My HSA

Health Savings Account (HSA)

EMPLOYER GUIDE

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INTRODUCTION TO YOUR NEW HSA PROGRAM

Welcome to your HSA program!

We are committed to providing the premier consumer-directed healthcare (CDH) program dedicated to helping employees make smart benefit decisions by providing important resources to help them manage their healthcare spending.

This guide is your first step in implementing and administering your HSA program through your primary account-management tool, the **Employer Portal**. This guide provides an overview of the administrative functions of your new HSA program; logging in, uploading demographic, enrollment, and contribution files and much more.

If you have any questions, assistance is only a click or call away. Simply turn to the FAQ/Troubleshooting section at the back of the Employer Guide or contact Employer Services by phone at **877-781-3399** (M-F, 7:00 a.m.-7:00 p.m. CT) or my email at hsaemployer@healthaccountservices.com.

HSA Program Product Features

We provide the critical tools for your employees to take control of their healthcare spending including:

- An FDIC-insured interest-bearing account
- Intuitive website for simple account management
- Familiar and easy-to-use debit cards and other on-line distribution options
- Healthcare decision support tools to assist in making informed healthcare decisions
- Integrated HSA investment options
- Monthly account summaries
- Tax Reporting filings with the IRS; printing and mailing of Forms 5498 and 1099

THE EMPLOYER PORTAL: GETTING STARTED

I. Logging In

To log in to your Health Savings Account program:

1. Go to your Employer Log In page

2. Enter your **Username** and **Password**.

4. Click **Login**.

Note: Your Username and Password for initial log in will be provided by your Implementation Manager.

II. Logging Out

To log out, click **LOGOUT** in the upper-right corner of your page view.

III. Managing Your Password

A. Setting Your Password: Requirements

The following requirements apply when creating a password:

- Minimum password length is 7 characters.
- Password must contain both letters and numbers. Upper-case letters, lower- case letters, or a combination may be used.
- Password cannot be the same as any of the previous 4 passwords.

B. Forgot Your Password/Changing Your Password

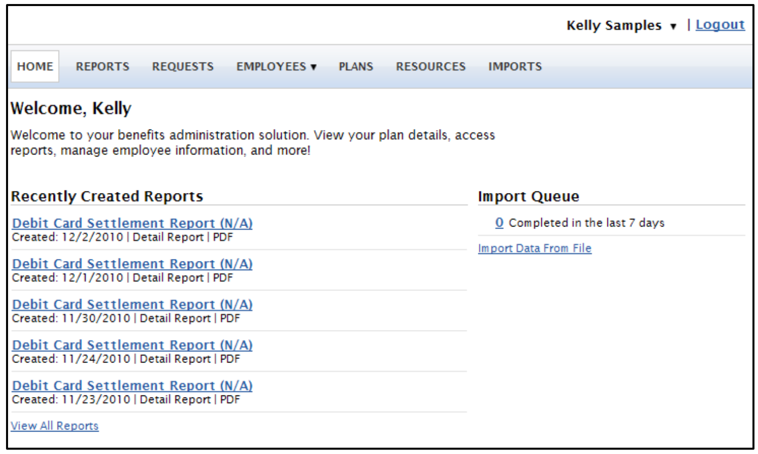
- If you forgot your password, visit our website, Click on Employer Log In and click the “I forgot my password” link. After entering your Username, your password will be emailed to you.
- If you would like to change your password or are locked out of your account, please contact Employer Services for assistance at 877-781-3399 or hsaemployer@healthaccountservices.com.

IV. Navigating

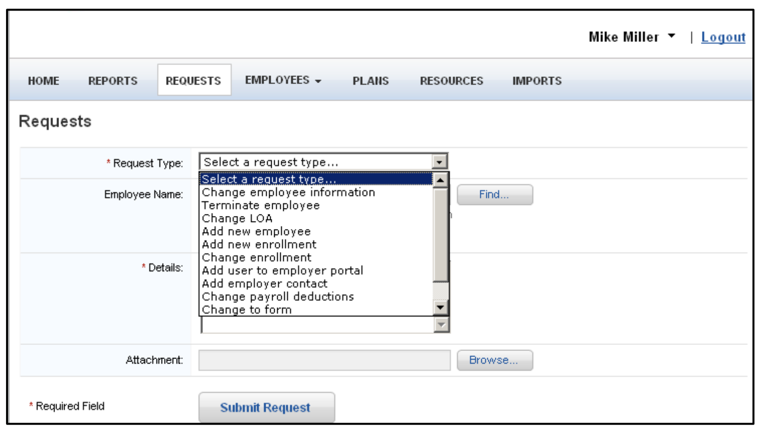
Once you have successfully logged in, you will be taken to the Employer Portal home page. From here, you can select a tab to perform a variety of tasks or review information.

HOME
Access all functions associated with your program including:

- Reports
- Requests
- Employees
- Plans
- Resources
- Imports



REQUESTS
This page can be used to request information for you and/or your employees. Requests on this page take up to two business days so for a quicker response, please email or call Employer Services.



IMPORTS – UPLOADING FILES

The HSA program employee enrollment and contribution functions are managed on-line. This easy-to-use interface simplifies the process and minimizes the administration burden of maintaining your program.

Files are submitted using **Self-Service File Upload,** an easy-to-use self-service method that enables you to upload completed spreadsheet templates to the Employer Portal

Demographic and Enrollment Files

To enroll employees into your HSA program, you'll need to complete two file layouts -- Demographic and Enrollment File and upload them through the Employer Portal.

