



AvidiaBank

Welcome to your Avidia Bank
Health Savings Account

Enclosed is everything you need to help you
learn how to use your HSA.



Let's get started!

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CONGRATULATIONS!

Thank you for opening a Health Savings Account (HSA) with Avidia Bank. Our goal is to provide an affordable and convenient approach to begin saving for your medical expenses.

STICKING TO THE BASICS

A Health Savings Account (HSA) enables you to save, invest and spend funds for qualified medical expenses on a tax-advantaged basis. Unused funds roll over from year to year and continue to grow tax-free.

HSA ELIGIBILITY RECAP

To be eligible to open and contribute to an HSA you must meet all of the following criteria, as defined by the IRS:

- » You are covered by a qualified High Deductible Health Plan (HDHP).
- » The minimum required deductibles for an HDHP cannot be less than:
Individual Coverage: \$1,600 **Family Coverage: \$3,200**
- » The maximum out-of-pocket expenses are capped for individual and for family coverage.
The maximum out-of-pocket limits are:
Individual Coverage: \$8,050 **Family Coverage: \$16,100**
- » You are not covered by another non-qualified healthcare plan, such as a health plan sponsored by your spouse's employer, Medicare or TriCare.
- » Flexible Spending Account (FSA) participation is restricted to dental, vision, or post-deductible medical expenses.
- » You cannot be claimed as a dependent on another individual's tax return.

USE THIS KIT TO GET STARTED

This welcome kit provides an overview of how your HSA works, including accessing your account online, contributing and using your funds, maximizing contributions and utilizing online tools within the CGI Online Portal.

Now that your account is open, you can begin making deposits as well as start using funds to pay for qualified medical expenses. Read through this guide for helpful hints and guidance on how to take control of your healthcare costs and begin saving for your future medical expenses.



ONLINE SERVICES AVAILABLE TO YOU

- » View online account balance and transaction information.
- » Track expenses for tax reporting purposes.
- » Print forms and documents relating to your accounts.
- » Find educational materials to help you understand your HSA.
- » Call our customer support any time with questions and issues.

For more detailed information, visit cgi.wealthcareportal.com or contact us at 888-383-0088

