

WealthCarePortal



Participant Guide to The WealthCare HSA



800-499-3539
support@amben.com

 SIGN IN

 REGISTER

Employers

Consultants

Welcome to the New WealthCare Portal

If you have already registered, you can continue to use your existing username & password.



TIP: Bookmark This Page



Benefits Card
Information



Documents
& Forms



Eligible
Expenses



Video Library
Education & Training



WealthCare
Mobile



AMERICAN BENEFITS GROUP

Browse to www.amben.com/wealthcare

If You Are a Registered User SIGN IN here

If You Have Not Registered For The Site - You Will Need To REGISTER before you can SIGN IN

The screenshot shows the top section of the WealthCare Portal. In the top left is the American Benefits Group logo with the text 'WealthCarePortal' below it. To the right of the logo are the phone number '800-499-3539' and the email address 'support@amben.com'. Below the logo are two green buttons labeled 'Employers' and 'Consultants'. In the center is a grey box with the text 'Welcome to the New WealthCare Portal' and a subtext 'If you have already registered, you can continue to use your existing username & password.' On the right side, there are two green buttons: 'SIGN IN' with a checkmark icon and 'REGISTER' with a person icon. Two red arrows originate from the yellow callout boxes above: one points to the 'SIGN IN' button and the other points to the 'REGISTER' button.



Personal Dashboard



HSA User



YOUR PROFILE IS 60% COMPLETE ?

Complete your profile and take advantage of all our capabilities.

MOBILE PHONE



Register your phone for real time alerts!

EMAIL



INFO@AMBEN.COM

REIMBURSEMENT METHOD



CHECK

ALERTS



YOU HAVE OPTED INTO 4 ALERTS

HSA FAMILY CONTRIBUTION LIMIT CHANGES FOR 2018

Mar 9, 2018



HSA 1099SA Tax Form

Feb 6, 2018



Alerts



Right now you're only receiving email alerts. Click below to maximize the value of your account. Link your mobile phone and get real-time balance updates!



SIGN UP



Jul 1, 2018
4:04 am

Account Balance
Statement

Account Balance Statement



Your Accounts

Plan years show:



Previous



Current



Future

Health Savings Account

*****9364

\$4,245.⁸⁵



Available \$3,245.⁹⁰




Investment \$999.⁹⁵

To see full bank account number - hover over the eye symbol.



[My Account](#) [Claims](#) [Resources](#) [My HSA](#) [Manage My HSA](#)

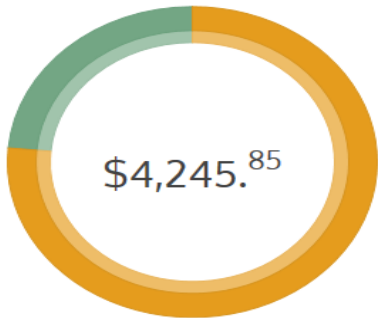
Personal Dashboard

Health Savings Account *****9364 

[DASHBOARD](#) [CONTRIBUTIONS](#) [TRANSACTIONS](#) [INVESTMENT](#) [BILL PAY](#)

[Account Resources](#) [Tax Forms](#) [Statements](#) [View Beneficiaries](#)

Account Balance



Available Balance	\$3,245. ⁹⁰
Investment Balance ?	\$999. ⁹⁵

Balance

Current Balance	\$3,245. ⁹⁰
— Holds	\$0. ⁰⁰
= Available Balance ?	\$3,245. ⁹⁰
+ Investment Balance	\$999. ⁹⁵
= Total HSA Balance	\$4,245. ⁸⁵
Overpaid Amount ?	\$0. ⁰⁰

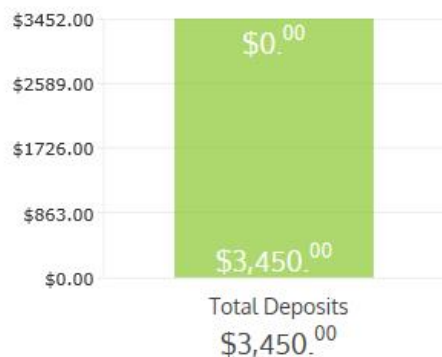
Current Year Deposits

Your Deposits YTD	\$3,450. ⁰⁰
+ Employer Deposits YTD ?	\$0. ⁰⁰
= Total Deposits YTD ?	\$3,450. ⁰⁰

Prior Year Deposits

Your Prior Year Deposits	\$0. ⁰⁰
+ Employer Prior Year Deposits ?	\$0. ⁰⁰
= Total Prior Year Deposits ?	\$0. ⁰⁰

To see full bank account number - hover over the eye symbol.



Employer Deposits
\$0.00

Your Deposits
\$3,450.00



Employer Prior Year Deposits
\$0.00

Your Prior Year Deposits
\$0.00

Current Year HSA Stats

Contributions - Reportable ?	\$3,450.00
Total Contributions ?	\$3,450.00
Rollover Contributions	\$0.00
Distributions / Spent Year to Date ?	\$0.00
Interest Paid	\$0.90

Prior Year HSA Stats

Contributions - Reportable ?	\$0.00
Rollover Contributions	\$0.00
Distributions / Spent Prior Year ?	\$0.00

[My Account](#)[Claims](#)[Resources](#)[My HSA](#)[Personal Dashboard](#)[Manage My HSA](#)[ACCOUNT DETAILS HSA](#)[ADD CONTRIBUTION](#)[PENDING TRANSFERS](#)[BANK ACCOUNTS](#)[ADD BANK ACCOUNT](#)

Current Year Deposits

Your Deposits YTD

\$3,450.⁰⁰

+

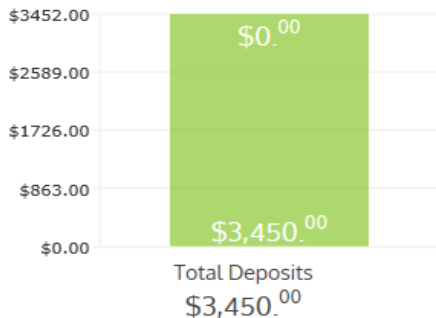
Employer Deposits YTD ?

\$0.⁰⁰

=

Total Deposits YTD ?

\$3,450.⁰⁰



Employer Deposits
\$0.⁰⁰

Your Deposits
\$3,450.⁰⁰

Deposits Per Pay Period

Employer Amount

\$0.⁰⁰

Employee Amount

\$50.⁰⁰

Prior Year Deposits

Your Prior Year Deposits

\$0.⁰⁰

+

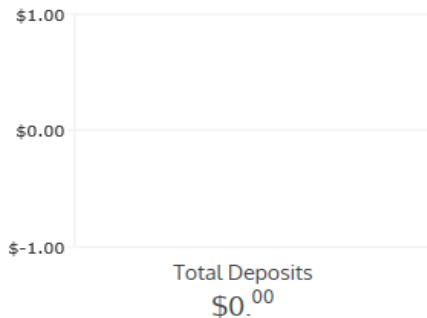
Employer Prior Year Deposits ?

\$0.⁰⁰

=

Total Prior Year Deposits ?

