

# 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](mailto: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<sup>1</sup>. 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*

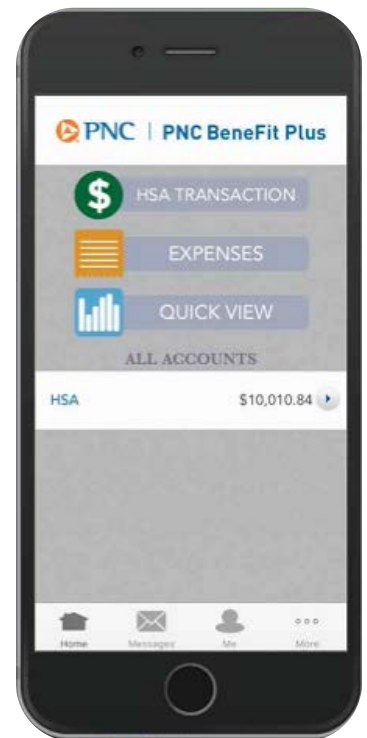
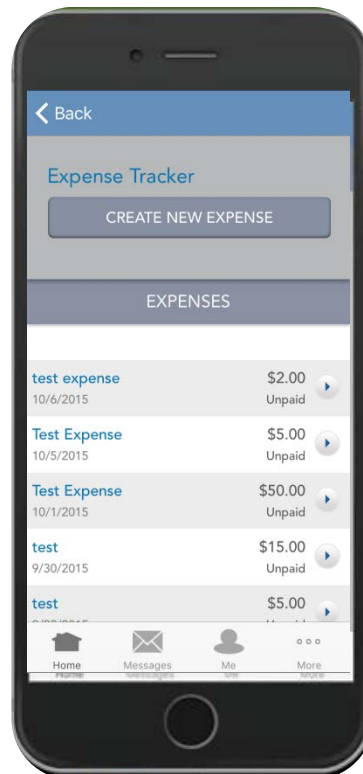
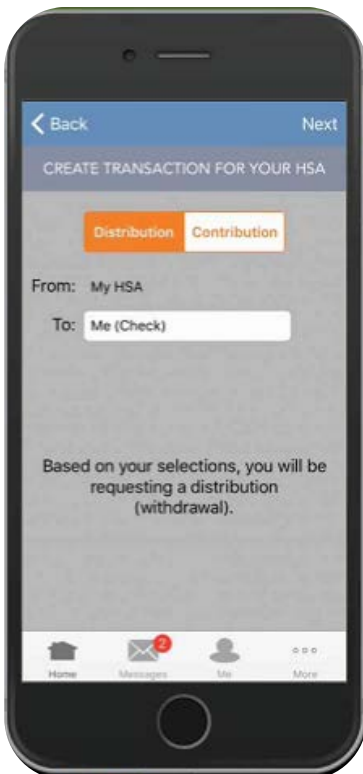
- Simply log in to the intuitive app to begin managing your HSA quickly and easily
- No sensitive account information is ever stored on your mobile device; secure encryption is used to protect all transmissions

#### *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](http://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

**Login**

**Existing User?**  
Login to your account

**Username**  [Forgot Username?](#)

**Password**  [Forgot Password?](#)

**Login**

**Setting up a New Account?**  
It's easy to apply for a new account. If your employer has completed your enrollment click the "Create Username and Password" on the lower left to begin.

If your employer has directed you to open your own account, please use the Link or Code your employer provided.

**Code**

**Get Started**

**New User?**  
[Create your new username and password](#)

#### 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.

**User Identification**

Complete the information below to verify your identity.

**First Name\***

**Last Name\***

**Zip Code\***

**SSN or Employee ID\***  -  -   
-- OR --

\*Required

**Next**

#### 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.**

### Change Username and Password

Please change your login information.

**Username\***

Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (\_), and dash (-).

**New Password\***

The password must: - Have a minimum of 8 characters - Not be one of your last 3 passwords - Contain upper and lowercase letters - Contain at least one number - Contain a special character

**Confirm Password\***

\*Required

**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.

### Agreements

You must accept the terms and conditions for this account by reviewing and accepting all agreements listed below.

Custodial Disclosure and Agreement	<a href="#">Read and agree</a>	<input checked="" type="checkbox"/> Agreed
Esign Consent Agreement	<a href="#">Read and agree</a>	<input checked="" type="checkbox"/> Agreed
Important Information on Patriot Act Requirements	<a href="#">Read and agree</a>	<input checked="" type="checkbox"/> Agreed

[Fee Schedule](#)  
[Interest Information](#)

**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.

### Security Questions (Step 2 of 3)

Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer a question to complete sensitive actions within the portal such as resetting a forgotten password.

\*Required

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).

**Home** Expense Tracker Accounts Tools & Support Statements & Notifications Profile

**I Want To...**

- Make HSA Transaction
- Manage Investments
- Manage My Expenses

**Available Balance** ⓘ

**Health Savings Account**

Cash Account  
**\$1,702.40**

Investment Account  
**\$0.00**

**Welcome to PNC BeneFit Plus!**

Start building your financial health today. [View More](#)

**Message Center** 2

[Download Mobile App](#) [View More](#)

[Manage my notification preferences](#)

**Quick View**

**HSA Contributions by Tax Year**

Year	Contributions	Maximum Allowed
2016	\$0.00	\$6,750.00
2015	\$1,000.00	\$6,650.00

\*Represents your contributions year to date compared to the maximum amount you can contribute based on IRS guidelines.  
\*Contribution amounts do not include pending contributions or rollovers.



