



# Consumer Portal Guide

# EQUITY BANK CONSUMER GUIDE

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Welcome to the Equity Bank Consumer Portal. This one-stop guide for your portal will help you find the information you need to manage your account(s).

Within the Equity Bank Consumer Portal you can:

- View account balances
- Make transactions
- Manage your investments
- Reimburse yourself to a personal bank account or pay your provider
- Update your personal information
- Order additional debit cards
- Access online, monthly account summary reports and annual tax reporting
- Use the Expense Tab to organize, manage and track expenses
- And much more!

If you have questions about your account(s), contact Equity Bank Consumer Services:

Phone: 833-654-3075 (Monday-Friday, 7 AM-7 PM CST)

Fax: 833-507-1080

Email: [EquityBank@healthaccountservices.com](mailto:EquityBank@healthaccountservices.com)

Mail: Equity Bank  
PO Box 3084  
Fargo, ND 58108

# EQUITY BANK CONSUMER GUIDE

## LOG IN TO VIEW YOUR ACCOUNT

### Step 1:

Go to <https://www.equitybank.com/healthcare>. For your first-time login, click the **Log In to your HSA account** link.

### Step 2:

In the **New User** box, select **Get Started**. 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 6 characters, contain upper and lowercase letters, at least one number. Click the **Next** button to continue. **Please keep a safe record of your username and password.**

### Step 4:

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. **Please keep a safe record of your security questions for future reference.**

### Step 5:

HSA accountholders will be prompted to read and agree to the Terms and Conditions for an HSA. Click **'Read and agree'** to open each agreement, after scrolling through and reading click the box that says, **"I have read and agree..."** or **"I have read this notice"** and submit when all are completed. **Note, the HSA is not fully active until you complete reading and accepting the Terms and Conditions.**

*\*Note: To view and accept the Terms and Conditions you may need to be using a PC computer.*

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

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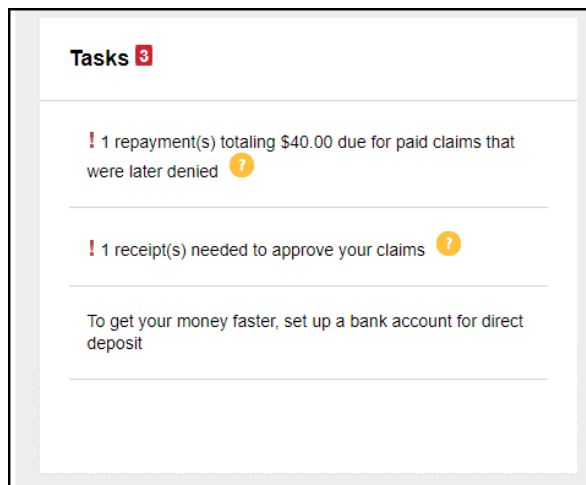
## HOME

The **Home Page** provides tabs for easy navigation. On the Home Page, you can view quick graphs, as well as see your available balances for your accounts and Recent Transactions.

On the home page, there will be an **I Want To** section, otherwise it can be accessed by clicking on **Accounts** or **Tools & Support**. In this section you may see the following options:

- Reimburse Myself
- Send Payment
- Contribute to HSA
- View your Investments
- Manage your Expenses and more.

The **Tasks** section towards the bottom is a notification area where a course of action is needed. An example would be, you submitted a claim and still need to upload a receipt, you will get a notification here letting you know.



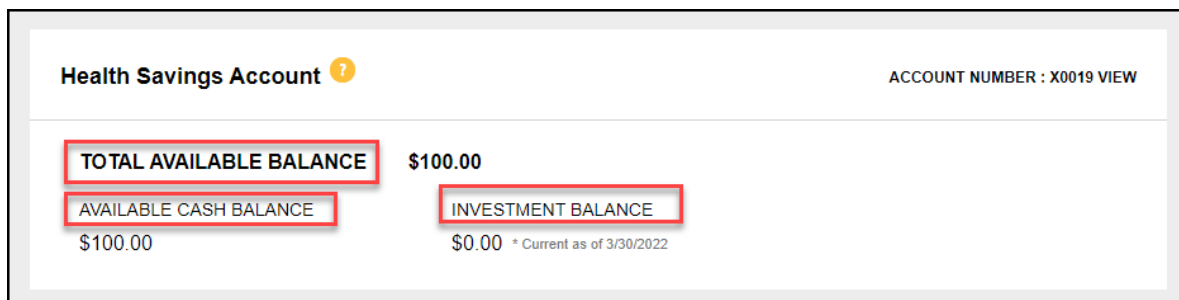
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## ACCOUNTS

The **Accounts** tab at the top makes managing your healthcare finances easy. Within the tab are multiple ways to keep track of your expenses and accounts. Below are a few options you may find within the Accounts tab.

**Account Summary**- the information displayed on this page will vary depending upon your specific healthcare benefits and if you have multiple plans. The Accounts Tab allows you to view the status of all your accounts, including available balance, and pending amounts.

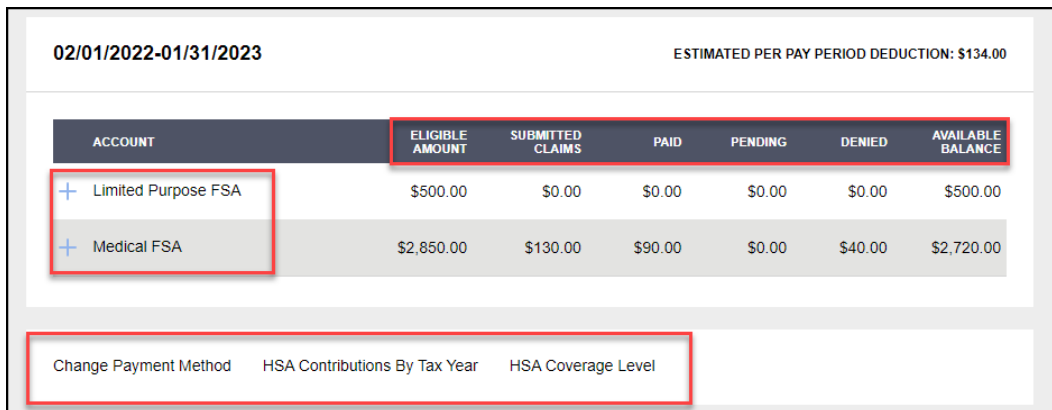
- **HSA- Total Available Balance** is the total amount of funds between Available Cash Balance and Investment Balance.
- **HSA- Available Cash Balance** is the most current record of funds available for withdrawal from your account and includes any pending withdrawals.
- **HSA- Investment Balance** is the Fair Market Value of your investment account(s). It reflects the most current record of funds and does not include pending transactions to or from an investment account. *Note: You may not see an updated Investment Balance until the fourth business day after a transaction is initiated.*



**Health Savings Account** ? ACCOUNT NUMBER : X0019 VIEW

<b>TOTAL AVAILABLE BALANCE</b>	<b>\$100.00</b>
<b>AVAILABLE CASH BALANCE</b>	<b>INVESTMENT BALANCE</b>
\$100.00	\$0.00 * Current as of 3/30/2022

Clicking on the name of the account, as an example 'Limited Purpose FSA', in the picture below, will provide a popup showing the Filing Rules, Debit Card Rules, and Claim Summary.