\$0.⁰⁰



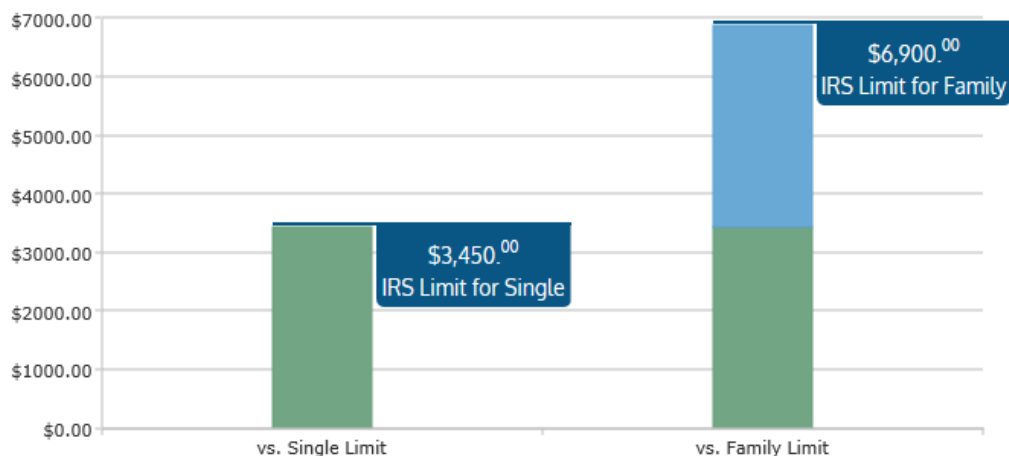
Employer Prior Year Deposits
\$0.⁰⁰

Your Prior Year Deposits
\$0.⁰⁰

Bank Accounts for External HSA Funding



My HSA Contributions vs. the IRS Annual Contributions Limit



● Reportable Contributions
● Remaining Allowed Contributions
● Excess Contributions

2018

Limits	Single	Family
Minimum Deductible	\$1,350. ⁰⁰	\$2,700. ⁰⁰
Maximum Out-of-Pocket	\$7,350. ⁰⁰	\$14,700. ⁰⁰
Contribution Limit	\$3,450. ⁰⁰	\$6,900. ⁰⁰
Catch up Contribution (55 or older)	\$1,000. ⁰⁰	\$1,000. ⁰⁰



Bank Accounts

Please enter one or more checking or savings accounts, which you would like to use to fund your Health Savings Account through the "Make a Contribution" process.

If Account Validation is required, then we will send three small deposits to your account. Once you receive these deposits in your personal savings or checking account, please log back into this site and confirm the deposit amounts. You must confirm these deposit amounts before you may make any contributions. Once you confirm the deposit amounts, you will be able to begin funding your HSA Account immediately.

Add Bank Account

The bank account you add here can be used to make post tax contributions to your HSA account. You will not be able to start making contributions from this account until you confirm this bank account. We will make three small transactions of less than \$1 each to your bank account within 1-3 business days and you can complete the validation process on the bank accounts screen.

Institution Name *	<input type="text"/>	Account Type *	<div>Checking Savings</div>
Account Nickname *	<input type="text"/>		
Account Routing # *	<input type="text"/>		
Re-enter Routing # *	<input type="text"/>		
Account # *	<input type="text"/>		
Re-enter Account # *	<input type="text"/>		

Check example

Name _____
Address _____ Date _____

Pay to the order of: _____

Your bank

1: 2333211231	234511	123456789123
Routing Number	Check #	Account Number

Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

SUBMIT

CANCEL



Make a Contribution

You may contribute to your HSA. Please add a bank account if you have not already. Note: The earliest date you may contribute to your HSA is noted below. The contribution amount you specify will be withdrawn from your personal checking or savings account and then deposited into your HSA on the HSA Contribution Date.


HSA Custodian:

ANY-Any HSA Custod... ▼

HSA Contribution Date*:

Please note: The earliest HSA Contribution Date you may enter is: 12/23/2013

Contribution Year*: 

☒ Current Year Contribution

☐ Prior Year Contribution

Contribution Amount*: 

Bank Account*:

 ▼

Cancel

Preview

* Field is required.

[My Account](#) ▾[Claims](#) ▾[Resources](#) ▾[My HSA](#) ▾[Personal Dashboard](#)[Manage My HSA](#)

Transactions

Year

2018 ▾

Plan

Health Savings Account (C) ▾

Type

All ▾

[EXPORT TO EXCEL](#)

Which transactions do you want to see? Select here ▾

☒ Approved/Posted☒ Pending/Processing☐ Authorized☒ Denied[SEARCH FOR TRANSACTIONS](#)[PRINT TRANSACTIONS](#)\$0.³¹Health Savings
Account
Posted**Interest payment**
INTEREST PAYMENT

Jul 31, 2018

\$50.⁰⁰Health Savings
Account
Posted**Deposit**
Payroll Deposit -
Employee

Jul 25, 2018

\$50.⁰⁰Health Savings
Account
Posted**Deposit**
Payroll Deposit -
Employee

Jul 11, 2018

\$0.²⁷Health Savings
Account
Posted**Interest payment**
INTEREST PAYMENT

Jun 30, 2018

\$50.⁰⁰Health Savings
Account
Posted**Deposit**
Payroll Deposit -
Employee

Jun 25, 2018

\$50.⁰⁰Health Savings
Account
Posted**Deposit**
Payroll Deposit -
Employee

Jun 11, 2018

[My Account](#) ▾[Claims](#) ▾[Resources](#) ▾[My HSA](#) ▾[Personal Dashboard](#)[Manage My HSA](#)

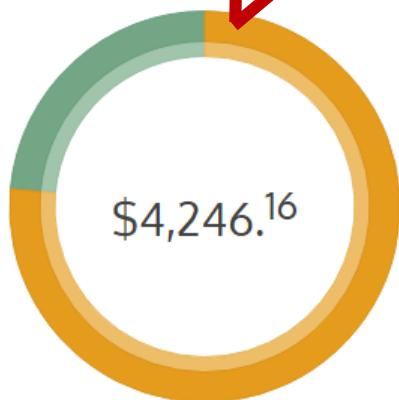
Benefit Account Summary

[Current](#) ▾

Health Savings Account *****9364

[Account Resources](#)[Tax Forms](#)[Statements](#)[View Beneficiaries](#)

Account Balance



Available Balance
\$3,246.²¹

Investment Balance ?
\$999.⁹⁵

Balance

	Current Balance	\$3,246. ²¹
—	Holds	\$0. ⁰⁰
=	Available Balance ?	\$3,246. ²¹
+	Investment Balance	\$999. ⁹⁵
=	Total Balance	\$4,246. ¹⁶



E-Statements Opt-In Settings



How would you like to receive your monthly Statements?

Electronic Only

Electronic & Paper



Account holders receiving paper statements will incur additional account fees



SUBMIT




CANCEL

There is a \$1.25 monthly paper statement fee – Opt-out of receiving these if you do not want to incur this fee.

Otherwise click Cancel to view your forms.



E-Statements Opt-In Settings


 How would you like to receive your monthly Statements?



Electronic Only	Electronic & Paper
-----------------	--------------------

Electronic Documents Access

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

Please open [Sample PDF File](#) and enter the PIN Number below.

Enter PDF PIN Number 

 SUBMIT  CANCEL

Open the Sample PDF File and enter the PIN Number.

You will no longer receive paper statements.

Please keep in mind, depending on when you opt-out, a paper statement may have already been generated.



HSA Statements











ACCOUNT DETAILS HSA











Current Delivery Method: Electronic Only



DELIVERY PREFERENCES

There is a \$1.25 monthly paper statement fee – Opt-out of receiving these if you do not want to incur this fee.

