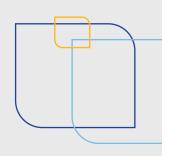


A SMART WAY TO PAY. AN EASY WAY TO SAVE.

Fifth Third Bank Health Savings Account



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Welcome to your Fifth Third Bank Health Savings Account (HSA).

Your HSA can help keep both your physical and financial health in good shape by saving money for both short- and long-term medical expenses while you enjoy certain tax advantages.

Plus, we've made it easy and convenient for you to manage your account online so you can take full advantage of all the benefits.

This Resource Guide provides details on how to use the Fifth Third Bank online HSA banking system, putting you in control of your account by helping you:

- Make tax-free contributions
- Make qualified medical payments
- Manage and track your expenses
- Add dependents and beneficiaries
- · Learn about financial benefits
- Provide answers to your HSA questions



If you find you need further details or have questions after reviewing this Guide, please contact our HSA Support Center at 888-350-5353.

Fifth Third Bank does not provide tax or accounting advice. Please consult an accountant or tax advisor for professional advice on these areas.

Getting Started

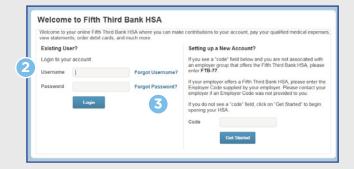


Logging in for the First Time

To get started, log into the online portal at **53hsa.com**:

- 1 Click on Login
- 2 Sign in with the Username and Password designated for your account

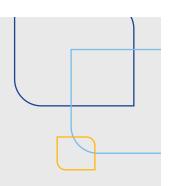
The first time you log into your online account, we recommend that you verify and/or complete your personal profile, as well as other account details such as beneficiaries, dependents, and the personal checking or savings account that will be used to link to your HSA.



Forget your Username or Password?

3 Click the appropriate link. You'll go through a quick, three-step process. Simply complete the information requested for each step, click **Next**, then click **Submit** when you're done.

Home Page





Once you log in, your Home Page will display useful information including:

- Links to the three most-used sections:
 - Make HSA Transaction
 - Manage Investments
 - Manage My Expenses

NOTE: These three sections can be accessed throughout this site from a drop-down menu appearing at the right side of the top navigation bar.

- 2 Your available balance
- **3** Important HSA messages
- 4 Contributions by Tax Year
- 5 **Top navigation bar**Navigate your online account by selecting the tabs at the top of any page.

Making a payment to yourself

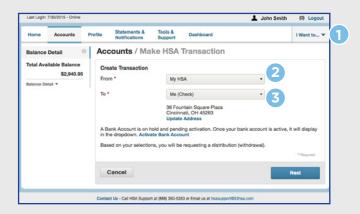
You're eventually going to have to make a payment or withdrawal from your HSA, and here's where you'll find how easy it is to do so.

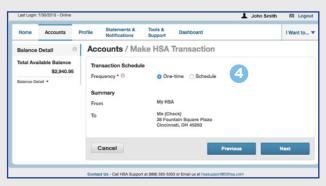
You can use this page to make a one-time payment to yourself ("Me") as reimbursement for out-of-pocket expenses. Or, you can set up a recurring payment schedule for yourself.

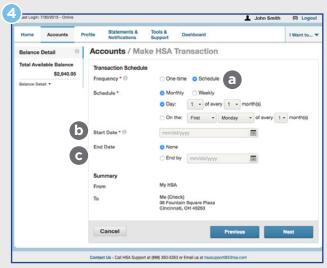
Use these instructions to guide you through the HSA transaction process.

