



## Web Access “First Time User”

To begin, navigate to [www.mybenefitwallet.com](http://www.mybenefitwallet.com) and select the “**First Time User**” in the upper right of the screen to create a User ID.

The screenshot shows the BenefitWallet website interface. At the top left is the logo "BenefitWallet™ A Xerox Solution" with the stylized 'W' icon. To the right are links for "About us | Resource center | FAQs | Contact us". Below these is a login section with a "First time user" button (highlighted with a red box), a "Forgot user ID" link, a "User ID:" input field, and a "Login" button. A navigation bar below the login section contains "Home", "Members", "Employers", and "Consultants". The main content area features a large green image of a leaf with water droplets and the text: "Are you interested in learning about ways of paying for health care that also reduce your taxes?". At the bottom, there is a row of account solution buttons: "Account solutions" (grey), "Health Savings Accounts (HSA)" (blue), "Flexible Spending Accounts (FSA)" (orange), "Health Reimbursement Arrangements (HRA)" (green), "Health Incentive Accounts (HIA)" (teal), and "Specialized Accounts" (yellow).

The **E-Registration** screen will be presented to new HSA account holders and first time web users. Enter the data requested on the screen to create your User ID and Submit when complete. (*SS#, Date of Birth, Zip Code entered must match account records*). **Please make sure to include a valid email address that you will be able to access.**

E-Registration	
E-Registration is available to new HSA accountholders or first time web users.	
If you have previously logged onto this site, press cancel and then select Login. Once you are logged onto the secure site you may select Create User ID in the Member Services tab to create a User ID for future use.	
Enter New User ID:	<input type="text"/> <a href="#">Check Availability</a>
Confirm New User ID:	<input type="text"/>
Social Security Number:	<input type="text"/>
Date Of Birth(mm/dd/yyyy):	<input type="text"/> 
Zip Code:	<input type="text"/>
Email Address:	<input type="text"/>
Confirm Email Address:	<input type="text"/>
Choose your PIN CODE:	<input type="text"/>
Question 1:	<input type="text" value="---- select one Question ----"/> 
Answer:	<input type="text"/>
Question 2:	<input type="text" value="---- select one Question ----"/> 
Answer:	<input type="text"/>
Question 3:	<input type="text" value="---- select one Question ----"/>  <input type="checkbox"/> create custom Question
Answer:	<input type="text"/>

The **E-Registration Confirmation** will now be presented. To continue to your account, click **“Log In.”**



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## E-Registration Confirmation

Congratulations! You have successfully completed the E-Registration process.

To continue to login and access your account click on Log In below. Then select Log In to your account. You will then be asked to enter the following:

Your newly created User ID. You may be asked to enter a One Time Password. Follow the prompts to obtain and input this information.

Note, your initial logon password is your Social Security Number. You will be required to change this and create a password for your account.

Please Contact BenefitWallet Service Center at 1-877-472-42008am - 8pm EST for assistance.

To continue to your account, click [Log In](#).

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## LOGIN TO YOUR ACCOUNT –

Enter your newly created User ID and select the **“Login”** tab on this screen.



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[First time user](#) | [Forgot user ID](#)

User ID:

[Home](#)

[Members](#)

[Employers](#)

[Consultants](#)

Are you interested in learning about ways of paying for health care that also reduce your taxes?



Account solutions

Health Savings Accounts (HSA)

Flexible Spending Accounts (FSA)

Health Reimbursement Arrangements (HRA)

Health Incentive Accounts (HIA)

Specialized Accounts

As an added level of security, each computer that you use to access your HSA needs to be “remembered.” The first time you access your account from a new computer you **may** be prompted to provide a **Security Code**. The Security Code will be sent to the email address that you provided through the First Timer User screen *(if you do not receive this screen continue to the next section of the instructions)*

### Security Code

Help BenefitWallet verify your identity by entering a one time security code on this screen. To protect your private banking information, you cannot proceed without this one time security code. Here's all you need to do :

- > While keeping this computer session open - do not log off of this screen - access your one time security code from your e-mail listed below OR call the BenefitWallet Customer Service Center at 1-877-472-4200. Customer Service Representatives are available Monday through Friday from 8 am to 11 pm ET.  
@  
.com
- > Enter Security Code  
OR  
Enter your designated PIN



A Security Code has been emailed to your email account on file. You have previously set a PIN in your profile. You can choose any option below to log in. Click on Security Code, or Secure PIN and enter the secure response below.