02/01/2022-01/31/2023 ESTIMATED PER PAY PERIOD DEDUCTION: \$134.00

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Limited Purpose FSA	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
+ Medical FSA	\$2,850.00	\$130.00	\$90.00	\$0.00	\$40.00	\$2,720.00

Change Payment Method HSA Contributions By Tax Year HSA Coverage Level

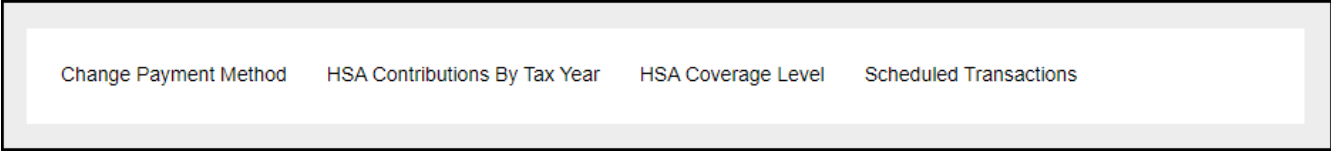
Each account will include the following:

- **Eligible Amount** is the amount you can access to spend for the year.
- **Submitted Claims** will show you what claims have been submitted to be processed.
- **Paid** will show you the dollar amount of the claims that have been paid to you or a provider.

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- *Pending* will show you the amount that currently waiting to be processed or is pending payment.
- *Denied* will let you know if your claim has been denied and for what amount.
- *Available Balance* will reflect the balance that is currently available for spending.

The bottom of the account summary page will include the options [Change Payment Method](#), [HSA Contributions by Tax Year](#), [HSA Coverage Level](#), and [Scheduled Transactions](#).



The [Change Payment Method](#) link will route you to the Profile tab where you can update how you prefer to receive payments. You can choose either between Direct Deposit or Check; once your selection has been completed, select Submit.

[HSA Contributions by Tax Year](#) is a pop-up table where you can see your contributions broken down by tax year.

Tax Year	IRS Maximum	Contributions	Contributions from Future Years	Rollover	Contribution *	Remaining
2018	\$7,900.00	\$0.00	\$0.00	\$0.00		\$7,900.00
2017	\$7,750.00	A1 \$269.23	+A2 \$0.00	\$0.00		\$7,480.77
2016	\$7,750.00	\$0.05	-A3 \$0.00	\$0.00		\$7,749.95

IRS Max

—

Amount

=

Remaining Contribution Amount

[HSA Coverage Level](#) has a pop-up tab where you can change your settings for your Coverage Level during a specified tax year. The coverage level refers to who is covered under your health plan. You can choose between Individual where your high deductible health plan (HDHP) only covers yourself, or Family plan where your HDHP covers yourself and at least one other individual. Once your settings are correct, select submit.

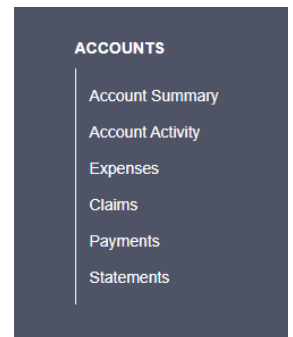
[Scheduled Transactions](#) will only appear if you have scheduled transactions. This link will route you back to the [Account Activity](#) where you can see your next scheduled payment(s). You can cancel, update, or add scheduled transactions at any time on this page by clicking on a transaction.

Under the Account tab, in the account section you will find the following additional links:

**Account Activity** - view your pending and processed transactions. You can also Export your transactions, if you wish to access these in a Spreadsheet. **Note:** *This cannot be partnered with QuickBooks*

**Expenses**- view expenses, add expense, and pay expenses.

**Claims**- shows a list of the claims that have been filed. Claims can be filtered by Date, Account, Merchant/Provider, Claim Status and Amount. *For additional information, please view the [‘File a Claim’ Section](#).*



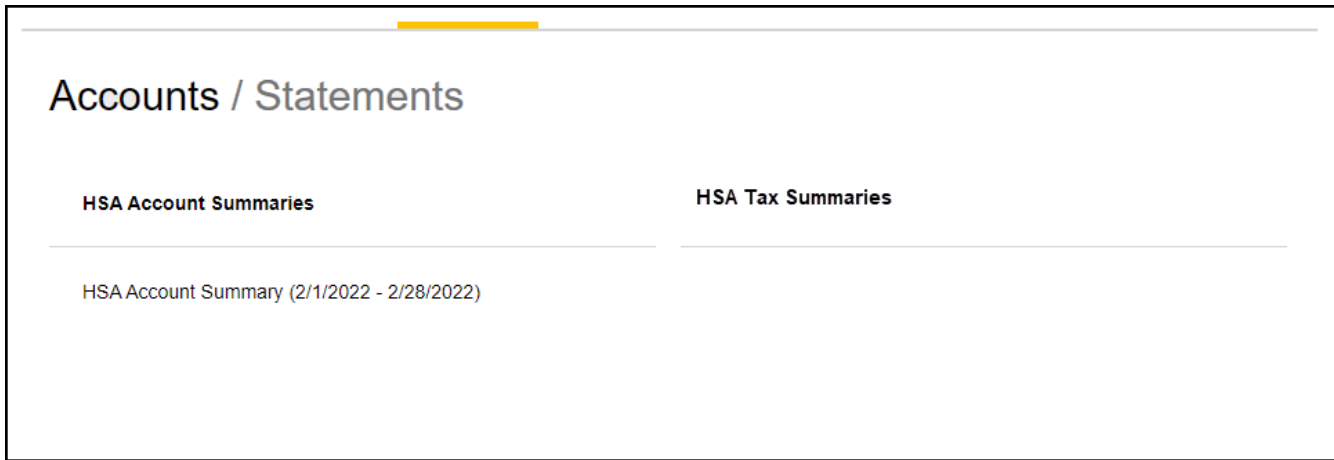
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**Payments**- view a list of all transactions for your accounts. Payments can be filtered by Date, Transaction Number, Method of Payment, Status, and by Amount.

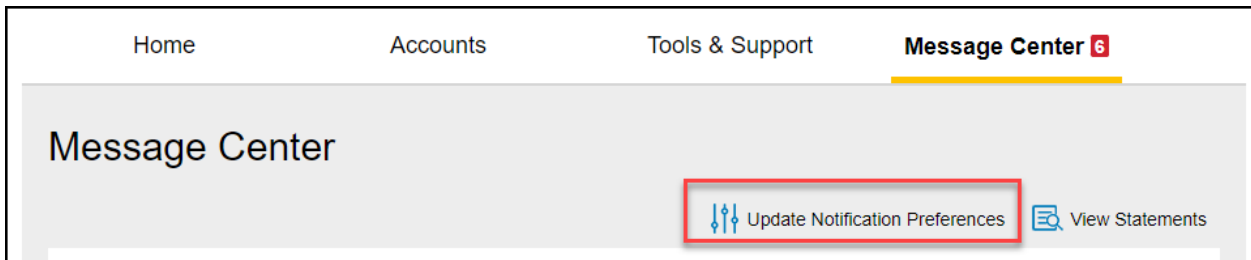
**Statements**- here you can view your account statements, receipt reminders, tax documents, and denial letters. *For more information see the [Statements](#) section within the Accounts Tab.*

## STATEMENTS

In the **Accounts** tab, under the **Accounts** section is the option to view **Statements**. The statement section shows Account Summaries and Tax Statements.



