



HEALTHCARE
PAYMENT SOLUTIONS

U.S. Bank Consumer Driven Healthcare Participant Portal Overview

2012

Welcome to the U.S. Bank CDH Solution

Healthcare Payment Solutions is an integrated, web-based solution built specifically for Consumer Driven Healthcare (CDH)

usbank Healthcare Payment Solutions

Direction for a new day in healthcare

Home | Healthcare Toolbox | Frequently Asked Questions

Participant Log In

Click on the Participant Log In button to access your account.

Employer Log In

Click on the Employer Log In button to access the Employer Portal.

Benefits with US

Learn how we can help you make the most out of your employee benefit program. [Click here.](#)

Contact Us

Useful Links & Resources

[IRS Publication #02](#)

BENEFITS For You

U.S. Bank is committed to your health and financial well-being. We offer a full suite of smart financial solutions for individuals and employers to help save and pay for healthcare including:

- Health Savings Accounts
- Flexible Spending Accounts
- Health Reimbursement Arrangements

Reap the tax savings and take more control of your healthcare spending so you can make smart decisions about what you need to stay healthy.

Good for you and smart for your wallet!

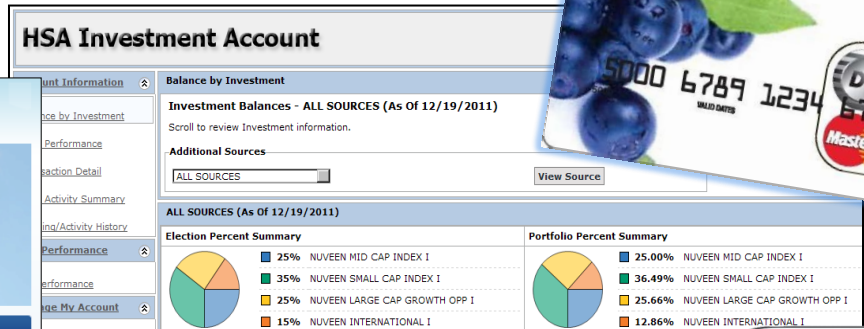
EDUCATION For You

Featured Demos

HSA Presentation

Learn more about Health Savings Accounts (HSAs) through this interactive presentation.

[View HSA Demo](#)



usbank

HOME ACCOUNTS PROFILE NOTIFICATIONS FORMS LINKS

Welcome, Maria [Log In](#)

Welcome to your single source for all you need to know about your pre-tax benefits. Request payment, check payment status, view account balance and summary information, access important notifications about your account, and more!

Please check out more about Health Care Reform today at [Learn more - Reform Update](#) If you want to stay abreast of new happenings and what health Reform may mean to you.

Accounts

Account	Available balance	Final Service Date	Final Filing Date	Actions
HSA 2008 Plan	\$2,105.62	-	-	Request Distribution
Unfunded Future Plan (HSA)	\$885.45	6/15/2010	6/28/2010	File Claim
Unfunded Future Plan (HSA)	\$6.00	6/30/2010	6/28/2010	View Claim History
Unfunded Future Plan (HSA)	\$6.00	6/30/2010	6/28/2010	View Claim History

Mid Year HSA Enrollment

You can still enroll in a Health Savings Account and take advantage of the tax savings. Simply click "Enroll" below to begin the process of saving money!

Plan Year

Accounts	Actions
HSA 2009	Enroll

Questions?

