CUSTOMER WEBSITE GUIDE

Cigna Choice Fund®
Health Savings Account (HSA)

Together, all the way.®

Cigna®

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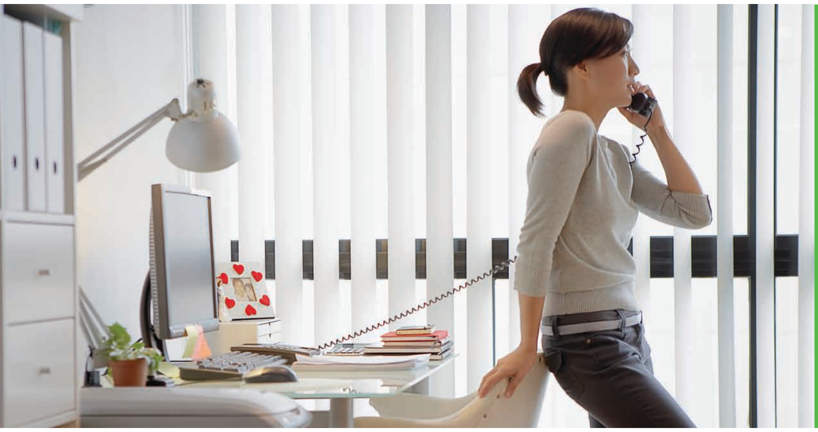
Congratulations on opening a health savings account (HSA). This website guide will help you get the most value from your HSA and health plan.

CUSTOMER WEBSITE OVERVIEW

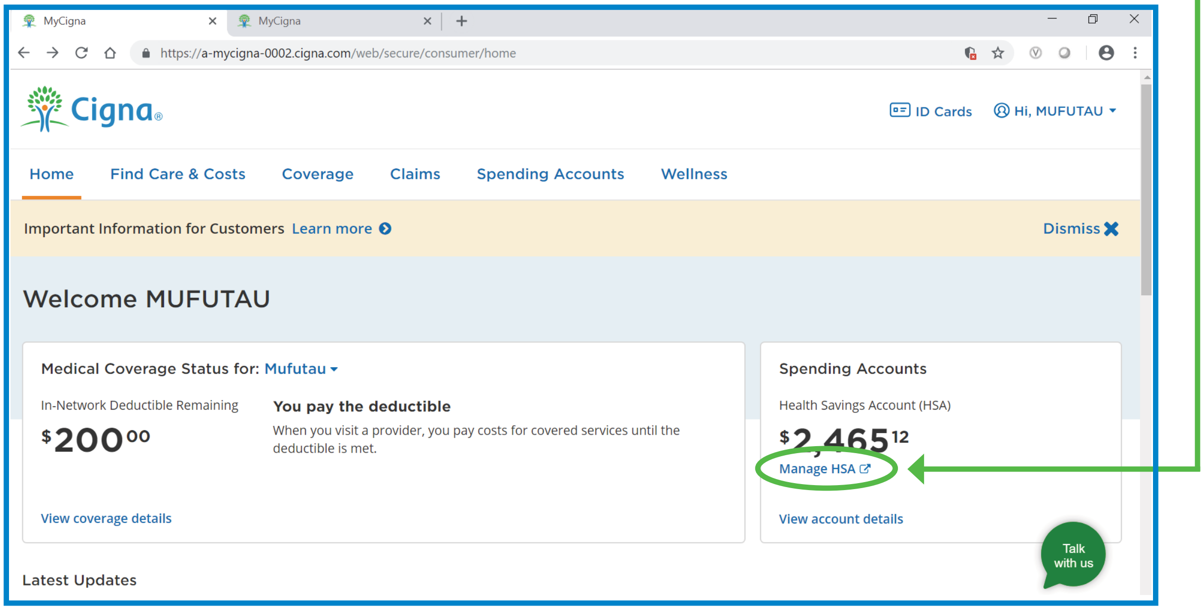


One of the biggest advantages of an HSA is the ability to make and receive tax-advantaged contributions.

Welcome to Cigna and the Cigna Choice Fund HSA! This guide will provide you with details about how to use your HSA customer website, accessed via **myCigna.com**. The HSA customer website guide gives you 24/7 online access to your account. Some of the key account management features include:

- Account Summary Functions: Balances, Contributions and Withdrawals
- Debit Card Status and ability to order additional cards
- Pay Bills & Manage Your Expenses
- Manage Your Investments
- Add/Update Beneficiary Information
- Set your communication preferences
- View educational resources

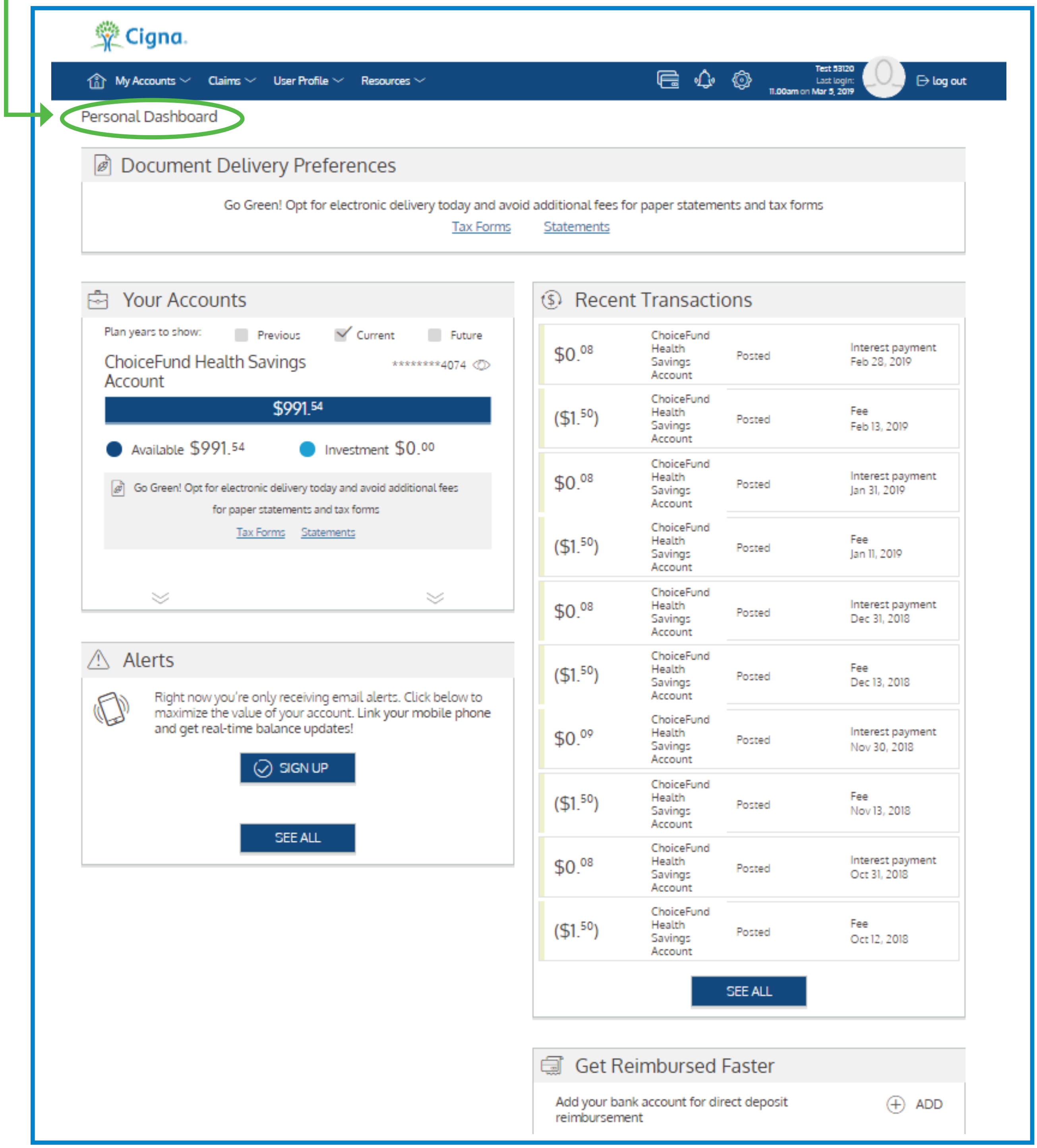
Once logged in to myCigna, select **Manage HSA** to access your bank account. No additional ID or password is required.



For illustrative purposes only. Your actual plan features will vary.