## EXPENSE TRACKER

The [Expense Tracker Tab](#) provides a detailed overview of your account.

The Expense Tracker interface includes a navigation bar with Home, Expense Tracker, Accounts, Tools & Support, Statements & Notifications, and Profile. A dropdown menu for 'I Want to...' is also present. The main content area is titled 'Expense Tracker' and includes a 'View Non-Healthcare' link. On the left, there are buttons for 'Add Expense' and 'Export Expenses', and a sidebar with filters for Category (All Categories, Other, Medical, More Options) and Status (All Statuses, Unpaid, Pending, Paid). The main area displays an 'Expense Summary' with the following data:

Expense Summary	Total Healthcare Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$413.49	\$171.00	\$242.49

Below the summary, it shows 'Total Eligible to Submit: \$0.00'. A table lists individual expenses with columns for Date, Expense, Recipient/Patient, Merchant/Provider, Submitted Amount, and Status.

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
10/16/2015	Other	-	-	\$10.00	✓
10/16/2015	Other	-	-	\$5.00	✓
10/16/2015	Other	-	-	\$10.00	✗
10/16/2015	Other	-	-	\$5.00	✗
10/16/2015	Dental	-	-	\$227.49	✗
10/14/2015	Other	-	-	\$10.00	✓
10/14/2015	Other	-	-	\$5.00	✓
10/14/2015	Other	-	-	\$10.00	✓
10/14/2015	Other	-	-	\$5.00	✓

## ACCOUNTS

The [Accounts Tab](#) lets you view your account summary details, review payment history information and see investment details.

The Accounts / Account Summary interface includes a navigation bar with Home, Expense Tracker, Accounts, Tools & Support, Statements & Notifications, and Profile. A dropdown menu for 'I Want to...' is also present. The main content area is titled 'Accounts / Account Summary' and shows details for a 'Health Savings Account' with Account Number: 00000000014. A table displays the account balances:

Available Cash Balance	Investment Balance	Total Available Balance
\$3,349.00	\$0.00	\$3,349.00

A note indicates '\* Current as of 8/31/2015'. The left sidebar contains links for Account Summary, Account Activity, Investments, HSA Contributions By Tax Year, and HSA Coverage Level.

## 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](mailto: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.

The screenshot shows a navigation bar with links: Home, Expense Tracker, Accounts, Tools & Support, **Statements & Notifications**, and Profile. A dropdown menu 'I Want to...' is on the right. The main content area is titled 'Statements & Notifications' and is split into two columns. The left column is 'Statements' and contains 'HSA Account Summaries' with two links: 'HSA Account Summary (9/1/2015 - 9/30/2015)' and 'HSA Account Summary (8/1/2015 - 8/31/2015)'. The right column is 'Notifications' with a link 'Update Notification Preferences' and the text 'No notifications are available at this time.'

## PROFILE

The [Profile Tab](#) shows your personal information. You can update any personal information here including email address, phone number, etc.

The screenshot shows a navigation bar with links: Home, Expense Tracker, Accounts, Tools & Support, Statements & Notifications, **Profile**, and a dropdown menu 'I Want to...'. A left sidebar contains 'Profile', 'Banking/Cards', and 'Login Information'. The main content area is titled 'Profile / Profile Summary' and contains several sections: 'Profile' with an 'Update Profile' link, 'Dependents' with an 'Add Dependent' link, and 'Beneficiaries' with an 'Add Beneficiary' link. The 'Profile' section lists: 'Test Case' (123 Any Street, Pittsburgh, PA 15222, cdhsupport@pnc.com), 'Gender' (Male), 'Marital Status' (Married), 'Employer Employee ID' (331111), 'Username' (tcase3333), and 'Participant Account ID' (331111). The 'Dependents' section lists 'Mary Test' (Birth Date: 1/8/1989, Student: Yes) with a 'View / Update' link. The 'Beneficiaries' section shows 'No beneficiaries'.

## 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**.

The screenshot shows the 'Profile / Profile Summary' page. The navigation bar includes 'Home', 'Expense Tracker', 'Accounts', 'Tools & Support', 'Statements & Notifications', and 'Profile'. The left sidebar has 'Profile', 'Banking/Cards', and 'Login Information'. The main content area is divided into three columns: 'Profile' (with 'Update Profile' link), 'Dependents' (with 'Add Dependent' link), and 'Beneficiaries' (with 'Add Beneficiary' link highlighted in a red box). The 'Profile' section contains fields for Test Case (123 Any Street, Pittsburgh, PA 15222, cdhsupport@pnc.com), Gender (Male), Marital Status (Married), Employer Employee ID (331111), Username (tcase3333), and Participant Account ID (331111). The 'Dependents' section shows 'Mary Test' with Birth Date: 1/8/1989 and Student: Yes, with a 'View / Update' link. The 'Beneficiaries' section shows 'No beneficiaries'.

