PAYFLEX MEMBER WEBSITE

Create Your Profile & Sign In

December 2019
Member website experience – Create Your Profile & Sign In

**Members may access the PayFlex member website from:**

- payflex.com
- aetna.com
- Another benefit website

**Here’s what you need to know**

- The website experience depends on whether the member is a first time user or a returning user.
- This deck shows the experience for each scenario.
ACCESS YOUR ACCOUNT FROM PAYFLEX.COM
Go to **payflex.com**. Click on **SIGN IN**.
Select **CREATE YOUR PROFILE**.
Complete this page to verify your identity.

**QUICK TIPS**

- **Your ID number** – This may be your Social Security number, Employee ID or employer designated number.

- **If your account includes a PayFlex Card®,** be sure to have it nearby. You’ll need to enter the last 8 digits of your card number after this page.
For cardholders only – enter the last 8 digits of your card number. If your account does NOT include a PayFlex Card®, you won’t see this page.

Get Started

Find Me

Enter the last eight digits of your PayFlex Card® number.

*Indicates a required field.

PayFlex Card Number*:  
12345678

Submit
Enter your email address and phone number.
We may use this information to update you on important account activity.
Request a verification code to be sent by email or text.
This is how we verify your account. And it helps us remember your device and browser the next time you login.

Secure Access

Request a verification code
We're happy to remember this device and browser for you. Before we do that, we need to verify your account. To get started, request a verification code below. If you already have a code from us, select I received my verification code. You’ll only have to do this once for this device and browser.

- Email my verification code
- Add your mobile phone number here.
- Update my contact information

I received my verification code
You can verify your account here by using the code we sent you.

OR

Need help with registration?
Call us at 1-888-702-5827 (9:00 am - 7:00 pm ET, Monday - Friday, 10:00 am - 7:00 pm ET)
Enter your verification code.
Create your profile

After you verify your account, you’ll create your profile. We’ll ask you to:

- Create a username and password
- Set up security questions and answers
- Review/accept the Online Services Agreement

**QUICK TIP:** After you create a username and password, you can use it to log into the PayFlex Mobile® app.
If you’re a new **HSA member**, you’ll need to complete a few steps to set up your HSA.

### Step 1 of 3: Fees and Agreements

Review your fees and agreements.

*Indicates required field.

#### Fee Schedule

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$2.25</td>
</tr>
<tr>
<td>One-Time Setup Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Insufficient Funds Fee (Overdraft)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Monthly Investment Account Fee</td>
<td>$3.00</td>
</tr>
<tr>
<td>Deposit Item Returned</td>
<td>$25.00</td>
</tr>
<tr>
<td>Bill Pay (postage included)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Monthly Paper Account Statement</td>
<td>$9.75</td>
</tr>
<tr>
<td>Account Closure Fee</td>
<td>$19.00</td>
</tr>
</tbody>
</table>

Review the **HSA Control Agreement**

I have received, read, understand and agree to the terms of the agreements, including the fees.*

**Your initials** Enter your initials

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Set up your HSA

Step 2 of 3: Personal Information

Complete all required fields.

*Indicates required field.

**Name**
Tucker Sebastian

**Address**
7612Thi
Omaha
P.O. 68124

**Social Security number**
XXX-XX-3676

**Date of birth**
04/03/1999

**Marital status**
Select your marital status

**High deductible health plan start date**
01/01/2018

Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. You or your employer provided an HDHP start date shown above. If you were enrolled in an HDHP prior to this date, you should update your HDHP start date on this page. PayFlex is not responsible for determining the accuracy of this information.

**High deductible health coverage**
Select your coverage type

SAVE AND CONTINUE
Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you’ll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiary is deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

*Indicates required field.

Select your primary beneficiary*

Select type of beneficiary

Beneficiary Terms

- If all of my beneficiaries predecease me, my HSA funds will be paid to my estate.
- If my spouse is my beneficiary and receives my HSA, they may choose to continue the HSA in their name. This is subject to the HSA Custodian’s consent. My spouse must also provide a written election, sign the forms and provide the required information to the HSA Custodian to open an HSA with PayFlex.
- If my beneficiary is not my spouse, the HSA terminates as of my date of death and any remaining balance is paid to my beneficiary(ies).
- I understand that in certain states, my spouse’s consent may be necessary if I wish to name a person as my beneficiary other than or in addition to my spouse. I also understand that I should consult with my attorney before making this type of beneficiary designation.
- By naming a beneficiary, I represent and warrant to the HSA Custodian that this beneficiary designation satisfies all legal requirements under applicable law and, on behalf of myself, the beneficiary or beneficiaries, my heirs and my estate, I hereby indemnify and hold the HSA Custodian harmless from and against any and all claims, damages, liabilities, and costs (including attorney’s fees) arising as a result of the HSA Custodian’s payment of my HSA balance in accordance with this beneficiary designation.
- The HSA Custodian may ask my beneficiary(ies) for proof of identity and entitlement to payment before making a final payout from my HSA.

SAVE AND CONTINUE
Step 3 of 3: Beneficiaries

Add a primary beneficiary
You can name a person, trust, or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you’ll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

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*Indicates required field.

Select your primary beneficiary*
<table>
<thead>
<tr>
<th>Person</th>
</tr>
</thead>
</table>

Beneficiary first name*
| First name |

Beneficiary last name*
| Last name |

Address*
| Address line 1 |
| Address line 2 |

City* State* ZIP code*
| City | Select state | Zip code |

Social Security number*
| Social security number |

Relationship*
| Select relationship |

Phone number
| Dial xxx-xxxx |

Date of birth*
| MM/DD/YYYY |

Beneficiary Terms
Set up your HSA

Step 3 of 3: Beneficiaries

My Beneficiaries

Success! You’ve named a beneficiary for your HSA.

