

# How to Open Your HSA Advantage™ Account

Chard Snyder is pleased to offer online enrollment services for your plan. To enroll, please visit [www.chard-snyder.com](http://www.chard-snyder.com) and select 'FSA, HRA, TRP & HSA Advantage' from the My Account Login drop-down box in the upper right hand corner of the page.

You are now on the login page. Use the 'Login to your account' section on the left. If you have previously accessed the web portal, please use the username and password that you set up at that time.

New Users will also log in with the 'Existing User?' section by using the following formula:

**Username** – 9 digit social security number or Employee ID

**Password** – Last 4 digits of your social security number or Employee ID

You will then be prompted to change your password and set up security questions.

**Login**

**Existing User?**  
Login to your account  
Username  [Forgot Username?](#)  
Password  [Forgot Password?](#)  
  
**New User?**  
[Create your new username and password](#)

**Setting up a New Account?**  
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Please use the section to the left and the Username and Password described in the instructions above

## Already have an account with Chard Snyder?

If you already have an account with Chard Snyder, please use the Username and Password you have already set up in the 'Login to your account' section on the left. (If you have forgotten your Username and Password, please don't hesitate to call our Customer Service Department for assistance.)

Once you have successfully entered the system, you will be on your Home Tab. To access the online enrollment features, click on the 'View More' link next to HSA Enrollment in the Message Center to begin opening your HSA Advantage™ bank account.

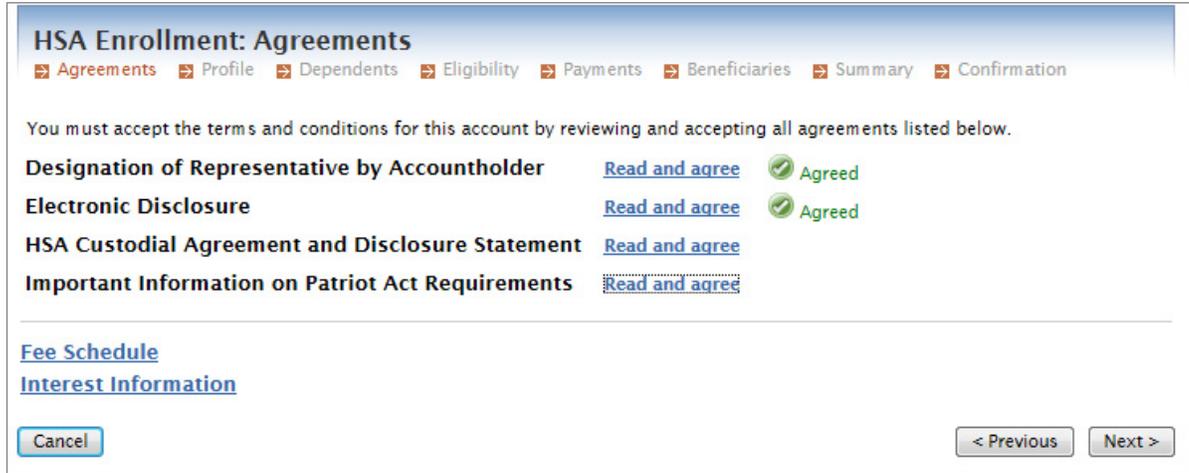


### Summary of Accounts

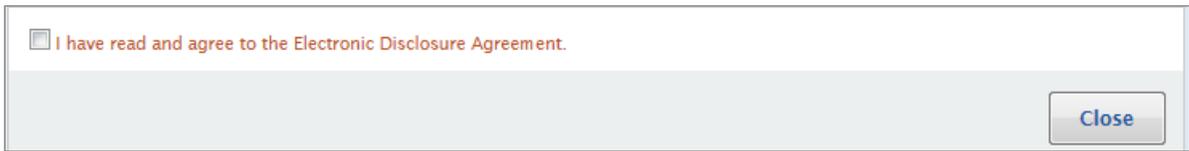
This gives you a chance to review the overall details of the Health Savings Account plan before continuing with the enrollment process.

### Agreements

After reading the summary, you are required to read several agreements. Click on the 'Read and agree' link to open and read each agreement.



Scroll to the bottom of each agreement, and check this box before closing:



After all agreements are read and agreed to, click 'Next' to move to the Profile section.

### Profile

Here you will be asked to complete demographic and contact information. Please provide your email address so we can send monthly statement notifications and other important information about your account. If you do not provide your email address, we are required to send a monthly paper statement and a \$3 fee will be applied to your account. If you prefer to receive email notifications and also have the statement mailed to you, make sure to check the box that says "I want a paper copy of my account statement mailed to me."

## HSA Account: Dependents

Enter information about each dependent here. Then click 'Next' when all dependents have been added.

