



# Health Savings Account (HSA) Enrollment Guide

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# Welcome to Medical Mutual

- Your Medical Mutual health benefits plan is paired with Medical Mutual's Health Savings Account (HSA). An HSA is a savings account you can use to pay for qualified medical expenses.
- HSA benefits include:
  - The money you put in your HSA account is tax deductible
  - Funds in HSA grow tax free
  - There are no taxes on withdrawals when paying for qualified medical expenses
  - Your HSA balance can be carried over year after year
  - You may be eligible to invest your HSA similar to a 401(k) or IRA (in an interest-bearing account, a mutual fund or stocks or bonds)
  - You can use your HSA to help add to your retirement funds
  - There are no monthly administration fees\*

\*Investment account fees may apply

# Medical Mutual's HSA

- We've partnered with Avidia Bank to offer the Medical Mutual HSA. Now you can have your healthcare and an HSA together from Medical Mutual.
- Our HSA makes it easier for you to take control of your healthcare and savings. By using one username and password to connect health benefits and HSA information, we provide full access quickly and easily.
- To enroll in your Medical Mutual HSA, please follow the steps outlined in this guide.

# Before You Begin

- As part of the enrollment process, please have the following information available before you begin:
  - Name
  - Address
  - Date of birth
  - Social Security number
  - Driver's license number
  - If adding dependent(s), please have dependent Social Security number
  - If adding authorized signer(s), please have name and address information

**Please note:** You will be asked to review several PDF documents. To do so, you must have access to Adobe Acrobat Reader and you must perform a test that confirms you can open PDF documents.

# Step 1: Sign in to My Health Plan

- Go to [MedMutual.com/member](https://www.MedMutual.com/member) to register for or log in to your My Health Plan account.
- My Health Plan lets you easily manage your Medical Mutual HSA, along with other aspects of your health insurance plan.

Medical Mutual logo and contact information (800.382.5729) are visible at the top of the page.

## My Health Plan

### Log In to My Health Plan

Username

Password

[Forgot User Name or Password](#)

#### Not Registered?

Register now to enjoy 24 hour access to:

- Reference claims and payment information
- View your plan benefits
- Learn more about wellness programs
- Access money-saving tools and tips
- Participate in exclusive members-only offers

#### Take A Test Drive

Preview My Health Plan with the Jane Doe account.

# Step 2: Go to My Spending Accounts

- Once logged in to your My Health Plan account, go to the Claims & Balances tab. Select My Spending Accounts.
- Depending on your screen settings, you may see one of the following views.
- View #1

The screenshot displays the Medical Mutual My Health Plan dashboard. At the top left is the Medical Mutual logo. The navigation bar includes 'Dashboard', 'Claims & Balances', 'Benefits & Coverage', and 'Resources & Tools'. The 'Claims & Balances' dropdown menu is open, showing 'Claims' (with a sub-item 'Claims Summary') and 'Balances' (with sub-items 'Deductibles and Coinsurance' and 'My Spending Accounts'). The 'My Spending Accounts' option is circled in red. Below the navigation bar, a green banner reads 'My Health Plan'. A personalized greeting 'Hello, [name] welcome.' is visible. The main content area shows 'Viewing:' with a dropdown menu and 'Benefit Period: January 1st through December 31st'. At the bottom, there are two cards: 'Deductible & Coinsurance (In Network)' and 'Claims Snapshot (Most Recent)'.

# Step 2: Go to My Spending Accounts continued

- View #2

The screenshot displays the Medical Mutual website interface. At the top left is the Medical Mutual logo. Below it is a green banner with a white plus sign and the text "My Health Plan". To the right of the banner is a "MENU" button circled in red. Below the banner is another Medical Mutual logo and a "MENU" button. A red arrow points from the top "MENU" button to a "Claims & Balances" menu item, which is also circled in red. Another red arrow points from "Claims & Balances" to a "My Spending Accounts" menu item, which is circled in red. The "My Spending Accounts" menu item is highlighted in green. The main content area shows a list of menu items: Dashboard, Claims & Balances (with sub-items: Claims Summary, Deductibles and Coinsurance, My Spending Accounts), Benefits & Coverage, Resources & Tools, Healthy Living, My Profile, Contact Us, and Logout. Each menu item has a green checkmark to its right.