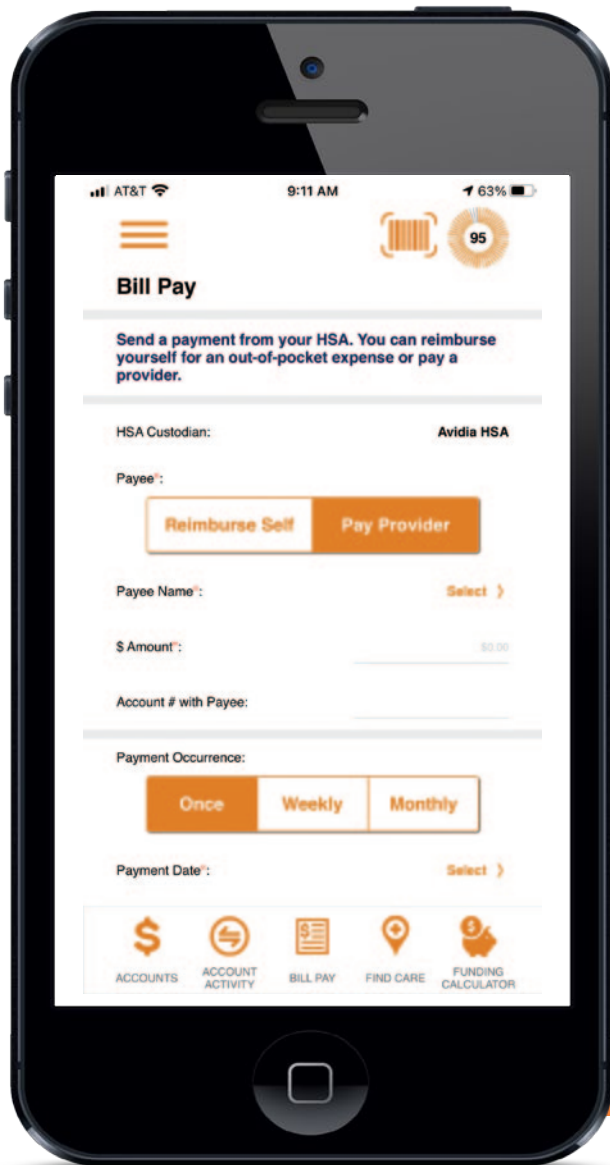
MANAGING YOUR ACCOUNT IS SIMPLE

Online or on the go, the CGI Online Portal puts you in control. Once registered, select “Log In” and navigate to “My Accounts” to get started! If you have any questions, feel free to contact CGI Business Solutions at 888-383-0088.

ONLINE SERVICES AVAILABLE TO YOU

You are getting much more than just an HSA, we are providing a suite of services through the CGI Online Portal that will simplify your account. With a single user ID and password you gain access to the following features:

- » Account and investment balances
- » Current and historical activity and balances
- » Mobile and tablet access
- » Easy to use Bill Pay features include one-time or recurring payments, and the ability to schedule future payments
- » Graphs to monitor contribution limits
- » E-Statements enrollment
- » Report and re-issue lost or stolen debit cards
- » View dependent/authorized signer information
- » Utilize contribution feature to set up electronic transfers
- » Integrated investment option
- » Online videos, calculators and other useful tools



ON THE GO

Save time and hassle with the CGI Mobile App. Check your balances, transactions, and claim details for all your reimbursement accounts.

EASY AND CONVENIENT

- » Works just like other apps, making it easy to learn and use
- » Registered users can download the app and log in immediately to gain access to their benefit accounts, with no need to register their phone

CONNECTS YOU WITH DETAILS

- » Check available balances 24/7
- » View account activity
- » Review claim transactions

IT'S SECURE

No sensitive account information is ever stored on your mobile device and secure encryption is used to protect all transmissions.

CONTRIBUTING IS A SNAP!

Contributing funds lowers your taxable income, allowing you to build a “nest egg” for future healthcare expenses. Contributions to your HSA may be made by you, your employer or anyone else; however, the preferred tax treatment will only be realized by you.

You can contribute money to your account in several convenient ways, including:

Direct Deposit – Direct deposit can be facilitated by your employer or by your payroll provider. These contributions can be deducted from your paycheck on a pre-tax or post-tax basis, depending upon your employer’s benefit program.

Funds Transfer – Within the CGI Online Portal, you can make one-time electronic transfers from other financial institutions. They are fast and easy!

Account Transfer – If you have an existing Health Benefit Account or IRA, you may be eligible to either rollover or transfer the funds to your new HSA. Required forms are available within the CGI Online Portal or you may contact Avidia Bank for further assistance.

Checks – If you prefer, you can send us a check by mail to Avidia Bank, P.O. Box 370, Hudson, MA 01749. The check should be made payable to Avidia Bank and either include a deposit slip from your checkbook or simply write your account number in the memo line.



[View Contribution Limits](#)

MAXIMIZING YOUR CONTRIBUTIONS

As you decide how much to contribute, it’s important to note that contributing the maximum allowable amount helps you to get the most from your HSA. At the very least, you’ll want to contribute enough to cover anticipated healthcare expenses and contributions may be made until April 15 for the previous calendar year. Additionally, if you are 55 or older, you are allowed to make a \$1,000 catch-up contribution. The tax advantages of an HSA make it a powerful long-term savings vehicle. Keep in mind that HSA contribution limits established by the IRS may change each year and you must not over contribute to avoid adverse tax consequences.

A GREAT SAVINGS EXAMPLE:

A contribution of \$50 per month over 3 years:

Tax savings: \$463.64 Balance: \$1,854.54

Increase the contribution to \$200 per month over 3 years:

Tax Savings: \$1,854.54 Balance: \$7,418.16

Max. Family Contribution of \$7,100 per year over 3 years:

Tax Savings: \$5,484.75* Balance: \$21,939.00

*For illustrative purposes only. Savings calculations are based on 2021 HSA contribution limits and tax rate of 25%. Balance calculations assume an average interest rate of 3%. Actual results may vary.