To Make a Payment to Yourself

- 1 Click the "Make HSA Transaction" button on the home page (or in the "I Want to..." drop-down menu)
- 2 From: Select "My HSA" from the drop-down menu
- **To:** Select the applicable **bank account** from the drop-down menu*
- 4 Frequency: If this is a one-time payment, select "One-time" and skip to step 5.
 Select "Schedule" to set up a recurring payment.
 - a. Schedule: Select "Monthly" or "Weekly"
 - Monthly: Select either "Day" or "On the" and click on the specific information
 - Weekly: Select the frequency and day of week
 - **b. Start Date:** Click the calendar icon and select the date for contribution to begin
 - c. End Date: Choose either:
 - None: If the recurring contribution never ends
 - End By: Click the calendar icon and select the date for contribution to end

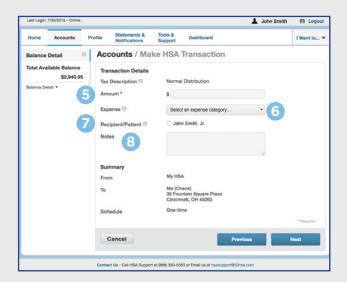


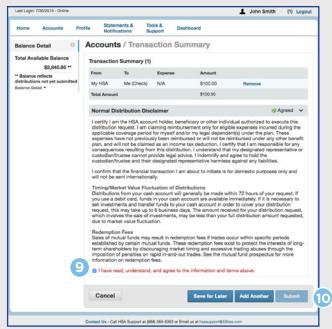




Making a payment to yourself (continued)

- 5 Amount: Enter the dollar amount
- 6 **Expense (optional):** Select a specific expense category from the drop-down menu
- **Recipient/Patient (optional):**Check the appropriate box**
- 8 Notes (optional): Include notes to yourself about the transaction
- 9 Agree to Terms: Make sure you check this box
- 10 Click Submit: Click to submit





*You must have a bank account linked to distribute funds to "Me" (see page 23).

If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile tab.

For a list of qualified medical expenses, please visit **www.irs.gov**.



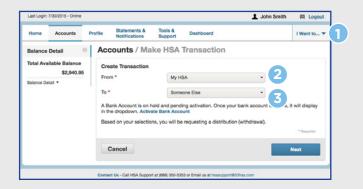
Making a payment to someone else

You can also use this page to make a payment to "Someone Else."

Use these instructions to guide you through the distribution process.

To Make a Payment to "Someone Else"

- 1 Click the "Make HSA Transaction" button on the home page (or in the "I Want to..." drop-down menu)
- 2 From: Select "My HSA" from the drop-down menu
- **To:** Select "Someone Else"
- 4 Payee: Select "Add a New Payee" to enter new information, or click "Select a Saved Payee" to generate payee information that had been entered and saved previously
- 5 Payee Name: Enter who provided the service (physician's office, hospital, etc.)
- 6 For (optional): When appropriate, provide the name of the person who received service
- 7 Account Number: Enter the account number that the payee uses to identify the service or recipient
- 8 Payee Address: Enter the address of the service provider
- Save Payee Information: Click the checkbox if you expect repeat payments to the new Payee, or if you made updates to an existing Payee

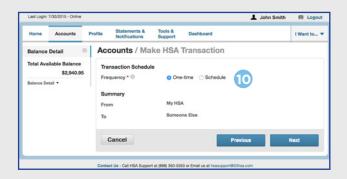




Making a payment to someone else (continued)

- **Frequency:** If this is a one-time payment, select "One-time" and skip to step 11.

 Select "Schedule" to set up a recurring payment.
 - a. Schedule: Select "Monthly" or "Weekly"
 - Monthly: Select either "Day" or "On the" and click on the specific information
 - Weekly: Select the frequency and day of week
 - **b. Start Date:** Click the calendar icon and select the date for contribution to begin
 - c. End Date: Choose either:
 - None: If the recurring contribution never ends
 - End By: Click the calendar icon and select the date for contribution to end

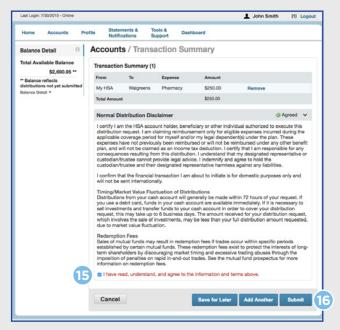




Making a payment to someone else (continued)

- 11 Amount: Enter the dollar amount
- 12 Expense (optional): Select a specific expense category from the drop-down menu
- 13 Recipient/Patient (optional): Check the appropriate box*
- Notes (optional): Include notes to yourself about the transaction
- 15 Agree to Terms: Make sure you check this box
- 16 Click Submit: click to submit





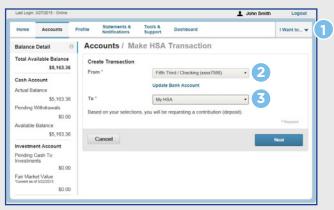
*If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile** tab.