CUSTOMER WEBSITE OVERVIEW (CONTINUED)

Personal Dashboard – From myCigna you will be brought to your
HSA Personal Dashboard



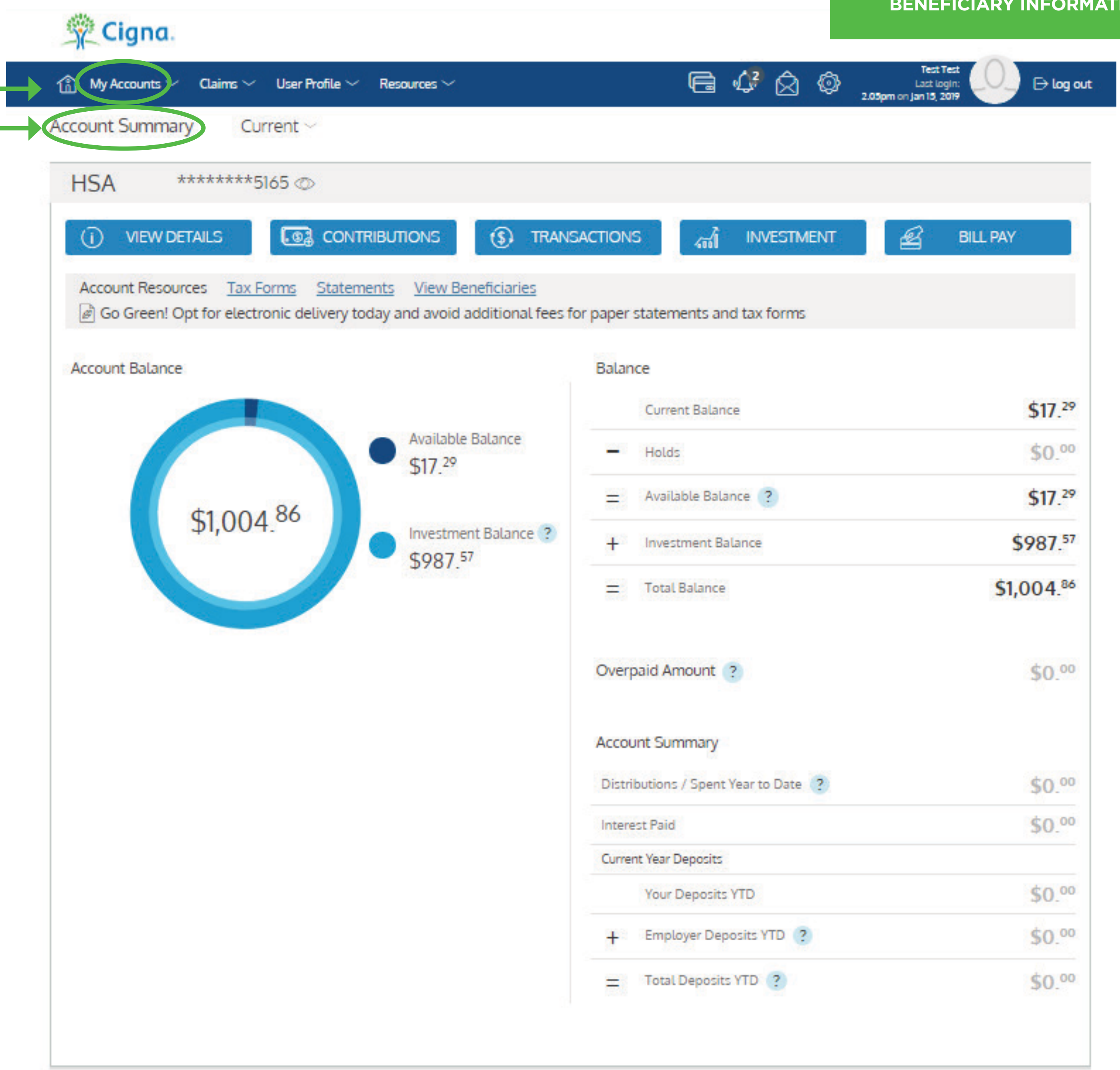
From here you can navigate to other areas within the website using the top navigation bar or navigation buttons within certain pages.

ACCOUNT SUMMARY

From your Personal Dashboard, select **Account Summary** from the **My Accounts** dropdown. You can view balance information including year-to-date contributions (deposits) and distributions (withdrawals).

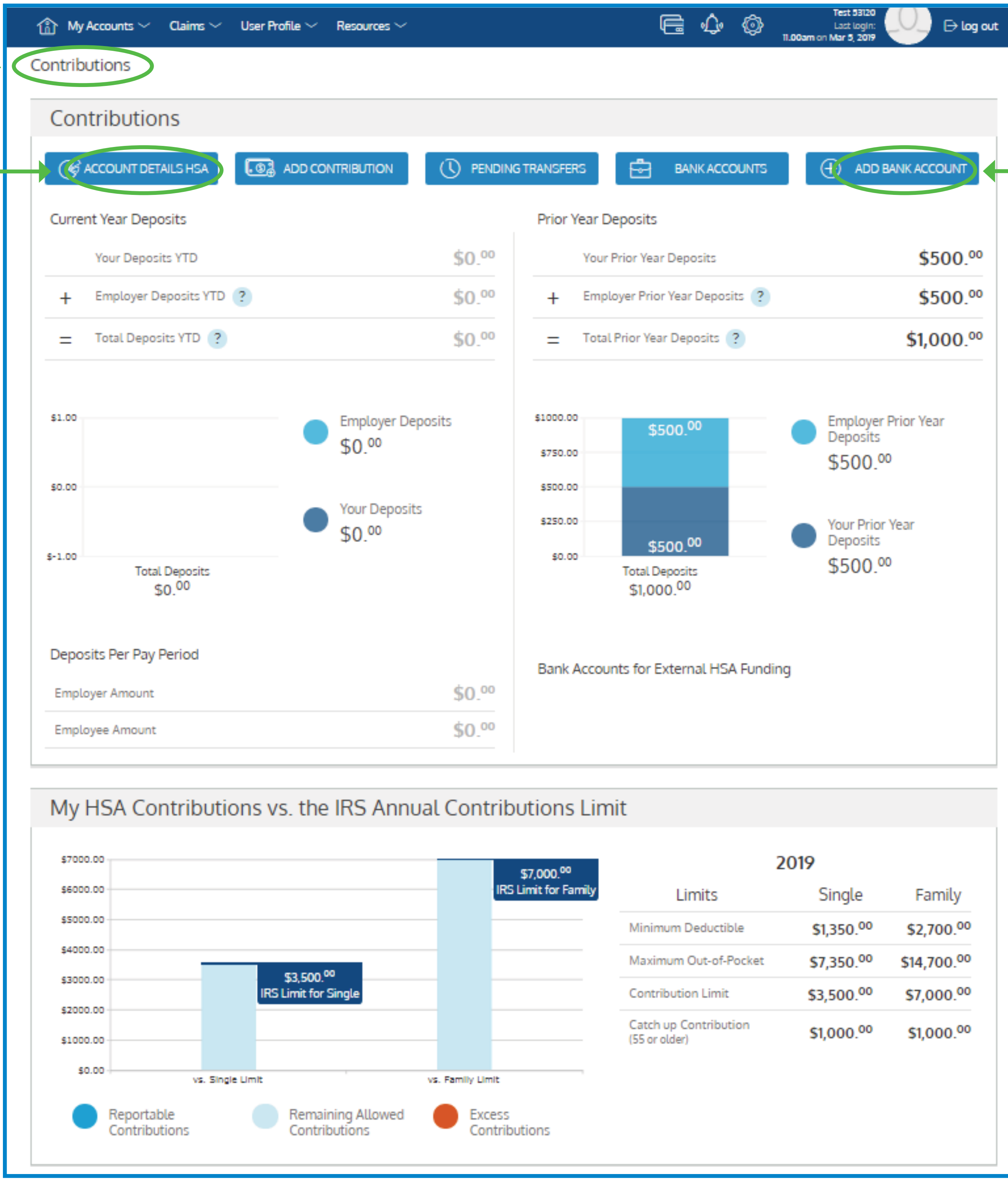
You can add your personal bank account information to send payments, or to be reimbursed from your HSA for payments you made from your personal account.

- **VIEW DETAILS**
- **MANAGE CONTRIBUTIONS TO YOUR HSA**
  - **ADD PERSONAL BANK ACCOUNT INFORMATION**
  - **ADD A CONTRIBUTION FROM A PERSONAL BANK ACCOUNT**
- **VIEW YOUR TRANSACTIONS**
- **MANAGE INVESTMENTS**
- **PAY BILLS**
- **SET STATEMENT & TAX FORM PREFERENCES**
- **VIEW/ADD/UPDATE BENEFICIARY INFORMATION**