Does this sound complicated? Don’t worry, there are tools within the CGI Online Portal that will help you monitor your contributions and help prevent over contributing. Additionally, contact us if you have questions, 888-383-0088. We are here to help.

PAYING FOR HEALTHCARE WITH EASE

Because you have enrolled in a High Deductible Health Plan, you no longer have to submit claims or wait to be reimbursed for medical expenses. With your HSA, accessing your funds to pay for qualified medical expenses is simple and tax-free. When you need access, the following options are available:

CGI Benefit Card Debit Card – Whether you are at the doctor’s office or pharmacy, simply swipe your card and you’re done. Additionally if you are paying by mail, phone or online just provide your CGI Benefit Card debit card number to complete your transaction.

Bill Pay – Within the CGI Online Portal, you can enroll for the Bill Pay feature. Once enrolled, you can add your payees.

Reimbursing Yourself – If you do not have enough funds in your HSA or prefer to pay out-of-pocket for qualified medical expenses, keep your receipts. Later on you can choose to reimburse yourself.

QUALIFIED MEDICAL EXPENSES

Qualified medical expenses are those directly related to the alleviation or prevention of physical or mental illness. Amounts paid for over-the-counter drugs are no longer qualified medical expenses unless prescribed by a doctor. This requirement does not apply to expenses such as insulin and diabetic supplies, bandages, band-aids or contact lens supplies. Expenses generally can be for yourself, your spouse, or your dependent children, regardless if they are covered by your health plan. HSA funds can be used to pay for qualified medical expenses such as:

- » Medical Care
- » Vision
- » Physicals
- » Deductible Payments
- » Dental
- » Prescriptions
- » Chiropractic
- » Medical Equipment
- » Certain Healthcare Premiums (Cobra, LTC, Medicare A/B/C/D)

KEEP GREAT RECORDS!

Keep track of your expenses and payments by using the Avidia Health portal to see balances and view transactions. Also, based upon your health plan, some of your expenses may apply toward your deductible. If you use your HSA funds for non-qualified medical expenses, and are under the age of 65, you may incur a 20% penalty and owe income taxes on the amount used. However, qualified medical expenses remain tax-free after age 65.

Learn More

For more information on how to use your funds, manage your expenditures, using Bill Pay, re-ordering an CGI Benefit Card Health Debit Card or help in determining if an expense is qualified, please visit cgi.wealthcareportal.com or call us at 888-383-0088.

HSA INVESTMENT OPTIONS & TAX ADVANTAGES

Since your HSA is a tax-exempt account, it makes sense to use it to its fullest by making regular contributions. During the year, if you don't use all of your HSA funds, they roll over for future use. Once your HSA reaches the \$1,000 balance threshold, within the CGI Online Portal you can self-enroll for the Devenir investment account* (Figure 1) . Based upon your objectives, there are numerous Mutual Funds to select from. You can use the transfer feature within the portal to move funds between the investment and transactional component of your HSA.

HSAs OFFER A TRIPLE TAX ADVANTAGE

- 1. Money Goes In Tax-Free** - Most employers offer a payroll deduction plan that allows you to make contributions to your HSA on a pre-tax basis. The deduction is deposited into your HSA prior to taxes being applied to your paycheck, making your savings immediate. You can also contribute to your HSA post-tax and recognize the same tax savings by claiming the deduction when filing your annual taxes.
- 2. Money Comes Out Tax-Free** - Eligible medical purchases can be made tax-free when you use your HSA. You can also pay out-of-pocket for eligible medical expenses and then reimburse yourself from your HSA. You can use your benefits debit card, online bill pay or write a check.
- 3. Earn Interest Tax-Free** - The interest on HSA funds grows on a tax-free basis. Unlike most savings accounts, interest earned on an HSA is not considered taxable income when the funds are used for eligible medical expenses.

