



# Health Savings Account (HSA)

User Guide and Welcome Packet

# Health Savings Accounts

Managed by McGriff

We are happy to provide this guide with details and information on how to get the most from your Health Savings Account (HSA) benefit.

For more information, contact our Customer Care Team, M-F, 8 a.m. - 8 p.m. ET:

- Email: [FlexInquiry@Mcgriff.com](mailto:FlexInquiry@Mcgriff.com)
- Phone: (800) 768-4873 or (800) 930-2441

## Quick Start Guide

How to set up and use your HSA

1. Log on to your McGriff HSA online account.
2. Go to [www.mcgriff.com/flex](http://www.mcgriff.com/flex).
3. Click on "Get Started" under "New User?"
4. You will be prompted to verify basic information.
5. After completing this step, you will be directed back to the username/password page, where you can use your new credentials to log in.
6. You can also create a username and password on the Benefit Access Mobile App.
  - **Add your email address:** From the Home page under the *Profile* tab, you will find links to update your personal information including adding your email address.
  - **Set up Direct Deposit:** After you set up your personal bank account, you will receive HSA distributions electronically without the delay of paper checks and you can make contributions to your HSA with your personal bank account.



### 7. Download the McGriff Benefit Access Mobile App

- Go to your Apple or Android Mobile App Store on your phone and search for "McGriff Benefit Access".
- Select and install the application, then enter your username and password (same password used to access your online account).

### 8. Use your Benefit Access Debit Card for eligible purchases

After enrolling in an HSA, two McGriff Benefit Access Debit Cards will be mailed to your home address. Once activated, the cards work just like any other credit/debit card, except you use this card for HSA-eligible expenses only. Payments are automatically deducted from the HSA and the provider/vendor is paid. For an HSA, you do not have to submit card receipts to substantiate the transaction. However, we recommend you save card receipts for tax purposes.



## 9. Start Saving (or Spending)

It's up to you. You can save money in your HSA for future medical expenses and even for retirement, or you can spend your funds on qualified medical expenses. Visit the HSA Store or Health Shopper websites to shop for HSA-eligible items. Links to both sites are available on the HSA portal and the Mobile App.



## 10. Customer Care

If you have questions about your account, please contact our Customer Care team at (800) 768-4873 or (800) 930-2441, Monday-Friday, 8 a.m. – 8 p.m. ET or by sending an email to [FlexInquiry@Mcgriff.com](mailto:FlexInquiry@Mcgriff.com).



## HSA Advantages

- **Your HSA is exactly that - yours.** Use your funds at any time for eligible medical expenses. And your HSA stays with you, even if you change jobs.
- **The money you contribute to your HSA is tax-free,** when you put it in and when you take it out to pay for qualified medical expenses. That means an HSA could reduce your taxable income.
- **The money in your HSA grows tax-free.** Once your balance reaches the investment threshold (\$2,000), you can begin investing in mutual funds. If you earn money on your investments, you don't pay income tax on that money, either.
- **The HSA money you spend is tax-free,** as long as it's spent on eligible medical expenses.
- **When you turn 65, you can withdraw and use your HSA funds, tax-free,** for qualified medical expenses. And when used for non-eligible purposes, your HSA funds are subject to ordinary tax rates.

# HSA Frequently Asked Questions

## How do I update my personal information?

- From the Consumer Portal home page, under the *Profile* tab, you will find links to update personal information including address, email, marital status, dependents, and beneficiaries.
- Click the appropriate link on the *Profile* screen for your update - *Update Profile* or *Add/Update Dependent* or *Add Beneficiary*. Some profile changes will require you to answer an additional security question. Complete your changes in the form. Click *Submit*.

## How do I change my login and/or password?

- From the Home page, under the *Profile* tab, click *Login Information* on the left-hand navigation bar.
- Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned.) Click *Save*.

## How do I access my HSA funds?

There are two convenient ways to access funds:

- 1.) Pay for qualified expenses with your McGriff HSA Benefit Access Debit Card.
- 2.) Pay for an eligible expense out of your pocket, then reimburse yourself from your HSA through the portal or Mobile App.

