

Health Savings Account Enrollment Guide



MEDICAL MUTUAL®

Health & Life Insurance

Welcome to Medical Mutual

Your health insurance plan can be paired with Medical Mutual's new Health Savings Account (HSA). An HSA is a savings account you can use to pay for qualified medical expenses. These accounts have many benefits, including:

- **The money you put in your HSA account is tax deductible.**
- **Funds in your account grow tax free.**
- **There are no taxes on withdrawals when paying for qualified medical expenses.**
- **Your HSA balance can be carried over year after year.**
- **You may be eligible to invest your HSA similar to a 401K or IRA (in an interest bearing account, a mutual fund or stocks or bonds).**
- **You can use your HSA to help add to your retirement funds.**
- **There are no monthly account fees.**

Medical Mutual's New HSA

We've partnered with Avidia Bank to offer the Medical Mutual HSA. Now you can have your healthcare and an HSA together from Medical Mutual.

Our new HSA makes it easier for you to take control of your healthcare and savings. By using one username and password to connect health benefits and HSA information, we provide full access quickly and easily.

To sign up for your Medical Mutual HSA, please follow the steps outlined in this guide.

Step 1: Register for My Health Plan

If you haven't already, sign up for a My Health Plan account by logging on to MedMutual.com/member.

With a My Health Plan account, you can easily manage your Medical Mutual HSA along with other aspects of your health insurance plan.

The screenshot shows the 'my Health Plan' website interface. At the top left is the logo. Below it is a 'Log In to My Health Plan' section with two input fields: 'User Name*' and 'Password*'. Below these fields is an orange 'Log In' button with a lock icon, and a link for 'Forgot User Name or Password'. To the right of the login section is a 'Not Registered?' section with a yellow background. It lists benefits of registration: 'Reference claims and payment information', 'View your plan benefits', 'Learn more about wellness programs', 'Access money-saving tools and tips', and 'Participate in exclusive members-only offers'. Below this list is a blue 'Create An Account' button circled in red. At the bottom right is a 'Take A Test Drive' section with a globe icon and text: 'Preview My Health Plan with the Jane Doe account.'

Step 2: Getting to the HSA Platform

Once you are in your My Health Plan account, go to the Claims & Balances tab. Select My Spending Accounts.



Step 3: Agree to Terms & Conditions

You will see a pop-up window that lets you know you are leaving the My Health Plan page and entering the Medical Mutual HSA site. Please hit **Accept Terms and Submit.**

Terms

Sign on to the My Spending Accounts website

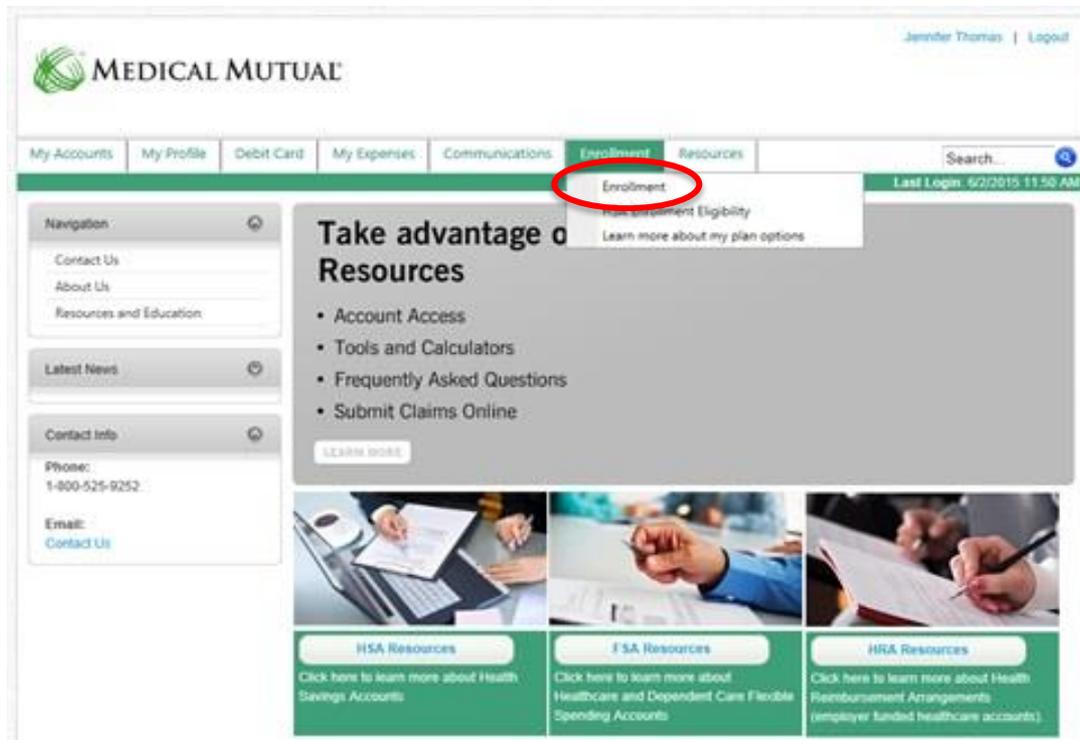
I, **[Member Name]**, understand that Medical Mutual's My Spending Accounts website, which will let me manage my Medical Mutual HSA (through [Avidia Bank](#)) and view information about HSAs, FSAs and HRAs, is hosted by [Alegeus Technologies](#). I understand that the information I provide will remain confidential, in accordance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Medical Mutual's [Notice of Privacy Practices](#).