1. **Demographic File**: This file contains basic employee demographic information including name, date of birth, address, gender, email address, etc. to establish the employee on the system.

   Note: The demographic file needs to be submitted and successfully processed before the enrollment file is submitted. Please make sure any demographic errors are corrected before submitting an enrollment file. See Page 15 on error corrections for assistance.

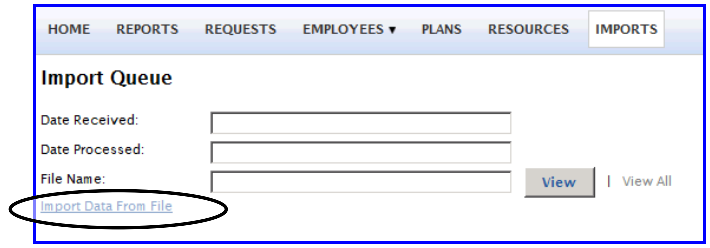
2. **Enrollment File**: Plan enrollment information including effective date, HDHP coverage level, etc.

   Note: Bold fields in files are required and must be completed in order for your file to successfully process. It is best practice to fill in as many fields as possible in your file to provide adequate information for your employees' accounts.

   Debit cards are generated to accountholders within 10-14 business days after successful enrollment. A welcome letter is also emailed to an accountholder with instructions on activating their account. If an email address isn't provided, a welcome letter will be sent via U.S. mail.

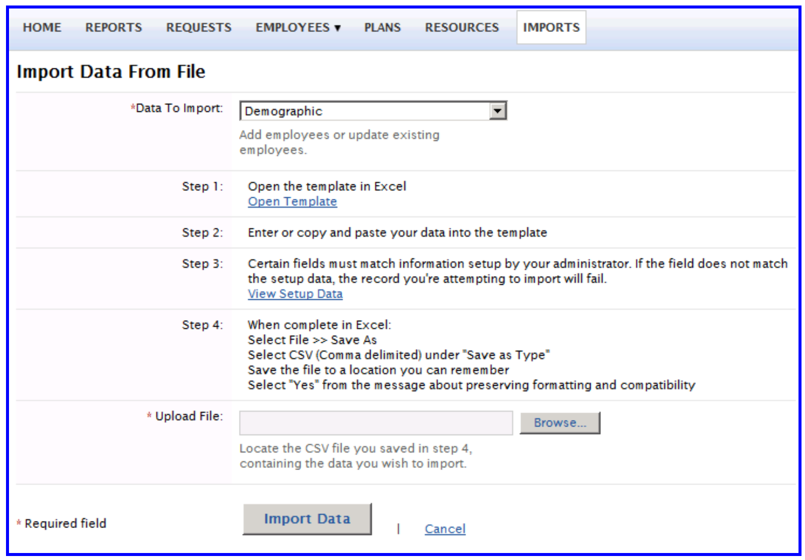
IMPORTS – UPLOADING DEMOGRAPHIC & ENROLLMENT FILES

1. Click **Import Data from File**, then follow the online steps to complete the uploads



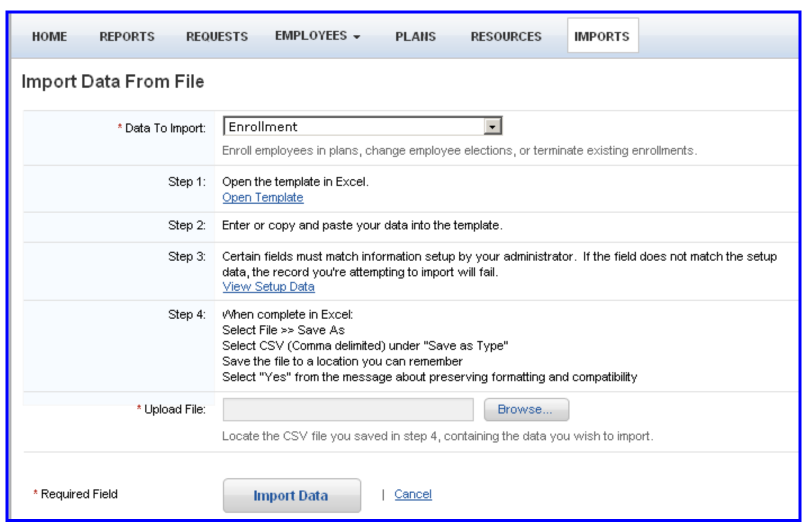
Helpful Hints:

- Consider saving a copy of the template(s) on your desktop for re-use.
- Complete the template by filling in required information or copying and pasting data from other sources.
- Name your file so it is easy for you to recognize.
- Save a master copy of the completed template as an Excel workbook in a folder or on your desktop for easy access. This master file will be where you make changes before submitting to be processed.
- Once the master copy has been saved, create a CSV file for uploads. New CSV's should be created each time the master file has been edited.

