CONSUMER PORTAL QUICKSTART GUIDE: HSA

HSA

Cross Insurance Health Accounts:
HealthAccounts@CrossAgency.com or (877) 230-8650

Add the Cross Insurance App "Cross Benefits Mobile" *for on the go!*

Welcome to your **Cross Insurance** Consumer Account Portal.
This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account.

Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for 30 available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

I opened my Health Savings Account with Cross Insurance

What should I do now?

Go to the Consumer Portal today!
https://CrossAgency.lh1ondemand.com

Register Online: Your login instructions have been sent to your email. You will be prompted to update your password, complete security questions & sign your Terms & Conditions

1 **Set up Investment Sweeps**: You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at $2,000 or higher. See "*How do I sign up to Access/Sweep cash to Investments*?" instructions on page 4.

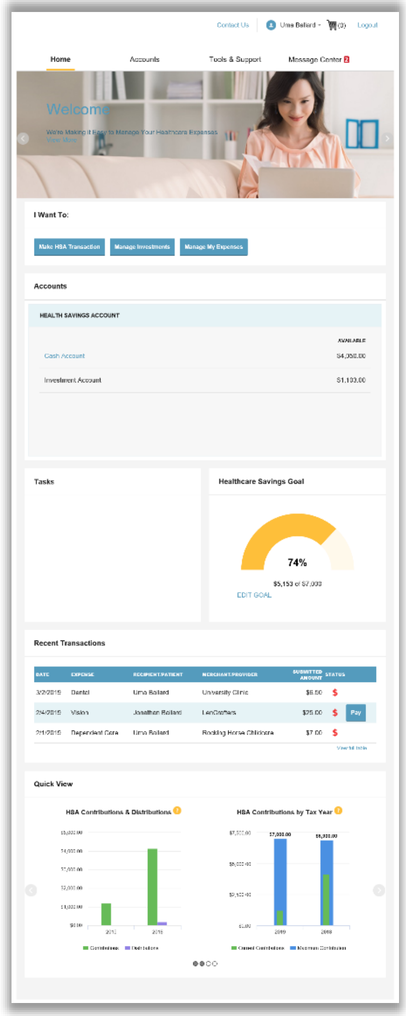
We know from Web usage statistics that you'll most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Click on the four tabs at top of Home Page.

HOW DO I LOG ON TO HOME PAGE:



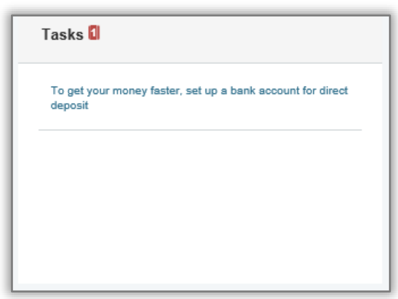
1. Go to https://CrossAgency.lh1ondemand.com
2. Enter your login ID and password (both provided by Cross Insurance).
3. Click **Login**.

The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and **"I Want To"** sections to work with your account right away.
- The **I Want To**…section contains the most frequently used options within the Consumer Portal, including managing your investments.
- The **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- The **Quick View** section graphically displays some of your key account information.

You can also click on the tabs at the top.

IS THERE ANYTHING ELSE THAT I NEED TO DO?

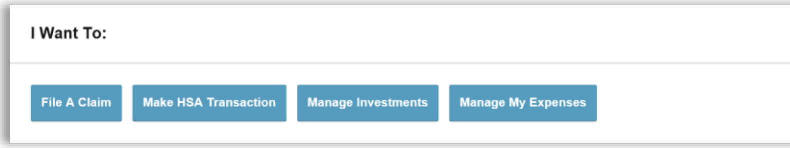


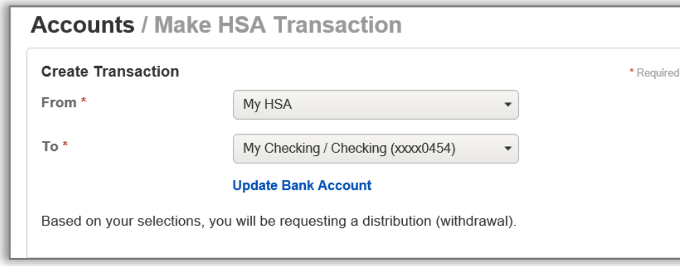
- Check Tasks, all messages are unique to each person's profile
  - Have you set up Direct Deposit to get your money faster?
  - Have you downloaded the Mobile App for quick easy access to your account balance?

