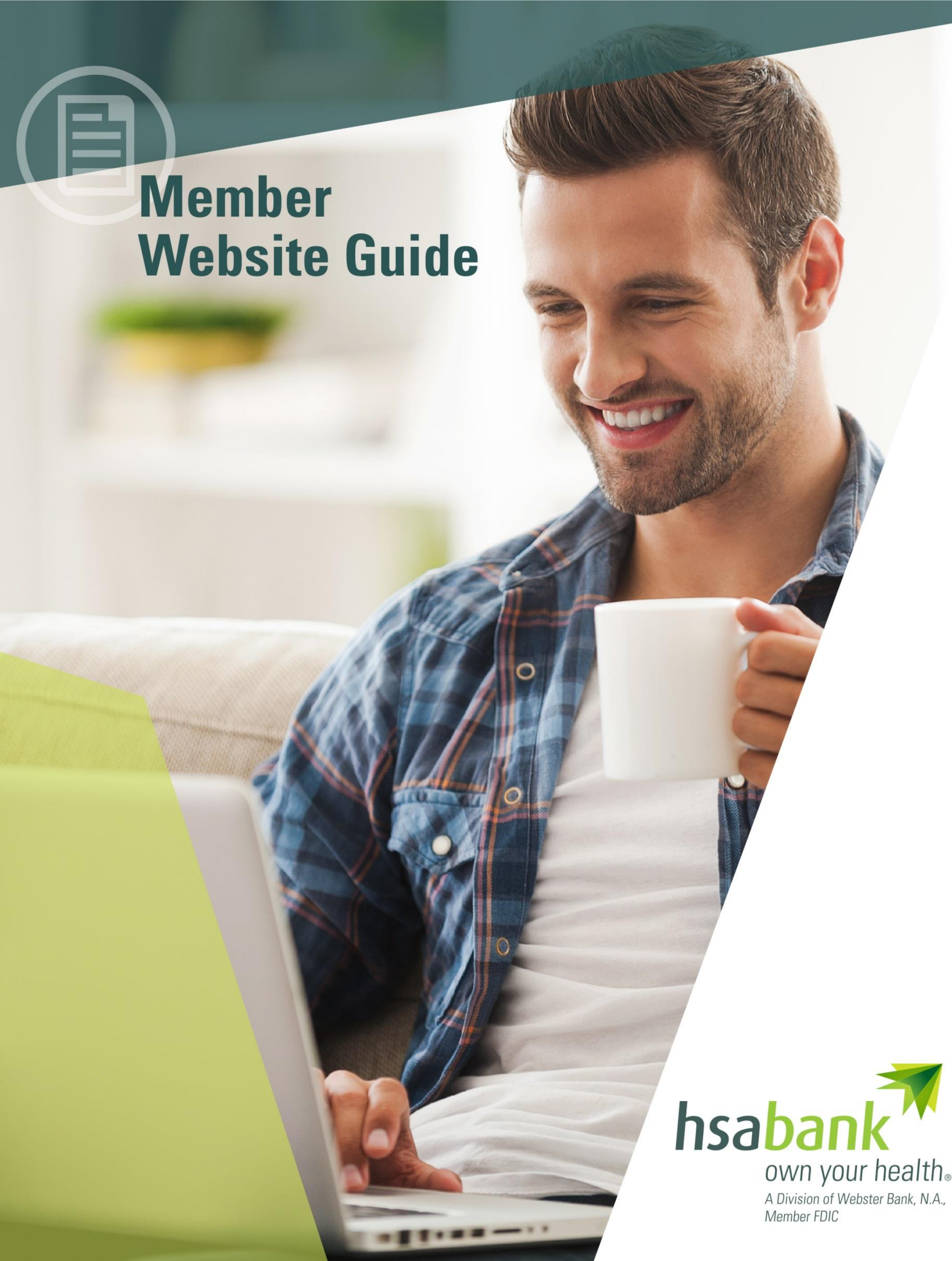
Member Website Guide



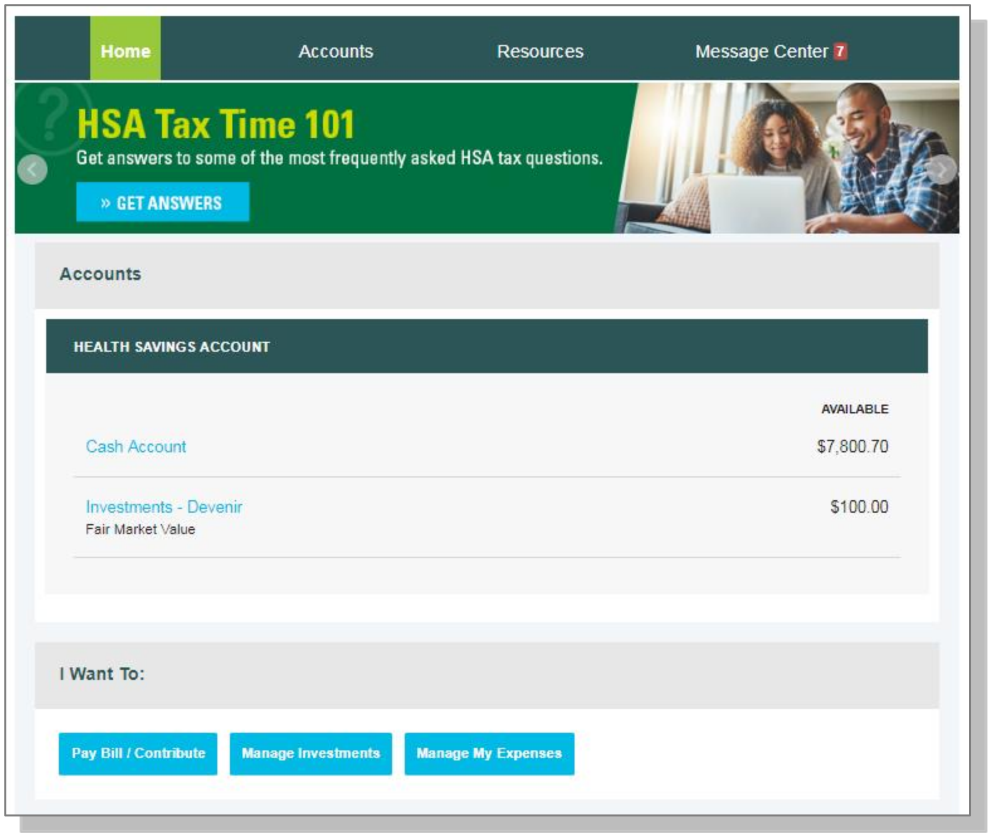
hsabank
own your health®
A Division of Webster Bank, N.A.,
Member FDIC

