Employer portal registration guide — Version 3.0

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Throughout this document, anything that is dark blue and underlined is a link that you can select.

Getting started

You most likely received this guide as an attachment to your group setup confirmation email. At this time, your employer group setup is complete and we are now able to process HSA applications and contributions for your employees. This guide provides instructions for registration and setup on the Employer Portal that delivers the ability to conduct many HSA administration tasks online. The Employer Portal can be accessed at: optumbank.com.

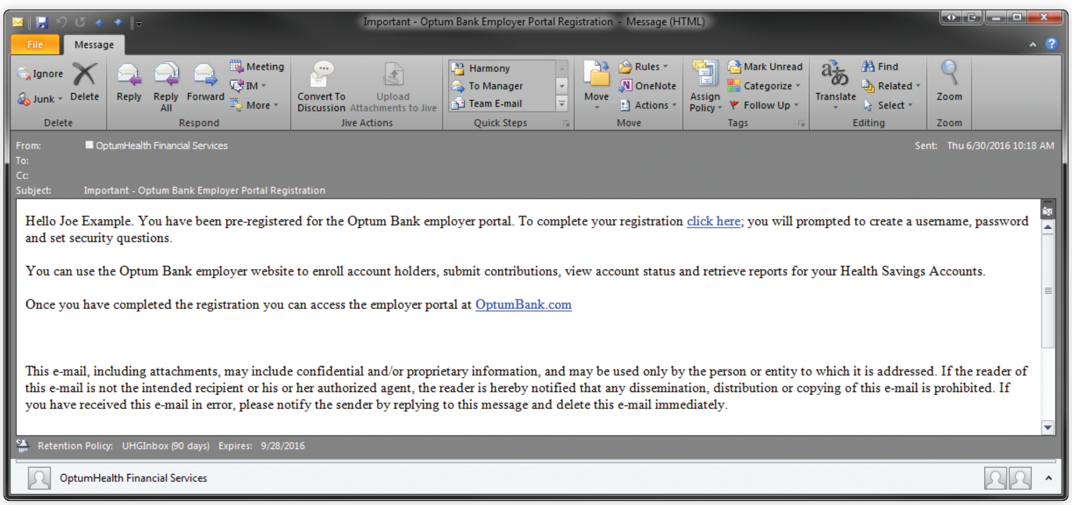
Multiple employer groups

Optum Bank® offers the ability to manage multiple employer groups under one "Universal ID," rather than logging in separately to each group. If your group is using this process, please contact hsagroup@optumbank.com for further instructions. The content in this guide is ONLY applicable to managing individual groups.

Multiple employer groups

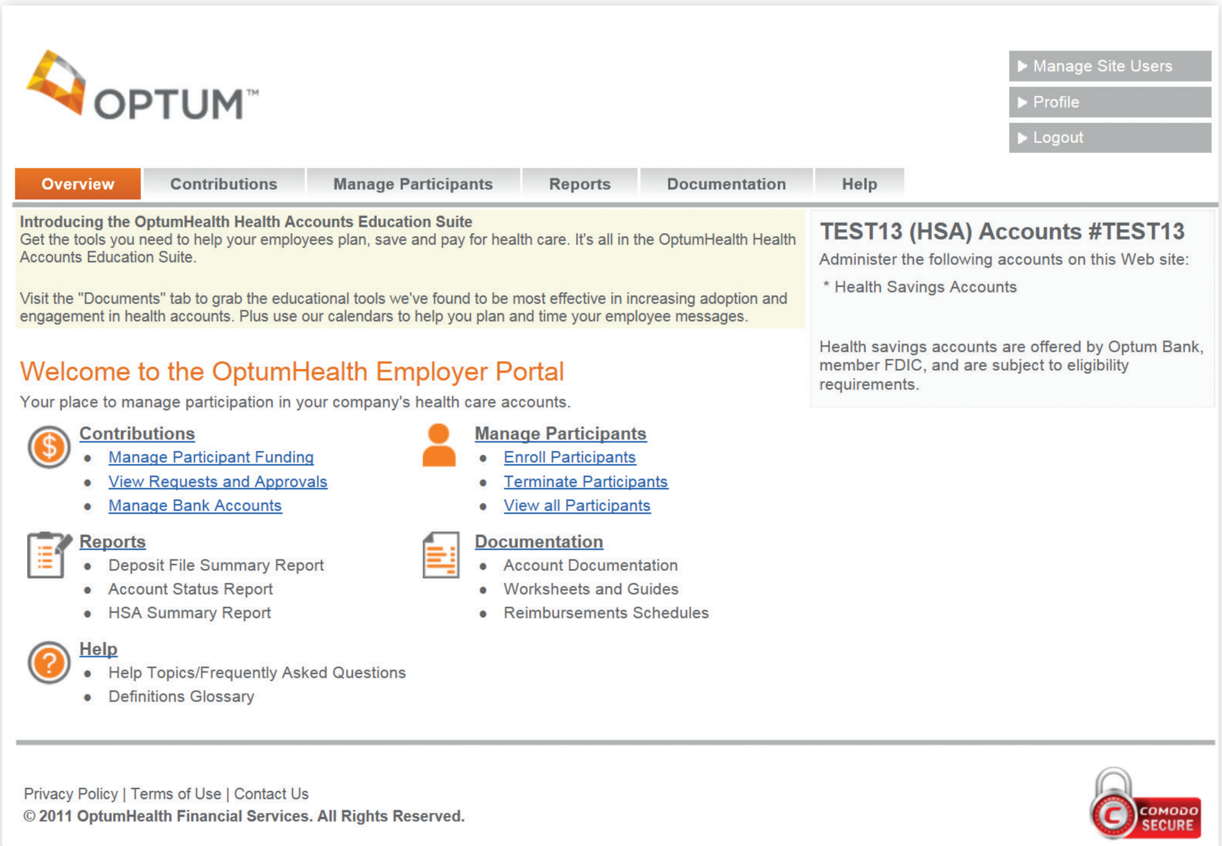
Within three business days of receipt of the group setup confirmation email, the Primary HR contact will receive a separate email containing a link to the Employer Portal.