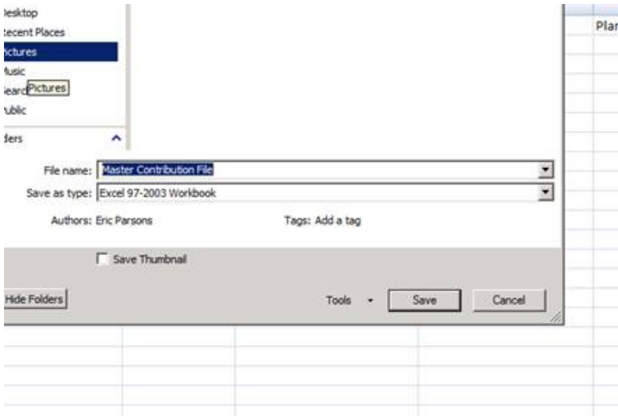


Helpful Hints:

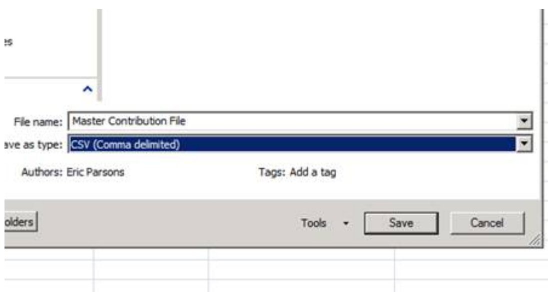
Once you have completed and submitted the Demographic File, check on the Imports page under the Completed/Cancelled queue to make sure it was successfully processed before proceeding with the Enrollment File.



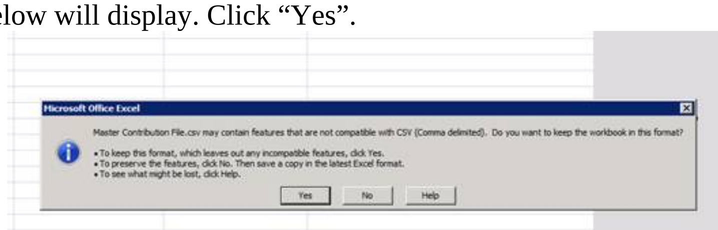
Once you have completed your file, you will save as a Master Excel Workbook file. Start by typing in the name of your file in the "File Name" field and choose the Excel Workbook option in the "Save as type" field.



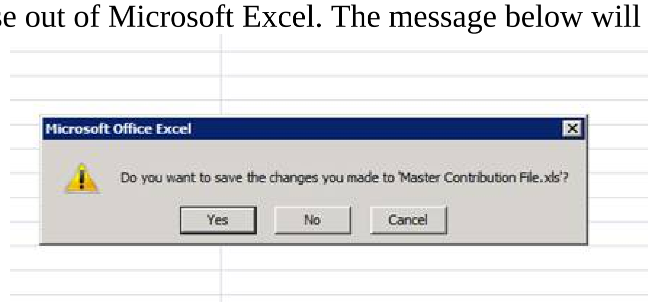
Next, save a copy of the file in the CSV format to process through your portal. Go to "File Save As" again and this time choose the CSV (Comma delimited) option in the "Save as type" field.



The message below will display. Click "Yes".



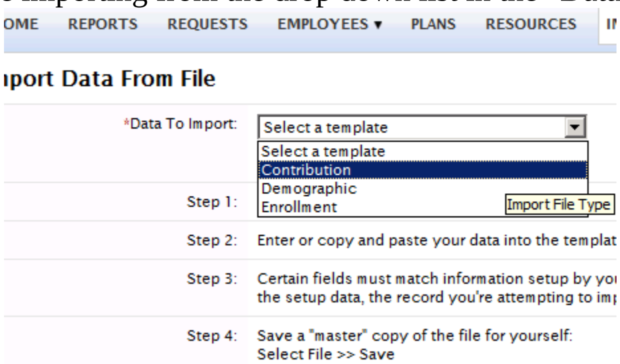
Next, completely close out of Microsoft Excel. The message below will display. Click "No."



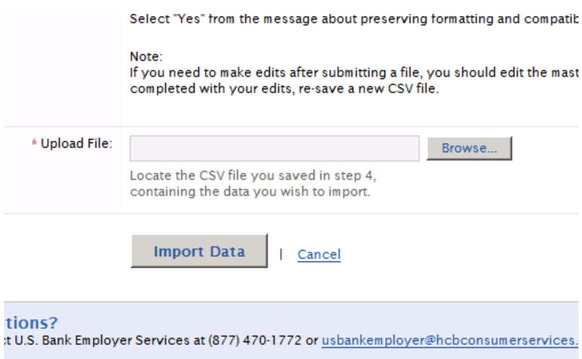
IMPORTS – UPLOADING DEMOGRAPHIC & ENROLLMENT FILES

Now you are ready to import your file into the Employer Portal. Go to "Imports" and click the blue link to the left that says "Import Data From File."

Choose the file you are importing from the drop down list in the "Data To Import" field.



Click the "Browse" button and locate the CVS file that you saved on your computer. Once you have selected your file, choose the option to "Open" and your file name will display in the "Upload File" field.



Next, click Import Data. This will import your file directly into the Import queue and you will need to monitor to ensure that your file successfully completes without error.

VETTING AND NON-RESPONSE

Vetting

In accordance with the **USA Patriot Act**, federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account**. If we are unable to verify an employee's name, address, Social Security Number, or date of birth:**

- **The HSA will be "blocked."** This means that all account activity is suspended until we receive and verify the necessary documents.

- **The employee will be asked to complete a form and provide information** necessary to confirm his or her identity.

- **The information can be faxed** to Consumer Services at 888-410-5986 or e-mailed to myhsa@healthaccountservices.com.