 July 22, 2018
 July 12, 2018
 July 8, 2018
 July 4, 2018
 June 30, 2018
 June 26, 2018
 June 22, 2018
 June 18, 2018
 June 14, 2018
 June 10, 2018

 July 15, 2018
 July 10, 2018
 July 6, 2018
 July 2, 2018
 June 28, 2018
 June 24, 2018
 June 20, 2018
 June 16, 2018
 June 12, 2018
 June 8, 2018

[My Account](#) ▾[Claims](#) ▾[Resources](#) ▾[My HSA](#) ▾[Personal Dashboard](#)[Manage My HSA](#)

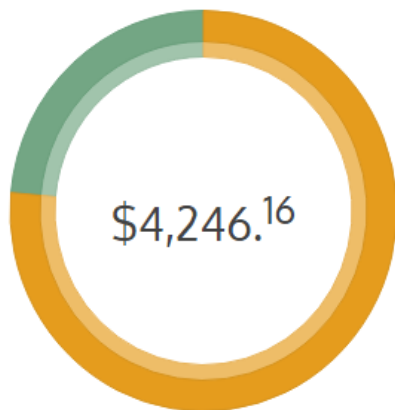
Benefit Account Summary

[Current](#) ▾

Health Savings Account *****9364

[Account Resources](#)[Tax Forms](#)[Statements](#)[View Beneficiaries](#)

Account Balance



Available Balance

\$3,246.²¹

Investment Balance ?

\$999.⁹⁵

Balance

Current Balance

\$3,246.²¹

—

Holds

\$0.⁰⁰

=

Available Balance ?

\$3,246.²¹

+

Investment Balance

\$999.⁹⁵

=

Total Balance

\$4,246.¹⁶



Beneficiaries

View Beneficiaries

No Beneficiaries Exist – [Add a Primary Beneficiary?](#)

Add Primary Beneficiary

Full Name *

Dependents

Please Choose



General Info

Address


[Click here to use your primary address for this beneficiary](#)


 Relationship *

Select Relationship



 Date of Birth *

 SSN *

 Beneficiary Percentage *

100



Address 1 *



Address 2



City *



State *

Select state



ZIP *



SUBMIT



CANCEL



My Account ▾ Claims ▾ Resources ▾ My HSA ▾

Personal Dashboard Add An Expense

If You Would like to keep track of your eligible expenses, complete with documentation, you can add your expenses to the HSA Shoe Box

Add claim for future reimbursement

* - Required Field

 Service Start Date *

 Service End Date *

 Claimant *

 Provider

 Description

Amount Your Provider Charged or Insurance Allowed Amount must be greater than 0.00.

 Amount Your Provider Charged

 Insurance Allowed Amount

 Amount Covered by Insurance

 Amount You Paid Out-Of-Pocket


 My Responsibility

 Reimbursed from My Accounts

 My Remaining Responsibility

 Comments

 Upload Receipt


DRAG & DROP
your receipts here



Please note that the Amount You Paid Out-of-Pocket is referring to what you paid with your HSA Benefit.

Add claim for future reimbursement

* - Required Field

 Service Start Date *

 Service End Date *

 Claimant *

 Provider

 Description

Amount Your Provider Charged or Insurance Allowed Amount must be greater than 0.00.

 Amount Your Provider Charged

 Insurance Allowed Amount

 Amount Covered by Insurance

 Amount You Paid Out-Of-Pocket


 My Responsibility

 Reimbursed from My Accounts

 My Remaining Responsibility

 Comments

 Upload Receipt


DRAG & DROP
your receipts here



My Account ▾ Claims ▾ Resources ▾ My HSA ▾

Personal Dashboard Expense Shoebox

If you have an expense you want to request reimbursement for. Go to Expense Shoebox

Claim Activity

Which claims do you want to see? Select here ▾

☒ Action Needed ☒ Approved/Paid/Submitted ☐ Denied

[SEARCH FOR CLAIMS](#) [ADD EXPENSE](#) [HSA BILL PAY](#)

Action Needed

\$0. ⁰⁰	Eligible for Reimbursement Hospital	Claim Date of Service: Jul 3, 2018	REQUEST REIMBURSEMENT
--------------------	--	---	---------------------------------------

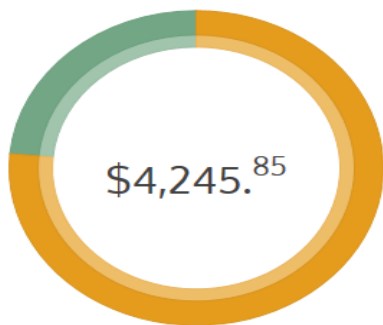
You will be taken to Bill Pay where you can pay your provider directly or reimburse yourself

[My Account](#) ▾[Claims](#) ▾[Resources](#) ▾[My HSA](#) ▾[Personal Dashboard](#)[Manage My HSA](#)

Health Savings Account *****9364

[DASHBOARD](#)[CONTRIBUTIONS](#)[TRANSACTIONS](#)[INVESTMENT](#)[BILL PAY](#)[Account Resources](#) [Tax Forms](#) [Statements](#) [View Beneficiaries](#)

Account Balance



Available Balance
\$3,245.⁹⁰

Investment Balance
\$999.⁹⁵

Balance

Current Balance **\$3,245.⁹⁰**

— Holds **\$0.⁰⁰**

= Available Balance **\$3,245.⁹⁰**

+ Investment Balance **\$999.⁹⁵**

= Total HSA Balance **\$4,245.⁸⁵**

Overpaid Amount **\$0.⁰⁰**

Current Year Deposits

Your Deposits YTD **\$3,450.⁰⁰**

+ Employer Deposits YTD **\$0.⁰⁰**

= Total Deposits YTD **\$3,450.⁰⁰**

Prior Year Deposits

Your Prior Year Deposits **\$0.⁰⁰**

+ Employer Prior Year Deposits **\$0.⁰⁰**

= Total Prior Year Deposits **\$0.⁰⁰**





Add Payment

You may withdraw funds to your external bank account or you can make a payment to anyone, such as a provider. To withdraw funds and transfer directly to your bank account, select "Pay Me" below – you must have provided a Direct Deposit Account on the Withdrawal Bank Account page.

IMPORTANT. Payment requests are debited from your Health Savings Account on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive at the payee within 7-10 business days.

Get your reimbursement as quickly and securely as possible by changing your reimbursement method to Direct Deposit.

[Click Here to change your settings](#)

Withdrawal Account *

Health Savings Account

Your Payment Request

Pay Someone Else

Pay Me

How would you like the funds to be sent to you?

Deposit to my account on file

Send me a check

Amount *

\$

Payment Preferences

Once

Weekly

Monthly

Send out Payments on *

Description



Reimbursement Preference



Reimbursement Method

Check

Direct Deposit



Bank Name *



Account *



Re-enter Account *



Account Routing *



Re-enter Routing *



Bank Account Type

Saving

By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time.

☐ *

Check example

Name _____

Address _____

Date _____

Pay to the order of: _____

Your bank

1: 1233211231:

234511

123456789123

Routing Number

Check #

Account Number



Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.



EDIT



SAVE



CANCEL




[HSA basics](#)[Benefits](#)[Eligible expenses](#)[Contributions](#)[Account access](#)[Investments](#)

HSA BASICS

How does an HSA work?

What is an HSA?
A health savings account (HSA) is a tax-advantaged savings account that can be used to pay for medical, dental, vision and other qualified medical expenses now or later in life. Contributions are limited annually and the funds can even be invested, making it a great addition to your retirement portfolio.

Who is eligible?
In order to contribute, you must be enrolled in a high deductible health plan and under the age of 65, not be covered under another health plan, not be entitled to Medicare benefits, and not be another person's tax dependent. There are no eligibility requirements to spend previously-contributed HSA funds.



[TELL ME ABOUT THE BENEFITS >](#)



HSA Contribution Limits Calculator



Instructions



Your HDHP



Your Eligibility



Results

CONTRIBUTION CALCULATOR

Annual HSA Contribution Calculator

Use this tool to calculate an estimate of the maximum HSA contribution you may make based upon your HDHP coverage type and how much of the year you are/will be covered by an HDHP. This calculator assumes a January to December standard tax year.



CLICK TO BEGIN ➔

*For illustrative purposes only. Calculation is an estimate and results may vary.



