vita

Vita Flex

HSA Investment Quickstart Guide

The Vita Flex portal gives you 24/7 access to view information and manage your Health Savings Account and Investments.

Our One-Stop Investment Portal Provides You With:

- Anytime, anyplace access to your HSA investments, including online portfolio changes and 24/7/365 availability
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- View your investment account activity details

I opened my Health Savings Account with Vita Flex. What should I do now?

Go to the Consumer Portal today! www.vitaflex.net

1 **Register Online**: Click "create your new username and password", and provide the personal information requested in order to validate your identity. You will then be prompted to update your password, complete security questions, and sign the Terms & Conditions

2 **Set up Investment Sweeps**: You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at $2,000 or higher. See "*How do I sign up to Access/Sweep cash to Investments*?" instructions on page 4.

This portal is designed to be easy to use and convenient.
You have your choice of two ways to access your investments:

1. Click on Manage Investments from the "I Want to…" section
2. Click on the Accounts tab at top of Home Page and select a menu item from the Investment section

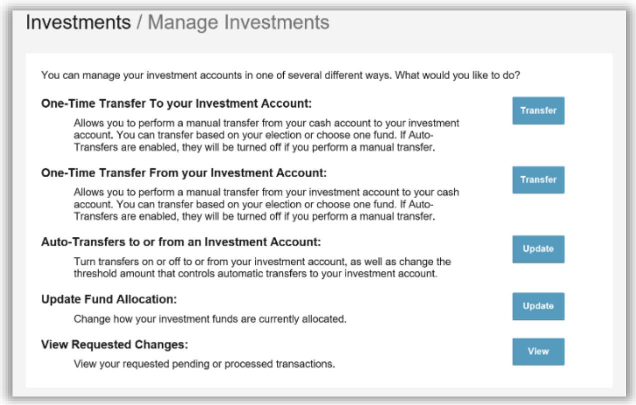
How Do I Sign Up to Access/Sweep Cash to Investments?

1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the "I want to section" or click on **Manage Investments** from the **Accounts** menu.
2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
3. Select Update next to **Auto-Transfers to or from an Investment Account**.
4. Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
5. Don't forget to set your investment allocation! See "***How do I change my Investment Elections?***" below.

How Do I Manually Sweep My Balance?

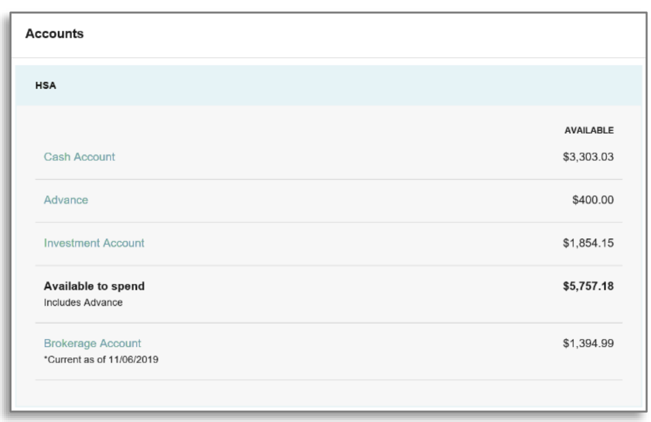
From the **Manage Investments** page you can initiate One-Time Transfer either to or from your investment account. Click on the Transfer button next to the appropriate choice and either:

- Transfer based on your investment election
- Transfer into a specific fund



How Do I Find My Investment Balance?

You can find your HSA cash, investment, and HSBA balances directly from the home page under the **Accounts** section. For more details click on the appropriate balance and select **Account Activity.** From there, you can view even more detail regarding your account.

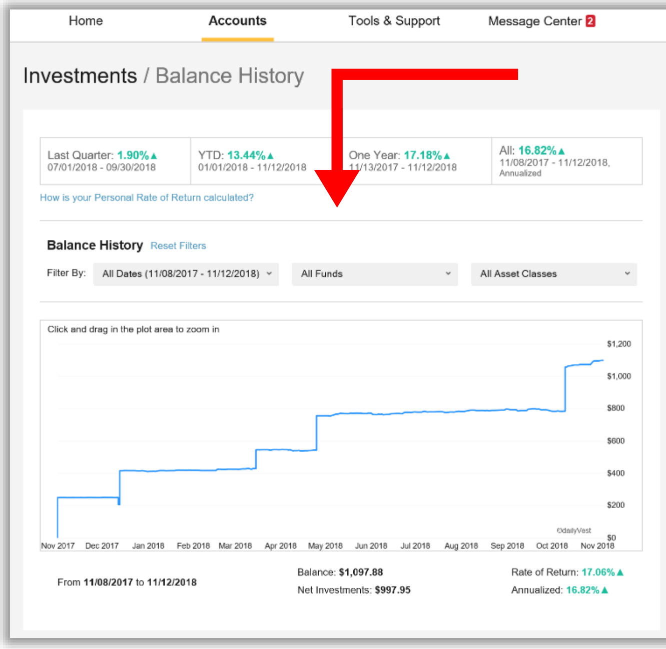


Where Do I Find My Investment Detail?

