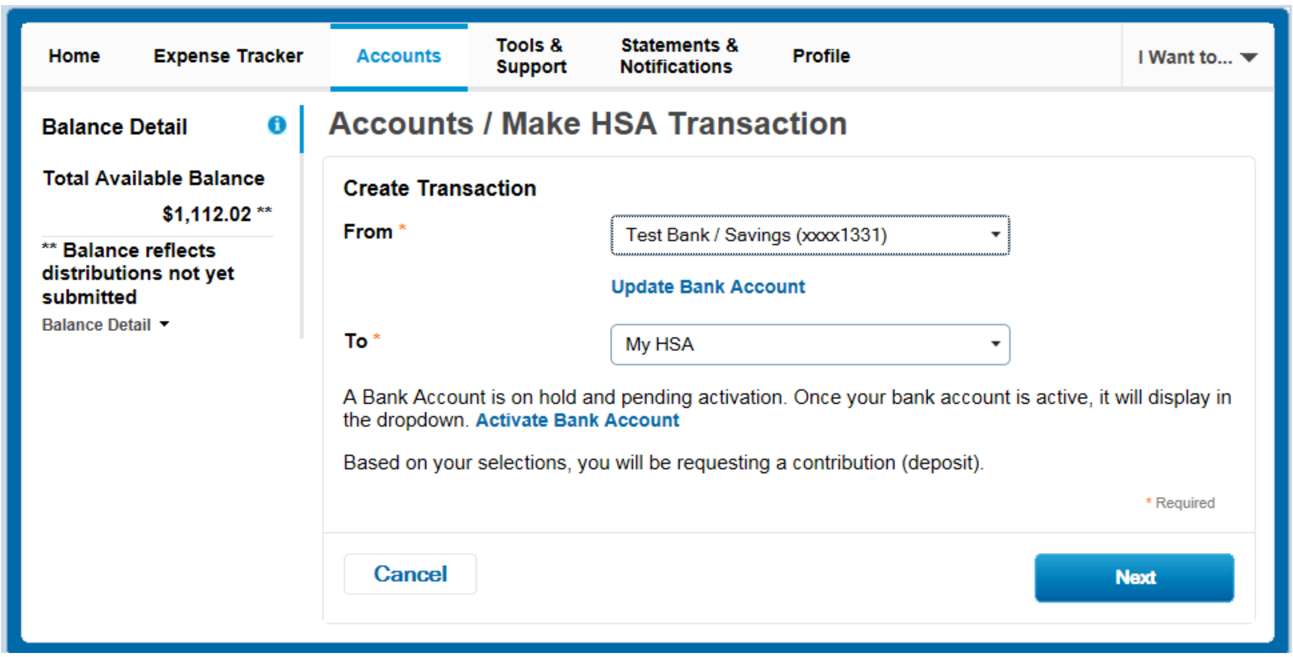


MAKING CONTRIBUTIONS

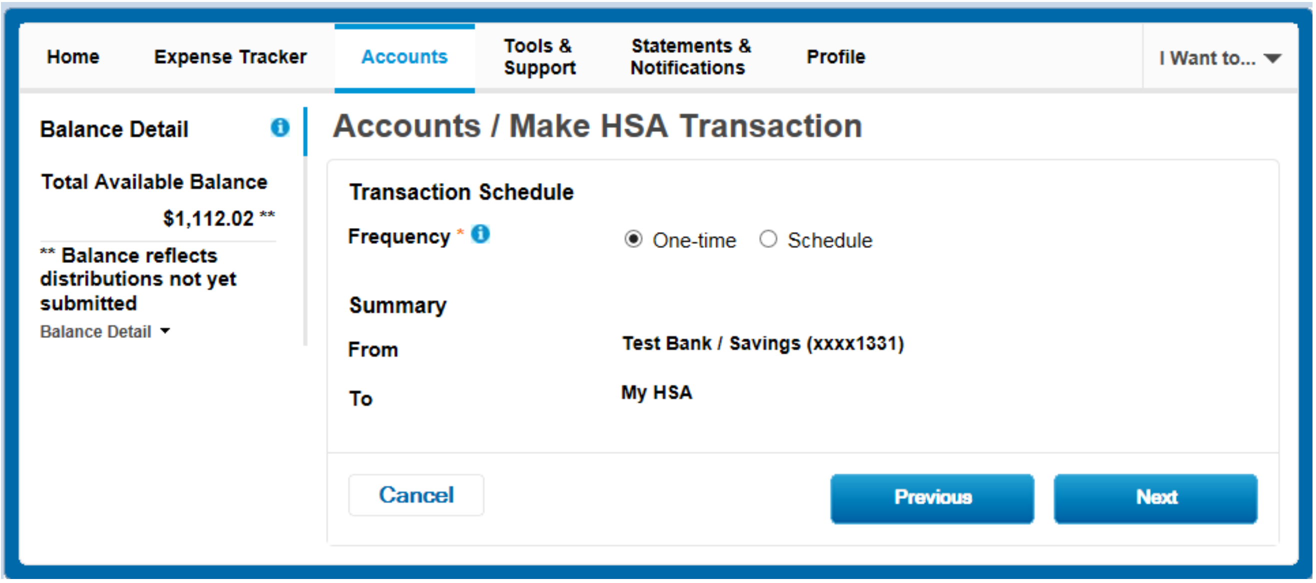
You can contribute to your HSA outside of your payroll deductions through the Consumer Portal by selecting the **Make HSA Transaction** link from the **Home Tab** or by submitting an HSA Contribution Request form, available under the **Tools & Support Tab**. To ensure you don't go over the annual contribution limit set by the IRS, be sure to factor in any payroll contributions you'll make during the year[2].