- Once the documentation has been received, verified, and validated, the account block will be removed, and **the HSA will be established**.

Important Note: If the employee does not provide information needed to verify their identity within 60 days, we will return any contributed funds to the employer if the employee did not complete the HSA terms and conditions or directly to the employee if the HSA terms and conditions are completed.

HSAs are unable to be established for non-resident aliens or individuals that do not have a valid social security number. If enrollment information is sent for a non-resident alien, the account will be closed.

Non-Response

In order to open an HSA with us, plan participants must activate their account by agreeing to the Health Savings Account Agreement Terms and Conditions. Activation instructions are included in the welcome e-mail or letter that is sent directly to the participant after we receive the enrollment file.

- Once accountholders have accepted the terms and conditions of their HSA, they will be able to access and use their account.
- The HSA debit card requires a separate activation; instructions are included with the card.

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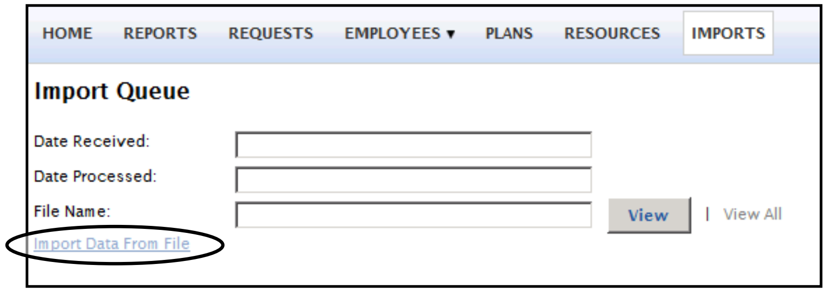
UPLOADING CONTRIBUTION FILES

Contribution Files

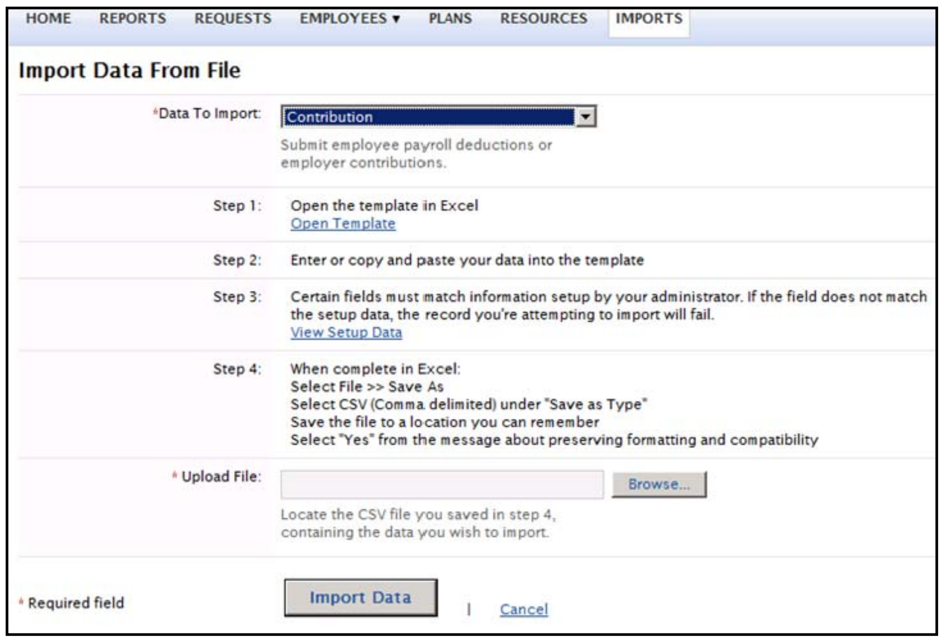
To prepare and submit employer or payroll-based HSA contributions, you will need to upload the Contribution File to the portal.

1. Click **Import Data From File**, then follow the online steps to complete the uploads



Helpful Hints:

- Consider saving a copy of the template(s) on your desktop for re-use.
- Complete the template by filling in required information or copying and pasting data from other sources.
- Name your file so it is easy for you to recognize.
- Save a master copy of the completed template as an Excel workbook in a folder or on your desktop for easy access. This master file will be where you make changes before submitting to be processed.
- Once the master copy has been saved, create a CSV file for uploads. New CSV's should be created each time the master file has been edited. CSV files will only be used for submitting through the portal.



Funding for your employee and employer contributions to HSAs are handled as a simple automated withdrawal from your organization's bank account. You'll receive a notification one business day before the funds are debited.

I. Open Ended HSA Imported Contribution Report

Displays a count of all HSA contributions in a file, number of contributions processed, and any errors or warnings that occurred. The report also includes all unrecognizable records received on a file. The report has three pages. Displays under the Completed/Cancelled queue with a processed contribution file.