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

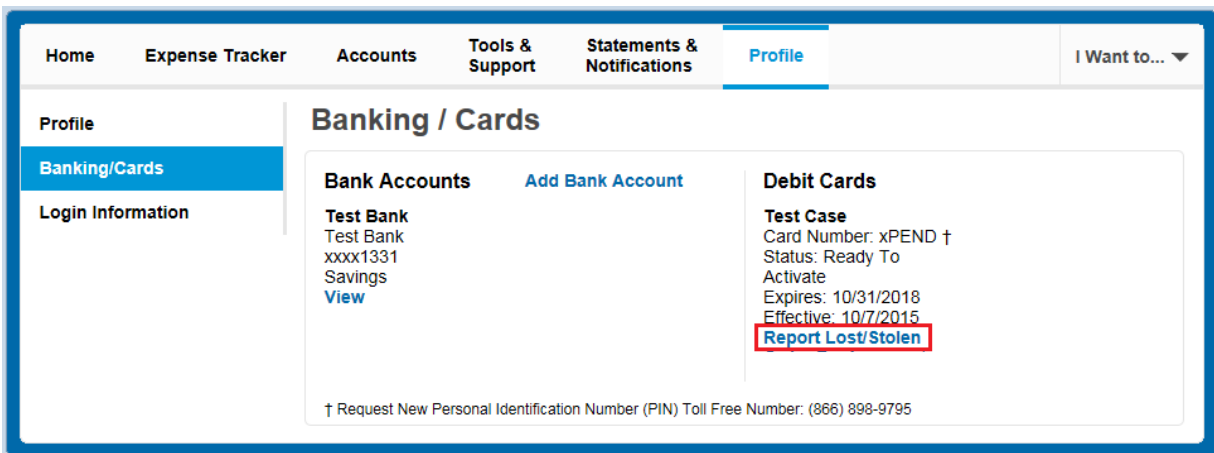
The screenshot shows the 'Profile / Add Beneficiary' page. The navigation bar is the same as the previous screenshot. The left sidebar has 'Profile', 'Banking/Cards', 'Login Information', 'Dependents', 'Mary Test', and 'Clear'. The main content area is titled 'Beneficiary Information' and includes a paragraph explaining the process. Below the text are several form fields: 'Name' (First Name, MI, Last Name), 'SSN' (three separate boxes), 'Birth Date' (mm/dd/yyyy with a calendar icon), 'Address' (Address Line 1, Address Line 2, City, Select a state..., Zip Code), 'Relationship' (Select a relationship...), and 'Type' (Primary, Contingent). A 'Cancel' button is on the left and a 'Submit' button is on the right. A '\*Required' note is at the bottom right.

## 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.

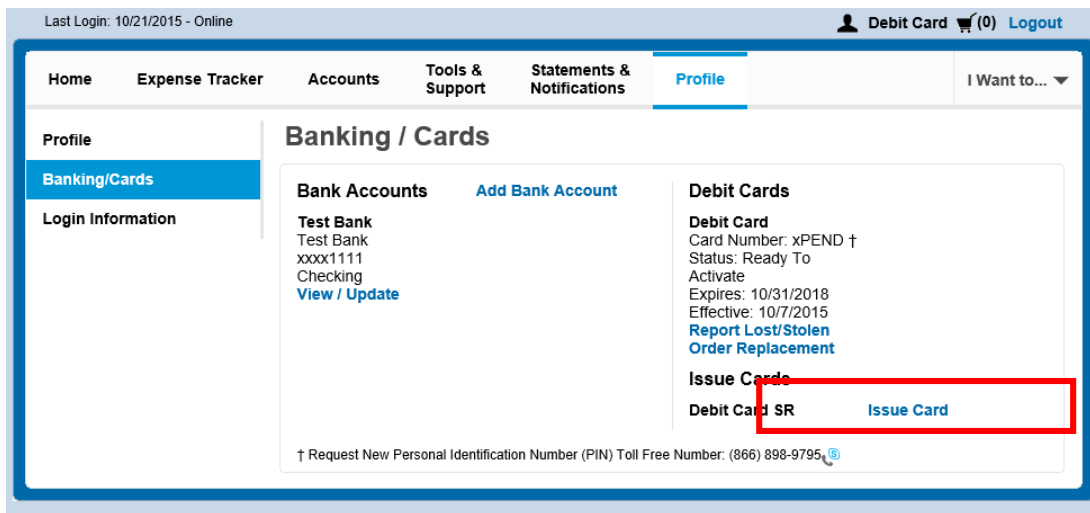
**Please note:** Please review your recent debit card transactions under you HSA account activity. If you do not recognize any of the transactions, please complete the **Transaction Dispute Form**, which can be found under the **Tools & Support Tab**, and mail it or fax it to the contact information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