To contribute to your HSA via the Consumer Portal, you must first provide your bank account information. If you have not added your bank account, select **Add Bank Account** and follow the steps outlined ealier in this guide. Once a bank account is added, select **From: Your bank account**, and **To: My HSA**. Click **Next**.

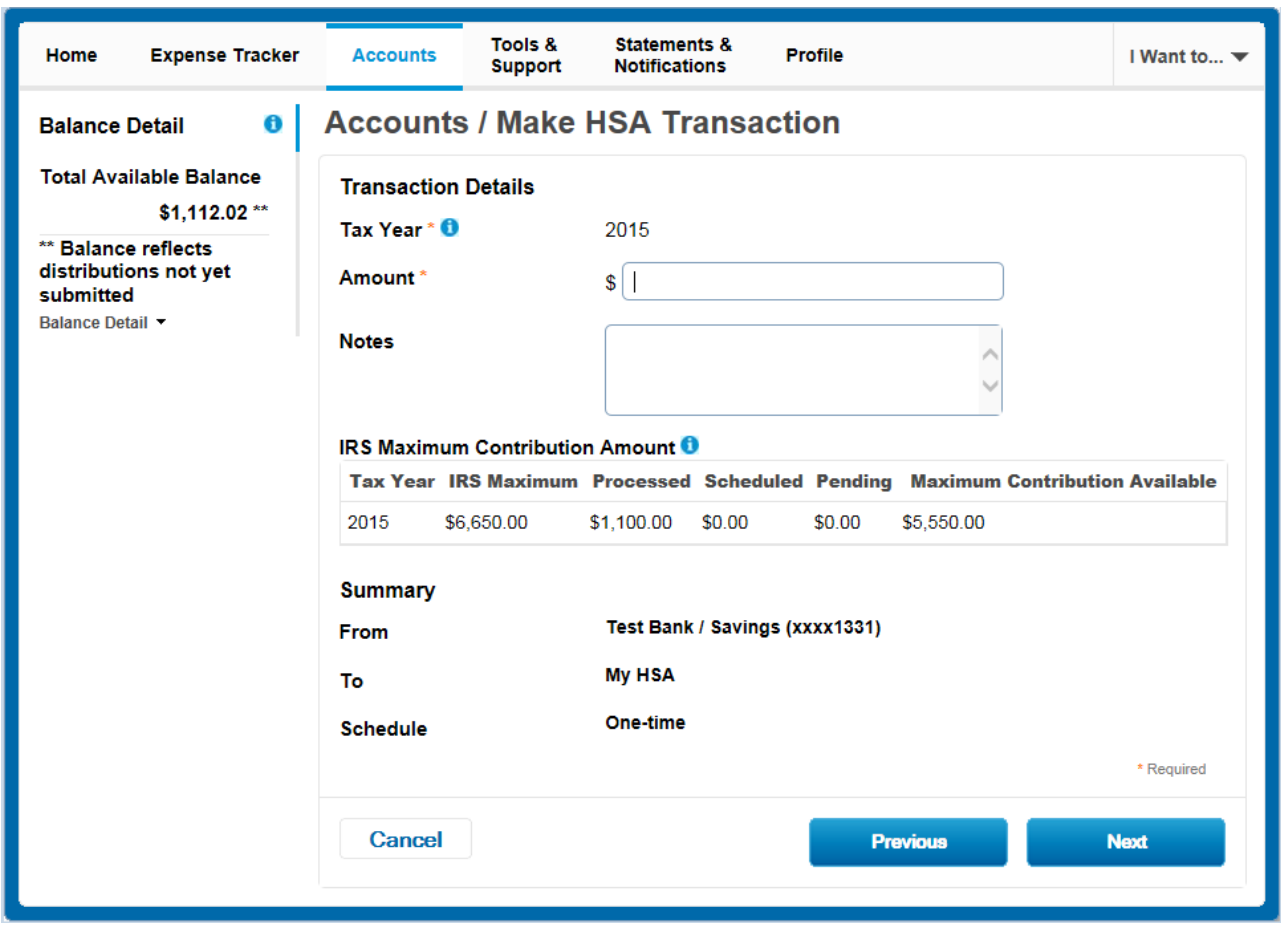
Please Note: Contributions from a personal linked bank account into your HSA are post-tax dollars. You may claim these on your tax return as tax deductible items[3]. If you prefer to have pre-tax contributions, please notify your employer.