Contact Customer Support at (812) 555-9959 Or toll free at (800) 555-9959 or [CustomerSupport@usbank.com](#)

Accounts **Profile** **Notifications** **Forms**

usbank

Healthcare Payment Solutions

Accounts

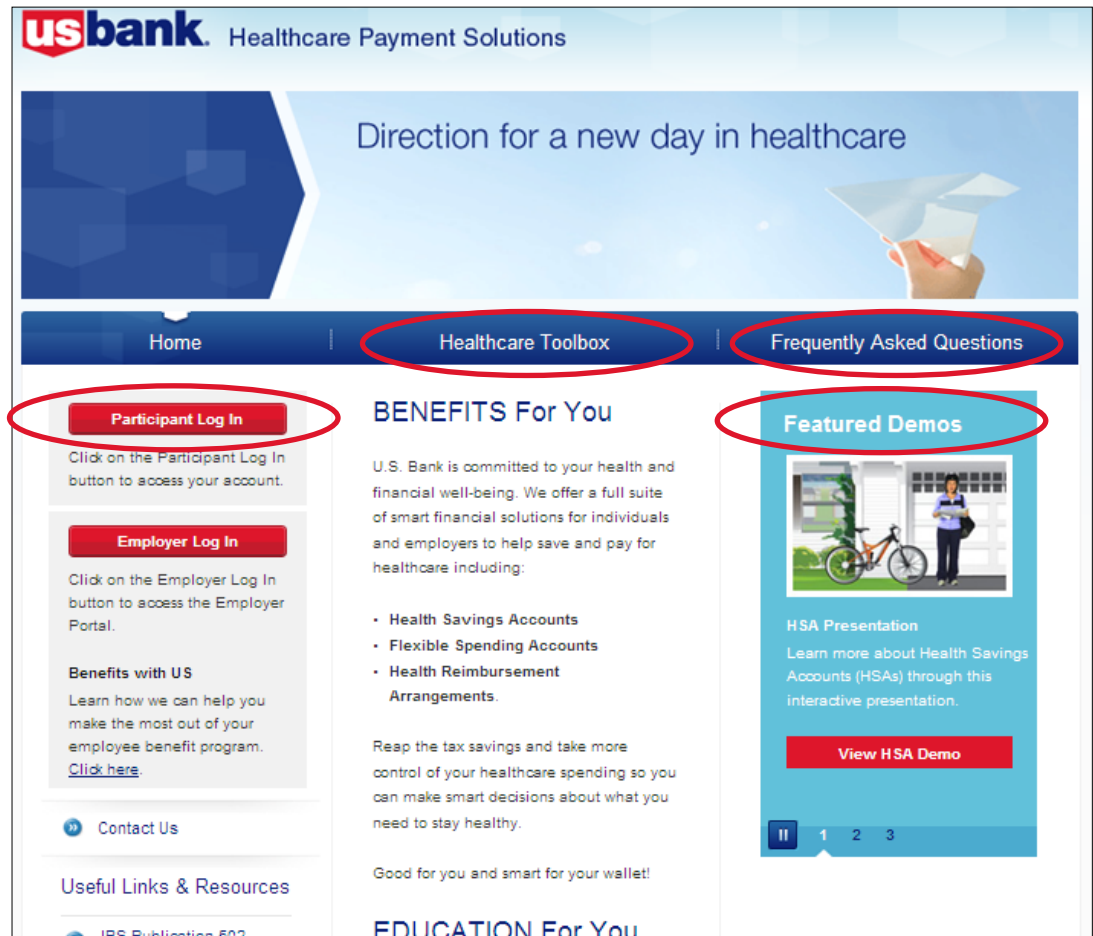
Account	Balance
HSA	\$2,105.50
Health FSA	\$1,450.90
Dependent Care	\$930.40