# Step 2: Go to My Spending Accounts continued

- Please review the information about Medical Mutual's My Spending Accounts website. This is where you will manage your HSA.
- Please check that you agree and click Accept Terms and Submit.

**Terms**

Sign on to the My Spending Accounts website

I, Carl W Keller, understand that Medical Mutual's My Spending Accounts website, which will let me manage my Medical Mutual HSA (through Avidia Bank) and view information about HSAs, FSAs and HRAs, is hosted by Alegeus Technologies. I understand that the information I provide will remain confidential, in accordance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Medical Mutual's [Notice of Privacy Practices](#).

Yes, I agree to sign on to Medical Mutual's My Spending Accounts website.

**Accept Terms and Submit**

**Disclaimer**

The information on this Web site and any links are for your information only and does not take the place of, or is intended to be a substitute for professional medical advice, diagnosis or treatment from your doctor. Any services recommended or provided by your doctor may not be covered under the terms of your benefit plan. Eligibility and coverage are subject to the specific terms of your benefit plan.



# Step 3: Enrollment

- You are now at the homepage for your HSA.
- To enroll in your HSA, select Online Enrollment on the Enrollment tab.

The screenshot displays the Medical Mutual HSA portal homepage. At the top, the Medical Mutual logo is on the left, and contact information (800) 522-2037 and MySpendingAccounts@MedMutual.com is on the right. Below this is a navigation bar with links for Home, My Account(s), My Profile, Communications, Enrollment, and Resources. The Enrollment link is highlighted with a red box. Below the navigation bar is a dark green bar with 'Personal Dashboard' and 'Online Enrollment' links, with 'Online Enrollment' also highlighted by a red box. The main content area features a 'Latest News' section with a date of November 8, 2017, and a welcome message. Below this are four widget sections: 'Your Accounts' with a 'Plan years to show' filter (Previous, Current, Future) and a 'See All' button; 'Recent Transactions' with a 'See All' button; 'Alerts' with a message about email alerts and a 'Sign Up' button; and 'Get Reimbursed Faster' with a message about direct deposit and an 'ADD' button.

# Step 3: Enrollment continued

- The account application should take 10 to 15 minutes to complete. When you have the documentation required to enroll, click Start to begin the enrollment process.

**MEDICAL MUTUAL** (800) 522-2037  
MySpendingAccounts@MedMutual.com

Home My Accounts My Profile  
Communications Enrollment Resources

log out

## Online Enrollment

### Enroll Online

What you need to know about procedures for opening an account:  
To help the government fight the funding of terrorists and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What will you need to complete this application:**  
When you apply for an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.

**How long will this take to complete:**  
The account application should take only 10-15 minutes of your time. Once your application has been approved, you will receive a welcome email with additional instructions.

HSA 2017  
Medical Mutual Health Savings Account  
(HSA) - ABH  
*New*

Enrollment Dates  
Rolling Enrollment

**Start**

# Step 3: Enrollment continued

- Click the Enroll button next to your HSA plan.

## Online Enrollment

### Enroll Online

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**HSA 2017**  
Medical Mutual Health Savings Account  
(HSA) - ABH  
*New*

Enrollment Dates  
Rolling Enrollment

### Enrollment Summary

Below are benefit plans in which you are eligible to enroll. Please click on the "Enroll" or "Waive" link under the Action column to either enroll or waive your enrollment for each plan.