HSA Tax Savings Calculator



Instructions



Your Taxes



Your Health Plan



Results

TAX SAVINGS CALCULATOR

Calculate your HSA Tax Savings

This calculator allows you to estimate your federal income tax savings based on your HSA contributions.



CLICK TO BEGIN >

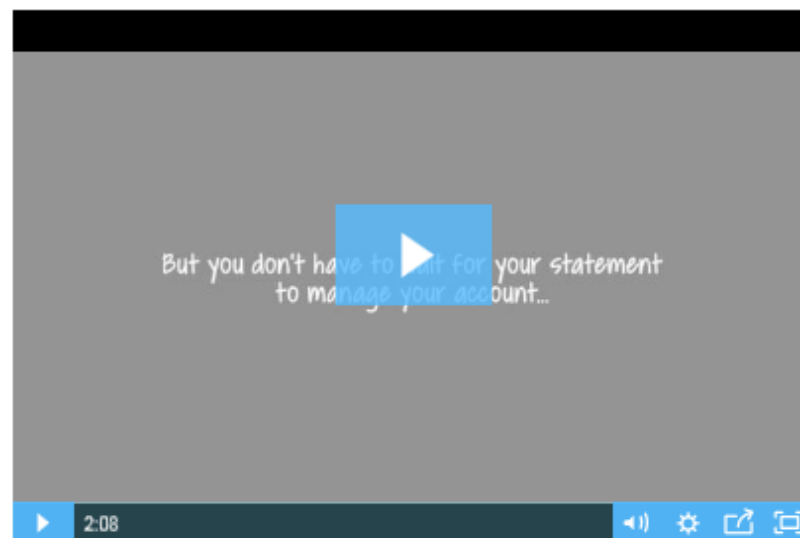


HSA Videos

HSA Tour



How Do I View My HSA Statement?





Health Savings Account *****9364



DASHBOARD



CONTRIBUTIONS



TRANSACTIONS



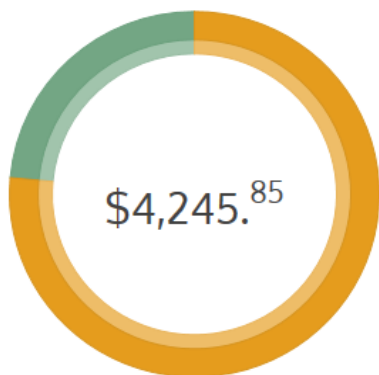
INVESTMENT



BILL PAY

Account Resources [Tax Forms](#) [Statements](#) [View Beneficiaries](#)

Account Balance



Available Balance
\$3,245.⁹⁰

Investment Balance ?
\$999.⁹⁵

Balance

Current Balance **\$3,245.⁹⁰**

— Holds **\$0.⁰⁰**

= Available Balance ? **\$3,245.⁹⁰**

+ Investment Balance **\$999.⁹⁵**

= Total HSA Balance **\$4,245.⁸⁵**

Overpaid Amount ? **\$0.⁰⁰**

Current Year Deposits

Your Deposits YTD **\$3,450.⁰⁰**

+ Employer Deposits YTD ? **\$0.⁰⁰**

= Total Deposits YTD ? **\$3,450.⁰⁰**

Prior Year Deposits

Your Prior Year Deposits **\$0.⁰⁰**

+ Employer Prior Year Deposits ? **\$0.⁰⁰**

= Total Prior Year Deposits ? **\$0.⁰⁰**





HSA Investment Options


Find a current list of all Devenir funds available for you to invest, once you meet your \$1,000 threshold.


Click to Download our HSA Investment Guide



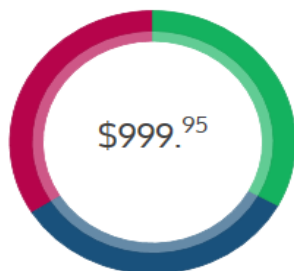
Health Savings Account Investments

Unlock the growth potential of your HSA funds

 TRANSFER TO INVESTMENTS

 VIEW / TRADE

Investment Portfolio



AMERICAN FDS
INVT CO OF AM FI
\$339.⁹⁸

BLACKROCK
EQUITY DIVIDEND
INV
\$329.⁹⁹

FRANKLIN
GROWTH FUND A
\$329.⁹⁸

Investment Allocation

AMERICAN FDS INVT CO OF AM FI	\$339. ⁹⁸
BLACKROCK EQUITY DIVIDEND INV	\$329. ⁹⁹
FRANKLIN GROWTH FUND A	\$329. ⁹⁸
PIMCO GOVERNMENT MONEY MKT A	\$0. ⁰⁰
DREYFUS OPPORT MIDCAP VALUE A	\$0. ⁰⁰
FRANKLIN HIGH INCOME A	\$0. ⁰⁰
MFS CONSERVATIVE ALLOCATION A	\$0. ⁰⁰
MFS GROWTH ALLOCATION A	\$0. ⁰⁰
MFS MODERATE ALLOCATION A	\$0. ⁰⁰
AMERICAN FUNDS NEW PRSPCTV FI	\$0. ⁰⁰
PIMCO STOCKSPUS SMALL FUND A	\$0. ⁰⁰
PIMCO TOTAL RETURN A	\$0. ⁰⁰
SELL ONLY	\$0. ⁰⁰
Total Portfolio	\$999. ⁹⁵



Transfer to Investments

Balance

\$3,245.⁹⁰

Maintain Balance

\$1,000.⁰⁰

Pending Transfers

\$0.⁰⁰

Available to Invest

\$2,245.⁹⁰

Minimum Investment Amount

\$1.⁰⁰

Maximum Investment Amount

\$2,245.⁹⁰

i

Please specify the amount you would like to transfer.

- Fund buy requests submitted before 3 pm ET on Active Trading Days will be processed on the next Active Trading Day.
- Fund sell requests and portfolio realignment requests submitted before 3 pm ET on Active Trading Days will be processed on the same day. Fund sell requests and portfolio realignment requests submitted after 3 pm ET on Active Trading Days will process on the next Active Trading Day and settle in two (2) Active Trading Days.

Important:

Once you submit your transfer request, the amount specified cannot be edited or deleted. Be sure to enter transfers only once and verify the amount prior to submitting.

\$

Transfer Amount *

\$

✓


SUBMIT

✕


CANCEL




Investment Account Access



Important
You are about to be redirected to a secure site hosting your investment account information. Please click "Proceed to Investment Account" to access your investment account information.

