

PayFlex Systems USA, Inc.  
10802 Farnam Drive  
Omaha, NE 68154



JANE DOE  
123 MAIN STREET  
ANYTOWN, STATE ZIP

Employer ID: xxxx  
Employer: ABC Co.

DATE

**CONGRATULATIONS**  
**Your Health Savings Account (HSA) is now open!**

Dear JANE,

Thank you for providing the information we needed to open your HSA. Your HSA is active and can now be used to pay for your qualified health care expenses incurred on or after the date your HSA was opened. You can start enjoying the triple tax-saving benefits of your HSA: **tax-free** contributions, **tax-free** earnings, and **tax-free** withdrawals.

If your PayFlex HSA is offered through your employer and you had payroll deductions taken before your HSA was opened, these funds will now be deposited into your HSA and available for you to use. Any employer contributions you are eligible to receive will also be deposited into your HSA. If the opening of your HSA was delayed and your employer stopped taking payroll contributions for your HSA while your personal information was being verified, you can reinstate your contributions by contacting your employer's Benefits area. We encourage you to review your account at [member website] to ensure you received all of your contributions.

To get the most out of your HSA, register your account online. By registering your account, you'll be able to:

- **View your account information**, like your balance, contributions and payments.
- **Access your account on the PayFlex Mobile™ app** with your PayFlex username and password.
- **Order additional PayFlex debit cards**, if offered by your employer, for your spouse and dependents.
- **Choose your account notifications** and how you get them.
- **Link bank account(s)** for easy transfers in and out of your HSA.
- **View your investment options.**

If you have any questions, call us at (XXX) XXX-XXXX. Customer Service representatives are here for you Monday through Friday, 7 a.m. – 7 p.m. CT and Saturday, 9 a.m. – 2 p.m. CT. We look forward to helping you manage your HSA. Welcome to PayFlex!

Note: There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

This material is for informational purposes only and is not an offer of coverage. It does not contain legal or tax advice. You should contact your legal counsel or your tax advisor if you have any questions or if you need additional information. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to [www.payflex.com](http://www.payflex.com).

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