

PNC BeneFit Plus Consumer Guide



PNC BENEFIT PLUS CONSUMER GUIDE

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PNC BENEFIT PLUS CONSUMER GUIDE

Welcome to the PNC BeneFit Plus Consumer Portal. This one-stop guide for your portal will help you find the information you need to manage your account(s).

Within the PNC BeneFit Plus Consumer Portal you can:

- View account balances
- Make transactions
- Manage your investments
- Reimburse yourself to a personal bank account or pay your provider
- Update your personal information
- Order debit card for dependents
- Access online, monthly account summary reports and annual tax reporting
- Use the Expense Tracker to organize, manage and track expenses
- And much more!

If you have questions about your account(s), contact PNC BeneFit Plus Consumer Services:

Phone: 1-844-356-9993 (Monday-Friday, 8 AM-10 PM EST)

Fax: 1-855-628-5950

Email: pnc_benefitplus@healthaccountservices.com

Mail: PNC BeneFit Plus Consumer Services
PO Box 2865
Fargo, ND 58108

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LOG IN TO VIEW YOUR ACCOUNT

Step 1: Go to <https://participant.pncbenefitplus.com>. For your first-time login, click the “**Create your new username and password**” link.

Step 2: A **User Identification** box will appear. Follow the onscreen instructions, filling in your first name, last name, and zip code and then either your Social Security Number or Employee ID. Click the 'Next' button.

Step 3: Create your username and password. The password must: Have a minimum of 8 characters with a maximum of 20, contain upper and lowercase letters, at least one number and a special character. Click the eye icon to view the text you have entered for your password. Click **Remember Me** if you would like the website to remember your password for future log ins. Click the **Next** button to continue. **Please keep a safe record of your username and password.**

Step 4: Select and answer three security questions and click the **Submit** button to complete the process. For security reasons, you may be asked one of these questions when completing certain account functions or after logging in to your account. **Please keep a safe record of your security questions for future reference.**

Step 5: HSA accountholders will be prompted to read and agree to the Terms and Conditions for an HSA. Click **Read and agree** to open each agreement, after scrolling through and reading click the box that says, “**I have read and agree...**” or “**I have read this notice**” and submit when all are completed. ***The HSA is not fully active until you complete this step.***

This completes the account set-up and you are now logged into the account.

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HOME

The [Home Page](#) provides tabs for easy navigation. On the Home Page, you can view your Healthcare Savings Goal, as well as see your available balances for your accounts and recent transactions.

On the home page, you can hover over [Accounts](#) and access information about your account, initiate transactions and update your profile information

The screenshot shows the PNC BeneFit Plus home page. At the top, there is a navigation bar with tabs: Home, Accounts (which is currently selected and highlighted in blue), My Resources, and Message Center (with a red box containing the number 16). Below the navigation bar, there are four main sections: ACCOUNTS, INVESTMENTS, PROFILE, and I WANT TO. Each section contains several sub-links. For example, the ACCOUNTS section includes Account Summary, Account Activity, Expense Tracker, and Statements.

Under [My Resources](#) you have access to various learning materials as well as different functionalities:

- [Accounts](#)- Provides an overview of your account/s as well as any statements.
- [Investments](#)- View and manage your investments and their performance.
- [Profile](#)- Access your personal information, add a bank account, or replace a debit card.
- [I Want To](#)- Initiate a transaction from your account as well as manage your expenses

The [Tasks](#) section towards the bottom is a notification area that alerts you that an action is needed on your account. For example, if you submitted a claim and still need to upload a receipt, you will see a notification here instructing you to do so.

The screenshot shows a 'Tasks' section with a blue header bar. Below the header, there are two notifications: '1 receipt(s) needed to approve your claims' and 'Contributions submitted for current tax year exceeded the IRS Contribution Maximum'. Each notification has a yellow circular icon with a question mark.

ACCOUNTS

The [Accounts](#) tab at the top makes managing your healthcare finances easy. Within the tab are several tools available for you to use to track your expenses and accounts. Below are a few options you may find within the Accounts tab.

Account Summary-The information displayed on this page will vary depending upon your specific healthcare benefits; the plans you are enrolled in. The Accounts tab allows you to view the status of all your accounts, including available balance, and pending amounts.

- *HSA- Total Available Balance* is the total amount of funds between Available Cash Balance and Investment Balance.

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- *HSA-Available Cash Balance* is the most current record of funds available for withdrawal from your account and includes any pending withdrawals.
- *HSA-Investment Balance* is the Fair Market Value of your investment account(s). It reflects the most current record of funds and does not include pending transactions to or from an investment account. **You may not see an updated Investment Balance until the fourth business day after a transaction is initiated.**

Health Savings Account 		ACCOUNT NUMBER : X0013 VIEW
TOTAL AVAILABLE BALANCE	\$5,061.69	
AVAILABLE CASH BALANCE	INVESTMENT BALANCE	\$3,062.56 * Current as of 7/23/2019

Clicking on the name of the account, as an example '[01/01/2019-12/31/2019 Limited Purp...](#)', shown below, will provide a popup showing the Filing Rules, Debit Card Rules, and Claim Summary.

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ 1/1/2019 - 12/31/2019 Limited Purp...	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00

[Change Payment Method](#) [HSA Contributions By Tax Year](#) [HSA Coverage Level](#) [Scheduled Transactions](#)

Each account will include the following:

- *Eligible Amount* is the amount you can access to spend for the year.
- *Submitted Claims* will show you what claims have been submitted to be processed.
- *Paid* will show you the dollar amount of the claims that have been paid to you or a provider.
- *Pending* will show you the amount that is currently waiting to be processed or is pending payment.
- *Denied* will let you know if your claim has been denied and for what amount.
- *Available Balance* will reflect the balance that is currently available for spending.

The bottom of the account summary page will include the options [Change Payment Method](#), [HSA Contributions by Tax Year](#), [HSA Coverage Level](#), and [Scheduled Transactions](#).

[Change Payment Method](#) [HSA Contributions By Tax Year](#) [HSA Coverage Level](#) [Scheduled Transactions](#)

The [Change Payment Method](#) link will route you to the Profile tab where you can update how you prefer to receive payments. You can choose either between Direct Deposit or Check; once your selection has been completed, select Submit.

[HSA Contributions by Tax Year](#) is a pop-up table where you can see your contributions broken down by tax year.

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Tax Year	IRS Maximum	Contributions	Contributions from Future Years	Rollover	Remaining Contribution Amount *
2018	\$7,900.00	\$0.00	\$0.00	\$0.00	\$7,900.00
2017	\$7,750.00	A1 \$269.23	+A2 \$0.00	\$0.00	\$7,480.77
2016	\$7,750.00	\$0.05	- A3 \$0.00	\$0.00	\$7,749.95



HSA Coverage Level has a pop-up tab where you can change your settings for your Coverage Level during a specified tax year. The coverage level refers to who is covered under your health plan. You can choose between Individual where your high deductible health plan (HDHP) only covers yourself, or Family plan where your HDHP covers yourself and at least one other individual. Once your settings are correct, select submit.

Scheduled Transactions will only appear if you have scheduled transactions. This link will route you back to the [Account Activity](#) where you can see your next scheduled payment(s). You can cancel, update, or add scheduled transactions at any time on this page by clicking on a transaction.

Under the Account tab, in the [Accounts](#) section you will find the following additional links:

Account Activity - view your pending and processed transactions. You can also Export your transactions if you wish to access these in a Spreadsheet. **Note:** This cannot be partnered with QuickBooks

Expense Tracker- view, add, and pay expenses. Ability to view/filter expenses by Merchant/Provider, Category or Recipient. Can also upload and store receipts for expenses.