## ORDERING A DEPENDENT CARD

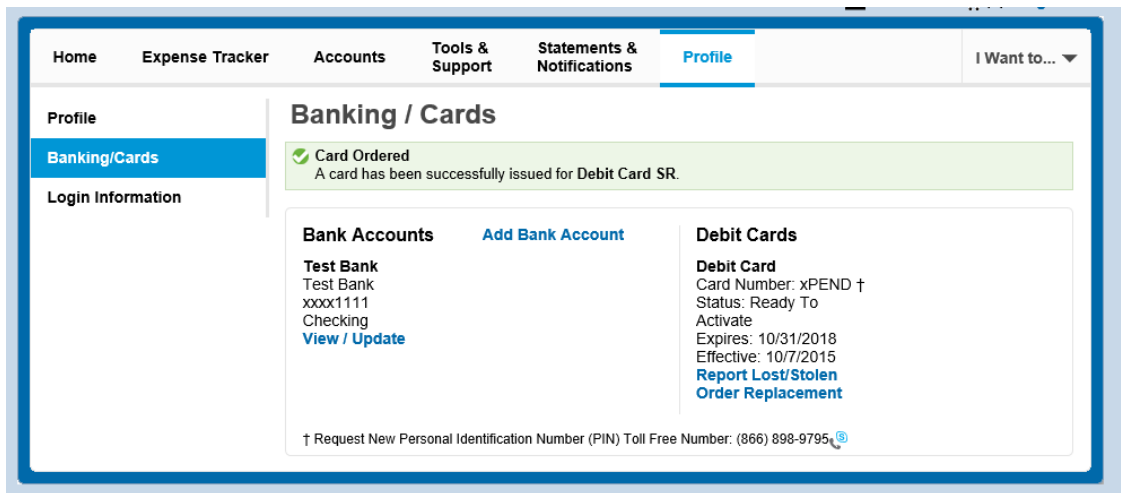
To order a card for your dependent:

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

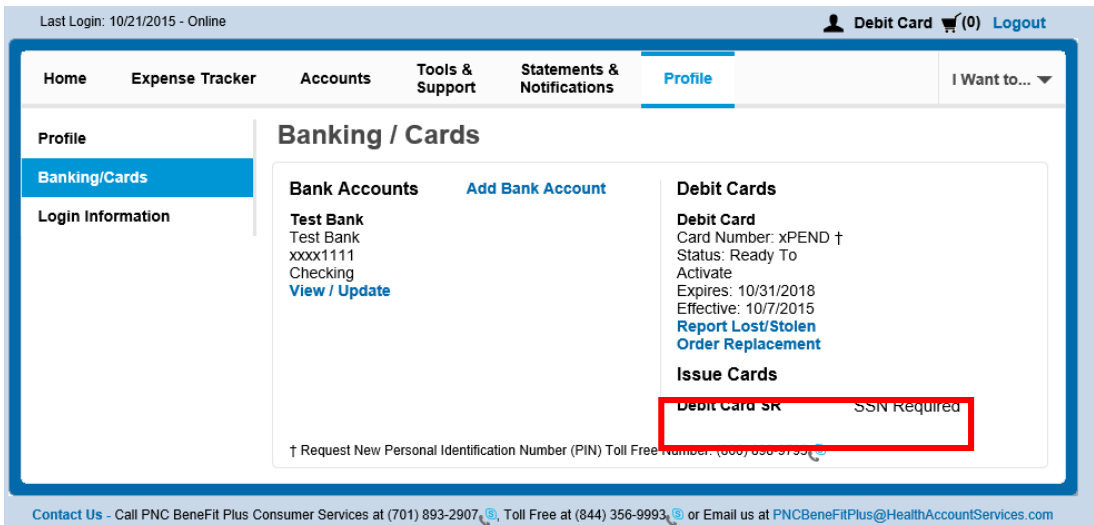


Click "Submit"

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.

The screenshot shows the 'Profile' tab selected in the top navigation bar. The left sidebar has 'Banking/Cards' highlighted. The main content area is titled 'Banking / Cards' and contains three sections: 'Bank Accounts' with an 'Add Bank Account' button, 'Test Bank' details (Test Bank, xxxx1331, Savings, View), and 'Debit Cards' with 'Test Case' details (Card Number: xPEND †, Status: Ready To Activate, Expires: 10/31/2018, Effective: 10/7/2015, Report Lost/Stolen). A footnote at the bottom indicates: † Request New Personal Identification Number (PIN) Toll Free Number: (866) 898-9795.

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

The screenshot shows the 'Banking / Add Bank Account' form. The top navigation bar and sidebar are the same as in the previous screenshot. The form is divided into two main sections: 'Bank Account Information' and 'Bank Institution Information'. The 'Bank Account Information' section includes fields for 'Routing Number \*', 'Account Number \*', 'Confirm Account Number \*', 'Account Type \*' (a dropdown menu currently showing 'Checking'), and 'Account Nickname \*'. The 'Bank Institution Information' section includes fields for 'Bank Name \*', 'Bank Address \*' (with sub-fields for 'Address Line 1', 'City', 'Select a state...' dropdown, and 'Zip Code'). A legend at the bottom right indicates '\*Required'. At the bottom of the form are 'Cancel' and 'Submit' buttons.