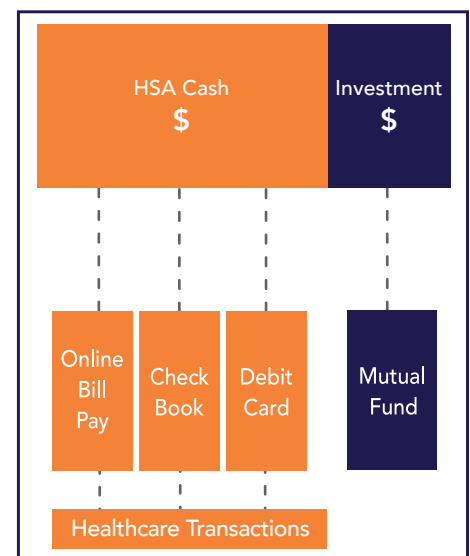
The only time you may pay taxes or penalties on your HSA funds is if you make a non-eligible purchase or if you contribute more than the yearly maximum contribution limit. However, both circumstances can be corrected free of tax penalties by April 15 of the following calendar year.

HOW CAN AN HSA HELP SECURE MY RETIREMENT?

Participation in an HSA allows you to invest both pre- and post-tax dollars to prepare for retirement. Although your funds can be used to pay for immediate healthcare expenses tax-free, you can also save the money for healthcare expenses later in life. Whether you withdraw the money tomorrow, five years from now, or in retirement, funds used for qualified healthcare expenses are always tax-free.

WHO IS DEVENIR?

- » Devenir is the leading HSA investment advisor in the country.
- » As an HSA pioneer, Devenir has gained a wealth of experience and deep understanding of the HSA market.
- » Devenir features clients of all sizes, ranging from small community banks to Fortune 500 companies.
- » Devenir's primary focus is to provide investment solutions for HSA accounts.
- » The combination of Devenir's size and experience provides economies of scale, allowing for the elimination of sales loads typically found in other HSA mutual fund offerings.



INVESTMENT PRODUCTS AND SERVICES:

- are not insured by the FDIC
- are not deposits or other obligations of the institution and are not guaranteed by the institution;and,
- are subject to investment risks, including possible loss of principal invested.

TOP TEN REASONS TO HAVE AN AVIDIA HSA

- 1 Triple Tax-Advantaged**
Contributions are tax-free, potential interest gains accumulate tax-free and distributions are tax-free when used to pay for qualified medical expenses.
- 2 Flexible**
Funds can be used for non-medical expenses. At age 65, any remaining HSA funds can be withdrawn for non-medical reasons without penalty. Ordinary income tax will be charged on the money withdrawn for non-medical reasons.
- 3 Portable**
You own all HSA account funds. Unlike an FSA, the accumulated balance in the account rolls over from year to year. Accounts move with you, even if you change employment or retire.
- 4 Convenient**
The CGI Benefit Card debit card provides you with an easy and convenient way to access HSA contributions. Paper checks are provided as well.
- 5 Independent**
Employers prefer the long-term viability of an independent administrator. The relationship the employer has with their HSA administrator or HSA custodian remains consistent, along with all plan processes and resources, even if the employer switches to a different insurance plan.
- 6 Savings Solution for Future Health Needs**
Unused contributions accumulate and can be saved and used for future medical expenses or to supplement retirement income. For example, unused funds can be used to pay COBRA or other medical insurance premiums during periods of unemployment or temporary layoff.
- 7 Customized Banking Solutions**
Our world-class custodial partner, Avidia Bank, is a mutual, FDIC-insured financial services provider that specializes in delivering Internet-enabled banking services to groups nationwide. This partnership enables us to provide clients with a customized banking experience via cgi.healthcareportal.com.
- 8 Investment Options**
You can select from a spectrum of investment options to match your preferred investment style. Investments are offered through Devenir.*
- 9 Record Keeping**
Process HSA deposits and withdrawals, post transactions, prepare and distribute bank statements and perform year-end reporting.
- 10 Quarterly Statements**
Statements are delivered electronically or in a paper format* based on your preference.

