

Health Savings Account Enrollment Form

If you have any questions about HSAs or completing this form, please contact The Harrison Group, Inc at (610) 853-9075.

Part I - Accountholder Profile Information

*Participant Name (First, MI, Last)		*Employer Name (If sponsored by an employer plan)	
*Date of Birth (MM/DD/YYYY)	*Social Security Number	*Home Phone	*Mobile Phone
*Physical Street Address (U.S. address required to open an HSA)			
*City	*State	*Zip	
Alternate Mailing Street Address or PO Box			
City	State	Zip	
*Email Address			
*Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Unspecified		*Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single	
*Mother's Maiden Name			
*Hire Date	*Hours Worked per Week	*Payroll Frequency	

Part II - Authorization and Eligibility Certification

When opening an HSA with The Harrison Group, Inc., I understand and agree to the following:

- I am at least 18 years old and cannot be claimed as a dependent on someone else's tax return.
- I am covered under a high deductible health plan (HDHP).
- I am not enrolled in Medicare.
- I do not have any other non-qualified health coverage.
- I do not have a flexible spending account (FSA) to pay for medical expenses incurred before my medical plan deductible is met, unless it is limited to pay for dental and vision expenses only.
- My spouse, if applicable, does not have a flexible spending account (FSA) to pay for medical expenses before their medical plan deductible is met, unless it is limited to pay for dental and vision expenses only.

As a follow-up to this application, please review page 3 for further instructions on how to login to the HSA website to accept your terms and conditions.

*Signature	*Print Name	*Date
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Part III - Election for Payroll Deduction

(Complete this section if you are enrolling through your employer's benefit offering)

☐ I authorize my employer to deduct my HSA contributions from my payroll, and forward them to my HSA.

My health plan coverage Type: ☐ Single ☐ Family

Note – The HSA has a maximum annual contribution limit that is determined by your health insurance coverage (self-only/family). Your employer may choose to contribute to your HSA, which will count towards your maximum contribution allowed. Your health plan eligibility determines the effective date of your HSA. If you are covered on December 1, you're considered eligible for the entire year and not required to prorate your contributions. If you cease to be an eligible individual during the next calendar year, any contributions over the prorated amount may be an excess contribution. You are solely responsible for determining whether contributions to your HSA exceed the maximum annual contribution limitation. You are also responsible for notifying the custodian of any excess contribution and requesting a withdrawal of the excess contribution together with any net income attributable to the excess contribution. For additional information regarding eligible and contribution limits please go to: www.irs.gov.

2025 Annual Contribution Limit			2026 Annual Contribution Limit		
Health Plan Coverage Level	*Annual Contribution Limit	Per Month	Health Plan Coverage Level	*Annual Contribution Limit	Per Month
Self-Only	\$4,300	\$358.33	Self-Only	\$4,400	\$366.66
Family	\$8,550	\$712.50	Family	\$8,750	\$729.16

*Age 55+ eligible for an additional catch-up contribution of \$1,000

Your Personal Contribution Election

Annual Maximum Contribution (plus catch up if eligible)	Minus (-)	Total Employer Annual Contribution	Equals (=)	Your Eligible Annual Contribution	Divide (/)	Number of Payrolls per Year	Equals =	Your Maximum Per Pay Period Payroll Deduction
\$ _____		\$ _____		\$ _____		_____		\$ _____

Please withhold \$ _____ per pay and apply to my HSA at The Harrison Group, Inc.

Part IV - Bank Account and Reimbursement Method

When I am not using my debit card and request a distribution through the HSA website, then I select the method below to automatically receive my HSA distributions.

☐ **FREE Direct Deposit** – I wish to have distributions automatically deposited into my personal bank account and will complete the Direct Deposit Setup in my online participant portal. This personal bank account can also be utilized to make a post-tax contribution to your HSA from the HSA website and the HSA mobile application.

OR

☐ **Paper Check** – I wish to have a paper check mailed to me.

Employee Next Steps:

1. Give this completed form to your Employer HR/Payroll/Benefits office to approve and process for payroll deductions.
2. You will receive an email notification that your Health Savings Account (HSA) has been received and set-up.
3. Accept the terms and conditions of your Health Savings Account:
 - Log into your HSA Participant Portal at www.theharrisingrouponline.com
 - Click “Log In”, then “I am a Participant”.
 - Enter your User ID and Password:
 - Your User ID is the first letter of your first name, followed by your last name, followed by the last four digits of your Social Security number.
 - Your Password is the last four digits of your Social Security number
 - Click to “**Accept**” the terms and conditions of your HSA.
 - Go to the “Tools & Support” tab in your portal to set up Direct Deposit for your account.
4. Verification of your identity is required for opening an HSA and may result in needing to supply additional information. If this applies to you, then you will be notified by The Harrison Group, Inc. on how to proceed.