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

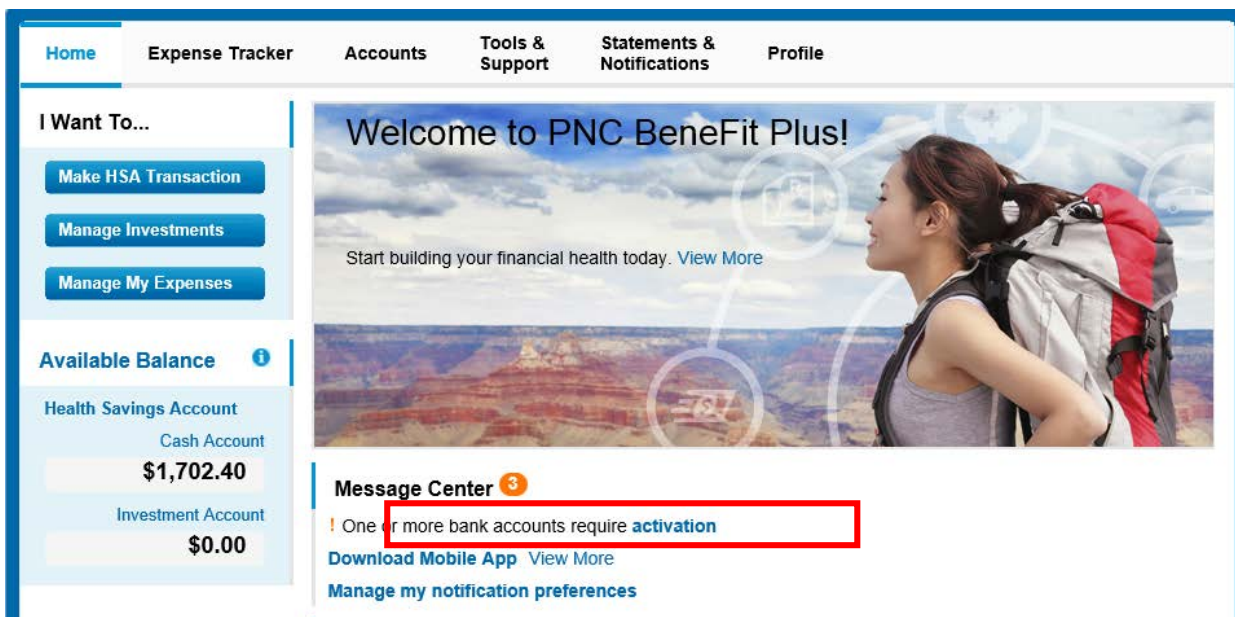
### Add Bank Account ✕

Further action is required to activate this bank account. A deposit will be made to the account in the next 1-3 business days. Once you confirm the deposited amount, the account will be activated and available for use. You can confirm the deposited amount from this site by accessing the Bank Accounts page or by clicking on the link in the Message Center section that will appear on your home page.

[Cancel](#) [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](http://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**.

The screenshot shows the PNC online banking interface. At the top, there is a navigation menu with links for Home, Expense Tracker, Accounts, Tools & Support, Statements & Notifications, and Profile. A dropdown menu labeled 'I Want to...' is visible on the right. The main content area is titled 'Banking / Activate Bank Account'. On the left, there is a sidebar with 'Profile' and 'Banking/Cards' (which is highlighted) and 'Login Information'. The 'Activation Details' section contains the following information:

<b>Bank Name</b>	PNC BANK, OHIO
<b>Routing Number</b>	xxx0124
<b>Account Number</b>	xxx6951
<b>Amount *</b>	\$ <input type="text"/> Enter the amount deposited into your account.