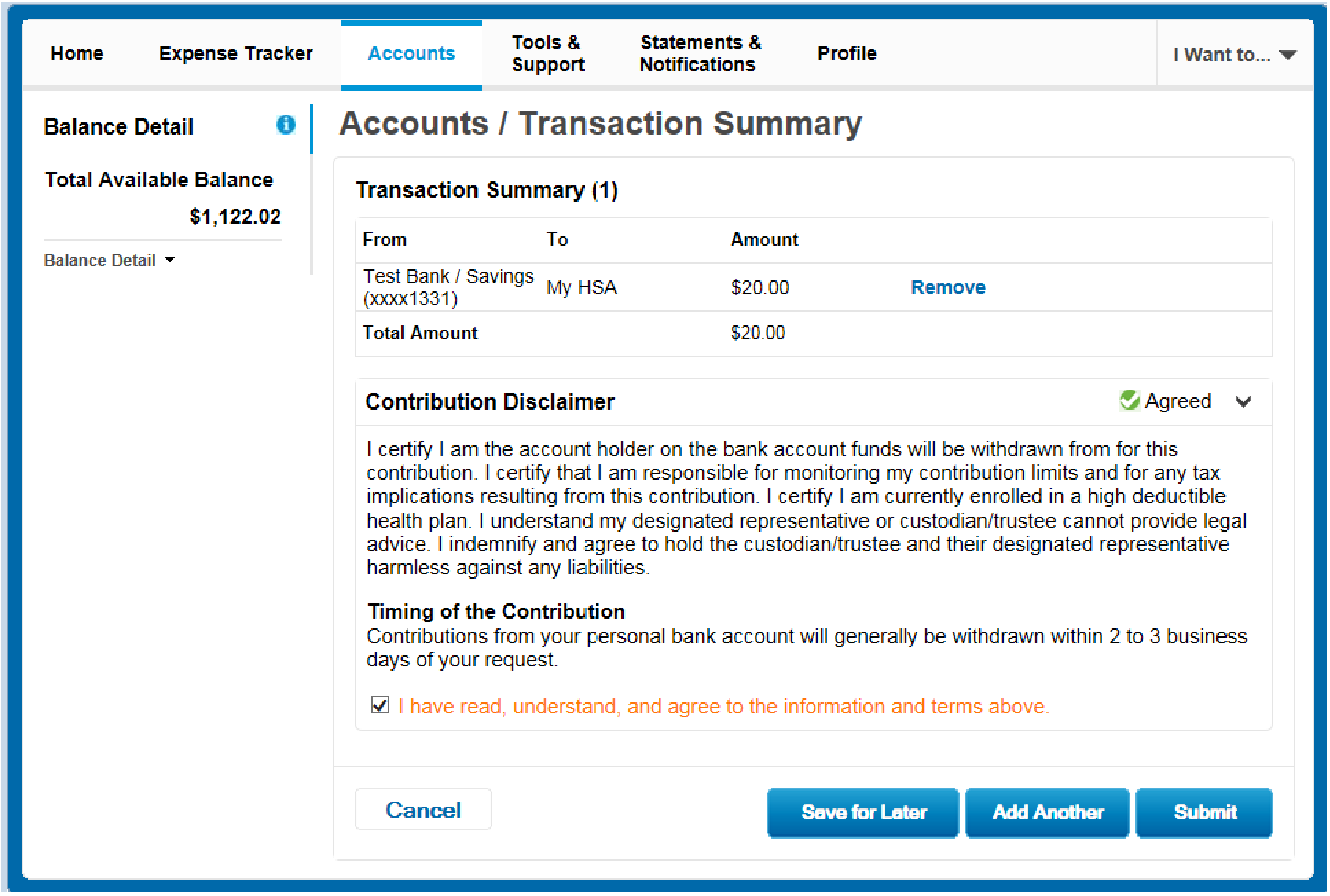
You can choose to set up a recurring contribution on a schedule. If you do not need the contribution to recur, select **One-Time**.