*We recommend you keep all receipts, documentation, and insurance carrier Explanations of Benefits (EOBs) for any expense reimbursed from your HSA in the event of an IRS audit. Documentation should include: (1) patient name; (2) service provider's name; (3) date of service; (4) description of service; (5) expense including your patient responsibility.*

## How does my McGriff Benefit Access debit card work?

- You will be issued two debit cards that can be used to access your HSA funds and any other McGriff Flex account you are enrolled in. Give the second card to a spouse or adult dependent, or keep it as an alternate card. Activate and sign the back of both cards upon receipt.
- Debit cards are valid for five years, so be sure to keep them through the expiration date. If you request a replacement or additional cards, you will be charged a \$5 fee.
- It is your responsibility to report a lost or stolen card to McGriff. If you fail to notify McGriff immediately, you may be responsible for all amounts paid up to the date you report the loss.
- You may use your McGriff Benefit Access debit card anywhere VISA® is accepted. It works like any debit card except for two important differences:
  - The HSA debit card is limited to healthcare merchants that provide medical/dental/vision products or services. It is also accepted by daycare, parking, and transit providers if you are enrolled in one of these benefit plans. Use the card at dental and vision providers if you are enrolled in a Limited Flexible Spending Account.
  - NOTE: The card will not work at businesses that do not provide any medical products or services, such as gas stations, department stores, and restaurants.
- You cannot use the debit card at an ATM or for “cash back” when making a purchase.
- Funds in your HSA account belong to you and you are responsible for managing your HSA. If you use your HSA funds for qualified medical expenses, distributions are completely tax-free. However, if you use your HSA funds for non-medical expenses, you will have to pay taxes plus an additional 20% penalty on the non-allowable purchase. The 20% penalty no longer applies once you reach age 65.

## How do I access my HSA funds using the online portal?

Use the online portal to pay a bill, transfer funds from your HSA to your personal checking account, or request a distribution from your HSA. Log into your account at <https://mcgriff.com/flex> and select *Make an HSA Transaction*.

## How do I report a debit card missing and/or request a new card?

From the Home page, under the *Profile* tab, click the *Banking/Cards* link on the left side of the screen. Under *Debit Cards*, click *Report Lost/Stolen* or *Order Replacement* and follow the instructions. A \$5 replacement card fee will be deducted from your account.

## Are HSA statements available online?

Your monthly HSA Account Summary report can be found by clicking on the *Statements & Notifications* tab under *HSA Account Summaries*. The three most recent summaries will be displayed, or you can click on *View All* to see additional summaries. An HSA Investment Account Summary can be found on the Investment Portal under *Investment Account Summary*.

## Are HSA tax documents available online?

For tax documents, click on the *Statements & Notifications* tab and choose *HSA Tax Documents*. All tax documents will be accessible here, including corrections or updates.

## Where can I find HSA forms and resources?

Forms are found under the *Tools & Support* tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds, are under the *Tools & Support* tab.

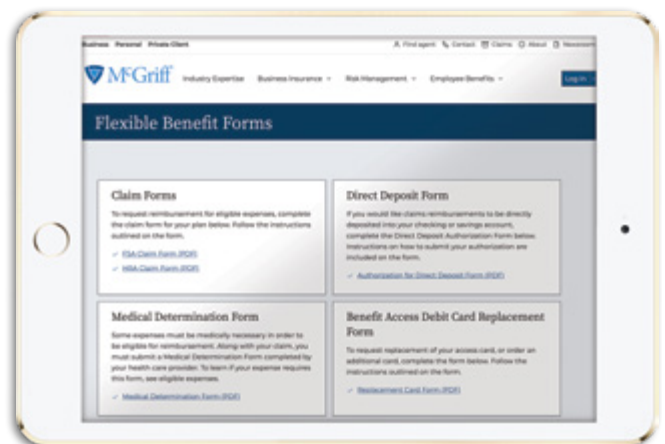
## Can I contribute more funds to my HSA other than through payroll deductions?

Yes! You may contribute to your HSA by transferring funds from your personal bank account. Make sure to report the contribution on your tax return to claim your deduction at tax filing time.

- To make a contribution from a personal bank account to your HSA, select *Make HSA Transaction* in the *I Want To* section of the Home page.
- If you have a bank account on file, you may use that as your contribution account. If you do not, select the link to *Add a New Bank Account*.
- You may make a one-time or recurring contribution. Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
- The contribution amount will be deducted from your personal bank account within 1-3 business days of your request, and the money will become available in your HSA as soon as it is deposited.

