Health Savings Account Enrollment Guide
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.
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 Alereus 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.
Step 5: Get Started

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

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Name</th>
<th>Plan Year</th>
<th>Election</th>
<th>Dependents</th>
<th>Status</th>
<th>Action</th>
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<td>N/A</td>
<td>New</td>
<td></td>
<td>Enroll Now</td>
</tr>
</tbody>
</table>

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.
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.
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.
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.
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.
Step 11: Form of Identification

Before you leave this section, you will need to provide one form of identification from the list provided.
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.
Step 13: Electronic Signature

Finally, complete the Electronic Signature section and select Submit Application.
Step 14: Confirmation

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