You can update your notification preferences by clicking on the **Message Center** tab, and then by clicking on **Update Notification Preferences**.



When you **Update Notification Preferences** you will be prompted to update contact information such as your mobile number, mobile carrier, and time zone. You can also update notification options for your statements, claims, contributions, payments, and debit card. You can select an **online/paper/email/text** notification. These options will be dependent upon your preference.

**Note:** When you select an amount for the Contributions section, you can enter any number from 0.01-99,999,999.00.



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## HOW TO CREATE AN ACCOUNT TRANSACTION

### HSA TRANSACTIONS

#### REQUESTING HSA DISTRIBUTIONS

You can take a distribution (aka withdrawal) from your HSA using the Consumer Portal, Mobile Application, or by submitting an HSA Distribution Request form, which can be found under **Tools & Support**

1. To request a distribution from the Consumer Portal, click **Accounts** from the top navigation bar, and then under **I Want To** select **Reimburse Myself**. If you would like to send payment to someone else via check, select **Send Payment**.
2. To create a distribution, select From: **My HSA**. Choose whether you want the distribution sent to yourself (via check or via direct deposit to your personal bank account that you have linked via your online portal. See ['Add Bank Account'](#) for more information). 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 address on file.*

3. If you selected to **Send Payment** to someone else via check, complete the newly populated fields (Payee, Payee Name, Account Number, Payee Address). Click **Next**.
4. 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**.
5. Complete the remaining information for the transaction, including the amount, and click **Next**.
6. 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**, you will have to answer a security question, then your distribution will be processed.

**Note:** *Checks will be mailed and should arrive within 7-10 business days. Please allow for 2-3 business days for a direct deposit to complete.*

#### MAKING HSA CONTRIBUTIONS

If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the Mobile Application or the Consumer Portal by selecting the **Contribute to HSA** link from the **Accounts** tab under **I Want To**. If you do not have a bank account linked this can be accomplished by submitting an *HSA Contribution 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 and employer contributions submitted during the year ( <http://www.irs.gov/pub/irs-pdf/p969.pdf> ).

1. 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, click on your name at the top, and then click on **Banking**. For additional information visit ['Add a Bank Account'](#) section for steps on how to add a new bank account.

**Note:** *Contributions from a personal linked bank account into your HSA are post-tax dollars. You may be able to claim these on your tax return as tax deductible items ( <http://www.irs.gov/pub/irs-pdf/p502.pdf> ). If you prefer to have pre-tax contributions, please notify your employer.*

2. You can choose to set up a recurring contribution on a schedule. By clicking on schedule it will prompt users to decide a frequency, schedule and start date. If you do not need the contribution to recur, select **One-Time**.
3. 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 the tax filing deadline of the current year)

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- 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.

**Note:** Please allow 2-3 business days for the transaction to fully process.

## INVESTMENTS

Investments are for Health Savings Accounts (HSAs) only and are optional for you to use. To view investments, click on **Accounts** from the top navigation bar, and then under **Investments** the below options will reflect. Other investment features listed below can be found the same way.

### Investment Education and Resources

Investing can be confusing, to make things easier there are several areas within the Consumer Portal where you can learn more about your investment options. The **Investments/Education** provides information about investment **Fund Performance**, a **Guidance Tool** and an **FAQ** are all available to help you. This page can also be accessed from the **Investment Summary** page by clicking the **Learn More** link under Investment Education Materials.

### Investment Summary Page

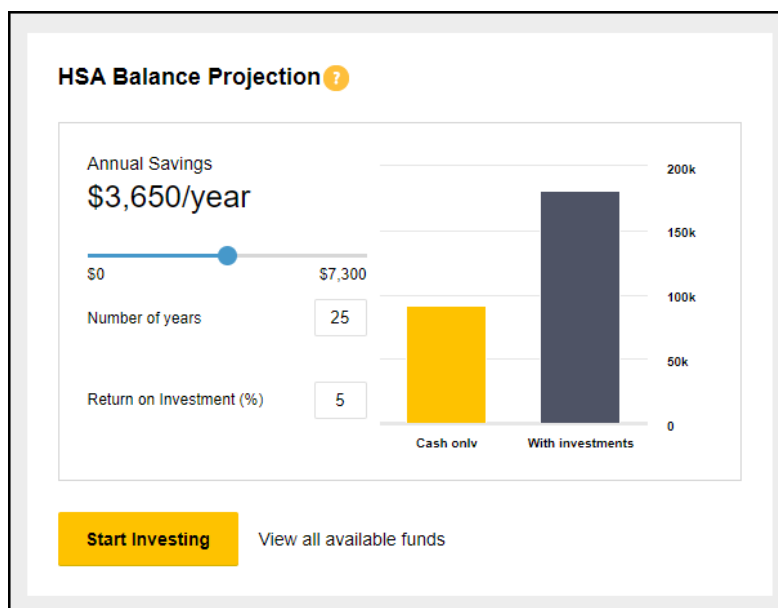
If you want to predict how your HSA investments can grow over time, the **HSA Balance Projections** graph can help demonstrate the difference of leaving your balance in cash versus investing a portion of your balance.

**View all available funds** to view fund performance for all available investment options.

It is easy to get started, just follow the **How do I start Investing?** steps outlined further down the page, prior to selecting investment options.

If you still have questions, please review the FAQs **Investment Education Materials > FAQs at the bottom of the page** to ensure you are ready to get started.

**Note:** For investment advice, please consult with an investment broker or a specialist.



### Setting up Investments

To start investing a portion of your HSA funds, you will select the **Start Investing** button on the **Investment Summary** page and establish your investment sweep threshold. The sweep amount must be set equal to or above \$1000 and in increments of \$100.

### Automatic Investing

Once you have selected your sweep threshold you will be prompted to select an option for how you will proceed with selecting your investment funds.

- Guide Me:** This option will walk you through a series of questions to help you make an informed decision for your investments.
- I Want to Do it Myself:** This option will bring you to the Update/Confirm Elections page and allow you to select your own investment percentages and funds; if you do not select investment funds, the funds will automatically go into a default fund. Your percentages must total 100% and must be whole percentages.
- Manual Investing One-time Transfer:** This option allows you to manage your investment transfers into and out of your investment account without enabling automatic transfers using your investment sweep threshold.

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## Managing Investments

The **Investment Summary page** gives you the ability to buy and sell investments individually as well as change investment selections and auto-rebalance your funds. This page provides insight into your investments balance, how it can grow over time, and how each investment fund is performing.

The **Investment Balance graphs** allow you to see your current monthly investment balance for the past 12 months as well as calculate the projected growth of your cash balance as you utilize investments and allow your funds to stretch over the years you plan to spend in retirement.

**Portfolio Breakdown** will reflect on the Investment Summary Page and shows the percentage of the current balance in each fund and/or asset class. A breakdown of future investments can also be viewed if elections have been setup.

**One-Time Trades** allows for a one-time transfer from your cash account to **Buy Investments** or from your investment account to your cash account to **Sell Investments**.

For a **One-Time Trade**, if the investment sweep threshold is enabled and Buy or Sell Investments is selected, you will be taken to the **Update Automatic Investment Transfer Page**:

- **Disable Automatic Investment Transfer:** This can be reactivated any time.
- **Edit Automatic Investment Transfer Threshold:** Temporary turn automatic investment transfers off until a specified date and/or change your automatic investment threshold.
- **Change Automatic Investment Threshold Only:** Increase or decrease your investment threshold to maintain a new threshold amount in your cash account.