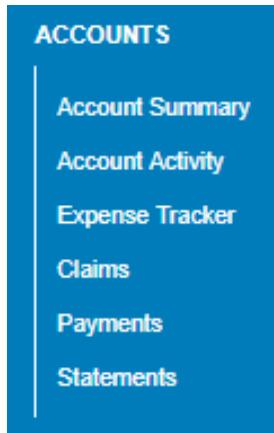
Claims- shows a list of the claims that have been filed. Claims can be filtered by Date, Account, Merchant/Provider, Claim Status and Amount. *For additional information, please view the [File a Claim](#) Section.*

Payments- view a list of all transactions for your accounts. Payments can be filtered by Date, Transaction Number, Method of Payment, Status, and by Amount.

Statements- here you can view your account statements, receipt reminders, tax documents, and denial letters. *For more information see the [Statements](#) section within the Accounts tab.*

STATEMENTS

In the [Accounts](#) tab, under the [Accounts](#) section is the option to view [Statements](#). The statement section shows Account Summaries and Tax Statements.



Accounts / Statements

HSA Account Summaries

[HSA Account Summary \(5/1/2019 - 5/31/2019\)](#)

[HSA Account Summary \(4/1/2019 - 4/30/2019\)](#)

[HSA Account Summary \(3/1/2019 - 3/31/2019\)](#)

[View All](#)

HSA Tax Statements

[5498-SA \(2018\)](#)

[5498-SA \(2017\)](#)

[5498-SA \(2016\)](#)

[View All](#)

Stay Engaged! You can update your notification preferences by clicking on the [Message Center](#) tab, and then by clicking on [Update Notification Preferences](#).



The screenshot shows a navigation bar with tabs: Home, Accounts, Education & Resources, and Message Center (which is highlighted with a red box and has a red notification badge). Below the navigation bar, the text "Message Center" is displayed. At the bottom of the screen, there are two buttons: "Update Notification Preferences" (with a red box around it) and "View Statements".

When you [Update Notification Preferences](#) you will be prompted to update contact information such as your mobile number, mobile carrier, and time zone. You can also update notification options for your statements, claims, contributions, payments, and debit card. You can select **online, email or text** notification.

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HOW TO CREATE AN ACCOUNT TRANSACTION

HSA TRANSACTIONS

REQUESTING HSA DISTRIBUTIONS

You can take a distribution (aka withdrawal) from your HSA using the Consumer Portal, Mobile Application, or by submitting an HSA Distribution Request form, which can be found under [My Resources > Tools & Support](#).

Step 1: To request a distribution from the Consumer Portal, under [I Want To](#) select [Reimburse Myself](#) or [Pay a Provider](#).

Step 2: To [Reimburse Myself](#); follow the prompts to have a distribution sent to you via check or via Linked Bank account.

Note: *Selecting reimbursement via direct deposit will enable you to receive your funds faster than if you request a check be sent to your address on file.*

Step 3: To [Pay a Provider](#); select the plan you choose to [Pay From](#); select [Someone Else](#), click [Next](#) and follow the prompts on the followig page.

Step 4: Once the distribution details have been added, you can choose to set up a recurring distribution on a schedule. If you do not need the distribution to recur, select [One-time](#).

Step 5: Complete the remaining information for the transaction, including the amount, and click [Next](#).

Step 6: You will be prompted to read and agree to the disclaimers regarding the distribution from your HSA. Once you check the box and click [Submit](#). You may be prompted for verification, then your distribution will be processed.

Note: *Checks will be mailed and should arrive within 7-10 business days. Please allow for 2-3 business days for a direct deposit to complete.*

MAKING HSA CONTRIBUTIONS

If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the Mobile Application or the Consumer Portal. To do this, select the [Contribute to HSA](#) link from the [Accounts](#) tab under [I Want To](#) and follow the instructions on the screen. If you do not have a bank account linked this can also be accomplished by submitting an *HSA Contribution form*, available under [My Resources > Tools & Support](#) tab. To ensure you don't go over the annual contribution limit set by the IRS, be sure to factor in any payroll and employer contributions submitted during the year (<http://www.irs.gov/pub/irs-pdf/p969.pdf>).

Step 1: To contribute to your HSA via the Consumer Portal, you must first provide your bank account information. If you have not added your bank account, click on your name at the top, and then click on [Banking](#). For additional information visit '[Add a Bank Account](#)' section for steps on how to add a new bank account.

Note: *Contributions from a personal linked bank account into your HSA are post-tax dollars. You may be able to claim these on your tax return as tax deductible items (<http://www.irs.gov/pub/irs-pdf/p502.pdf>). If you prefer to have pre-tax contributions, please notify your employer.*

Step 2: You can choose to set up a recurring contribution on a schedule. By clicking on schedule it will prompt users to decide a frequency, schedule and start date. If you do not need the contribution to recur, select [One-Time](#).

Step 3: Enter the amount of the contribution and indicate the tax year (if applicable – the prior tax year will show if it is January, February, March or before the tax filing deadling of the current year)

Step 4: You will be prompted to read and agree to the disclaimers regarding the contribution to your HSA. Once you check the box and click [Submit](#), your contribution will be initiated.

Note: *Please allow 2-3 business days for the transaction to fully process.*

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INVESTMENTS

Why should I invest the funds in my HSA?

An HSA could be an effective tool to help you accumulate money on a tax-advantaged basis to pay for out-of-pocket qualified medical expenses. Investment gains in an HSA aren't taxed so when you invest the funds in your HSA, you give your money a chance to grow for future medical expenses or for use in retirement. Investing involves risk, including possible loss of the principal value.

Investments are an available option for Health Savings Accounts (HSAs). To learn more or to explore options, hover over [Accounts](#) from the top navigation bar to expand the drop-down menu. Under the [Investments](#) section you can select from the available investment features.

Investment Education and Resources

There are several areas within the Consumer Portal where you can learn more about investing and your investment options. The [Investments/Education](#) provides information about investment [Fund Performance](#), a [Guidance Tool](#) and [FAQs](#). This page can also be accessed from the [Investment Summary](#) page by clicking the [Learn More](#) link under Investment Education Materials at the bottom of the page.

Investment Summary Page

Click on [View all available funds](#) to explore investment options and review fact sheets, prospectuses, and fund performance.

To get started follow the [How do I start Investing?](#) steps and click [Start Investing](#).

If you want to model how your HSA investments may grow over time, the [HSA Balance Projections](#) graph can help illustrate the potential impact of investing.

For more information, please review the [Investment Education Materials FAQ's](#) section at the bottom of the page.



Important Note: PNC employees cannot provide HSA investment recommendations and/or advice.

Setting up Investments

To begin investing a portion of your HSA funds, select the [Start Investing](#) button on the [Investment Summary](#) page and establish your investment transfer threshold. The threshold amount must be set equal to or above \$1000 and in increments of \$100.

Automatic Investing

Once you have selected your investment transfer threshold you will be prompted to select an option for how you will proceed with selecting your investment funds.

- **Guide Me:** If you need assistance with selecting investment options, there is an optional investment guidance tool that can help identify future healthcare expenses, determine your investment risk tolerance and develop a personalized strategy to assist you with achieving your long term savings goals.
- **I Want to Do it Myself:** This option will bring you to the Update/Confirm Elections page. Here you can review fund options, select mutual funds that meet your investment criteria and establish investment election percentages for future deposits or contributions. Your percentages must be in whole percentages and must total 100%.
Important Note: If you do not make investment elections, any account investment transfers will automatically be invested in the default fund.
- **One-time Trades (Manual Investing):** Once you are an HSA investor, this option allows you to perform manual transfers into or out of your Investment Account and Cash Account.

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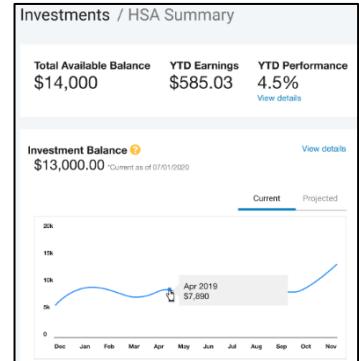
Managing Investments

The [Investment Summary page](#) provides an overview of your HSA Investment Account, performance information and provides options to manage your HSA investment portfolio.