Table of Contents

Member Website Overview

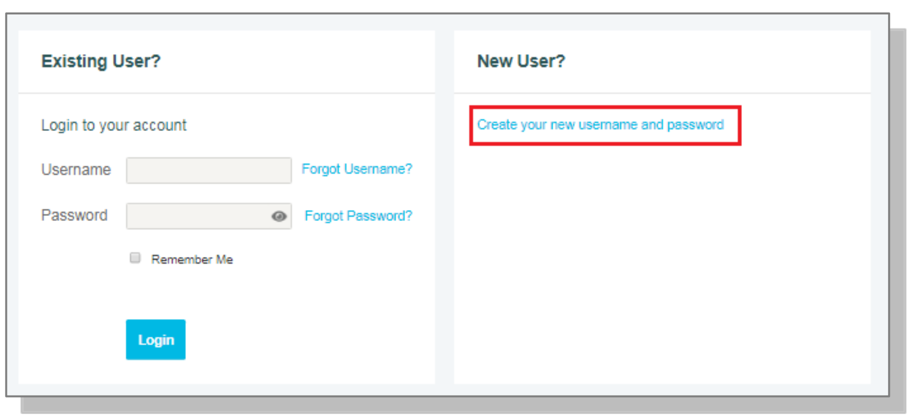
Welcome to HSA Bank! This guide will provide you with details about how to use the Member Website to manage your Health Savings Account (HSA). The Member Website gives you 24/7 online access to manage your account. Some of the key features you may want to take advantage of include:

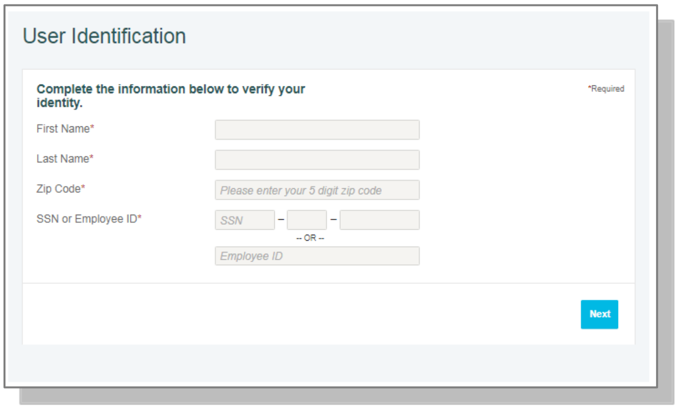
- Checking your balance and account activity
- Making an HSA transaction (online contribution and distribution setup)
    - Managing your investments (if applicable)
- Adding an authorized signer to your account
- Ordering additional debit cards
- Setting up a Healthcare Savings Goal
- myHealth Portfolio[SM]



Initial Login Process

To create your account online, go to www.myhsabankaccount.com. Click the “Create your new username and password” link from the bottom of the page.



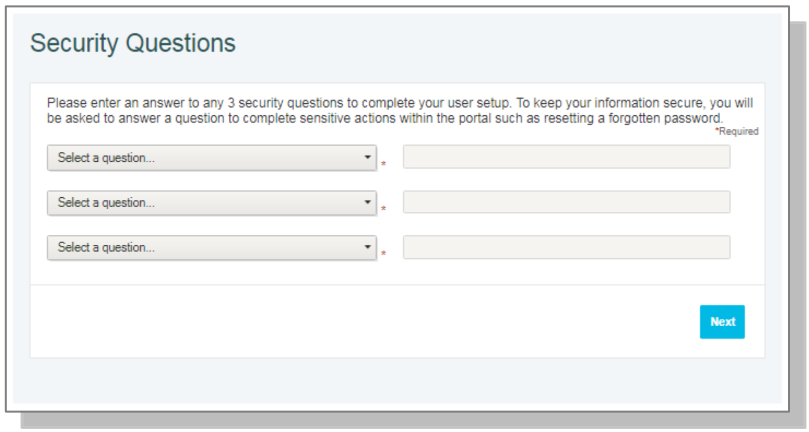


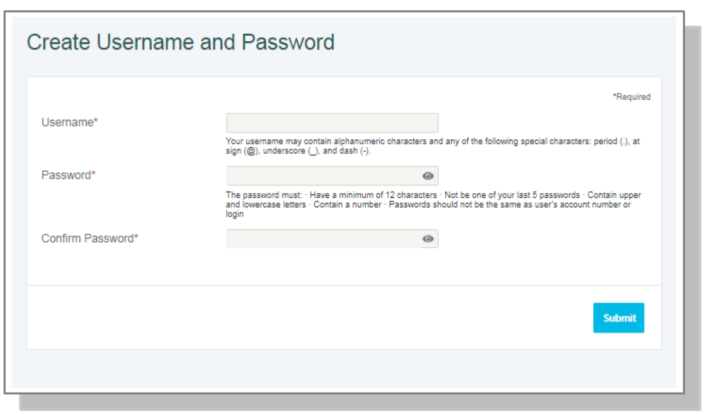
Step 1:

Enter the identifying information requested on the page.

Step 2:

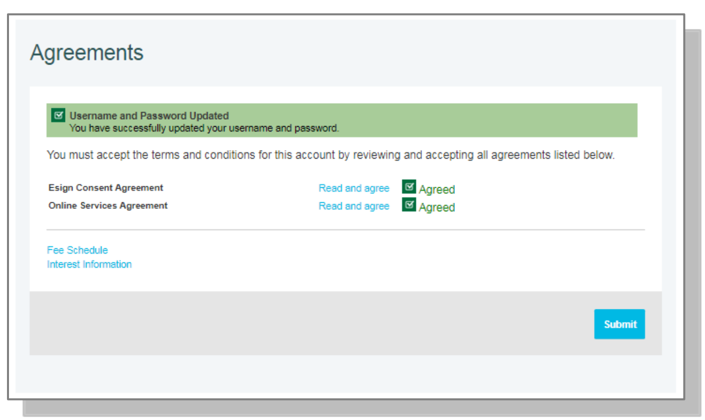
Answer three security questions. (The questions shown are sample questions.)





Step 3:

Create your username and password.