The initial login to the Employer Portal is done through the link in that email. If your group has multiple Primary HR contacts, the initial login email will be delivered to the first contact alphabetically by last name.



As shown above, the phrase "click here" is the actual link to the Employer Portal Registration site. If this email is not delivered or the link does not work, please contact the Optum Bank HSA Broker Employer Service Team by phone at 1-866-234-8913, option 4, or via email at hsagroup@optumbank.com for assistance.

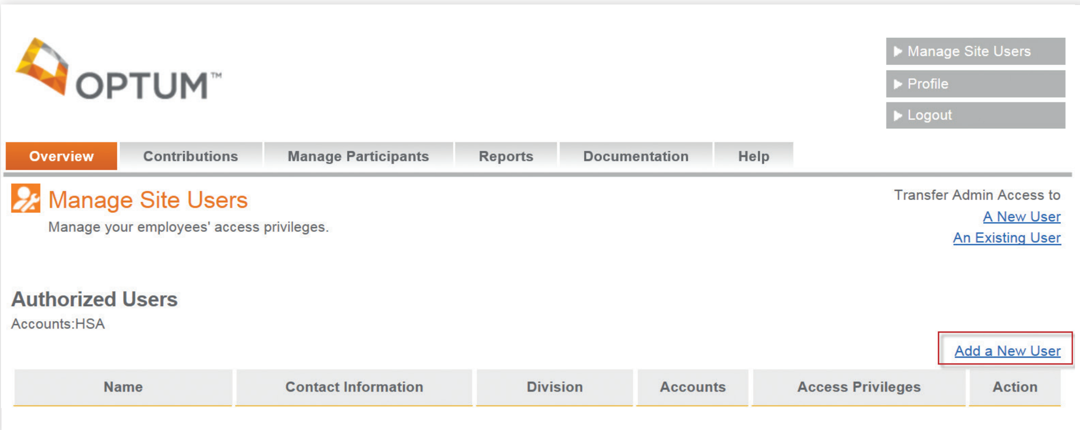
Once you enter the site, you can transfer the Primary Administrator role to a different person if necessary. You will be asked to create a User ID, password, and answer security questions. When accessing the Employer Portal directly, please select "Employer" at the login prompt. After logging in, you will land on the Overview page shown below. From this page you can quickly access the various areas of the site.



Manage site users

After logging into the portal for the first time, you should set up access for the members of your team that will be administering HSAs. The Primary HR contact is set up as the Primary Administrator, and has the ability to give other employees access to the employer website through the "Manage Site Users" link located in the upper right corner of the Overview page.

The "Manage Site Users" screen lists all users (and their contact information) who are authorized to access the employer data for your company. One individual can have all or multiple roles. Additional users can be added by selecting "Add a New User" as shown below.

