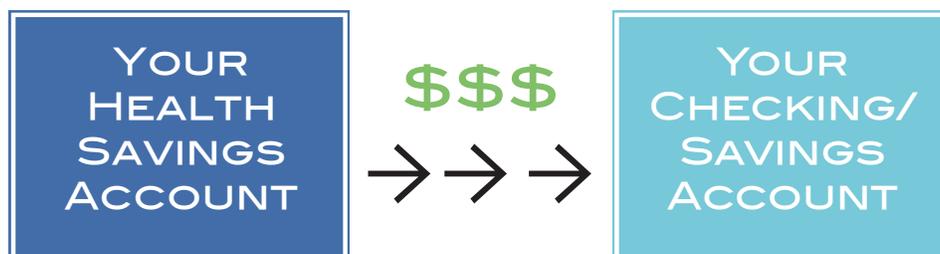


## UNDERSTANDING YOUR HSA



## HOW TO GET REIMBURSED FROM YOUR HSA

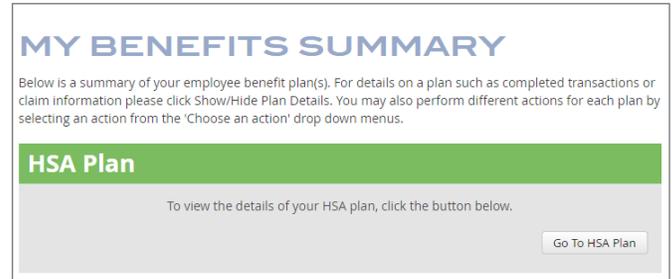
Unlike other pre-tax plans, such as Flexible Spending Accounts or commuter plans, Health Savings Accounts (HSAs) do not require you to submit claims. Instead, when you pay out-of-pocket for an HSA eligible expense, you can reimburse yourself by easily transferring money from your HSA to your designated checking or savings account. Use the following guide to reference how to log into your HSA and update your account to transfer funds whenever you need. Let's get started!



# HOW TO LOG INTO YOUR HSA

## If you already have a P&A Group login...

1. Log into your P&A Group account at [www.padmin.com](http://www.padmin.com).
2. Click **Go to HSA plan**.
3. This takes you to your HSA portal.

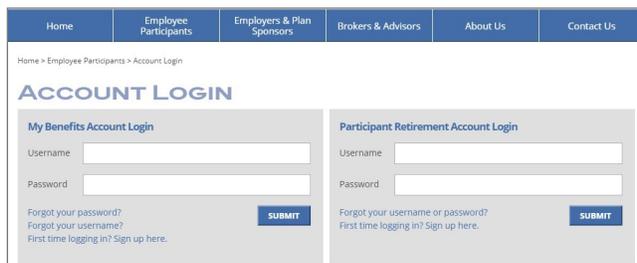


## If this is your first time logging into your P&A Account...

1. Go to P&A's website at [www.padmin.com](http://www.padmin.com) and navigate to the blue login box at the top of the page. Select **Employees**.



2. Under My Benefits Account Login, click the **First Time Logging In** link. You will be prompted to create a username and password for your account. Enter the credentials you just created.



3. After you're logged into your account, click **Go to HSA Plan**.



# NAVIGATING YOUR HSA PORTAL

## HSA Landing Page

Below is an example of how the main landing page appears when you reach your HSA portal.

The screenshot displays the HSA landing page for UMB HSA. At the top, the P&A GROUP logo and phone number (1-800-688-2611) are visible. The user is logged in as Jane Doe, with a last login time of 9:27am on Jan 16, 2019. The main menu includes options for My Account, Resources, Enrollment, and Customer Care. The page title is "HSA Account Details". Below this, the account name "UMB HSA" and a masked ID "\*\*\*\*\* 6789" are shown. A navigation bar contains buttons for DASHBOARD, CONTRIBUTIONS, TRANSACTIONS, INVESTMENT, and BILL PAY. Underneath, there are links for Account Resources, Tax Forms, Statements, and View Beneficiaries. The "Account Balance" section features a large orange circular gauge showing a balance of \$1,115.39. To the right, a table provides a breakdown of the balance:

Balance	
Current Balance	\$1,115.39
- Holds	\$0.00
= Available Balance ?	\$1,115.39
+ Investment Balance	\$0.00
= Total HSA Balance	\$1,115.39
Overpaid Amount ?	\$0.00

## HSA Home Page

To navigate to the home page at any time, click the house icon in the main menu (see red arrow). Below is an example of how the home page appears.