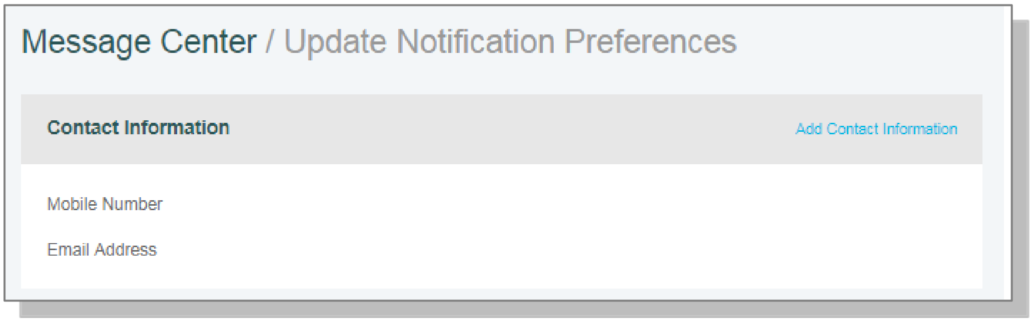


Step 4:

Please read and accept the Esign Consent Agreement and Online Services Agreement. You must open the agreements and **scroll to the bottom** in order to select the checkboxes.

Step 5:

Please enter and confirm your email address to ensure that you receive notifications based on your elected preferences. You can enter your mobile number if you would like to opt in to any text alerts.

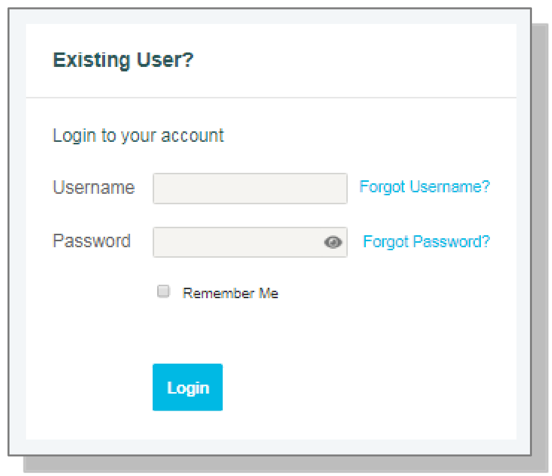


You will also confirm your delivery method preference for certain bank disclosures and notices.

Note: You may update this information later by clicking the Message Center tab, then clicking Update Notification Preferences in the top right corner of the page.

Future Login

When you return to log in again, enter the username and password that you created in step 3 and click Login. If your account is locked, please contact HSA Bank's Client Assistance Center at 800-357-6246.



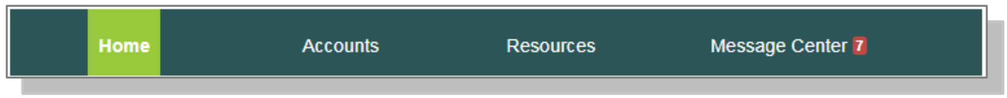
Forgot Username/Password

If you forget your username or password, click the appropriate link on the login page. Follow the steps to reset your password and/or recover your username.

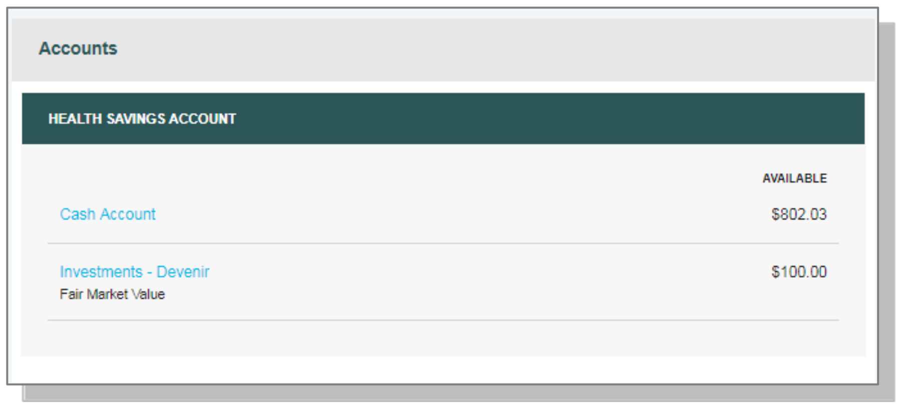
Navigate from the Home Page

The HSA Bank Home page will be displayed on your screen each time you log in to the site. Each tab from your Home page offers an easy-to-use navigation system for viewing information on your account.

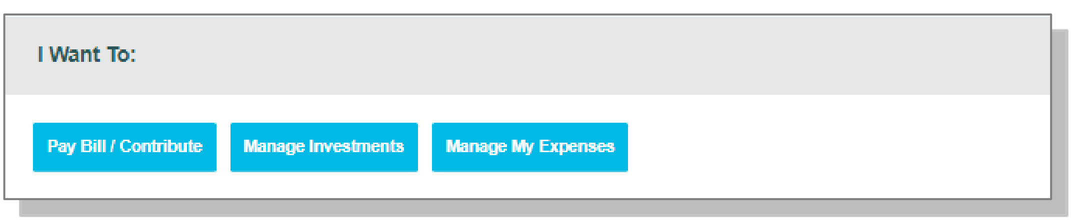
- Starting with the top navigation, you can access information using the menu tabs at the top of the screen. Additionally, there are a number of quick links throughout the body of each page that will be described as part of each tab.
    - Home
    - Accounts
    - Resources
    - Message Center



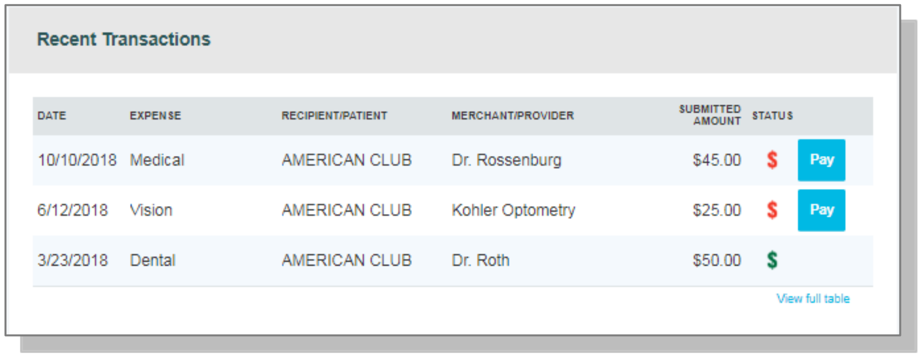
- Your account(s) and balance(s) will conveniently show at the top of the page so that you can easily keep track of your HSA and any investment accounts you have.



