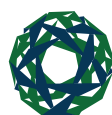


Welcome to your NueSynergy Health Savings Account

Enclosed is everything you need to help you learn how to use your HSA.

Let's get started!



NueSynergy
Customer Focused • Technology Driven

Congratulations!

Thank you for opening a NueSynergy Health Savings Account (HSA). Our goal is to provide an affordable and convenient approach to begin saving for your medical expenses. With NueSynergy, you'll receive personalized service as well as online and mobile access to account information, tools and resources.

Sticking to the basics

A Health Savings Account (HSA) enables you to save, invest and spend funds for qualified medical expenses on a tax-advantaged basis. Unused funds roll over from year to year and continue to grow tax-free.

HSA Eligibility Recap

To be eligible to open and contribute to an HSA, you must meet all the following criteria, defined by the IRS:

- ✓ You are covered by a qualified High Deductible Health Plan (HDHP).
- ✓ The minimum required deductible for an HDHP cannot be less than:
Individual Coverage: \$1,350 Family Coverage: \$2,700
- ✓ The maximum out-of-pocket expenses are capped for individual and for family coverage. The maximum out-of-pocket limits are:
Individual Coverage: \$6,650 Family Coverage: \$13,300
- ✓ You are not covered by another non-qualified health care plan, such as a health plan sponsored by your spouse's employer, Medicare or TriCare.
- ✓ Flexible Spending Account (FSA) participation is restricted to a Limited Purpose FSA (dental, vision, or post-deductible medical expenses) or a Dependent Care FSA.
- ✓ You cannot be claimed as a dependent on another individual's tax return.

What's next?

This Welcome Kit provides an overview of how your HSA works, including accessing your account online, contributing and using your funds, maximizing contributions and utilizing online tools within the employee portal. You will receive the following material:

- Welcome letter with your account number
- Welcome email with login instructions
- HSA debit card (within 10 business days)

Use this kit to get started

Now that your account is open, you can begin making deposits and using funds to pay for qualified medical expenses.

Read through this guide for helpful hints and guidance on how to take control of your health care costs and begin saving for your future medical expenses.

Services available to you

- View online account balance and transaction information.
- Track expenses for tax reporting purposes.
- Print forms and documents relating to your accounts.
- Find educational material to help you understand your HSA.
- Call our customer support any time with questions and issues.



**For more information visit
www.NueSynergy.com
or contact us at 855.890.7239**

Managing Your Account Made Simple

Online or on the go, NueSynergy puts you in control. To setup your online account, select "Register," located in the top right corner at www.NueSynergy.com. Once you've registered your account, select "Login" and navigate to "My Accounts" to get started. If you have questions, please contact NueSynergy at 855.890.7239 or customerservice@NueSynergy.com



Employee Portal

With your unique user logon, you'll have 24/7 access to detailed account information and claims information. After you've registered your account at www.NueSynergy.com, you can logon to check your balance, view recent transactions, and submit claims online.

Employee portal features:

- Single access point for your HSA
- Online videos, calculators and other tools
- Integrated investment options
- Easy-to-use Bill Pay feature

Bill Pay Features:

- One time or recurring payments
- Schedule future dated payments
- Make expedited payments
- Receive e-bills
- Categorize payments
- Create reports
- Establish alerts
- Set up reminders



NueSynergy Mobile

The NueSynergy mobile app gives you on-to-go access to your FSA, HSA and HRA account balances and plan details.

Through NueSynergy Mobile you can:

- Review recent transactions
- Read all email and text alerts
- Submit claim documentation by taking a photo
- Contact NueSynergy customer service

Download the App



Live Support

Technology is great, but sometimes you need to talk to a real person. Our knowledgeable NueSynergy support staff can answer your questions.

Phone: 913.653.8351
Toll-free: 855.890.7239
8:00 a.m. – 5:00 p.m. Monday – Friday (CST)

Email: customerservice@nuesynergy.com

Contributing is a Snap!