Employer HR/Payroll/Benefits Department:

1. Process the payroll deduction to the employee’s pay.
2. Please submit this form to The Harrison Group, Inc.

Email directly to your dedicated account manager or send to our service inbox here:

Email: service@theharrisingrouponline.com

Mailing Address:

The Harrison Group, Inc.

3 Raymond Drive, Havertown PA 19083

Fax: (610) 853-9079



THE HARRISON GROUP, INC.



EMPLOYEE PORTAL QUICKSTART GUIDE: HSA

Welcome to your The Harrison Group Participant Portal. This one-stop portal gives you 24/7 access to view information and manage your **Health Savings Account**.

Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

I opened my Health Savings Account with The Harrison Group.

What should I do now?

Go to your Participant Portal today

at: www.theharrisingrouponline.com

- 1 **Online Access:** Choose **I am a participant**. (See page 2 for log in instructions). You will be prompted to update your password, complete security questions and ACCEPT your Terms & Conditions.
- 2 **Set up Investment Sweeps:** You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at **\$2,000** or higher. See “How do I sign up to Access/Sweep cash to Investments?” instructions on page 4.

We know from Web usage statistics that you'll most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Click on the tabs at top of Home Page.

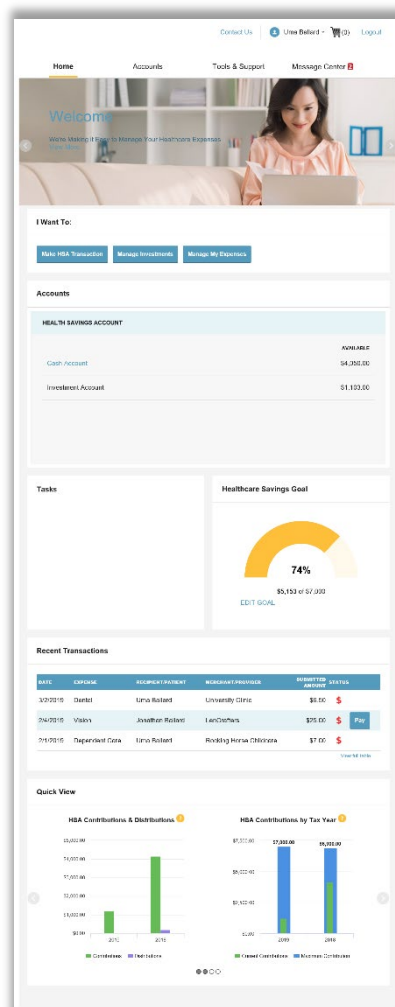
HOW DO I LOG ON TO THE HOME PAGE?

1. Go to www.theharrisongrouponline.com
2. Choose **I am a participant**, then **Participant Login**
3. Enter your login ID and password
Your **USER ID** is the first letter of your first name, followed by your last name, followed by the last four digits of your Social Security number.
Your **PASSWORD** is the last four digits of your Social Security number
4. Click **Login**.
5. Make sure to **ACCEPT** the terms and conditions of your HSA.

The **Home Page** is easy to navigate:

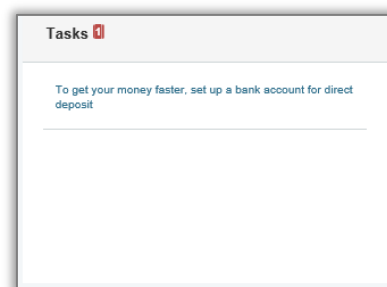
- Easily access the **Available Balance** and **I Want To** sections to work with your account right away.
- The **I Want To** section contains the most frequently used options within the Employee Portal, including managing your investments.
- The **Available Balance** links to the Account Summary page, where you can see and manage your account.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your account.
- The **Quick View** section graphically displays some of your key account information.

You can also click on the tabs at the top.



IS THERE ANYTHING ELSE THAT I NEED TO DO?

- Check **Tasks**, all messages are unique to each person's profile
 - Have you set up Direct Deposit to get your money faster?
 - Have you downloaded the Mobile App for quick easy access to your account balance?
- An email notification will be sent alerting you that you have actions to complete opening your HSA account.



HOW DO I REQUEST A DISTRIBUTION (make a withdrawal from your HSA)?

1. To request a distribution from your HSA, you may select the link in the **I Want To** section, **Make HSA Transaction**.
2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or, someone else.