## What happens if my employment terminates or I lose eligibility to participate in the plan(s)?

You may retain your HSA with McGriff if you terminate employment or otherwise lose your eligibility to participate. McGriff will deduct a \$3.00 monthly fee directly from your HSA account. If you retain qualifying HDHP medical coverage (through COBRA or another employer), you will be permitted to continue making tax-favored contributions to your HSA.

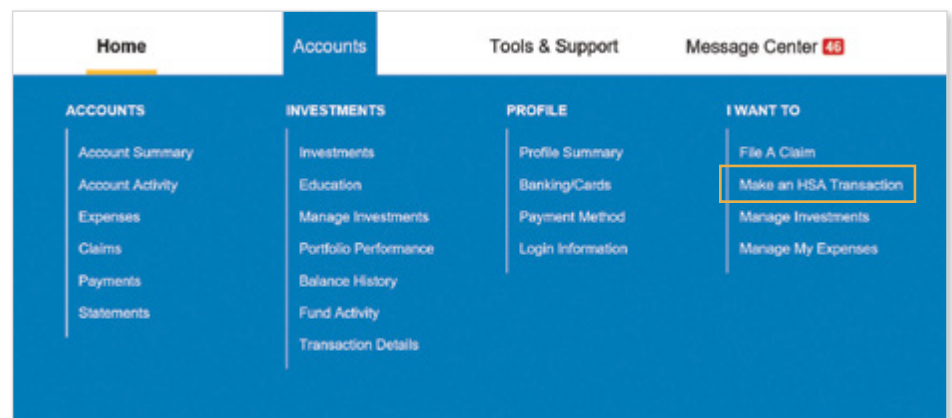


## What investment options do I have for my HSA?

- Initially, your HSA funds will be held in a bank deposit account (your “cash account” or “cash balance”) that will earn interest based on tiered interest rates that increase as you reach specified balance levels. These funds are insured by the FDIC to the maximum extent provided by law.
- We require that you maintain a minimum cash balance of \$2,000, but you may invest funds above that amount in any one of 22 mutual funds available to you through your HSA Sweep Investment Sub-Account. You also have the option to open a Self-Directed Brokerage Account and invest in individual securities.
- You may change your HSA investment threshold to any amount higher, but not lower, than the standard \$2,000. Also, since mutual fund investments require a minimum investment of \$100, this means that your cash balance must exceed the investment threshold amount by at least \$100 before you can invest.
- To illustrate, if your cash balance is \$2,500 with an investment threshold of \$2,000, the excess of \$500 will be swept to your HSA Sweep Investment Sub-Account. The automatic sweeps will occur on each business day when your cash balance exceeds your investment threshold amount by \$100 or more.

## How do I set up my account to invest in mutual funds?

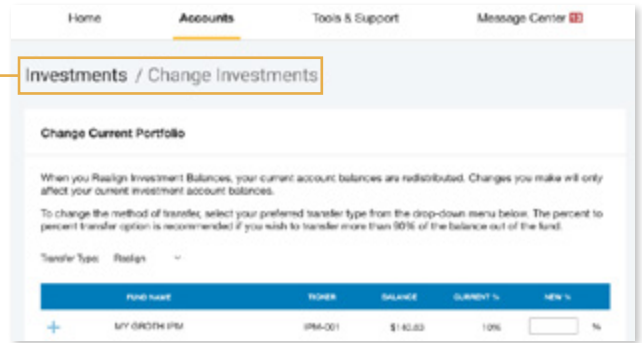
- From the Consumer Portal home page, access the *Investments Summary* page by clicking on the *Manage Investments*, button from the *I Want To* section or click on *Manage Investments* from the *Accounts* menu.
- Once you get to the summary page, select the *Manage Investments* button on the left-hand side of the screen.
- Select *Update* next to *Auto-Transfers* to or from an Investment Account.
- Enter the dollar amount (above the noted minimum) to set as a “cash threshold balance” for your investments to automatically transfer between cash and investments ongoing. You can change this at any time.
- Don’t forget to set your investment allocation. See “*How Do I Change My Investment Elections?*”



Any mutual funds that you purchase in your HSA Sweep Investment Sub-Account are not FDIC-insured, are not a deposit or other obligation of the HSA custodian bank (Truist), are not guaranteed by Truist or any of its affiliates, including McGriff Insurance Services, LLC, and are subject to investment risk, including the possible loss of the principal amount invested and any investment gains.