**HSA 2017**  
Medical Mutual Health Savings Account  
(HSA) - ABH  
*New*

Enrollment Dates  
Rolling Enrollment

**Enroll**  
Waive

# Step 3: Enrollment continued

- You will need to provide your personal information such as name, birthdate and Social Security number.
  - Since an HSA is a bank account, per Section 326 of the USA Patriot Act, you must have a Social Security number to open an HSA.

**Please note: If your personal information is incorrect or has changed, do not continue the enrollment process. Do not update your information directly on the enrollment website.**

- Please contact your human resources department or your broker to update your information. If you have an Individual policy, please call (800) 242-1936.
  - Enrollment information may take up to 5 business days to update before you complete your enrollment.
- Once your updated information is returned to Medical Mutual and loaded into the system, you can return back to the enrollment page and complete your HSA enrollment.

# Step 3: Enrollment continued

- Complete all sections that are not prepopulated.

HSA Online Enrollment

HSA Online Enrollment

1. Personal Information

Please Note: If you would like to add an Authorized Signer to your HSA account click "Add Authorized Signer" below. Please note that any individual listed as an Authorized Signer will be issued a debit card and must be at least 18 years of age.

General Info

First Name *	TEST	Gender	Female
Last Name *	TESTING	Phone *	(000)000-0000
Date of Birth *	Nov 11, 1977	Email *	
SSN *	123456789	Re-Enter Re-enter Email	
Marital	Married		
Employment Status *	Select		
Employer Name *			
Employer City *			
Employer State *			

# Step 3: Enrollment continued

- Please note: Your mailing address will be prepopulated and cannot be changed.
- Your mailing address must be the same as your home address. Please check the “Same as home address” box to complete this section.

Address	
Home Address (Not PO Box) *	Mailing Address
<input type="checkbox"/> Same as home address	<input checked="" type="checkbox"/>
Address 1 * 2060 E 9TH ST	Address 1 * 
Address 2 	Address 2 
City * CLEVELAND	City * 
State * Ohio	State * Select state
ZIP * 441151313	ZIP * 
Country * US	Country * Select country

# Step 3: Enrollment continued

- Complete this section if you want to add an authorized signer to your account. To issue a separate debit card for an authorized signer on your HSA, please call (800) 522-2037.



**Please note: Authorized signers prepopulate from your medical health insurance coverage. You must manually delete any signers listed under the age of 18.**



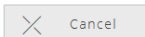
### Authorized Signer Information

Please select 'Add Authorized Signer' if you would like to add an authorized signer who will receive a debit card to your account. Only one authorized signer can be added to your account using this application. If you wish to request debit cards for additional authorized signers please contact customer service after your account has been opened and you have received your welcome email.

**Note: This individual must be 18 years of age or older. Please do not add Authorized Signers under the age of 18 here or dependents that should not receive a debit card.**

SPOUSE TESTING , *Female*

Authorized signer ID	Address	
001	2060 E 9TH ST CLEVELAND, 441151313 US	 EDIT AUTHORIZED SIGNER INFORMATION
Date of Birth	Alternate Address	 DELETE AUTHORIZED SIGNER INFORMATION
Nov 11, 1980		
SSN		
Relationship		
Spouse Or Common Law Spouse		


  

# Step 3: Enrollment continued

- Select whether you want your monthly account statements Electronic Only or Electronic and Paper.
- Electronic statements require Adobe Acrobat Reader to download.
- Click on the Sample PDF and enter the PDF PIN number to proceed or download Adobe Acrobat Reader if needed to complete this step.

## Statements & Forms

### Statements

 E-Statements will be available on the online portal as a PDF document. Please check the box to confirm your ability to open PDF documents. Thank you.

Electronic Only

Electronic and Paper

### Electronic Documents Access

In order to elect Electronic Documents, you must verify your ability to access Electronic Documents.

Please open [Sample PDF File](#) and enter the PIN Number below.

Invalid PIN

Enter PDF PIN Number



Click here to open PDF



Get Adobe Acrobat Reader



# Step 3: Enrollment continued

- If you choose, select a beneficiary who will receive the money in your HSA upon your death.