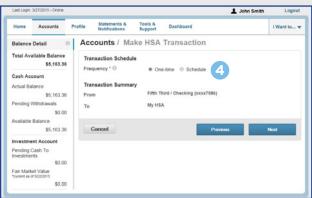
Making an online contribution

Here's the fun part: building up the money in your Fifth Third HSA!

You can make a one-time or recurring contribution to your account by filling in the appropriate information. Follow these instructions to complete the contribution process:

- 1 Click the "Make HSA Transaction" button on the home page (or in the "I Want to..." drop-down menu)
- 2 From: Select the applicable bank account from the drop-down menu*
- **To:** Select "**My HSA**" from the drop-down menu
- 4 Frequency: If this is a one-time payment, select "One-time" and skip to step 5. Select "Schedule" to set up a recurring payment.
 - a. Schedule: Select "Monthly" or "Weekly"
 - Monthly: Select either "Day" or "On the" and click on the specific information
 - Weekly: Select the frequency and day of week
 - **b. Start Date:** Click the calendar icon and select the date for contribution to begin
 - c. End Date: Choose either:
 - None: If the recurring contribution never ends
 - End By: Click the calendar icon and select the date for contribution to end

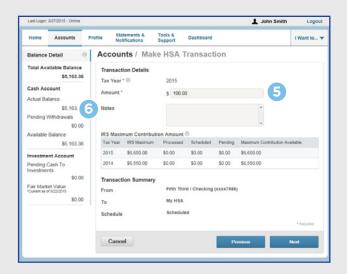


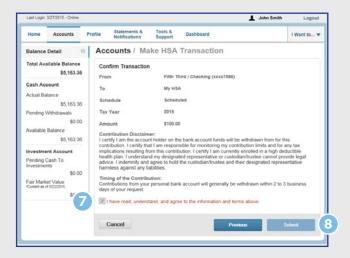




Making an online contribution (continued)

- 5 Amount: Enter the dollar amount
 - a. The chart at the top of this page shows you your maximum contribution available for the current and prior year.
- 6 Notes (optional): Include notes to yourself about the transaction
- Agree to Terms: Make sure you check this box
- 8 Click Submit: Click to submit





NOTE: Under Apply Contribution to Tax Year, a drop-down selection option showing the previous tax year will appear from January 1 through the tax filing deadline. The current tax year will be the default display. After the tax filing deadline passes, the option for choosing a tax year will no longer appear.

*You must have a bank account linked in order to contribute funds online. See page 23 for instructions on how to link a bank account to your HSA.

Fifth Third Bank does not provide tax or accounting advice. Please consult an accountant or tax advisor for professional advice on these areas.

Manage Investments

HSA Investment Details

If you have an HSA investment account, you can view the details of your HSA investments from the Accounts section.

Select "Manage Investments" from the Home Page, or "Investments" from the Accounts Summary page.

Click "Setup Investment Transfers" to set your investment transfer threshold. Enter your investment transfer threshold and click "Save."

To view the details of your investment account, click "Manage Investments."

- First, you will be required to answer a security question in order to continue.
- Then, you can perform a variety of actions to manage your investments, including:
 - Setting Investment Elections: Select the percentage of the mutual funds you wish to invest in
 - Making changes to existing balances by:
 - Realigning Investments: Affects your entire account balance by initiating the sale of existing investments and reinvesting the proceeds according to your new investment instructions
 - Transferring Investments: Affects a single investment fund by authorizing its liquidation and reinvesting the proceeds into an alternative investment





• Automatic Rebalancing: Periodically buying or selling assets in your portfolio to maintain the asset allocation levels you originally set

Manage Investments

HSA Investment Details (continued)