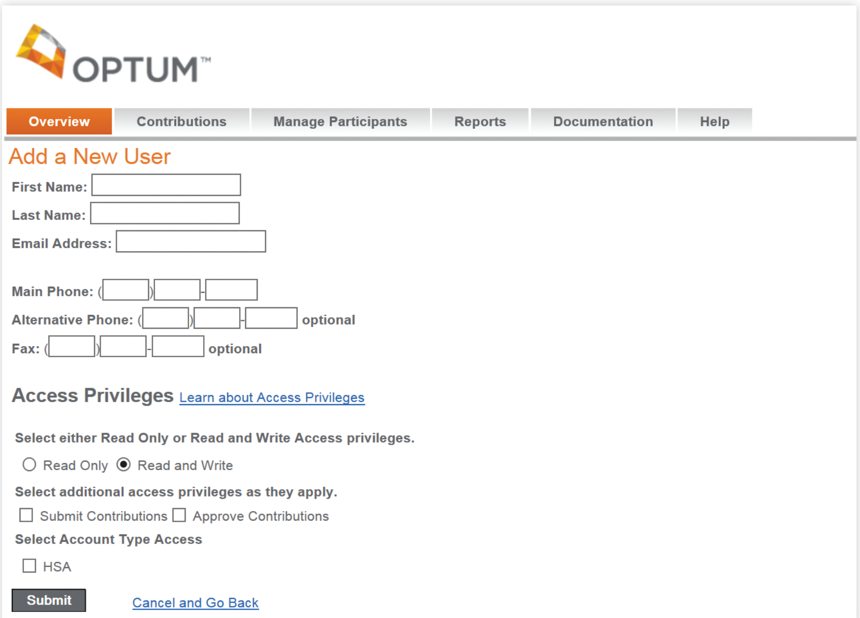


Site security access levels

Access levels include:

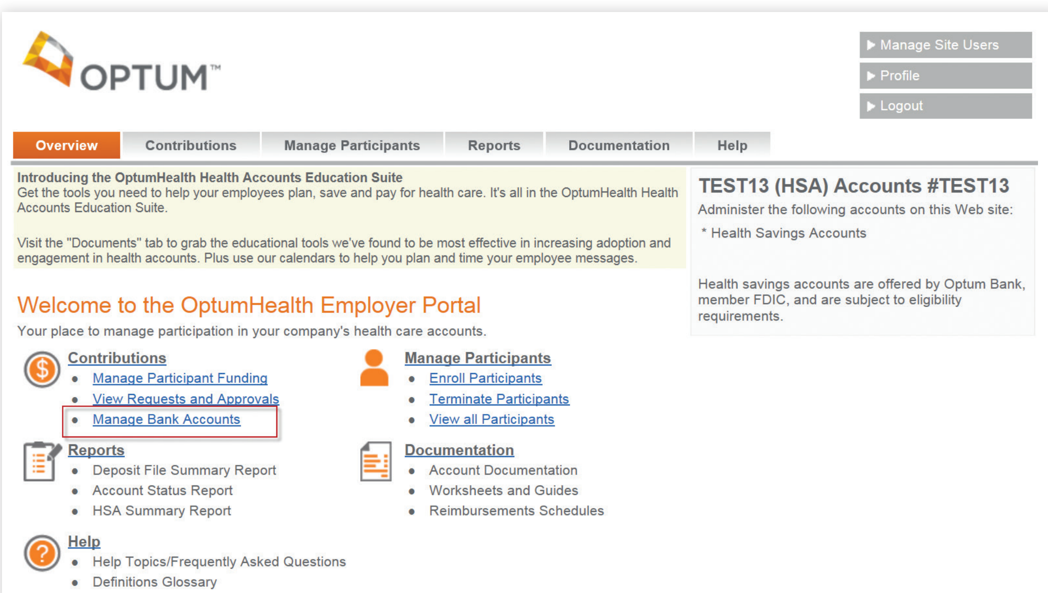
- **Primary Administrator:** A primary Administrator designee has access privileges for all users within the company. (We will automatically assign this role to the Primary HR contact for your group.) This role can both approve and submit files.
- **Approve Contributions:** An Approve Contributions designee is an employer user authorized to approve HSA contribution files for processing.
- **Submit Contributions:** A Submit Contributions designee is an employer user authorized to create or submit HSA contribution files.
- **Read and Write:** A Read and Write designee is an employer user who has "Edit" access to self-service pages. This individual is able to enroll employees in an HSA.
- **Read Only:** A Read Only designee is an employer user who has "Read Only" access.
- Account holders need to request that their bank close their HSA at that institution and send the funds to Optum Bank. Account holders can complete the HSA Rollover or Transfer Request Form, which can be found at optumbank.com, and provide it directly to their current institution; however, their current financial institution may require that their own form be completed.