**Note:** If Auto-Transfers are enabled, they will need to be turned off if you wish to perform a manual transfer.

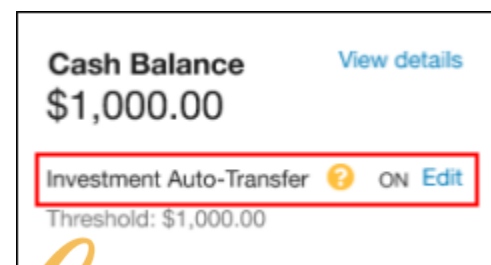
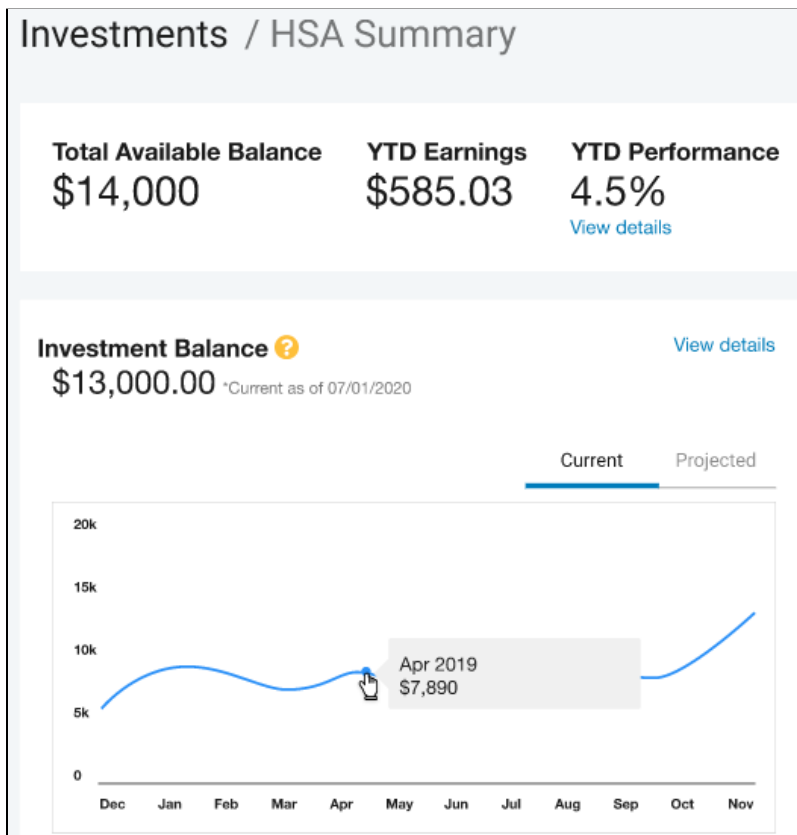
If the investment sweep threshold is not enabled, you can proceed to **Make an HSA Transaction**:

- **Transfer based on my investment election:** This option will allow you to input a dollar amount you would like to buy/sell. The amount you specify will be bought/sold based on the percentage of your portfolio invested in each of your funds.
- **Transfer into/from specific fund(s):** This option will allow you to input the dollar amount you would like to buy or sell from each specific fund.

**?** Use the question mark symbol for indication if a fund is not available to be sold, elected, and/or transferred.

## Investment Auto-Transfer

- **Auto-Transfers to or from an Investment Account:** The option for this can be accessed within the **Investment Summary** page under the Cash Balance section at the top of the page. This turns transfers on or off to or from your investment account,



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as well as changes the threshold amount that controls automatic transfers to your investment account.

**Note:** Debit Card transactions will pull from your available cash balance in your account. If you are completing a transaction with your debit card, you will not be able to use any investment dollars earned. However, if you opt into investment sweeps this could result in an investment sale to maintain your cash balance.

**Portfolio Performance** will be reflected in a chart on the **Investment Summary** page that represents how the investments are performing quarterly, yearly, and overall.

Last Quarter: <b>1.90%</b> ▲ 07/01/2018-09/30/2018	YTD: <b>13.44%</b> ▲ 01/01/2018-11/12/2018	One Year: <b>17.18%</b> ▲ 11/13/2017-11/12/2018	All: <b>16.82%</b> ▲ 11/08/2017-11/12/2018 Annualized
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The second graph in this area will show your **Personal Rate of Return History** and can be filtered by specific:

- Dates
- Funds
- Asset classes
- Personal Rates of Return

The **Balance History** is viewable under the **Accounts** tab, and similar to the Portfolio Performance it shows a graph as a visual representation of the history of your investment balance. You can filter this by date, Fund, and Asset Class.

**Fund Activity** can be accessed from the **Accounts** tab and shows the breaks down of your selected allocated funds by class.

The **Investment Activity** page, within the **Accounts** tab, displays any requested pending and processed transactions that can be filtered by transaction type. + If the plus symbol is clicked, it will provide a drop down with additional information on a pending request.

View more information on the **Transaction Details** tab on the **Investment Activity** page with filter options to see a specific date: All Dates, Last Quarter, Year to Date, Last Month and Custom; all funds or a specific fund; and the activity type: All Activity Types, Purchases, Withdrawals, Transfers, Div/Int, or Fees.

## Change Investments

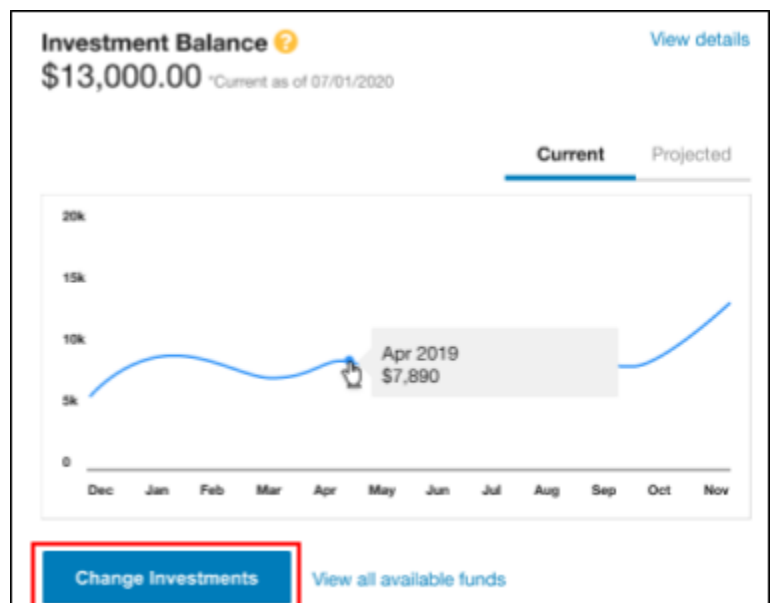
The **Investment Summary Page** provides an easy way to **Change Investments**, allowing you to change your current portfolio, update elections for future investments and/or realign both.

**To Change All Investments:** Includes money currently invested, as well as future deposits and contributions. Changes you make on this page will realign both your current portfolio and your current elections. When new money moves into your investment account, your selection will control how it is invested.