- An email notification will be sent alerting you that you have actions to complete opening your HSA account.

HOW DO I REQUEST A DISTRIBUTION?

1. To request distribution from your HSA, you may select the link in the "**I want to…**" section, Make HSA Transaction.
2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or, someone else.

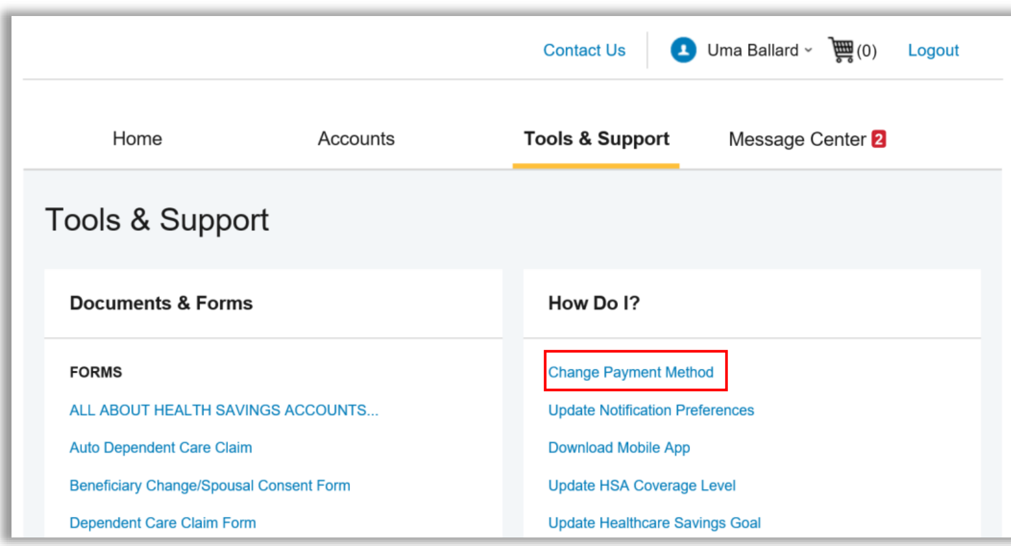




Did you know? For a convenient alternative, you can use your HSA debit card to pay for your medical expenses directly from your HSA.

The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How Do I"** section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. You will be notified on the portal to look for a small transaction or "micro-deposit" in your designated bank account in the next couple of days to enter online, which will validate your account.



CAN I CONTRIBUTE MORE FUNDS TO MY HSA, OTHER THAN PAYROLL DEPOSITS?

Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

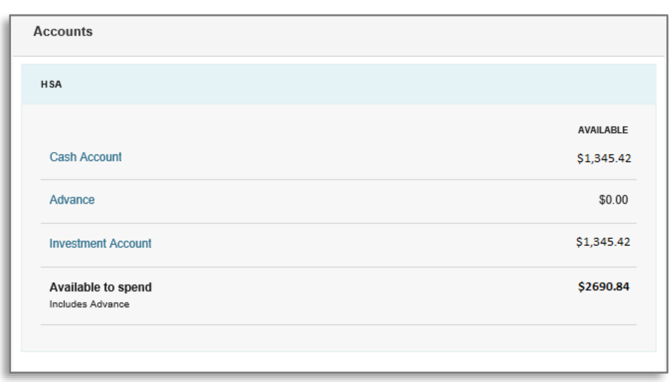
1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the "**I want to…**" section, **Make HSA Transaction**.
2. If you have a bank account on file, you may use that as your contribution account. If you do not then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution as you wish! Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.

HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the "I want to section" or click on **Manage Investments** from the **Accounts** menu.
2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
3. Select Update next to **Auto-Transfers to or from an Investment Account**.
4. Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
5. Don't forget to set your investment allocation! See "***How do I change my Investment Elections?***" below.