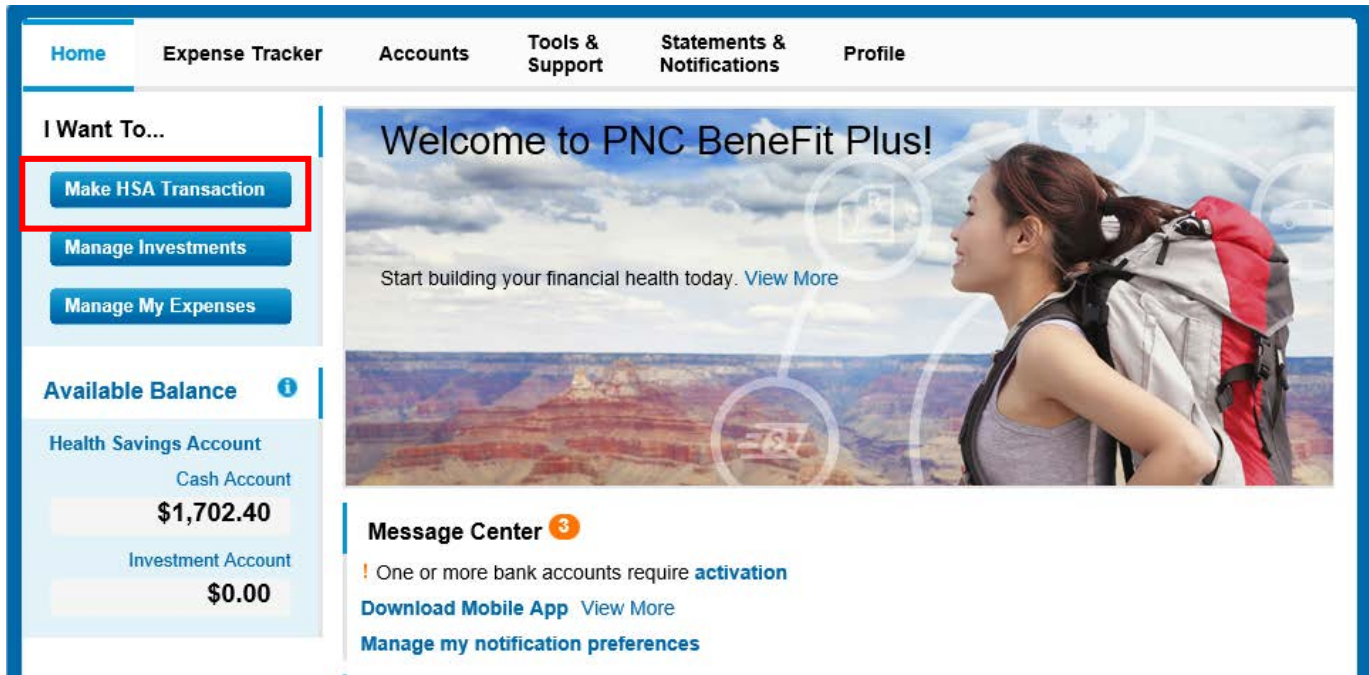
At the bottom right of the activation details, there is a small asterisk and the text '\*Required'. At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'.

## MAKE HSA TRANSACTIONS

### REQUESTING DISTRIBUTIONS

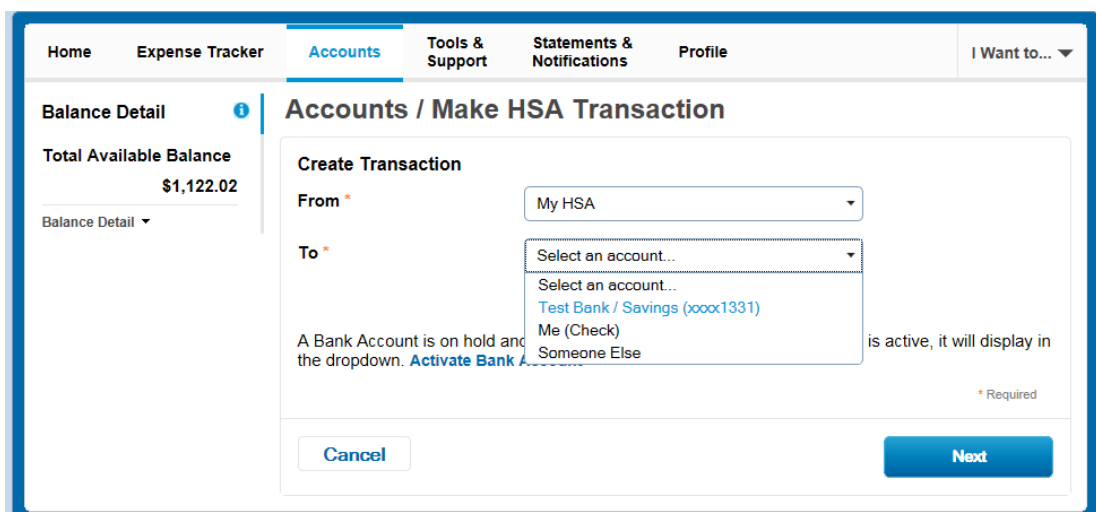
You can take a distribution (also called a withdrawal) from your HSA using the Consumer Portal or by submitting an HSA Distribution Request form, available under the [Tools & Support Tab](#).

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**.

The screenshot shows the 'Accounts / Make HSA Transaction' form. On the left, a 'Balance Detail' sidebar shows a 'Total Available Balance' of \$1,122.02. The main form area is titled 'Accounts / Make HSA Transaction' and contains the following sections:

- Payee Details:** Includes radio buttons for 'Add a New Payee' (selected) and 'Select a Saved Payee'. Below are input fields for 'Payee Name \*', 'For', 'Account Number \*', and 'Payee Address \*'. The address fields include 'Address Line 1', 'Address Line 2', 'Address Line 3', 'City', a 'Select a state...' dropdown, and a 'Zip Code' field. A checkbox for 'Save new payee information' is checked.
- Summary:** Shows 'From: My HSA' and 'To: Someone Else'.

At the bottom of the form are three buttons: 'Cancel', 'Previous', and '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 recur, select **One-time**.

The screenshot shows the 'Accounts / Make HSA Transaction' form at the 'Transaction Schedule' step. The sidebar remains the same. The main form area is titled 'Accounts / Make HSA Transaction' and contains the following sections:

- Transaction Schedule:** Includes radio buttons for 'One-time' (selected) and 'Schedule'.
- Summary:** Shows 'From: My HSA' and 'To: Test Bank / Savings (xxxx1331)'.

