HSA
USER GUIDE



WWW.THEHARRISONGROUPONLINE.COM

Welcome to The Harrison Group!

We're so happy to help you with your **HEALTH SAVINGS ACCOUNTS**.

This guide will explain how you can log in to see your account activity, as well as information on how to utilize your HSA.

Additional resources may be found on our website at:
www.theharrisongrouponline.com

2026-2027

Managing your HSA has never been easier!

ACTIVATING YOUR HSA VIA THE PARTICIPANT PORTAL

- Open your browser and search **www.theharrisongrouponline.com**
- Select "I am a Participant" on the main page
- Go to "Participant Log In"
- Enter your User ID and Password

  Your USER ID is the first letter of your first name, your last name, then the last four digits of your Social Security Number.

  Your PASSWORD is the last four digits of your Social Security Number.

  Upon logging in, you'll be prompted to create a new password. The password must have at least 6 characters including: 1 uppercase letter, 1 lowercase letter, and 1 number.

- You will need to **ACCEPT** the Terms and Conditions of your HSA.

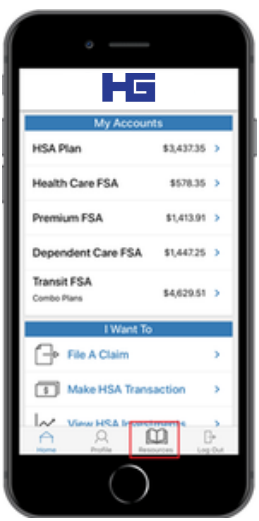
When you log in, you'll have access to several features including:

- ✓ account balance information
- ✓ account activity including contributions, deductions, and payments
- ✓ integrated access to your investments
- ✓ fund performance and prospectus information for available mutual funds

Save time and hassle with an easy to use convenient Mobile App.

MOBILE APP

- Open the App Store or Google Play on your mobile device.
- Search **"Harrison Group FSA HRA HSA".**
- Download the free Harrison Group app and open it.
- Enter your login information (refer to page 3).



✓check your account balance(s)
✓view account activity
✓scan barcodes to see if items are HSA eligible

unique to you

tested & trusted

easy navigation

user feedback

Quickly and conveniently access your funds and pay for eligible expenses with just one card.

HG ADVANTAGE CARD

How do I get a card?

We'll automatically mail you two cards to the address listed in your account the first time you enroll. Both cards will reflect the employee's name. Activate your cards by calling the toll free number on the sticker. Your spouse may sign their name on the back of the second card and present it with their ID to use it.

Additional cards?

You may request additional debit cards for your spouse or dependents on your online portal under “Accounts”, then “Banking/Cards.”

Lost or stolen cards?

If your debit card is lost or stolen, use your online portal or mobile app to report it under “Accounts”, then “Banking/Cards.” Replacement cards are free of charge.

Expiring debit card?

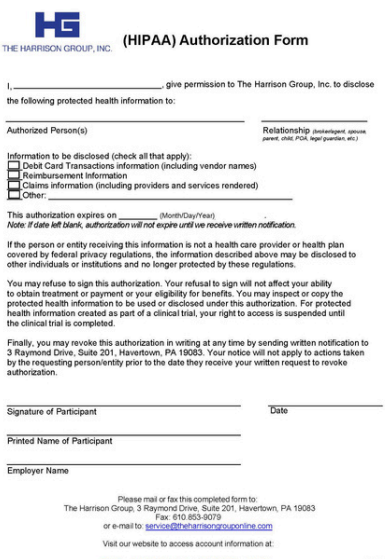
We will automatically mail you a new debit card 30 or more days prior to your expiration date.



Would you like for your spouse or another person to have access to your account or information?

GRANTING HIPAA PERMISSION

- Log in to your Participant Portal.
- From the Home Page, under the Tools & Support tab, navigate to the “Documents & Forms” section.
- Select the “HIPAA Authorization Form”.
- Download the form to your computer and print out.
- Send the completed form to us via email, fax, or mail.
- Your HIPAA authorization will be in effect until authorization revoked in writing.



THE HARRISON GROUP, INC.

(HIPAA) Authorization Form

I, _____, give permission to The Harrison Group, Inc. to disclose the following protected health information to:

_____ _____
Authorized Person(s) Relationship *(brother/sergeant, spouse, parent, child, POA, legal guardian, etc.)*

Information to be disclosed (check all that apply):
- ☐ Debit Card Transactions information (including vendor names)
- ☐ Reimbursement Information
- ☐ Claims information (including providers and services rendered)
- ☐ Other: _____

This authorization expires on _____ (Month/Day/Year)
Note: If date left blank, authorization will not expire until we receive written notification.