Enter the amount of the contribution and indicate the tax year (if applicable – the prior tax year will show if it is January, February March or before April 15 of the current year)

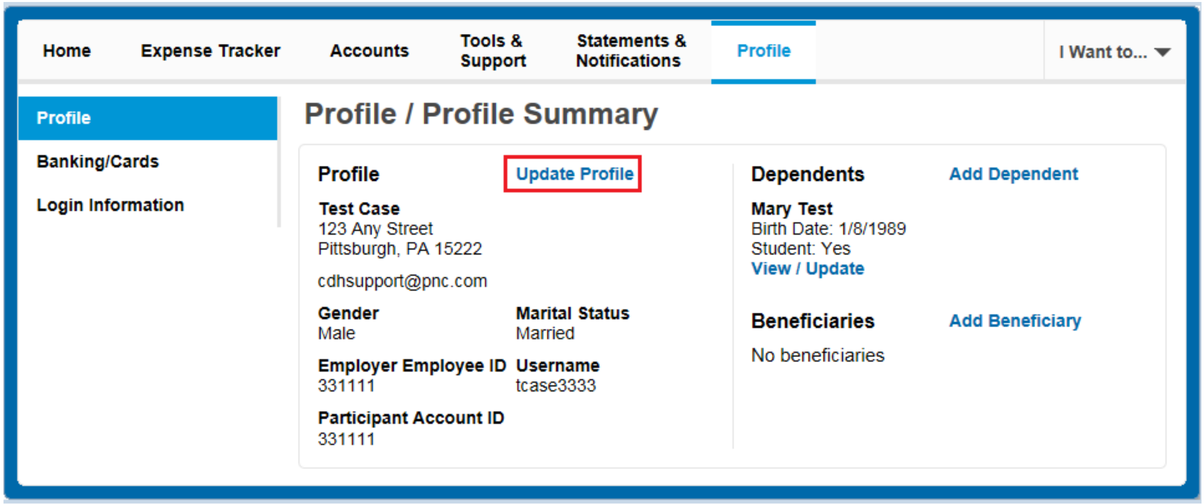


You will be prompted to read and agree to the disclaimers regarding the contribution to your HSA. Once you check the box and click Submit, your contribution will be initiated.

