



Health Savings Account

Health Savings Account Welcome Guide

A Health Savings Account (HSA) is a great way for you to:

- Save on taxes
- Pay for qualified medical, dental, vision and pharmacy expenses
- Save for retirement

Unlike a Flexible Spending Account (FSA), where you may lose unused funds after the end of the Plan Year, any funds you place in an HSA are yours to keep...even if you terminate your current employment!

Next Steps

Please read through this guide to find out what is needed to activate your account and how to maximize your HSA.



Set Up Your Account

You can access your EMPOWER account at any time using the online portal or the EMPOWER Flex Mobile App. If you already have access from the current Plan Year, no further setup is required for the new Plan Year.

! *The online portal and Mobile App share the same login information. Once you have successfully set up your account on one, you will use the same username and password for the other.*

Online Portal

[Online Portal Setup for New Users Who Have Received Debit Cards](#)

Use the following instructions if you have received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Access the Portal by using one of the following methods:
 - a. Quick Method
 - i. Navigate to empowerflex.com/participant-login in your browser.
 - b. Login through empowerflex.com
 - i. Navigate to empowerflex.com in your internet browser.
 - ii. Click on **LOG IN** in the top right of the screen.
 - iii. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
2. Click on the **Get Started** button.
3. Follow the on-screen prompts to create your new login.
 - a. You will need to provide:
 - i. Full name

- ii. Social security number
 - iii. Zip code (note that this is the zip code supplied to EMPOWER during enrollment)
 - iv. The last six digits of your Debit Card
 - v. Validate your email address by clicking on the email that EMPOWER sends to the email address provided to us by your employer. Contact us if you need assistance.
 - b. Create answers to your security questions.
 - c. Update optional personal information.
 - d. EMPOWER will immediately email an identity verification to the email your employer provided to us by your employer. You must validate your email to proceed. If you need assistance, please contact EMPOWER.
4. Create username and password.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at customerservice@empowerflex.com.

Online Portal Setup for New Users Who Have Not Received Debit Cards

Use the following instructions if you have not yet received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Access the Portal by using one of the following methods:
 - a. Quick Method
 - i. Navigate to empowerflex.com/participant-login in your browser.
 - b. Login through empowerflex.com
 - i. Navigate to empowerflex.com in your internet browser.
 - ii. Click on **LOG IN** in the top right of the screen.
 - iii. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
2. Enter your username in the **Username** field.
 - a. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number].
 - i. For example, jsmith1234 for John Smith.
3. Click the **Next** button.
4. Enter your temporary password.
 - a. Your temporary password is Welcome1
5. Click the **Login** button.
6. Provide answers to your security questions. Please keep the answers that you provide for future use.
7. Click the **Next** button.
8. Create your new password and click the **Submit** button.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at customerservice@empowerflex.com.

Accessing the Online Portal for Existing Users

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Navigate to empowerflex.com in your internet browser.
2. Click on **LOG IN** in the top right of the screen.
3. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
4. Enter your username and click the **Next** button.

5. Enter your password and click the **Login** button.

Mobile App

Mobile App Download

1. Download the app on your mobile device.
 - a. Google Android:
 - i. Navigate to Google Play using your Google Android mobile device.
 - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://play.google.com/store/apps/details?id=com.lighthouse1.mobilebenefits.epr>
 - iii. Click **Install**.
 - b. Apple iOS:
 - i. Navigate to the Apple App Store using your Apple iOS mobile device.
 - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://apps.apple.com/us/app/empower-flex-mobile-app/id1555136991>
 - iii. Click **Get**.

Mobile App Setup for New Users Who Have Received Debit Cards

Use the following instructions if you have received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Open the EMPOWER Flex Mobile App after downloading.
2. Click **New User? Find your account** at the bottom of the screen.
 - a. Provide your information and follow the prompts to set up your account.

Mobile App Setup for New Users Who Have Not Received Debit Cards

Use the following instructions if you have not received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Open the EMPOWER Flex Mobile App after downloading.
 - a. Enter your username.
 - i. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number].
 1. For example, jsmith1234 for John Smith.
 - b. Enter your password.
 - i. Your temporary password is Welcome1
 - c. Click the **LOGIN** button.

Accessing the Mobile App for Existing Users

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Download the app on your mobile device.
2. Enter your username and password and tap the **LOGIN** button.