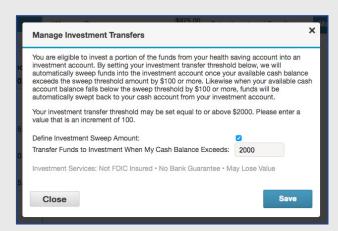
The FAQs contain great information specific to the investment portal and may provide you with the answers to most of your questions. Click on FAQ located under Reference along the left navigation.

opt-in to the HSA Investment Account if you decide you would like to invest your HSA funds. To opt-in, you must go **Accounts** -> **Account Summary** -> **View HSA Summary** -> **Manage Investment Transfers**. Enter your desired investment threshold and click **Save**. The investment threshold must be set equal to or above \$2,000. Please contact the HSA Support Center with any questions or for assistance with changing your investment threshold.

NOTE: As the HSA account holder, you must

HSA Support Center 888-350-5353 Monday through Friday, 7 a.m. to 10 p.m., ET Saturday, 8:30 a.m. to 5 p.m., ET



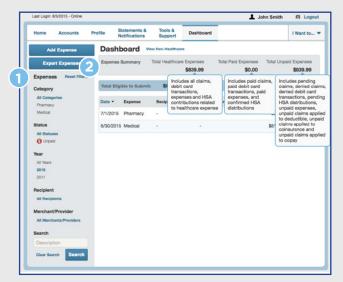


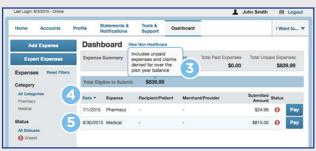
Manage your expenses with the **Dashboard** page where you can see all your HSA expenses, debit card transactions, paid and unpaid expenses, distributions and more.

To open, select "Manage My Expenses" - located on the left side of the Home Page or under the "I Want to..." drop-down box in the top right corner of any page, or select Dashboard from the navigation bar at the top of any page.

Your Dashboard operating tools include:

- 1 Navigation Options: Organize, filter, and display the specific expense information you wish to review
- Expense Summary: Displays Total Healthcare Expenses, Total Paid Expenses, and Total Unpaid Expenses
 - a. Amount Details: Roll cursor over each figure for details
- **Total Eligible to Submit:** Includes unpaid expenses for the year
 - a. Amount Details: Roll cursor over figure for details
- 4 Column Heads: Click each one to organize information by preference
- 5 **Columns:** Display transaction information
- 6 Status: Click Status button or individual lines for additional details
- Pay: Click Pay to pay the individual line expense





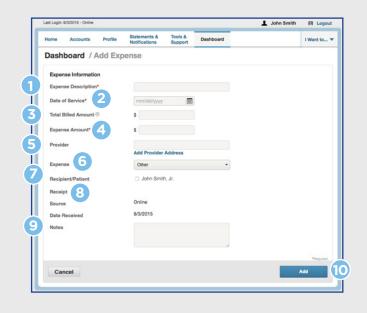


Add Expense



- 1 **Expense Description:** Describe what the expense is for
- 2 Date of Service: Enter the date
- **Total Billed Amount:** Enter the amount billed before insurance and provider discount deductions
- 4 Expense Amount: Enter the total amount of the expense
- 5 **Provider:** Enter the medical services provider name
- 6 **Expense (optional):** Select the specific expense category
- Recipient/Patient (optional): Check the appropriate box*
- 8 Receipt: Click "Upload Receipt" to attach a transaction receipt
- 9 Notes (optional): Include notes to yourself about the transaction
- 10 Add: Click to complete

To export expense files to Excel® and then into Quicken®, click "**Export**" and follow the download and export files instructions on page 19.



*If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile** tab.

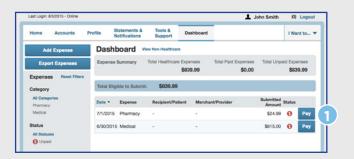
For a list of qualified medical expenses, please visit www.irs.gov.