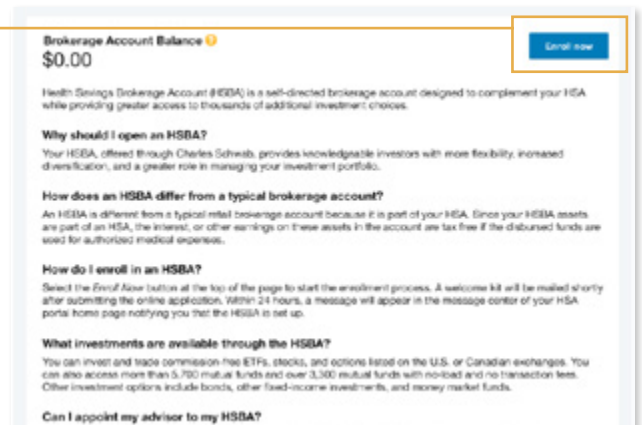
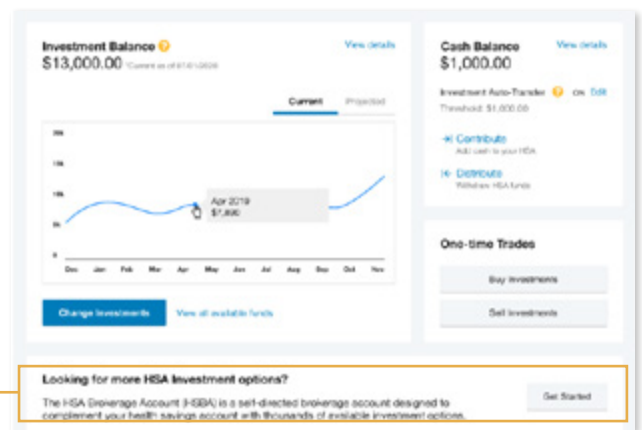
## How do I change my investment elections?

- To setup or change your investment elections for future contributions to your investment account, click on *Manage Investment* from the *Accounts* tab.
- Click *Change Investment* below the investment balance chart and follow the prompts. **Note:** Any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.



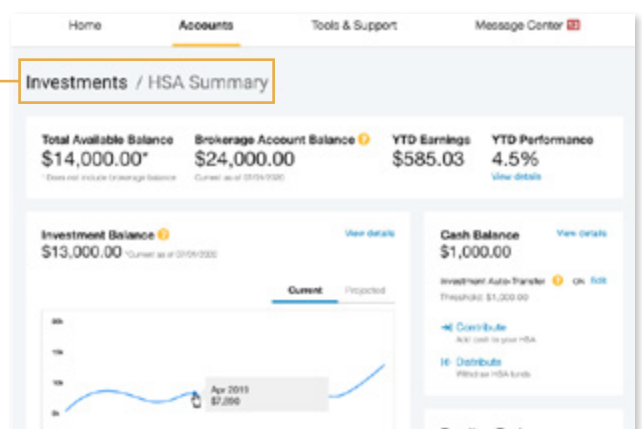
## How do I sign up to enroll in the HSA brokerage account (HSBA)?

- **Note: You must follow the above instructions and have at least one investment sweep before you can enroll.**
- From the Home page, access the Investments Summary page by clicking *Manage Investments*, from the *I Want To* section or click *Manage Investments* from the *Accounts* menu.
- Click *Get Started* next to “Looking for more HSA Investment options.”
- From the *Broker Account/Account Setup* screen, click *Enroll Now*.
- Follow the steps to complete the online enrollment.
- Upon submitting the online application, your new HSBA account number will be displayed and you will be re-directed to register your account for online access.
- From the login page, select *Register* to complete the set up for online access. You will need to input your SSN, new HSBA account number, date of birth and home phone number for this step.
- This completes the enrollment process.
- Within 1-2 business days, you will be notified via the Message Center on the WEX Health Cloud consumer portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days.



## How do I login or manage my brokerage account?

- Click on *Manage Investments* from the *I Want To* section.
- Click on the *Accounts* tab at the top of the Home page and select *Manage Health Savings Brokerage* menu item from the *Manage Investments* Page.





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Never settle for less.

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