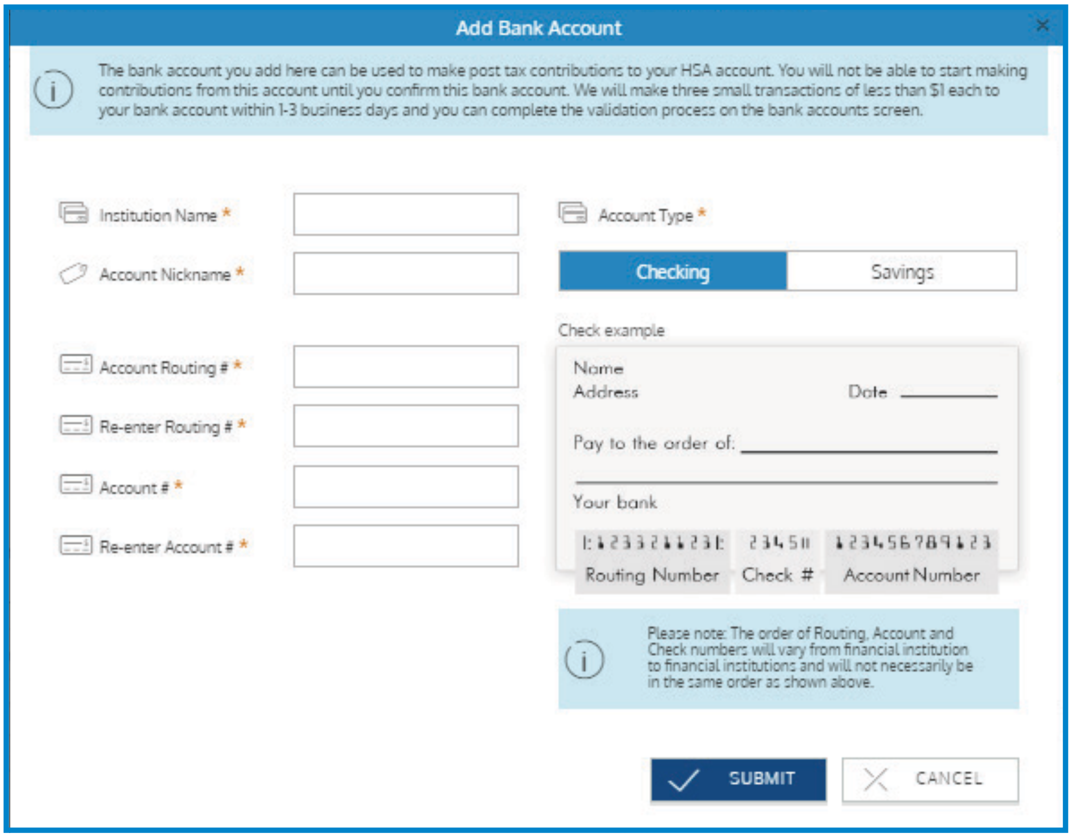
ACCOUNT SUMMARY (CONTINUED)

Manage **Contributions** to your **HSA**. Add your **Bank Account** information.



ACCOUNT SUMMARY (CONTINUED)

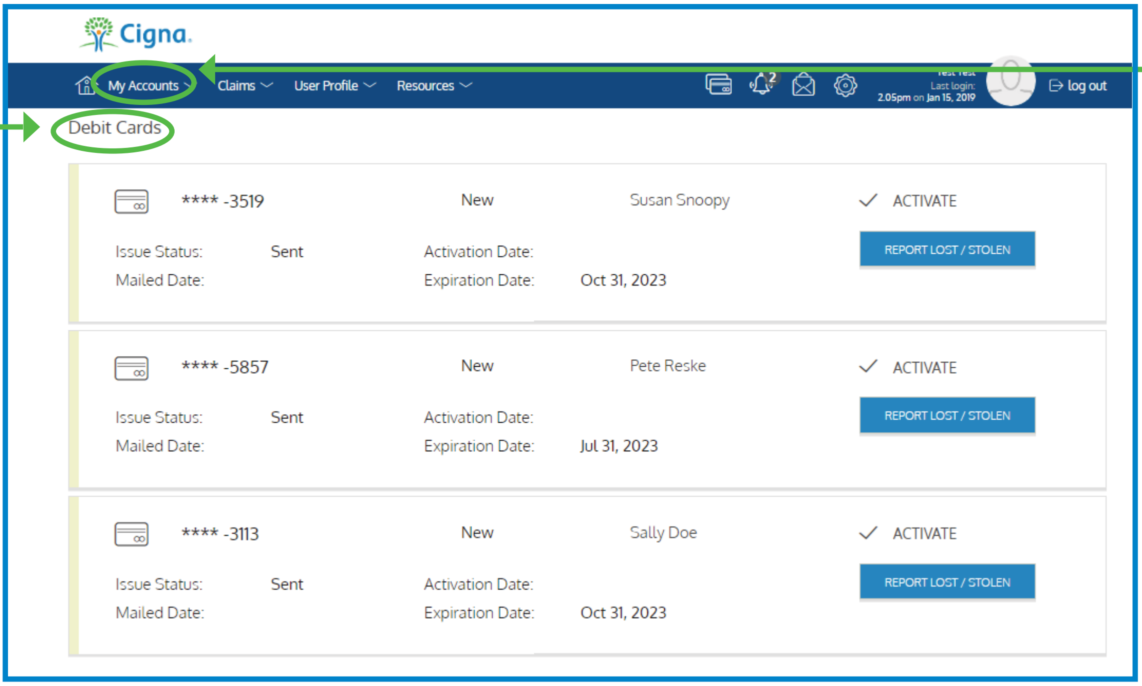
Add personal bank account information.



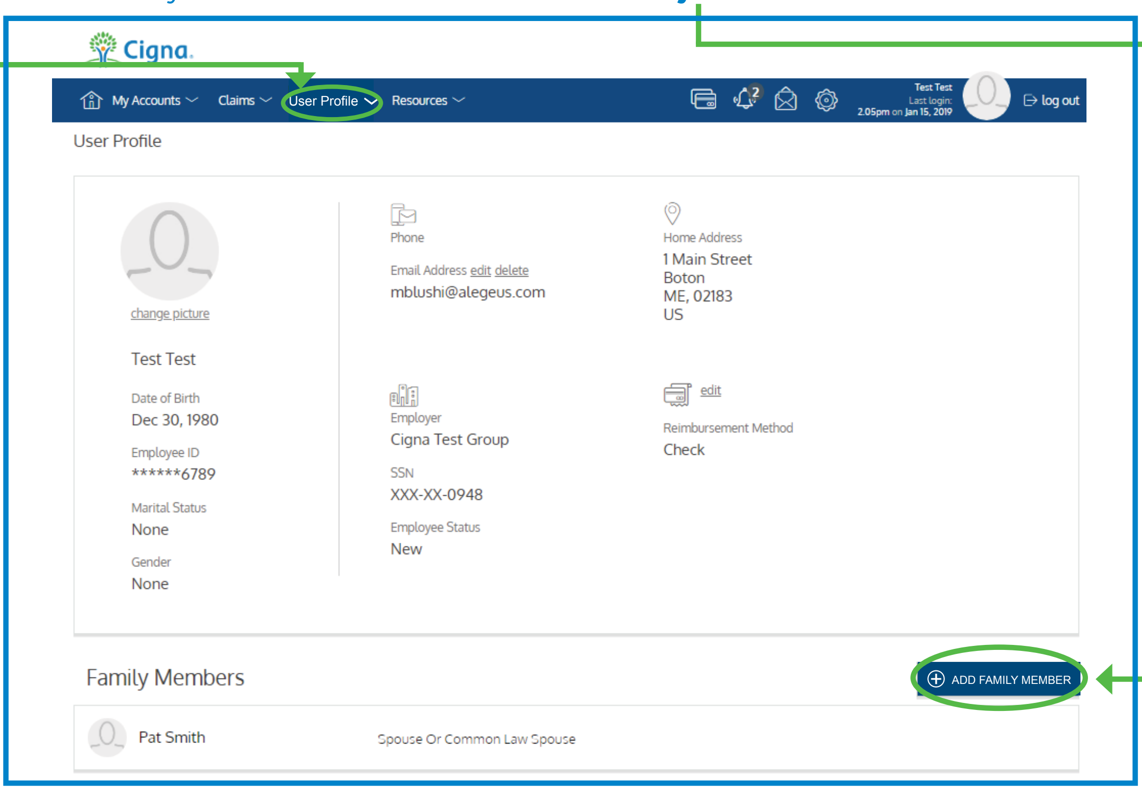
DEBIT CARDS

- VIEW THE STATUS OF YOUR HSA DEBIT CARDS
- REPORT A CARD LOST/STOLEN
- ORDER ADDITIONAL CARDS

Within the website you can view the status of your HSA debit cards, report a card lost/stolen and order replacement cards. Simply select **Debit Cards** from the **My Accounts** dropdown in the top menu.