 PROCEED

 CANCEL



Welcome

\$1,083.²⁴
Account Balance

n/a
01/01/2018 - 7/27/2018
YTD Rate of Return

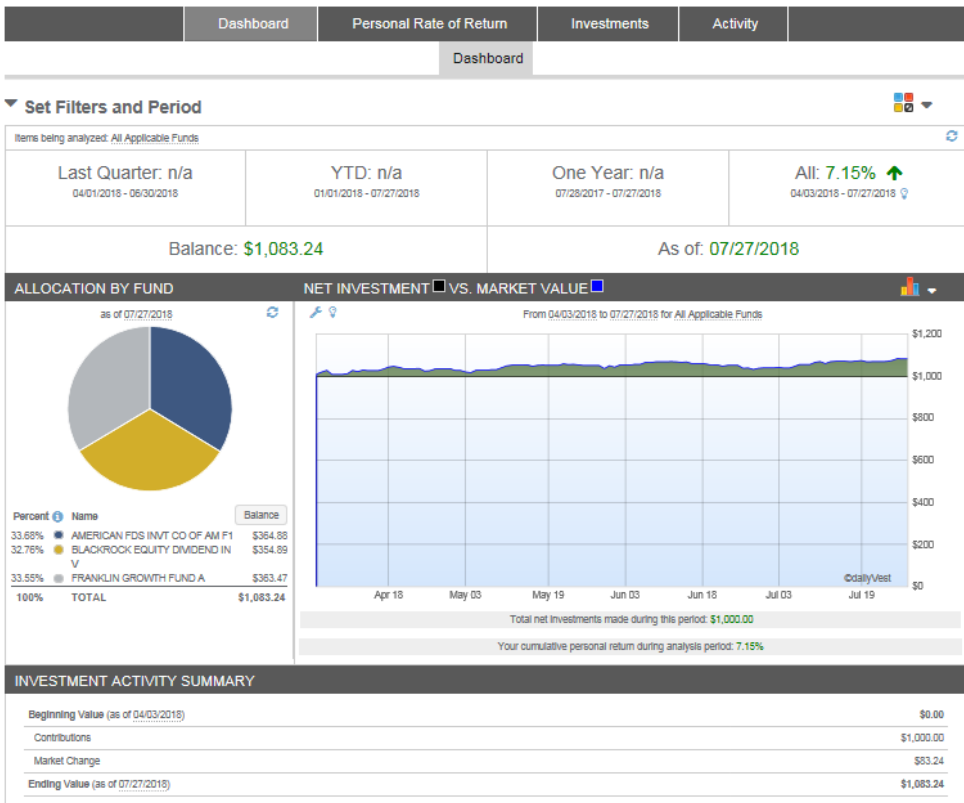
Tools & Education



With your HSA investment account you have access to a variety of tools and educational resources. Check them out under the **Planning Tools** navigation tab above!

Welcome HSA
This is your Avidia Bank Investment Account investment portal

Personal Performance





[Home](#) [Account Summary](#) [Allocations and Transfers](#) [Planning Tools](#) [Statements On Demand](#) [Personal Performance](#)

Participant Information

Participant Name HSA USER
Account Number ***-**-00000519

Contact Information

Street Address (Line 1) STREET
City/Town NORTHAMPTON
State/Province MA
Zip/Postal Code 01061
Email Address INFO@AMBEN.COM (Validated 4/2/2018)

[Update Email Address](#)

Phone Information

Home Not registered




[Home](#) [Account Summary](#) [Allocations and Transfers](#) [Planning Tools](#) [Statements On Demand](#) [Personal Performance](#)


Investment Balances - ALL SOURCES (As Of 7/27/2018)

Click on a link following an investment name below to view additional data about that fund.

ALL SOURCES (As Of 7/27/2018)

Election Percent Summary			Portfolio Percent Summary			Asset Allocation		
	33%	BLACKROCK EQUITY DIVIDEND INV		32.76%	BLACKROCK EQUITY DIVIDEND INV		32.76%	Large Value
	33%	FRANKLIN GROWTH FUND A		33.55%	FRANKLIN GROWTH FUND A		33.55%	Large Growth
	34%	AMERICAN FDS INVNT CO OF AM F1		33.68%	AMERICAN FDS INVNT CO OF AM F1		33.68%	Large Blend

ALL SOURCES (As Of 7/27/2018)

Investment Name	Links	Balance	Election Percent	Portfolio Percent	Units	Price	Ticker	Class
BLACKROCK EQUITY DIVIDEND INV		\$354.89	33%	32.76%	15.1790	\$23.38	MDDVX	Large Value
FRANKLIN GROWTH FUND A		\$363.47	33%	33.55%	3.5060	\$103.67	FKGRX	Large Growth
AMERICAN FDS INVNT CO OF AM F1		\$364.88	34%	33.68%	8.7670	\$41.62	AICFX	Large Blend
DREYFUS OPPORT MIDCAP VALUE A		\$0.00	0%	0.00%	0.0000	\$34.94	DMCVX	Mid Cap Blend
PIMCO STOCKSPUS SMALL FUND A		\$0.00	0%	0.00%	0.0000	\$11.38	PCKAX	Small Blend
AMERICAN FUNDS NEW PRSPCTV F1		\$0.00	0%	0.00%	0.0000	\$46.37	NPFFX	International Fund
COLUMBIA LARGE CAP INDEX A		\$0.00	0%	0.00%	0.0000	\$51.52	NEIAX	Large Blend
FRANKLIN HIGH INCOME FUND A		\$0.00	0%	0.00%	0.0000	\$1.84	FHAIX	High Yield Bond
PIMCO TOTAL RETURN A		\$0.00	0%	0.00%	0.0000	\$9.95	PTTAX	Fixed Income
MFS CONSERVATIVE ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$15.68	MACFX	Conservative Allocation
MFS MODERATE ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$18.25	MAMAX	Moderate Allocation
MFS GROWTH ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$21.53	MAGWX	Lifestyle/Asset Alloc
PIMCO GOVERNMENT MONEY MKT A		\$0.00	0%	0.00%	0.0000	\$1.00	AMAXX	Money Market
All INVESTMENTS		\$1,083.24						



Home

Account Summary

Allocations and Transfers

Planning Tools

Statements On Demand

Personal Performance

View Pending Activity

Account Statements

Custom Period Statements

• Sort activity by clicking on a column name from the grid below.

Filter your pending activity using the form below.

Filter Pending Activity



Filter Pending Activity

Cancel	Transaction Status	Transaction Type	Transaction Amount	Request Date ▼	Confirmation Number	
▼	▼	▼	▼	▼	▼	▼



[Home](#) | [Account Summary](#) | [Allocations and Transfers](#) | [Planning Tools](#) | [Statements On Demand](#) | [Personal Performance](#)

Home

Transaction History

- Filter your transaction history using the form below.
- Sort transactions by clicking on a column name from the grid below.
- Valid Date Range : 07/29/2008 - 07/27/2018

Filter Options

From Date	<input type="text" value="7/27/2017"/>
To Date	<input type="text" value="7/27/2018"/>

Update

Transaction History – Summary View

[Show Detailed View](#)

	Transaction Type	Activity Type	Transaction Date ▼	Transaction Amount ▼
	▼	▼	▼	▼
	Contribution	Money was deposited into your account	4/3/2018	\$1,000.00



Home Account Summary Allocations and Transfers Planning Tools Statements On Demand Personal Performance													
Investment Name ▲	Links	Category	As Of Date	Average Annual Total Return YTD	Average Annual Total Return 1 Yr	Average Annual Total Return 3 Yr	Average Annual Total Return 5 Yr	Average Annual Total Return 10 Yr	Average Annual Total Return Since Inception	Operating Expense as a Percent	Restrictions	Fees	
AMERICAN FDS INVT CO OF AM F1		Large Blend	06/30/2018	1.98%	12.78%	10.91%	12.63%	9.15%	7.17%	0.68%		30 day purchase-block on redemptions over \$5000.00	
AMERICAN FUNDS NEW PRSPCTV F1		International Fund	06/30/2018	4.43%	15.09%	10.96%	11.80%	8.33%	8.34%	0.83%		30 day purchase-block on redemptions over \$5000.00	
BLACKROCK EQUITY DIVIDEND INV		Large Value	06/30/2018	-0.50%	9.04%	10.62%	10.55%	7.86%	10.01%	0.98%			
COLUMBIA LARGE CAP INDEX A		Large Blend	06/30/2018	2.41%	13.87%	11.45%	12.92%	9.71%	8.58%	0.45%			
DREYFUS OPPORT MIDCAP VALUE A		Mid Cap Blend	06/30/2018	1.50%	13.01%	6.80%	10.06%	10.71%	12.31%	1.17%			
FRANKLIN GROWTH FUND A		Large Growth	06/30/2018	4.54%	16.68%	12.42%	14.72%	11.15%	10.35%	0.88%			
FRANKLIN HIGH INCOME A		High Yield Bond	06/30/2018	-0.53%	1.23%	3.66%	3.66%	6.51%	7.57%	0.78%			
MFS CONSERVATIVE ALLOCATION A		Conservative Allocation	06/30/2018	0.46%	4.98%	4.73%	5.21%	5.76%	5.67%	0.93%			
MFS GROWTH ALLOCATION A		Lifestyle/Asset Alloc	06/30/2018	2.04%	10.30%	7.93%	8.61%	7.09%	7.60%	1.05%			
MFS MODERATE ALLOCATION A		Moderate Allocation	06/30/2018	1.22%	7.69%	6.31%	6.94%	6.54%	6.72%	0.98%			
PIMCO GOVERNMENT MONEY MKT A		Money Market	06/30/2018	0.68%	1.10%	0.50%	0.31%	N/A	0.19%	0.34%			
PIMCO STOCKSPUS SMALL FUND A		Small Blend	06/30/2018	7.73%	18.35%	11.64%	13.21%	14.52%	12.56%	1.14%			