At the bottom of the form are three buttons: 'Cancel', 'Previous', and 'Next'.

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

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

**Balance Detail** ⓘ **Accounts / Make HSA Transaction**

Total Available Balance \$50.00  
Balance Detail ▾

**Transaction Details**

Tax Description ⓘ Normal Distribution

Amount \* \$

Expense ⓘ

Recipient/Patient ⓘ  Kate Cole

Notes

**Summary**

From My HSA

To Me (Check)  
123 Test Ave  
West Fargo, ND 58078

Schedule One-time

\* Required

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.

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

**Balance Detail** ⓘ **Accounts / Transaction Summary**

Total Available Balance \$40.00 \*\*  
\*\* Balance reflects distributions not yet submitted  
Balance Detail ▾

**Transaction Summary (1)**

From	To	Expense	Amount	
My HSA	Me (Check)	N/A	\$10.00	<a href="#">Remove</a>
Total Amount			\$10.00	

**Normal Distribution Disclaimer**  Agreed ▾

I certify I am the HSA account holder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent(s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that 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.

I confirm that the financial transaction I am about to initiate is for domestic purposes only and will not be sent internationally.

**Timing/Market Value Fluctuation of Distributions**  
Distributions from your cash account will generally be made within 72 hours of your request. If you use a debit card, funds in your cash account are available immediately. If it is necessary to sell investments and transfer funds to your cash account in order to cover your distribution request, this may take up to 6 business days. The amount received for your distribution request, which involves the sale of investments, may be less than your full distribution amount requested, due to market value fluctuation.

**Redemption Fees**  
Sales of mutual funds may result in redemption fees if trades occur within specific periods established by certain mutual funds. These redemption fees exist to protect the interests of long-term shareholders by discouraging market timing and excessive trading abuses through the imposition of penalties on rapid in-and-out trades. See the mutual fund prospectus for more information on redemption fees.

I have read, understand, and agree to the information and terms above.

## 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<sup>2</sup>.

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 earlier 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<sup>3</sup>. If you prefer to have pre-tax contributions, please notify your employer.

The screenshot displays the 'Accounts / Make HSA Transaction' interface. On the left, a 'Balance Detail' sidebar shows a 'Total Available Balance' of \$1,112.02. The main content area is titled 'Accounts / Make HSA Transaction' and contains a 'Create Transaction' form. The 'From' field is a dropdown menu currently showing 'Test Bank / Savings (xxxx1331)'. Below it is a link for 'Update Bank Account'. The 'To' field is a dropdown menu showing 'My HSA'. A message below the form states: 'A Bank Account is on hold and pending activation. Once your bank account is active, it will display in the dropdown. [Activate Bank Account](#)'. Below this message, it says 'Based on your selections, you will be requesting a contribution (deposit)'. At the bottom right of the form area, there is a small asterisk and the text '\* Required'. At the bottom of the page, there are two buttons: 'Cancel' and 'Next'.

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

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

**Balance Detail** ⓘ

Total Available Balance  
\$1,112.02\*\*

\*\* Balance reflects distributions not yet submitted  
Balance Detail ▾

### Accounts / Make HSA Transaction

**Transaction Schedule**

Frequency \* ⓘ  One-time  Schedule

**Summary**

From Test Bank / Savings (xxxx1331)

To My HSA

Cancel Previous Next

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)

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

**Balance Detail** ⓘ

Total Available Balance  
\$1,112.02\*\*

\*\* Balance reflects distributions not yet submitted  
Balance Detail ▾

### Accounts / Make HSA Transaction

**Transaction Details**

Tax Year \* ⓘ 2015

Amount \* \$

Notes

**IRS Maximum Contribution Amount** ⓘ

Tax Year	IRS Maximum	Processed	Scheduled	Pending	Maximum Contribution Available
2015	\$6,650.00	\$1,100.00	\$0.00	\$0.00	\$5,550.00

**Summary**

From Test Bank / Savings (xxxx1331)

To My HSA

Schedule One-time

\* Required

Cancel Previous Next

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.

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	<a href="#">Remove</a>
<b>Total Amount</b>		<b>\$20.00</b>	

### 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.

The screenshot shows the 'Profile / Profile Summary' page. The navigation bar includes 'Home', 'Expense Tracker', 'Accounts', 'Tools & Support', 'Statements & Notifications', and 'Profile' (which is highlighted). A sidebar on the left contains 'Profile', 'Banking/Cards', and 'Login Information'. The main content area is titled 'Profile / Profile Summary' and contains the following information:

- Profile** (with a red box around the 'Update Profile' button):
  - Test Case
  - 123 Any Street
  - Pittsburgh, PA 15222
  - cdhsupport@pnc.com
- Gender**: Male
- Marital Status**: Married
- Employer Employee ID**: 331111
- Username**: tcase3333
- Participant Account ID**: 331111

Other sections include:

- Dependents**: Mary Test (Birth Date: 1/8/1989, Student: Yes) with a 'View / Update' link and an 'Add Dependent' button.
- Beneficiaries**: No beneficiaries with an 'Add Beneficiary' button.