**To Change Current Portfolio:** Changes you make will only affect your current investment account balances.

Select your preferred **Transfer Type** choose one of the options below from the drop-down menu:

- **Realign:** When you Realign Investment Balances, your current account balances are redistributed. Changes you make will only affect your current investment account balance.
- **Dollar to Dollar:** Enter the dollar amount you would like to transfer from one fund into another fund(s).



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- **Dollar to Percent:** Enter the dollar amount you would like to transfer from one fund in the Transfer From column and enter the percentage of that amount you would like transferred to each fund in the Transfer To column.
- **Percent to Percent:** Enter the percentage of the fund balance that you would like to transfer out of that fund and into another fund(s).

*\*You can transfer to more than one fund at a time.*

*\*If you want to transfer more than 90% of the balance out of a fund, it is recommended you use the Percent to Percent transfer option.*

**To Change Future Investments:** When new money moves into your investment account, your new selections will control how it is invested.

**Set up my Elections:** If you started investing by completing a one-time transfer this option will display and allow you to enable automatic investment transfers and set up your investment elections.

The **Auto rebalance** option is available under the **Portfolio Breakdown** graph on the **Investment Summary** Page and allows you to automatically keep your investment account balance in line with your investment elections.

When you enable automatic rebalance, you can also select the rebalance frequency from Annually(DEC), Quarterly(MAR, JUN, SEP, DEC), or Semi-Annually(JUN, DEC) and your investment account will automatically be rebalanced and then ongoing on the 10<sup>th</sup> day of the month, based on the cycle you selected.

## EQUITY BANK DEBIT CARD

### Advantages of the debit card:

- Pay directly from your account(s) at the point-of-sale for qualified medical expenses
- Charges are paid directly to the provider/retailer
- No waiting for reimbursement

### Eligible expenses:

The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

### Using the card:

To activate your debit card, call the activation line at: 866-898-9795 and if you have any issues, you can contact Equity Bank Consumer Services.

Some accounts may not require you to submit documentation for purchases made at retailers that use an inventory information approval system (IIAS). These merchants will approve eligible expenses at the point of purchase. **Any consumers with notional accounts should save their receipts.** For a complete list of IIAS merchants, visit <https://www.sig-is.org/>. When using your card at these merchants, you will swipe your card for the entire purchase



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amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items. **Documentation may be required if eligible items are not verified at the point of sale. You will receive an email or mailed notification if documentation is required.**

**Note:** For HSA plans you do not need to submit receipt documentation to Equity Bank for any purchases. However, you should keep copies of your receipts for debit card transactions and all distributions from your HSA for seven years in the event of a personal audit. The Expense tab is a place where you can log your receipts; for more information, please view the [Expenses](#) section.

The daily transaction limit on your Equity Bank Debit Card for HSA transactions is \$10,000.00.

Note: Debit card usage for FSA accounts without a Grace Period will only be for the current calendar year. Claims that need to be filed outside of the current calendar year will need to be done manually.

## NON-HSA TRANSACTIONS


### DOCUMENTATION REQUIREMENTS

You may be required to submit documentation for a debit card transaction. All claims submitted via paper form or submitted through the Consumer Portal or Mobile App will require documentation. For more information on how to submit a claim, please view the ['File a Claim'](#) section.

Your documentation will need to contain the following:

- Date(s) of service
- Type(s) of service
- Cost of service(s)
- Merchant name/information

An Explanation of Benefits (EOB) will contain all of these if you are unable to obtain a receipt with these fields.



Sample Receipt

ABC Vision  
123 Crescent Lane  
City, ST 12345  
(701) 555-1234  
Dr. Iris

Provider


Date: 06/10/2020  
Receipt #: 12345

Services:

Eye Exam	\$135.75
Prescription Lenses	\$81.50
Prescription Contacts (12 Month pack)	\$63.50

Subtotal .....\$280.75  
Taxes .....\$0.00  
Total .....\$280.75

An example of incorrect documentation would include a summary receipt that doesn't include all the needed information listed above.



Sample Receipt

ABC Vision  
123 Crescent Lane  
City, ST 12345  
(701) 555-1234

Date: 06/10/2020  
Receipt #: 12345

Subtotal .....\$280.75  
Taxes .....\$0.00  
Total .....\$280.75

Thank you for your service.

We value you as a customer.

\*Refer a friend for \$50 off your next purchase.\*



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Documentation may be needed for debit card transactions due to IRS regulations.

- When you make a purchase that requires you to provide documentation, we will send you automated receipt reminders via mail or email. Once we receive your documentation, you will no longer receive reminders. To receive reminders by email, see the [Statements](#) section.
- If we do not receive and process documentation within **60 days** after your card transaction, your debit card will be inactivated and placed in a temporary hold status. You will be asked to send us appropriate documentation or reimburse your account. Your debit card will be reactivated within one business day of processing your documentation or repayment (for instructions on making repayments please see ['Submit a Repayment'](#)).
- The claim number must be included if you are sending in documentation for a debit card transaction.

## FILE A CLAIM (For HRAs and/or FSAs)

When filing a claim, you will want to ensure the expense has been paid out of pocket. You can submit the claim either via the online portal, the mobile application, or the Reimbursement Request Form (accessible from your online portal). Once the claim has been approved, funds will be issued directly to you via check or direct deposit (depending upon accounts linked). Should your claim be denied, you will receive a communication advising what further information is needed, which can be found under the [Message Center](#) tab.

1. Click on [Accounts](#) from the top navigation and then under **I Want To** select [Reimburse Myself](#) (to reimburse yourself) or [Send Payment](#) (to pay someone else). You will be brought to a new page where you will select an account and a payee.
2. To file a claim and request reimbursement, select the plan you choose to [Pay From](#). [Pay To](#) will autofill based on if you chose to reimburse yourself or send payment to someone else. Click [Next](#).

- If you've chosen to send payment to someone else via check, you will be asked to enter the [Payee Details](#). Click [Next](#).

3. Then you will have to upload a receipt with the following to validate your claim:

*(Note: Receipts must be in a JPG, JPEG, GIF, PNG or PDF and cannot exceed 8MB. There can also only be 4 documents uploaded at one time.)*

- Date(s) of service
- Types(s) of service
- Cost of service(s)
- Merchant name/information

**Note: If the transaction is a Co-pay, this will need to be noted on the receipt by the provider's office.**

4. The next step will be to provide the claim details:

## EQUITY BANK CONSUMER GUIDE

- Start date of the service
  - End date of the service
  - Amount
  - Provider
  - Category
  - Type of service
  - Recipient
  - Answer yes or no to whether you drove to receive your product/service or not
    - If Yes, enter how many miles you drove
5. Review the transaction summary to make sure that all the information was entered correctly. Next, you'll be asked to agree to the Terms and Conditions and hit the submit button.
- **Add Another** allows you to file multiple claims together without having to submit each one individually.
6. Lastly, if you click **Submit** this will indicate Confirmation towards the top and you are given the option to print the page for your records if you would like.

## SUBMIT A REPAYMENT

We will request repayment from you for any paid claims for which we have not received sufficient documentation. If you need to make a repayment, you will see a message under **Message Center** tab or in the **Tasks** section on the home page.

To repay a claim you can utilize either of the two options below

1. Click **Repay** to repay the claim(s) via a transaction directly from your personal bank account you have on file. If you do not have a bank account linked to your portal, visit the ['Add bank account'](#) for instructions.
2. Print a **Denial Letter with Repayment** and send in a personal check with this notification to the mailing address shown at the bottom of the notification.