- Below your account information, the "I Want To…" links help you to easily take actions related to your account:
    - Pay Bill/Contribute (contribution or withdrawal)
    - Manage Investments (if applicable)
    - Manage My Expenses

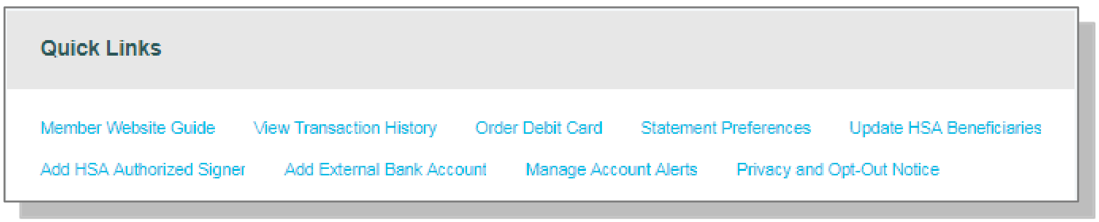


- After the I Want To… buttons, you will see a snapshot of your three most recent expenses. You can click the "View full table" link on the bottom right to review all expenses on the myHealth Portfolio tab.

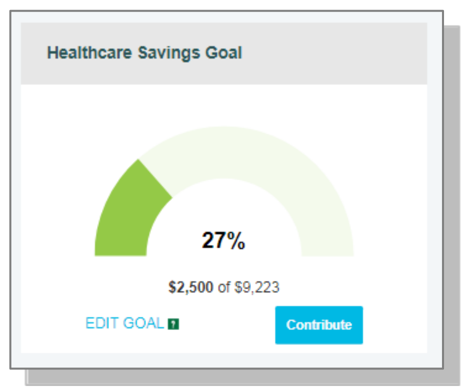


- Click Pay if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually. If you've already done so, the status shows as paid.

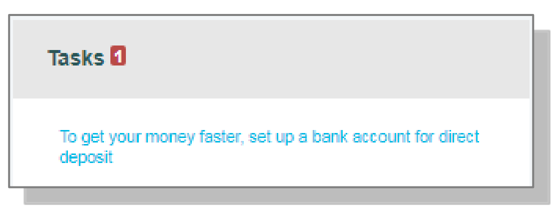
- The Quick Links section provides easy access to common actions and fast navigation to frequently used pages, including the Member Website Guide. Clicking any of the links will take you directly to the related page on the website to complete the action or see the information described.



- Below the Quick Links section, you will see the Healthcare Savings Goal tool. This interactive tool enables you to set a savings goal for future out-of-pocket medical costs, or both. *Click here for more information on setting up or editing a Healthcare Savings Goal.*

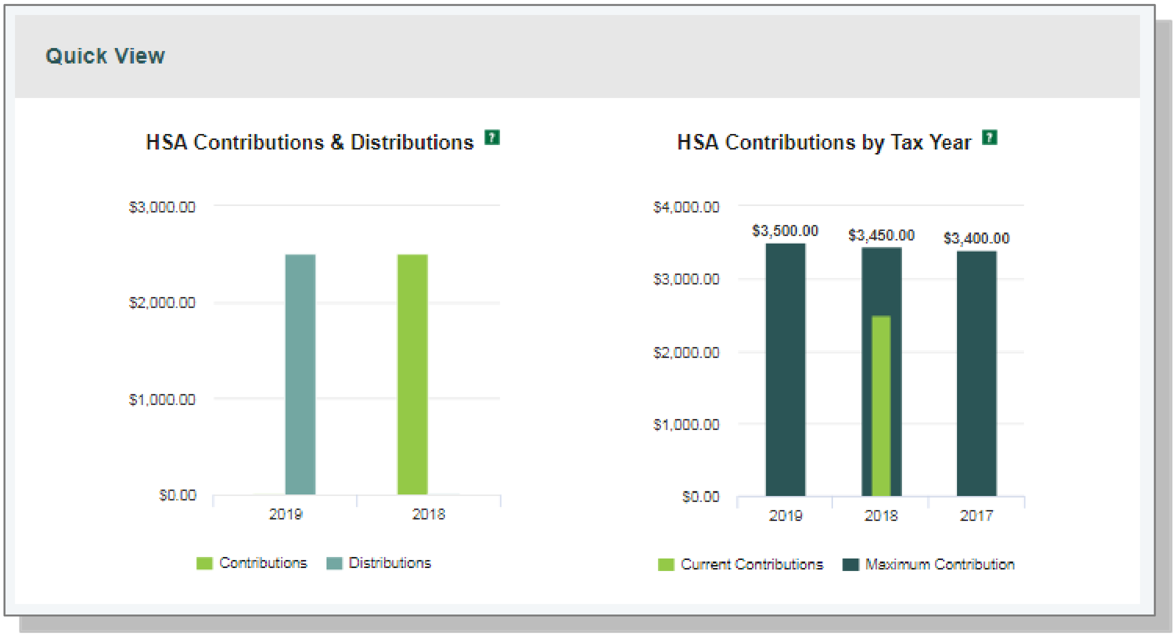


- Your Tasks section on the Home page helps you stay on top of your account with a variety of notifications or calls to action, such as a message to alert you once you are eligible to open an investment account (if applicable), a notice of an external bank account that needs to be validated, or a link to download the mobile app.



- Click the bold text in the Tasks section to navigate to the page needed to execute the call to action.

- At the bottom of the Home page is the Quick View section, which graphically displays key metrics that make it easy to track your contributions each year. You can also assess your year-over-year saver vs. spender habits with the HSA Contribution & Distribution Activity graph.

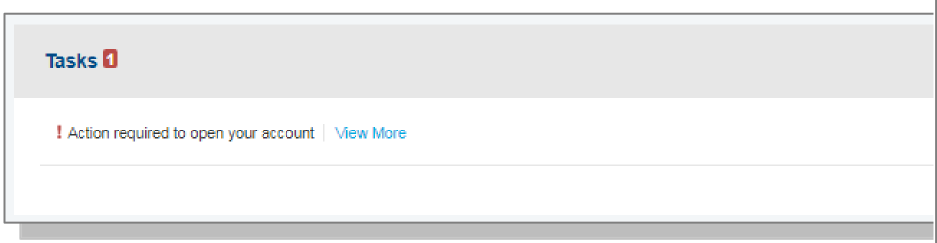


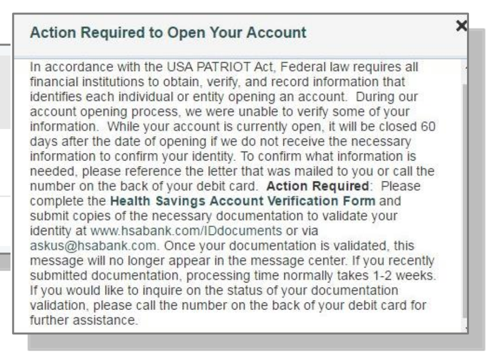
The HSA Contribution & Distribution Activity graph reflects the maximum contribution limit based on a member's high-deductible health plan (HDHP) coverage level (individual or family). Please contact HSA Bank if your contribution limit needs to be updated to reflect your current HDHP coverage level.