Contributing funds lowers your taxable income while helping you build a nest egg for future health care expenses. Contributions to your HSA may be made by you, your employer or anyone; however, the preferred tax treatment will only be realized by you.

You can contribute money to your account in several convenient ways:

- **Direct Deposit** - Direct deposit can be facilitated through the employee portal, by your employer, or by your payroll provider. These contributions can be deducted from your paycheck on a pre- or post-tax basis, depending upon your employer's benefit program.
- **Funds Transfer** - Within the employee portal you can make one-time electronic transfers from other financial institutions. They are fast and easy!
- **Account Transfer** - If you have an existing Health Benefit Account or IRA, you may be eligible to either rollover or transfer the funds to your new HSA. Required forms are available within the employee portal or you may contact NueSynergy for further assistance.
- **Checks** - If you prefer, you can send a check by mail to NueSynergy's bank partner and HSA trustee, Avidia Bank, PO Box 370, Hudson MA 01749. The check should be made payable to Avidia Bank, and you should either include a deposit slip from your checkbook or simply write your account number in the memo line.

2018 HSA Contribution Limits

Single: \$3,450

Family: \$6,900

2018 Catch up Contributions

Those age 55 or older may make additional contributions above the set HSA maximum.

Single: \$1,000

Family: \$1,000

Maximizing Your Contributions

As you decide how much to contribute, it's important to note that contributing the maximum allowable amount helps you to get the most from your HSA. At the very least, you'll want to contribute enough to cover anticipated health care expenses. Contributions may be made until April 15 for the previous calendar year. Additionally if you are 55 or older, you are allowed to make a \$1,000 catch up contribution. The tax advantages of an HSA make it a powerful long-term savings vehicle. Keep in mind that HSA contribution limits established by the IRS may change each year, and you must not over contribute to avoid adverse tax consequences.



A Great Savings Example:

A contribution of \$50 a month over 25 years:

Tax savings	Balance
\$4,148	\$21,876

Increase the contribution to \$200 a month over 25 years:

Tax savings	Balance
\$16,590	\$87,502

Maximum family contribution of \$6,650 a year over 25 years:

Tax savings	Balance
\$47,777	\$248,472

**For illustrative purposes only. Savings calculations are based on a federal tax rate of 15%, state tax rate of 5% and 7.65% FICA. Balance calculations assume an average interest rate of 3%. Actual results may vary.*

Does this sound complicated? Don't worry. The tools within your employee portal, at www.NueSynergy.com, will help you monitor contributions and help prevent over contributing. You may also contact us with questions, 855.890.7239. We're here to help.

Paying for Healthcare the Easy Way

Because you have enrolled in a High Deductible Plan, you no longer have to submit claims or wait to be reimbursed for medical expenses. With your HSA, accessing your funds to pay for qualified medical expenses is simple and tax-free. When you need access, the following options are available:

- NueSynergy Debit Card - At the doctor's office or pharmacy, simply swipe your card. If you are paying by mail, phone or online, just provide your NueSynergy debit card number to complete your transaction.
- Checks - If you prefer to write checks, they can be ordered when opening your account.
- Bill Pay - Within the employee portal, you can enroll for the Bill Pay feature. Once enrolled you can add your payees.
- Reimbursing Yourself - If you do not have enough funds in your HSA, or if you prefer to pay out-of-pocket for qualified medical expenses, then keep your receipts. Later on you can choose to reimburse yourself.

Qualified Medical Expenses

Qualified medical expenses are those directly related to the alleviation or prevention of physical or mental illness. Amounts paid for over-the-counter drugs are no longer qualified medical expenses unless prescribed by a doctor. This requirement does not apply to expenses such as insulin and diabetic supplies, bandages, band-aids or contact lens supplies. Expenses generally can be for yourself, your spouse, or your dependent children, regardless of whether they're covered under your health plan. HSA funds can be used to pay for qualified medical expenses such as:

- Medical Care
- Dental
- Deductible Payments
- Chiropractic fees
- Premiums (COBRA, LTC, Medicare A/B/C/D)
- Vision
- Prescriptions
- Medical Equipment
- Physicals
- Speech or Physical Therapy



Keep Great Records!