**Note:** *If you have sufficient documentation for the claim that has been denied and is pending repayment, you can select the **Upload Receipt** option if it's available instead of repaying the claim.*



# EQUITY BANK CONSUMER GUIDE

**Tasks** 3

---

! 1 repayment(s) totaling \$40.00 due for paid claims that were later denied ?

---

! 1 receipt(s) needed to approve your claims ?

---

To get your money faster, set up a bank account for direct deposit

---

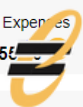
## EXPENSES

Expenses can be accessed by clicking on **Accounts** and then **Expenses**. In the **Expenses section** you can add an expense, export expenses, and find detailed reports of your medical expenses.

Expenses

[Add Expense](#) [Export Expenses](#)

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$145.00 ?	\$90.00 ?	\$55.00 ?
<b>Total Eligible to Submit:</b>	<b>\$15.00 ?</b>		



**EQUITY BANK**

# EQUITY BANK CONSUMER GUIDE

**Add Expense** button in the top left corner.

To add an expense there are 3 required sections:

- Expense Description
- Date of Service
- Expense Amount

Option fields for your records include:

- The total billed amount (which is the total amount billed before insurance and provider discount deductions)
- The provider
- Expense type (medical/vision/dental/pharmacy etc...)
- The recipient/patient (in case there is a dependent(s) on the account)
- Upload a receipt for recordkeeping (must be a JPG, JPEG, GIF, PNG, or PDF and cannot exceed 8 MB)
- Lastly, there is a box at the bottom for you to leave notes for future reference.

At this time, you can decide to **Pay Expense Now or Save for Later**. By clicking **Pay Expense Now** consumers will be prompted with additional questions about their submitted expense as well as how to initiate money movement. By clicking **Save for Later**, the expense will be added to the expense page and can be paid later by clicking on the **Pay** button by a specific expense.

Note: Any expense added will not initiate any money movement.

The **Export Expense** button will export a detailed list of all your expenses into an excel spreadsheet.

On the Expense page, you may view your chart by category, status, year, recipient, or by merchant/provider. The chart can be filtered down further by selecting **Filter By** at the bottom of the graph. Should you want to go back to the main graph, simply select **Reset Graph** in the top left corner of the graph.

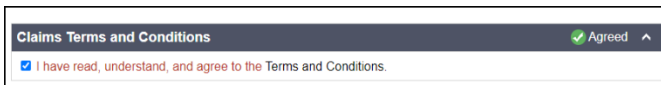
# EQUITY BANK CONSUMER GUIDE

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
3/23/2022	Dental	-	-	\$25.00	\$ Pay
Expense Details		Description: Dentist		Date(s) of Service: 3/23/2022	
		Source: Online		Total Billed Amount: ? \$25.00	
		Expense Amount: \$25.00		Received Date: 4/11/2022	
		Payable Amount: \$25.00			
Upload Receipt(s)		Add Expense Note		Mark as Paid	
Remove Expense		Update Expense			

The bottom of the expense page shows options for each individual expense. By clicking on an expense there are options such as upload a receipt, add a note about the expense, mark an expense as paid if you paid the expense from an outside source, remove the expense, and update an expense.

A payment can be made by:

1. Clicking on the **Pay** button by an expense in the listed chart
2. You will then be brought to a new screen where you will select an account to **Pay From** and an account to **Pay To**.
  - a. If you select to pay to someone else then you can either add their credentials, if they are new, or choose a provider you have already saved. You will need to click **Select a Payee** to add a new provider, which will then require you to add the provider's Name, Account Number, and Address. You can also add who the recipient information, but it's not required.
3. Next will be the **Transaction Summary** screen, where you can verify the amount is correct.
4. You will see a Transaction Summary next, where you, again, make sure that your total amount is correct and you are prompted to read a Normal Distribution Disclaimer. After you have read the complete document, you will be asked to select that you have read, understand, and agree to the terms.



Once the box is selected the **“Submit”** option will be available to select.

5. The last step will be to answer a security question for verification. Once the security question is answered correctly, you are given the option to print the page for your records if you so choose.

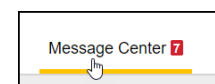
## MESSAGE CENTER

The **Message Center** Tab will be where you receive notifications for actions such as a receipt reminder, request for more information, denial letter, and more.

When there are new notifications in the Message Center, a red box with a number inside, indicating how many new notifications have accrued, will be present.

When messages are present, you will be able to see the following:

- The date and time the message was sent



# EQUITY BANK CONSUMER GUIDE

- Who the message is from
  - For notifications, this will be 'Auto-generated'
- The subject of the message
- Message attachments

When a new message appears, it will be bolded. After messages have been read, it will appear in normal font and you will have the option to archive the message(s). On the main page, you will have the option to see both **Current Messages** and the option to view **Archived Messages**. You have the option to hide archived messages by clicking **Hide Archived Messages** if archived messages are open. When archiving a message, you can select one or multiple at a time. If you select a message that hasn't been read yet, (one that is bolded) it will automatically be marked as 'read' and will not be bolded anymore. Messages will be stored for a period of 3 years.

**Note:** Once a message has been moved to the archive section, it cannot be moved back or be permanently deleted.

The screenshot displays the messaging interface with the following elements:

- Top navigation: Update Notification Preferences, View Statements
- Section: **Current Messages** (with an Archive button)
- Table of Current Messages:

DATE/TIME	FROM	SUBJECT	View
4/4/2022 10:23 AM	Auto-generated	HSA Account Summary (3/1/2022 - 3/31/2022)	View
3/24/2022 9:52 AM	Auto-generated	HSA Account Summary (2/1/2022 - 2/28/2022)	View
2/28/2022 2:03 PM	Auto-generated	Your password has been changed	View
2/28/2022 2:03 PM	Auto-generated	Confirmation: Your Health Account Information Has B...	View
2/28/2022 10:02 AM	Auto-generated	Enrollment Confirmation	View

Below the Current Messages section is a button labeled "Hide Archived Messages".

- Section: **Archived Messages**
- Table of Archived Messages:

DATE/TIME	FROM	SUBJECT	View
2/28/2022 9:55 AM	Auto-generated	Enrollment Confirmation	View
2/28/2022 9:55 AM	Auto-generated	Enrollment Confirmation	View

## ACCOUNT UPDATES

### UPDATE YOUR PROFILE

If you want to change your phone number, email address (for example, from your work email to your personal address) or mailing address, select your name at the top, then click **Profile Summary** in the drop down.

The screenshot shows a user profile dropdown menu for "Alison Test".

- Contact Us
- Participant Account ID | 0014011035
- Username | alisonstest
- Email Address | alison.shape@wexinc.com
- Last Login | 4/11/2022 - Online
- PROFILE**
- Profile Summary
- Banking
- Payment Method
- Login Information



# EQUITY BANK CONSUMER GUIDE

**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**.

**Note:** To update your name, please submit a Name Change Request Form, which is found under **Tools & Support**.

## ADD DEPENDENT

You can add a dependent to your account by following the steps below.

