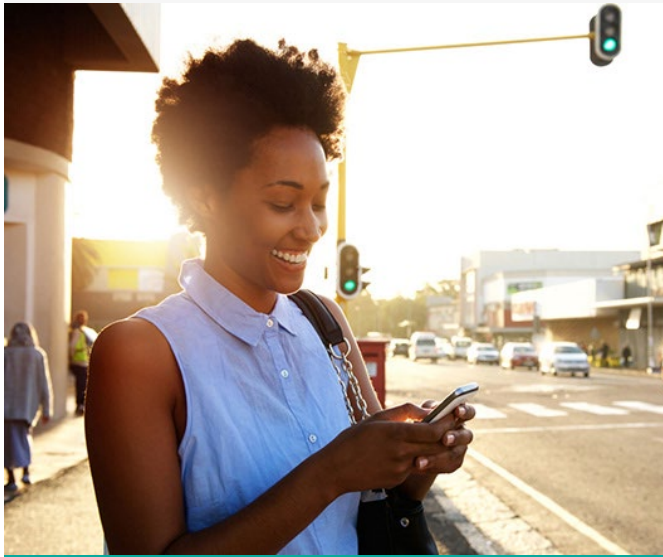


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PAYFLEX®

We're here to help you get the most from your PayFlex Health Savings Account (HSA)! We'll provide you with great tips so you can easily manage your HSA. Here "R" the top 3 tips to get started:

Register your online account

Visit payflex.com and click CREATE PROFILE to set up your username and password.

Roll over your existing HSA

If you have another HSA, even from other another provider, you can [transfer](#) your balance into your new PayFlex account to make managing your money even easier.

Reimburse yourself faster

Get reimbursed for your eligible expenses and make contributions to your HSA quickly by linking a bank account. Your reimbursements will be sent directly to your checking and savings account. Log into payflex.com, click on Account Settings, then Bank Accounts to get started.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information. This material is for

informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to [PayFlex.com](https://www.payflex.com).

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