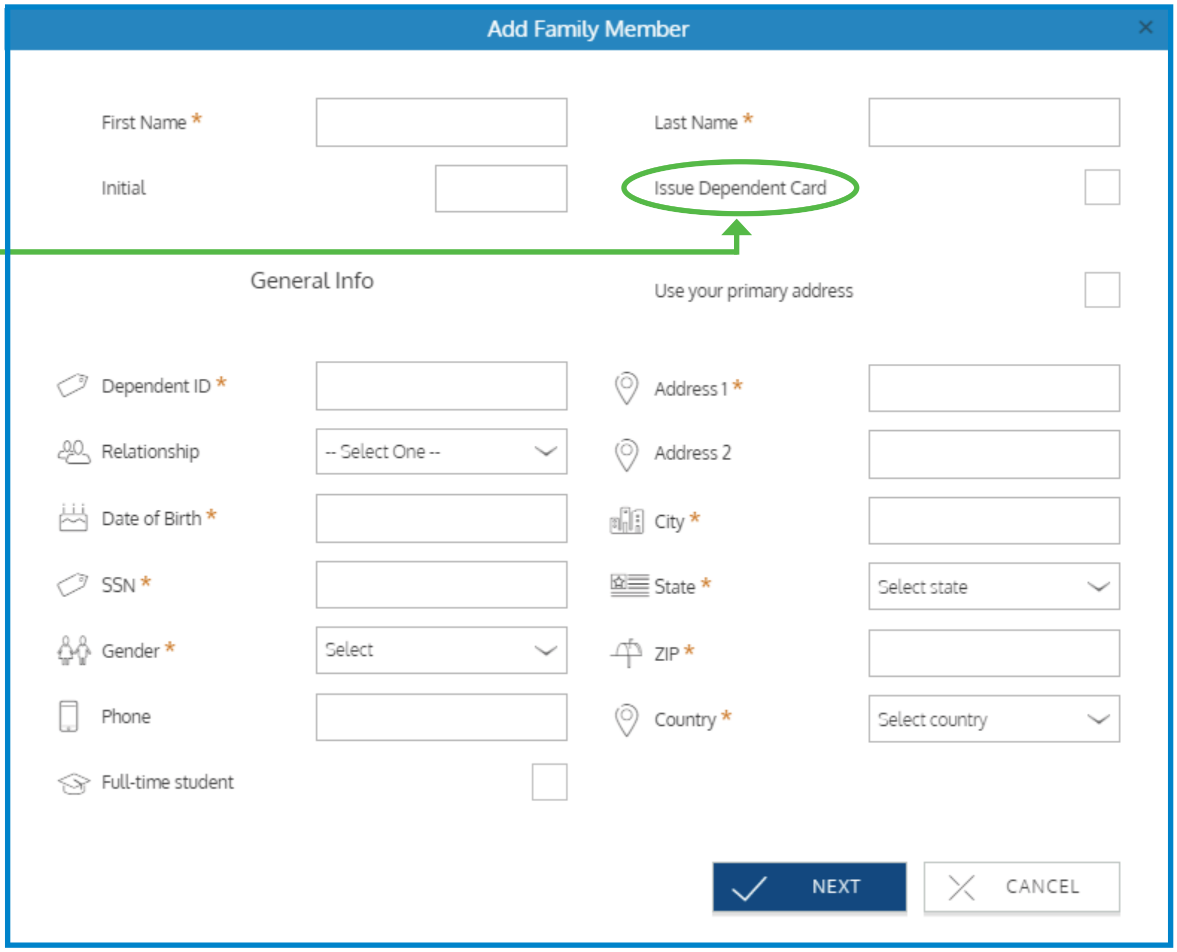


To order cards for additional family members, you must first add that family member to the website. Select **User Profile** from the top menu. On the next screen, scroll down until you see the button titled **Add Family Member**.



DEBIT CARDS (CONTINUED)

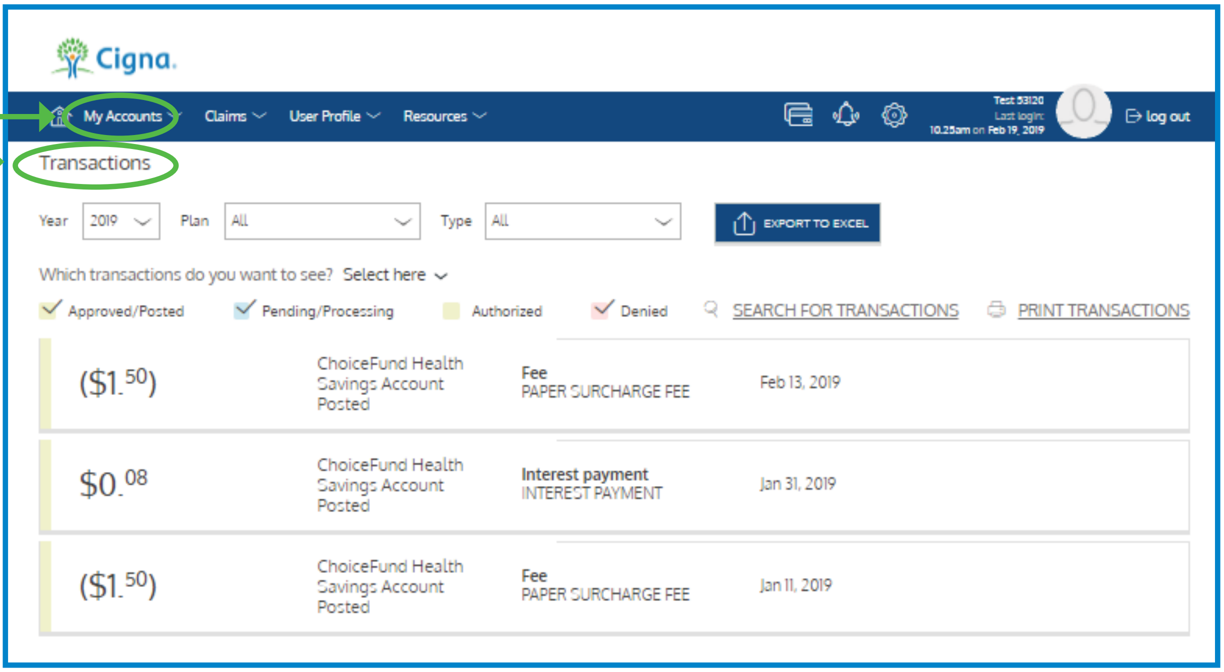
Click on that button, add the family member's information and check the box for **Issue Dependent Card**.



PAY BILLS/MANAGE EXPENSES AND CLAIMS

- PAY A BILL
- REVIEW CLAIMS
- CREATE A SPREADSHEET OF ALL EXPENSES

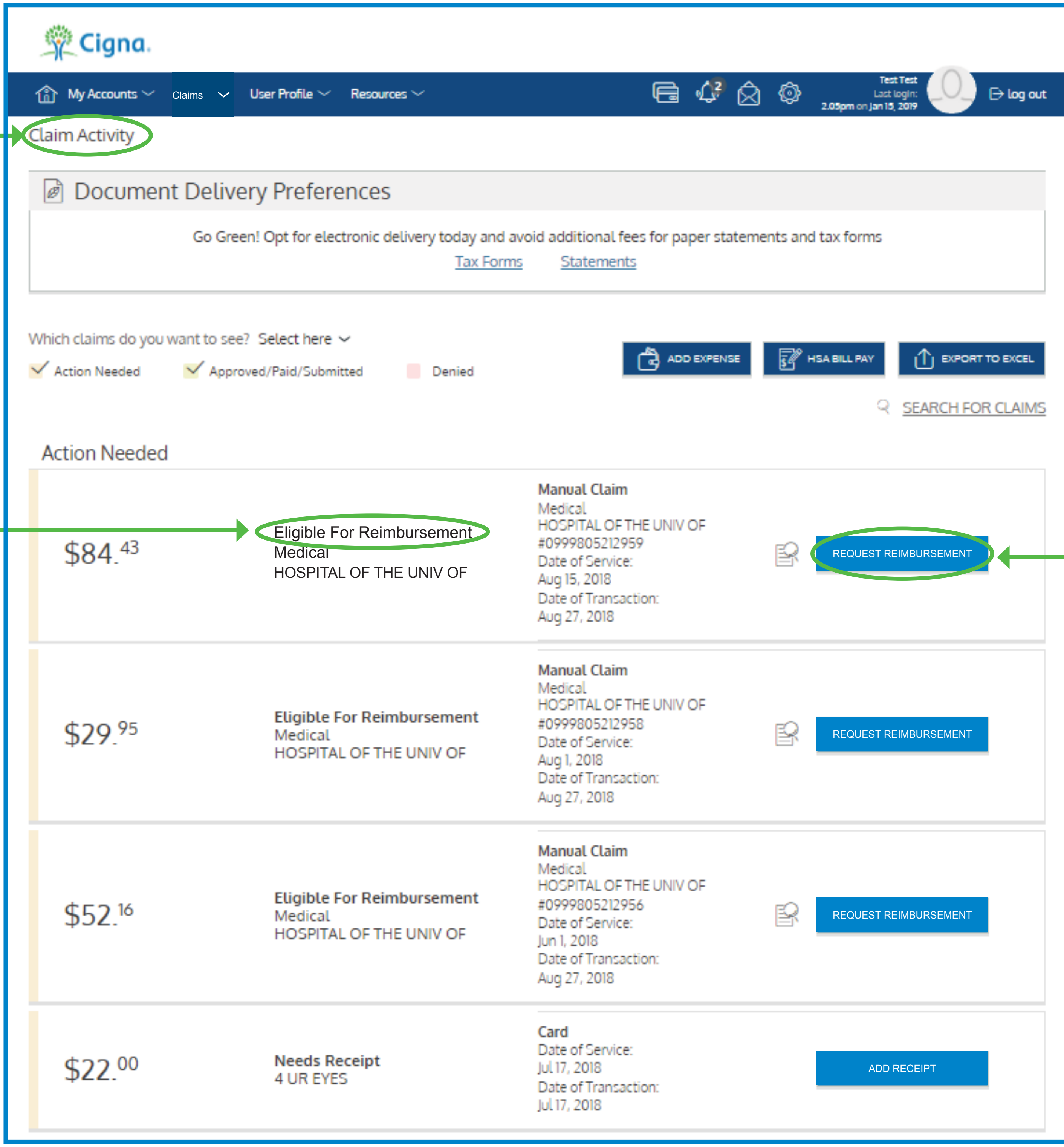
To view transactions select **Transactions** from the **My Accounts** dropdown in the top menu. This screen will show you all of your deposits and withdrawals.