From the **Homepage**, click on the **Manage Investments** button under the "I want to section". The Investment Summary page provides you with a dynamic snap shot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.

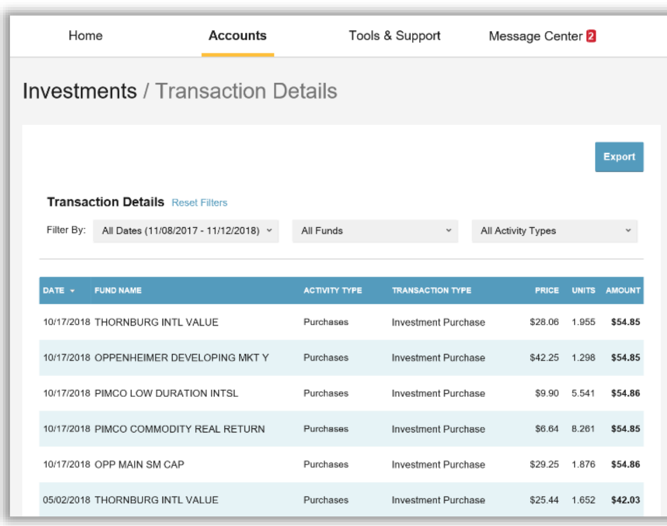
Where Do I Find My Investment Balances?

From the **Accounts** tab, click on the **Balance History** in the **Investments** section. Use the filters to provide you with specific balance information related to your investments.



How Can I Find My Investment Transaction Detail?

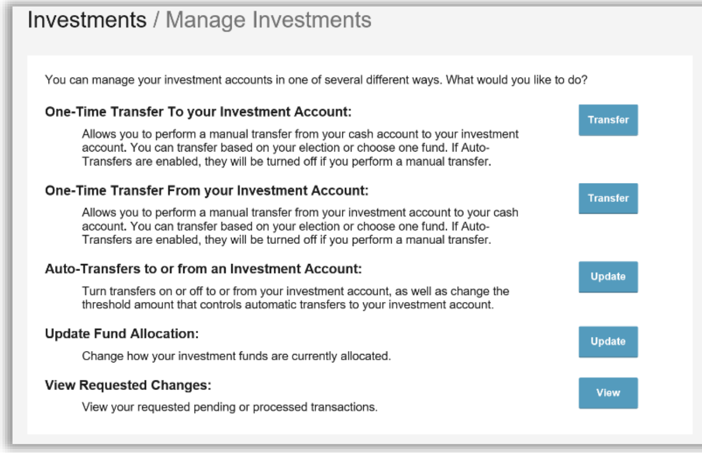
From the **Accounts** tab, click on **Transaction Details** in the **Investments** section, and select Transaction Details.



How Do I Change My Investment Elections?

To setup or change your investment elections for future contributions to your investment account, click on **Manage Investment** from the **Accounts** tab.

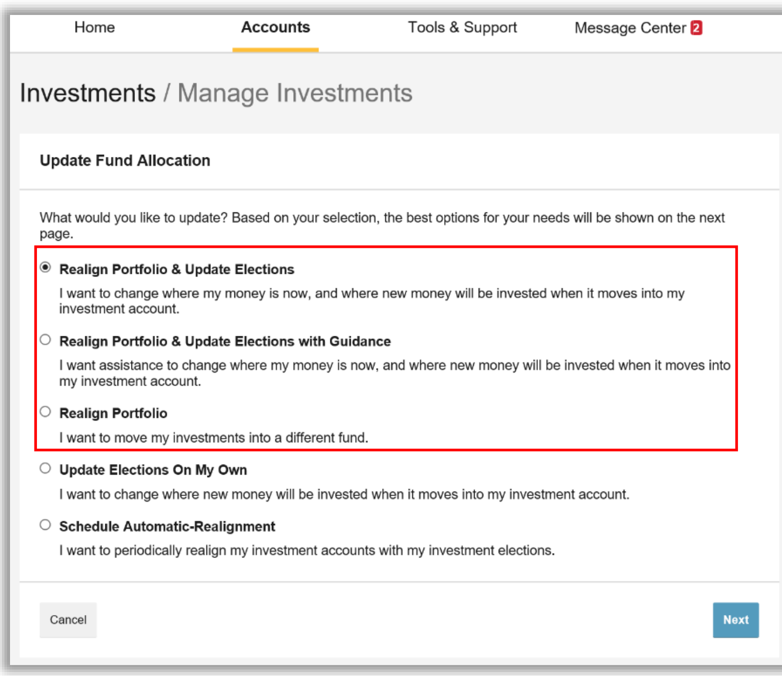
Click on the Update button next to Update Fund Allocation. And any of the **Update Election** options. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.