## Beneficiaries

### Primary Beneficiary

You have the option to add primary beneficiary but are not required to do so.

Add Beneficiary

### Contingent Beneficiary

You have an option to add a contingent beneficiary after adding primary beneficiary.


Add Beneficiary

# Step 3: Enrollment continued

- Select form of identification from the list and provide all identification information as requested.
- Check the certification box and click Next to continue.

Identification Information

Please select and enter the applicable information for one form of identification for the primary applicant from the list below.

 Choose one form of identification from the list\*

Other Info

To issue a separate card for an authorized signer on your Health Savings Account (HSA), please call Medical Mutual customer service at (800) 522-2037. Based on your Health Savings Account plan set up Customer Service may request additional documentation to facilitate your request.

I CERTIFY THAT THE INFORMATION PROVIDED ABOVE IS VALID AND CORRECT.

# Step 3: Enrollment continued

- Review your enrollment information and edit if needed.

## HSA Online Enrollment

### HSA Online Enrollment

#### Account Details

Plan Description      Medical Mutual Health Savings  
Account (HSA)

A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit. HSA funds roll over and accumulate year to year if not spent



HSAs are owned by the individual, which differentiates them from company-owned Health Reimbursement Arrangements (HRA) that are an alternate tax-deductible source of funds paired with either HDHPs or standard health plans. HSA funds may currently be used to pay for qualified medical expenses at any time without federal tax liability or penalty. Beginning in early 2011 OTC (over the counter) medications cannot be paid with HSA dollars without a doctor's prescription.

#### Participant Demographics

# Step 3: Enrollment continued

- Click to open and review the three highlighted documents.
- If you agree to the document information, check the box marked “Yes I Accept” to continue.

## Disclosures

Clicking "Yes, I accept" below constitutes your agreement to be bound by the terms of each of the Account Documents contained at the links below and your acknowledgment that you have opened, read, understood and hereby agree to the terms of each of these Account Documents. You must click and review the links below to continue the application process. Please print and retain these Account Documents for your records. This will be your only opportunity to print them during this online application.

Electronic Records and Disclosure Agreement  
*click here to read and then agree*



HSA Online Deposit and Disclosure Agreements  
*click here to read and then agree*



Privacy Disclosure  
*click here to read and then agree*



Yes I Accept\*

# Step 3: Enrollment continued

- Complete the Electronic Signature section.
- Click Next to complete your enrollment.

## Electronic Signature

By electronically signing this application, the undersigned acknowledges that they have opened a Avidia Bank Checking Account, and have read, understand and agree to be bound by the terms of the Deposit Account Agreement and HSA Custodial Agreement. The undersigned further acknowledges that they have read and understand the disclosures made available in this online application. The undersigned authorizes Avidia Bank to make inquiries from any consumer reporting agency, including a check protection service, in connection with this account.

First Name \*

Last Name \*

Confirm First Name \*

Confirm Last Name \*

Date Signed

# Step 4: Enrollment Confirmation

- The last screen confirms your HSA application is submitted.
- Click Done and close the browser window.

## HSA Online Enrollment



Thank you!

Your application has been submitted.

Thank you for completing the online application for your Avidia Bank HSA. Most applications are approved in 2-3 business days.

Upon approval, you will receive a welcome email with confirmation that your account has been opened and your debit card has been ordered. Your welcome email will also include instructions for accessing your HSA online.

Thank you for choosing Avidia Bank.



Done

# Step 5: Follow-up Activity

Please note: Once submitted, your application goes through a review process which may take up to five business days.

- If your application is approved, you will receive the following information:
  - Medical Mutual HSA Welcome Kit (email from Medical Mutual)
  - HSA bank account information (mail from Avidia Bank)
  - Medical Mutual debit card (mail)
- If your application is not approved, you will receive the following information:
  - An email from Avidia Bank requiring you to submit additional information
  - You must reply to Avidia Bank and supply any information requested in order to have your application approved