Did you know? For a convenient alternative, you can use your **HG Advantage Card** to pay for your medical expenses directly from your HSA.

The image shows two screenshots from a web application. The top screenshot is titled "I Want To:" and contains four buttons: "File A Claim", "Make HSA Transaction", "Manage Investments", and "Manage My Expenses". The bottom screenshot is titled "Accounts / Make HSA Transaction" and shows a "Create Transaction" form. The form has two dropdown menus: "From *" with "My HSA" selected, and "To *" with "My Checking / Checking (xxxx0454)" selected. There is a link "Update Bank Account" and a note: "Based on your selections, you will be requesting a distribution (withdrawal)." A red asterisk indicates required fields.

The fastest way to get your money is to use your **HG Advantage Card** at the point of sale to pay for expenses. If you did not use your HG Advantage Card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account.

To sign up for **DIRECT DEPOSIT**, follow these instructions:

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **How Do I?** section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information and click **Submit**.
4. The **Payment Method Changed** confirmation displays.

The image shows a screenshot of a web application's "Tools & Support" section. The navigation bar includes "Home", "Accounts", "Tools & Support" (which is highlighted), and "Message Center 2". The "Tools & Support" section is divided into two columns. The left column is titled "Documents & Forms" and lists several forms under the heading "FORMS". The right column is titled "How Do I?" and lists several links. The link "Change Payment Method" is highlighted with a red box. A red arrow points from the "Change Payment Method" link in the list to the "Change Payment Method" link in the "How Do I?" section.

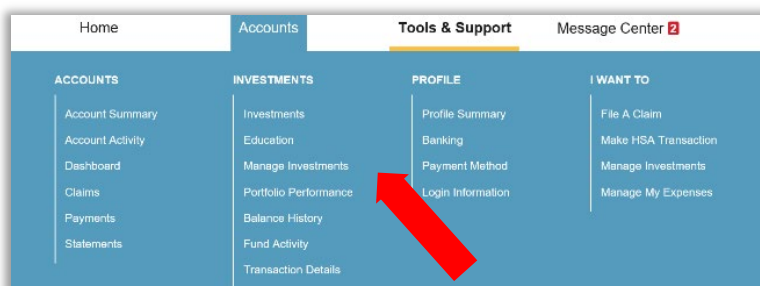
CAN I CONTRIBUTE MORE FUNDS TO MY HSA, OTHER THAN PAYROLL DEPOSITS?

Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax return to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the **I Want To** section, **Make HSA Transaction**.
2. If you have a bank account on file, you may use that as your contribution account. If you do not then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution as you wish. Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit transaction will be made to your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.

HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. From the **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.
2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
3. Select **Update** next to **Auto-Transfers to or from an Investment Account**.
4. 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.
5. Don’t forget to set your investment allocation. See “*How do I change my Investment Elections?*” below.



HOW DO I FIND MY INVESTMENT BALANCE?

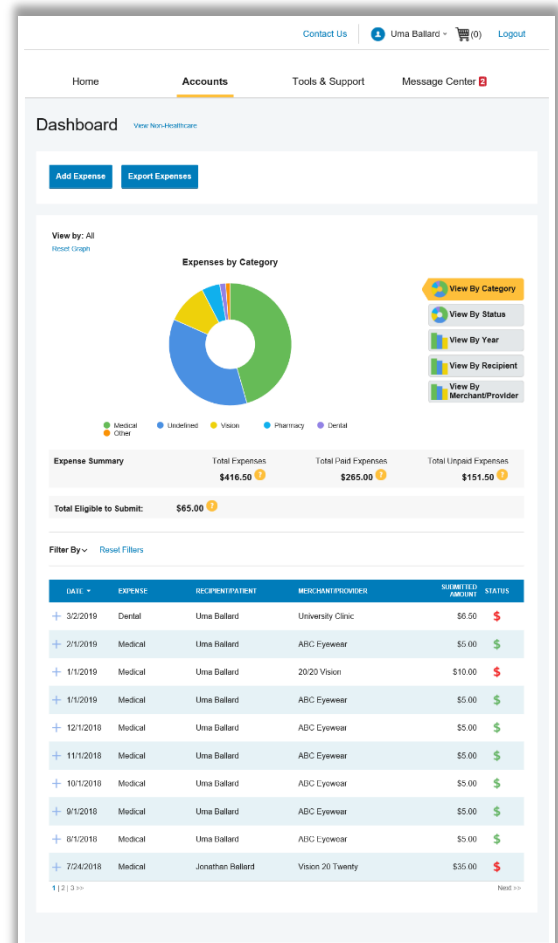
1. You can find your HSA cash and investment balances directly from the **Home Page** under the **Accounts** section. For more details click on the appropriate balance and select **Account Activity**. From there you can view more detail regarding your account.