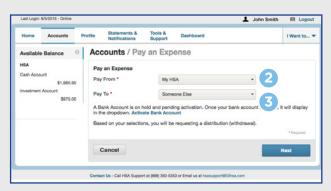
Pay an Expense

Pay An Expense

You can pay an expense from the **Dashboard** page by clicking "**Pay**" on the right of an individual expense line. This will take you to the **Accounts** section where you can pay the expense.

- 1 Click the "Pay" button
- 2 From: Select "My HSA" from the drop-down menu
- **To:** Select "Someone Else"
- Payee: Select "Add a New Payee" to enter new information, or click "Select a Saved Payee" to generate payee information that had been entered and saved previously
- 5 Payee Name: Enter who provided the service (physician's office, hospital, etc.)
- 6 For (optional): When appropriate, provide the name of the person who received service
- 7 Account Number: Enter the account number that the payee uses to identify the service or recipient
- 8 Payee Address: Enter the address of the service provider
- Save Payee Information: Click the checkbox if you expect repeat payments to the new Payee, or if you made updates to an existing Payee

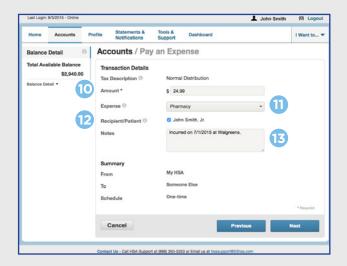


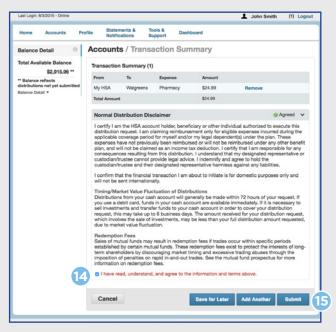




Pay an Expense (continued)

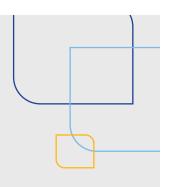
- 10 Amount: Enter the dollar amount
- 11 Expense (optional): Select a specific expense category from the drop-down menu
- 12 Recipient/Patient (optional): Check the appropriate box*
- Notes (optional): Include notes to yourself about the transaction
- Agree to Terms: Make sure you check this box
- 15 Click Submit: Click to submit





*If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile** tab.

Accounts



Account Summary

This page provides a quick overview of your HSA, including your Available Cash Balance, Investment Balance and Total Available Balance. To see more details about your account, click the link for **Account Activity**.

- A The Account Activity page allows you to review transaction detail and debit card activity. A summary of both your Cash Account and your Investment Account is shown on the left.
- B Roll cursor over the "i" next to Balance
 Detail for more information.
- Click on any transaction line to view additional transaction details.

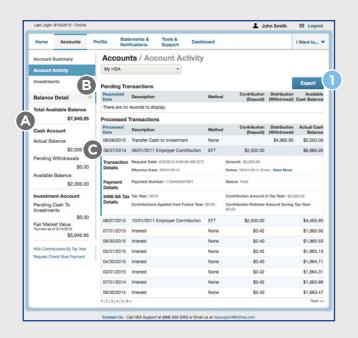
Download HSA Transactions into Excel® and Quicken®

You can export your HSA transactions into Excel and then into Quicken, which can help you save time managing your HSA account and tax preparation. To do so, click the Export link and:

Within the HSA portal:

- 1 On the Account Activity page, click the "Export" button on the right side
- 2 A CSV file will download
- 3 Click on the file to open, or locate the file in your download folder to open
- 4 Save the file as an "Excel 97-2003 Workbook (*.xls)"

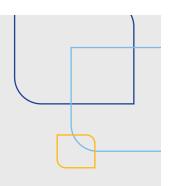




Within Quicken:

- 5 Select "Import" from the File menu, and then choose Comma-separated or Tab-separated
- 6 Select the file you want to import from the Open window
- 7 Click the **Open** button and the file will populate your Quicken file

Accounts



HSA Coverage Level

If you wish to change your HSA coverage level - single or family - you can do this easily online in the Accounts section.

From the Accounts page, select "HSA Coverage Level".