Updated 11/10/2010 11:52 AM



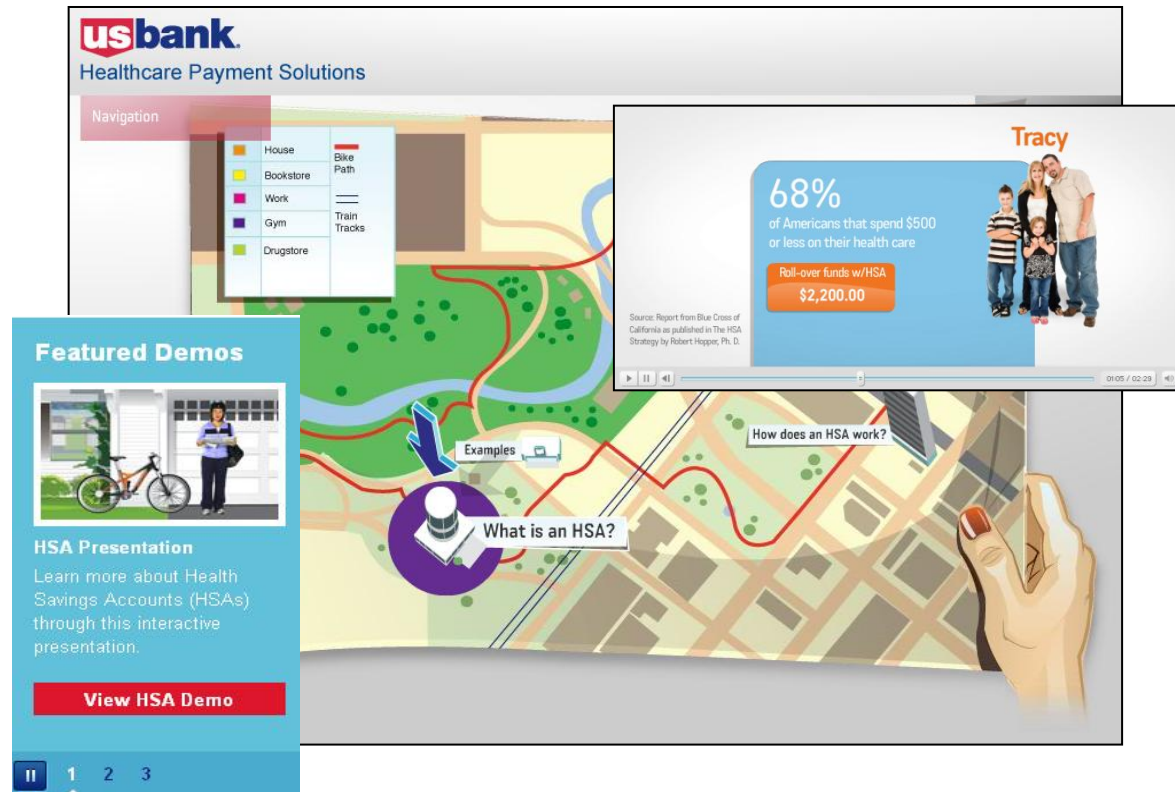
Home Page – www.mycdh.usbank.com

- 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

The screenshot shows the U.S. Bank Healthcare Payment Solutions interface. At the top is the 'usbank' logo and the title 'Healthcare Payment Solutions'. Below this is a navigation bar with links: HOME, ACCOUNTS, PROFILE, NOTIFICATIONS, FORMS, and LINKS. The user's name 'Jack Sample' and a 'Logout' link are in the top right. A welcome message 'Welcome, Jack' is followed by a paragraph about the service. A red banner indicates an 'Action Required' for a \$1.00 repayment. The 'Accounts' section features a table with two accounts: 'Health Savings Account' and 'Limited Medical Flex Spending Account', each with details on available balance, service/filing dates, and a list of actions.

usbank Healthcare Payment Solutions

HOME ACCOUNTS PROFILE NOTIFICATIONS FORMS LINKS Jack Sample ▾
[Logout](#)

Welcome, Jack

Welcome to U.S. Bank Healthcare Payment Solutions - your single source for benefits related spending accounts. U.S. Bank provides tools to make smart healthcare decisions that are important to you. It's a new day in healthcare with U.S. Bank. Visit the [Healthcare Toolbox](#) to learn more.

Action Required:
[1 repayment\(s\) totaling \\$1.00 due](#) for claims which you were paid and later denied (?)