Benchmark footer

Copyright MSCI. [2017 data were provided to Distributor]. All Rights Reserved. Unpublished. PROPRIETARY TO MSCI Copyright MSCI [2017 data were provided to Distributor]. All Rights Reserved. Without prior written permission of MSCI, this information and any other MSCI intellectual property may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used to create any financial instruments or products or any indices. This information is provided on an "as is" basis, and the user of this information assumes the entire risk of any use made of this information. Neither MSCI nor any third party involved in or related to the computing or compiling of the data makes any express or implied warranties, representations or guarantees concerning the MSCI index-related data, and in no event will MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this



[Home](#) [Account Summary](#) [Allocations and Transfers](#) [Planning Tools](#) [Statements On Demand](#) [Personal Performance](#)



Allocation Model - ALL SOURCES

This screen allows you to elect how future dollar contributions transferred from your HSA to your investment account are allocated.

This process will not change your existing investment balances. In order to change the allocation of your existing investments, please use either the **Transfer between Investments** or **Reallocate Portfolio** menu options.

Investment election changes entered prior to market close will be effective the next market day. Election changes made after the market close will be effective in two business days.

If the implementation is not correct, you must advise your Benefit Administrator of any discrepancies within 5 days of the transaction posting and confirmation date.

Investment Name	Links	Current %	New %
BLACKROCK EQUITY DIVIDEND INV		33%	<input type="text"/> 0 %
FRANKLIN GROWTH FUND A		33%	<input type="text"/> 0 %
AMERICAN FDS INVT CO OF AM F1		34%	<input type="text"/> 0 %
DREYFUS OPPORT MIDCAP VALUE A		0%	<input type="text"/> 0 %
PIMCO STOCKSPUS SMALL FUND A		0%	<input type="text"/> 0 %
AMERICAN FUNDS NEW PRSPCTV F1		0%	<input type="text"/> 0 %
COLUMBIA LARGE CAP INDEX A		0%	<input type="text"/> 0 %
FRANKLIN HIGH INCOME FUND A		0%	<input type="text"/> 0 %
PIMCO TOTAL RETURN A		0%	<input type="text"/> 0 %
MFS CONSERVATIVE ALLOCATION A		0%	<input type="text"/> 0 %
MFS MODERATE ALLOCATION A		0%	<input type="text"/> 0 %
MFS GROWTH ALLOCATION A		0%	<input type="text"/> 0 %
PIMCO GOVERNMENT MONEY MKT A	 	0%	<input type="text"/> 0 %

[Submit Investment Elections](#)





Re-Allocate Portfolio - ALL SOURCES

This page allows you to **Re-Allocate your existing portfolio** but will not update how future contributions will be allocated. To change the allocation of your future contributions, you must go to **Allocations and Transfers > Allocation Model**.

Mutual fund realignment orders must be entered at the close of market, generally 4:00 p.m. ET, on any active trading day for same day execution. You may not place two orders to sell shares of the same mutual fund for the same active trading day. This includes a sale to return dollars to your base account of some or all of your investment dollars and a sale to transfer money from one investment to another. Should you submit multiple sales for the same fund for the same active market day, one of the transactions will fail to be executed. You will be responsible for resubmitting the failed trade should you still desire to effect that transaction. It is your responsibility to check and make sure your instructions are properly executed by regularly reviewing your accounts and electronically printing your confirmations at the time you submit transactions.

If the implementation is not correct, you must advise your Benefit Administrator of any discrepancies within 5 days of the transaction posting and confirmation date.

Investment Name	Links	Balance	Current %	New %	Trading Policy
BLACKROCK EQUITY DIVIDEND INV		\$354.89	32.76%	<input type="text" value="0 %"/>	
FRANKLIN GROWTH FUND A		\$363.47	33.55%	<input type="text" value="0 %"/>	
AMERICAN FDS INVT CO OF AM F1		\$364.88	33.69%	<input type="text" value="0 %"/>	
DREYFUS OPPORT MIDCAP VALUE A		\$0.00	0.00%	<input type="text" value="0 %"/>	
PIMCO STOCKSPUS SMALL FUND A		\$0.00	0.00%	<input type="text" value="0 %"/>	
AMERICAN FUNDS NEW PRSPCTV F1		\$0.00	0.00%	<input type="text" value="0 %"/>	
COLUMBIA LARGE CAP INDEX A		\$0.00	0.00%	<input type="text" value="0 %"/>	
FRANKLIN HIGH INCOME FUND A		\$0.00	0.00%	<input type="text" value="0 %"/>	
PIMCO TOTAL RETURN A		\$0.00	0.00%	<input type="text" value="0 %"/>	
MFS CONSERVATIVE ALLOCATION A		\$0.00	0.00%	<input type="text" value="0 %"/>	
MFS MODERATE ALLOCATION A		\$0.00	0.00%	<input type="text" value="0 %"/>	
MFS GROWTH ALLOCATION A		\$0.00	0.00%	<input type="text" value="0 %"/>	
PIMCO GOVERNMENT MONEY MKT A  		\$0.00	0.00%	<input type="text" value="0 %"/>	
Total					

Trading Policy – Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

[Submit Realignment](#)



Transfer -

Transfer

This page allows you to move dollars between the available mutual funds available in your account.

In order to change the allocation of your future contributions, please refer to the **Allocation Model** menu option.

Mutual fund transfer orders must be entered at the close of market, generally 4:00 p.m. ET, on any active trading day for same day execution. It is your responsibility to check and make sure your instructions are properly executed by regularly reviewing your accounts and electronically printing your confirmations at the time you submit transactions. If the implementation is not correct, you must advise your Benefit Administrator of any discrepancies within 5 days of the transaction posting and confirmation date.

- Select a transfer type from the list below...
- Select a fund to transfer money from...
- Enter the amount/percent you would like to transfer...

Transfer Type

- ☐ Dollar to Dollar
- ☐ Dollar to Percent
- ☐ Percent to Percent

Funds/Balances

Investment Name	Balance	Trading Policy
<input type="radio"/> BLACKROCK EQUITY DIVIDEND INV	\$354.89	
<input type="radio"/> FRANKLIN GROWTH FUND A	\$363.47	
<input type="radio"/> AMERICAN FDS INVT CO OF AM F1	\$364.88	

Transfer Amount

Trading Policy – Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

[Continue](#)



HSA Asset Allocation Calculator

Age <i>i</i>	55
Current HSA Balance <i>i</i>	5k
Anticipated Annual HSA Contributions <i>i</i>	2k
General Health <i>i</i> Poor Fair Average Above Average Excellent	Average
Estimated Annual OOP Healthcare Costs <i>i</i>	6k
Risk Tolerance Low Fairly Low Average Fairly High High	Low
Economic Outlook <i>i</i> Negative Slower Growth Average Growth Above Average Growth	Negative
Calculate ▶	

Resulting Allocations	
Large-Cap Equity	15%
Small/Mid-Cap Equity	0%
International	5%
Fixed Income	50%
Savings Account	30%

Self-Directed Investing allows you to manage your account and make your own investment decisions. Although we will not make a recommendation or provide individual advice for your HSA Investment account, this tool may assist you in determining the mutual fund asset classes that best matches your objective and risk tolerance. Prospectuses containing complete information, including most recent month-end total returns, management fee charges and expenses, are available by clicking on the Prospectus link on the Investment Options page. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original principal cost. An investment in mutual funds is not insured by the FDIC, NCUA or any other government agency. All funds in your HSA are purchased at NAV as either no load or load waived fund. Each of the fund companies reserves the right to charge a short-term redemption fee if held for less than the timeframe listed in the prospectus.