Here you can make individual investment transactions, change your existing investment election percentages and and/or auto-rebalance your investment positions.

The [Investment Balance graphs](#) allow you to view your current monthly investment balance for the past 12 months as well as calculate or model a projected growth of your account balance over time.

[Portfolio Breakdown](#) shows the percentage of the current balance in each fund and/or asset class as well as your investment election percentages for future contributions.



[One-Time Trades](#) allows for an individual transfer from your Cash Account to [Buy Investments](#) or an individual transfer from your Investment Account to [Sell Investments](#).

For a [One-Time Trade](#), if the investment transfer threshold is enabled and Buy or Sell Investments is selected, you will be taken to the [Update Automatic Investment Transfer Page](#):

- [Disable Automatic Investment Transfer](#): This can be reactivated at any time.
- [Edit Automatic Investment Transfer Threshold](#): Temporarily turn automatic investment transfers off until a specified date and/or change your automatic investment threshold.
- [Change Automatic Investment Threshold Only](#): Increase or decrease your investment threshold to maintain a new threshold amount in your cash account.

Note: If Auto-Transfers are enabled, they will need to be turned off if you wish to perform a manual transfer.

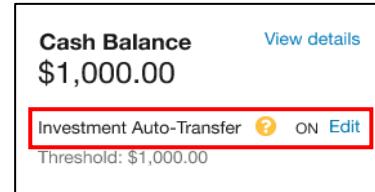
If the investment transfer threshold is not enabled, you can proceed to the [One Time Trades](#) section:

- [Transfer based on my portfolio %](#): This option will allow you to input a dollar amount you would like to buy/sell. The amount you specify will be bought/sold based on the percentage of your portfolio invested in each of your funds.
- [Transfer into/from specific fund\(s\)](#): This option will allow you to input the dollar amount you would like to buy or sell from each specific fund.

 If a fund has trading restrictions, there will be a question mark symbol next to the fund. You can view the applicable restriction by hovering over the symbol.

Investment Auto-Transfer

- [Auto-Transfers to or from an Investment Account](#): This option can be accessed within the [Investment Summary](#) page under the Cash Balance section at the top of the page. This option is used to turn investment transfers on or off. You can also change the investment threshold amount between your Cash Account and Investment Account.



Important Note: Your HSA debit card can be used for amounts held in your Cash Account. If you have an expense you intend to pay with your HSA debit card, you can increase your investment threshold to your desired amount and funds will be automatically transferred back to your Cash Account. Please allow up to three (3) business days for the cash to be available for use.

[Portfolio Performance](#) is available by clicking [View Details](#) under YTD Performance located on the top right of the [Investment Summary](#) page and shows how the investments are performing quarterly, yearly, and overall. You can also access your portfolio performance by hovering over [Accounts](#) from the top navigation bar under the [Investments](#) section.

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Last Quarter: 1.90% ▲ 07/01/2018-09/30/2018	YTD: 13.44% ▲ 01/01/2018-11/12/2018	One Year: 17.18% ▲ 11/13/2017-11/12/2018	All: 16.82% ▲ 11/08/2017-11/12/2018 Annualized
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The second graph on the Portfolio Performance page will provide your **Personal Rate of Return History** and can be filtered by specific:

- Dates
- Funds
- Personal Rates of Return
- Asset classes

The **Balance History** is viewable under the **Accounts** tab and provides a historical graph of your investment balance. You can filter this by date, Fund, and Asset Class.

Fund Activity can be accessed from the **Accounts** tab and provides an overview of your investment positions. You can filter this by date, Fund and Asset Class.

The **Investment Activity** page under the **Accounts** tab, displays any pending and processed transactions. Transactions can be filtered by transaction type.

If you click on the plus symbol, it will provide additional information on a pending request.

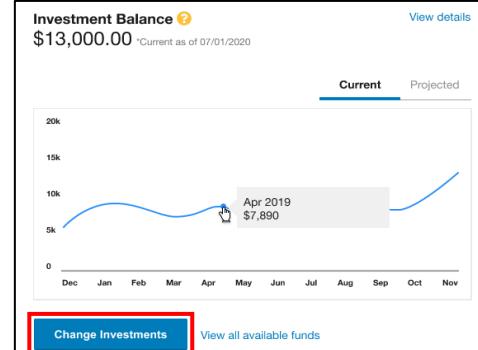
View more information on the **Transaction Details** tab on the **Investment Activity** page with filter options to see a specific date: All Dates, Last Quarter, Year to Date, Last Month and Custom; all funds or a specific fund; and the activity type: All Activity Types, Purchases, Withdrawals, Transfers, Div/Int, or Fees.

Change Investments

The **Investment Summary Page** allows you to make changes to your current portfolio, update elections for future investments and/or realign both. Click on the **Change Investments** button under the investment balance chart to view options and take action.

Select **All Investments** to:

- **Realign the allocation of your current investment portfolio and**
- **Update your investment elections for future deposits**
- Changes you make on this page will realign both your current portfolio and your current elections. When new money moves into your investment account, your selection will control how it is invested.



Select **Current Portfolio** to make changes to your existing investment account balances. Please note this does not make changes to your elections for future deposits and contributions.

Select your preferred **Transfer Type** choose one of the options below from the drop-down menu:

- **Realign:** When you Realign Investment Balances, your current account balances are redistributed. Changes you make will only affect your current investment account balance.
- **Dollar to Dollar:** Enter the dollar amount you would like to transfer from one fund into another fund(s).
- **Dollar to Percent:** Enter the dollar amount you would like to transfer from one fund in the Transfer From column and enter the percentage of that amount you would like transferred to each fund in the Transfer To column.
- **Percent to Percent:** Enter the percentage of the fund balance that you would like to transfer out of that fund and into another fund(s).

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**You can transfer to more than one fund at a time.*

**If you want to transfer more than 90% of the balance out of a fund, it is recommended you use the Percent to Percent transfer option.*

Select **Future Investments** to make changes to your elections for future deposits and contributions.

Please note this does not make changes to existing investment account balances.

The **Auto rebalance** option is available under the **Portfolio Breakdown** graph on the **Investment Summary** Page and allows you to automatically maintain your investment account balance in line with your investment elections.

When you enable automatic rebalance, you can also select the rebalance frequency from Annually (DEC), Quarterly (MAR, JUN, SEP, DEC), or Semi-Annually (JUN, DEC). Your investment account will automatically be rebalanced and then ongoing on the 10th day of the month, based on the cycle you selected.

Set up my Elections: If you started investing by completing a one-time transfer this option will display and allow you to enable automatic investment transfers and set up your investment elections.

PNC BENEFIT PLUS DEBIT CARD

Advantages of the debit card:

- Pay directly from your account(s) at the point-of-sale for qualified medical expenses
- Charges are paid directly to the provider/retailer
- No waiting for reimbursement

Eligible expenses:

The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

Using the card:

To activate your debit card, call the activation line at: 866-898-9795 and if you have any issues, you can contact PNC BeneFit Plus Customer Services for further assistance.

For HRA/FSA accounts, **documentation may be required if eligible items are not verified at the point of sale. You will receive an email or mailed notification if documentation is required.** You may not need to retain and/or submit documentation for purchases made at retailers that use an inventory information approval system (IIAS). These merchants will approve eligible expenses at the point of purchase. For a complete list of IIAS merchants, visit <https://www.sig-is.org/>. When using your card at these merchants, you will swipe your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items.

For HSA plans you do not need to submit receipt documentation to PNC BeneFit Plus for any purchases. However, you should keep copies of your receipts for debit card transactions and all distributions from your HSA for seven years in the event of a personal audit. The Expense Tracker is a place where you can log your receipts; for more information, please view the [Expense Tracker](#) section.

The daily transaction limit on your PNC BeneFit Plus Debit Card for HSA transactions is \$5000.00.