Page 1 – Summary

- *Displays the total contribution records in a file minus any unrecognized records.*
- *Processed contributions appear in the summary in total and a summary by payroll deductions and employer contributions.*

Open Ended HSA Imported Contribution Report- Summary			
File Statistics			
File Name	filename001.txt		
Total contribution records in file		256	$3,000.00
Total processed contributions		255	$2,500.00
Total records with errors and warnings		1	$500.00
Payroll Deduction Summary			
Payroll deduction date	**12/24/2010**		
Total processed		200	$2,000.00
Employer Contribution Summary			
Employer contribution date	**12/24/2010**		
Total processed		25	$250.00
Employer contribution date	**12/25/2010**		
Total processed		25	$250.00

Page 2 – Processed Contributions

- *Displays all contributions successfully loaded along with employee ID, contribution type, date, amount, and row number in contribution file.*

Open Ended HSA Imported Contribution Report- Contributions Processed

Row Number	Participant File Import I	Identifier	Name	Division	Status	Contribution Type	Contribution Date	Amount
486	111111111	111111111	Adams, Jill	001	Active	Payroll Deduction	12/24/2010	$10.00
1	111111111	111111111	Brown, Megan	001	Active	Employer Contribution	12/24/2010	$10.00
22	111111111	111111111	Brown, Robert	001	Active	Payroll Deduction	12/24/2010	$10.00
106	111111111	111111111	Brown, Robert	001	Active	Employer Contribution	12/25/2010	$15.00
160	111111111	111111111	Jordan, Micheal	001	Active	Employer Contribution	12/24/2010	$10.00
232	111111111	111111111	Nelson, Bob	001	Active	Payroll Deduction	12/24/2010	$10.00
5	111111111	111111111	Peterson, Paul	001	Active	Payroll Deduction	12/24/2010	$10.00
55	111111111	111111111	Tank, Frank	001	Active	Payroll Deduction	12/25/2010	$10.00
98	111111111	111111111	Adams, Joe	001	Active	Employer Contribution	12/25/2010	$10.00

Page 3 – Errors and Warnings

- *Will display contributions not processed and provide error description.*

Open Ended HSA Imported Contribution Report - Contribution Errors and Warnings

Severity	Row Number	Participant File Import ID	Record Type	Contribution Date	Amount	Field Name	Error Description	Error Data
Warning	486	012461283	CT			ContributionDate	Multiple contributions received for the same plan and contribution date. Last contribution record was processed.	12/124/2010

I. Contribution Timeline

Day 1	• Employer transmits Contribution File
Day 2	• An HSA Funding Collection Notification is e-mailed to the primary Payroll Contact • The Funding Collection notification is posted on the Employer Portal
Day 2	• HSA enrollees can view the contributions as "pending"
Day 3	• Contribution funding amount is debited from the designated employer bank account
Day 3	• Funds are posted to the account and available to the employee

II. Reporting

We generate a number of reports for you and post them to the Employer Portal.
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I. HSA Plan Funding Collection Notification

- *Reflects the funds for recently posted payroll and employer contributions and the date the funds will be posted*
- *Posts to employer portal under "reports" 1 business day after the contribution date entered in the contribution file*
- *If divisional funding is used, the will report by division*

Sample Company, Inc.
HSA Plan Funding Collection Notification
Create Date: 11/29/2010

SUMMARY

FUNDS TO BE COLLECTED

Funding will be pulled as described below.

Contribution Type	Amount	Funding Account	Funding Date
Employer Contribution	$500.00	xxxxxxxx333	11/30/2010
Employee Payroll Deduction	$0.00	xxxxxxxx333	11/30/2010
Totals	**$500.00**		

FUNDS ON HOLD

These employees have contributions posted but did not process because either the HSA account status is not active or the acceptance of HSA Terms and Conditions (T&C) is not complete. Once these conditions have been met, the contributions will process and a new notification will be available.

Contribution Type	Amount
Totals	**$0.00**

II. HSA Employer Summary Report

- *Provides aggregate monthly HSA statistics and balances*
- *Includes average account balance, distributions and contributions*

Employer Logo

HSA Account Summary

Employer Name: Deep Blue Sea
Reporting Period: 3/15/2011 - 4/14/2011

Balance Summary

Account Type	1/1/2011 Balance	3/15/2011 Opening Balance	4/14/2011 Closing Balance
HSA Cash Account	$3,438.13	$130.00	$179.00
Investment Fair Market Value	$330.02	$295.00	$330.00
Total Balance	$3,768.15	$425.00	$509.00

Transaction Summary

Current Period	Amount	#	Year to Date	Amount	#
Contributions	$114.00	10	Contributions	$659.02	26
Distributions	($6.00)	2	Distributions	($6.00)	2
Fees	($59.00)	14	Fees	($5,010.90)	37
Interest	$0.00	0	Interest	$0.00	0
Pending Contributions	$0.00	0			
Pending Distributions	$0.00	0			

Contributions

Current Period	Amount	#	Year To Date	Amount	#
Payroll Deductions	$44.00	1	Payroll Deductions	$44.00	1
Employer Contributions	$33.00	1	Employer Contributions	$33.00	1
Other Contributions	$37.00	8	Other Contributions	$582.02	24
Prior Tax Year Payroll Deductions	$0.00	0	Prior Tax Year Payroll Deductions	$0.00	0
Prior Tax Year Employer Contributions	$0.00	0	Prior Tax Year Employer Contributions	$0.00	0
Prior Tax Year Other Contributions	$0.00	0	Prior Tax Year Other Contributions	$0.00	0
Total Deposits	$114.00	10	Total Deposits	$659.02	26

Contributions by Tax Year

2010 Year To Date	Amount	#	2011 Year To Date	Amount	#
Payroll Deductions	$0.00	0	Payroll Deductions	$0.00	0
Employer Contributions	$0.00	0	Employer Contributions	$0.00	0