Yes, I agree to sign on to Medical Mutual's My Spending Accounts website.

Accept Terms and Submit

Step 4: Enrolling

You will now see the home page of the Medical Mutual Health Savings Account site. To enroll in your HSA, select Enrollment on the Enrollment tab.



The screenshot displays the Medical Mutual website interface. At the top left is the Medical Mutual logo. The top right shows the user name "Jennifer Thomas" and a "Logout" link. Below the logo is a navigation menu with tabs: "My Accounts", "My Profile", "Debit Card", "My Expenses", "Communications", "Enrollment", and "Resources". The "Enrollment" tab is highlighted with a red circle. A dropdown menu is visible under "Enrollment", containing "Enrollment Eligibility" and "Learn more about my plan options". Below the navigation menu is a search bar and a "Last Login: 5/2/2015 11:50 AM" indicator. The main content area features a "Take advantage of Resources" section with a list of links: "Account Access", "Tools and Calculators", "Frequently Asked Questions", and "Submit Claims Online". Below this is a "LEARN MORE" button. At the bottom, there are three green buttons for "HSA Resources", "FSA Resources", and "HRA Resources", each with a brief description of the resources available.

Step 5: Get Started

Read through the information provided and select Get Started to begin.

The screenshot displays the Medical Mutual website interface. At the top right, the user is identified as Jennifer Thomas with a Logout link. The navigation menu includes My Accounts, My Profile, Debit Card, My Expenses, Communications, Enrollment (which is the active tab), and Resources. A search bar is located to the right of the menu. Below the menu, a green banner displays the user's last login: 6/2/2015 11:50 AM. On the left, a navigation sidebar lists Enrollment, HSA Enrollment Eligibility, and Learn more about my plan options. The main content area features a green header with the text: "Thank you for making the decision to enroll in a Medical Mutual Health Savings Account (HSA). By doing so, you're making a smart investment in your health." Below this, it states: "Please complete the following enrollment process. Once completed, it will take two to three days to confirm your account information. You'll then receive the following:" followed by a bulleted list: "• A welcome email giving you next steps on how you can fund and use your account", "• A letter from Avidia Bank (Medical Mutual's HSA financial custodian) confirming your bank account is open", and "• Your Medical Mutual debit card". Further down, it explains: "Medical Mutual's HSA is offered through Avidia Bank and includes a checking account and debit card to manage your funds. You'll receive a card for yourself and have the option to add an authorized signer to your HSA. Please note that any person you add as an authorized signer must meet [HSA eligibility requirements](#)." It then states: "In order to complete your enrollment, you will be asked to open and confirm several PDF documents. Please be sure to have Adobe Acrobat PDF reader installed on your computer. You can download it [here](#) if needed." At the bottom, it says: "If you have questions about your Medical Mutual HSA, please contact us at (800) 522-2037." A prominent green button labeled "Get Started" is located at the bottom of the page, circled in red.

Step 6: Application

The next page will provide guidance on what you need to enroll in a Medical Mutual HSA and how long you can expect the application to take. To begin the enrollment process, select **Enroll Now.**

(HSA) Health Savings Account - Application

What you need to know about procedures for opening an account:

To help the government fight the funding of terrorists and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What will you need to complete this application:

When you apply for an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.

How long will this take to complete:

The account application should take only 10-15 minutes of your time. Once your application has been approved, you will receive a welcome email with additional instructions.

Enrollment Summary

Below are benefit plans that you are eligible to enroll. Please click on the "Enroll Now" or "Waive Now" link under the Action column to either enroll or waive your enrollment for each plan.

Plan ID	Plan Name	Plan Year	Election	Dependents	Status	Action
ABH123	Avidia Health Savings Account (HSA) - ABH	N/A		N/A	New	Enroll Now Waive Now

Step 7: Personal Information

Next, you will need to provide your personal information such as name, birthdate and Social Security number. Since an HSA is a bank account, per Section 326 of the USA Patriot Act, you must have a Social Security number to open an HSA.