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NON-HSA TRANSACTIONS

DOCUMENTATION REQUIREMENTS

For HRA/FSA accounts you may be required to submit documentation for a debit card transaction. All claims submitted via paper form or submitted through the Consumer Portal or Mobile App will require documentation. For more information on how to submit a claim, please view the [File a Claim](#) section.

Your documentation will need to contain the following:

- Date(s) of service
- Type(s) of service
- Cost of service(s)
- Merchant name/information

An Explanation of Benefits (EOB) will contain all of these if you are unable to obtain a receipt with these fields.

Sample Receipt
ABC Vision
123 Crescent Lane
City, ST 12345
(701)-555-1234
Provider
Dr. Iris
Date
Date: 6/7/2018
Receipt #: 12345
Type of Service
Services:
Eye Exam \$135.75
Prescription Lenses \$81.50
Prescription Contacts (12 Month pack) \$63.50
Amount
Subtotal..... \$280.75
Taxes \$ 0.00
Total \$280.75

An example of incorrect documentation would include a summary receipt that doesn't include all the needed information listed above.

Sample Receipt
ABC Vision
123 Crescent Lane
City, ST 12345
(701)-555-1234
Date: 6/7/2018
Receipt #: 12345
Subtotal \$280.75
Taxes \$ 0.00
Total \$280.75
Thank you for your service.
We value as a customer.
Refer a friend for \$50 off your next purchase

Documentation may be needed for debit card transactions due to IRS regulations.

- When you make a purchase that requires you to provide documentation, we will send you automated receipt reminders via mail or email. Once we receive your documentation, you will no longer receive reminders. To receive reminders by email, see the [Statements](#) section.
- If we do not receive and process documentation within 60 days after your card transaction, your debit card will be inactivated and placed in a temporary hold status. You will be asked to send us appropriate documentation or reimburse your account. Your debit card will be reactivated within one business day of processing your documentation or repayment (for instructions on making repayments please see [Submit a Repayment](#)).
- The claim number must be included if you are sending in documentation for a debit card transaction.

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FILE A CLAIM (For HRAs and/or FSAs)

When filing a claim, you will want to ensure the expense has been paid out of pocket. You can submit the claim either via the online portal, the mobile application, or the Reimbursement Request Form (accessible from your online portal). Once the claim has been approved, funds will be issued directly to you via check or direct deposit (depending upon accounts linked). Should your claim be denied, you will receive a communication advising what further information is needed, which can be found under the [Message Center](#) tab.

Step 1: Click on [Accounts](#) from the top navigation and then under [I Want To](#) select [Reimburse Myself \(to reimburse yourself\)](#) or [Send Payment \(to pay someone else\)](#). You will be brought to a new page where you will select an account and a payee.

Step 2: To file a claim and request reimbursement, select the plan you choose to [Pay From](#). [Pay To](#) will autofill based on if you chose to reimburse yourself or send payment to someone else. Click [Next](#).

- If you've chosen to send payment to someone else via check, you will be asked to enter the [Payee Details](#). Click [Next](#)

Step 3: Then you will have to upload a receipt with the following to validate your claim:

- Date(s) of service
- Types(s) of service
- Cost of service(s)
- Merchant name/information

Note: Receipts must be in a JPG, JPEG, GIF, PNG or PDF and cannot exceed 8MB. There can also only be 4 documents uploaded at one time.

Step 4: Next, you will provide the claim details:

- Start date of the service
- End date of the service
- Amount
- Provider
- Category
- Type of service
- Recipient
- Answer yes or no to whether you drove to receive your product/service or not
 - If Yes, enter how many miles you drove

Note: If the transaction is a Co-pay, this will need to be noted on the receipt by the provider's office.

Step 5: Review the transaction summary to make sure that all the information was entered correctly. Next, you'll be asked to agree to the Terms and Conditions and hit the submit button.

- [Add Another](#) allows you to file multiple claims together without having to submit each one individually.

Step 6: Lastly, if you click [Submit](#) this will indicate Confirmation towards the top and you are given the option to print the page for your records if you would like.

SUBMIT A REPAYMENT

We will request repayment from you for any paid claims for which we have not received sufficient documentation. If you need to make a repayment, you will see a message under [Message Center](#) tab or in the [Tasks](#) section on the home page.

To repay a claim you can utilize either of the two options below

PNC BENEFIT PLUS CONSUMER GUIDE

1. Click **Repay** to repay the claim(s) via a transaction directly from your personal bank account you have on file. If you do not have a bank account linked to your portal, visit the [Add bank account](#) for instructions.
2. Print a **Denial Letter with Repayment** and send in a personal check with this notification to the mailing address shown at the bottom of the notification.

Note: If you have sufficient documentation for the claim that has been denied and is pending repayment, you can select the [Upload Receipt](#) option if it's available instead of repaying the claim.

Tasks 2

! 4 repayment(s) totaling \$40.00 due for paid claims that were later denied. 

! 4 receipt(s) needed to approve your claims 

EXPENSE TRACKER

Expenses can be accessed by hovering over **Accounts** and selecting **Expense Tracker**. Within the **Expense Tracker** you can add an expense, export expenses, and find detailed reports of your medical expenses.

Add Expense button in the top left corner.

To add an expense there are 3 required sections:

- Expense Description
- Date of Service
- Expense Amount

Option fields for your records include:

- The total billed amount (which is the total amount billed before insurance and provider discount deductions)
- The provider
- Expense type (medical/vision/dental/pharmacy etc....)
- The recipient/patient (in case there is a dependent(s) on the account)
- Upload a receipt for recordkeeping (must be a JPG, JPEG, GIF, PNG, or PDF and cannot exceed 8 MB)
- Lastly, there is a box at the bottom for you to leave notes for future reference.

At this time, you can decide to **Pay Expense Now** or **Save for Later**. By clicking **Pay Expense Now** consumers will be prompted with additional questions about their submitted expense as well as how to initiate money movement. By clicking **Save for Later**, the expense will be added to the expense page and can be paid later by clicking on the **Pay** button by a specific expense.

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Note: Any expense added will not initiate any money movement.

The **Export Expense** button will export a detailed list of all your expenses into an excel spreadsheet.

On the Expense page, you may view your chart by category, status, year, recipient, or by merchant/provider. The chart can be filtered down further by selecting **Filter By** at the bottom of the graph. Selecting a filter to filter by will apply the filter both the graph and the list of expenses. Should you want to go back to the main graph, simply select **Reset Graph** in the top left corner of the graph.

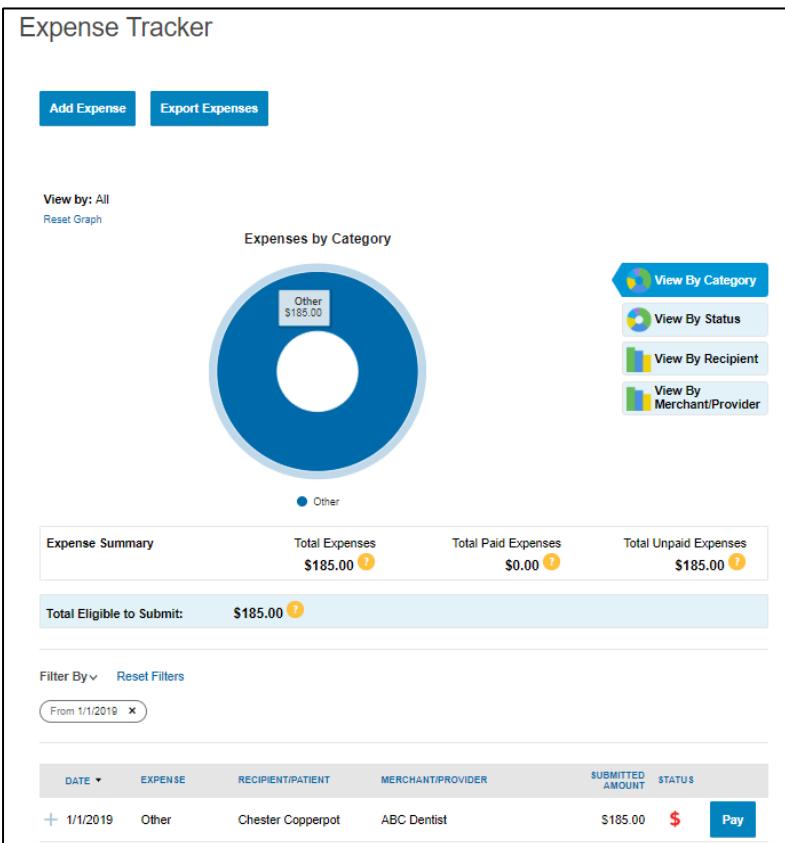
The bottom of the expense page shows options for each individual expense. Clicking on an expense displays options such as upload a receipt, add a note about the expense, mark an expense as paid if you paid the expense from an outside source, remove the expense, and update an expense.