Market Cycles Worksheet

Data Last Updated: 6/30/2018

The Market Cycles chart ranks the best to worst performing indexes per calendar year from top to bottom.

This chart helps represent the importance of being diversified by manager style (Growth and Value) and displays the fluctuations in market cycles.

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	YTD 2018
Gov't Bonds 10.3%	Small Cap Growth 48.5%	Mid Cap Value 23.3%	Mid Cap Growth 15.8%	Intl 25.3%	Large Cap Growth 11.8%	Gov't Bonds 5.2%	Mid Cap Growth 46.3%	Mid Cap Growth 26.4%	Gov't Bonds 7.8%	Mid Cap Value 18.5%	Mid Cap Growth 35.7%	Mid Cap Value 14.8%	Large Cap Growth 5.7%	Mid Cap Value 20.0%	Large Cap Growth 30.2%	Small Cap Growth 7.4%
Mid Cap Value -9.7%	Small Cap Value 46.0%	Small Cap Value 22.1%	Intl 14.5%	Small Cap Value 22.3%	Mid Cap Growth 11.4%	Small Cap Value -36.3%	Large Cap Growth 37.2%	Mid Cap Value 24.8%	Large Cap Value 2.6%	Small Cap Value 17.6%	Small Cap Growth 34.2%	S&P 500 13.7%	Small Cap Growth 5.1%	Small Cap Value 18.4%	Small Cap Growth 29.6%	Large Cap Growth 7.3%
Small Cap Value -11.4%	Mid Cap Growth 42.7%	Intl 20.3%	Mid Cap Value 11.7%	Mid Cap Value 20.2%	Small Cap Growth 11.4%	Large Cap Value -36.9%	Small Cap Growth 37.0%	Small Cap Growth 17.6%	S&P 500 2.1%	Large Cap Value 17.5%	Mid Cap Value 33.5%	Large Cap Value 13.5%	S&P 500 1.4%	Large Cap Value 17.3%	Mid Cap Growth 25.3%	Mid Cap Growth 5.4%
Large Cap Value -15.5%	Intl 39.2%	Large Cap Value 16.2%	Large Cap Value 8.2%	Large Cap Value 18.3%	Intl 11.2%	S&P 500 -37.0%	Mid Cap Value 34.2%	Large Cap Growth 16.7%	Large Cap Value 0.4%	Intl 17.3%	Large Cap Growth 33.5%	Large Cap Growth 13.1%	Gov't Bonds 0.6%	S&P 500 12.0%	Intl 25.0%	S&P 500 2.7%
Intl -15.6%	Mid Cap Value 38.1%	Mid Cap Growth 15.4%	Small Cap Growth 5.5%	S&P 500 15.8%	Gov't Bonds 7.0%	Mid Cap Value -38.4%	Intl 31.8%	Small Cap Value 16.2%	Small Cap Value -0.1%	S&P 500 16.0%	Small Cap Value 32.7%	Small Cap Value 12.7%	Mid Cap Growth -0.2%	Small Cap Growth 7.4%	S&P 500 21.8%	Mid Cap Value -0.2%
S&P 500 -22.1%	Large Cap Value 30.0%	Small Cap Growth 14.4%	Small Cap Value 5.0%	Mid Cap Growth 10.7%	S&P 500 5.5%	Small Cap Growth -38.4%	S&P 500 26.5%	Large Cap Value 15.5%	Mid Cap Value -1.4%	Mid Cap Growth 15.8%	Large Cap Value 32.5%	Small Cap Growth 12.4%	Intl -0.8%	Mid Cap Growth 7.3%	Large Cap Value 13.7%	Small Cap Value -1.2%
Mid Cap Growth -27.4%	Large Cap Growth 25.8%	S&P 500 10.7%	S&P 500 4.8%	Small Cap Growth 10.7%	Large Cap Value -0.2%	Large Cap Value -38.4%	Small Cap Value 19.8%	S&P 500 15.1%	Mid Cap Growth -1.7%	Large Cap Growth 15.3%	S&P 500 32.4%	Mid Cap Growth 11.9%	Large Cap Value -3.8%	Large Cap Growth 7.1%	Mid Cap Value 13.3%	Gov't Bonds -1.6%
Large Cap Growth -27.5%	S&P 500 28.7%	Large Cap Growth 6.6%	Large Cap Growth 4.7%	Large Cap Growth 4.7%	Small Cap Value -1.0%	Intl -43.1%	Large Cap Value 19.7%	Intl 7.8%	Small Cap Growth -2.9%	Small Cap Growth 15.2%	Intl 22.8%	Gov't Bonds 6.0%	Small Cap Value -4.1%	Gov't Bonds 2.7%	Small Cap Value 13.2%	Large Cap Value -1.7%
Small Cap Growth -30.3%	Gov't Bonds 4.1%	Gov't Bonds 4.3%	Gov't Bonds 2.7%	Gov't Bonds 4.3%	Mid Cap Value -1.4%	Mid Cap Growth -44.3%	Gov't Bonds 5.9%	Gov't Bonds 6.5%	Intl -12.1%	Gov't Bonds 4.2%	Gov't Bonds -2.0%	Intl -4.9%	Mid Cap Value -4.8%	Intl 1.0%	Gov't Bonds 3.6%	Intl -2.8%

Intl - Morgan Stanley Capital International Europe, Australia, Far East Index. An arithmetic, market value-weighted average of the performance of over 900 securities listed on the stock exchanges of several developed markets around the world, excluding the United States.

Large Cap Growth - Contains those securities in the Russell 1000 Index with a greater-than-average growth orientation.

Large Cap Value - Contains those securities in the Russell 1000 Index with a less-than-average growth orientation.

Mid Cap Growth - Consists of companies in the Russell Mid Cap Index with higher price-to-book ratios and forecasted growth rates. The Russell Mid Cap Index represents the smallest 800 securities.

Mid Cap Value - Consists of companies in the Russell Mid Cap Index with lower price-to-book ratios and forecasted growth rates.

Small Cap Growth - Consists of the smallest 3000 companies in the Russell 3000 Index with a greater-than-average growth orientation.

Small Cap Value - Consists of the smallest 3000 companies in the Russell 3000 Index with a less-than-average growth orientation.

S&P 500 - Capitalization-weighted benchmark that tracks broad-based changes in the U.S. stock market. The index is comprised of 400 industrial, 20 transportation, 40 utility, and 40 financial companies. The index is calculated on a total return basis with dividends reinvested.

Gov't Bonds - Represents the Barclay's Aggregate Bond Index - a combination of the Government and Corporate Bond indices.

The above summary/prices/quote/statistics have been obtained from sources we believe to be reliable, but we cannot guarantee its accuracy or completeness.