PAY BILLS/MANAGE EXPENSES AND CLAIMS (CONTINUED)

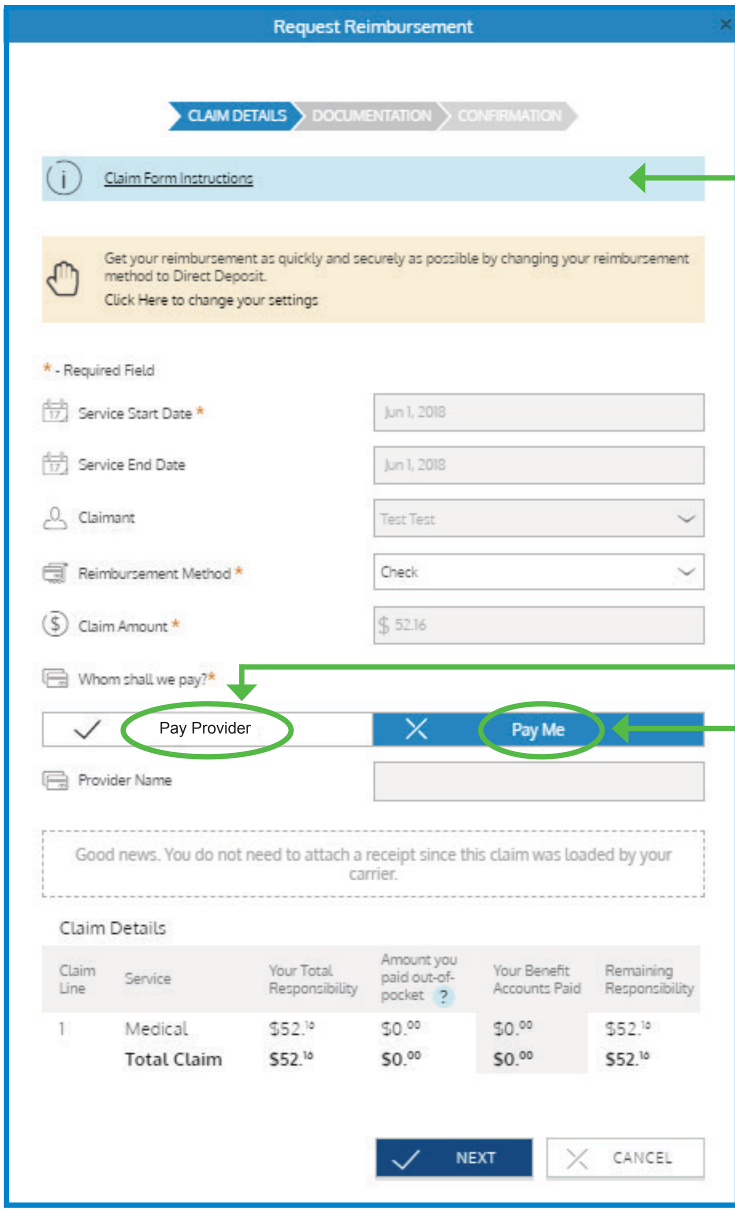
Cigna will automatically send your medical claim data to your HSA. If you'd like to pay the claim with your HSA funds, you can do so by following these steps:

- Claims will be displayed on the **Claim Activity** page.
- When you have funds, the claims will be **Eligible For Reimbursement** with the **Request Reimbursement** button displayed.



PAY BILLS/MANAGE EXPENSES AND CLAIMS (CONTINUED)

On the **Request Reimbursement** pane, you can select **Pay Provider** or **Pay Me**.



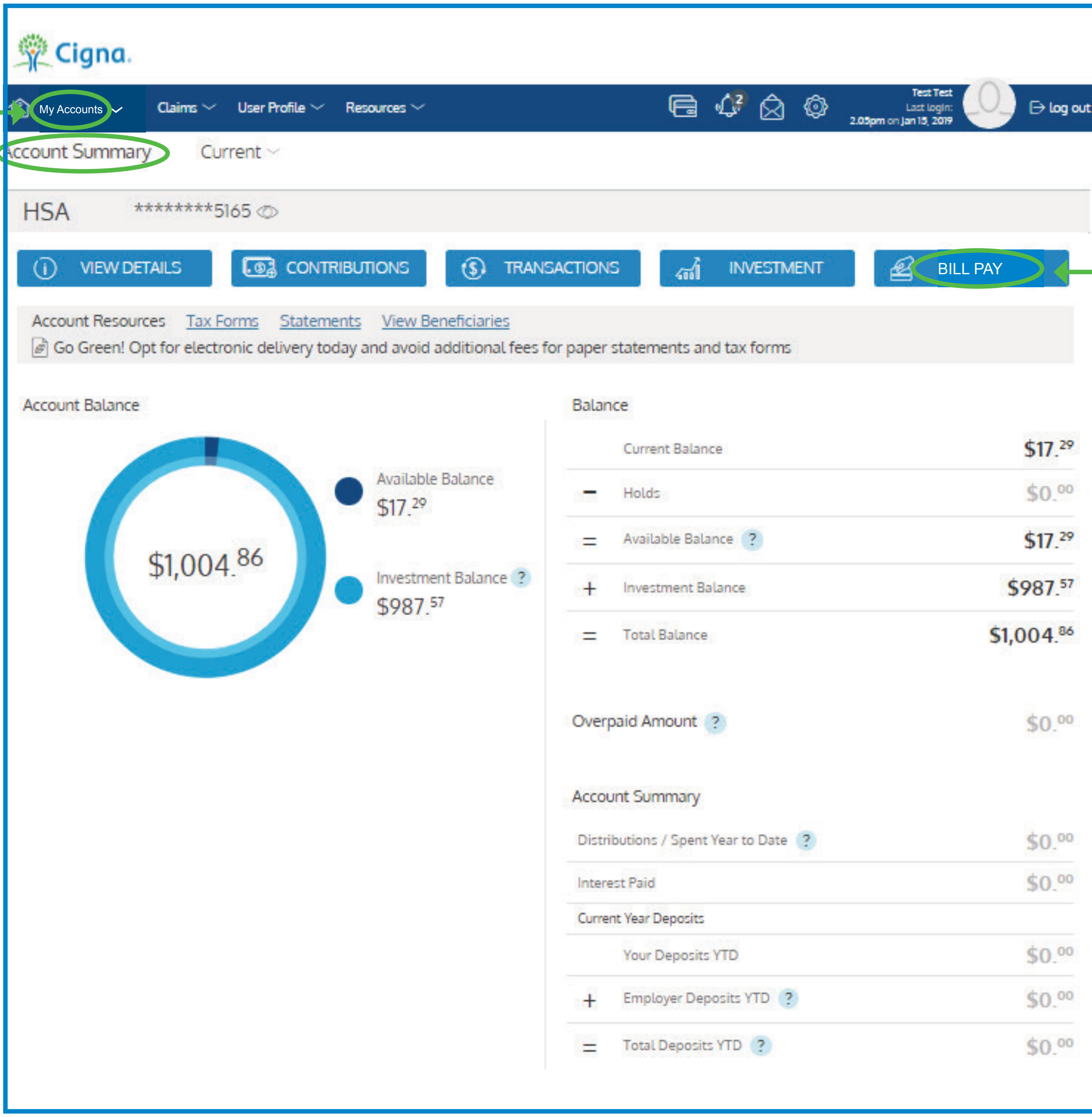
You may transfer funds from your HSA to your personal bank account or you can make a payment to someone else such as your provider. You may not initiate transfers for amounts greater than the balance in your HSA Deposit Account.

To withdraw funds and transfer directly to your personal bank account, select "Pay Me" below. You must have a Direct Deposit Personal Bank Account set up on the Withdrawal Bank Account page. To withdraw funds and make a payment to your provider, select "Pay Provider."

IMPORTANT: Payment requests are debited from your Health Savings Account on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive within 7-10 business days.