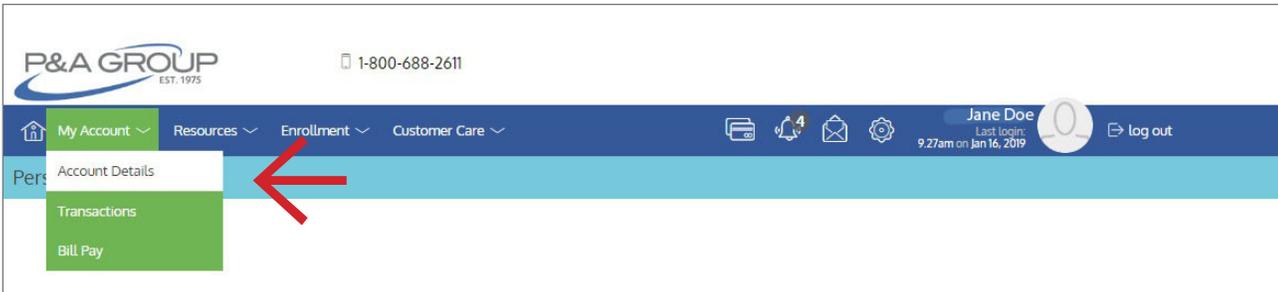
The screenshot shows the HSA home page. A red arrow points to the house icon in the main menu. The page title is "Benefit Account Summary" with a "Current" dropdown. The account name "UMB HSA" and masked ID "\*\*\*\*\* 6789" are displayed. The navigation bar includes buttons for VIEW DETAILS, CONTRIBUTIONS, TRANSACTIONS, INVESTMENT, and BILL PAY. Below this, there are links for Account Resources, Tax Forms, Statements, and View Beneficiaries.

# HOW TO ADD A BANK ACCOUNT TO YOUR HSA

While there are no “claims” with an HSA plan, you can reimburse yourself from your own HSA. For example, let’s say you purchase an HSA eligible expense with your own out-of-pocket money because you forgot to use your HSA Benefits Card. You can transfer the amount of the eligible expense from your HSA into your banking account. In order to transfer funds between accounts, you first have to setup another bank account in your HSA portal. Please see the below instructions.

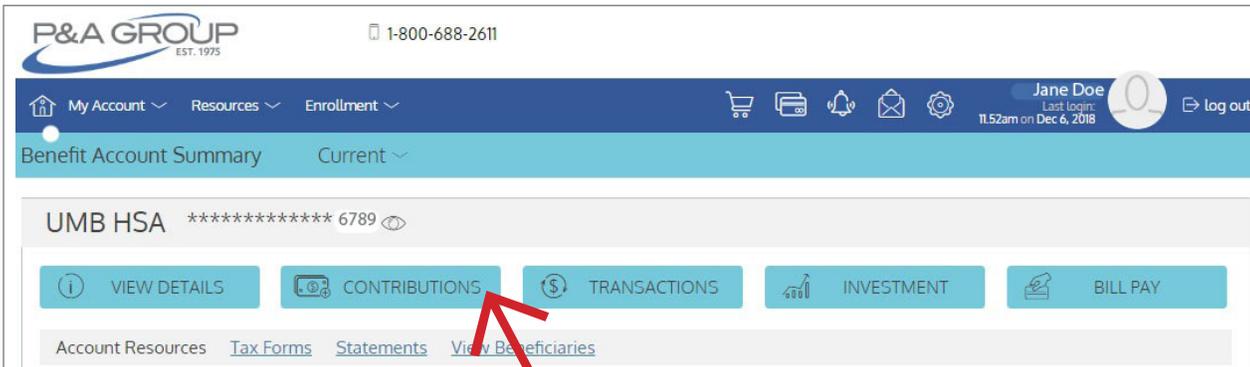
## Step 1

Go to **My Account** in the main menu and select **Account Details** from the drop down.



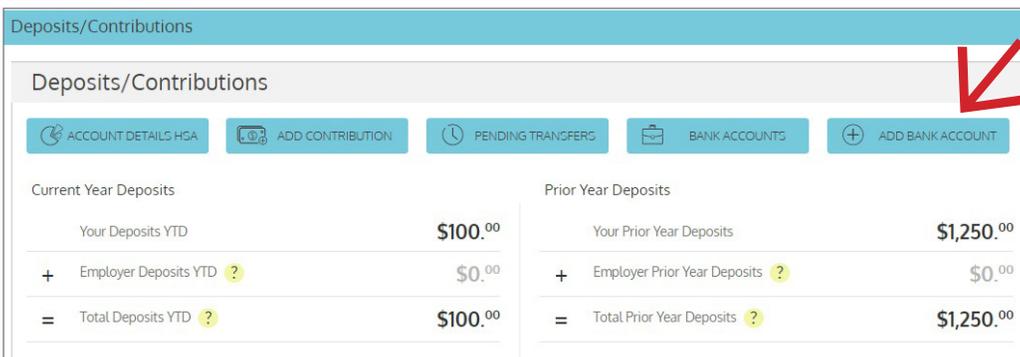
## Step 2

From there, you will land on the Benefit Account Summary page. Select **Contributions**.