Keep track of your expenses and payments by using the employee portal to see balances, view transactions, create reports, and upload receipts. Also, based on your health plan, some of your expenses may apply toward your deductible. If you use your HSA funds for non-qualified medical expenses and are under the age of 65, then you may incur a 20% penalty and owe income tax on the amount used. However, qualified medical expenses remain tax-free after age 65.

For additional information on how to use your funds, manage your expenditures, use Bill Pay, re-order a NueSynergy Debit Card, or determine if an expense is qualified, please visit www.NueSynergy.com or call us at 855.890.7239.

HSA Investment Options & Tax Advantages

Since your HSA is a tax-exempt account, it makes sense to use it to its fullest by making regular contributions. During the year, if you don't use all of your HSA funds, then they roll over for future use. Once your HSA reaches the \$1,000 balance threshold, you can self-enroll for the Devenir investment account* (Figure 1). Based on your objectives, you may select from 13 mutual funds. You can use the transfer feature within the employee portal (www.NueSynergy.com) to move funds between the investment and transactional component of your HSA.

HSAs Offer a Triple Tax Advantage

1. Money goes in tax-free - Most employers offer a payroll deduction plan that allows you to make contributions to your HSA on a pre-tax basis. The deduction is deposited into your HSA prior to taxes being applied to your paycheck, making your savings immediate. You can also contribute to your HSA post-tax and recognize the same tax savings by claiming the deduction when filing your annual taxes.
2. Money comes out tax-free - Eligible medical purchases can be made tax-free when you use your HSA. You can also pay out-of-pocket for eligible medical expenses and then reimburse yourself from your HSA. You can use your benefits debit card, online bill pay, or write a check.
3. Earn interest tax-free - The interest on HSA funds grows on a tax-free basis. Unlike most savings accounts, interest earned on an HSA is not considered taxable income when the funds are used for eligible medical expenses.

The only time you may pay taxes or penalties on your HSA funds is if you make a non-eligible purchase or if you contribute more than the yearly maximum contribution limit. However, both circumstances can be corrected free of tax penalties by April 15 of the following calendar year.

How can an HSA help secure my retirement?

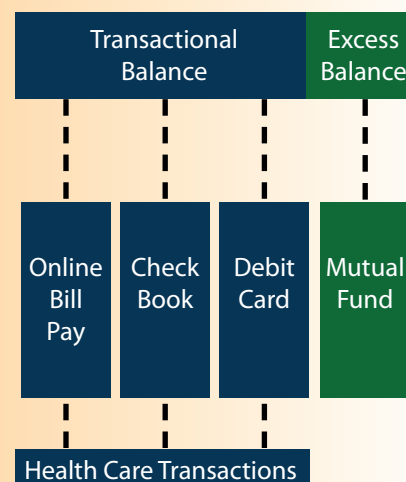
Participation in an HSA allows you to invest both pre- and post-tax dollars to prepare for retirement. Although your funds can be used to pay for immediate healthcare expenses tax-free, you can also save the money for healthcare expenses later in life. Whether you withdraw the money tomorrow, five years from now, or in retirement, funds used for qualified healthcare expenses are always tax-free.

Your HSA Investment Options

NueSynergy HSA investment options are offered through Devenir.* The leading HSA investment advisor in the country, Devenir features clients of all sizes, from small community banks to Fortune 500 companies.

Through the employee portal, at www.NueSynergy.com, you can:

- Access competitive investment choices, including an array of mutual funds or an interest-bearing account.*
- Elect to sweep contributions into investment accounts when they meet the necessary account threshold.
- Find educational materials and tools online to help you understand your HSA.