Accounts [View Account Summary](#)

Account	Available Balance (?)	Final Service Date (?)	Final Filing Date (?)	Actions
Health Savings Account	\$0.00	--	--	Request Distribution Contribute to HSA View Activity Change Election Manage Investment Transfers
Limited Medical Flex Spending Account 06/01/2010-05/31/2011	\$0.00	5/31/2011	8/29/2011	File Claim View Claim History

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

HOME ACCOUNTS **PROFILE** NOTIFICATIONS FORMS LINKS

Welcome, Jack

Welcome to U.S. Bank HealthCare Payment Solutions. Bank provides tools to manage your U.S. Bank. Visit the [HealthCare Payment Solutions](#) page for more information.

Action Required: [1 repayment\(s\) totaling \\$1.00](#)

Profile Summary
Dependents
Beneficiaries
Bank Accounts
Debit Cards
Login Information
Mobile Access

our single source for benefits information that are important to you

paid and later denied ?

Name: Jack Sample Address: 3230 13th Ave. S
Employee Number: jsample10061963 Fargo, ND 58103
Employer Employee ID: jsample10061963 Country: United States
Gender: Male Home Phone:
Marital Status: Married Email Address:

Eligible Dependents [Add Dependent](#)

Name	Birth Date	Gender	Student	Relationship	
Jane Sample	2/21/1964	Female	No	Spouse	Update
John Sample	12/28/1990	Male	Yes	Dependent	Update

Beneficiaries [Add Beneficiary](#)

No Beneficiaries

Bank Accounts [Add Bank Account](#)

No bank accounts

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 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 log in information and download our free mobile app

HOME ACCOUNTS **PROFILE** NOTIFICATIONS FORMS LINKS

Welcome, Jack

Welcome to U.S. Bank Health Savings Accounts. U.S. Bank provides tools to manage your accounts. Visit the [Health Savings Accounts](#) page for more information.

Action Required: 1 repayment(s) totaling \$1.00

Profile Summary
Dependents
Beneficiaries
Bank Accounts
Debit Cards
Login Information
Mobile Access

Debit Cards

Cardholder	Card Number	Effective Date	Expiration Date	Card Status	Actions
Jack Sample	x2142	6/15/2010	6/1/2013	Active	Report Lost/Stolen Order Replacement
Jack Sample	x2134	6/3/2010	6/1/2013	Lost/Stolen	

Order Dependent Debit Card

Name	Action	Accounts Available on Card	Card Shipped To
Jane Sample	<input checked="" type="checkbox"/> Issue Card	Savings Account	Jack Sample 3230 13th Ave. S Fargo, ND 58103
John Sample	<input type="checkbox"/> Issue Card	Health Savings Account	Jack Sample 3230 13th Ave. S Fargo, ND 58103

* Dependent cards will be shipped within 5-7 business days. Verify the primary cardholder's address before clicking the [Order Dependent Card](#) button. If the address is incorrect, [Update the Address](#) first and then return to request dependent card.

Order Dependent Card Cancel

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

The screenshot shows the US Bank HSA portal interface. At the top, there are navigation tabs: HOME, ACCOUNTS, PROFILE, NOTIFICATIONS, FORMS, and LINKS. The 'ACCOUNTS' tab is selected, and a dropdown menu is open, showing options: Account Summary, File Claims, Request HSA Distribution (highlighted with a red arrow), Contribute to HSA, and Payment History. Below the navigation menu, there is a section titled 'Distribute HSA Funds'. This section contains an 'Account Summary' table with the following data:

Account Summary	
Available Cash:	\$0.00
Pending Investment Transfers:	\$0.00
Investment Fair Market Value:	\$0.00
Total Available Balance:	\$0.00

Current as of 8/9/2011 10:03 AM

Below the account summary is the 'Distribution Details' section. It includes the following fields:

- Distribute Funds To:** Radio buttons for 'Me' (selected) and 'Someone Else'. A note states: 'When distributing funds to someone else, a check will be sent to the address you specify below.'
- Description:** A dropdown menu set to 'Normal'. A link 'How to request other distribution types?' is provided.
- Amount:** A text input field with a dollar sign prefix.
- Schedule:** Radio buttons for 'One-Time' (selected) and 'Recurring'. A link 'How to set up a scheduled distribution?' is provided.
- Distribution Method:** A dropdown menu with options: Direct Deposit, Direct Deposit, and Check.
- Bank Account:** A text input field. A note states: 'bank account, select the 'Add Bank Account' link below.' A link 'Add Bank Account' is provided.
- Note:** A text input field.