PAY BILLS/MANAGE EXPENSES AND CLAIMS (CONTINUED)

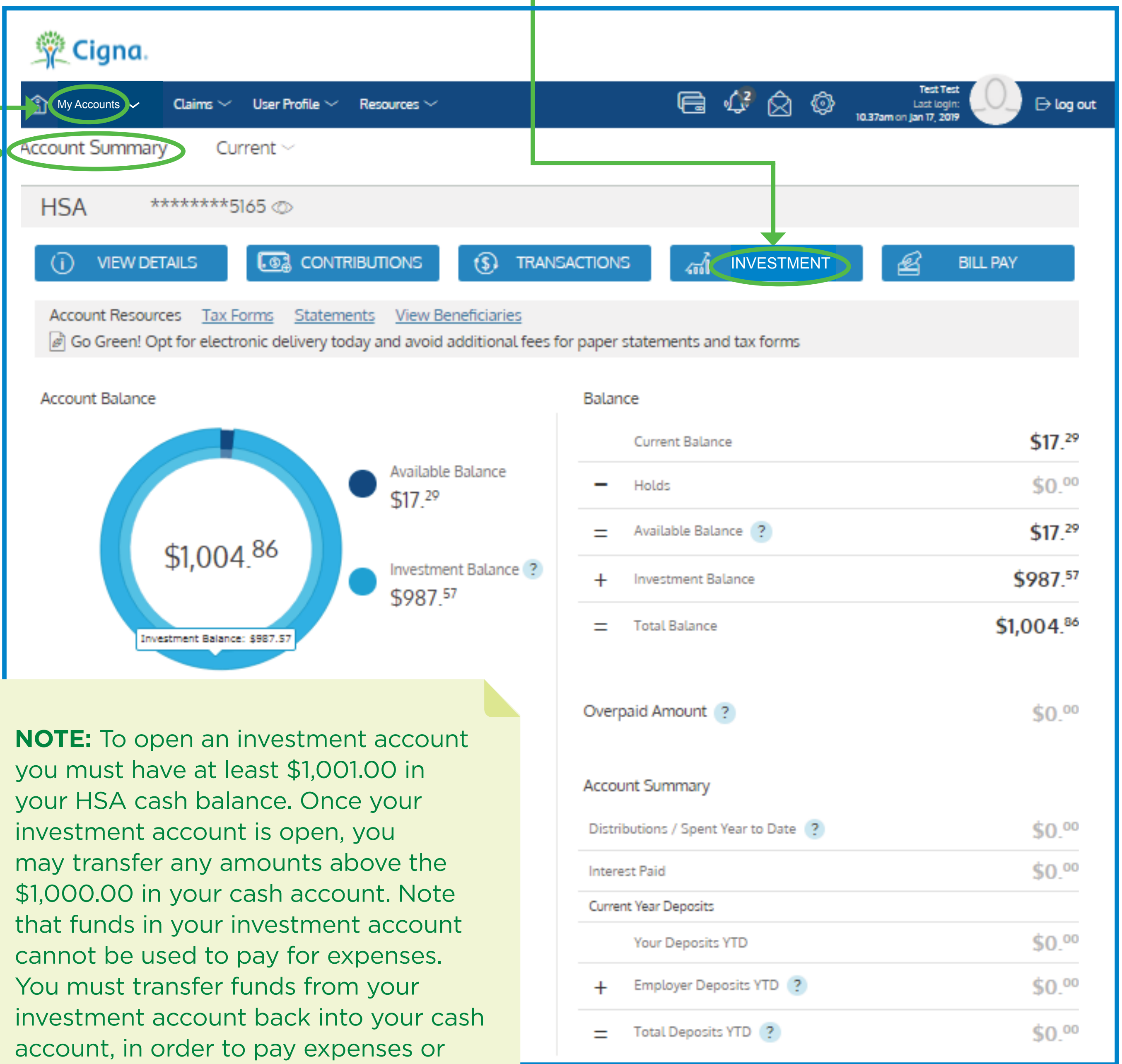
You can manually add in an expense to pay or simply to track online. You can also send money to your personal account if you'd like to be reimbursed for an expense you paid for with personal funds. Select **My Accounts**, then **Account Summary** and then click on the **Bill Pay** button.



INVESTMENTS

- OPEN AN INVESTMENT ACCOUNT
- TRANSFER FUNDS TO/FROM YOUR INVESTMENT ACCOUNT
- SET UP RECURRING TRANSFERS TO YOUR INVESTMENT ACCOUNT
- CHANGE YOUR INVESTMENT ELECTIONS
- VIEW YOUR INVESTMENT HISTORY

From **My Accounts** on the top menu bar select **Account Summary** and then click on the **Investment** button.

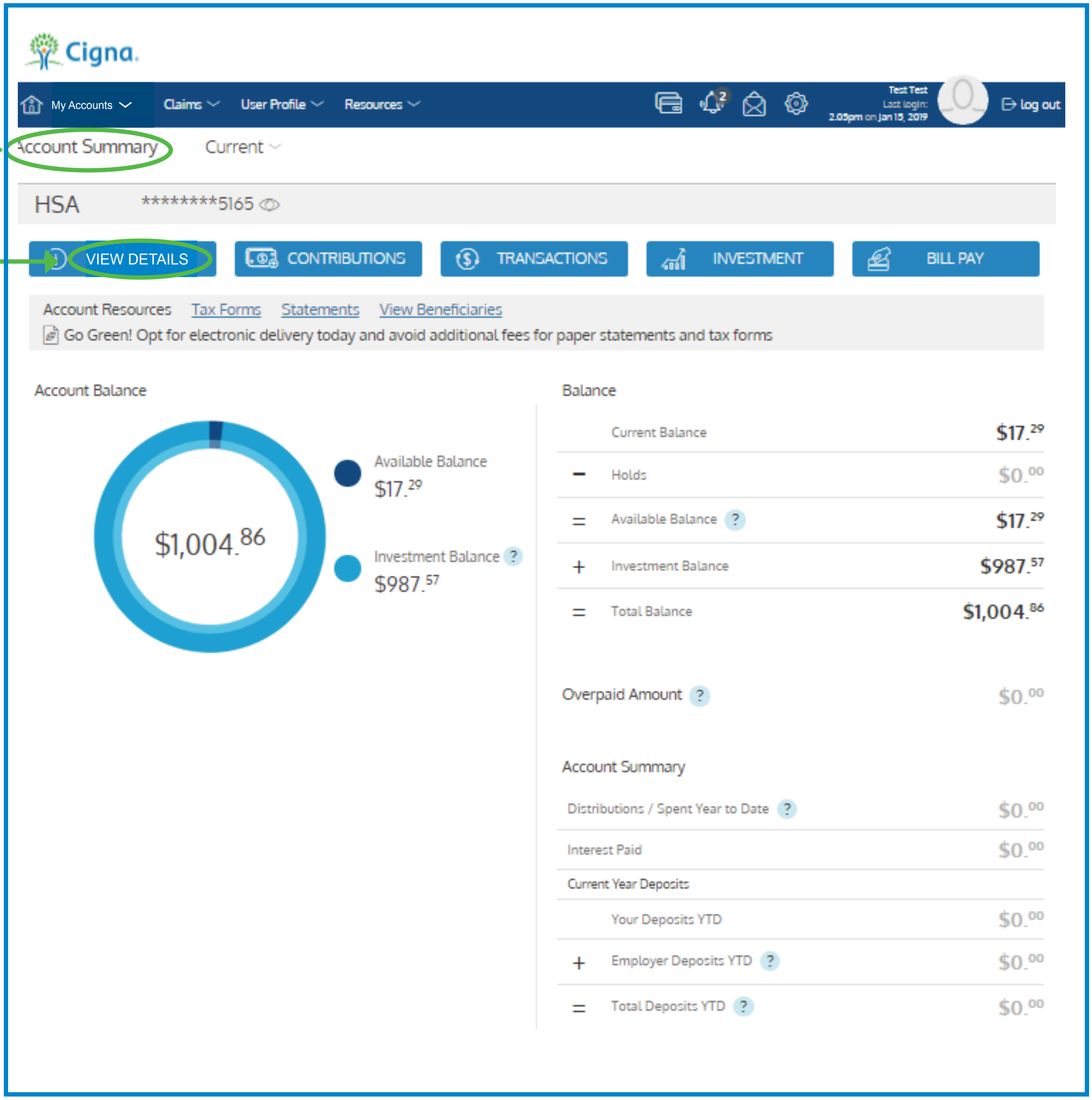


NOTE: To open an investment account you must have at least $1,001.00 in your HSA cash balance. Once your investment account is open, you may transfer any amounts above the $1,000.00 in your cash account. Note that funds in your investment account cannot be used to pay for expenses. You must transfer funds from your investment account back into your cash account, in order to pay expenses or withdraw funds from your HSA.*

*Cigna does not provide brokerage/investment services or investment advice. Investment accounts are not FDIC insured and they are not bank guaranteed. Investments are subject to market fluctuation, investment risk, and possible loss of principal. You should consult a professional financial advisor before exercising any investment options.

INVESTMENTS (CONTINUED)