* Investments are not insured by the FDIC; are not deposits or other obligations of NueSynergy or Avidia Bank and are not guaranteed by NueSynergy or Avidia Bank; and are subject to investment risks, including possible loss of principal invested.

Managing Your Account and Other Helpful Suggestions

You are in complete control of your HSA. Here is some helpful information to assist in managing your account:

- Correcting Account Information - Within the employee portal you are able to change your personal information.
- Adding Authorized Signers or Beneficiaries - For your convenience we have provided easy to complete on-line forms.
- Transferring Funds to Your HSA - If you would like to transfer or rollover funds from an existing HSA or IRA, we provide easy-to-follow on-line forms.
- Tax information - At year end, our FDIC insured account holder, Avidia Bank, will send you the following:
 - 1099 SA - Received by January 31 and shows your annual distributions
 - 5498 SA - Received by May 31 and shows your annual contributions

When you receive these forms and you feel there is an error, please contact NueSynergy at 855.890.7239. We will work with you and Avidia Bank to make corrections and provide a corrected form.



www.NueSynergy.com allows 24/7 access to:

- Account balances and history
- Deposit and withdrawal capabilities
- Important forms and documents
- Up-to-date history
- Recent news and benefits updates
- Account statements
- Investment options

Thank You!

We are proud to serve as your HSA administrator. We appreciate your business and look forward to providing you the highest level of service and support. Our goal is to ensure that you maximize the benefits of participating in a Health Savings Account. To that end, we are constantly seeking ways to provide a better customer experience. Please let us know if there is anything we can do to improve the level of service.

HSA Administrator:

NueSynergy
4601 College Blvd., Suite 280, Leawood, KS 66211
855.890.7239 | www.NueSynergy.com

HSA Custodian:

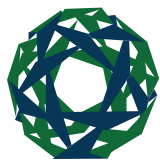


Avidia Bank
42 Main St., Hudson, MA 01749
855-472-9399
www.hsavidiabank.com

Top Ten Reasons to Keep a NueSynergy HSA

- 1 Triple Tax-Advantaged:**
Contributions are tax-free, potential interest gains accumulate tax-free and distributions are tax-free when used to pay for qualified medical expenses.
- 2 Flexible:**
In case of emergency, funds can be used for non-medical expenses (money withdrawn may incur a 20% penalty and income tax charge). At age 65, any remaining HSA funds can be withdrawn for non-medical reasons without a penalty.
- 3 Portable:**
The employee owns all HSA account funds. The accumulated balance in the account rolls over from year to year. Accounts move with employees even if they change employment or retire.
- 4 Convenient:**
The NueSynergy prepaid MasterCard provides employees with an easy and convenient way to access HSA contributions. Paper checks are provided as well.
- 5 Independence:**
Employers prefer the long-term viability of an independent administrator. The relationship the employer has with their HSA administrator or HSA custodian remains consistent, along with all plan processes and resources, even if the employer switches to a different insurance plan.
- 6 Savings solution for future health needs:**
Unused contributions accumulate and can be saved and used for future medical expenses or to supplement retirement income. For example, unused funds can be used to pay COBRA or other medical insurance premiums during periods of unemployment or temporary layoff.
- 7 FDIC Insured Account:**
NueSynergy has partnered with Avidia Bank, to provide our FDIC insured HSAs. This partnership enables us to provide a fully integrated experience through both our employee and employer portals.
- 8 Investment options:**
Employees can select from a spectrum of investment options to match their preferred investment style. Investments are offered through Devenir.*
- 9 Record keeping:**
Process HSA deposits and withdrawals, post transactions, prepare and distribute bank statements and perform year end reporting on required IRS forms.
- 10 Monthly Statements:**
Sent when the account has any activity. (Quarterly statements are sent to all account holders regardless of activity.)

** Investments are not insured by the FDIC; are not deposits or other obligations of NueSynergy or Avidia Bank and are not guaranteed by NueSynergy or Avidia Bank; and are subject to investment risks, including possible loss of principal invested.*



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