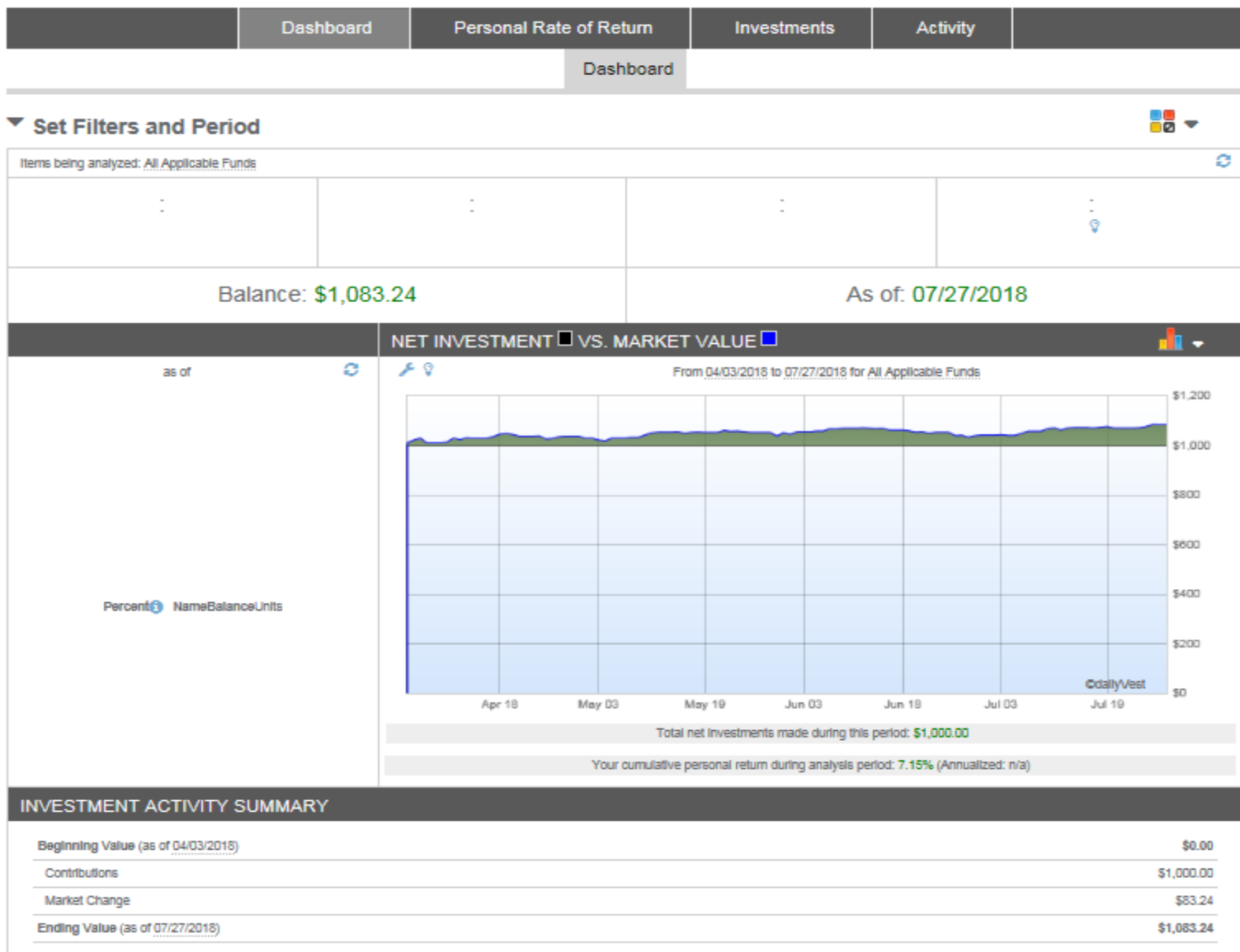
Data Source: Morningstar® and Bloomberg Financial Markets

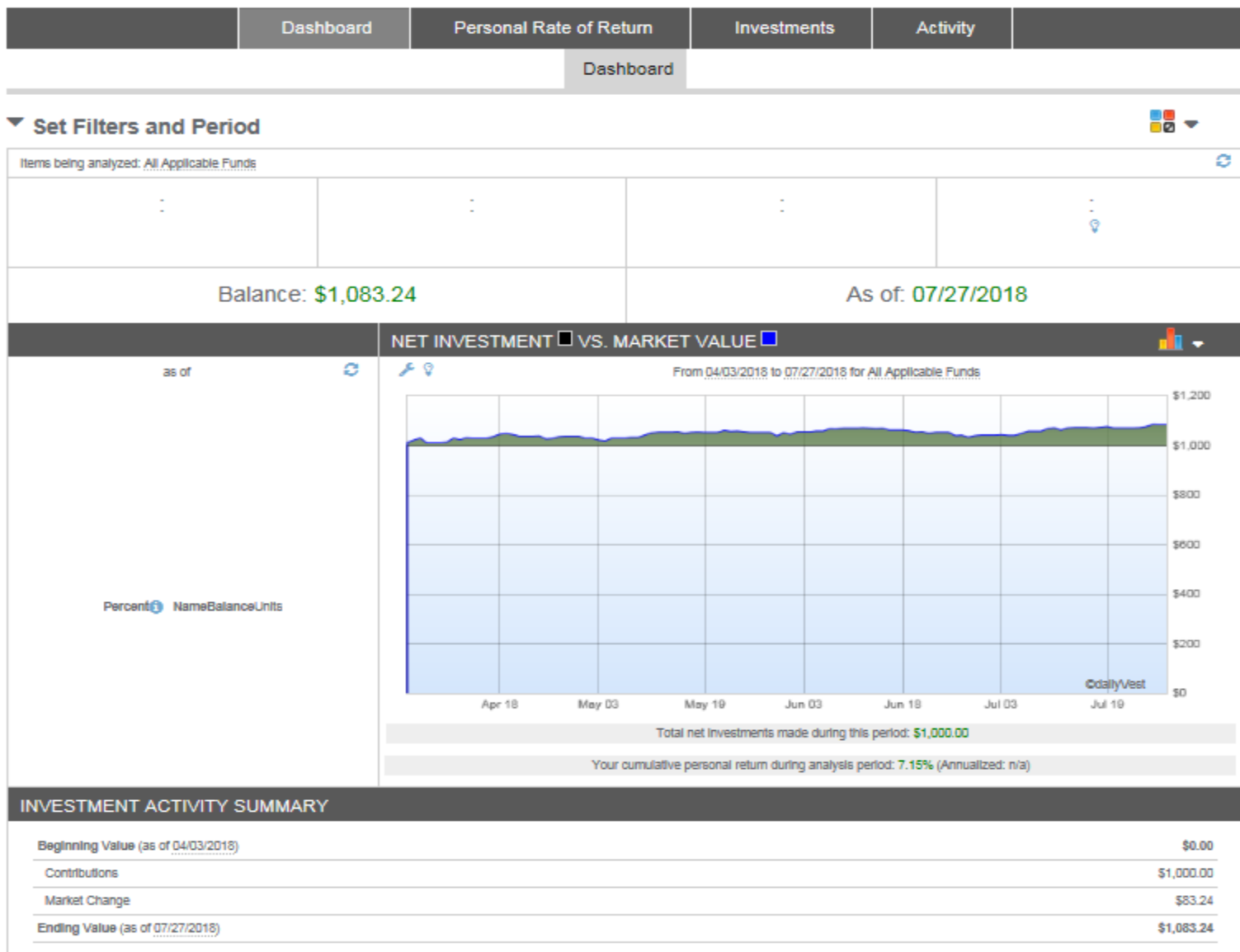
[Home](#)[Account Summary](#)[Allocations and Transfers](#)[Planning Tools](#)[Statements On Demand](#)[Personal Performance](#)

Your available eStatements are listed below.

Click on a statement name to view the document

You do not have any eStatements available at this time.







Need Help?

Please reach out to our Flexible Benefits Administrators:

- Call 800-499-3539
- Monday – Friday 8:30am to 5:00pm EST
- Email support@amben.com