Tasks

The Tasks section helps you make the most of your account by highlighting action items, such as downloading the mobile app to stay connected to your account on the go or confirming a linked external bank account. Clicking each item brings you to the relevant page or popup with more information.

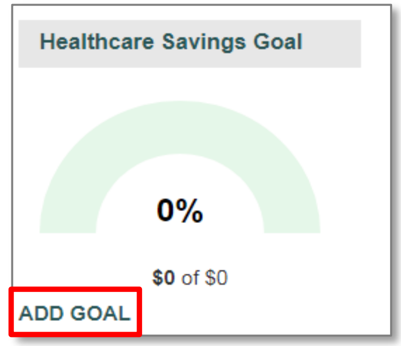
When first opening your account, you may see a message indicating that action is required to finalize the opening of your account.





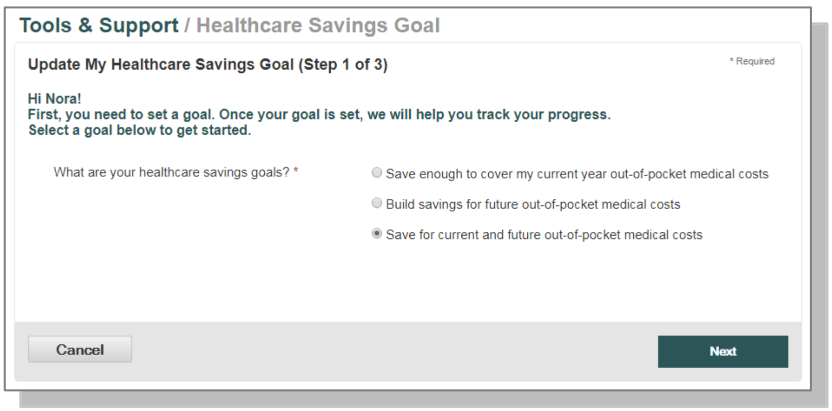
- This message indicates that HSA Bank needs additional documentation to maintain your open account. Clicking View More provides additional information on why we require this and how to submit your documentation.
- You will also receive a letter in the mail with specific information on what is needed from you and how to send us the required documents.

Healthcare Savings Goal

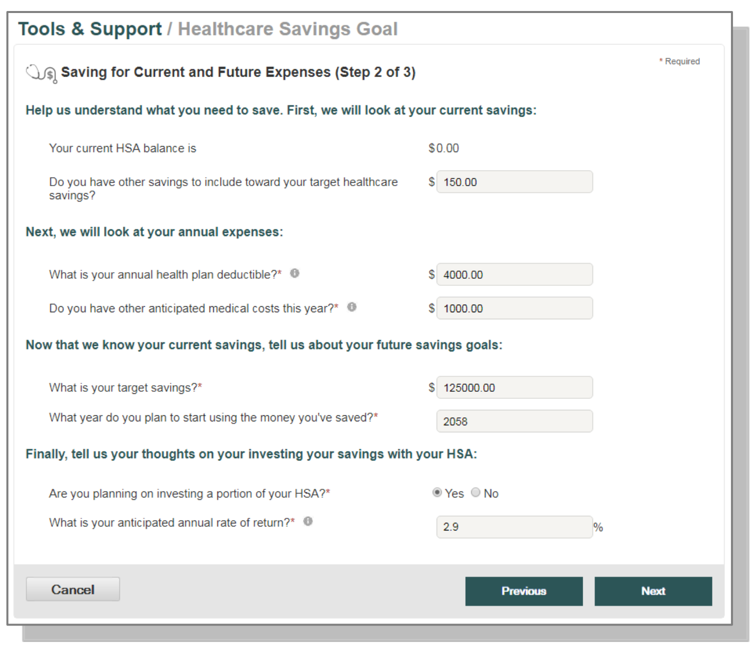


Looking to save money for current or future healthcare expenses but not sure where to start? The Healthcare Savings Goal tool can help you stay on track to meet your goals and give you an easy visual reminder of how close you are to meeting them.

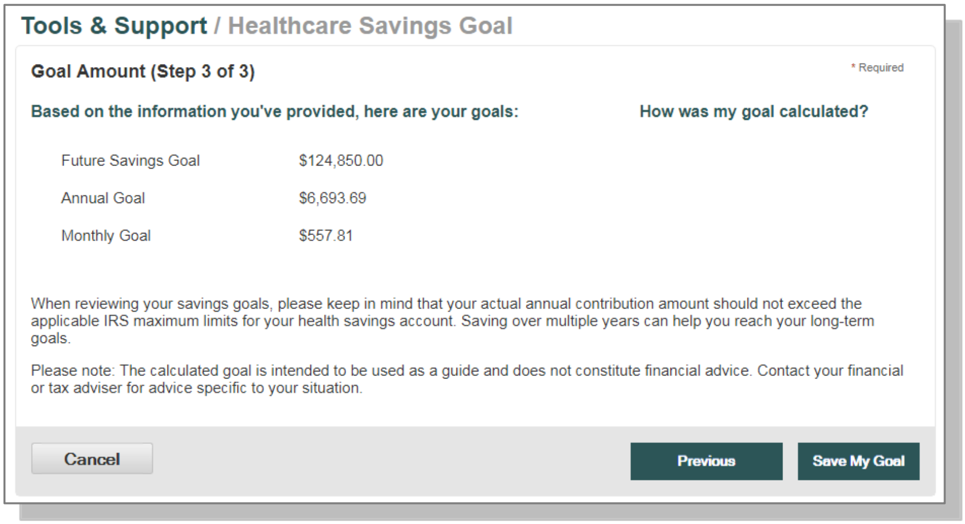
- To get started, click Add Goal.
- The first step shows three goal options:
  - Save enough to cover my current year out-of-pocket medical costs
  - Build savings for future out-of-pocket medical costs
  - Save for current and future out-of-pocket medical costs
- Select the goal that best meets your needs and click Next.



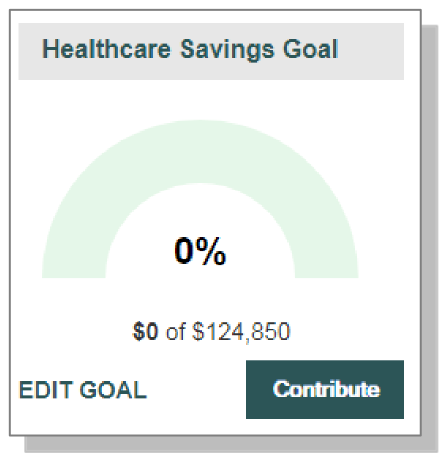
- Based on the goal you select, fill in the required fields on the next page. Some of the data shows automatically (such as your current HSA balance), and other fields prepopulate with suggested information.
- When you have entered the information that best reflects your savings goal, click Next.