*Fee will apply

ADVANTAGES OF AN HSA

- » No use-it-or-lose-it rule
 - » Never pay taxes on money used for eligible medical expenses
 - » Portable account
 - » Provides an excellent savings vehicle for healthcare expenses
-

INVESTMENT PRODUCTS AND SERVICES:

- are not insured by the FDIC
- are not deposits or other obligations of the institution and are not guaranteed by the institution;and,
- are subject to investment risks, including possible loss of principal invested.

MANAGING YOUR ACCOUNT AND OTHER HELPFUL SUGGESTIONS

You are in complete control of your HSA. Here is some helpful information to assist in managing your account:

Correcting Account Information – Within the CGI Online Portal, you are able to change your personal information.

Adding Authorized Signers or Beneficiaries – For your convenience, we have provided easy-to-complete on-line forms.

Transferring Funds to Your HSA – If you would like to transfer or rollover funds from an existing HSA or IRA, we provide easy-to-follow on-line forms.

Tax Information – At year end, Avidia Bank will send you the following:

- » 1099 SA – Received by January 31 and shows your annual distributions
- » 5498 SA – Received by May 31 and shows your annual contributions

If you receive these forms and you feel there is an error, please contact Avidia Bank at 855.248.6311. We will work with you to make corrections and provide a corrected form.

THANK YOU!

We are proud to serve as your HSA administrator. We appreciate your business and look forward to providing you the highest level of service and support. Our goal is to ensure that you maximize the benefits of participating in a Health Savings Account. To that end, we are constantly seeking ways to provide a better customer experience. Please let us know if there is anything we can do to improve the level of service.

CGI ONLINE PORTAL

ALLOWS 24/7 ACCESS TO:

- » Account balances and history
- » Deposit and withdrawal capabilities
- » Important forms and documents
- » Up-to-date history
- » Recent news and benefits updates
- » Account statements
- » Investment options

HSA PLAN SERVICE PROVIDER:

CGI Business Solutions
5 Dartmouth Dr
Auburn, NH 03032
888-383-0088
claims@cgibenefitsgroup.com
www.cgibusinesssolutions.com

HSA CUSTODIAN:

Avidia Bank
17 Pope St
Hudson, MA 01749
855.248.6311
hsaoperations@avidiabank.com
www.avidiabank.com



The balance in your HSA is insured by the Federal Deposit Insurance Corporation (FDIC), and subject to applicable deposit limits.





Check Order Form

Business Solutions

Instructions: Use this form to order Health Savings Account (HSA) checks. Complete and return to Avidia Bank, PO Box 370, Hudson, MA 01749. For assistance call 1-855-472-9399, or send an email to: HSA@Avidiahealthcaresolutions.com



Name First _____ Last _____ M.I. _____

Address Street _____ City _____ State ____ Zip _____

Mailing Address if Different

Address Street _____ City _____ State ____ Zip _____

Authorized Signer

Name First _____ Last _____ M.I. _____

I authorize Avidia bank to order checks: _____ Date _____

FDIC The balance in your HSA is insured by the Federal Deposit Insurance Corporation (FDIC), and subject to applicable deposit limits.





HSA Transfer Form

Business Solutions

Instructions: Use this form to make a Transfer. Complete and return to Avidia Bank, PO Box 370, Hudson, MA 01749. For assistance call 1-855-472-9399, or send an email to: HSA@Avidiahealthcaresolutions.com

Account Holder Information

First Name _____ Last Name _____ MI _____
 Street Address _____ City _____ State _____ Zip Code _____
 Address Line 2 _____
 Social Security Number _____ Daytime Phone _____ E-Mail Address _____
 Avidia Bank HSA Account Number _____