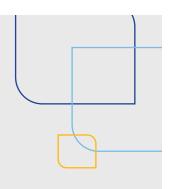
- 1 Current Coverage Level: Displays whether your qualifying high-deductible health plan (HDHP) coverage is for an individual or for a family
- Coverage Level: If you wish to update your coverage level from what is shown in Current Coverage Level, select "Individual" or "Family"
- Tax year: Select the year that the coverage level will apply to
 Note: If a prior tax year is selected,

a checkbox appears to apply the coverage level to only the prior year.
When the box is **not** checked, the update will apply to the year selected and all following years.

4 Click Submit: Click to submit







Profile Summary

Ensure your personal information is kept up to date by reviewing the **Profile** page. If you wish to change anything – about you, your dependents, your beneficiaries – simply click the appropriate link by the person's name and complete the information requested. Be sure to click the **Submit** button at the bottom of the page to save your changes.

Locating HSA Account Number

1 Your HSA Account Number is a 10-digit number beginning with 796. You can find it in your Profile section either under the Account Number or the Employer Employee ID heading.

NOTE: To add/update dependents and beneficiaries, you will need personal details such as Social Security number and date of birth for each individual. To add/update bank account details, you will need your routing number and account number.



Dependents

NOTE: You'll reach this page from the Add Dependent or View/Update links on your Profile Summary page.

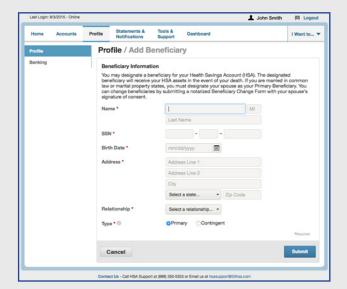
Add or update information about your dependents. Fill in the information requested and click **Submit**. Be sure you have the Social Security number and date of birth for each individual. Should you wish to remove a dependent, you must contact the HSA Support Center at 888-350-5353.

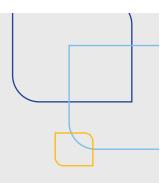
Beneficiaries

NOTE: You'll reach this page from the Add Beneficiary or View/Update links on your Profile Summary page.

Add or update information about your designated beneficiaries. Simply complete the information requested for the appropriate beneficiary; then click the **Submit** button to save your changes. Be sure you have the Social Security number and date of birth for each individual.

To remove a beneficiary, click the **Remove** link on the Profile Summary page. Be sure you update the remaining beneficiaries' share percentage to equal 100%.





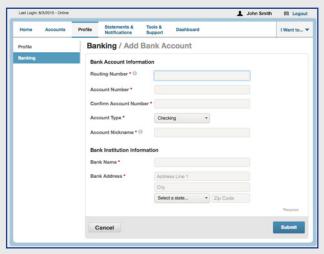
Bank Accounts

NOTE: You'll reach this page from the Banking/Cards link on the left-hand side of the **Profile** section.

Add or update your linked Fifth Third Bank account, order checks, report lost or stolen HSA debit cards, or order replacement debit cards by clicking the appropriate links. Be sure you have the account number, routing number (for a checking account), and the address for your Banking Center in order to complete the forms; then click **Submit** to save your changes.

NOTE: Dependents must be added in order for them to appear in the Debit Card section.





Security Steps When Adding a New Bank Account

When you add or make changes to a linked bank account, you'll need to go through additional steps to confirm your identity and account access:

- 1 Fifth Third will make a small deposit into your linked bank account, in the amount of \$0.01 \$0.99, and send you an email with instructions on how to proceed.
- 2 Log into the linked bank account to view the transaction amount. Be sure to write the transaction deposit amount down so you have it handy for the next step.
- 3 Log into your HSA at **53hsa.com**. On the Home Page, you will see a notification in the **Message Center**. Click the **activation** link within the message.
- 4 Enter the exact deposit amount that was deposited into your linked bank account. This confirms that you received the micro-deposit and that you are the account owner. Click the **Submit** button.
- 5 Once you have successfully activated your linked account, we will then withdraw the deposit amount from your linked bank account to cancel out the transaction.