- In the final step, review your goals. You can click the "How was my goal calculated?" link for more information or Previous if you would like to go back and change any information.
- When you are ready to finalize your goal, click Save My Goal.

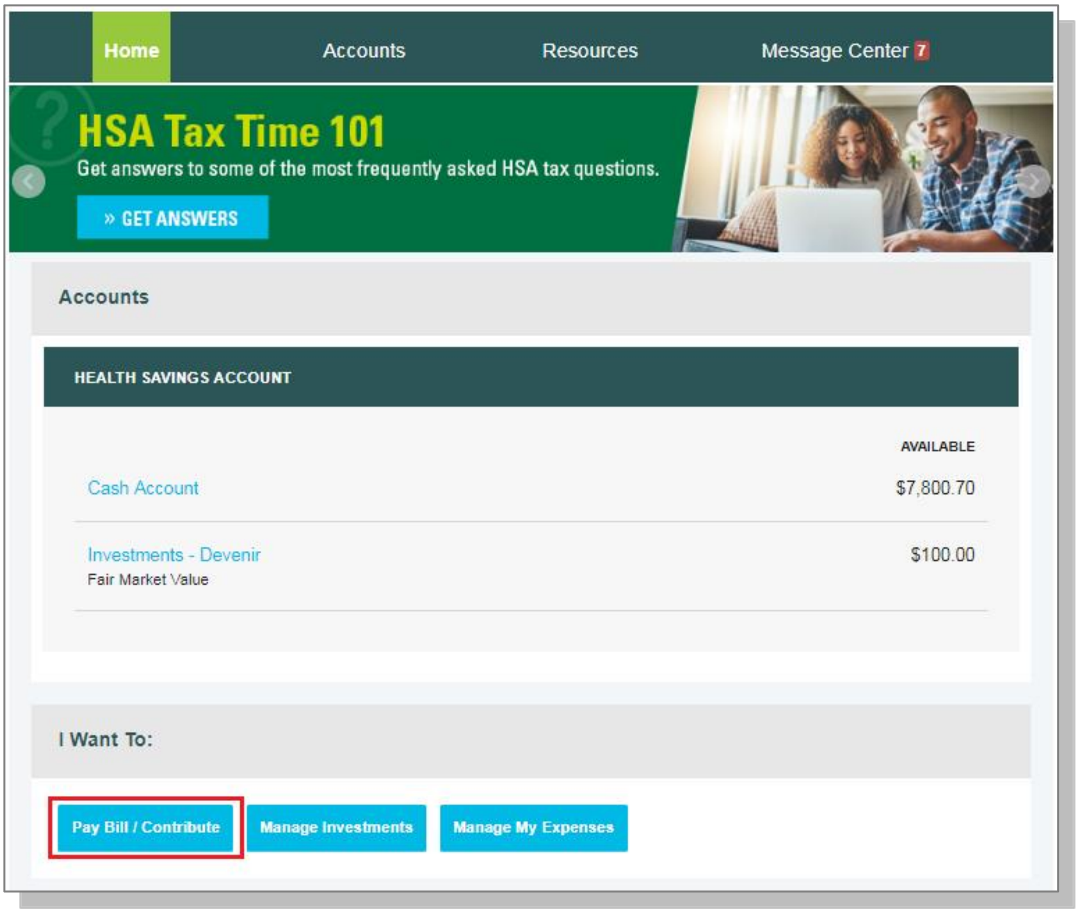


- Once your goal is saved, you can edit it at any time by clicking Edit Goal.
- Clicking the Contribute button makes it easy to contribute money from your external bank account to your HSA.
    - **In order to avoid a 6% excise tax on excess contributions, please calculate your annual HSA contribution amount to ensure that it does not exceed the IRS' annual contribution limits. If you are age 55 or older, and not enrolled in Medicare, you are eligible for a catch-up contribution of $1,000.**



I Want To…Pay Bill/Contribute (Withdrawal/Contribution)

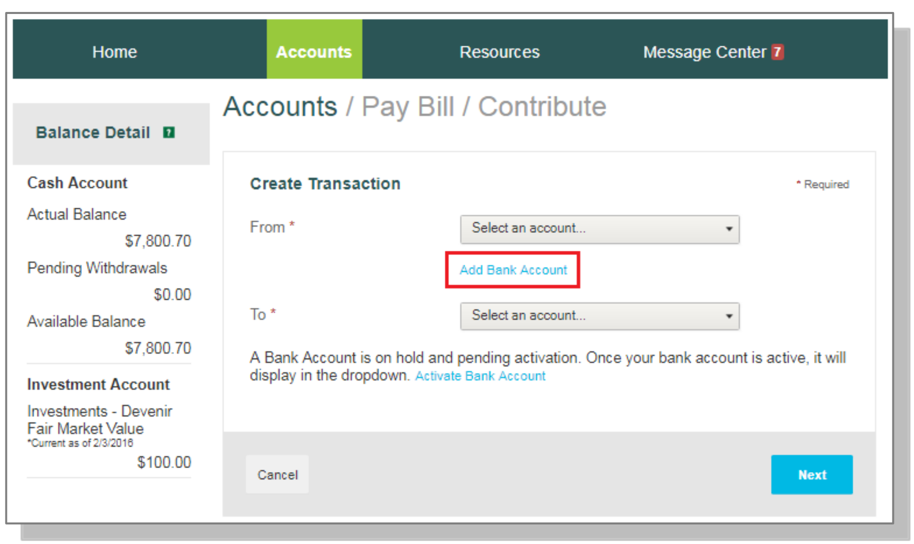
From the buttons under your account balance(s), select Pay Bill/Contribute. This feature can be used to transfer funds to or from your HSA.



Reimburse Yourself

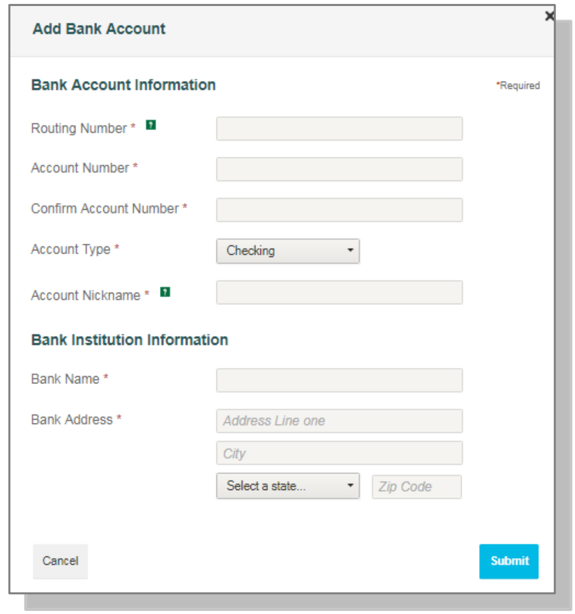
The best way to reimburse yourself is to establish an electronic fund transfer (EFT) with your external bank account and initiate a transaction from your HSA to your checking or savings account.