Request Type

Trustee to Trustee Transfer: I currently have HSA funds with another Trustee/Custodian and want to transfer the funds directly to my HSA account at Avidia Bank

Transfer Information

Current Custodian Bank Name _____ Current HSA Account Number _____
 Street Address _____ City _____ State _____ Zip Code _____
 Phone Number _____ Fax Number _____

Transfer Instructions

Transfer the entire balance of the Current HSA listed above to Avidia Bank and CLOSE my account & Liquidate investments if applicable

Please transfer \$ _____ of the Current HSA listed above to Avidia Bank and DO NOT CLOSE my account

Make Check Payable to : **Avidia Bank as Custodian for** _____
Account Owner's First & Last Name

Return the Transfer Check to Avidia Bank, PO Box 370, Hudson MA 01749

Instructions

Once this completed form is signed and returned to Avidia Bank, we will initiate the Trustee to Trustee Transfer on your behalf. Depending upon the previous Custodian/Trustee Bank's processing time, it may take 4-6 weeks before your funds are sent to Avidia Bank.

Account Holders Authorization

I authorize the transfer of the HSA assets in the manner described above and certify that all of the information provided by me is correct and may be relied upon by the Custodian.

I understand that I am responsible for determining that this HSA transfer qualifies under the rules and conditions applicable to such transfers and agree to abide by those rules and conditions. I assume responsibility for any tax consequences or penalties that may apply to the transfer of these assets and I agree that the Custodian shall in no way be held responsible.

Account Owner Signature

Date

Accepting HSA Custodian

Avidia Bank agrees to serve as the new Custodian for the account of the individual who is authorizing the Transfer. As the newly designated Custodian, we agree to accept the aforementioned assets transferred. Please remit a check payable to Avidia Bank as Custodian of the HSA Account Number listed above for the amount listed within the Transfer Instructions

Mary Newton

Authorized Signature of New Custodian

The balance in your HSA is insured by the Federal Deposit Insurance Corporation (FDIC), and subject to applicable deposit limits.





HSA - Authorized Signer Form

Instructions: Use this form to change an existing/already established Health Savings Account (HSA). Complete this form and mail it to: CGI Business Solutions, 5 Dartmouth Drive; Auburn, NH 03032. For assistance, call 1-888-383-0088 or send an email to: claims@cgibusinesssolutions.com

Business Solutions

Account Holder's Personal Information – all fields required unless otherwise indicated

First Name	MI	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Social Security #	Account # (10 digits, from your statement)	
<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/>	
	OR	Birth Date (mm/dd/yyyy)
		<input type="text"/> / <input type="text"/> / <input type="text"/>

Authorized Signer Information – (P.O. Box not accepted)

Since regulations require that only one individual own a Health Savings Account (HSA), the account holder may want his/her spouse and/or third party to be an authorized signer to write checks or use his/her debit card. **Note: Authorized signers must be 18 years or older**

I (account holder), as named above, designate the following individual as an additional authorized signer on my Health Savings Account.

Authorized Signer First Name	MI	Authorized Signer Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Social Security #	Date of Birth	
<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	
Driver's License #	License State	Issue Date
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
		Expiration Date
		<input type="text"/> / <input type="text"/> / <input type="text"/>
Street Address	<input type="text"/>	
City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Phone	<input type="text"/> - <input type="text"/> - <input type="text"/>	

- This is the first authorized signer request submitted for my account. Please send a complimentary HSA Card to the individual listed above
- I would like to order 25 duplicate checks and 10 deposit tickets with my authorized signer's name.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person on an account. What this means to you: When you add an authorized signer to your account we will need you to provide your authorized signer's name, street address, date of birth and other information that will allow us to identify your authorized signer. We may also ask to see your authorized signer's driver's license or other identifying documents. Your authorized signer will be added to your account upon verification of their identity.