Employer Logo

HSA Account Summary

HSA Account Overview

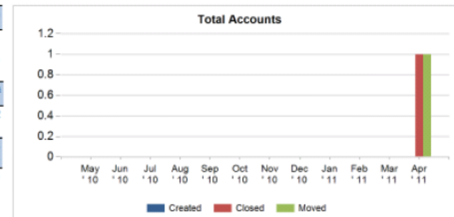
Account Status	#
Active	3
Pending	0

Account Type	#
Investment	2

Accounts	Current Period	Year to Date
Created	0	0
Closed	1	1
Moved	1	1

Statistics

Total Balance	#
Zero	2
$0.01 - $500	2
$500.01 - $1,000	0
$1,000.01 - $1,500	0
$1,500.01 - $2,000	0
$2,000.01 - $2,500	0
$2,500.01 - $3,000	0
$3,000.01 - $5,000	0
$5,000.01 - $10,000	0
$10,000.01 - $15,000	0
$15,000.01 - $20,000	0
Over $20,000	0



III. HSA Detail Report (Detail)

- *Provides the contribution detail for the requested time period*
- *Will only report employees that have had a contribution for the requested time period*

A	B	C	D	E	F	G	H	I	J	K	L
Division	Identifier	Last Name	First Name	Account Number	Amount	Contribution Type	Tax	Processed Date	Note		
All	1234	Doe	John	1234567890	$125.00	Payroll Deduction	2011	1/16/2011	1/15/2011 Payroll Deduction		
All	1234	Doe	John	1234567890	$50.00	Employer Contribution	2011	1/16/2011	1/15/2011 Employer Contribution		
All	1234	Doe	John	1234567890	$125.00	Payroll Deduction	2011	2/16/2011	2/15/2011 Payroll Deduction		
All	1234	Doe	John	1234567890	$50.00	Employer Contribution	2011	2/16/2011	2/15/2011 Employer Contribution		
All	1234	Doe	John	1234567890	$75.00	Unscheduled Employer Contribution	2011	2/16/2011	2/15/2011 Employer Contribution Adjustment		
All	2345	Sample	Jane	987654321	$100.00	Payroll Deduction	2011	1/16/2011	1/15/2011 Payroll Deduction		
All	2345	Sample	Jane	987654321	$100.00	Payroll Deduction	2011	2/16/2011	2/15/2011 Payroll Deduction		
All	2345	Sample	Jane	987654321	$250.00	Normal	2011	2/18/2011			
All	2345	Sample	Jane	987654321	$250.00	Adjustment Distribution	2011	2/25/2011	For $250 Normal Conribution processed on 2/18/2011		

IV. HSA Detail Report (Summary)

- *Provides aggregate contributions for prior and current tax year*
- *Reports those employees in a blocked account status as well as employment status*
- *For employers utilizing direct deposit funding only, account numbers will display.*

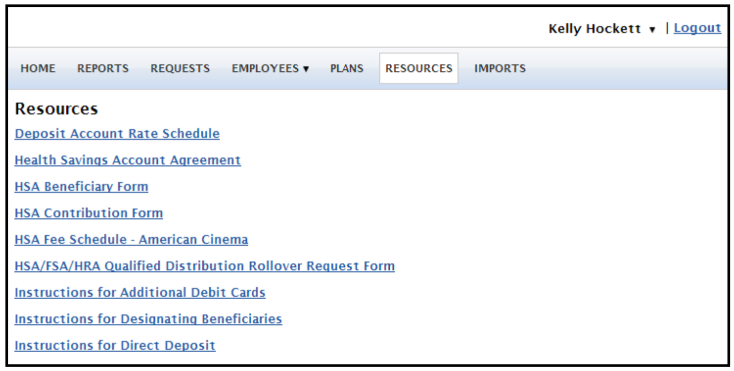
Identifier	Last Name	First Name	Employment Status	Employment Status Effective Date	Account Creation Date	Account Status	Blocked Reason	Terms Accepted	Current Period Payroll Deductions	Current Period Employer Contributions	Current Period Total Contributions
103	Allen	Lindsay	Active	09/26/1979	04/18/2011	Blocked	Identity Verification Failure	Y	$0.00	$150.00	$150.00
698	Allen	Cam	Active	06/03/1984	04/18/2011	Active	N/A	N	$0.00	$150.00	$150.00
963	Cuellar Pina	Dave	Active	08/11/1978	04/18/2011	Active	N/A	Y	$0.00	$150.00	$150.00
101	Timmerman	Lea	Active	06/07/1953	04/18/2011	Active	N/A	Y	$0.00	$150.00	$150.00
667	Timmerman	Laura	Active	12/19/1986	04/18/2011	Blocked	Identity Verification Failure	N	$0.00	$150.00	$150.00
465	Timmerman	Holly	Active	03/08/1984	04/18/2011	Active	N/A	Y	$0.00	$150.00	$150.00
20	Ward	Tina	Active	12/13/1961	04/18/2011	Active	N/A	N	$0.00	$150.00	$150.00

UNDERSTANDING EMPLOYEE FORMS AND GUIDES

RESOURCES – Download current forms

Most account management functions are self-service and accessible on-line by the HSA enrollee.

- We encourage you to direct your employees to log into their account to review information and interact with their account.
- This will promote further engagement with their healthcare spending decision-making and make for a better HSA experience.
- We also provide forms for many of the functions that can be performed on-line for those without access to a computer. These forms are available for viewing and/or download within Employee account access and the Employer Portal.