Accounts	
HSA	
	AVAILABLE
Cash Account	\$1,345.42
Advance	\$0.00
Investment Account	\$1,345.42
Available to spend <small>Includes Advance</small>	\$2690.84

ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

To view and manage ALL healthcare expense activity from EVERY source, use the **DASHBOARD**

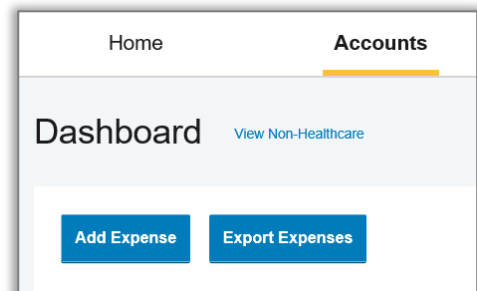
1. Under the **Accounts** menu is the **Dashboard**. The **Dashboard** provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **Filter By** options in the middle of the page, or by clicking on the **Field headers** within the **Dashboard**.
3. You can search for specific expenses using the **Search Field** on the bottom left-hand side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left-hand side of the page.



HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard** click on the **Add Expense** button in the upper left-hand side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to the **Dashboard** you can pay the expense, if desired.

Please note: Adding an expense does not pay the outstanding bill.



HOW DO I PAY AN EXPENSE?

1. You may process payments/reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized, and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. You can filter the **Dashboard** to only view unpaid expenses by clicking on the **Unpaid** status from the **Filter By** menu.
4. Simply choose which expenses you would like paid and you will be presented with the eligible accounts to select where the claim should be paid.
5. When you click **Pay** the claim details from the **Dashboard** will be pre-populated within the claim form. Review an **Edit the Claim** details by completing any required fields that remain blank.
6. You will have the option to either request a reimbursement/distribution to yourself or pay the

7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$	
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$	Pay

provider.

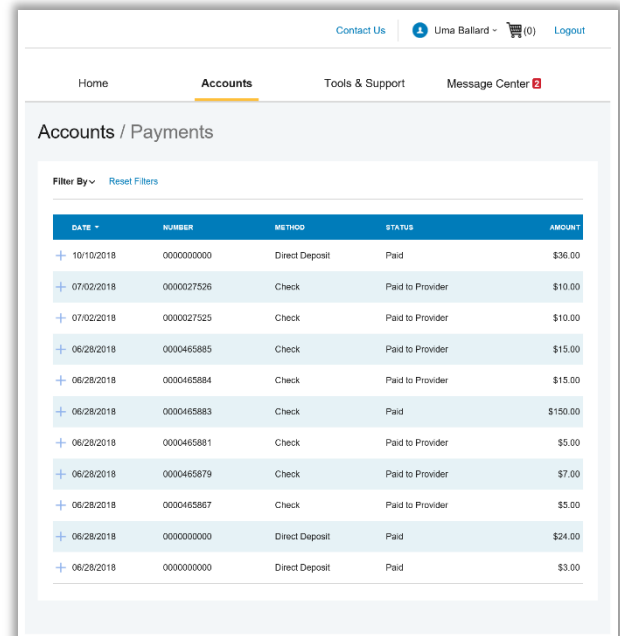
HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the **Dashboard** page.
2. Expand the expense details visible by clicking on the expense line item from the **Dashboard**.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or remove the expense for unpaid expenses from the dashboard.

7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$	
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$	<div>Pay</div>
Expense Details	Description: Cavity			Date(s) of Service: 6/6/2018		
	Source: Online			Total Billed Amount: <div>?</div> \$3.00		
	Expense Amount: \$3.00			Received Date: 6/18/2018		
	Payable Amount: \$3.00					
<div>Upload Receipt(s)</div>			<div>Add Expense Note</div>		<div>Mark as Paid</div>	
<div>Remove Expense</div>			<div>Update Expense</div>			
6/4/2018	Medical	Amity Anderson	Eyeworks	\$2.50	\$	

HOW DO I VIEW MY PAYMENT HISTORY?

1. On the **Home Page**, under the **Accounts** tab, click **Payments** from the left-hand menu.
2. You will see payments made to date, including debit card transactions.