The Primary HR contact may also add a new user, modify access levels, delete users and transfer administrative access to another user. An email will be sent to each user notifying them of their change in access.

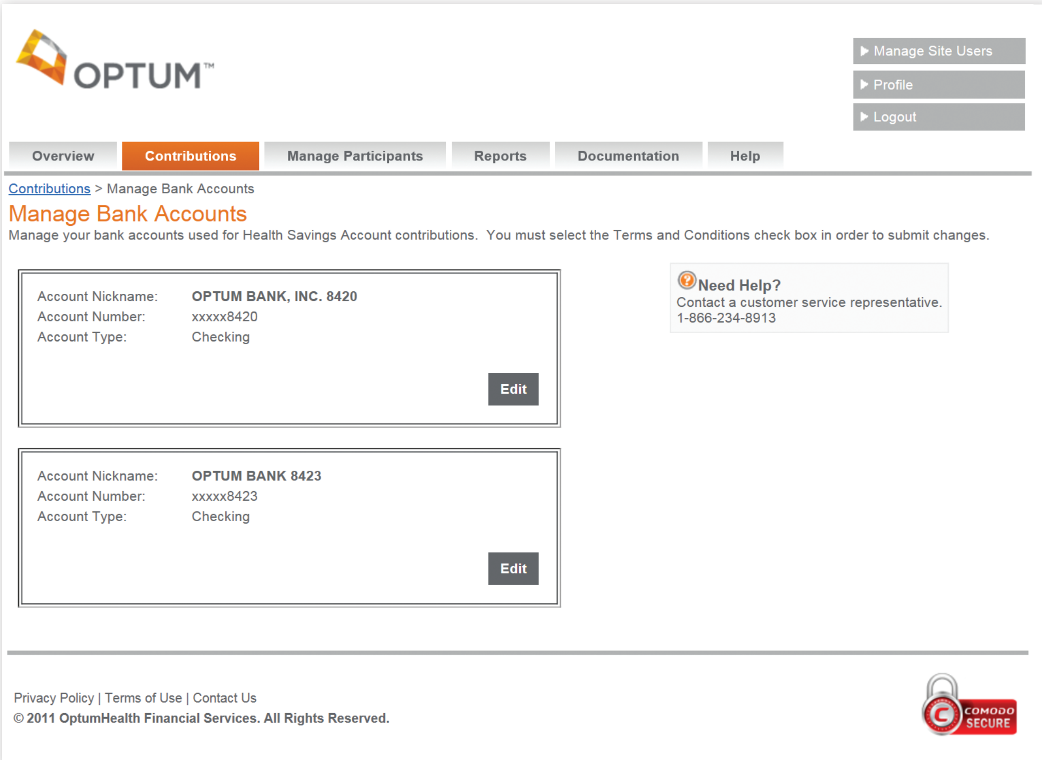


Add external bank account

Prior to submitting contributions online, your bank information must be entered on the portal. This can be done by selecting the "Manage Bank Accounts" link. Optum Bank allows up to five external accounts to be used for funding. Please note, accounts cannot be edited or deleted while transactions in the account are pending.



After entering all external accounts, they can be managed by selecting "Edit" in the account record.



Contact us/employer resources

From the very first contact you have with Optum Bank and throughout your relationship with us, we want and expect our services to you to be exceptional. Many forms, links to general IRS information, FAQs, and a terminology library are located on the Employer Portal to assist you in navigating and using the site.

Please let us know if at any time you have questions, issues or suggestions to improve our products or services. You can contact Optum Bank HSA Broker Employer Service Team by phone at 1-866-234-8913, option 4, via email at hsagroup@optumbank.com or you can submit an email directly from the portal by selecting "Contact Us" at the bottom of any screen after logging in. You will be prompted to enter the account type in question and your comments prior to selecting "Send."

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This information presented in this guide is intended to provide general information and is not intended as legal, financial or tax advice. Employers and individuals should consult their own legal, financial and tax advisors for advice specific to their individual circumstances.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to help avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. The content on this website is not intended as legal investment or tax advice.