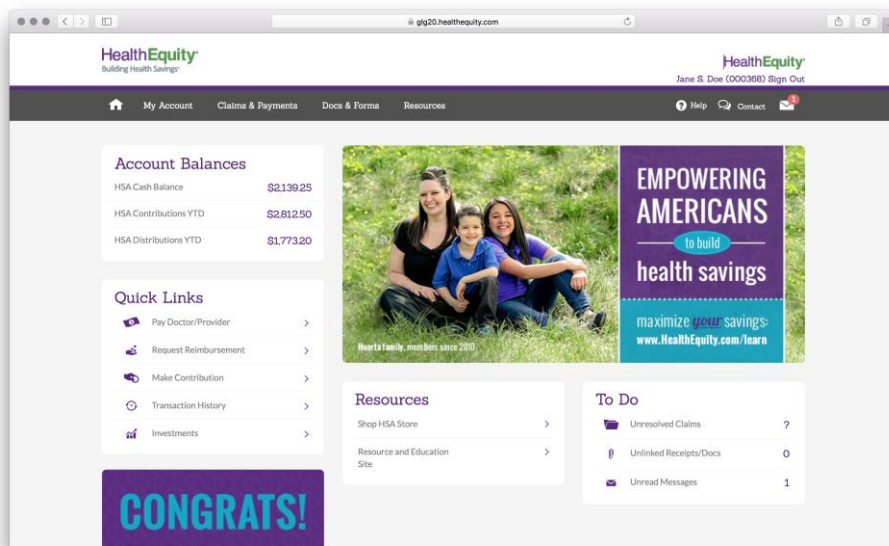


Individual Claims Authorization



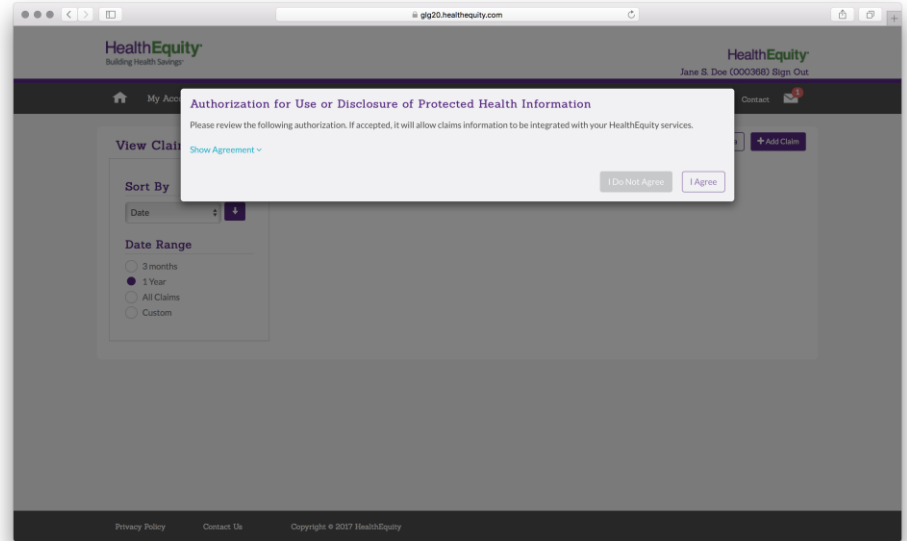
Claims available

- The 'Authorization for Use or Disclosure of Protected Health Information' helps ensure compliance with regulations regarding the sharing of claim information for certain types of accounts.
- If you have any unresolved claims available to view, but you have not agreed to the authorization, a question mark will appear on the home page of your member portal under 'To Do.'
- The authorization is not applicable if you have a reimbursement account and all claims are within the plan year.