Signatures

If you wish to designate an authorized signer on your account, please complete all of the required fields listed above. If you are unable to provide all of the required information on your authorized signer, they will not be added to your account. You hereby designate the following individual as an authorized signer on your Health Savings Account (HSA). By designating an authorized signer on your account, you authorize the person designated above as "Authorized Signer" to transact business with and give instructions to Avidia Bank regarding your HSA; make deposits or withdrawals by any means acceptable to Avidia Bank, including paper and electronic methods such as ACH and Internet-generated transactions; receive and have access to account information, including balances and transactions; endorse any instruments such as checks, orders or other documents for the payment of funds; and to otherwise serve as agent for your Avidia Bank HSA. You specifically authorize Avidia Bank, as custodian of your HSA, to rely upon this authorization and designation until such time, if any, that Avidia Bank receives a written revocation of this authorization, and has had a reasonable time to act upon the revocation. You understand that you are responsible for ensuring that your authorized signer reads and understands the Avidia Bank Account Documents which have been provided to you. You hold harmless and indemnify Avidia Bank against any claims against or losses Avidia Bank may suffer arising out of Avidia Bank's reliance on this authorization, and release Avidia Bank from any liability arising from such reliance, unless otherwise prohibited by law. You understand that you bear sole responsibility for any tax consequences that result from any actions taken by the authorized signer regarding your account. NO PRESENT OR FUTURE OWNERSHIP OR RIGHT OF SURVIVORSHIP IS GIVEN TO THE AUTHORIZED SIGNER BY THIS AUTHORIZATION. UPON NOTICE TO AVIDIA BANK OF YOUR DEATH, THIS AUTHORIZATION TERMINATES, AND RIGHTS TO FUNDS IN YOUR ACCOUNT WILL BE TRANSFERRED TO YOUR BENEFICIARIES. IF YOU DID NOT NAME A BENEFICIARY, YOUR ACCOUNT BALANCE WILL ONLY BE PAYABLE TO YOUR ESTATE.

Owner Date



The balance in your HSA is insured by the Federal Deposit Insurance Corporation (FDIC), and subject to applicable deposit limits.





Business Solutions

Instructions: Use this form to change an existing/already established Health Savings Account (HSA). Complete this form and mail it to: CGI Business Solutions, 5 Dartmouth Drive, Auburn, NH 03032. For assistance, call 1-888-383-0088 or send an email to: claims@cgibusinesssolutions.com

Account Holder's Personal Information - all fields required unless otherwise indicated

Form fields for Account Holder's Personal Information: First Name, MI, Last Name, Social Security #, Account #, Birth Date.

Designation of Beneficiary

The following individual(s) or entity shall be my primary and/or contingent beneficiary(ies). If neither primary nor contingent is indicated, the individual or entity will be deemed to be the primary beneficiary. If more than one primary beneficiary is designated and no distribution percentages are indicated the beneficiaries will be deemed to own equal share percentages in the account. Multiple contingent beneficiaries with no share percentage indicated will also be deemed to share equally. If a primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro-rated basis. If no primary beneficiary(ies) survives me, the contingent beneficiary(ies) shall acquire the designated share of my account. I understand that I may change or add beneficiaries at any time by completing and delivering the Account Maintenance form to Avidia Bank. Avidia Bank has provided no tax or legal advice to me regarding my beneficiary designation.

Table with 6 columns: Name & Address of Individual, Date of Birth, Social Security #, Relationship, Primary or Contingent, Share %. Contains 12 empty rows for beneficiary information.

Spousal Consent

This section should be reviewed if either the trust or the residence of the accountholder is located in a community or marital property state and the accountholder is married. Due to important tax consequences of giving up one's community property interest, individuals signing this section should consult with an independent legal or tax advisor.

CURRENT MARITAL STATUS

- Spousal consent checkboxes: I am not married - I understand that if I become married in the future, I must complete a new Designation of Beneficiary form. I am married - I understand that if I choose to designate a primary beneficiary other than my spouse, I am responsible for obtaining consent if required by law.

Signature

I authorize the individuals designated above to be added as Beneficiaries to my HSA and certify that the information provided above and attached hereto is accurate.

Signature _____ Date _____



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