If you need to add an external bank account, click Add Bank Account and follow the instructions below.



Add External Bank Account

To add a new account, complete your banking information on the “Add Bank Account” popup and click Submit. (See the Profile section for additional details.)

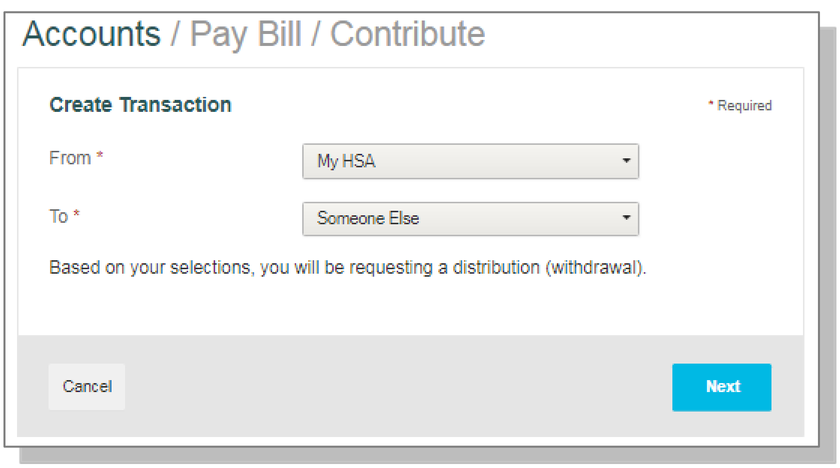


Pay Bill

- To provide additional payment flexibility while utilizing your HSA, you have the option to request a distribution check from your account. The check will be sent directly to the payee listed. Please follow the below instructions to successfully submit an online distribution request.

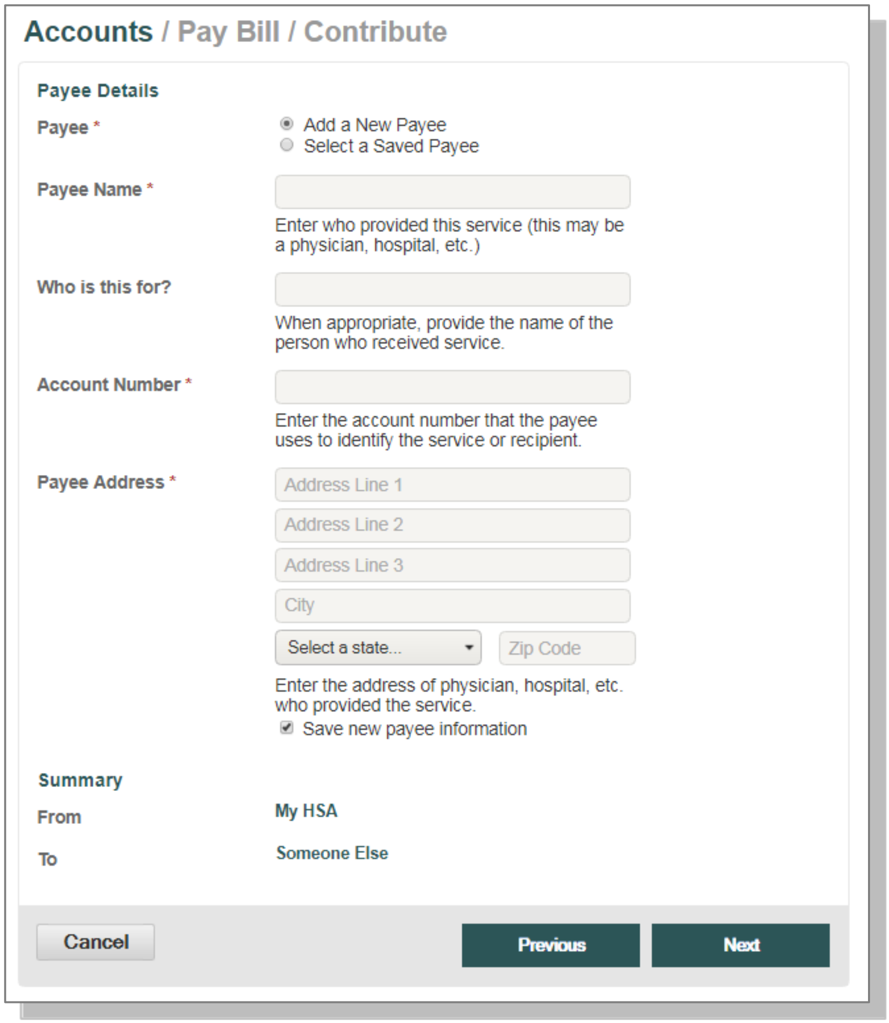
  Note: Checks are mailed within 72 hours and take 5-6 days for delivery.

- From the Pay Bill / Contribute page, select “My HSA” from the “From” dropdown and “Someone Else” from the “To” dropdown, and then click Next.



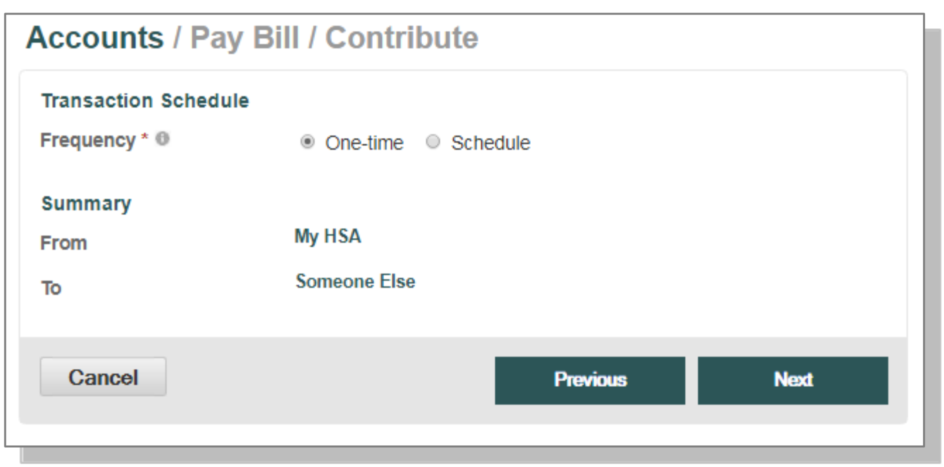
Add a Payee

- You can add a new payee or select a previously added payee to send payment to.
- Enter the name of the person to be paid in the "Payee Name" field (this will be to whom the check is made payable).
- Optionally, you can include the name of the person who received the service in the "Who is this for?" field.
- Enter the account number of the payee; this will also appear on the printed check.
- Complete the payee address for where the check should be mailed.
- If this payee may be used again, leave the "Save new payee information" box checked. Otherwise, uncheck it if you do not want this payee's information saved.
- Once you have completed the payee information, click Next.