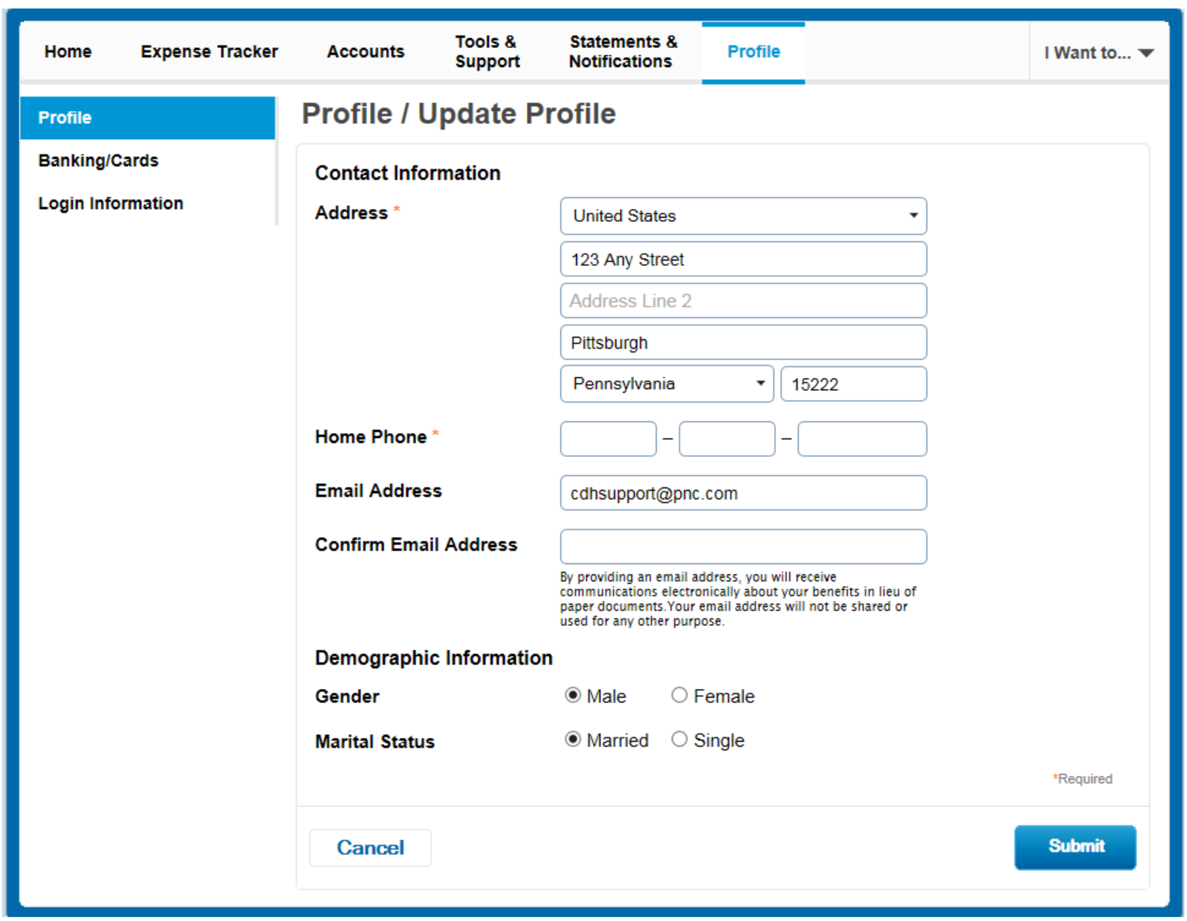

Home
Expense Tracker
Accounts
Tools & Support
Statements & Notifications
Profile
I Want to...
Balance Detail
Total Available Balance
$1,122.02
Balance Detail
Accounts / Transaction Summary
Transaction Summary (1)
From
To
Amount
Test Bank / Savings (xxxx1331)
My HSA
$20.00
Remove
Total Amount
$20.00
Contribution Disclaimer
Agreed
I certify I am the account holder on the bank account funds will be withdrawn from for this contribution. I certify that I am responsible for monitoring my contribution limits and for any tax implications resulting from this contribution. I certify I am currently enrolled in a high deductible health plan. I understand my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.
Timing of the Contribution
Contributions from your personal bank account will generally be withdrawn within 2 to 3 business days of your request.
I have read, understand, and agree to the information and terms above.
Cancel
Save for Later
Add Another
Submit