## Step 3

Next, you'll see the Deposits/Contributions page. Choose **Add Bank Account**.



*Continued on next page*

## Step 4

A pop-up screen will appear labeled **Add Bank Account**. Fill out the requested information and click **Submit**.

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 \*  Account Type \*  
Account Nickname \*   Checking  Savings

Account Routing # \*  Check example  
Re-enter Routing # \*  Name \_\_\_\_\_ Date \_\_\_\_\_  
Pay to the order of: \_\_\_\_\_  
Your bank  
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.

## TRANSFER MONEY FROM YOUR HSA TO ANOTHER ACCOUNT

**Note:** This option is if you would like to transfer money from your HSA to your checking/savings account, or pay a provider.

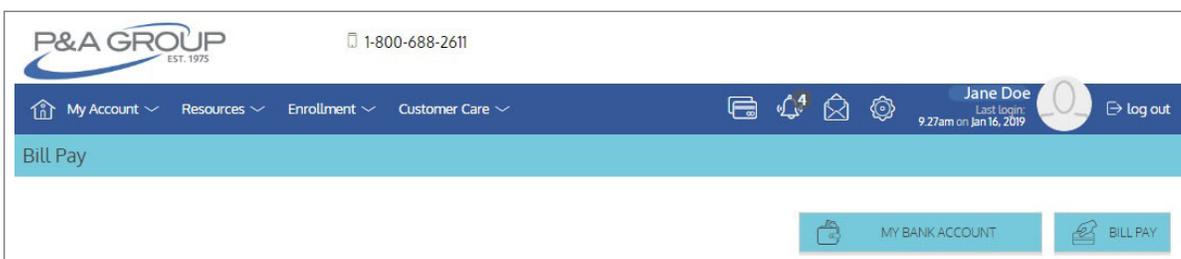
## Step 1

Go to **My Account** in the main menu and select **Bill Pay** from the drop down.



## Step 2

This is the Bill Pay landing page. Select **My Bank Account** to transfer funds to your own account, or select **Bill Pay** to pay a provider directly.



*Continued on next page*

### Step 3 part 1

A pop-up screen will appear. Complete the requested information and payment options. You can reimburse yourself or pay someone a provider/service, like your doctor. To reimburse yourself, select **Pay Me** and then select **Deposit to my account on file** or **send me a check**.

**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.

**TO PAY SOMEONE ELSE:**  
In an effort to ensure proper credit of your payment, you **MUST** enter your Payee Account Number.

Please click here for [UMB HSA Deposit Account Terms and Conditions](#).

 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 \*** UMB HSA ▼

 **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 \*** \$

Once	Weekly	Monthly
------	--------	---------

 **Send out Payments on \***

 **Description**

I understand that payments must be for qualified expenses, and I have full responsibility to maintain documentation that substantiates my bill payment requests are for qualified expenses. Payments are deducted from my HSA account on the payment date and will arrive at the payee up to 7-10 business days later, depending upon mail time. \*

Funds in your HSA Deposit Account are held at UMB Bank, n.a. Member FDIC. Funds in this account are insured by the FDIC to the maximum permitted by law. For additional disclosures and information, view our [UMB Healthcare Services Privacy Notice](#).

 ✓ SUBMIT ✕ CANCEL

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### Step 3 part 2

If you select **Deposit to my account on file**, a box will appear labeled **Add Deposit Account**. Choose this to add your bank account information.

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

Deposit to my account on file	Send me a check
-------------------------------	-----------------

 **ADD DEPOSIT ACCOUNT**



### Step 4

A pop up screen labeled **HSA Bill Pay Deposit Account** will appear. Fill in your bank account info and click **Save**. Go back to Step 3 part 1, select your designated deposit account and click **Submit**.

HSA Bill Pay Deposit Account

Bank Name \*

Account \*

Re-enter Account \*

Account Routing \*

Re-enter Routing \*

Bank Account Type

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 \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_

Pay to the order of: \_\_\_\_\_

Your bank

Routing Number	Check #	Account Number
1 2 3 3 2 1 2 3 1	2 3 4 5 1 1	1 2 3 4 5 6 7 8 9 1 2 3

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.

**SAVE**  **CANCEL**

**QUESTIONS? CONTACT P&A GROUP CUSTOMER SERVICE**

P&A's team is here to assist you Monday - Friday, 8:30 am - 10:00 pm ET. Call (800) 688-2611, or use the online webchat feature to chat with a customer service rep at [www.padmin.com](http://www.padmin.com).

**PLEASE READ:** P&A Group encourages you to save all receipts for your HSA expenses in case you are ever audited by the IRS. If you use the account for an ineligible expense, you could face up to a 20% IRS tax penalty. Please use the account wisely. If you are unsure of what expenses are eligible, please log into your HSA and view HSA Store's eligible expense list. You can also contact P&A Group's customer service team for assistance.