

Health Savings Account (HSA) Online Enrollment Guide

Follow the steps below to open your HSA with 24HourFlex. You will need bank account information to sign up for direct deposit as well as demographic information about any dependents who will be covered under your HSA. If you run into problems or have further questions, please contact our customer service team via one of the following methods and we will be happy to help you:

Email: info@24hourflex.com

Live chat: www.24houflex.com (chat button) | 7AM - 6PM, Mon - Fri, MT | 7AM - 6PM, Mon - Fri, MT | 7AM - 6PM, Mon - Fri, MT | 7AM - 6PM, Mon - Fri, MT

1. Log into your online account at: participant.24hourflex.com

Note: You already have a temporary username and password as follows:

Username: First name first initial + last name + last four of your SSN

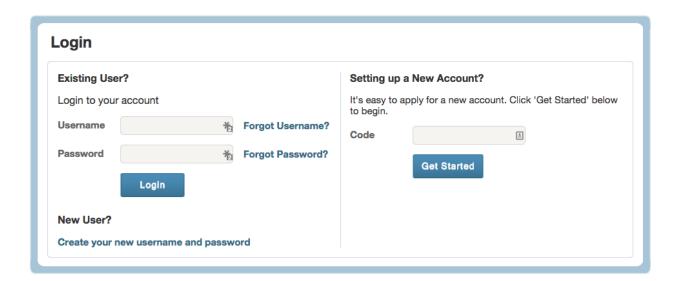
Password: Last four of SSN

Example: John Smith, with a social security number ending in 0989

will have a username of <u>ismith0989</u> and password of <u>0989</u>

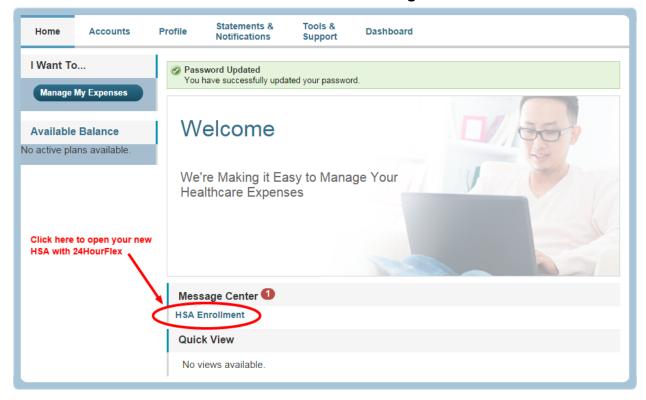
Tips

- You will be prompted to select and answer three security questions upon initial login.
 Make sure you remember your answers as you will be asked to provide them in the future if you make changes to your account.
- You will be prompted to change your username and password upon logging in for the first time. We recommend using your email address as your username and creating a unique password that you only use with your 24HourFlex account.

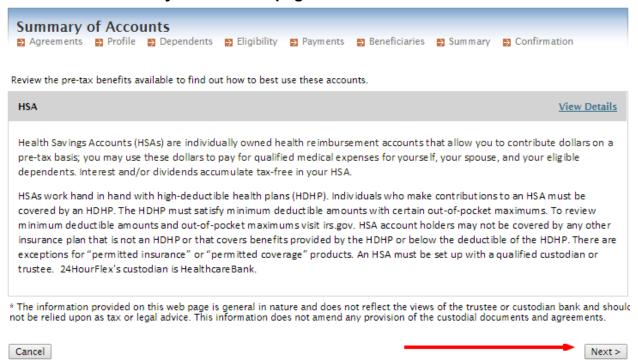




2. Click on the "HSA Enrollment" Link in the Message Center.

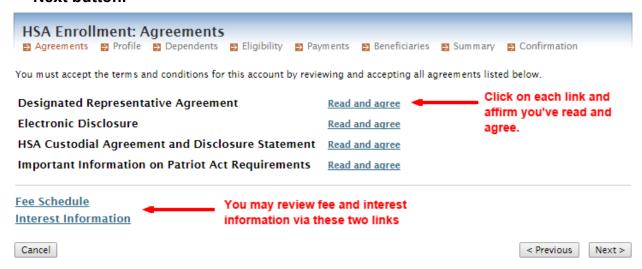


3. Read the Summary of Accounts page and then click the "Next" button





4. Read through all of the information on the Agreements page and then click the Next button.



Tips: When viewing an agreement, you must read through it and scroll to the bottom before you will be able to check the agreement checkbox.





5. Verify your Demographic Information page is correct, complete any missing selections and then click the "Next" button

Note: You may not create your HSA account with a PO Box due to Patriot Act rules. Please enter a physical mailing address and then email info@24hourflex.com with your PO Box upon completion and we will update the address for you. If you do not have a physical mailing address, please use your work address for this step and then email your PO Box address to info@24hourflex.com.