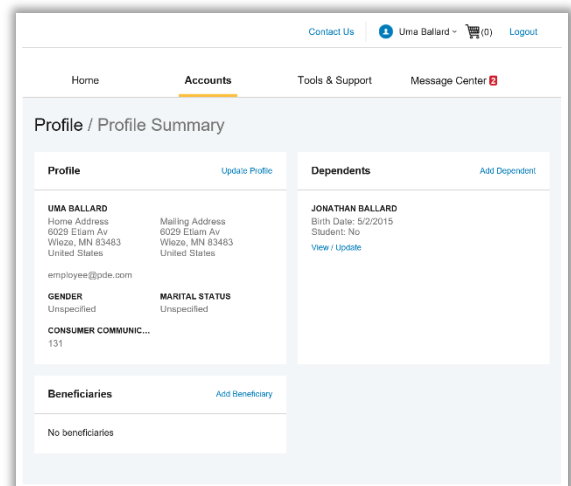


The screenshot shows the 'Accounts / Payments' page. At the top, there's a navigation bar with 'Contact Us', 'Uma Ballard', a shopping cart icon with '(0)', and 'Logout'. Below this is a secondary navigation bar with 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center' with a red notification icon. The main heading is 'Accounts / Payments'. Below this is a 'Filter By' dropdown and a 'Reset Filters' link. The table below lists transactions with columns: DATE, NUMBER, METHOD, STATUS, and AMOUNT.

DATE	NUMBER	METHOD	STATUS	AMOUNT
+ 10/10/2018	0000000000	Direct Deposit	Paid	\$36.00
+ 07/02/2018	0000027526	Check	Paid to Provider	\$10.00
+ 07/02/2018	0000027525	Check	Paid to Provider	\$10.00
+ 06/28/2018	0000465885	Check	Paid to Provider	\$15.00
+ 06/28/2018	0000465884	Check	Paid to Provider	\$15.00
+ 06/28/2018	0000465883	Check	Paid	\$150.00
+ 06/28/2018	0000465881	Check	Paid to Provider	\$5.00
+ 06/28/2018	0000465879	Check	Paid to Provider	\$7.00
+ 06/28/2018	0000465867	Check	Paid to Provider	\$5.00
+ 06/28/2018	0000000000	Direct Deposit	Paid	\$24.00
+ 06/28/2018	0000000000	Direct Deposit	Paid	\$3.00

HOW DO I UPDATE MY PERSONAL PROFILE?

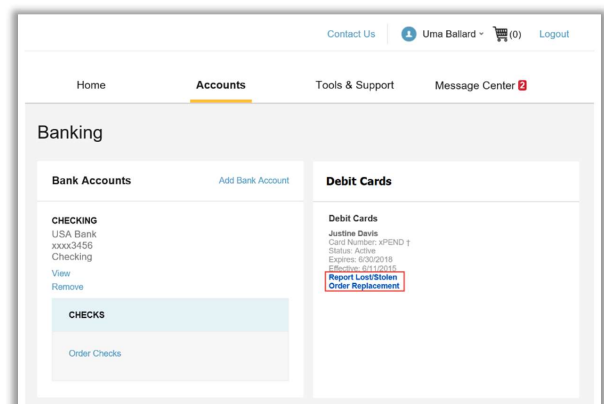
1. In the **Accounts** menu, under the **Profile** section, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the **Profile** screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



The screenshot shows the 'Profile / Profile Summary' page. It has a navigation bar at the top with 'Contact Us', 'Uma Ballard', a shopping cart icon with '(0)', and 'Logout'. Below this is a secondary navigation bar with 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center' with a red notification icon. The main heading is 'Profile / Profile Summary'. Below this are three sections: 'Profile' (with an 'Update Profile' link), 'Dependents' (with an 'Add Dependent' link), and 'Beneficiaries' (with an 'Add Beneficiary' link). The 'Profile' section shows information for UMA BALLARD, including Home Address, Mailing Address, Gender, and Marital Status. The 'Dependents' section shows information for JONATHAN BALLARD, including Birth Date and Student status. The 'Beneficiaries' section shows 'No beneficiaries'.

HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

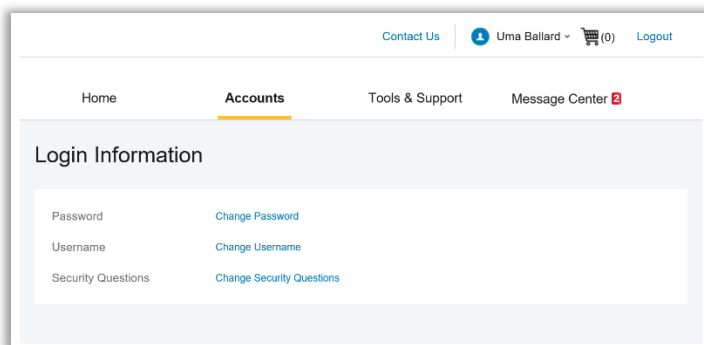
1. From the **Home Page**, under the **Accounts Tab**, click the **Banking** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