How Do I Transfer Funds from One Investment to Another?

To make changes to *existing* investment balances, you can user either the **Realign Portfolio & Update Elections** or **Realign Portfolio** option under **Manage Investments**.

Realign Portfolio & Update Elections affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.



Realign Portfolio initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

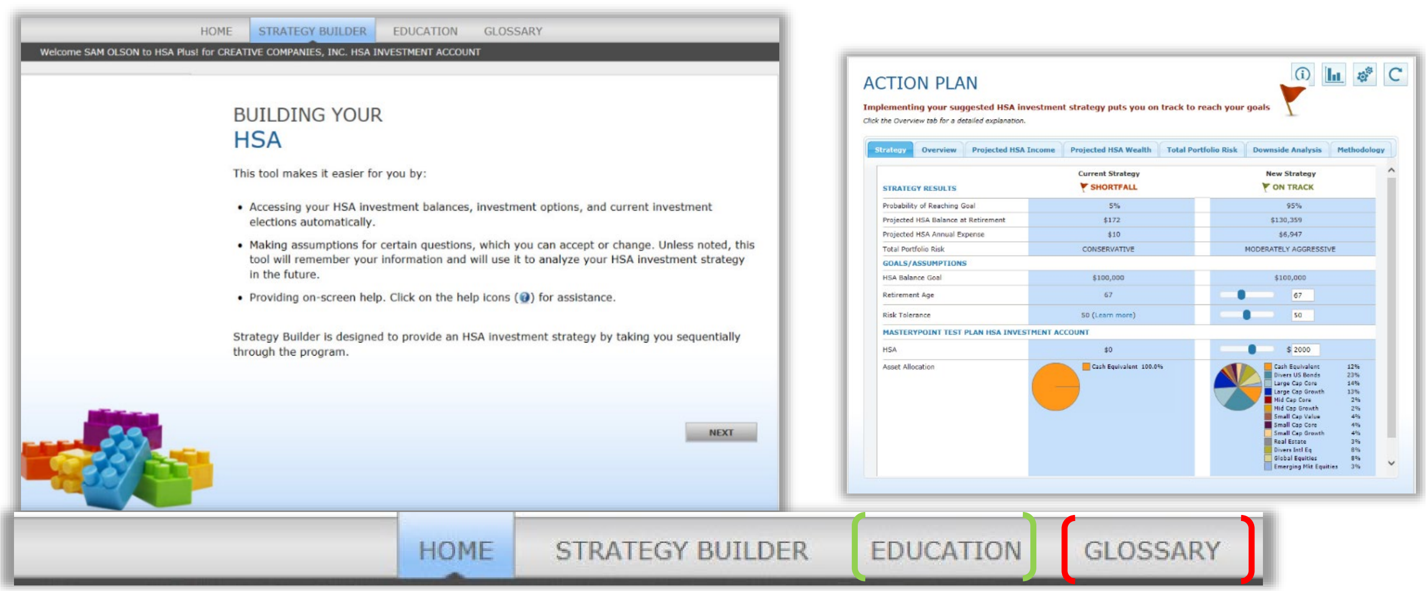
Note: Realign Portfolio will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

HSA GUIDANCE

An Investment Guidance Help – Guidance on Selecting Investments
Click on Education under the **Accounts** tab and it will bring you the choice of clicking on Guidance Tool which will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.

STRATEGY BUILDER

Develop your own personalized Action Plan



HealthcareBank has retained Denevir Investment Advisors, LLC as its registered investment advisor for your HSA Plan. Neither Vita nor any of Vita's affiliated companies are involved in the investment selection or oversight and cannot answer any questions regarding the investment offerings within the plan.