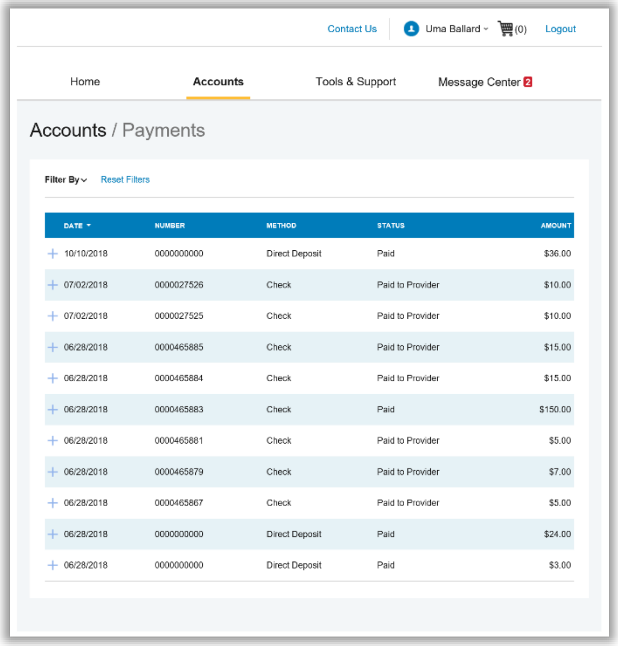
HOW DO I FIND MY INVESTMENT BALANCE?

1. You can find your HSA cash and investment balances directly from the home page under the **Accounts** section. For more details click on the appropriate balance and select **Account Activity.** From there, you can view even more detail regarding your account.



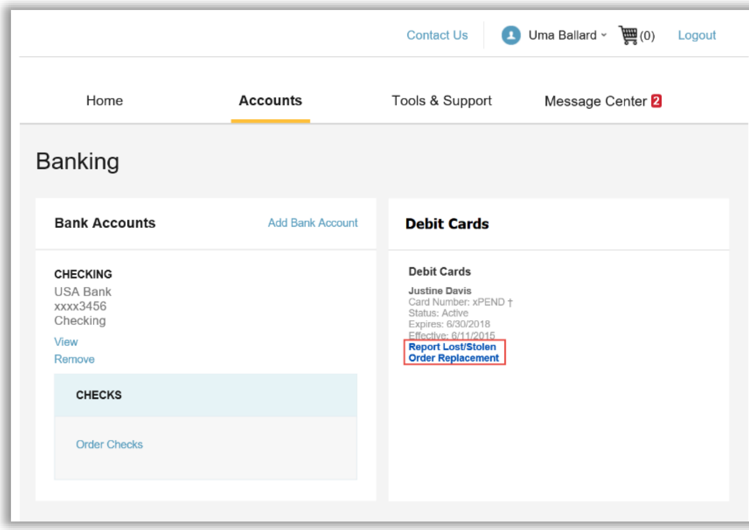
HOW DO I VIEW MY PAYMENT HISTORY?

1. On the **Home Page**, under the **Accounts** tab, click **Payments** from the left-hand menu.
2. You will see payments made to date, including debit card transactions.

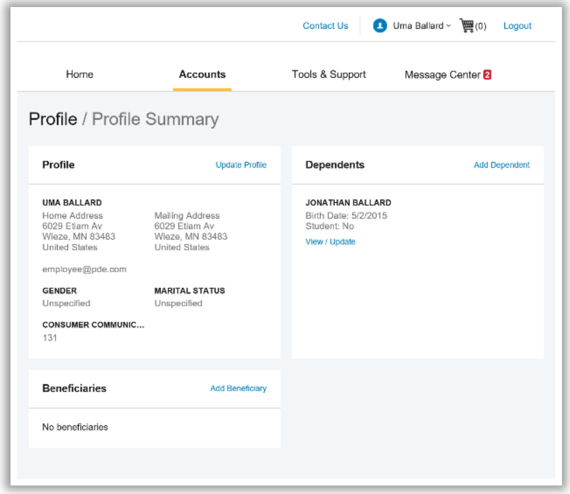


HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. From the **Accounts** tab, under the **Profile** menu, click the **Banking/Cards** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

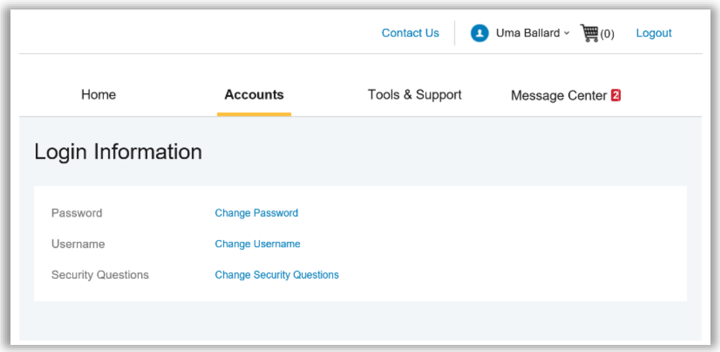


HOW DO I UPDATE MY PERSONAL PROFILE?