 The red dollar sign icon indicates the expense has not been paid.

 The green dollar sign indicates the claim expense has been paid.

 The yellow dollar sign indicates a claim expense has been partially paid.

 Use the question mark symbol to view information about each field.



DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
1/1/2019	Other	Chester Copperpot	ABC Dentist	\$185.00	\$
Expense Details		Description: Dentist Source: Online			Date(s) of Service: 1/1/2019 Total Billed Amount: \$185.00
Expense Amount: \$185.00		Received Date: 1/3/2019			
Payable Amount: \$185.00					
Upload Receipt(s)		Add Expense Note		Mark as Paid	
Remove Expense		Update Expense			

The bottom of the expense page shows options for each individual expense. By clicking on an expense there are options such as upload a receipt, add a note about the expense, mark an expense as paid if you paid the expense from an outside source, remove the expense, and update an expense.

Follow these steps to make a payment:

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Step 1: Clicking on the **Pay** button by an expense in the listed chart

Step 2: You will then be brought to a new screen where you will select an account to **Pay From** and an account to **Pay To**.

- If you select to pay to someone else then you can either add their credentials, if they are new, or choose a provider you have already saved. You will need to click **Select a Payee** to add a new provider, which will then require you to add the provider's Name, Account Number, and Address. You can also add who the recipient information, but it's not required.

Step 3: Next will be the **Transaction Summary** screen, where you can verify the amount is correct.

Step 4: You will see a Transaction Summary next, where you, again, make sure that your total amount is correct and you are prompted to read a Normal Distribution Disclaimer. After you have read the complete document, you will be asked to select that you have read, understand, and agree to the terms.

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

Once the box is checked, the "**Submit**" option will be available to select.

Step 5: Lastly, answer a security question for verification. Once the security question is answered correctly, you are given the option to print the page for your records if you so choose.

MESSAGE CENTER

The **Message Center** tab will be where you receive notifications for actions such as a receipt reminder, request for more information, denial letter, and more.

When there are new notifications in the Message Center, a red box with a number inside, indicating how many new notifications have accrued, will be present.

When messages are present, you will be able to see the following:

- The date and time the message was sent
- Who the message is from
 - For notifications, this will be 'Auto-generated'
- The subject of the message
- An attachment icon if attachments are included

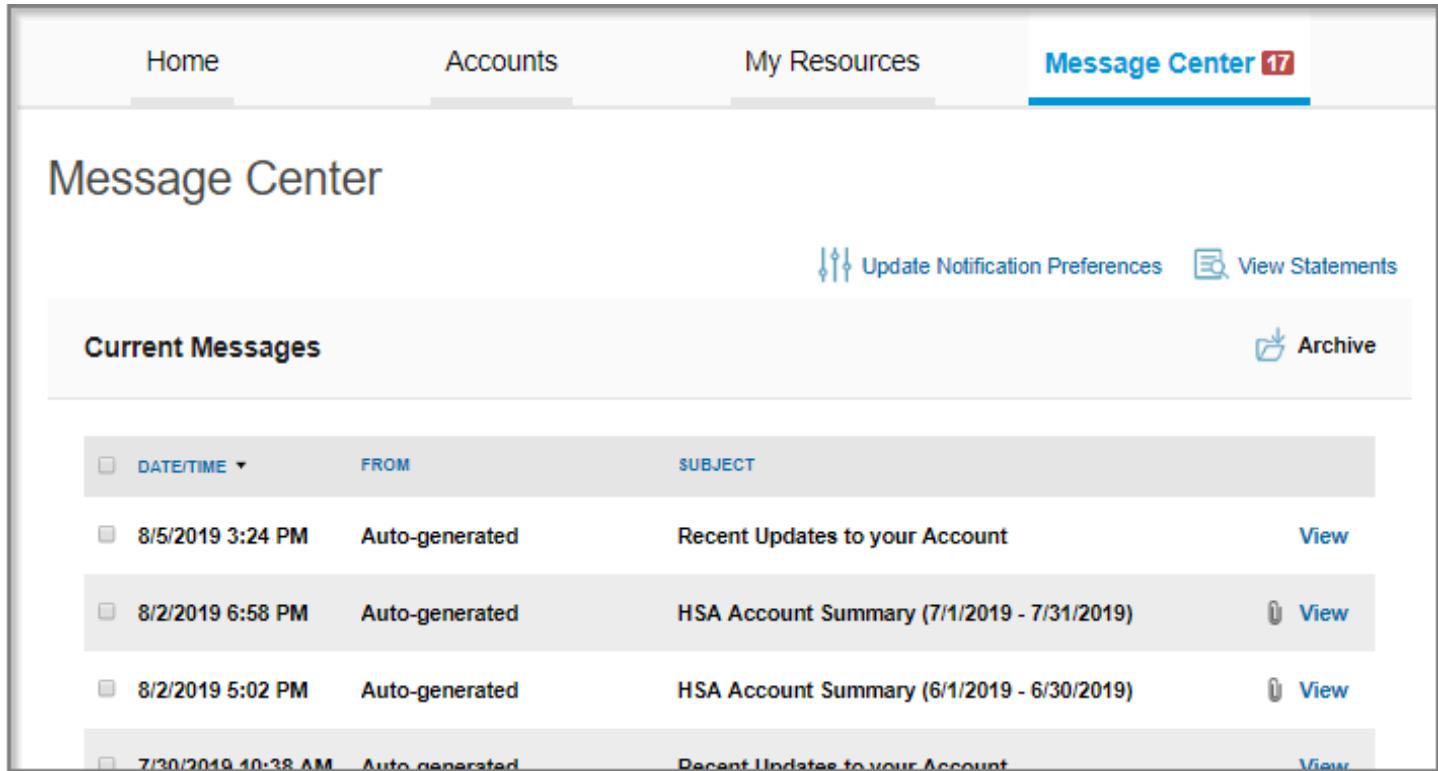
Message Center 4

When a new message appears, it will be bolded. To view a message click **View**. To view an attachment, click **View** next to the message and click on the link next to attachment in the Message information section.

After messages have been read, they will appear in normal font and you will have the option to archive the message(s). On the main page, you will have the option to see both **Current Messages** and the option to view **Archived Messages**. Hide archived messages by clicking **Hide Archived Messages** if archived messages are open. Messages will be stored for a period of 3 years.

Note: Once a message has been moved to the archive section, it cannot be moved back or be permanently deleted.

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Home Accounts My Resources **Message Center 17**

Message Center

 [Update Notification Preferences](#)  [View Statements](#)

Current Messages  [Archive](#)

<input type="checkbox"/> DATE/TIME ▾	FROM	SUBJECT	
<input type="checkbox"/> 8/5/2019 3:24 PM	Auto-generated	Recent Updates to your Account	 View
<input type="checkbox"/> 8/2/2019 6:58 PM	Auto-generated	HSA Account Summary (7/1/2019 - 7/31/2019)	 View
<input type="checkbox"/> 8/2/2019 5:02 PM	Auto-generated	HSA Account Summary (6/1/2019 - 6/30/2019)	 View
<input type="checkbox"/> 7/30/2019 4:03:38 AM	Auto-generated	Recent Updates to your Account	 View

NOTIFICATION PREFERENCES

To receive notifications about your account, click on [Update Notification Preferences](#) above the current messages. Here you will update if and how you will receive notifications.



