Welcome!

We look forward to working with you through the management of your account. We understand the complexities around an HSA plan, which is why we are here to support you through the process.

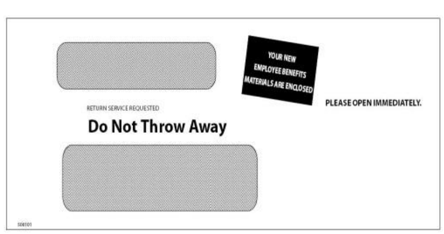
Step 1- Activate your online account - ***it is important that you activate this as soon as possible****.*
The first step in managing your account is to activate it by logging in to your account through our secure portal. Please click HERE or visit www.benstrat.com and click on the HSA Login button in the upper right corner of our Home Page. New users should use the Create your username and password link. Existing users can sign in with their current username and password (note there are links if you've forgotten your username and/or password.)

Step 2- Designate/Review Your HSA Beneficiaries
While logged in to your account select "Profile" from the top menu and then choosing "Add or Edit Beneficiary". Follow the prompts if you wish to add, delete or edit information on a beneficiary. You can add more than one beneficiary and you can designate each as primary or contingent. **If you are married, your spouse is deemed the 100% primary beneficiary unless the Spousal Consent Form is completed and returned.** If you wish to name someone other than your spouse as a primary beneficiary, click HERE for the HSA Beneficiary Change/Spousal Consent Form which requires your spouse's notarized signature. It can also be found on the participant HSA area of our website, or you can contact Customer Service to obtain the form.

Step 3 – Set Your Investment Sweep Threshold
If you would like to have money move automatically from your HSA cash account to investments once your balance reaches a certain threshold, you can set this up by clicking on the Manage Investment button while logged in to your account. From there you can set your threshold amount, review and elect investment options and allocate funds.

Step 4- Download The Benefit Strategies Mobile App
You can download our mobile application using your smart phone or tablet device by typing "Benefit Strategies" into the Apple App Store (iPhones) or the Google Play Store (Android Phones); look for the app with the yellow sun logo. You will use the same username and password that you created in Step 1.

Step 5- Look For Debit Cards To Arrive In The Mail
Keep an eye out for your HSA debit cards as they arrive in an unmarked envelope like the one shown below. You will automatically receive a set of two cards, both in your name. You can sign one and your spouse or other eligible dependent can sign the other. If additional cards are needed, feel free to contact our customer service team (fee may apply for additional/replacement cards.)



Step 6- Review Our HSA Tools and Support

These great tools will help you understand more about your HSA:

- While logged in, go to the Tools and Support tab and review the HSA QuickStart Guide and HSA FAQs. These are very useful tools you will want to refer to often!
- Click HERE to go to the participant HSA area of our web site to link to many sources of HSA information including videos on navigating the web portal and managing your investments online, fact sheets on specific HSA topics, our tax savings calculator and IRS publications related to HSAs.
- Our Customer Service team is available to offer support as you navigate your HSA account.
  Please contact us Monday through Thursday, 8:00am – 6:00pm, and Friday, 8:00am – 5:00pm, ET.
  Toll Free: 888-401-3539
  Online chat: www.benstrat.com
  Text to chat: 888-401-3539
  Email: info@benstrat.com