1. In the **Accounts** menu, under the **Profile** section**,** you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary.** Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

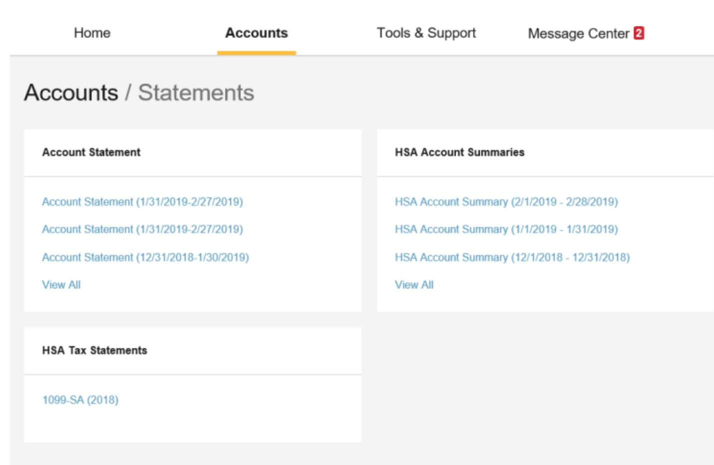


1. In the **Accounts** menu, under the **Profile** section, and click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.

ARE HSA STATEMENTS AVAILABLE ONLINE?

Your HSA Account Summary report can be found by clicking on the **Accounts** tab and selecting **Statements**. The three most recent summaries will be displayed or, you can click on view all to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing **Fund Activity Summary**.



ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

Your HSA Tax Documents can be found by clicking on the **Tools and Support** tab and choosing **HSA Tax Documents.** All tax documents will be accessible here, including corrections or updates.

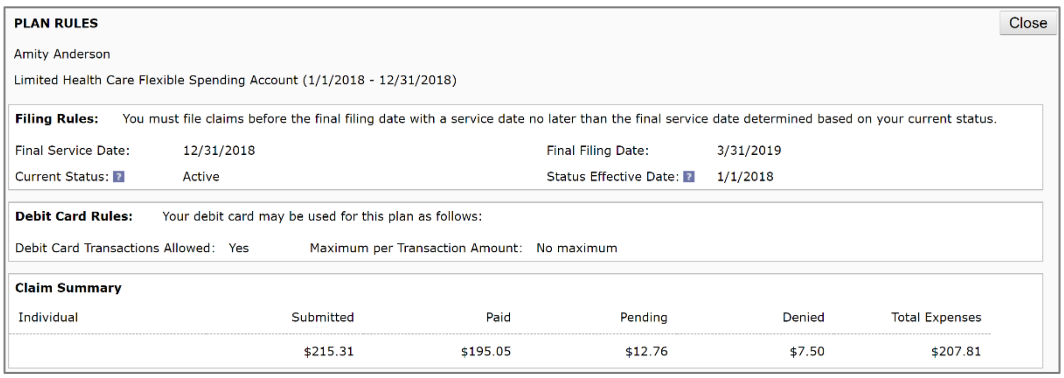
WHERE CAN I FIND HSA FORMS AND RESOURCES?

Forms, such those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds can also be found under the Tools & Support tab.

HOW DO I VIEW OR ACCESS PLAN INFORMATION?

1. From the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
2. Click the applicable account name and the **Plan Rules** will open in a pop-up window.
   OR from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.

MORE HELPFUL INFORMATION



PLAN RULES Close

Amity Anderson

Limited Health Care Flexible Spending Account (1/1/2018 - 12/31/2018)

Filing Rules: You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.

Final Service Date:	12/31/2018	Final Filing Date:	3/31/2019
Current Status:	Active	Status Effective Date:	1/1/2018

Debit Card Rules: Your debit card may be used for this plan as follows:

Debit Card Transactions Allowed: Yes Maximum per Transaction Amount: No maximum

Claim Summary

Individual	Submitted	Paid	Pending	Denied	Total Expenses
	$215.31	$195.05	$12.76	$7.50	$207.81

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by your employer and Cross Insurance. These may be links to your employer or Cross Insurance's website or to other valuable resources that enable you to manage your healthcare more effectively.