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

The screenshot shows the 'Profile / Update Profile' page. The navigation bar and sidebar are the same as in the previous screenshot. The main content area is titled 'Profile / Update Profile' and contains a form with the following sections:

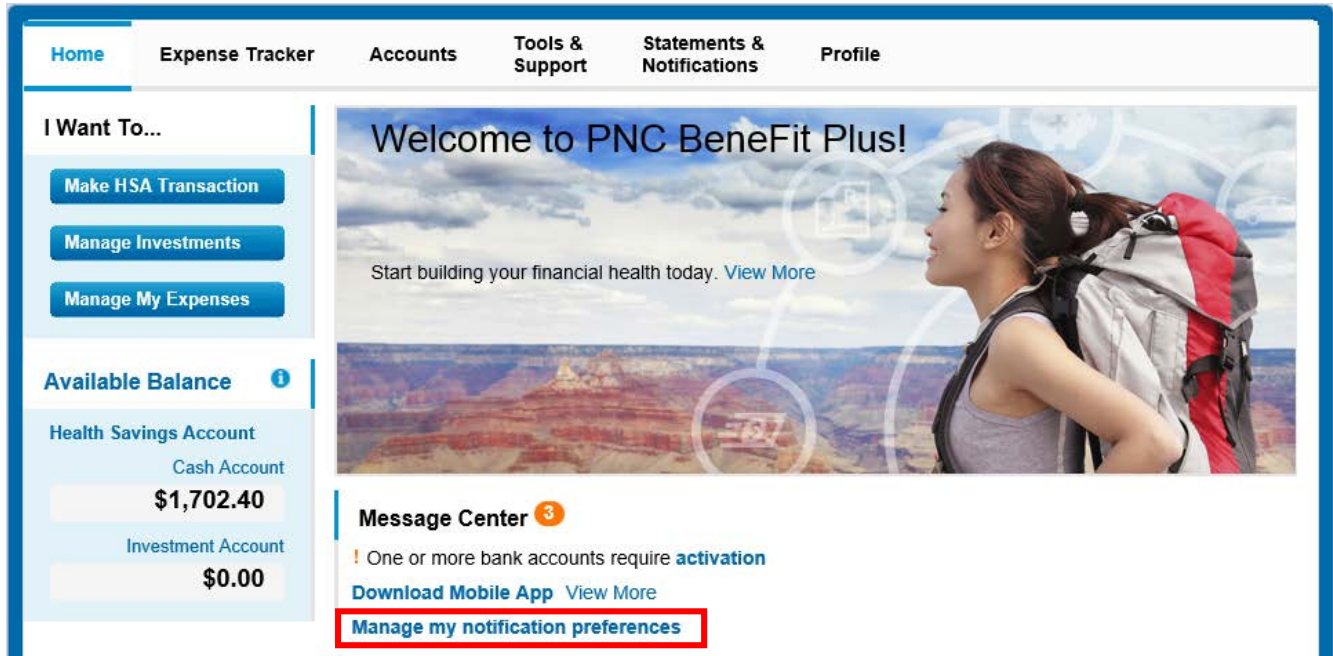
- Contact Information**:
  - Address \***: United States (dropdown), 123 Any Street, Address Line 2, Pittsburgh, Pennsylvania (dropdown), 15222.
  - Home Phone \***: [ ] - [ ] - [ ]
  - Email Address**: cdhsupport@pnc.com
  - Confirm Email Address**: [ ]
- Demographic Information**:
  - Gender**:  Male  Female
  - Marital Status**:  Married  Single

At the bottom of the form, there is a 'Cancel' button and a 'Submit' button (highlighted in blue). A small note states: "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." A '\*Required' label is also present.



## 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](#).



The screenshot displays the PNC Benefit Plus Home Page. The navigation menu at the top includes Home, Expense Tracker, Accounts, Tools & Support, Statements & Notifications, and Profile. The main content area features a welcome message: "Welcome to PNC Benefit Plus! Start building your financial health today. [View More](#)". Below this is a Message Center notification: "One or more bank accounts require **activation**". At the bottom of the Message Center, the link "Manage my notification preferences" is highlighted with a red rectangular box. Other visible elements include a sidebar with "I Want To..." options (Make HSA Transaction, Manage Investments, Manage My Expenses) and "Available Balance" information for Health Savings Account (\$1,702.40) and Investment Account (\$0.00).

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\*** 1 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\*** 1 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 <span>1</span>	Text Message
<b>Contribution Alerts</b>		
Contribution posted to your HSA	<input type="checkbox"/>	
HSA available cash balance is below \$	<input type="checkbox"/>	
HSA contributions year-to-date are within \$ of the IRS maximum	<input type="checkbox"/>	
<b>Payment Alerts</b>		
Withdrawal from your HSA exceeds \$	<input type="checkbox"/>	
<b>Statement Alerts</b>		
HSA Account Summary is available online <small>Automatically sent based on whether or not you have an email address</small>	Emailed	<input type="checkbox"/>
HSA tax documents are available online <small>Automatically sent based on whether or not you have an email address</small>	Emailed	

\*Required

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

<sup>2</sup>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>

<sup>3</sup>PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to your HSA.

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