If the person or entity receiving this information is not a health care provider or health plan covered by federal privacy regulations, the information described above may be disclosed to other individuals or institutions and no longer protected by these regulations.

You may refuse to sign this authorization. Your refusal to sign will not affect your ability to obtain treatment or payment or your eligibility for benefits. You may inspect or copy the protected health information to be used or disclosed under this authorization. For protected health information created as part of a clinical trial, your right to access is suspended until the clinical trial is completed.

Finally, you may revoke this authorization in writing at any time by sending written notification to 3 Raymond Drive, Suite 201, Havertown, PA 19083. Your notice will not apply to actions taken by the requesting person/entity prior to the date they receive your written request to revoke authorization.

_____ _____
Signature of Participant Date

_____
Printed Name of Participant

_____
Employer Name

Please mail or fax this completed form to:
The Harrison Group, 3 Raymond Drive, Suite 201, Havertown, PA 19083
Fax: 610.853-9079
or e-mail to: service@theharrisongrouponline.com

Visit our website to access account information at:

THE HARRISON GROUP, INC.

Save for Today and Tomorrow with your HSA.

HSA RULES AND TIPS

HSAs let you set aside pre-tax dollars to pay for qualified healthcare expenses now—or save for future costs in retirement. Unlike FSAs, your money never expires.

Your HSA is yours!

- Unused funds roll over from year to year.
- There's no "use-it-or-lose-it" rule with HSAs.
- Your balance is yours to keep—even if you change jobs or health plans.

Triple Tax Advantage

- Contributions are tax-free.
- Growth and earnings are tax-free.
- Withdrawals for eligible expenses are tax-free.

Eligible Expenses

- You can use HSA funds for IRS-approved medical, dental, vision, and prescription expenses.
- HSAs can also cover certain insurance premiums (such as Medicare premiums in retirement and COBRA coverage).
- Always save your receipts in case you need to verify an expense with the IRS.

Contribution Limits

- The IRS sets annual contribution limits that apply to all HSAs.
- Limits vary depending on whether you have individual or family coverage.
- Individuals age 55 and older may contribute an additional "catch-up" amount of $1,000.

Investing

- HSAs are portable, earn interest, and can be invested once you reach a balance of $2,000.
- They're one of the few accounts that combine healthcare savings with retirement planning.

Wondering what expenses are considered eligible for your HSA?

HSA ELIGIBLE EXPENSES

Below is a sample list of potential eligible expenses. NOTE: This is not a complete list but is intended to provide examples. A complete listing is available in our Resource Center on our website at https://www.theharrisongrouponline.com/fsa-store/.

SAMPLE HSA EXPENSES

- Acne medication
- Acupuncture
- Adult incontinence
- Alcoholism treatment
- Allergy & sinus medications
- Ambulance
- Anti-fungal medications
- Anti-itch medications
- Asthma devices and medicines
- Breast pumps
- Carpal tunnel wrist supports
- Chiropractors
- Co-insurance and co-payments
- Cold sore medications
- Cough, cold and flu medications
- CPAP devices
- Crutches
- Diabetic supplies & insulin
- Diaper rash ointments
- Durable Medical Equipment (DME)
- Ear wax removal kits
- First aid supplies
- Gastrointestinal aids and medications
- Guide dog
- Hearing aid batteries
- Heating pads, heat wraps
- Hospital Services
- Immunizations
- Insoles for shoes
- Laboratory fees
- Lactation consultant
- Medical alert bracelet or necklace
- Medical monitoring or testing devices
- Medical records charges
- Menstrual care products
- Midwife
- Motion sickness pills
- Nasal sprays for congestion
- Occlusal guards to prevent teeth grinding
- Operations/Surgeries
- Orthopedic shoe inserts
- Ovulation monitor
- Oxygen
- Pain relievers
- Physical exams
- Physical Therapy
- Pregnancy test kits
- Prescription drugs and medications
- Prosthesis and artificial limbs
- Psychiatric care
- Radial keratotomy
- Rehydration solutions
- Screening tests
- Sleeping aids
- Smoking cessation medications
- Speech therapy
- Sunscreen (SPF 15+)
- Supports/braces
- Suppositories
- Telehealth services
- Telephone equipment or television for hearing-impaired
- Thermometers
- Toothache relievers
- Topical ointments
- Transplants
- Transportation expenses for person to receive medical care
- Walkers/wheelchairs
- Wart remover medications
- X-rays
- Yeast infection creams

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.



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THE HARRISON GROUP, INC.