**Enter Security Code**

Security Code     Secure PIN

You can now **enter your password** and click “**Submit**”. Your default password is your Social Security Number *(9 digits no hyphens)*. You will be prompted to change the default password on the next screen.



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### Password



The site key above has been generated for your account. Once this site key is generated you will see it during all future logins.

Verify the site key displaying above belongs to your account. If it is correct continue logging in. DO NOT continue to log in if the above site key is unrecognized.

Contact the BenefitWallet Service Center at 1-877-472-4200. Customer Service Representatives are available Monday - Friday, 8am - 11pm eastern time

**Enter Password:**

**Trust this PC? :**     Yes     No

  

[Forgot Your Password?](#)

Change your password and click Submit to continue



### Change Your Password

Password must be 6-9 characters in length and must contain at least 1 number and 1 letter. Example riley6.

**Your Password has expired. Please change your password.**

Login ID:*	HSA101101
Old Password:*	<input type="password"/>
New Password:*	<input type="password"/>
Confirm New Password:*	<input type="password"/>

You will receive a password change confirmation. Click Yes to continue



### Change Password Confirmation

Your password has been successfully changed. If at any time, you encounter problems accessing the site, please feel free to contact **The BenefitWallet Service Center at 1-877-472-4200**. Customer Service Representatives are available Monday-Friday, 8am-11pm eastern time. Employer support is available Monday-Friday, 8am-8pm eastern time. Do you want to process further?

Review the Terms and Conditions for accessing the website. Scroll down and select Agree to continue.



**Terms and Conditions**

**Use and Acceptance**  
This website (the "Site"), and any tools and/or services offered and/or provided by Bank of New York Mellon Financial Corporation and/or its subsidiaries (collectively, "Mellon") through this Site (collectively, the "Services"), are offered to you conditioned upon your acceptance without modification of these Terms of Use. By using this Site or any Services, you agree to these Terms of Use. Please read these Terms of Use carefully. If you do not agree to these Terms of Use, you may not use this Site or any Services offered or provided through this Site.

**Modification**  
Mellon may change these Terms of Use from time to time without notice to you. You should review these Terms of Use each time you use this Site or a Service to make sure you agree to them. By using this Site or Services or engaging in any of the activities described in these Terms of Use after changes have been made to these Terms of Use, you are agreeing to accept and comply with those changes.

**Authority**  
You agree that you will use this Site, the Services, and any products or services received as a result of your use of the Services in a manner consistent with these Terms of Use.

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To open your HSA, follow the 4 steps  
**STEP 1 – Review the eligibility requirements for opening an HSA**



LOG OUT

Welcome,

**Welcome**

Step ..... 1 ..... 2 ..... 3 ..... 4

Step 1:

Welcome to the BenefitWallet Web site!  
Through this site, you will be able to:  
Review & verify account information.  
Review HSA (Health Savings Account) disclosures, agreement and rate and fee schedule.  
Electronically provide a signature to open your BenefitWallet HSA.

To be eligible to open an BenefitWallet HSA, you must meet all the criteria listed below. The Medicare Act of 2003, which established HSAs, defines "eligible individuals" as those who:

- are covered by a qualified High Deductible Health Plan (HDHP).
- have no other coverage (such as coverage as a dependent under a spouse's employer's plan) that pays first-dollar for any benefit that is covered by the HDHP.
- are not enrolled in Medicare and
- cannot be claimed as a dependent on another individual's tax return.

You are eligible to establish an HSA if you are entitled to benefits under an Employee Assistance Plan (EAP), disease management or wellness program or have a discount card for prescriptions.  
Your HSA will become active the later of the date you complete this enrollment process and the date your HDHP coverage begins.

**Important Tax-Related Information ...**  
To ensure compliance with Internal Revenue Service Circular 230, we inform you that any U.S. Federal tax advice contained in these web pages and the account agreements presented below is not intended or written to be used, and cannot be used for the purpose of avoiding penalties under the Internal Revenue Code or promoting, marketing or recommending to another party any tax-related matters addressed herein.

Next

**STEP 2 Review your account information. Make any necessary updates or confirm the information on file is accurate.**

### E-Signature

By completing this electronic signature (E-signature), we can activate your HSA immediately on your effective date and enable you and your employer (if applicable) to begin making contributions to your Account.

