HSA Consumer Portal Orientation and FAQ

Welcome to your Health Savings Account (HSA) administered by Group Dynamic, Inc. You may access your HSA through the Participant Portal on www.gdynamic.com.

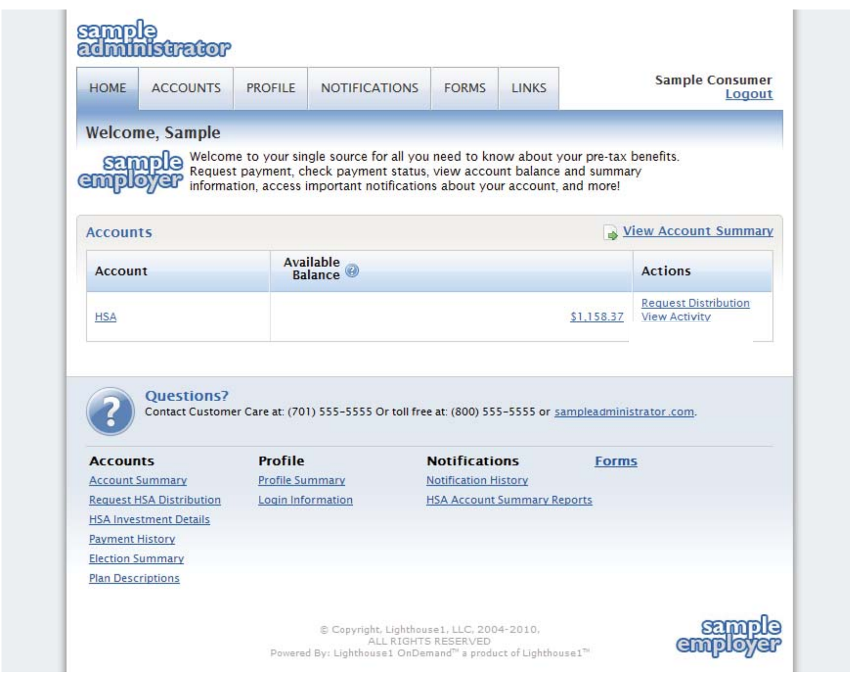
Our one-stop portal provides you with:

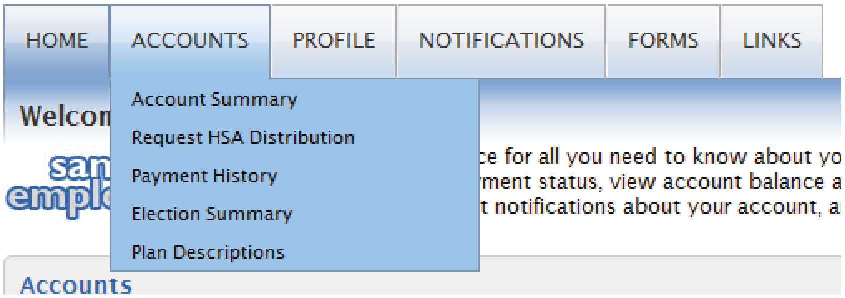
- Anytime, anyplace access to your HSA
- Integrated access to your investment portal, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports

We know from Web usage statistics that you'll most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

Our HSA portal is designed to be convenient and easy-to-use.





Rolling over top-level navigation tabs displays selections within, providing convenient, one-click access to the most commonly used tasks.

To help you get acquainted with the portal, and to help ensure you get the most value from your HSA account, we have provided answers to questions HSA accountholders like you may have.

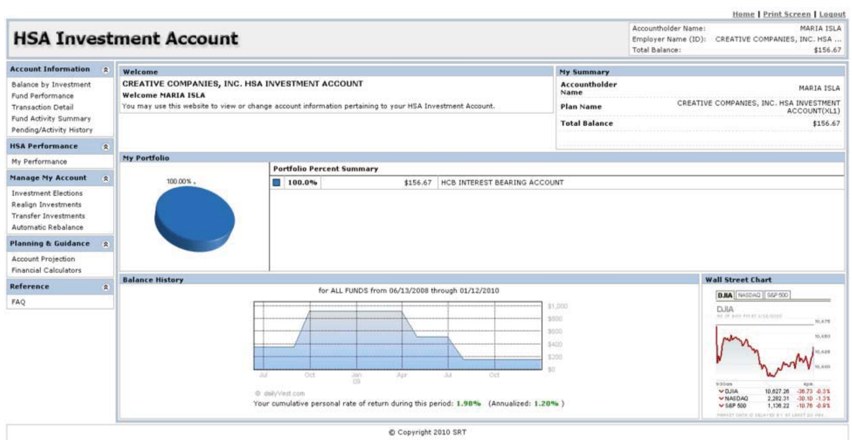
Q. How do I find my HSA balance?

A. You can find your HSA balance by clicking on the **Accounts** tab on the main page, then choosing **Account Summary**. Links within the Account Summary section include Plan Rules, Election Summary, Payment History, Account Activity (if enabled for the employer), and Request HSA Distribution. This is also where you can access your HSA Investment Account details.

Q. How do I find my investment balance?

A. You can find your HSA balance by clicking on the **Accounts** tab on the main page, then choosing **Account Summary**. The investment balance in your HSA will be listed as the Investment Fair Market Value.

Click on **HSA Investment Details** to view your HSA Investment Account. (The username and password you used to access the portal will also give you access to your investment account details.)



Q. How do I request a distribution?

A. To request distribution from your HSA, click on the **Accounts** tab of the main page, then choose **Request HSA Distribution**. Complete the fields and click Submit. You can also use your HSA debit card to pay for your medical expenses directly from your HSA. Distributions made payable to you or to your provider via check are assessed a $10.00 fee.

Q. Where can I find and update my profile information?

A. Your profile information can be found by clicking the **Profile** tab. Information found on this tab includes Profile Summary, Dependents, Beneficiaries, Bank Accounts, Debit Cards and Login Information. Please note that some profile changes will require you to answer an additional security question.

Q. How do I change my investment elections?

A. To change your investment elections for future contributions to your investment account, click on the link called **Investment Elections** under Manage My Account on the investment portal. 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.

Q. How do I transfer funds from one investment to another?

A. To make changes to *existing* investment balances, you can user either the **Realign Investments** or **Transfer Investments** link.

Realign Investments 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 (1:30 p.m. Central Time) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Transfer Investments initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (1:30 p.m. Central Time) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Note: Transferring investments 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.

Q. Are HSA Statements available online?

A. Your HSA Account Summary report can be found by clicking on the **Notifications** tab and choosing **HSA Account Summary Reports**. An HSA Investment Account summary can be found on the Investment Portal by choosing **Fund Activity Summary**. There is a fee assessed for paper statements.

Q. Where can I find HSA forms and resources?

A. Forms, such as those pertaining to HSA direct deposit and enrollment, can be found under the **Forms** tab. Additional resources, such as HSA calculators and other helpful resources, are located on the **Links** tab.

Q. May I order a debit card for my spouse?

A debit card may be ordered for your spouse or otherwise eligible dependent. First, add your dependent under the Profile Tab. The option to order a card for your dependent will then appear under “Change Payment Method” under the Accounts tab. One additional card is available at no cost. The fee for additional cards/replacement cards is $10.00.