

## **Electronic Access Agreement**

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

1. If you agree to the provisions on this page, we will provide your enrollment-related disclosures, periodic statements, or your Tax Forms as part of your BenefitWallet Healthcare Savings Account program to you through electronic means.
2. We will use this Web site to provide you with information regarding the BenefitWallet Healthcare Savings Account program. You may use it to enroll in the program, receive and agree to the related agreements and initial disclosures, and consent to receive your Tax Forms electronically. If you consent to enroll in this manner, then you also consent to receive BenefitWallet Healthcare Savings Account periodic statements by electronic means. We may also send information to you at the email address you provide us.
3. Depending on the options you choose, your consent shall apply to (a) enrollment in the BenefitWallet Healthcare Savings Account program, including the delivery of related agreements, disclosures and other materials that are part of the enrollment process; (b) the delivery of periodic BenefitWallet Healthcare Savings Account statements once enrolled; or (c) receiving your Tax Forms electronically.
4. You have the option to have any information regarding the BenefitWallet Healthcare Savings Account program enrollment materials, related agreements and disclosures, and Tax Forms that appear below made available to you in paper, rather than electronic, form. If you exercise that option, you will enroll in the BenefitWallet Healthcare Savings Account program by signing and submitting paper forms. To enroll by use of paper documentation, you can "Disagree" below or contact BenefitWallet by phone at 1-877-472-4200 or mail at BenefitWallet HSA, 1434 Crossways Blvd, Chesapeake, VA 23320 and ask BenefitWallet to provide you with a Healthcare Savings Account enrollment package. Upon receipt of such an inquiry from you, BenefitWallet will mail a Healthcare Savings Account enrollment package to you, which you can then complete and return to us via the U.S. mail or courier service.
5. If you consent to have the BenefitWallet Healthcare Savings Account enrollment materials provided in electronic form, you may withdraw that consent at any time. However, in such event BenefitWallet has the right to disapprove this enrollment request and/or terminate the Healthcare Savings Account. If you enroll electronically and subsequently withdraw your consent to receive periodic statements electronically, you will continue in the BenefitWallet Healthcare Savings Account program, but will begin to receive your periodic statements in paper form as soon as we can act upon your withdrawal. A fee may be charged to your account for paper statements.
6. If we send you an electronic tax form and it is returned as undeliverable, and the correct electronic address cannot be obtained from our records or from you, then we will send you a paper tax form by mail within 30 days after the electronic notice is returned.
7. To withdraw your consent to receive electronic records or to provide updated information on how BenefitWallet can contact you electronically, you must contact BenefitWallet at: [www.mybenefitwallet.com](http://www.mybenefitwallet.com) or by writing to BenefitWallet HSA, 1434 Crossways Blvd, Chesapeake, VA 23320.
8. You may, upon request, obtain a paper copy of any electronic record we have sent to you by contacting BenefitWallet customer service at 1-877-472-4200. A fee will be charged for such copy. Please note however, your request for a paper Tax Form will result in your default back to paper Tax Forms going forward.
9. The following hardware and software are required for you to access and retain electronic records in connection with the BenefitWallet Healthcare Savings Account:

#### **Hardware:**

**An electronic device (including but not limited to personal computers, smartphones, tablets, smart watches, etc.) which can connect to the Internet and is capable of receiving, accessing, displaying, and either printing or storing documents received from us in electronic format, via e-mail or information displayed via our website(s) and can run the software listed below.**

**Software:**

**Internet Browser**

**An Internet browser that can connect to and display information available at the [www.mybenefitwallet.com](http://www.mybenefitwallet.com) or other website to which we may direct you, will allow access to and retention of electronic documents, and utilizes 128-bit encryption.**

**Browser**

Our site supports the following browsers. We recommend you use the latest version of your preferred browser to get the best experience.

- Chrome
- Firefox
- Safari (iOS only)

The following links take you to the download sites. Remember to select "128-bit Strong Encryption (SSL 3.0)" if prompted.

<http://www.mozilla.com/en-US/firefox/>

<http://www.apple.com/support/safari/>

**Adobe Software:**

Adobe® Acrobat® Reader® 4.0 or higher is required to open and/or save both the enrollment materials and periodic statements which are in portable document format (PDF). By completing this electronic enrollment process you confirm that you have the necessary software.

**E-Mail:**

An e-mail account with a reputable services provider, and an email application which will allow you to receive electronic documents from us.

**Printing/Downloading:**

To print the enrollment materials, agreements, and disclosures we provide to you here electronically, and the periodic statements, you will need a printer available to your operating system with letter-sized paper or larger. To download any notice, disclosure or statement, you will need an available storage medium such as a hard drive or floppy drive, with sufficient capacity to store the documents we send to you.

Please print or download a copy of this screen to confirm that you can access and retain disclosures and enrollment materials. If you CANNOT print or download a copy properly or you do not wish to accept electronic notices and disclosures, please click the "Disagree" box below that indicates you do not wish to enroll electronically.