Step ..... 1 ..... 2 ..... 3 ..... 4 .....

Step 2: Verification of Account Information

**Verify Your Account Information**

In accordance with the US Patriot Act, we are required to verify the identity of our accountholders. To do so most effectively, please review and verify the information that will be used to complete this verification. At this time you may also update and submit the information we have on file for your account.

First Name: \_\_\_\_\_

Middle Initial: \_\_\_\_\_

Last Name: \_\_\_\_\_

DOB: \_\_\_\_\_

Gender: \_\_\_\_\_

<b>Current Mailing Address</b> This is the address where account information will be mailed.	<b>Current Residential Address</b> If your mailing address is a PO Box, this address may be used as part of verification of your identity. <b>Nothing will be mailed to this address.</b>
Address Line 1 : _____	Address Line 1 : _____
Address Line 2 : _____	Address Line 2 : _____
City : _____	City : _____
State : _____	State : _____
Zip : _____	Zip : _____

I have reviewed this information and it is accurate.

I have reviewed this information and need to update it.

**STEP 3** Review the HSA disclosures and agreements. By selecting “Agree” you will provide your electronic signature to open your HSA.

### E-Signature

Step ..... 1 ..... 2 ..... **3** ..... 4 .....

Step 3: Acknowledge and Accept

By completing the account opening process online, your account will open either immediately or on the effective date of your HDHP coverage.

**Your Welcome Kit ...**  
Upon processing of your enrollment, a welcome kit was mailed to the address provided with the enrollment information. The Welcome Kit included your account number and a master signature card which you must complete if you want to receive a checkbook or designate beneficiaries.

**HSA Disclosures and Agreements ...**  
To open your HSA, you must first read the electronic access agreement, rate and fee schedule, and account disclosures below, and then click AGREE at the bottom of the page.

#### Electronic Access Agreement

**PLEASE READ THE FOLLOWING TO SEEK ENROLLMENT IN THE HEALTH SAVINGS ACCOUNT PROGRAM ELECTRONICALLY**

1. The provisions on this page allow us, if you agree, to communicate enrollment-related disclosures and periodic statements for the BenefitWallet Health Savings Account program to you through electronic means.
2. We will use this Web site to provide information regarding the BenefitWallet Health Savings Account program so you can enroll in it at this Web site, and receive and agree to be bound by the related agreements and initial disclosures. If you consent to enroll in this manner, then you will be deemed to also be consenting to receive BenefitWallet Health Savings Account periodic statements by electronic means as well. We may also send information to you at the email address you provide us. By so indicating below, you specifically consent to our providing this

You will need a copy of Adobe Acrobat Reader to view, download, and print the Disclosures and Agreements pdf document.

 [Get Adobe Reader](#)

**Acknowledgement and Acceptance ...**  
If you would like to electronically enroll in and receive statements from your HSA, and open your Bank of New York Mellon Health Savings Account now, click **Agree** below. By doing so, you acknowledge that:

- You are eligible to participate in the program under the criteria described above;
- You are consenting to receive the enrollment materials and related agreements and disclosures electronically;
- You have successfully printed or downloaded this screen and the material in the scroll box above;
- You agree to be bound by the agreements and fee schedule in the scroll box above; and
- Your click of the **Agree** button below is your legally binding signature.

Agree    Disagree

**STEP 4** After selecting Agree, you will receive a confirmation page. Continue to view and access your HSA

You will now be on the Home page for your account with BenefitWallet



LOG OUT

Welcome,

Messages 0

Alerts 0

Home | Statements & Activity | Member Services | Education & Tools

Select Health Savings Account

Thursday, October 10, 2013 | Last Login: 10/10/2013 05:21 PM

Home



## Home

I WANT TO

### Important Notes (1)

**The IRS announces 2014 HSA contribution limits**  
Maximum annual contribution for individual coverage will increase from \$3,250 to \$3,300.  
[read more](#)

Year-to-Date Summary [read more](#)

\$0.00

Available Balance as of 10/09/2013 **\$0.00**

Current Balance \$0.00

### Most Recent Transactions

[View All Transactions](#)

No transactions available

Forms & Documents

View Statements

- > Master Signature Card
- > Generic Deposit Slip

**Current statement**  
June 2010 statement