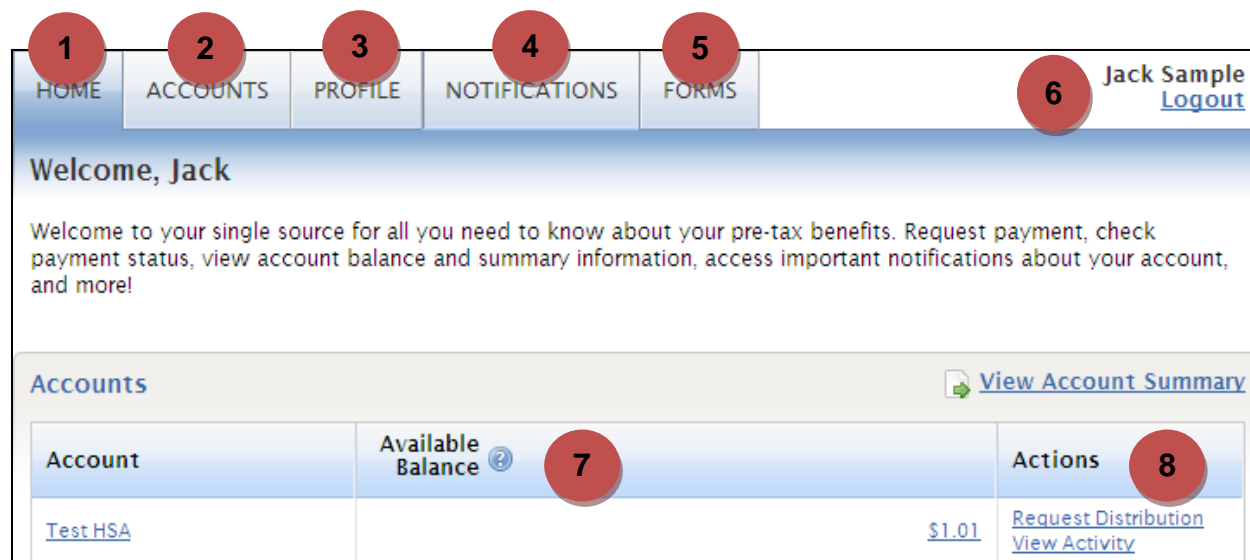


HSA Consumer Guide Instructions for Distributions

Discovery Benefits offers the ability for consumers to manage their Health Savings Account online. Simply login to your Consumer Portal and follow the below options.

Below is the screen that will appear once you have successfully logged in. A chart is provided below to assist you in your navigation:



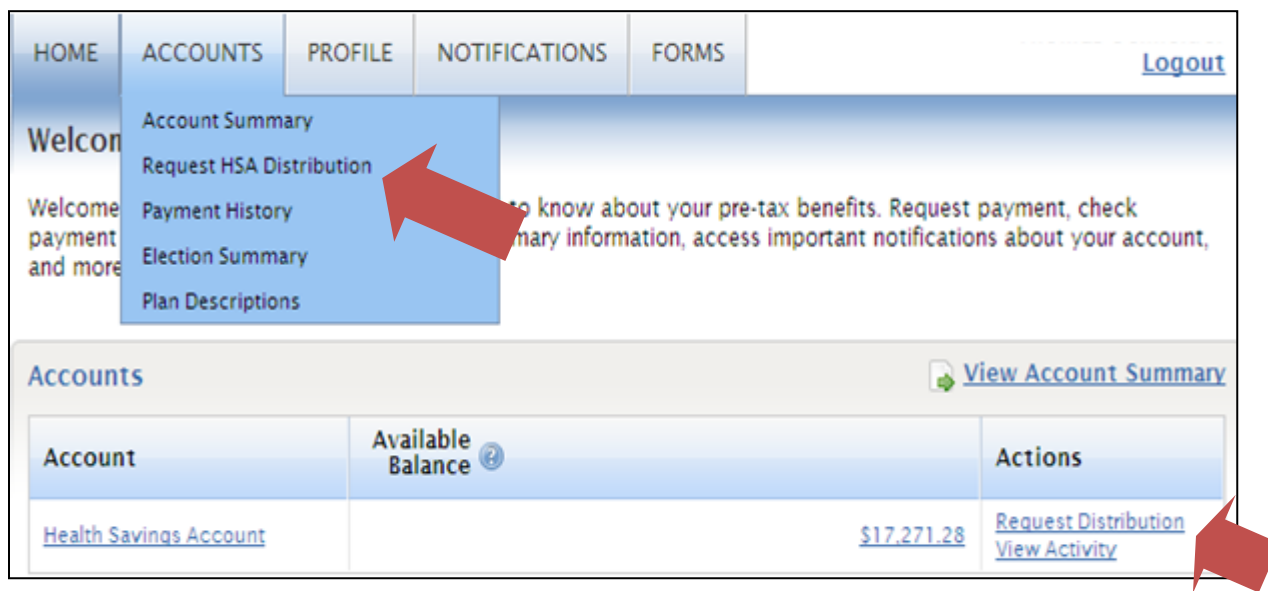
The screenshot shows the user interface of the Discovery Benefits HSA Consumer Portal. At the top, there is a navigation menu with five tabs: HOME (1), ACCOUNTS (2), PROFILE (3), NOTIFICATIONS (4), and FORMS (5). On the right side of the menu, there is a user profile for 'Jack Sample' with a 'Logout' link (6). Below the menu, a welcome message reads 'Welcome, Jack' and provides a brief overview of the portal's capabilities. A section titled 'Accounts' features a 'View Account Summary' link. Below this is a table with columns for 'Account', 'Available Balance' (7), and 'Actions' (8). The table contains one row for 'Test HSA' with an available balance of '\$1.01' and two action links: 'Request Distribution' and 'View Activity'.