Select your name at the top, then click **Profile Summary** in the drop down. In the profile summary you can add a dependent by clicking **Add Dependent**, you will need to enter the following information to add a dependent:

- Full Name
- Birthday
- Gender
- Student Information
- Relationship to account holder

**NOTE:** For HRA plans, please contact your employer or the Equity Bank Consumer Services team to add a dependent.

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

## ADD AN HSA BENEFICIARY

You are only able to enter a beneficiary for an HSA, due to the nature of the account. It is important to designate a beneficiary for your HSA as designated beneficiary who would receive your HSA assets in the event of your death.

Select your name at the top, then click **Profile Summary** in the drop down and select **Add Beneficiary**. If you are married, you must designate your spouse as your primary beneficiary.

You will need to enter the following information to successfully add a Beneficiary:

- Full Name
- SSN
- Birth Date
- Address
- Relationship to the account holder
- Primary or Contingent Beneficiary

**Note:** If you wish to designate someone other than your spouse as your primary beneficiary, you will need to submit a completed HSA Death Beneficiary Form with your spouse's signature of consent. This form can be found under the **Tools & Support** tab.

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

## VIEWING YOUR DEBIT CARD STATUS

You may view your benefit card status by hovering your mouse over either the **Accounts Tab** or the account holder's name at the top of the page, then, under **Profile**, selecting **Banking/Cards**. Under the **Debit Cards** section, you will see your **Card Status** and **Purse Status**. **Card Status** will display the overall status of your benefit card. **Purse Status** will display the status of the card in relation to a specific plan. If you are enrolled in multiple plans, this will tell you your card status for each plan. The debit card status will not display for previous plan years for which the eligible period has ended.

# EQUITY BANK CONSUMER GUIDE

## 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**. Your debit card(s) will immediately be inactivated and your new one will be mailed to the address on file within 7-10 business days.

**Note:** Please review your recent debit card transactions under your 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 or fax the form 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 Summary** screen you can go to **Banking/Cards** and under a qualifying dependent click **Issue Card**.

Click "**Submit**"

**Note:** The date of birth and Social Security Number are required for dependents if you wish to order them a debit card. A validation is done to confirm that the dependent is 18 years of age, which is a requirement to receive a debit card. The SSN is needed for activation. If a dependent is entered without an SSN, you will not have the option to order a card until that step has been completed.

## ADD A BANK ACCOUNT

To add a bank account:

A personal bank account to your Equity Bank account(s) can be linked by selecting **Accounts** and then under **Profile**, select **Banking**. Select **Add Bank Account**. This linked account can be used to make additional contributions to your HSA. Additionally, you can use your linked bank account to reimburse yourself from your HSA, FSA, HRA and/or Parking Account for expenses paid out of pocket.

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

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

A Micro- deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by visiting the Equity Bank Consumer Portal at participant <https://www.equitybank.com/healthcare> After logging in, click on the link in the task section on 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**.



# EQUITY BANK CONSUMER GUIDE

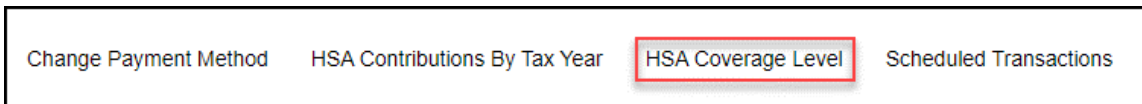
## REMOVE A BANK ACCOUNT

To remove a bank account, you must go to **Accounts** then **Profile** and select **Banking**, from there you will see your account(s) you have added. Underneath the account will be the option to View, Activate, or Remove. The 'Remove' button will only be visible when the bank account updates are allowed for the consumer and if there are no pending ACH HSA transactions and/or scheduled HSA transactions.

## UPDATING HSA COVERAGE

You can update your HSA Coverage within the portal to reflect your current HDHP coverage. Select **Accounts** in the top navigation bar and then under the **Accounts** section select **Account Summary**. At the bottom of the **Account Summary** page, select **HSA Coverage Level**. You can choose between an Individual plan or a Family plan and the appropriate tax year.

**Note:** This will not update your insurance coverage.



### Update HSA Coverage Level

**Qualifying Health Plan Coverage**

Your qualifying high-deductible health plan (HDHP) coverage determines your maximum contribution to your HSA, per IRS guidelines. The Coverage Level is not prorated and is assumed for the entire tax year. You are responsible for determining any proration that may apply.

Tax Year	Coverage Level ?
2022	<input type="radio"/> Individual <input checked="" type="radio"/> Family
2021	<input type="radio"/> Individual <input checked="" type="radio"/> Family

# EQUITY BANK CONSUMER GUIDE

Form Name	Activity Type	Description
Authorized Representative/HIPPA Form	All	Used to document the designation of an Authorized Representative for a consumer. This form authorizes the release of medical information to the named representative(s). Only valid for one year after submission for FSA/HRA/DCA. <i>Please note that with this form it allows information to be provided to the authorized representative but does not allow them to make any changes.</i>
Automatic Orthodontia Request Form	FSA/HRA	You can complete this form if you would like to receive automatic reimbursement for orthodontia expenses. A new form must be submitted at the start of each new plan year.
Claims Terms and Condition	FSA/HRA/DCA	The terms and conditions of a reimbursement request
HSA Blocked Account Documentation Guide	HSA	This guide can be referenced to identify the types of the documentation that can be submitted to verify the identity of a consumer that has failed the identity verification process.
HSA Death Beneficiary Form	HSA	Used to add or replace beneficiaries to a consumer's account.
HSA Contribution Form	HSA	This form can be used by the consumer to submit contributions via mail with a contribution check.
HSA Death Distribution Form	HSA	Used to request funds to be distributed to the beneficiary(ies) or the estate of the deceased account holder.
HSA Distribution Request /Account Closure Form	HSA	Used to request a distribution from the account holder's HSA, or to close the HSA and transfer the entire account balance.
HSA Fund Description	HSA	This form allows you to see the different investment summaries.
HSA Transfer Form	HSA	This form is used by the consumer to request their previous trustee/custodian to transfer all or a portion of assets from another HSA into their <b>Equity Bank</b> HSA.
HSA Blocked Account Documentation Guide	HSA	A guide of what documentation should be uploaded to the portal for each IDV block type. This guide is for consumers who upload only and should not be faxed/mailed. For faxed or mailed documentation please use the Blocked Account Verification Form.
Medical Necessity Form	FSA/HRA	This form is to be completed when a consumer is submitting "dual-purpose" expenses. Dual-purpose expenses are expenses that are only eligible with a Medical Necessity letter or signed doctor's note.
Power of Attorney Form	All	This form is used by the consumer to legitimize someone else as an authorized user on their account. This form is valid for the lifetime of the account holder. By selecting a power of attorney, a consumer is agreeing that the power of attorney can make decisions for the consumer.
Recurring Dependent Care Request Form	FSA	This form is to be completed each plan year and as changes occur when the consumer wants to receive recurring reimbursement of dependent care expenses. A new form must be submitted each year.
Reimbursement Request Form	FSA/HRA	This form is used for the consumers to submit any out-of-pocket expenses for reimbursement.
Transaction Dispute Form	All	This form is used when consumers wish to dispute a transaction in the case of suspected fraudulent debit card activity.



# EQUITY BANK CONSUMER GUIDE

## EQUITY BANK MOBILE APP

Save time and gain the insight you need to manage your account. Our secure mobile application makes managing your account 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 Equity Bank Mobile App include:

### Easy, Convenient and Secure

- Simply log in to the intuitive app to begin managing your account 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 Equity Bank Consumer Services with questions
- View notifications and messages about your account.