I. Handling File Errors

Viewing Results

After submitting a demographic, enrollment, or contribution file, you can track the status of the file import via the **Imports** tab.

If the entire file fails because of a layout issue, the file will appear under the Failed/On Hold section. Cancel the import and repost a new file. If a record error occurs, the number of failed records will display under the **Failed Records field** within the Completed/Cancelled section.

Failed / On Hold (0 Files)

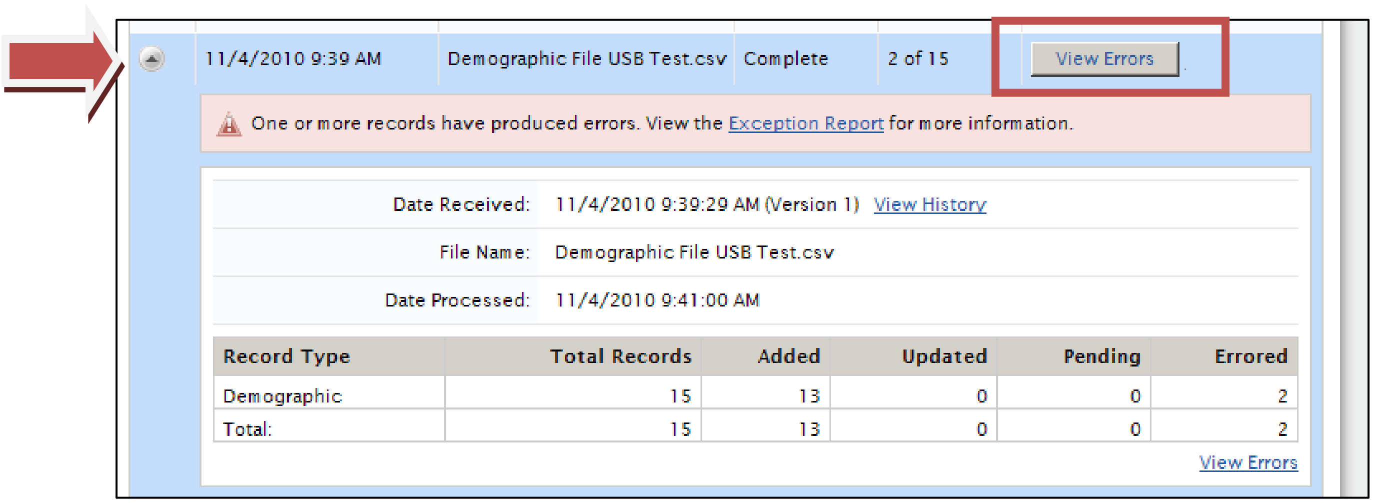
	Date Received	File Name	Status	Failed Records	Actions
No files found.					

Completed / Cancelled (33 Files)

	Date Received	File Name	Status	Failed Records	Actions
	4/10/2010 8:30 AM	SAM_SampleFile_Import_041020...	Failed	6 of 12	
	4/6/2010 10:30 AM	SAM_SampleFile_Import_040520...	Completed	2 of 350	
	0005102256	SAM_SampleFile_Import_040420...	Completed	100 of 409	
	0005002109	SAM_SampleFile_Import_040320...	Completed	9 of 112	

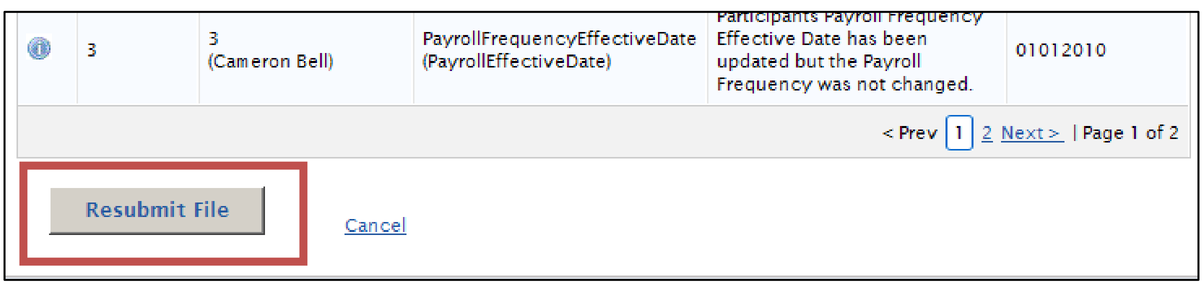
< Prev 1 2 3 Next > | Page 1 of 3

An **Exception Report** is available to explain why the record(s) have returned an error. Select the **Expand** arrow button to the left of the Date Received column to see a summary, then view the **Exception Report** for more information.



When an error occurs, click on the **View Errors** button to correct the file errors. The sign indicates a file error, and a correction is needed before importing into the system. Click on the record number and follow the instructions for correcting. A sign indicates the file correction has been accepted.

Once all the corrections have been made, click the **Resubmit File** button to have the file processed.



Warning Signs

Alert/Error: The record needs to be corrected before being uploaded into the system.
Alert/Error Correction: The record was corrected successfully.
Warning: The record was uploaded into the system, but attention is needed on a specific record condition.