The screenshot shows a web form for enrollment. On the left is a navigation menu with 'Enrollment' selected. The main content area is titled 'Enrollment' and includes a sub-section '1. Personal Information'. Below this is a 'Participant Demographics' section with a 'Demographics' sub-section. The 'Demographics' sub-section contains several input fields: 'First Name*' (Jennifer), 'Initial*' (empty), 'Last Name*' (Thomas), 'Date of Birth*' (12/28/1975), 'SSN*' (circled in red), 'Marital Status' (Single), 'Employment Status*' (--Select One--), 'Employer Name' (empty), 'Employer City' (empty), 'Employer State' (--Select One--), 'Phone*' (5135559876), 'Email*' (anyemail@anyemail.com), and 'Re-enter Email*' (anyemail@anyemail.com).

Step 8: Authorized Signer

Before you leave the Personal Information page, you can add an authorized signer who would be able to use your HSA to pay for medical expenses. Select Add Authorized Signer if you'd like to do so and complete the information requested. Then select Next.

Authorized Signer Information

Please select 'Add Authorized Signer' if you would like to add an authorized signer who will receive a debit card to your account. Only one authorized signer can be added to your account using this application. If you wish to request debit cards for additional authorized signers please contact customer service after your account has been opened and you have received your welcome email.

Note: This individual must be 18 years of age or older. Please do not add Authorized Signers under the age of 18 here or dependents that should not receive a debit card.

Step 9: Additional Information

On this screen, you will be asked to assign beneficiaries to your HSA. Any money you build up in your HSA stays with you and does not need to be used by any particular date. You can set a beneficiary who would receive the funds upon your death.

The screenshot displays the 'Enrollment' page for an HSA. On the left, a navigation menu includes 'Enrollment', 'HSA Enrollment Eligibility', and 'Learn more about my plan options'. The main content area is titled 'Enrollment' and includes a link to 'Educational Resources'. Below this, it states 'Any plans available for enrollment will be listed below.' The section '2. Additional Information' lists requirements: 'Add Primary and/or Contingent Beneficiaries' and 'Provide one form of ID from the list of acceptable forms of ID'. The 'Account Details' section shows: Plan ID: ABH123, Plan Description: Avidia Health Savings Account (HSA) - ABH, Plan Start Date: 1/1/2015, and Plan End Date: 12/31/2099. The 'Paper/Electronic Statements' section has a note about PDF documents and a radio button option to 'Check here to proceed with the PDF test. Thank you.' The 'Primary Beneficiaries' section states 'There currently is no primary beneficiary.' At the bottom, the 'Add Beneficiary' button is circled in red.

Step 10: PDF Test

As part of the enrollment process, you will be asked if you'd like to receive your monthly account statements electronically. To do so, you must have access to Adobe Acrobat Reader. You will be able to download the program as part of the enrollment process and you must perform a test that confirms you can open PDF documents.

Paper/Electronic Statements:

E-Statements will be available on the online portal as a PDF document. Please check the box below to confirm your ability to open PDF documents. Thank you.

Check here to proceed with the PDF test. Thank you.

In order to elect Electronic Documents, you must verify your ability to access Electronic Documents.

Please open the Sample PDF File, and enter the PDF PIN Number below.

[Open Sample PDF File](#)

Confirm PDF PIN Number:



Note: Paper statements can be provided in addition to your online electronic statements. Once your account has been opened, you can register for online access to your account and update your statement delivery option to include paper statements.

Step 11: Form of Identification

Before you leave this section, you will need to provide one form of identification from the list provided.

Identification Information

Please select and enter the applicable information for one form of identification for the primary applicant from the list below.

Choose one form of identification from the list*

Other Information

I certify that the information provided above is valid and correct.

Items with an * are required

Step 12: Disclosures

After providing your information, you will be presented with a series of account disclosure documents. Please open and review those and select Yes I Accept.

Disclosures

Clicking "Yes, I accept" below constitutes your agreement to be bound by the terms of each of the Account Documents contained at the links below and your acknowledgment that you have opened, read, understood and hereby agree to the terms of each of these Account Documents. You must click and review the links below to continue the application process. Please print and retain these Account Documents for your records. This will be your only opportunity to print them during this online application.

 [Electronic Records and Disclosure Agreement](#)

 [HSA Online Deposit and Disclosure Agreements](#)

 [Privacy Disclosure](#)

Yes I Accept

You must open and review all disclosures prior to providing your consent and proceeding with enrollment.