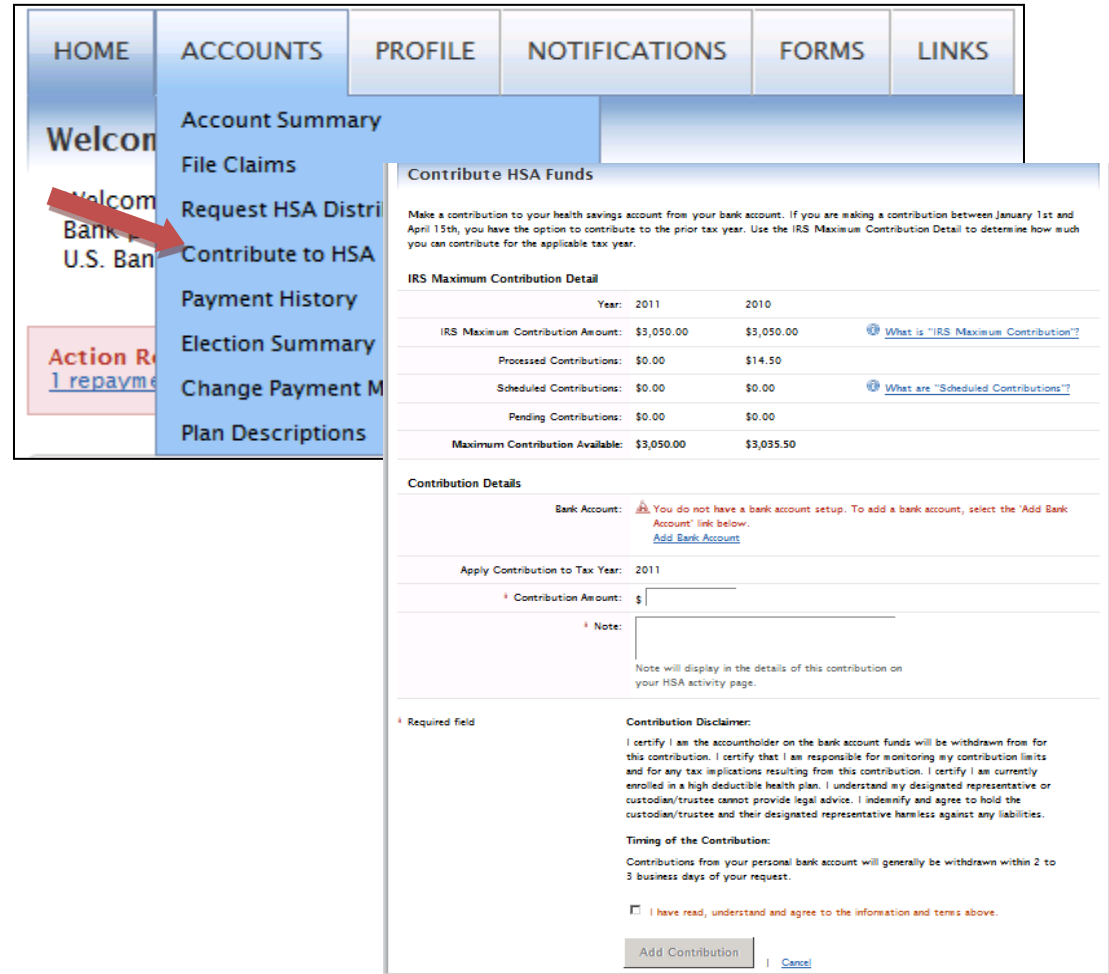
In the bottom right corner of the screenshot, there is an image of a US Bank HSA payment card. The card is a blue and white MasterCard with the US Bank logo and the text 'HEALTHCARE PAYMENT SOLUTIONS'. The card number is 5000 6789 1234 5678, and the name is J. Doe.