UPDATE YOUR PROFILE

If you want to change your email address (for example, from your work email to your personal address) or your home/mailing address, select the **Profile Tab** and choose **Update Profile.** Please note: Be sure to tell your employer if your mailing address or name changes so they can update it for their records.

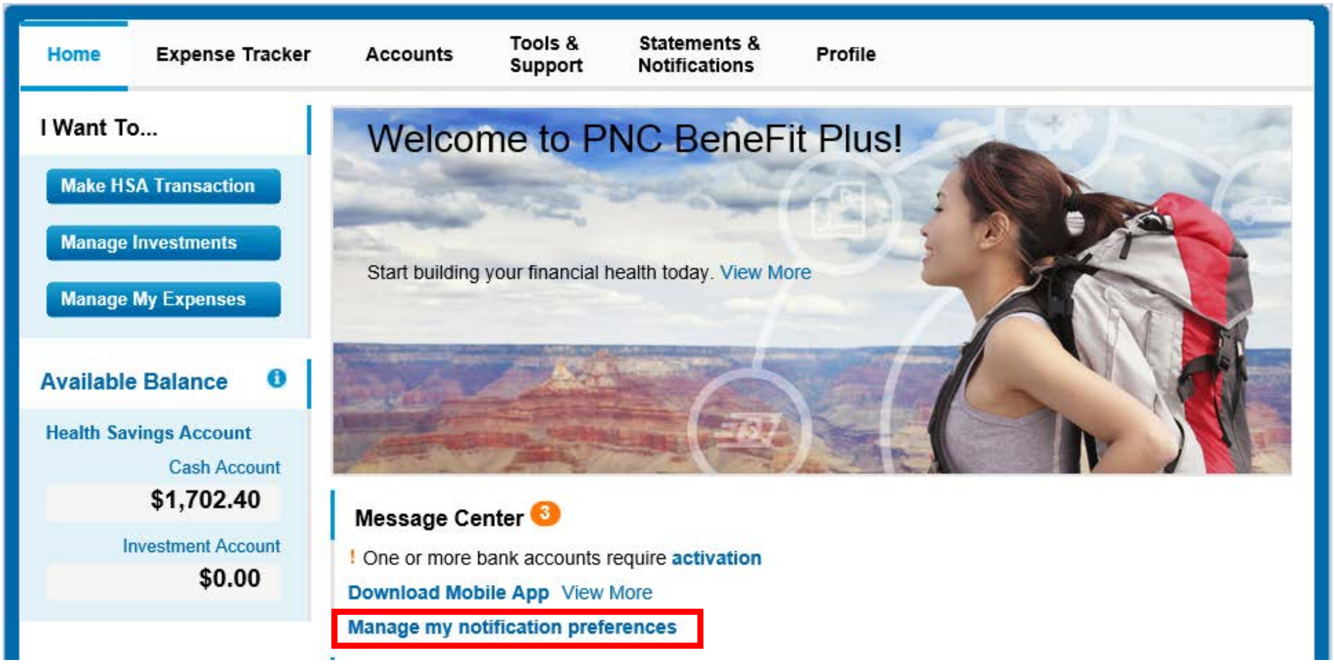


Update the information as needed and select **Submit**.

