

HEALTH SAVINGS ACCOUNT BENEFIT PLAN PARTICIPANT GUIDE

HSA Plan Information

You are eligible to participate in the HSA if you are enrolled in your employer's HSA-Compatible High Deductible Health Plan

Your HSA is administered by **Asure Software**. The bank account itself is opened and maintained by **Avidia Bank**.

The contribution limits for 2025 are:

\$4,300 for Individuals / \$8,550 for Families

If your HSA coverage terminates, you will no longer be eligible to use the employer-sponsored HSA account. You will be contacted by Avidia Bank to transfer your remaining funds to an Individual account. **You will not lose any of the funds you have in the HSA, that is your money to take with you.**

View your account balance, deposit and transaction history, setup one time or ongoing provider payments or self-reimbursements -

Login to our Website:
asuresoftware.wealthcareportal.com

Call our Interactive Voice Response (IVR) System at
888-862-6272
any day, any time, from anywhere, for quick access!

Connect With Us:



IN THIS GUIDE:

- Debit Card Information
- Online Portal/Mobile App Info
- HSA General Info
- FAQs
- Myths v Facts

Using Your Prepaid Benefits Card

A prepaid benefits card provides instant access to your HSA funds, thereby eliminating the need to pay your expenses “out-of-pocket” at the time of service. After you enroll, we will send you a welcome email with detailed instructions on using your prepaid benefits card. Additionally, there is no waiting for reimbursement because you are accessing your HSA funds when your expense is incurred.

The card will only work at qualified merchants who accept MasterCard® such as doctor’s offices, hospitals, pharmacies, dental offices, vision providers, and other healthcare related merchants as determined by IRS regulations. It will not work at restaurants, gas stations, ATMs, some grocery stores, and/or department stores. Present your prepaid benefits card at the time of payment to make your purchase. The provider will be paid and your account balance will automatically be adjusted for the purchase amount. **Be sure to get a receipt showing your purchase, you may need this if you ever need to verify your expenses were eligible healthcare expenses.** The IRS requires that you keep ALL receipts for your HSA expenses, regardless of the method of payment.



Need to check your balance?

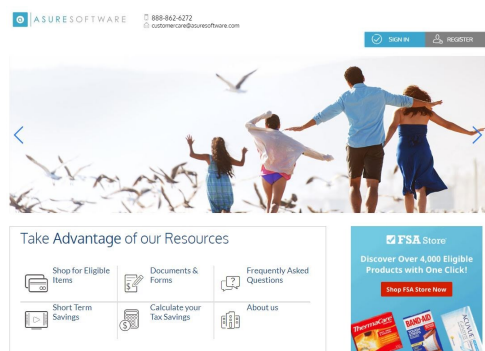
Asure provides two convenient ways to access your online account: online via our website:

asuresoftware.wealthcareportal.com and a mobile app (available for Android and Apple devices). Both provide the same features and account details including account balance, claim/transaction information, plan year and claims filing deadlines, pay providers or self-reimburse for out of pocket expenses, and view and manage alert communications via email and text – and much more!

Online Portal Registration:

You will need your **Employer ID: MBS210690243**

And Employee ID or Asure Benefits Debit Card Number. Your employee ID is your SSN with no spaces or dashes.



asuresoftware.wealthcareportal.com



Asure Wealthcare Mobile App

How to Enroll in the FSA Plan

Step 1:

Estimate your expenses for the upcoming plan year. You can feel free to contribute more than your estimated expenses since the funds never expire or forfeit. Helpful information such as eligible expense listings can be found on your login page at

www.asuresoftware.com

Step 2:

Using your estimated annualized amount from step 1, determine your contributions. Simply divide the annual amount by the number of pay periods that you will have during the plan year.

Step 3:

Complete your enrollment with your employer, which authorizes them to set aside funds each pay period for your expenses. This amount will be deducted on a pre-tax basis evenly from each of your paychecks to your HSA account.

Remember, that the amount you select will be set aside before any Federal, Social Security, or in most cases, state taxes are calculated.

For more information, contact your HR Department.