The screenshot shows the 'Banking' page. It has a navigation bar at the top with 'Contact Us', 'Uma Ballard', a shopping cart icon with '(0)', and 'Logout'. Below this is a secondary navigation bar with 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center' with a red notification icon. The main heading is 'Banking'. Below this are two sections: 'Bank Accounts' (with an 'Add Bank Account' link) and 'Debit Cards'. The 'Bank Accounts' section shows a table with columns: CHECKING, USA Bank, xxxx3456, Checking, View, Remove. The 'Debit Cards' section shows information for Justine Davis, including Card Number, Status, and Expiration Date. A red box highlights the 'Report Lost/Stolen' and 'Order Replacement' links.

HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

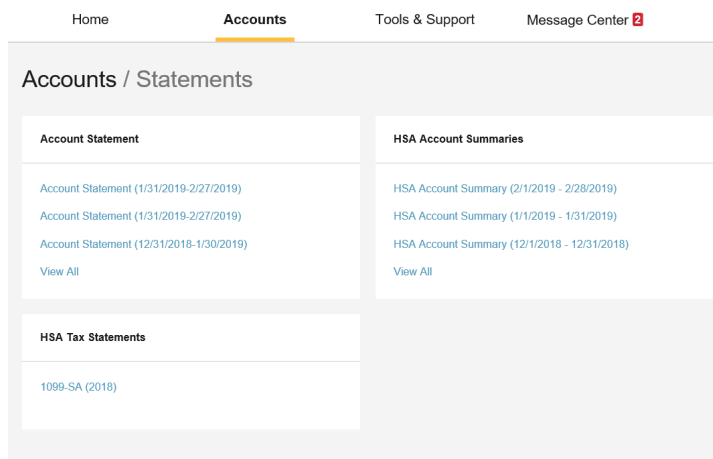
1. In the **Accounts** menu, under the **Profile** section, and click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
3. Click **Save**.



ARE HSA STATEMENTS AVAILABLE ONLINE?

Your HSA Account Summary report can be found by clicking on the **Accounts** tab and selecting **Statements**. The three most recent summaries will be displayed or, you can click on **View All** to see more.

An HSA Investment Account summary can be found on the **Investment Portal** by choosing **Fund Activity Summary**.



ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

Your HSA tax documents can be found by clicking on the **Tools and Support** tab and choosing **HSA Tax Documents**. All tax documents will be accessible here, including corrections or updates.

WHERE CAN I FIND HSA FORMS AND RESOURCES?

Forms, such as those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds can also be found under the **Tools & Support** tab.

HOW DO I VIEW OR ACCESS PLAN INFORMATION?

1. From the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page
2. Click the applicable account name and the **Plan Rules** will open in a pop-up window.
OR from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information.

PLAN RULES Close

Amity Anderson
Limited Health Care Flexible Spending Account (1/1/2018 - 12/31/2018)

Filing Rules: You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.
Final Service Date: 12/31/2018 Final Filing Date: 3/31/2019
Current Status: Active Status Effective Date: 1/1/2018

Debit Card Rules: Your debit card may be used for this plan as follows:
Debit Card Transactions Allowed: Yes Maximum per Transaction Amount: No maximum

Claim Summary

Individual	Submitted	Paid	Pending	Denied	Total Expenses
	\$215.31	\$195.05	\$12.76	\$7.50	\$207.81

MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by The Harrison Group. These may be links to The Harrison Group website or to other valuable resources that enable you to manage your healthcare more effectively.

Our office is open Monday through Friday, 8:30am to 5:00pm EST if you need assistance with your portal or have questions.





THE HARRISON GROUP, INC.

YOUR GUIDE TO HEALTH SAVINGS ACCOUNTS



WHAT IS A HEALTH SAVINGS ACCOUNT?

A Health Savings Account, or HSA, is more than just a way to pay for medical costs—it's a powerful tool for managing your healthcare expenses and saving money. Think of an HSA as your personal healthcare fund that's there to help cover the medical bills for you and your family, whenever they come up. From prescriptions to doctor visits, your HSA helps you pay for a wide range of health-related expenses.

What makes an HSA unique is its ability to grow with you. Unlike other accounts, the money you save in your HSA stays with you year after year, building up like a savings account. And since you own the account, it's yours to use, even if you switch jobs or retire.

Ready to learn more about how an HSA can boost your financial well-being? In this guide, we'll show you how HSAs can save you money today, help you plan for the future, and give you peace of mind when it comes to health expenses.



