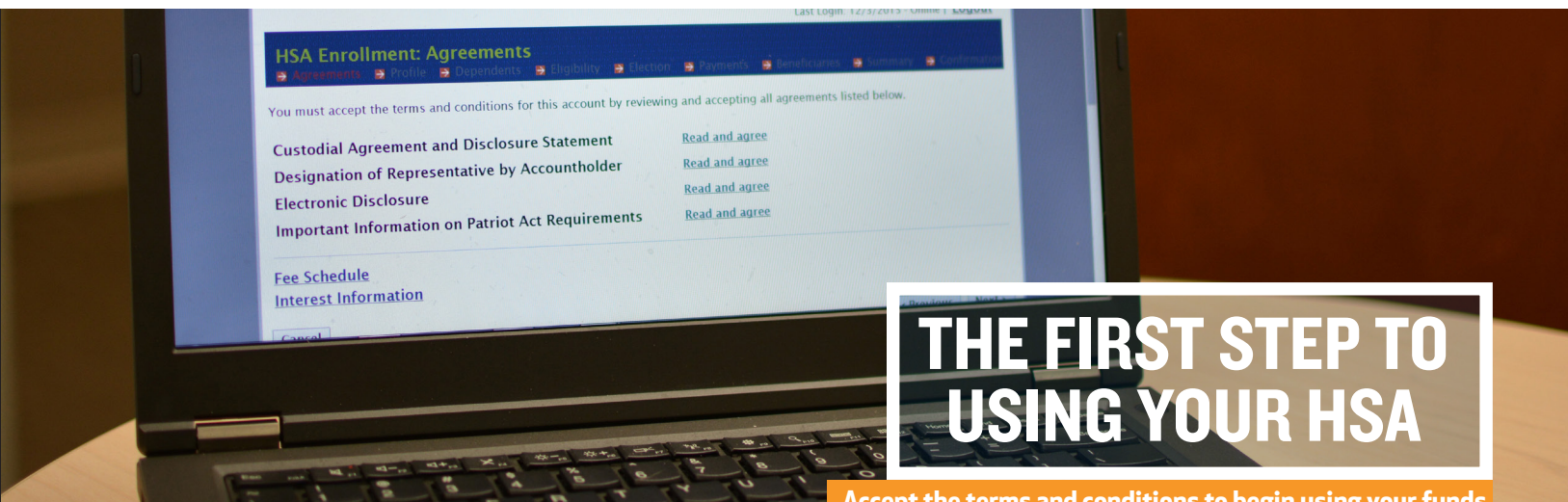


Health Savings Account (HSA) Terms & Conditions FAQ — Employees



How do I accept the terms and conditions for my HSA?

After enrolling in an HSA through your employer, log in to the Discovery Benefits consumer portal. Once logged in, you'll be prompted to read and agree to several different agreements. Once you've read and agreed to each, click "Submit" to complete submission of the terms and conditions. Your HSA funds will not be available until these agreements are agreed to and submitted.

What happens after I accept the electronic agreements?

Once you accept the agreements, your HSA enrollment will be complete and you can use your account if your identity has been verified as required by the USA PATRIOT Act.

The debit card will become active within 24 hours and as soon as the agreements are accepted, you can file distribution requests using the portal, the mobile app or a form.

What is the USA PATRIOT Act?

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an HSA. This means that when you open an HSA with Discovery Benefits, we will ask for your name, street address, date of birth and other information that will allow us to identify you.

This process takes approximately two days, during which time your account will be blocked. Once this process is completed and your identity has been verified, access to your HSA will be unblocked and made available to you. If your identity is not verified (e.g. if you moved recently and your new address is not

on file with the appropriate government agency), you may be asked to provide proof of your identity by providing a copy of your utility bill to verify your address or a copy of your Social Security card if the number does not match the verifying source's records.

What happens if I do not complete the needed identity verification for the USA PATRIOT Act?

The HSA will be closed and any funds will be returned to your employer.

What happens if I am enrolled in an HSA but have not signed the HSA agreements?

You will receive a series of email reminders from Discovery Benefits after 7, 14 and 21 days. These reminders will inform you that your account is still on hold and you will not have access to your HSA funds until the HSA agreements are signed. You will still have access to Limited Medical FSA, Dependent Care, Commuter and HRA funds (if applicable).

What happens if I do not accept the HSA Agreements?

Funds will be returned to you if you refuse to sign the HSA agreements, as long as you complete an HSA Distribution Request/Account Closure Form.

Can I sign the HSA Agreements through the mobile app?

No, you need to create an online account before you can access the mobile app. The HSA agreements need to be completed online as part of your account registration process.

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