II. Understanding Error Messages

Field Name	Error Message(s)	Action
ParticipantFileImportID	ParticipantFileImportID cannot be greater than 20 characters. (If using Employee Number, it cannot be greater than 15 characters.) The Participant File Import ID specified already exists and is assigned to {last_name} (first_name). ParticipantFileImportID does not match key field {Participant Identifier}. ParticipantFileImportID is a required field.	Please make sure it is the ID established for use in implementations and that the participant's SSN (without dashes) or employee ID is correct.
Employee Number	Employee Number cannot be greater than 15 characters. The employee number specified already exists and is assigned to {first name of participant} {last name of participant}. EmployeeNumber is a required field.	Please make sure it is the correct employee number for the participant.
Last Name	Last Name cannot be greater than 30 characters. Last Name cannot contain special characters except a single quote (') or a dash (-). Last Name is a required field.	Please make sure if including special characters, the only acceptable ones are single quote or dash.
First Name	First Name cannot be greater than 30 characters. First Name cannot contain special characters except a single quote (') or a dash (-). First Name is a required field.	Please make sure if including special characters, the only acceptable ones are single quote or dash.
Middle Initial	MiddleInitial cannot be greater than 1 character. MiddleInitial cannot contain special characters.	Please make sure there are no periods after the middle initial.
DateOfBirth	DateofBirth cannot be in the future. DateOfBirth must precede HireDate. DateOfBirth must precede PayrollFrequencyEffectiveDate. DateOfBirth is not a valid date. DateOfBirth must be formatted as MMDDYYYY. DateOfBirth cannot be earlier than 1/1/1900. DateOfBirth cannot be later than 6/6/2079. DateOfBirth is a required field.	Please make sure it is the correct date, does not occur after the consumer's effective date, is not a future date, and does not include forward slashes. This must be formatted MMDDYYY.
SocialSecurityNumber	Social Security Number must be formatted as nine digit number. {first name of participant with SSN} {last name of participant with SSN} already has this Social Security Number for this employer. Social Security Number is a required field for an HSA.	Please make sure it contains 9 digits, no dashes, and is the correct SSN for the participant.
ZipCode	The Zip Code specified is not a valid postal code for the country 'US'. ZipCode is a required field for US addresses.	If using 9 digit zip codes, do not include the dash.
HomePhone	HomePhone cannot be greater than 10 characters. The Home Phone specified is not a valid ten digit phone number.	Please do not include dashes, slashes, periods or spaces in the phone number.
EmployeeClass	The Class specified is not valid for the employer. EmployeeClass is a required field.	Please indicate the class name that was determined during the plan implementation. This is case sensitive.
PayrollFrequency	The Payroll Frequency specified is not valid for the employer. Cannot update Payroll Frequency if Participant Status is Terminated, Retired, COBRA, or LaidOff and ParticipantStatusEffectiveDate in the past. Cannot change PayrollFrequency if ParticipantStatus is not Active or LOA. PayrollFrequency is a required field.	Please make sure the participant is active. Next, make sure it states the correct frequency. This is case sensitive.
PlanName	Plan Name is a required field. {inputValue} does not match a plan name that the participant can enroll in. PlanName cannot be greater than 255 characters. Participant has an international address and is not eligible to enroll in an HSA plan.	Please make sure the name is spelled and notated correctly. This field is case sensitive.
	Plan is not configured for Employer Contributions. [Employer Contribution Level] is not valid for [Plan Type].	Please make sure the employer contribution is noted as one of the

EmployerContributionLevel		following: Employee, Employee+Child, Employee+Spouse, Family.
ContributionDate	{Contribution Date} does not match a contribution date for {Contribution Description} with the {Plan Name} plan {Contribution Date} is already posted for that participant for {Contribution Description} {Contribution Date} is after the final contribution date. ContributionDate is a required field. ContributionDate is too long. Must be formatted as MMDDYYYY.	Please make sure the date does not include forward slashes and contributions have not been submitted with this date prior. This must me formatted MMDDYYYY.
ContributionDescription	The value {Contribution Description} is not valid for the field ContributionDescription. ContributionDescription is a required field. ContributionDescription is too long.	This field must equal Payroll Deduction or Employer Contribution. This field is case sensitive.
ContributionAmount	ContributionAmount is less than year-to-date deduction for participant. The contribution amount received for the participant places the participant over their election amount for that plan. ContributionAmount is a required field. ContributionAmount is too long.	Please do not include dollar signs. Please include the decimal point. Note: Negative amounts are not allowed for HSAs.

Portal Requirements

A. System Requirements

To run the portal properly, your system must meet these requirements:

- > Internet Explorer 6.0 to 7.0 (See below for alternative browsers)
- > Minimum 256MB RAM
- > High-speed Internet connection (Dial-up is not recommended)
- > NET 2.0 Framework (Claims Link Requirement)
- > Adobe Reader 7.0 or greater
- > For optimal viewing, monitor screen resolution should be at 1024 X 786

B. Browser Requirements

The chart below summarizes popular Web browsers and the minimum versions required to ensure optimal performance in both the Participant and Employer Portals:

Browser Software	Minimum Version Required
Internet Explorer (IE)	IE 6.0-7.0
AOL (uses Internet Explorer)	IE 6.0
FireFox	1.2
Netscape Navigator	7.0
Opera	9.1
Safari	1.3.2

GETTING HELP

If you need assistance after Implementation or with any day-to-day HSA administration questions, contact:

Employer Services
Phone: 877-781-3399 (7:00 a.m.-7:00 p.m. CT)
E-mail: hsaemployer@healthaccountservices.com
Fax: 888-410-5986