HOW AN HSA WORKS

An HSA is like a dedicated savings account just for healthcare costs, but with some added perks. Here's how it all comes together:

- **Pairing with a Health Plan:** To open an HSA, you'll need to have a qualified High Deductible Health Plan (HDHP). This type of plan has a higher deductible but a lower monthly premium, which means more of your money can go toward your HSA savings.
- **Funding Your Account:** You decide how much to contribute to your HSA, up to the IRS annual maximum. This money goes into the account before taxes are taken out, which means more of your earnings go directly toward your healthcare savings.
- **Using Your Funds:** Once you've saved in your HSA, you can use it to pay for a range of qualified medical expenses for yourself, your spouse, and your dependents. This includes costs like prescriptions, doctor visits, dental and vision care, and even over-the-counter medications. Just swipe your HG Advantage Card to use your funds—no hassle, no waiting.
- **Savings That Last:** Any money you don't spend stays in your HSA, rolling over year after year. Plus, once your balance reaches a certain amount, you have the option to invest it. Any growth or earnings on these investments are tax-free as long as you use the funds for qualified medical expenses, allowing your savings to grow faster and work harder for you over time, just like a retirement fund.



HSA TAKEAWAYS TO REMEMBER:



- **An HSA is yours.** Funds in your HSA account stay with you, even if you change jobs.
- **Contribute Tax Free.** An HSA reduces your taxable income. The money is tax free both when you put it in and when you take it out to cover qualified medical expenses.
- **Grow funds Tax Free.** An HSA grows with you. When your HSA account balance reaches the minimum balance requirement, your funds may be invested in mutual funds yielding tax-free earnings.
- **Spend Tax Free.** Withdrawals used for eligible expense are tax free.
- Funds can be withdrawn anytime for medical expenses.

QUESTIONS?

Our account managers are available to answer any questions you may have throughout the year. We strive to deliver flawless customer service to make your life easier. Whether you utilize our website, participant portal, mobile app, or call and email us, we will answer your questions promptly and with our best customer care.

CONTACT US

610.853.9075 Phone
855.222.5727 Toll Free
Email: service@theharrisingrouponline.com
Web: www.theharrisingrouponline.com

A hand is shown holding a blue eraser, positioned as if it has just finished erasing the word 'US' from the 'CONTACT US' heading.

THE HARRISON GROUP, INC.



THE HARRISON GROUP, INC.

Health Savings Account Distribution Request/Account Closure Form

Use this form to request a distribution from your HSA. If you have any questions about HSAs or completing this form, please contact The Harrison Group at (610) 853-9075.

Transfer Process:

1. Complete all sections of this form.
2. Email, mail or fax completed form to:

Email: Service@theharrisingrouponline.com

Mailing Address: The Harrison Group, Inc. – 3 Raymond Drive, Havertown PA 19083

Fax: (610) 853-9079

*Required Fields

Part I Accountholder Information

*Participant Name (First, MI, Last)		*Employer Name (If sponsored by an employer plan)	
*Date of Birth (MM/DD/YYYY)	*Social Security Number	*Day Telephone	
*Address			
*City	*State	*Zip	
Email Address			

Note: Distributions will be sent via direct deposit to your personal bank account on file. If no bank account is on file, a check will be mailed to your mailing address on file.

Part II Distribution Information

*Select the Distribution Type (see second page for descriptions)		*Select the checkbox if this distribution due to a divorce	
<input type="checkbox"/> Normal	<input type="checkbox"/> Prohibited Transaction	<input type="checkbox"/> Rollover	<input type="checkbox"/> Disability
		<input type="checkbox"/> Yes, Distribution Related to a Divorce	
*If checked 'yes' for divorce, then provide Ex-Spouse Name and Address:			
<input type="checkbox"/> Excess Contribution Removal	Date Excess Contribution Occurred: _____		
Total Amount to Distribute:	<input type="checkbox"/> Entire Balance	<input type="checkbox"/> Keep my HSA Open	
Specific Amount \$ _____		<input type="checkbox"/> Close My HSA (a closure fee of up to \$25 may apply)	

Signature

I certify that I am the proper party to receive payment(s) from this HSA and that all information provided by me is true and accurate. I further certify that no tax advice has been given to me by The Harrison Group, Inc. All decisions regarding this distribution are my own. I expressly assume the responsibility for any adverse tax or other consequences which may arise from this distribution and I agree that The Harrison Group, Inc. in no way be held responsible. I acknowledge that I have read and understood the Rules and Conditions applicable to a distribution on page two. I understand that any applicable fees will be deducted from the distribution amount requested. (See Health Savings Account Fee Schedule.) I acknowledge that this form may be electronically signed, and I agree that the electronic signature appearing on this document is the same as handwritten signatures for the purpose of validity, enforceability, and admissibility.	
*Accountholder Signature	*Date



THE HARRISON GROUP, INC.