Accept Agreements

Before you can use the EMPOWER Visa Debit Card, you must accept the HSA Custodial Agreement. There are two methods to accept these agreements:

1. After you set up your account on the EMPOWER Online Portal, you will be asked to accept the agreements. Read and accept the agreements to activate your account. Please note that you must scroll to the bottom of each agreement to accept it.
2. For those who cannot set up their online account, you can obtain a paper copy of the custodial agreement by:
 - a. Downloading info.empowerflex.com/content/EMPOWER-HSA-Custodial-Agreement.pdf
 - b. Obtaining a copy from your Employer

EMPOWER Visa Debit Card

Your Plan includes two free Debit Cards. If this is the first year you have enrolled in the HSA, you will receive a packet in the mail from EMPOWER's banking partner, Healthcare Bank. The packet will contain two EMPOWER Visa Debit Cards, along with complete instructions. Debit Cards are good for three years so don't automatically toss your old Card.

- You may use your Debit Card at medical, dental, vision and pharmacy outlets, or at daycare centers that accept a charge card (you may enroll in an FSA dependent care account, if your Plan permits).
- To use your Debit Card, you must accept the agreements.
- There is no need to submit receipts but be sure to keep them on file in case of a future IRS audit.

Maximize Your Savings

Visit our HSA Planner tool at empowerflex.com/plan-my-hsa to learn:

- The benefits of Health Savings Accounts
- How much to contribute each year
- Your potential savings over time


How to Get Reimbursed

There are multiple ways to use your EMPOWER HSA, so saving on eligible expenses is easy! You may use your HSA in any of the following ways:

- Use your EMPOWER Visa Debit Card to immediately pay for eligible expenses right from your HSA.
- File a claim using the Online Portal or Mobile App and receive either a mailed check reimbursement or direct deposit to your bank account (see below for instructions to enable direct deposit).
- Email, mail, or fax a completed claim form to EMPOWER and receive either a mailed check reimbursement or direct deposit to your bank account (see below for instructions to enable direct deposit).
 - The EMPOWER claim form can be downloaded at: info.empowerflex.com/content/EMPOWER-HSA-Claim-Form.pdf


How to Enable Direct Deposit

By default, claims are reimbursed via a check mailed to you. You may also add your bank account and set your alternate payment method to direct deposit.

 Please note that you will need to activate your bank account using micro-deposit verification. This means that EMPOWER will debit and credit a small amount under \$1.00 to your account and you must provide EMPOWER with the value of these transactions. If your bank account has a negative balance, the micro-deposit will fail and you may be charged a fee. Please ensure that your bank account has a positive balance before enabling direct deposit.

1. Add your Bank Account:
 - a. Log into the EMPOWER Online Portal (see instructions listed earlier in this document).
 - i. Hover your mouse over the **Accounts** tab.
 1. Select **Banking/Cards** under the **PROFILE** tab.
 2. Click on **Add Bank Account**.
 3. Fill out your bank information and click the **Submit** button.
2. Activate your Bank Account:
 - a. After you add your bank account, there will be a task on the portal main screen that says **!One or more of your bank accounts require activation**.
 - i. Click on the task.
 - ii. Enter the amount of the micro-deposit and click **Submit**.
3. Update your Alternate Payment Method
 - a. Log into the EMPOWER Online Portal (see instructions listed earlier in this document).
 - i. Hover your mouse over the **Accounts** tab.
 1. Select **Payment Method** under the **PROFILE** tab.
 2. Click the **Update** button.
 3. Set your Alternate Payment Method to **Direct Deposit**.

Identity Verification

 Most participants will not need to verify their identities. However, EMPOWER may ask you for identity verification documents. You will have 60 days to return the requested information to EMPOWER or risk closure of your HSA and a taxable return of your contributions.

EMPOWER is required by law to verify the identities of all new HSA holders. EMPOWER uses a third-party database for this verification. Participants who are not found in this database must provide documentation to EMPOWER within 60 days of request. EMPOWER will request documentation via the email address provided to EMPOWER during enrollment. This email will contain instructions on what documentation is needed to satisfy these requirements.

Transfer Your Existing HSA Balance to EMPOWER

If you have an HSA balance at another Bank or Administrator, you have the option to transfer this balance to EMPOWER. This is not required to use your EMPOWER HSA.

Benefits to moving your existing balance to EMPOWER include:

- Your entire balance will be in one account.
- You may avoid maintenance fees that your existing HSA Administrator charges.

To transfer your existing balance to EMPOWER, download the HSA transfer form and send to your existing Administrator. The form is available at: info.empowerflex.com/content/EMPOWER-HSA-Transfer-Form.pdf.

How to Invest your HSA Funds

Once your account reaches \$2,000, you can start investing by clicking **Manage Investments** on the Online Portal home page. Visit info.empowerflex.com/content/EMPOWER-HSA-Investment-List.pdf to view the investment options.