### Provides Additional Time-Saving Options

- View transaction details
- Request HSA Distributions
- Make HSA Contributions
- File a Claim and upload receipt documentation with your mobile device's camera
- Use Expense tab to enter medical expense information and upload receipts to store for personal recordkeeping

### Eligible Expense Scanner

- Scan the bar code of a product to determine if it is an eligible expense for your account(s)
- Real-time product look-up to display whether the product is eligible, ineligible, or not found
- Consumer must have a medical plan (FSA/LPFSA, HSA, HRA)
- Available post login only

### Investments Details

- Investment summary page for read-only information
- Mobile specific settings

Did you know you can enroll in text notifications? See the [Statements](#) section for more information.

# EQUITY BANK CONSUMER GUIDE

## FAQs

### ***How do I change my HSA payroll deduction amount?***

You can change your HSA payroll any time during the year with your employer, who will adjust the amount being deducted from your paycheck.

### ***How do I change my FSA/DCA payroll deduction amount?***

FSA/DCA plans only allow changes to your election (that would in turn update your payroll amount) with a qualifying life event such as the addition or loss of a qualifying dependent. Contact your employer for more information.

### ***What do I do if a provider or my health insurance refunds me for an expense I paid for with my benefit account or I requested funds in error?***

For an FSA/HRA this can be submitted via check along with the claim number to the standard PO Box on claim notifications, or you may contact our call center to have the corresponding claim denied so that you can repay the claim within our online portal. If the provider refunds your debit card the account will be repaid, but you may need to contact the call center if the corresponding claim is still asking you to take action and we can have the refund applied to that claim.

For an HSA, this can be submitted along with the Contribution Form, indicating that this was a "Mistaken Distribution". You can either deposit the funds into a personal account and then issue a check from this personal account for the funds, or sign the check over to your HSA account and mail this to the address on the form. If the funds were returned to your debit card, these will route directly into the account they were originally debited from and no further action is required.

### ***What if I use my HSA to pay for something other than a qualified medical expense?***

If HSA funds are used for other than qualified medical expenses, the expenditures are subject to applicable income tax and, for individuals who are not disabled or over the age of 65, subject to an additional 20% tax penalty

### ***Can I reimburse myself with HSA funds for qualified medical expenses incurred prior to my enrollment in an HSA?***

No. Qualified medical expenses may only be reimbursed, tax-free, if the expenses are incurred after the date your HSA was established.

### ***Once I request a transaction, how long does it take for my funds to be available?***

If you have a bank account added to your account this can take as little as 3 business days for an HSA transaction. However, a check can take up to 7 business days to arrive. For HRA/FSA/DCA claims this will be dependent upon if the claim documentation is approved.

### ***What do I do if my debit card declines or doesn't work?***

Ensure you have activated the card, and have logged into your online portal to accept your terms and conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. . You may also view your debit card status within your account Profile. (See [Viewing Your Debit Card Status](#) above). Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If using the card at the retail pharmacy ensure the item is coded as HSA/FSA eligible. Still unable to determine the cause? Call our customer service team who can verify the cause and best solution.

### ***Who qualifies for an HSA?***

Generally, an eligible individual is anyone who meets all of the following criteria unless an exception would apply: Covered under an IRS qualifying HDHP; Not covered by any other health plan that is not an HDHP; Not currently enrolled in Medicare or TRICARE; May not be claimed as a dependent on another individual's tax return

### ***Who qualifies as a dependent?***

A person generally qualifies as your dependent for HSA purposes if you claim them as an exemption on your Federal tax return. Please see IRS Publication 502 for exceptions. [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

### ***How can I grant my spouse access to my account?***

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via the consumer portal or your employer.

### ***Can I use my HSA/FSA to pay for medical expenses for a spouse or dependent?***

Yes, you may use your HSA funds without penalty to pay for qualified medical expenses for yourself, spouse or dependent even if they are covered under another health plan. Consult a qualified tax advisor for advice.

# EQUITY BANK CONSUMER GUIDE

## **What can I use the HSA for?**

The funds in the HSA can be used: to pay for qualified medical, dental, vision and prescription drug expenses, as defensed in IRS Publication 502; As supplemental income – if you are under age 65, money withdrawn is taxable and could be subject to an additional 20 percent.

## **Can I enroll in both an HSA and an FSA?**

If you enroll in both an HSA and an FSA or HRA, you cannot make deductible contributions to the HSA for that coverage period if the FSA or HRA are "general purpose" arrangements that pay or reimburse for qualified medical expenses. However, you still may be able to make deductible contributions to an HSA even if you are also covered under an FSA or HRA if those arrangements are "limited purpose" FSAs or HRAs that restrict reimbursements to certain "permitted benefits" such as vision, dental or preventive care benefits. Other permissible combinations include "suspended HRAs" and "post-deductible" FSAs or HRAs. Contract your legal or tax adviser to review these situations.

## **If I change employers, what happens to my HSA?**

Since you are the owner of the HSA, you may continue to maintain the account if you change employers. HSA to HSA transfers are permitted and do not impact tax reporting if you are enrolled in an HSA in the future.

## **Who may contribute to an HSA?**

Anyone may contribute to the HSA of an eligible individual. If an employee establishes an HSA, for example, the employee, their employer, or both may contribute to the employee's HSA in a given year. If a self-employed or unemployed individual establishes an HSA, that individual may contribute to the HSA. Family members may also make contributions to an HSA on behalf of another family member as long as that other family member is an eligible individual. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits.

## **Can I move my HSA to my spouse's HSA and vice versa?**

No. As HSA's are linked to each individual HSA accountholders are unable to move their HSA funds to another individual's HSA, per IRS regulations.

## **Who is responsible for determining whether HSA distributions are used exclusively for qualified medical expenses?**

As the HSA account holder, you must ensure that distributions are used for qualified medical expenses. Records of medical expenses should be maintained as evidence that distributions have been made for these purposes. You are responsible for ensuring contributions to the HSA do not exceed IRS limits.

## **What happens to the HSA if I die?**

If you are married and your spouse is a named beneficiary, she/he becomes the owner of the account and assumes it as his/her own HSA. She/he may also elect to have the HSA closed and distribute funds in the form of a check. If you are unmarried, your account will cease to be an HSA. It will pass to beneficiaries or become a part of your estate, and be subject to applicable taxes.

## **When will tax documentation become available?**

You will receive a 5498-SA for the Contributions that have been made, this tends to generate by end of **February**. You will not need this one for filing taxes. You will only receive a 1099-SA if there were Distributions made. The 1099-SA is needed for filing taxes and tends to generate in the end of **January**.

## **Will HSA contributions that I made via lockbox deposit or online show up on my W-2?**

No. Contributions made by either of these methods are considered after-tax contributions for purposes of W-2 reporting. In order to receive the tax benefit of after-tax contributions, you must claim them on your tax return.

## **Is tax reporting required for an HSA?**

Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form

## **How do I submit my itemized receipts for my HSA?**

You will not need to submit your itemized receipts for your HSA plan, however, your distributions will be reported to you and the IRS via your 1099-SA tax document, so you should retain them for your own tax records. The Expenses section is a great place for you to store your receipts to keep an organized record of them. The IRS recommends for seven years.