 [Update Notification Preferences](#)  [View Statements](#)

 [Archive](#)

Under the Contact Information heading, ensure the information is correct. If it is not correct, click [Update Contact Information](#).

Under the **Notification Preferences** heading, select the delivery method for each type of notification by checking the corresponding boxes. The Contributions and Payments sections allow you to set a balance or transaction threshold that will trigger the notification to be sent. Check the **I would like to Go Paperless** box to clear and disable all the 'paper' delivery methods for the applicable notifications.

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Home Accounts My Resources **Message Center 17**

Message Center / Update Notification Preferences

Contact Information

Mobile Number (111) 111-1111
Email Address consumer@benefits.com

Notification Preferences

Receive text alerts about your account through your mobile phone! You can configure which notification you would like to receive via text message below. Standard text message rates may apply. Disable text alerts by unchecking the boxes below.

You will receive the applicable notifications listed below based on the Delivery Method.

I would like to Go Paperless:

	STATEMENT PREFERENCES	ALERT PREFERENCES		
	Online	Paper	Email	Text
STATEMENTS				
HSA Account Summary Automatically emailed based on whether or not you have an email address	Available <input checked="" type="checkbox"/>	Emailed <input type="checkbox"/>		
HSA Tax Documents Automatically emailed based on whether or not you have an email address	Available <input checked="" type="checkbox"/>	Not Mailed <input type="checkbox"/>	Emailed <input type="checkbox"/>	
CONTRIBUTIONS				
Contribution posted to your HSA	-	-	<input type="checkbox"/>	<input type="checkbox"/>
HSA available cash balance is below \$ <input type="text"/>	-	-	<input type="checkbox"/>	<input type="checkbox"/>
HSA contributions year-to-date are within \$ <input type="text"/> of the IRS maximum	-	-	<input type="checkbox"/>	<input type="checkbox"/>

Update Contact Information

Mobile Number * (111) 111-1111
Mobile Carrier * AT&T
Time Zone * (UTC-10:00) Hawaii
Email Address consumer@benefits.com
Confirm Email Address

By providing an email address, you will receive communications electronically about your benefits in lieu of paper documents. Your email address will not be shared or used for any other purpose.

Cancel Submit

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ACCOUNT UPDATES

UPDATE YOUR PROFILE

To change your phone number, email address, or mailing address, select your name at the top, then click **Profile Summary** in the drop down. Click **Update Profile** in the right corner of the Profile section.

Contact Us | First Last Name ▾

Participant Account ID | 123456789

Username | ConsumerUsername

Email Address | Email@Email.com

Last Login | 2/26/2019 - Online

PROFILE

Profile Summary (highlighted with a red box)

Banking

Payment Method

Login Information

Profile

Update Profile (highlighted with a red box)

CHESTER COPPERPOT

HOME ADDRESS
456 Main Street
Astoria, OR 11223
United States

MAILING ADDRESS
PO Box 222
Astoria, OR 11223
United States

HOME PHONE
(123) 712-1257

MOBILE NUMBER
(111) 111-1111

EMAIL ADDRESS
kstandal@evolution1.com

GENDER
Male

MARITAL STATUS
Married

USERNAME
ccopperpot6789

PARTICIPANT ACCOUNT ID
123456789

Contact Information

Home Address * United States
456 Main Street
Address Line 2
Astoria
Oregon ▾ 11223

Mailing Address * Same as Home Address
United States
PO Box 222
Address Line 2
Astoria
Oregon ▾ 11223

Mobile Number * (111) 111 - 1111

Mobile Carrier * AT&T

Your mobile number will be used only for the purpose of servicing your benefit plan account. This information will not be used for any solicitations.

Time Zone * (UTC-10:00) Hawaii

Email Address kstandal@evolution1.com

Confirm Email Address

By providing an email address, you will receive communications electronically about your benefits in lieu of paper documents. Your email address will not be shared or used for any other purpose.

Demographic Information

Gender Male

Marital Status Married Single

Cancel

ADD DEPENDENT

Add a dependent to your account by selecting your name at the top and clicking **Profile Summary** in the drop down. In the profile summary, add a dependent by clicking **Add Dependent**. Enter the following information about the dependent:

- Full Name
- Birthday
- Gender
- Student Information
- Relationship to account holder

NOTE: For HRA plans, please contact your employer or the PNC Benefit Plus Consumer Services team to add a dependent.

Complete the required fields and select **Submit**.

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ADD AN HSA BENEFICIARY

HSA plans allow you to list a beneficiary due to the nature of the account. It is important to designate a beneficiary for your HSA as this individual will receive your HSA assets in the event of your death.

Select your name at the top, then click **Profile Summary** in the drop down and select **Add Beneficiary**.

You will need to enter the following information to successfully add a Beneficiary:

- Full Name
- SSN
- Birth Date
- Address
- Relationship to the account holder
- Primary or Contingent Beneficiary

Note: If you wish to designate someone other than your spouse as your primary beneficiary, you will need to submit a completed HSA Death Beneficiary Form with your spouse's signature of consent. This form can be found under [My Resources > Tools & Support](#).

Complete the required fields and click **Submit**.

ADD AN AUTHORIZED REPRESENTATIVE (FSA, DCRA, or HRA Plans)

Adding an Authorized Representative to your account will allow you to designate an individual that will have access to your account information when speaking to a representative. You may add an Authorized Representative by completing the Authorized Representative / HIPAA form and submitting it to PNC BeneFit Plus Consumer Services for processing. This form can be found under [My Resources > Tools & Support](#).

You will need to enter the following information in Step 2 to successfully add an Authorized Representative:

- Full Name
- Last (4) Digits of the SSN

Note: If you wish to remove or end this authorization, you must do so by following the instructions outlined in Step 3 and provide written notice to PNC Bank.

ADD AN AUTHORIZED CONTACT (HSA Only)

You are only able to enter one authorized contact for an HSA, due to the nature of the account. An authorized contact will be able to inquire regarding account specific information but cannot make changes to your account.

Select your name at the top, then click **Profile Summary** in the drop down and select **Add Authorized Contact**.

You will need to enter the following information to successfully add an authorized contact:

- Full Name
- SSN
- Birth Date
- Address
- Phone number

Complete the required fields and click **Submit**.

Note: This authorization can be removed via the submission of the Authorized Contact Form. This form can be found under the found under [My Resources > Tools & Support](#).

PNC BENEFIT PLUS CONSUMER GUIDE

DEBIT CARDS

VIEWING YOUR DEBIT CARD STATUS

You may view your benefit card status by hovering your mouse over either the [Accounts Tab](#) or the account holder's name at the top of the page, then, under [Profile](#), selecting [Banking/Cards](#). Under the [Debit Cards](#) section, you will see your [Card Status](#) and [Purse Status](#). [Card Status](#) will display the overall status of your benefit card. [Purse Status](#) will display the status of the card in relation to a specific plan. If you are enrolled in multiple plans, this will tell you your card status for each plan. The debit card status will not display for previous plan years for which the eligible period has ended.

REPORTING A DEBIT CARD AS LOST OR STOLEN

To report a card as Lost/Stolen, select your name at the top, then click [Banking](#) in the drop down. Your debit card information will display on the right side of the screen. Select [Report Lost/Stolen](#). Your debit card(s) will immediately be inactivated and your new one will be mailed to the address on file within 7-10 business days.

Note: Please review your recent debit card transactions under your HSA account activity. If you do not recognize any of the transactions, please complete the [Debit Card Transaction Dispute Form](#), which can be found under the [My Resources > Tools & Support](#), and mail or fax this to the contact information provided on the form.