We do this process to provide an extra layer of security to prevent unauthorized users from making fraudulent transactions through your online HSA. You will need to perform this step only once for each account addition or modification that you make.

Order Checks

NOTE: You'll reach this page from the Banking/Cards link on the left-hand side of the **Profile** section, and click on **Order Checks**.

Use the form on this page to order or reorder checks for your HSA, or even add additional authorized users.

Debit Cards

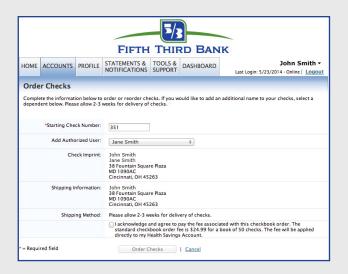
Keep track of your HSA Debit Cards – who has one, your card numbers, status, and more. Plus, this is where you can report a card as Lost/Stolen and order additional and replacement cards.

NOTE: To order the first Debit Card for your HSA, you must go to Tools & Support -> How Do I -> Change Payment Method.

Additional cards should be ordered from Debit Cards page described above.

Change Login Information

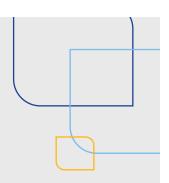
On this page you can change your HSA login Password or Security Question, further protecting your account and your privacy.







Statements & Notifications



HSA Account Summaries

Find all your available monthly HSA statements right here in one convenient location. Fifth Third will post your monthly account statement on this page within the first three business days of the month so you can begin reviewing it right away. Your hard copy will arrive in the mail after the 20th of the month.

Click the link for the appropriate statement date, and the report will open as a PDF.

HSA Tax Documents

Tax documents related to your
Fifth Third HSA will be stored on this page.
It's important to know these are high-level
summaries of tax information that you
can review, and they are not the actual
tax forms required by the IRS. Your actual,
legally acceptable tax forms will arrive in
the mail.

Click the link for the appropriate form, and the document will open as a PDF.

Notifications

Find enrollment confirmations for each individual enrolled on your HSA and other important notices in this section. Click the link for the notification you wish to review and it will open as a PDF.



Tools & Support

Filled with links to resources helpful in managing your HSA, you'll find all the forms located here, along with the Agreements you accepted upon opening your account. You'll also find Plan Summaries, a How Do I? section, and links to websites with additional useful information.

1 Documents & Forms

Forms

Access a selection of forms useful on managing your HSA.

Some of these forms are for actions you can complete within your online portal, such as adding a beneficiary. Other forms serve as educational resources, such as the Fifth Third Bank HSA Investment Options.

Plan Summaries

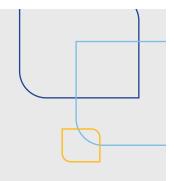
Get information about your HSA plan – the rules governing its implementation, a description of its benefits, and specific plan details.

Rules & Agreements

Review disclosure agreements, rules and regulations, terms and conditions, and other important legal information concerning your Fifth Third HSA.



Tools & Support (continued)



2 How Do I?

See how to perform important, helpful actions and look up key financial details.

Report Card Lost or Stolen Download Mobile App

Stay in touch with your Fifth Third HSA while on the go with this FREE mobile app.* It helps you make the right healthcare decisions at any time because you can securely check your available balance and manage your account.

Plus, keep checking your app for coming enhancements to make it even more convenient, such as viewing all account activity, uploading receipts, entering expenses, and more.

Just click on the appropriate link for your mobile phone platform and follow the download instructions.

Update HSA Coverage Level - see page 20 for instructions

View Interest Information
View Fee Schedule

3 Quick Links

Click the **Links** tab to find more details about how HSAs work, how you can maximize the benefits of your account, and much more.



Fifth Third HSA Support Center

We also have a specialized support team to serve our HSA customers. If you have any further questions about your account or the HSA online portal, please contact us:

HSA Support

Cincinnati, OH 45263
Phone: 888-350-5353
Fax: 513-358-1792
Monday through Friday,
7 a.m. to 10 p.m., ET
Saturday, 8:30 a.m. to 5 p.m., ET

38 Fountain Square Plaza