## HSA Account: Eligibility

It is very important that you read all of the eligibility requirements to ensure that you are eligible to contribute to an HSA. Please read carefully, then check the box next to 'I certify that I meet the qualifications to open a Health Savings Account.' If you have any questions about eligibility, please contact us at 800.982.7715 or [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com).

### HSA Account: Eligibility

➤ Agreements ➤ Profile ➤ Dependents ➤ **Eligibility** ➤ Payments ➤ Beneficiaries ➤ Summary ➤ Confirmation

#### Health Savings Account (HSA) Qualification

To qualify for an HSA, you must meet the following requirements. You are responsible for ensuring that you meet these requirements and are eligible to contribute to an HSA.

- You must have a qualifying health plan or be opening an account to rollover balances from an existing HSA account. ?
- You cannot have any other disqualifying health coverage. ?
- You cannot be covered by a first-dollar full coverage health flexible spending account (FSA) or health reimbursement arrangement (HRA). You can be covered by a limited purpose or post-deductible FSA or HRA as well as a retirement or suspended HRA. ?
- You cannot be claimed as a dependent on anyone else's tax return.
- You cannot be enrolled in Medicare, Medicaid, or TRICARE.

Other circumstances may affect your eligibility to establish or contribute to an HSA. Refer to [IRS publication 969](#), "Health Savings Accounts and Other Tax Favored Health Plans", for information about special rules that affect eligibility. You may download a copy of this publication from [www.irs.gov](http://www.irs.gov). The publication is also available by calling 1-800-829-3676. You are solely responsible for determining whether you are eligible for an HSA, and for determining you remain eligible in the future.

I certify that I meet the qualifications to open a Health Savings Account

#### Qualifying Health Plan Coverage

Provide the following information about your qualifying health plan coverage to determine your maximum contribution to your HSA.

Coverage Level:\* ? Individual ▾

\* = required field

Cancel < Previous Next >

You will also be asked to choose a coverage level. This should match the health insurance coverage level (Individual or Family) that you have enrolled in. If you have not entered any dependents, you will not have the option to choose Family coverage.

## HSA Account: Payments

Choose your preferred payment methods and if you like you can also enter your banking information for future distributions.

## HSA Account: Beneficiaries

You have the option of listing beneficiaries here. Please follow these guidelines:

- If you are married, your spouse must be your primary beneficiary and their share percentage must be 100%
- Contingent beneficiaries' share percentages must be whole numbers and they must add up to 100%. For example, if you have three children their share percentages would have to be 33%, 33% and 34%
- Do not list yourself as a beneficiary

## HSA Account: Summary

Please review the information that you have entered and make any necessary updates. Click 'Next' to go to the confirmation screen.

## HSA Account: Creation Authorization

Here you will confirm again that you understand the eligibility requirements, have read the agreements and that all the information you have provided is correct. If you need to make any changes or review earlier steps, you can use the 'Previous' button to go back. When you are finished, click the 'Submit Enrollment' button to complete your account setup.

### HSA Account: Creation Authorization

[Agreements](#) [Profile](#) [Dependents](#) [Eligibility](#) [Payments](#) [Beneficiaries](#) [Summary](#) [Confirmation](#)

By submitting the enrollment, you are requesting that a Health Savings Account (HSA) be opened in your name.

I affirm that all information I have provided is true and correct and may be relied upon by the Designated Representative and the HSA Custodian.

I understand the eligibility requirements for this HSA and I state that I am responsible for determining whether I qualify to make deposits to this HSA. I am responsible for: A. Determining that I am eligible to make contributions to an HSA for each year I make a contribution; B. Ensuring that all contributions are within the maximum limitations set forth by the tax laws, taking into account my coverage and the applicable deductible under a high deductible health plan; C. The tax consequences of any contributions (including rollover contributions) or distributions; D. Seeking the assistance of a qualified tax or legal professional to address any questions or concerns I may have about eligibility, contribution limitations, or the taxation of contributions or distributions from my HSA.

I certify that I have reviewed the Designation of Representative, the Custodial Agreement and Disclosure Statement, and the Privacy Policy. I understand that I may revoke the HSA on or before seven (7) days after the date of establishment. I have not received any tax or legal advice from the Designated Representative or the Custodian, and I will seek the advice of my own tax or legal professional to ensure my compliance with related laws. I release and agree to hold the Custodian and Designated Representative harmless against any and all claims or losses arising from my actions.

After you submit your enrollment, your information will be verified. If we need additional information to open your account, you will be contacted. Typically this happens when you have recently moved or changed your name.

You will receive your debit cards approximately 7-10 days after your account has been opened. If anything changes, you can log in to your account at any time to make updates to your address, dependents or beneficiaries.



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