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.



The screenshot displays the U.S. Bank HSA online portal. The top navigation bar includes links for HOME, ACCOUNTS, PROFILE, NOTIFICATIONS, FORMS, and LINKS. The 'ACCOUNTS' menu is expanded, showing options like Account Summary, File Claims, Request HSA Distribution, **Contribute to HSA** (highlighted with a red arrow), Payment History, Election Summary, Change Payment Method, and Plan Descriptions. The main content area is titled 'Contribute HSA Funds' and provides instructions on making contributions. It includes a table for 'IRS Maximum Contribution Detail' comparing 2011 and 2010 limits. Below this, the 'Contribution Details' section shows the current bank account status (no account setup), the tax year (2011), and a field for the contribution amount. A 'Note' field is also present. At the bottom, there is a 'Contribution Disclaimer' and a 'Timing of the Contribution' section. The page concludes with an 'Add Contribution' button and a 'Cancel' link.

	Year: 2011	2010
IRS Maximum Contribution Amount:	\$3,050.00	\$3,050.00
Processed Contributions:	\$0.00	\$14.50
Scheduled Contributions:	\$0.00	\$0.00
Pending Contributions:	\$0.00	\$0.00
Maximum Contribution Available:	\$3,050.00	\$3,035.50

Contribution Details

Bank Account: ⚠ You do not have a bank account setup. To add a bank account, select the 'Add Bank Account' link below.

Apply Contribution to Tax Year: 2011

Contribution Amount: \$

Note:

Note will display in the details of this contribution on your HSA activity page.

Required field

Contribution Disclaimer:
I certify I am the accountholder on the bank account funds will be withdrawn from for this contribution. I certify that I am responsible for monitoring my contribution limits and for any tax implications resulting from this contribution. I certify I am currently enrolled in a high deductible health plan. I understand my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

Timing of the Contribution:
Contributions from your personal bank account will generally be withdrawn within 2 to 3 business days of your request.

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

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)

usbank Healthcare Payment Solutions

HOME ACCOUNTS PROFILE NOTIFICATIONS FORMS LINKS Jack Sample [Logout](#)

Welcome, Jack

Welcome to U.S. Bank Healthcare Payment Solutions – your single source for benefits related spending accounts. U.S. Bank provides tools to make smart healthcare decisions that are important to you. It's a new day in healthcare with U.S. Bank. Visit the [Healthcare Toolbox](#) to learn more.

Action Required:
1 repayment(s) totaling \$1.00 due for claims which you were paid and later denied

Accounts [View Account Summary](#)

HSA Investment Account

Account Information

- Balance by Investment
- Fund Performance
- Transaction Detail
- Fund Activity Summary
- Pending/Activity History

Balance by Investment

Investment Balances - ALL SOURCES (As Of 12/19/2011)

Scroll to review Investment information.

Additional Sources

ALL SOURCES

ALL SOURCES (As Of 12/19/2011)

Election Percent Summary

- 25% NUVEEN MID CAP INDEX I
- 35% NUVEEN SMALL CAP INDEX I
- 25% NUVEEN LARGE CAP GROWTH OPP I
- 15% NUVEEN INTERNATIONAL I

Portfolio Percent Summary

- 25.00% NUVEEN MID CAP INDEX I
- 36.49% NUVEEN SMALL CAP INDEX I
- 25.66% NUVEEN LARGE CAP GROWTH OPP I
- 12.86% NUVEEN INTERNATIONAL I

ALL SOURCES (As Of 12/19/2011)