ORDERING A DEPENDENT CARD

To order a card for a dependent you have added to your account, go to [Banking/Cards](#) and under a qualifying dependent, click [Issue Card](#). Click [Submit](#).

Note: The date of birth and Social Security Number are required for dependents if you wish to order them a debit card. A validation is done to confirm that the dependent is 18 years of age, which is a requirement to receive a debit card. The SSN is needed for activation. If a dependent is entered without an SSN, you will not have the option to order a card until that step has been completed.

ADD A BANK ACCOUNT

Add a personal bank account to your PNC BeneFit Plus account(s) by hovering over [Accounts](#) and then under [Profile](#), select [Banking/cards](#). Select [Add Bank Account](#). This linked account can be used to make additional contributions to your HSA. Additionally, you can use your linked bank account to reimburse yourself from your HSA, FSA, HRA and/or Parking Account for expenses paid out of pocket.

Complete the required fields and select [Submit](#).

Review the pop-up message and click [Submit](#).

A Micro- deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by visiting the PNC BeneFit Plus Consumer Portal at participant <https://participant.pnccbenefitplus.com/>. After logging in, click on the link under the [Tasks](#) section of the home page. The link will read [One or more bank accounts require activation](#).

Click on [Activation](#).

Enter the amount that was deposited in your personal bank account and click [Submit](#).

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REMOVE A BANK ACCOUNT

To remove a bank account, go to [Accounts](#) then [Profile](#) and select [Banking](#). From there you will see your account(s) you have added. Underneath the account will be the option to View, Activate, or Remove. The 'Remove' button will only be visible when the bank account updates are allowed for the consumer and if there are no pending ACH HSA transactions and/or scheduled HSA transactions.

Banking

[Bank Accounts](#) [Add Bank Account](#)

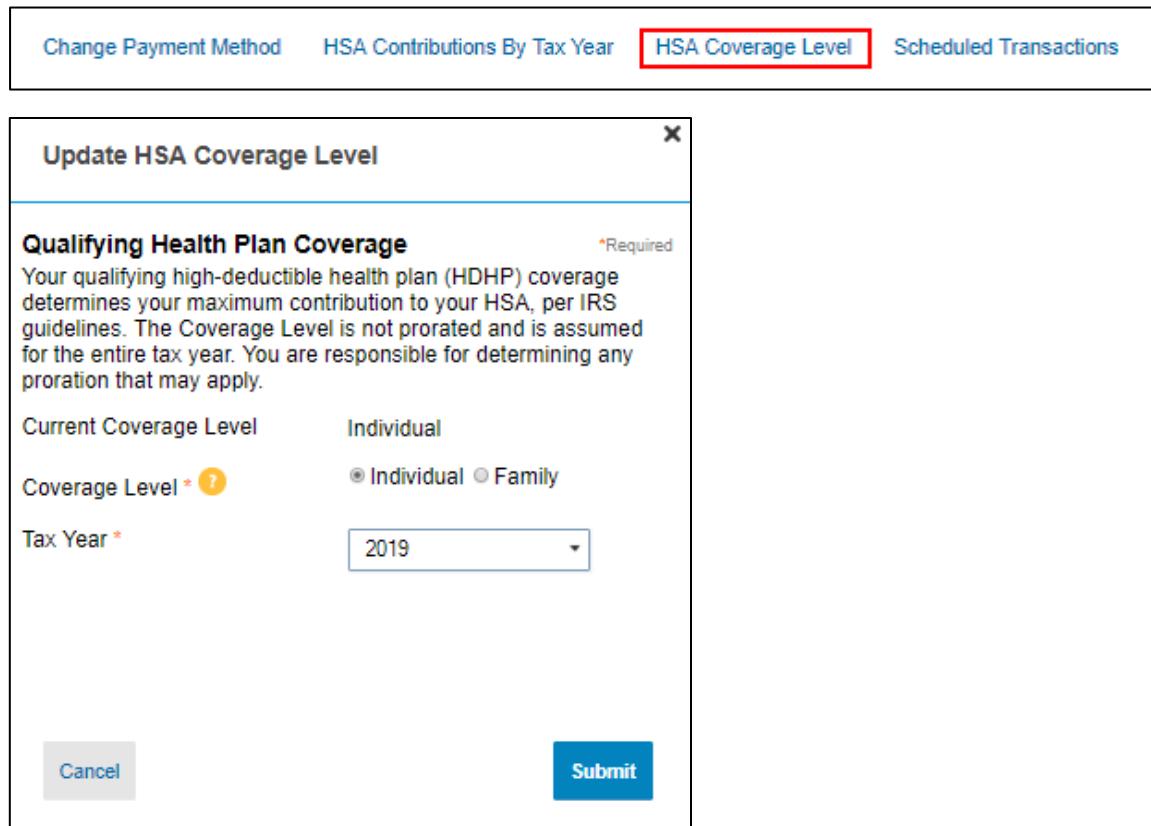
TEST BANK
Test Bank
xxxx9090
Checking
View
Activate
Remove

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UPDATING HSA COVERAGE

You can update your HSA Coverage within the portal to reflect your current HDHP coverage. Hover over **Accounts** in the top navigation bar and then under the **Accounts** section select **Account Summary**. At the bottom of the **Account Summary** page, select **HSA Coverage Level**. You can choose between an Individual plan or a Family plan and the appropriate tax year.

Note: This will not update your insurance coverage.



The screenshot shows a modal window titled "Update HSA Coverage Level". At the top, there are four navigation links: "Change Payment Method", "HSA Contributions By Tax Year", "HSA Coverage Level" (which is highlighted with a red box), and "Scheduled Transactions". The main content area is titled "Qualifying Health Plan Coverage" with a note that it is "Required". It explains that the qualifying high-deductible health plan (HDHP) coverage determines the maximum contribution to the HSA per IRS guidelines. The coverage level is not prorated and is assumed for the entire tax year. The user is responsible for determining any proration that may apply. The form fields include "Current Coverage Level" (set to "Individual"), "Coverage Level" (radio buttons for "Individual" and "Family", with "Individual" selected), and "Tax Year" (set to "2019"). At the bottom, there are "Cancel" and "Submit" buttons.

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Forms

Form Name	Account Type	Description
Authorized Contact Form	HSA	Used to authorize or remove authorization for one individual. Authorized individuals can request account specific information but cannot make any changes to the HSA.
Authorized Representative/HIPPA Form	All	Used to document the designation of an Authorized Representative for a consumer. This form authorizes the release of medical information to the named representative(s). Only valid for one year after submission for FSA/HRA/DCA.
Automatic Orthodontia Request Form	FSA/HRA	You can complete this form if you would like to receive automatic reimbursement for orthodontia expenses. A new form must be submitted at the start of each new plan year.
Claims Terms and Condition	FSA/HRA/DCA	The terms and conditions of a reimbursement request
Debit Card Transaction Dispute Form	All	This form is used when consumers wish to dispute a transaction in the case of suspected fraudulent debit card activity.
FSA Reimbursement Request Form	FSA/HRA	This form is used for the consumers to submit any out-of-pocket expenses for reimbursement.
HSA Contribution Form	HSA	This form can be used by the consumer to submit contributions via mail with a contribution check.
HSA Death Beneficiary Form	HSA	Used to add or replace beneficiaries to a consumer's account.
HSA Death Distribution Form	HSA	Used to request funds to be distributed to the beneficiary(ies) or the estate of the deceased account holder.
HSA Direct Transfer Form	HSA	This form is used by the consumer to request their previous trustee/custodian to transfer all or a portion of assets from another HSA into their PNC BeneFit Plus HSA.
HSA Distribution Request Form	HSA	Used to request a distribution from the accountholder's HSA.
HSA Account Closure Form	HAS	Used to close the HSA and transfer the entire balance
Identity Verification Guide and Form	All	This form is to be completed when a consumer is submitting documentation to validate the identity.
Medical Necessity Form	FSA/HRA	This form is to be completed when a consumer is submitting "dual-purpose" expenses.
Recurring Dependent Care Request Form	FSA	This form is to be completed each plan year and as changes occur when the consumer wants to receive recurring

PNC BENEFIT PLUS CONSUMER GUIDE

		reimbursement of dependent care expenses. A new form must be submitted each year.
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PNC BENEFIT PLUS MOBILE APP

Save time and gain the insight you need to manage your account. Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your important account information while you are on the go! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

Powerful features of the PNC BeneFit Plus Mobile App include:

Easy, Convenient and Secure

- Simply log in or create your account to the intuitive app to begin managing your account quickly and easily
- No sensitive account information is ever stored on your mobile device; secure encryption is used to protect all transmissions

Connects You with the Details

- Quickly check available balances, including investment balances
- Access account details
- Click to call or email PNC BeneFit Plus Consumer Services with questions
- View notifications and messages about your account.

