Welcome to the U.S. Bank CDH Solution

Healthcare Payment Solutions is an integrated, web-based solution built specifically for Consumer Driven Healthcare (CDH)
• Click on the **Participant Log In** button to sign into your account

• **Learn more** about your account(s) by viewing the Featured Demos, Healthcare Toolbox and Frequently Asked Questions
New to HSAs: View our HSA Demo

- Learn how High Deductible Health Plans (HDHPs) and Health Savings Accounts (HSAs) work together by viewing our fun, interactive HSA Demo located on our home page.

- Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) demos also available.
Welcome Page Overview

- After logging into your account, you will be presented with a **Welcome Page**, which will include information such as:
  - Messages highlighting new account features, benefits, etc.
  - Notifications that require your attention
  - An overview of your Account(s) with quick links to view your account summary and action items
Managing Your Profile – Adding Dependents

• Visit the **Profile** tab to easily manage your dependent information

• Once the dependent has been added, you can order a debit card for that individual
Managing Your Profile – Debit Cards

- Visit the **Profile** tab to manage your card(s)
  - Report lost/stolen card
  - Order replacement card

- Select the “Issue Card” box to request a card for your dependent(s)
  - Must be 18 years of age or older

**Note:** You can also add beneficiaries, add bank accounts for direct deposit reimbursement, change login information and download our free mobile app.
Requesting an HSA Distribution/Bill Pay

- You can use your **HSA payment card** at the doctors office or pharmacy. In addition, in many instances you can write the card number on the bill if paying remotely.

- **Pay yourself back** for an eligible out-of-pocket expense with direct deposit reimbursement

- Set up Bill Pay to **pay a merchant** (i.e. doctor’s office, dentist, hospital, etc) back for an eligible healthcare expense
Contributing to an HSA

- Make after tax contributions to your HSA

**Note:**
- You must have bank account information on file in order to make an online HSA contribution
- Most employers post payroll contributions to the system directly. IRS contribution maximums include contributions you make as well as your company or others make on your behalf. Please keep in mind the contributions maximums when deciding to contribute.
Investing in your HSA

- Once your HSA reaches a designated threshold, you can invest a portion of your HSA dollars into a variety of mutual fund options.
  - The system will automatically manage your available HSA transactional balance to the stated investment threshold based on contributions coming into the HSA and distributions going out.

- View our list of HSA Investment FAQs on our home page (www.mycdh.usbank.com)
U.S. Bank Healthcare Mobile App (Profile tab):
- Download free mobile app for your Apple™ or Android™ device
- Display HSA transaction details
- Take images of any required claims receipt or documentation

Expense Tracker (Accounts tab)
- Consolidate and manage all of your healthcare expenses online in one spot
Where to go for assistance

- On-line assistance: select the Forms tab to see instructions, forms and other helpful items.
- Monthly statements available online or mailed to your residence¹
- Annual IRS reports are provided
- Interactive Voice Response (IVR), 24/7 877-470-1771
- HSA Consumer Services Representatives available Monday through Friday, 7:00 a.m. to 7:00 p.m. (CST) 877-470-1771

¹Mailing fee applies, see fee schedule.
This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA application and agreement. U.S. Bank deposit products that are held in the HSA are FDIC insured, subject to FDIC insurance limits. FDIC insurance is determined on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.

Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Company (FDIC), or any other government agency. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing.

U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.