



The HSA Re-association Experience

Health Savings
Account
Migration to an
Individual
WealthCare HSA

Overview

One of the most important aspects of a Health Savings Account (HSA) is that the account remains with the account holder, even if they change employers or no longer maintain a high deductible health plan (HDHP) and move to another health plan type like a PPO.

When these types of change occur, the HSA is moved to what is referred to as an individual, retail account. This process is referred to as a re-association of the account.

The timing of the account re-association is typically 48 hours after an employer notifies us of your termination or your move to a non-QDHP health plan.

What remains the same; what changes:

When the re-association occurs,

- your custodian bank and your administrator remain the same as does your account number;
- the beneficiaries you may have set up previously will transfer over to your new account;
- the debit card associated with your previous HSA will be deactivated and you will receive a new debit card;
- you will access the funds in your HSA via a different online portal no longer associated with your health plan or employer;
- you will receive support by calling a different phone number than you may have previously;
- you will be responsible for any fees associated with the HSA;
- if you opted to receive electronic statements to avoid the paper statement fee, you will need to update that preference with the re-associated account.

This document provides you with insight and examples of communications you will receive as a result of your account re-association.

The Re-association Welcome Letter

Account holders will receive a re-association welcome letter when their HSA is migrated to an Individual HSA with WealthCare. The welcome letter notifies of the new debit card and provides directions on how to set up online access to the re-associated account.

The letter is sent in a plain white envelope with the following return address: WealthCare, PO BOX 162177, Altamonte Springs, FL 32716.

**WealthCare**
WealthCare
PO Box 162177
Altamonte Springs, FL 32716

<<date>>

«first_name» «last_name»
«addr_1»
«addr_2»
«city», «state» «zip»

Dear <<first_name>>,

One of the most important aspects of a Health Savings Account (HSA) is that your account remains your own, even if you change employers or no longer maintain a high deductible health plan (HDHP). Although your account is no longer affiliated with the original entity that set up this HSA, your custodian bank will remain the same, and WealthCare will be the new administrator of your funds.

Note that as a result of your account transfer, WealthCare will charge you a monthly account fee of \$ as well as an investment fee of \$ per month, should you choose to invest your funds. PNC in its role as custodian does not charge any fees.

Review HSA Terms & Conditions: Please read the HSA Terms at www.pnc.com/programcustodian/documents

Your online registration, establishment of your username and password, and agreement to these Terms will constitute as your receipt of, and agreement to, these Terms.

As a result of your change in affiliation, there will be some upcoming changes to your HSA:

	Access to Concierge Service: WealthCare, your new custodian, provides best-in-class concierge service to help you with your healthcare needs.
	New Debit Card: Your existing debit card has been replaced with a new WealthCare debit card to use for services or prescriptions.



Online Account Access: Easily access and manage your account online by:

- Re-registering for the portal. Go to www.wealthcare.com and click the "Login" button on the upper right-hand side.
- Select Register and follow the prompts to create a username and password.
- When prompted, enter:
 - Employer ID: WINHSA4
 - OR
 - Employer Name: WealthCare HSA4
- Enter the Employee ID assigned to you by your Administrator. Typically, your Employee ID is your Medical ID, without the 3 character prefix (if applicable); or your social security number (SSN).
- Update your phone number and email address to receive important updates.
- Your beneficiaries will transfer over with your new account. Add or review your HSA beneficiaries in your portal.

TIPS FOR GETTING THE MOST FROM YOUR HSA

Monitor your account **electronically!** Log into your account and opt into electronic communications by updating your statement preference under the "Statements" section of the portal. If you prefer to receive HSA Statements in the mail, you will be charged \$ per paper statement from your balance.

Get **SMART** by downloading the app! Access your WealthCare HSA at your fingertips with the WealthCare App, downloadable at the App Store or the Google Play store. The WealthCare App's Smart Accounts feature offers many benefits, including the Virtual Medicine Cabinet, which helps you locate your medications locally at the lowest price. Trying to plan your future expenses? Input your medical conditions to determine how much additional money you should save for long-term healthcare expenses.



Did you know?
Members who use the app's Virtual Medicine Cabinet & Rx Discount Card save an average of \$264 per year on out of pocket healthcare expenses!

Maximize your contributions: If and when you have another High Deductible Health Plan (HDHP), you can continue contributing to your HSA. The more you contribute, the harder your HSA can work to save on taxes, reduce your healthcare costs, and build savings for the future. Remember, your HSA is yours for life, so the more you save now, the better position you can be in for retirement. Contribute as much as you can, up to the annual maximum set by the IRS. Visit the portal to contribute to your HSA or complete a contribution form and mail it with a personal check.

If you have questions or concerns about your account, WealthCare Concierge Team Members are here to help at 866-287-2520, Monday – Friday, 8am – 8pm ET.

Sincerely,

Your WealthCare Concierge Team

PO Box 162177 Altamonte Springs, FL 32716 | WealthCare.com

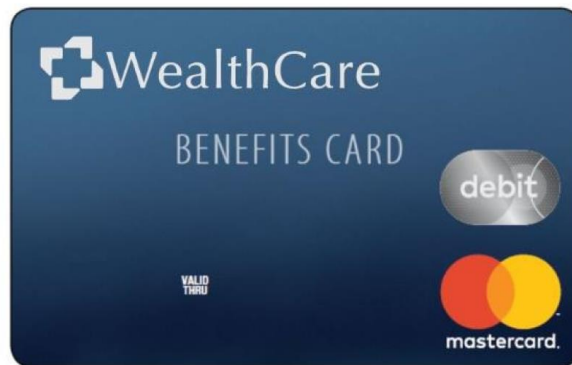
Debit Card Mailing & Account Service

Account holders are mailed their new WealthCare MasterCard® debit card in a plain white envelope with the following return address: SPENDING ACCOUNT SERVICES, PO BOX 160940, ALTAMONTE SPRINGS FL 32716.

Debit cards are typically received 7-10 business days after the notification of termination or the move to a new health plan type.

The card mailing includes the debit card secured to a card holder agreement and includes tips for how to use the benefits card.

Account Holder service is provided by the **WealthCare Concierge Team**. They can be reached by calling: **866-287-2520, Monday – Friday 8am-8pm ET**.



If the debit card is not received as expected, call the **WealthCare Concierge Team**.

Online Account Access

Account holders can access and manage their account online by registering for the portal and establishing a new **username** and **password**.

- Go to: www.wealthcare.com
- Click the **Login** button located in the upper right of the landing page.
- Select **Register** and follow the prompts to create a username and password.

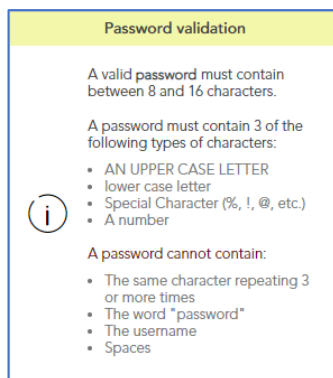


In step 1:

- If prompted with: **Employer ID** field, enter “**WINHSA4**”
- If prompted with: **Employer Name** field, enter “**WealthCare HSA4**”

Then:

- In the **Employee ID** field, enter your 9-digit **Social Security Number** without dashes.
- Enter your preferred username and email address, and setup your password.



- Update your phone number to receive important updates.
- Add or review your HSA beneficiaries in the portal.

Questions should be directed to the **WealthCare Concierge** team at **866-287-2520, Monday – Friday 8am-8pm ET.**