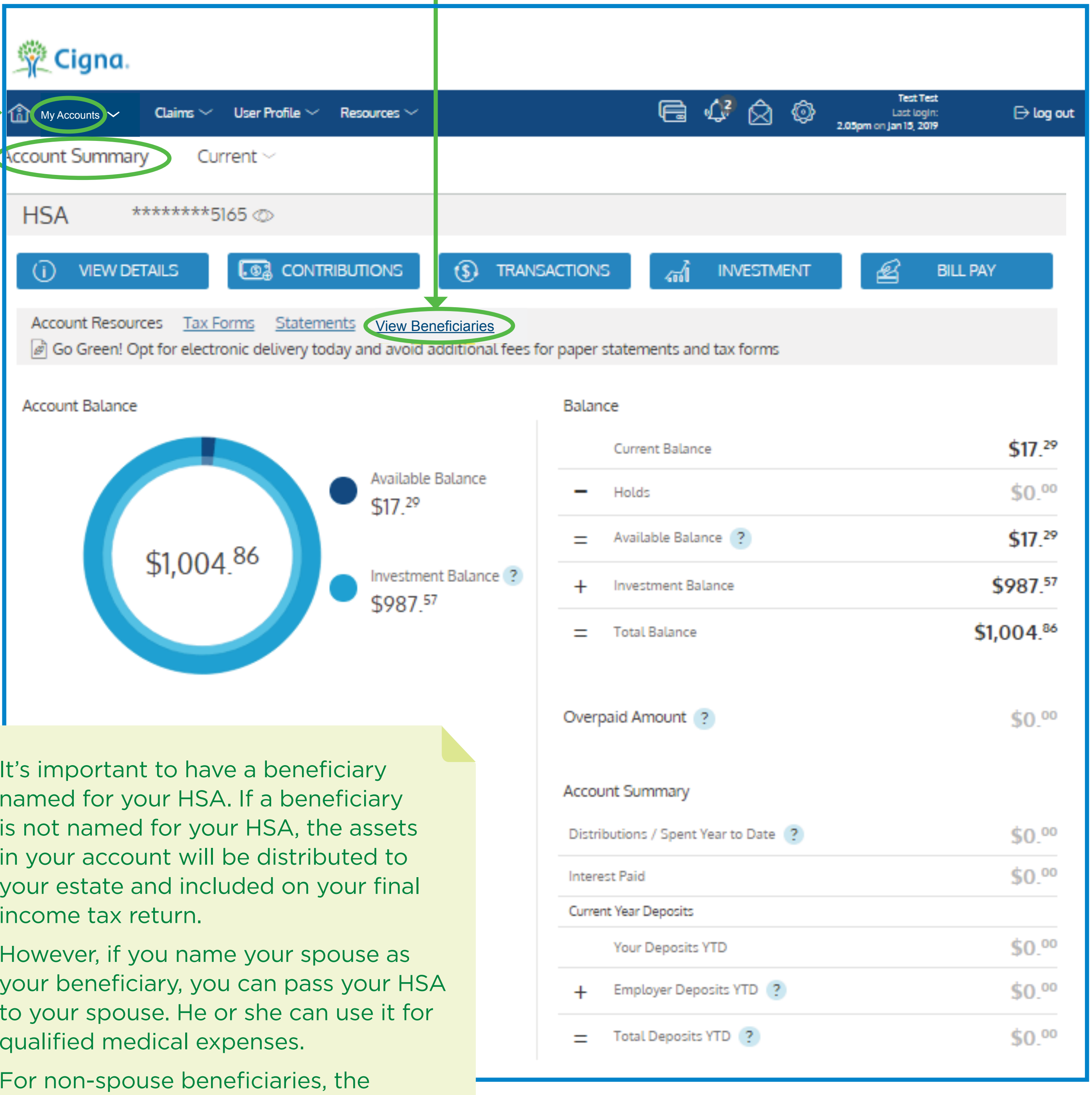
You can also access your Investments from the **View Details** screen under **Account Summary**.



BENEFICIARIES

▶ ADD, UPDATE OR CHANGE YOUR BENEFICIARY

From the customer website you can add, update or change your beneficiary information. From the **My Accounts** dropdown on the main menu, select **Account Summary** and then click on the **View Beneficiaries** link.



It's important to have a beneficiary named for your HSA. If a beneficiary is not named for your HSA, the assets in your account will be distributed to your estate and included on your final income tax return.

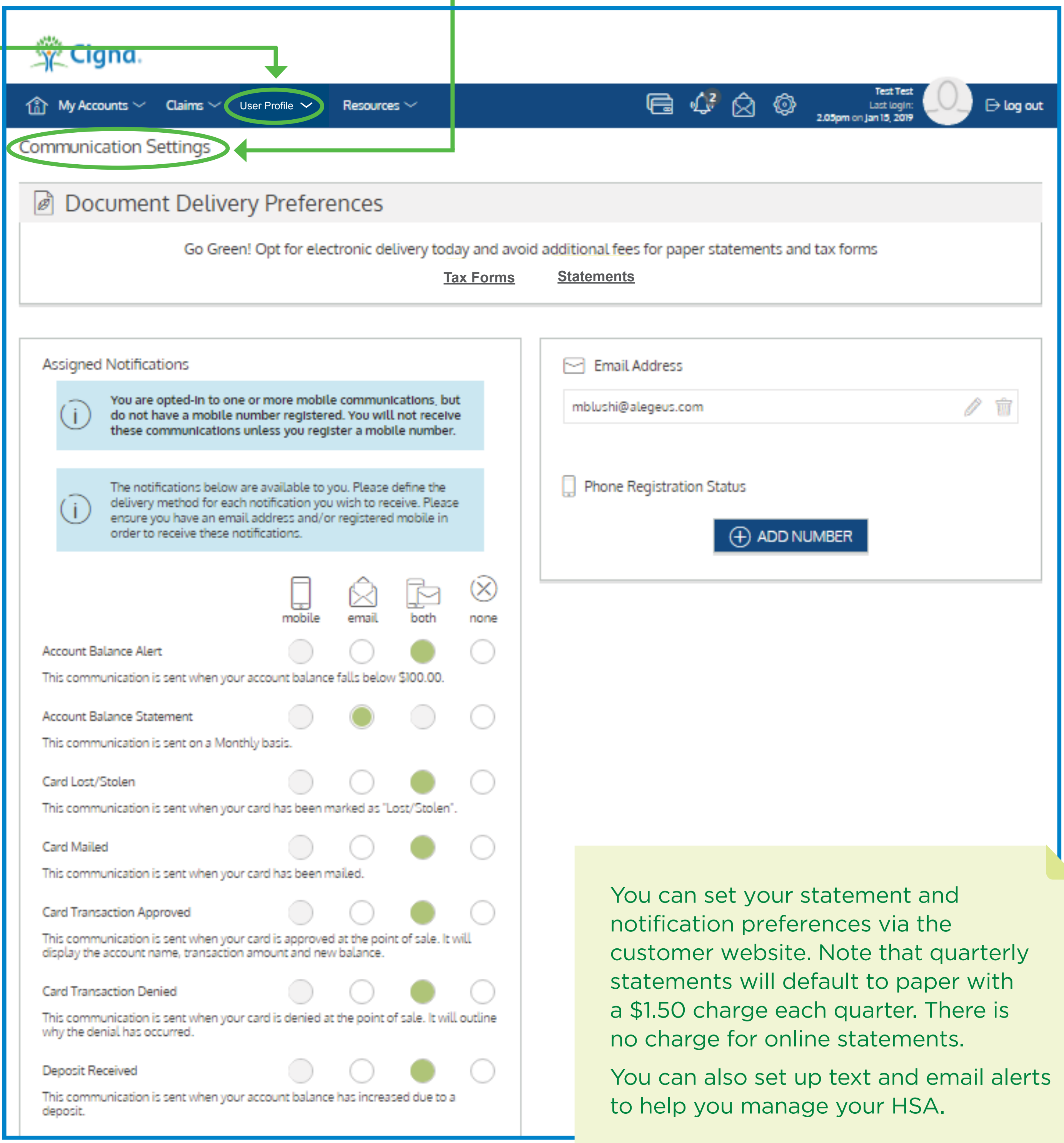
However, if you name your spouse as your beneficiary, you can pass your HSA to your spouse. He or she can use it for qualified medical expenses.

For non-spouse beneficiaries, the account loses its HSA status and its fair market value becomes taxable to the beneficiary in the year you die.

USER PROFILE: COMMUNICATION SETTINGS

- SET UP YOUR STATEMENT AND NOTIFICATION PREFERENCES
- SET UP TEXT AND EMAIL ALERTS

To update your communication settings, go to the **User Profile** tab and select **Communication Settings.**



You can set your statement and notification preferences via the customer website. Note that quarterly statements will default to paper with a $1.50 charge each quarter. There is no charge for online statements.