Investment Name ^	Balance	Election Percent	Portfolio Percent	Units	Price	Cost	Cusip	Symbo	Class
FIDELITY ADV FREEDOM 2010 T	\$0.00	0%	0.00%	0.0000	\$11.24	\$0.00	315792879	FCFTX	TARGET F
FIDELITY ADV FREEDOM 2020 T	\$0.00	0%	0.00%	0.0000	\$11.57	\$0.00	315792820	FDTFX	TARGET F
FIDELITY ADV FREEDOM 2030 T	\$0.00	0%	0.00%	0.0000	\$11.46	\$0.00	315792762	FTTFX	TARGET F
FIDELITY ADV FREEDOM 2040 T	\$0.00	0%	0.00%	0.0000	\$11.41	\$0.00	315792713	FTTFX	TARGET F
FIRST AMER PRIME OBLIGATION Y	\$0.00	0%	0.00%	0.0000	\$1.00	\$0.00	31846V104	FALXX	MONEY M
NUVEEN CORE BOND I	\$0.00	0%	0.00%	0.0000	\$11.42	\$0.00	670678622	FFIIX	INTERMED
NUVEEN EQUITY INDEX I	\$0.00	0%	0.00%	0.0000	\$19.36	\$0.00	670678671	FEIIX	LARGE-C
NUVEEN INTERNATIONAL I	\$1,004.42	15%	12.86%	110.6190	\$9.08	\$1,341.83	670678747	FAICX	FOREIGN
NUVEEN LARGE CAP GROWTH OPP I	\$2,004.32	25%	25.66%	64.7180	\$30.97	\$2,233.62	670690692	FIGWX	LARGE CA
NUVEEN LARGE CAP VALUE I	\$0.00	0%	0.00%	0.0000	\$14.23	\$0.00	670678655	FSKIX	LARGE CA

Easy to Access. Easy to Manage. On the Go.

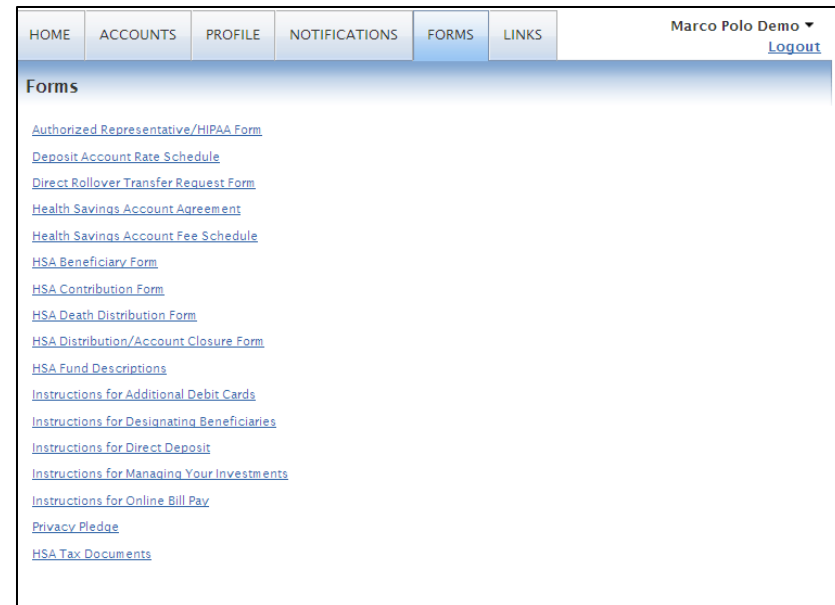
- U.S. Bank Healthcare Mobile App (Profile tab):
 - Download **free mobile app** for your Apple™ or Android™ device
 - Display HSA transaction details
 - Take images of any required claims receipt or documentation
- Expense Tracker (Accounts tab)
 - Consolidate and manage all of your healthcare expenses online **in one spot**



Expense	Date of Service	Date Entered	Recipient/Patient	Provider	Amount	Actions
Orthodontist	12/27/2011	3/8/2012	James Dean	Southdale Dental	\$2,000.00	Update Remove
Ortho - Dr. Johnson	1/5/2012	1/20/2012	James Dean	Southdale Dental	\$1,000.00	Update Remove

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.

Important Information

- 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.