



HSA Advantage Direct Account Opening

Opening a Health Savings Account (HSA) is a very important step for individuals enrolling in a qualified High Deductible Plan. Opening your HSA permits contributions to post to your account and funds to be available. Most importantly, account opening provides for the establishment of your HSA, which in turn, allows for tax-free use of these funds for qualified medical expenses.

You can take the steps to open your account prior to the effective date of your coverage. By doing this, you will have established your account, funds can post efficiently and your debit card will be issued to access the funds.

Please note: this process will successfully open your account only if the information you input online matches the information we receive in the enrollment process. If you do not activate your account with HSA Advantage Direct or if the data that you enter does not match the data that is provided, you can still open your HSA. We will mail a full Welcome Kit, including a master signature card to you. Once your enrollment has been processed, you can activate your HSA via www.mybenefitwallet.com or by returning your master signature card.

Steps

- HSA Advantage Direct allows you to open a BenefitWallet® HSA online and concurrent with the selection of a qualified High Deductible Health Plan; prior to the processing of the enrollment information or effective date.
- Access HSA Advantage Direct by following this link: <https://mybenefitwallet.com/HSA/advantagedirect?hpp=078>
- Complete the BenefitWallet e-signature process to activate your HSA:
 - Enter your first name, last name, last 4-digits of your social security number, date of birth and zip code. NOTE: Please enter the data carefully. The data that you enter will be used to match against the data that we receive. Your account will be opened only if the match is successful.
- Review and agree to the Electronic Access terms and the Health Savings Account Deposit Agreement.
- A personalized HSA debit card will be mailed to you 5-10 days after BenefitWallet receives your enrollment and the data match is successful. When you receive your HSA debit card, please activate your card by following the instructions in the card mailing.
- Register at www.mybenefitwallet.com to manage your account online. Select *First Time User*, input the information requested and create your user id.
- To receive a checkbook and/or designate a beneficiary, download the personalized master signature card from the website and return it according to the instructions on the card. Be certain to complete the checkbook indicator if you wish to receive a checkbook.

Funds may be accessed using your debit card, online payment features or checkbook (if issued).