Provides Additional Time-Saving Options

- View transaction details
- Request HSA Distributions
- Make HSA Contributions
- File a Claim and upload receipt documentation with your mobile device's camera
- Initiate a repayment for an ineligible expense
- Using Expense Tracker, enter medical expense information and upload receipts to store for personal recordkeeping

Eligible Expense Scanner

- Scan the bar code of a product to determine eligibility
- Real-time product look-up to display whether the product is eligible, ineligible, or not found
- Consumer must have a medical plan (FSA/LPFSAs, HSA, HRA)
- Available post login only

Investments Details

- Investment summary page for read-only information
- Mobile specific settings

Did you know you can enroll in text notifications? See the [Statements](#) section for more information.

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FAQs

How do I change my HSA payroll deduction amount?

You can change your HSA payroll any time during the year with your employer who will adjust the amount being deducted from your paycheck.

How do I change my FSA/DCA payroll deduction amount?

FSA/DCA plans only allow changes to your election (that would in turn update your payroll amount) with a qualifying life event such as the addition or loss of a qualifying dependent. Contact your employer for more information.

What do I do if a provider or my health insurance refunds me for an expense I paid for with my benefit account or I requested funds in error?

For an FSA/HRA this can be submitted via check along with the claim number to the standard PO Box on claim notifications, or you may contact our call center to have the corresponding claim denied so that you can repay the claim within our online portal. If the provider refunds your debit card the account will be repaid, but you may need to contact the call center if the corresponding claim is still asking you to take action and we can have the refund applied to that claim.

For an HSA, this can be submitted along with the Contribution Form, indicating that this was a "Mistaken Distribution". You can either deposit the funds into a personal account and then issue a check from this personal account for the funds, or sign the check over to your HSA account and mail this to the address on the form. If the funds were returned to your debit card, these will route directly into the account they were originally debited from and no further action is required.

What if I use my HSA to pay for something other than a qualified medical expense?

If HSA funds are used for other than qualified medical expenses, the expenditures are subject to applicable income tax and, for individuals who are not disabled or over the age of 65, subject to an additional 20% tax penalty.

Can I reimburse myself with HSA funds for qualified medical expenses incurred prior to my enrollment in an HSA?

No. Qualified medical expenses may only be reimbursed, tax-free, if the expenses are incurred after the date your HSA was established.

Once I request a transaction how long does it take for my funds to be available?

If you have a bank account added to your account this can take as little as 3 business days for an HSA transaction. However, a check can take up to 7 business days to arrive. For HRA/FSA/DCA claims this will be dependent upon if the claim documentation is approved.

What do I do if my debit card declines or doesn't work?

Ensure you have activated the card, and have logged into your online portal to accept your terms and conditions. Within your profile confirm you have the correct and most recent card by verifying the last four digits. You may also view your debit card status within your account Profile. (See [Viewing Your Debit Card Status](#) above) Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If using the card at the retail pharmacy, ensure the item is coded as HSA/FSA eligible. Still unable to determine the cause? Call our customer service team who can verify the cause and best solution.

Who qualifies for an HSA?

Generally, an eligible individual is anyone who meets all of the following criteria unless an exception would apply: Covered under an IRS qualifying HDHP; Not covered by any other health plan that is not an HDHP; Not currently enrolled in Medicare or TRICARE; May not be claimed as a dependent on another individual's tax return.

Who qualifies as a dependent?

A person generally qualifies as your dependent for HSA purposes if you claim them as an exemption on your Federal tax return. Please see IRS Publication 502 for exceptions. www.irs.gov/pub/irs-pdf/p502.pdf

How can I grant my spouse access to my account?

You may submit an Authorized Representative Form. This form can be found via the consumer portal or your employer.

Can I use my HSA/FSA to pay for medical expenses for a spouse or dependent?

Yes, you may use your HSA funds without penalty to pay for qualified medical expenses for yourself, spouse or dependent even if they are covered under another health plan. Consult a qualified tax advisor for advice.

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What can I use the HSA for?

The funds in the HSA can be used: to pay for qualified medical, dental, vision and prescription drug expenses, including over-the-counter drugs, as defended in IRS Publication 502; As supplemental income – if you are under age 65, money withdrawn is taxable and could be subject to an additional 20 percent.

Can I enroll in both an HSA and an FSA?

If you enroll in both an HSA and an FSA or HRA, you cannot make deductible contributions to the HSA for that coverage period if the FSA or HRA are "general purpose" arrangements that pay or reimburse for qualified medical expenses. However, you still may be able to make deductible contributions to an HSA even if you are also covered under an FSA or HRA if those arrangements are "limited purpose" FSAs or HRAs that restrict reimbursements to certain "permitted benefits" such as vision, dental or preventive care benefits. Other permissible combinations include "suspended HRAs" and "post-deductible" FSAs or HRAs. Contract your legal or tax adviser to review these situations.

If I change employers, what happens to my HSA?

Since you are the owner of the HSA, you may continue to maintain the account if you change employers. HSA to HSA transfers are permitted and do not impact tax reporting if you are enrolled in an HSA in the future.

Who may contribute to an HSA?

Anyone may contribute to the HSA of an eligible individual. If an employee establishes an HSA, for example, the employee, their employer, or both may contribute to the employee's HSA in a given year. If a self-employed or unemployed individual establishes an HSA, that individual may contribute to the HSA. Family members may also make contributions to an HSA on behalf of another family member as long as that other family member is an eligible individual. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits.

Who is responsible for determining whether HSA distributions are used exclusively for qualified medical expenses?

As the HSA account holder, you must ensure that distributions are used for qualified medical expenses. Records of medical expenses should be maintained as evidence that distributions have been made for these purposes. You are responsible for ensuring contributions to the HSA do not exceed IRS limits.

What happens to the HSA if I die?

If you are married and your spouse is a named beneficiary, she/he becomes the owner of the account and assumes it as his/her own HSA. She/he may also elect to have the HSA closed and distribute funds in the form of a check. If you are unmarried, your account will cease to be an HSA. It will pass to beneficiaries or become a part of your estate and be subject to applicable taxes.

When will tax documentation become available?

You will receive a 5498-SA for the Contributions that have been made, this tends to generate in February. You will not need this one for filing taxes. You will only receive a 1099-SA if there were Distributions made. The 1099-SA is needed for filing taxes and tends to generate in the end of January.

Will HSA contributions that I made via lockbox deposit or online show up on my W-2?

No. Contributions made by either of these methods are considered after-tax contributions for purposes of W-2 reporting. In order to receive the tax benefit of after-tax contributions, you must claim them on your tax return.

Is tax reporting required for an HSA?

Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form.

How do I submit my itemized receipts for my HSA?

You will not need to submit your itemized receipts for your HSA plan, however, your distributions will be reported to you and the IRS via your 1099-SA tax document so you should retain them for your own tax records. The Expense Tracker is a great place for you to store your receipts to keep an organized record of them. The IRS recommends retaining for seven years.