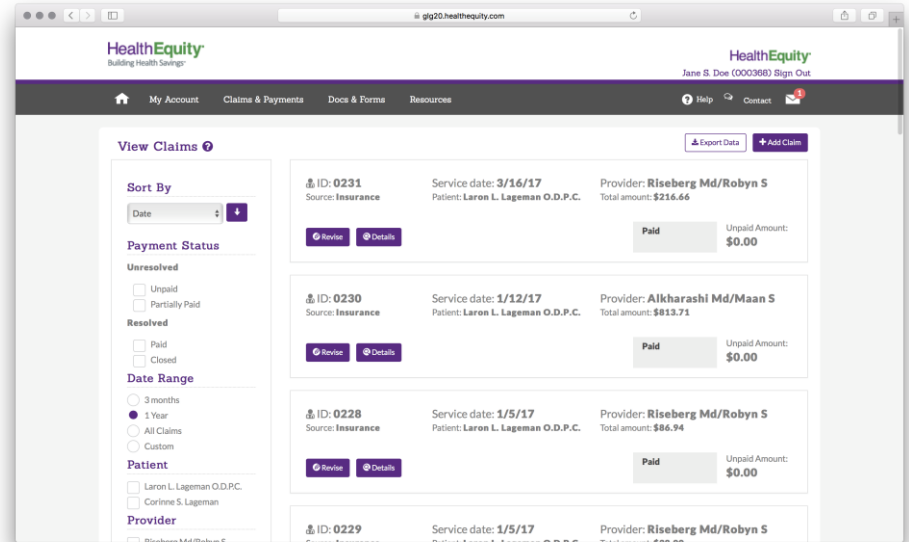
View claims

- If you have not signed the authorization, when you navigate to the 'View Claims' section, you will be prompted to agree to or decline the 'Authorization for Use or Disclosure of Protected Health Information.' In other areas of the portal where claim information is displayed, you will be able to click a link in the information sentence that directs you to the authorization.



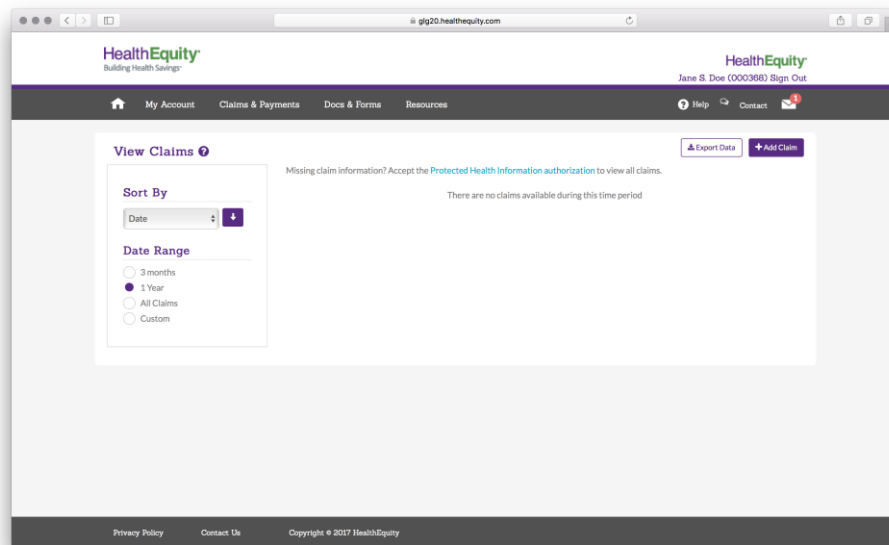
Authorization accepted

- If you agree to the authorization, you will be able to continue to view claims sent to your portal for you and your dependents (as applicable) in your member portal and use the automatic payment feature.



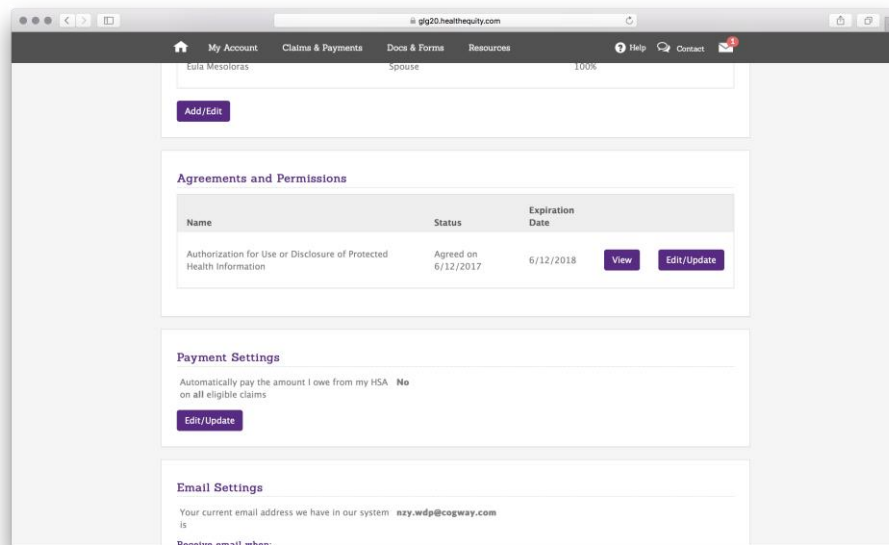
Authorization declined

- If you decline the authorization, you will no longer be able to view claim information provided by your health plan in your member portal.
- You will also no longer be able to use the automatic payment feature with your HSA until you agree to the authorization.



Changing election

- You can change your election at any time by visiting the 'Agreements and Permissions' section under 'Profile Details.'
- You will need to renew your authorization annually.



Automatic payments

- If you are currently using automatic payments, declining the authorization will disable this feature. After agreeing to the authorization, HSA automatic payments can be enabled in the 'Payment Settings' section under 'Profile Details.'