Health Savings Account Distribution Request/Account Closure Form

Rules and Conditions Applicable to a Distribution

Investments	If you have enabled investments with automatic investment transfers and are requesting to close your HSA, The Harrison Group, Inc. will initiate the selling of your investments if applicable. To expedite processing times, you can initiate the selling of your investments via the consumer portal.
General Information	<p>You must supply all requested information so The Harrison Group, Inc. can do the proper tax reporting. To request a distribution due to the death of the HSA account holder, request a HSA Death Distribution form from The Harrison Group, Inc.</p> <p>For additional information regarding distributions, please refer to https://www.irs.gov/pub/irs-pdf/p969.pdf.</p>
Distribution Reason	<p><u>Normal Distribution</u> Normal Distributions received for payment of a qualified medical expense are excludable from your gross income. Distributions which are not used to pay qualified medical expenses will be includable in your gross income and may be subject to an additional penalty tax. A normal distribution is reported to the IRS on Form 1099-SA using Code 1.</p> <p><u>Rollover</u> A rollover is a way to move money from one HSA to another HSA. The funds you received from your HSA must be deposited into another HSA within 60 days after you receive them. You are entitled to one distribution within a 12-month period that may be rolled over to another HSA. A rollover distribution is reported to the IRS on Form 1099-SA using Code 1.</p> <p><u>Excess Contribution Removal</u> If you have made an excess contribution to your HSA, you must generally take the appropriate steps to remove the contribution. Depending on when you take the necessary corrective action, you may have to pay the IRS additional taxes and penalties. To avoid paying the excise tax on the excess amount, the excess contribution withdrawal must meet the conditions indicated below. A removal of an excess contribution is reported to the IRS on Form 1099-SA using Code 2.</p> <ul style="list-style-type: none">• You withdraw the excess contributions by the due date of your tax return for the year the contributions were made; and• You withdraw any income earned on the withdrawn contributions and include the earnings in "other income" of your tax return for the year you withdraw the contributions and earnings. <p><u>Disability</u> You may take a distribution due to disability only if the disability renders you unable to engage in any substantial gainful activity and it is medically determined that the condition will last continuously for at least 12 months or lead to your death. Disability distributions may be subject to ordinary income tax. A disability distribution is reported to the IRS on Form 1099-SA using Code 3. Substantial gainful activity is defined by the IRC Sec. 72(m)(7).</p> <p><u>Transfer</u> Please use the HSA Transfer Form if you are requesting a distribution to transfer your balance to a different custodian.</p> <p><u>Prohibited Transaction</u> If you have performed a prohibited transaction as defined in IRC Sec. 4975(c), you may be subject to an IRS penalty. If the prohibited transaction is not corrected in a timely manner, an additional penalty may be imposed. A prohibited transaction is reported to the IRS on Form 1099-SA using Code 5.</p> <p><u>Divorce</u> A consumer's HSA can be transferred to an HSA established for the ex-spouse (or spouse) under a decree of divorce or separate maintenance. In the event of such a transfer, the distribution is not taxable or subject to the additional 20% tax, and the ex-spouse (or spouse) becomes the consumer of the HSA. After the transfer, the ex-spouse (or spouse) like any other HSA consumer, may designate a beneficiary to receive any amounts remaining in the HSA upon his or her own death, may roll over (or directly transfer) some or all of them HSA's account balance into another HSA, and may add to the HSA through rollovers, transfers, and contributions if relevant criteria are satisfied. You must submit a copy of your decree of divorce or separate maintenance with this form.</p>
Signatures	Your signature is required to certify that the information you have provided is true and correct and that you are aware of all the rules and regulations affecting this HSA distribution. You hereby acknowledge that, due to the important tax and other consequences relating to selecting distributions or rolling funds over to an HSA, that you have been advised to see a tax professional. State tax laws may vary, and you agree that The Harrison Group, Inc. makes no representations as to the tax effect of this distribution or rollover under state law. You also acknowledge that your rollover or distribution of funds from the HSA is completely voluntary. You assume the responsibility for any tax or other consequences that you or your beneficiaries may experience relating to this distribution or rollover. You agree that The Harrison Group, Inc. shall in no way be responsible for those consequences. All information provided by me is true and correct and may be relied upon by The Harrison Group, Inc.

For more information about HSAs, see the free IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans (available from the IRS Website at www.irs.gov) or consult your tax advisor.