Step 13: Electronic Signature

Finally, complete the Electronic Signature section and select Submit Application.

Electronic Signature

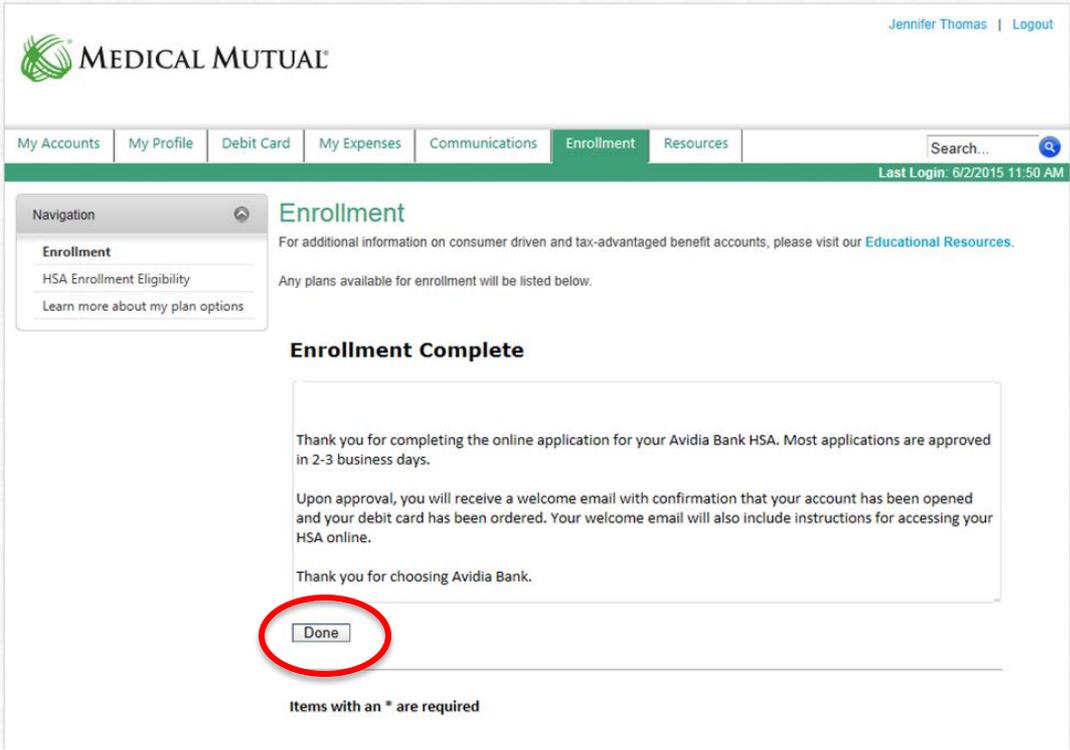
By electronically signing this application, the undersigned acknowledges that they have opened a Avidia Bank Checking Account, and have read, understand and agree to be bound by the terms of the Deposit Account Agreement and HSA Custodial Agreement. The undersigned further acknowledges that they have read and understand the disclosures made available in this online application. The undersigned authorizes Avidia Bank to make inquiries from any consumer reporting agency, including a check protection service, in connection with this account.

First Name*	Last Name*	Date Signed
<input type="text"/>	<input type="text"/>	6/4/2015
Confirm First Name*	Confirm Last Name*	
<input type="text"/>	<input type="text"/>	

Submit Application

Step 14: Confirmation

The last screen confirms your HSA application is submitted. You can click Done and close the browser window.



The screenshot shows the Medical Mutual website's enrollment confirmation page. At the top, the Medical Mutual logo is on the left, and the user's name "Jennifer Thomas" and a "Logout" link are on the right. Below the logo is a navigation menu with tabs for "My Accounts", "My Profile", "Debit Card", "My Expenses", "Communications", "Enrollment" (which is highlighted), and "Resources". A search bar is located to the right of the menu. Below the menu, a green banner displays "Last Login: 6/2/2015 11:50 AM". On the left side, there is a "Navigation" sidebar with a dropdown arrow and three items: "Enrollment", "HSA Enrollment Eligibility", and "Learn more about my plan options". The main content area is titled "Enrollment" and includes a link to "Educational Resources". Below this, it states "Any plans available for enrollment will be listed below." The primary message is "Enrollment Complete", followed by a thank-you note for completing the application for an Avidia Bank HSA, mentioning a 2-3 business day approval period. It also states that upon approval, a welcome email will be sent with account opening instructions. A final thank-you message for choosing Avidia Bank is present. A red circle highlights a "Done" button at the bottom of the main content area. At the very bottom of the page, a note reads "Items with an * are required".