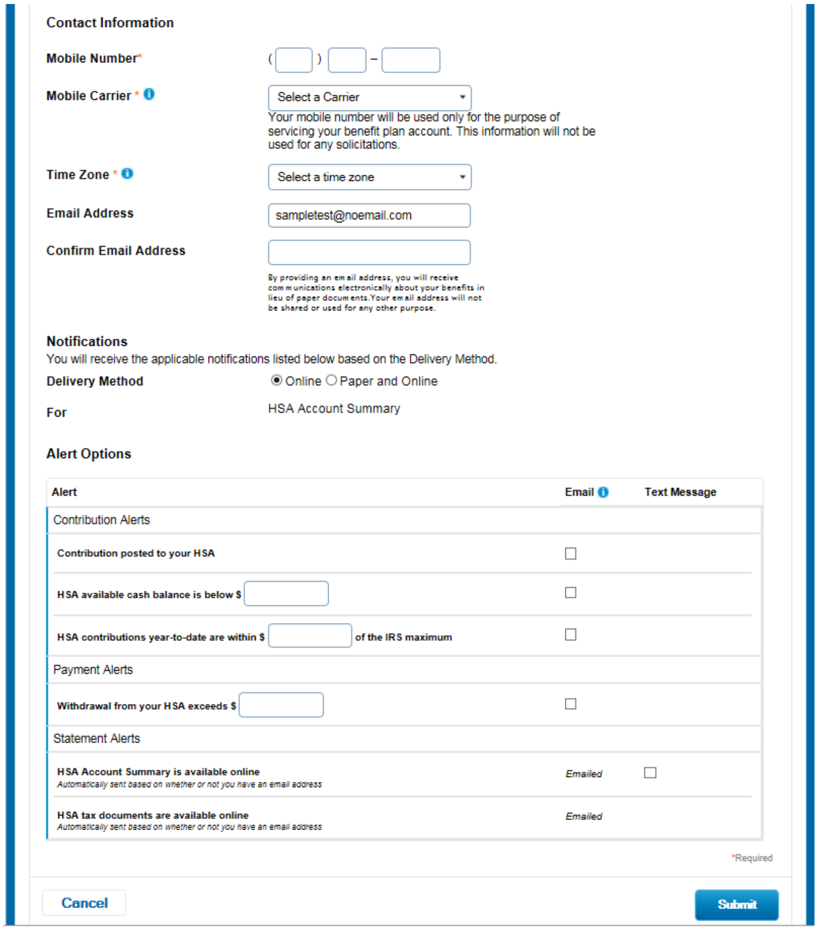


HSA NOTIFICATIONS

If you would like to receive additional email or text notifications relating to your HSA activity or to turn off particular notifications, you may do so by clicking "**Manage my notification preferences**" on the **Home Page.**



You will then need to add/update your mobile number and/or email address to receive the notifications. Select the notifications you would like to receive then click **Submit**.


Contact Information

Mobile Number* ( ) -

Mobile Carrier* Select a Carrier

Your mobile number will be used only for the purpose of servicing your benefit plan account. This information will not be used for any solicitations.

Time Zone* Select a time zone

Email Address sampletest@noemail.com

Confirm Email Address

By providing an email address, you will receive communications electronically about your benefits in lieu of paper documents. Your email address will not be shared or used for any other purpose.

Notifications

You will receive the applicable notifications listed below based on the Delivery Method.

Delivery Method ◉ Online ○ Paper and Online

For HSA Account Summary

Alert Options

Alert	Email	Text Message
Contribution Alerts		
Contribution posted to your HSA	☐	
HSA available cash balance is below $	☐	
HSA contributions year-to-date are within $ of the IRS maximum	☐	
Payment Alerts		
Withdrawal from your HSA exceeds $	☐	
Statement Alerts		
HSA Account Summary is available online *Automatically sent based on whether or not you have an email address*	*Emailed*	☐
HSA tax documents are available online *Automatically sent based on whether or not you have an email address*	*Emailed*	

*Required

Cancel Submit

[1]To view a partial list of qualified medical expenses see IRS Publication 502 available at http://www.irs.gov/pub/irs-pdf/p502.pdf

[2]Subject to IRS limits for the current tax year. To view current IRS annual limits, see IRS Publication 969 available at http://www.irs.gov/pub/irs-pdf/p969.pdf

[3]PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to your HSA.