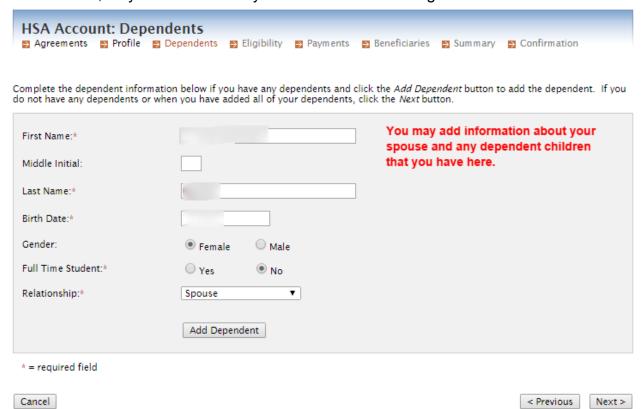
HSA Account: Profile	pendents 😝 Eligibility 😝 Payments	Beneficiaries
Demographic Information		
First Name:* Middle Initial: Last Name:* Social Security Number:* Birth Date:* Gender: Marital Status:	3/1/1982 Female Male Married Single	Review the demographic information and correct anything that is not accurate. Also complete gender and marital status if not already selected.
Contact Information		
Country:* Address Line 1:* Address Line 2: City:* State:* Zip Code:* Home Phone:* Email Address:* Confirm Email Address:*	United States ▼ Littleton Colorado ▼ 80120	Verify your contact information is filled out and accurate. We do need a valid phone number and email address.
* = required field Cancel		< Previous Next >



6. If you have dependents covered under your HSA, enter their information and then click on the "Add Dependent" button.

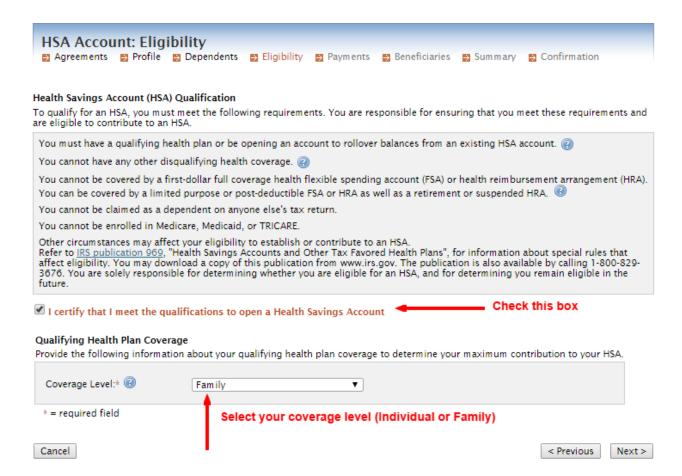
Tips:

- Do this for all the dependents covered under your HSA and once finished click the "Next" button.
- Entering dependent information allows you to track expenses per dependent in the future, so you can see how your HSA funds are being used.





7. Read through the HSA qualification criteria to verify you are eligible to open an HSA. Then check the certification checkbox, select your coverage level from the drop down menu and click on the "Next" button.

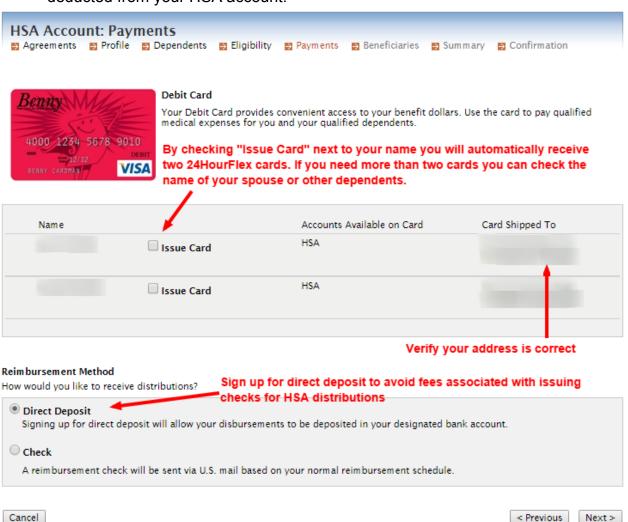




8. On the 24HourFlex debit card page, select the checkbox titled "Issue Card" next to <u>your</u> name. **By default, you will receive two cards by checking that box, one for you and one for your spouse or another dependent to use.**

Tips:

- If you check the box next to the name of any of your dependents, you will receive two additional cards per box you select. If you only need two cards total, only select the checkbox next to your name (this is the normal choice).
- Sign up for direct deposit in the event you need to request an HSA distribution for an expense you did not pay for with your 24HourFlex card. The money will be sent to the bank account you specify for free.
- If you select the check option and receive a check distribution, a fee will be deducted from your HSA account.





9. Specify who will be the beneficiary for your HSA in the event of your death. You do not have to specify a beneficiary if you are not married or do not have dependents.