You may add, change or remove your beneficiary at any time prior to your death.

Primary Beneficiary  Percentage

Samantha Sebastian          100%  Edit

Total: 100%

ADD A PRIMARY BENEFICIARY  ADD A CONTINGENT BENEFICIARY

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Set up your HSA

HSA set up summary
Here's the information you entered for your HSA. You can update it at any time through Account Settings.

Personal Information

Name
Tucker Sebastian

Address
7612TH
Omaha, NE 68154

High deductible health plan start date
01/01/2019

High deductible health plan coverage
Single Plan

My Beneficiaries

Primary beneficiaries

<table>
<thead>
<tr>
<th>Name</th>
<th>Social Security number</th>
<th>Relationship</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Samantha Sebastian</td>
<td>XXX-XX-1234</td>
<td>Child</td>
<td>100</td>
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Find out how much you can contribute

Each year, the Internal Revenue Service (IRS) sets annual contribution limits for HSAs. These limits are based on your HDHP coverage level (self-only or family). And they are subject to annual change. You can find the contribution limits on the U.S. Department of Treasury website.
Welcome Tucker!
Your online account is ready to go.

Where to next?
Check out your account settings. There you can:

- Link a bank account – it helps you get your money faster!
- Account notifications – it’s an easy way to stay up to date!

Go to Account Settings
After you create your profile and set up your account, we’ll take you to your account dashboard.
ACCESS YOUR ACCOUNT FROM
AETNA NAVIGATOR®
Log into aetna.com.
Under *See Coverage & Costs*, select your account name. This will take you to the PayFlex member website.
For cardholders only – enter the last 8 digits of your card number.

If your account does NOT include a PayFlex Card®, you won’t see this page.

Get Started

Find Me

Enter the last eight digits of your PayFlex Card® number.

*Indicates a required field.

PayFlex Card Number*:  
12345678  
Submit
Update/create your profile

We may ask you to update/create your online profile. This helps make your account more secure and protect your identity.

**You’ll simply:**

- Create a username and password
- Enter your email address
- Set up security questions and answers
- Review/accept the Online Services Agreement

**QUICK TIP:** After you create a username and password, you can use it to log into payflex.com. And it’ll work for the PayFlex Mobile® app.
If you’re a new **HSA member**, you’ll need to complete a few steps to set up your HSA.

### Step 1 of 3: Fees and Agreements

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**Review the HSA Control Agreement**

I have received, read, understand and agree to the terms of the agreements, including the fees.*

**Your initials**

[Enter your initials]

[Save and Continue]
Set up your HSA

Step 2 of 3: Personal Information

Complete all required fields.

*Indicates required field.

Name: Tucker Sebastian
Address: 7612TH
Omaha
Ne 68124
Social Security number: XXX-XX-3678
Date of birth: 04/03/1999

Marital status:
Select your marital status

High deductible health plan start date:
02/01/2018

Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. Your or your employer provided an HDHP start date shown above. If you were enrolled in an HDHP prior to this date, you should update your HDHP start date on this page. PayFlex is not responsible for determining the accuracy of this information.

High deductible health coverage:
Select your coverage type

SAVE AND CONTINUE
Step 3 of 3: Beneficiaries

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Select type of beneficiary

**Beneficiary Terms**

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- By naming a beneficiary, I represent and warrant to the HSA Custodian that this beneficiary designation satisfies all legal requirements under applicable law and, on behalf of myself, the beneficiary or beneficiaries, my heirs and my estate, I hereby indemnify and hold the HSA Custodian harmless from and against any and all claims, damages, liabilities, and costs (including attorney’s fees) arising as a result of the HSA Custodian’s payment of my HSA balance in accordance with this beneficiary designation.
- The HSA Custodian may ask my beneficiary(ies) for proof of identity and entitlement to payment before making a final payout from my HSA.
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*Indicates required field.

Select your primary beneficiary
Person

Beneficiary first name*
First name

Beneficiary last name*
Last name

Address*
Address line 1

Address line 2

City* State* ZIP code*
City Select state Zip code

Social Security number*
Social security number

Relationship*
Select relationship

Phone number
(Don’t use dashes)

Date of birth*
MM/DD/YYYY

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Set up your HSA

Step 3 of 3: Beneficiaries

My Beneficiaries

**Success! You’ve named a beneficiary for your HSA.**
You may add, change or remove your beneficiary at any time prior to your death.

<table>
<thead>
<tr>
<th>Primary Beneficiary</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Samantha Sebastian</td>
<td>100%</td>
</tr>
</tbody>
</table>

Total: 100%

**ADD A PRIMARY BENEFICIARY**  **ADD A CONTINGENT BENEFICIARY**  **SAVE AND CONTINUE**
Set up your HSA

HSA set up summary
Here’s the information you entered for your HSA. You can update it at any time through Account Settings.

Personal Information
Name
Tucker Sebastian
Address
7612TH
Omaha, NE 68154
High deductible health plan start date
01/01/2019
High deductible health plan coverage
Single Plan
My Beneficiaries
Primary beneficiaries

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Where to next?
Check out your account settings. There you can:

- Link a bank account – it helps you get your money faster!
- Account notifications – it’s an easy way to stay up to date!

Go to Account Settings

Go to My Dashboard >
After you update/create your profile and set up your account, we’ll take you to your account dashboard.