Account	Available Balance ⓘ	Actions
Test HSA	\$1.01	Request Distribution View Activity


1. **Home** – View your home screen (shown above).
2. **Accounts** – Request distribution, change your payment method, view your account summary, payment history, election summary and plan descriptions.
3. **Profile** – View/update your profile, add/change dependent information, add/change beneficiaries, add/update bank accounts, and change your password or update your security questions.
4. **Notifications** – View notification history within the last 12 months.
5. **Forms** – Print the most current forms that are associated with your plan.
6. **Logout** – Log out of your on-line account.
7. **Available Balance** – Confirm the available balance of your HSA plan.
8. **Actions** – Allows you to request distribution from your HSA or view the activity within the account.

As a consumer you request distributions from your HSA online through the consumer portal. The [Request HSA Distribution](#) page in the consumer portal allows you to make distributions from your HSA.

From the consumer home page, the [Request HSA Distribution](#) page is located in the tab navigation, within the account section and can also be found in the footer navigation.



The screenshot displays the consumer portal interface. At the top, there is a navigation bar with tabs for HOME, ACCOUNTS, PROFILE, NOTIFICATIONS, and FORMS, along with a Logout link. The ACCOUNTS tab is selected, and a dropdown menu is open, listing options: Account Summary, Request HSA Distribution, Payment History, Election Summary, and Plan Descriptions. A red arrow points to the 'Request HSA Distribution' option. Below the navigation bar, there is a section titled 'Accounts' with a 'View Account Summary' link. A table lists the account details:

Account	Available Balance 	Actions
Health Savings Account	\$17,271.28	Request Distribution View Activity

A red arrow points to the 'Request Distribution' link in the Actions column.

On the [Request HSA Distribution](#) page, you are able to view your account balance summary which assists you in determining how much is allowed for distribution. Once you have submitted your distribution request, you will be navigated to the HSA Cash Account Details page where you will see the transaction history. The distribution will reflect in your cash balance within two business days.


Note: An HSA account holder cannot submit a distribution request for more funds than what is available in the cash balance section of the account. For example, a consumer has a \$500 cash balance in the HSA, however, the consumer has a bill for \$1,000 that she would like to request a distribution for. She can only request the \$500 be distributed, she would need to submit another distribution request as funds are available via payroll deduction or as they are swept out of the mutual investments. The investment sweeps will automatically replenish the cash account when it goes below the investment threshold.

Distribute HSA Funds

Description:*  Normal

Account Status:

Amount:*

Distribution Method:* 

In order to receive a distribution via Direct Deposit, complete the [Direct Deposit Form](#) and return to Discovery Benefits, Inc.

Note:

	Balance*
Available Cash	\$1,488.00
Pending Investment Transfers	\$0.00
Investment Fair Market Value	\$15,783.28
	\$17,271.28

*Current as of 3/26/2010 9:40 AM

Normal Distribution Disclaimer

I certify I am the HSA accountholder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent (s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

Timing/Market Value Fluctuation of Distributions

- Distributions from your cash account will generally be made within 72 hours of your request.
- If you use a debit card, funds in your cash account are available immediately.
- If it is necessary to sell investments and transfer funds to your cash account in order to cover your distribution request, this may take up to 6 business days. The amount received for your distribution request, which involves the sale of investments, may be less than your full distribution amount requested, due to market value fluctuation.

Redemption Fees

Sales of mutual funds may result in redemption fees if trades occur within specific periods established by certain mutual funds. These redemption fees exist to protect the interests of long-term shareholders by discouraging market timing and excessive trading abuses through the imposition of penalties on rapid in-and-out trades. See the mutual fund prospectus for more information on redemption fees.

I have read, understand and agree to the information and terms above.

* = required field

To provide additional payment flexibility, you have the option to request a distribution check made payable to someone other than yourself (i.e. Physician). The check will be sent directly to the payee. Select Someone Else instead of Me under the Distribution Details page and complete the required fields.

Distribution Details	
* Distribute Funds To:	<input type="radio"/> Me <input checked="" type="radio"/> Someone Else <small>When distributing funds to someone else, a check will be sent to the address you specify below.</small>
* Description:	Normal ? How to request other distribution types?
* Amount:	\$ <input type="text"/>
* Distribution Method:	Check
Recipient Name:	<input type="text"/> <small>When appropriate, provide the name of who recieved the service to help the provider identify what you are remitting payment for.</small>
* Payee Name:	<input type="text"/> <small>Enter who provided this service. This may be a physician, hospital, etc.</small>
Provider Account Number:	<input type="text"/> <small>If the provider requires an account number to be submitted with payment, enter it here. The provider may not be able to process your payment without accurate account information.</small>
* Address Line 1:	<input type="text"/> <small>Provide the address of Physician, Hospital, etc. who provided the service.</small>
Address Line 2:	<input type="text"/>
Address Line 3:	<input type="text"/>
* City:	<input type="text"/>
* State:	Alabama ▼
* Zip:	<input type="text"/>
Note:	<input type="text"/>