Tip: If you have already entered information about your spouse, click on their name under the Dependents area on the right side of the screen and their information will auto-populate in the form.

HSA Accou	 	Eligibility	Payments	Beneficiaries	Summary	Confirmation
You may designate event of your deat	ary for your Health	h Savings Acco	unt (HSA). The	designated benefi	ciary will receiv	ve your HSA assets in the

If you are married in common law or in a community property state, you must designate your spouse as your Primary Beneficiary. You can change beneficiaries by submitting a notarized <u>Beneficiary Change Form</u> with your spouse's signature of consent.

Please complete the fields below with the requested beneficiary information.

First Name:*		Dependents
Middle Initial:		Select a dependent to pre-fill form with the dependent's information.
Last Name:*		Amber Hayes
Social Security Number:*		If you entered a dependent
Birth Date:*		previously, select their name to automatically populate
Address Line 1:*		information here.
Address Line 2:		
City:*		
State:*	Select a state ▼	
Zip Code:*		
Type:* 🕜	Primary	
Relationship:*	Select one ▼	
Share Percentage:* (2)		
	Add Beneficiary	
* = required field		
Cancel		< Previous Next >

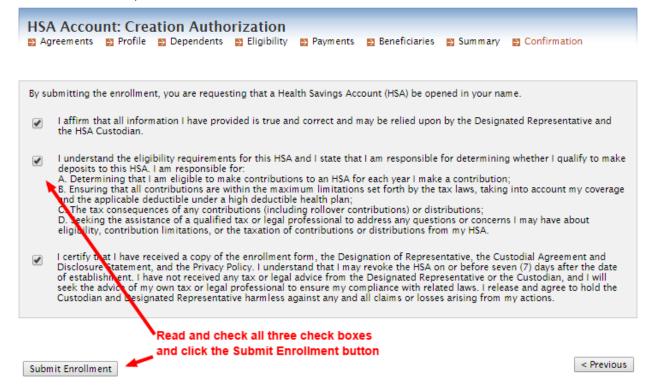


10. On the Summary page, verify that the information you entered is correct, make any necessary updates, and then click the "Next" button.

HSA Account:									
Agreements 😝	Profile 📙	Dependents	Eligibilit	y 📴 Payme	nts 😝 Beneficia	ries 📑	Summary	→ Confirm	nation
ease verify the follow	ing inform	ation is correc	t and click N	lext to contir	ue your enrollme	nt.			
Profile									Update
Name:					Address:				opuate
Social Security Num	nber:				Address.				
Birth Date:		3/1/1982					United St	ates	
Gender:		Male			Home Phone:				
Marital Status:		Married			Email Address	:			
Dependents									Update
Name	SSN	Birth Date		Gender	Full Time Stu	dent		Relations	hin
Name	3314	Dirtii Date		Female	No No	uent		Spouse	шр
Eligibility	ni c								Update
Qualifying Health	Plan Cove	rage							
Coverage Level:		Family							
Payment Method									Update
Benefits Debit Ca	rd			ch					
Cards Issued to:				Che You and	eck I will be issued a d I your default dist	check for a ribution m	all of your ethod for	claim reiml your HSA v	bursements vill be check.
Beneficiaries									Update
Full Name	SSN		Address		Туре	R	elationshi	р	Share %
					Prima	ry S _I	pouse		100
				anything	that is wrong				
Cancel and	then cl	ick the Nex	button					- Pro	Next >

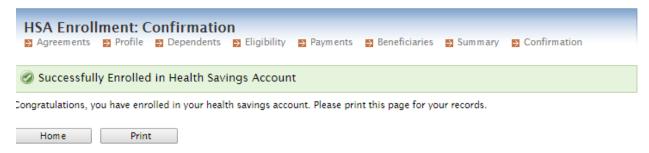


11. Read the information on the Creation Authorization page, check all three check boxes, and then click on the "Submit Enrollment" button.



12. Congratulations, you have submitted your HSA account application to **24HourFlex**. If any additional information is needed, someone from the 24HourFlex team will reach out to you directly.

Note: You still must provide deduction information to your employer if you would like to have money taken out of your paycheck pre-tax and put into your HSA.





13. To roll funds from another bank's HSA into your new 24HourFlex HSA please complete the form linked to below and send it to 24HourFlex via one of the following methods.

24HourFlex HSA Rollover Request Form

Email: hsa@24hourflex.com

Fax: 303-369-0003

Mail: 24HourFlex Att: HSA Department 7100 E Belleview Ave, Suite 300 Greenwood Village, CO 80111

Notes:

- The process of rolling funds may take four to six weeks, depending on how quickly your bank processes the rollover request and sends the information and associated funds to 24HourFlex.
- If you have an account balance greater than \$5,000 you will have to call HSA Bank to verify the transfer once 24HourFlex has received and sent your rollover form to HSA Bank.