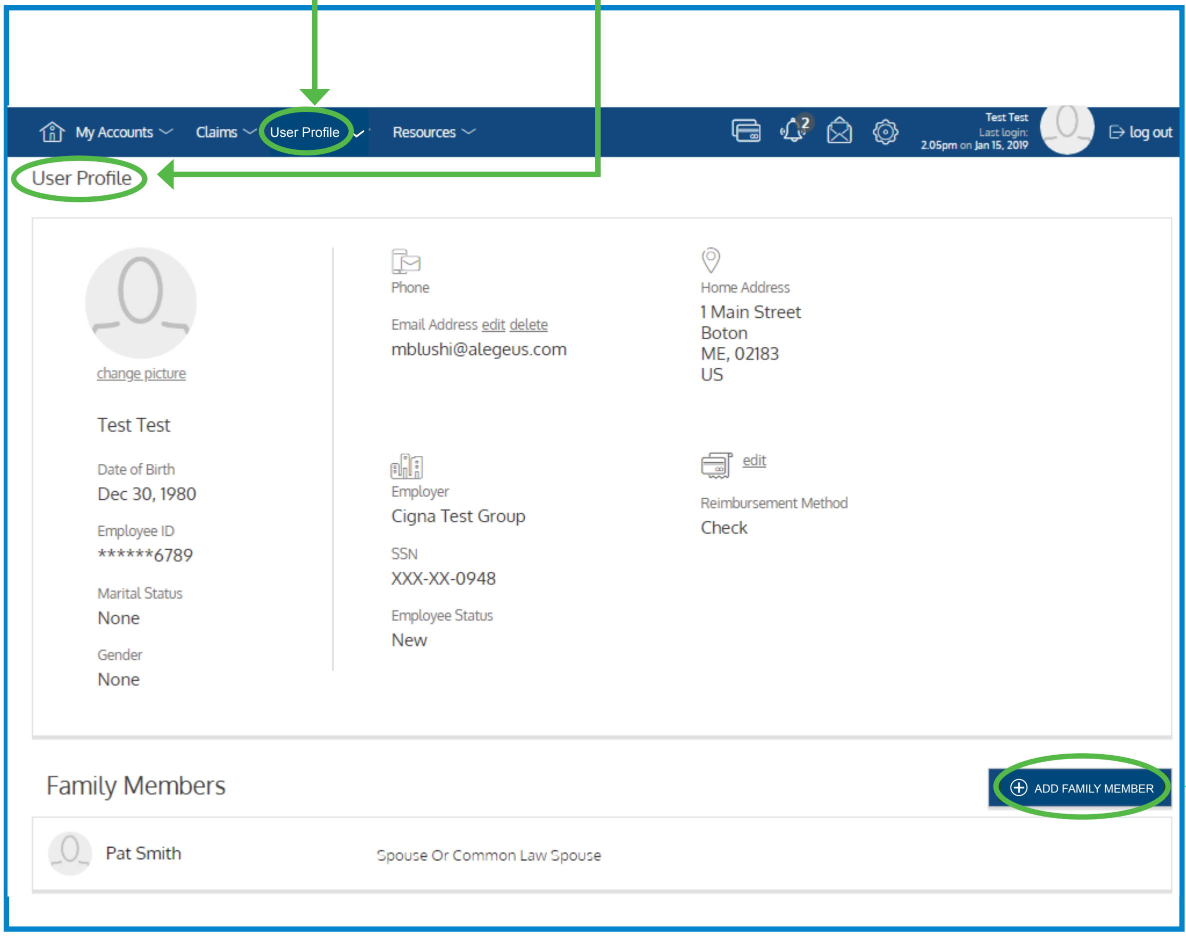
You can also set up text and email alerts to help you manage your HSA.

USER PROFILE: PROFILE

- REVIEW YOUR MEDICAL PLAN ENROLLMENT INFORMATION
- ADD FAMILY MEMBERS TO ORDER A DEBIT CARD FOR THEM

Information will display automatically based on your medical plan enrollment information.

On this page, you can **Add Family Members** to order a debit card for them.
Go to the **User Profile** tab and select **User Profile** from the dropdown.

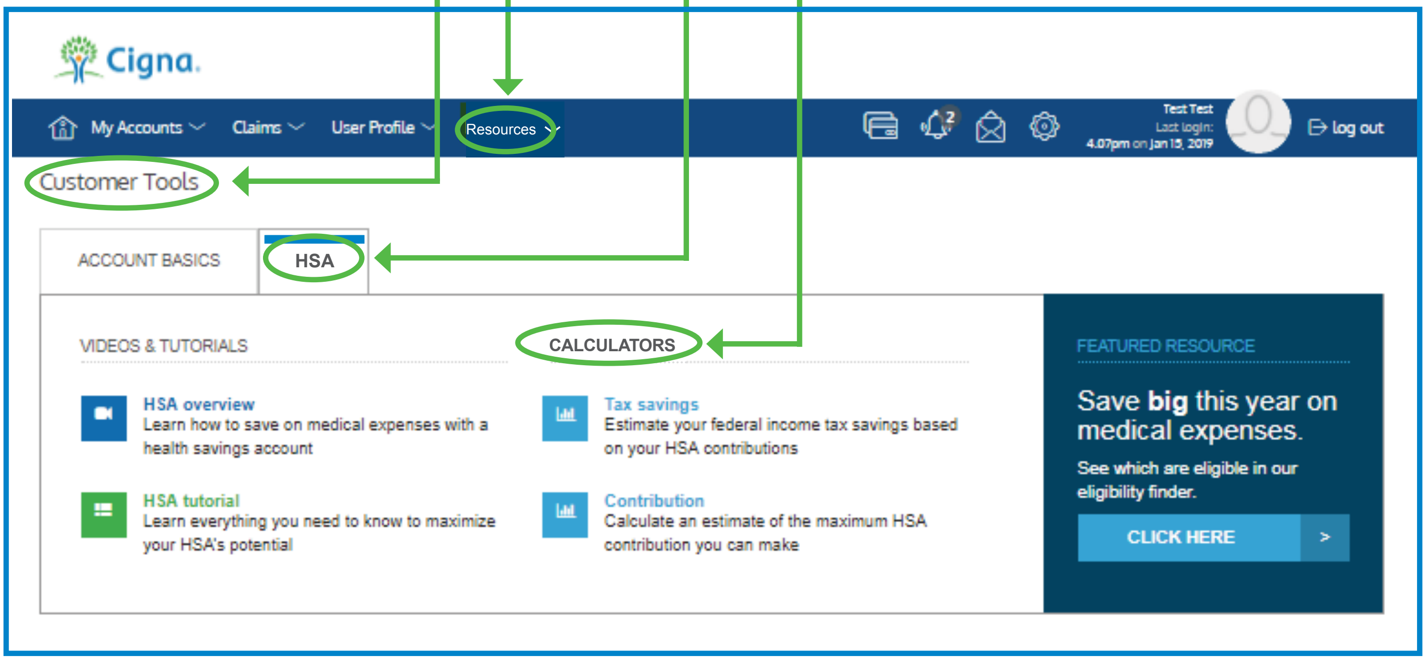


RESOURCES

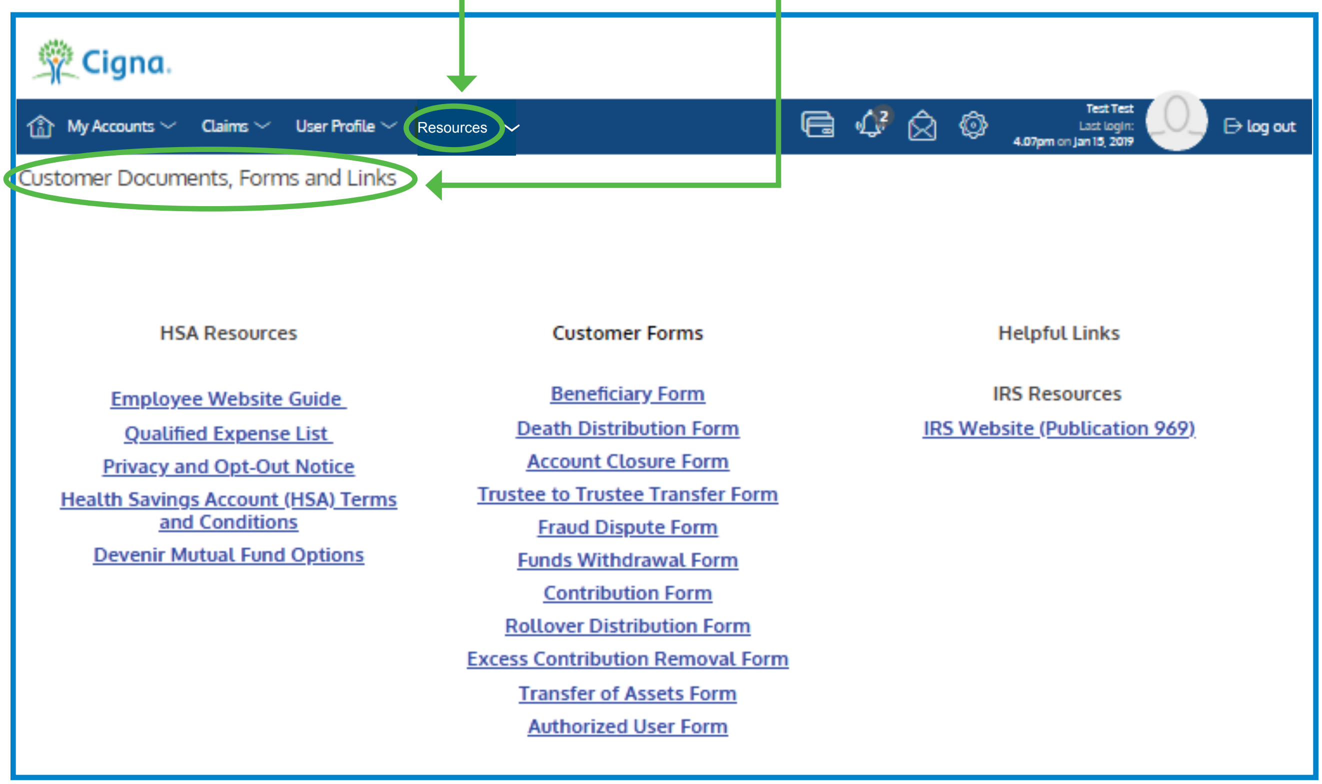
- CUSTOMER TOOLS SUCH AS VIDEOS AND CALCULATORS
- FAQ
- CUSTOMER DOCUMENTS, FORMS AND LINKS

The **Resources** tab provides helpful information to manage your account.

For instance, if you'd like to use the **Calculator**, choose **Resources**, then **Customer Tools**, then **HSA**.



If you need a form, from the **Resources** tab, choose **Customer Documents, Forms and Links** from the dropdown.



NOTES

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If you need further assistance with the Cigna Choice Fund HSA customer website, or have questions regarding your Health Savings Account, please contact the number on the back of your debit card.

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