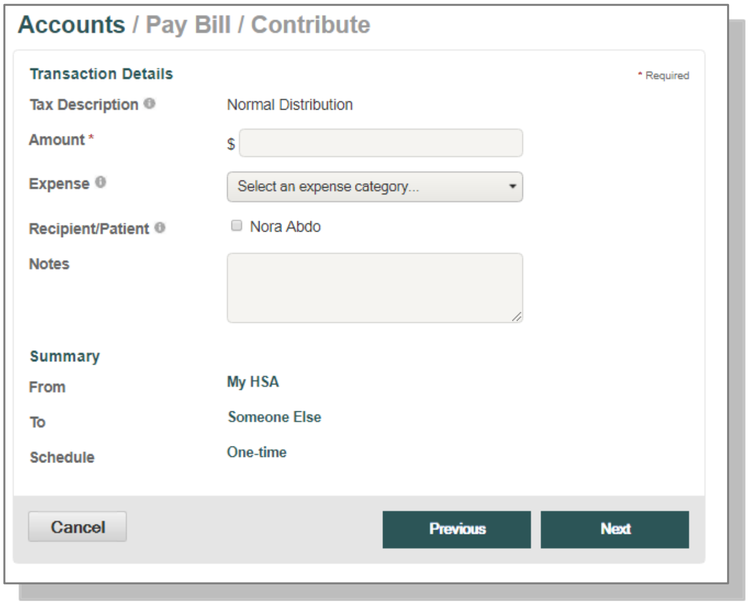


Payment Transaction

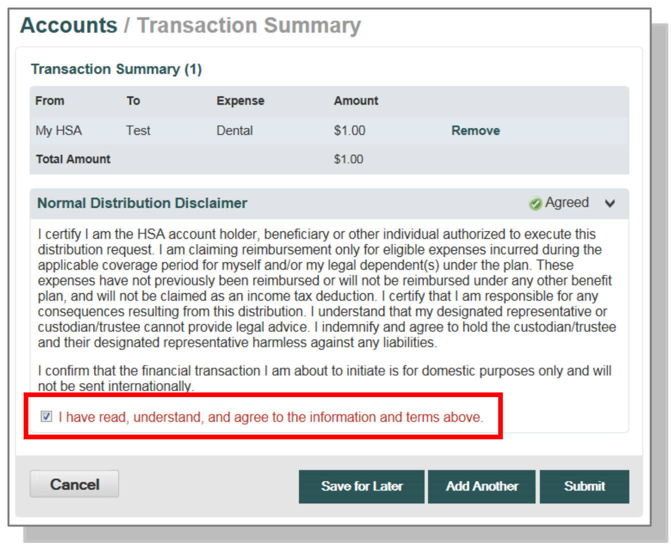
- Enter the frequency (one-time or schedule, for a recurring payment) and click Next.



Payment Transaction Details



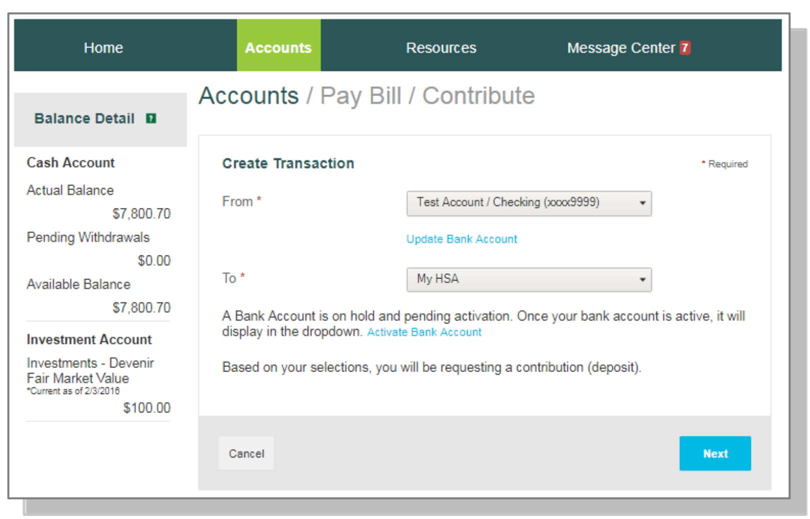
Enter the amount of the expense, the expense category, the recipient/patient, and any notes, and then click Next.



Transaction Summary and Confirmation

- View the transaction summary and read and agree to the Normal Distribution Disclaimer.
- Confirm the transaction and click Submit or enter another transaction by clicking Add Another.

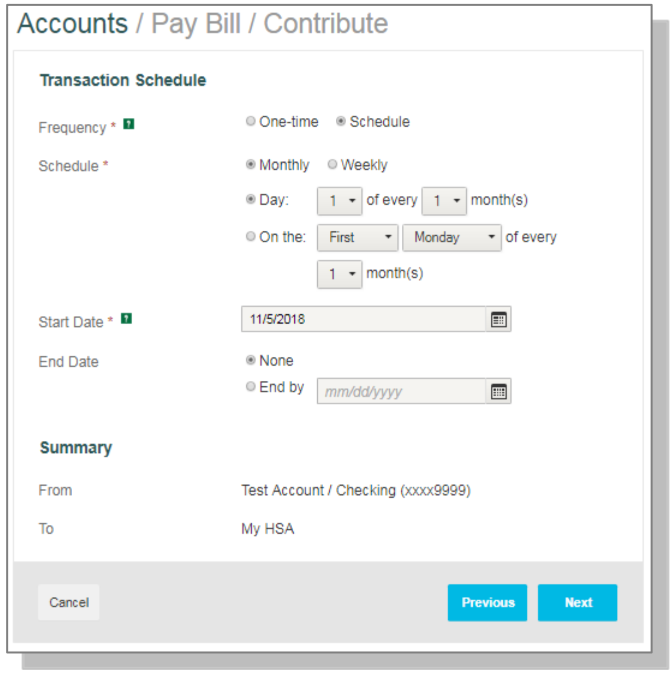
Make a Contribution

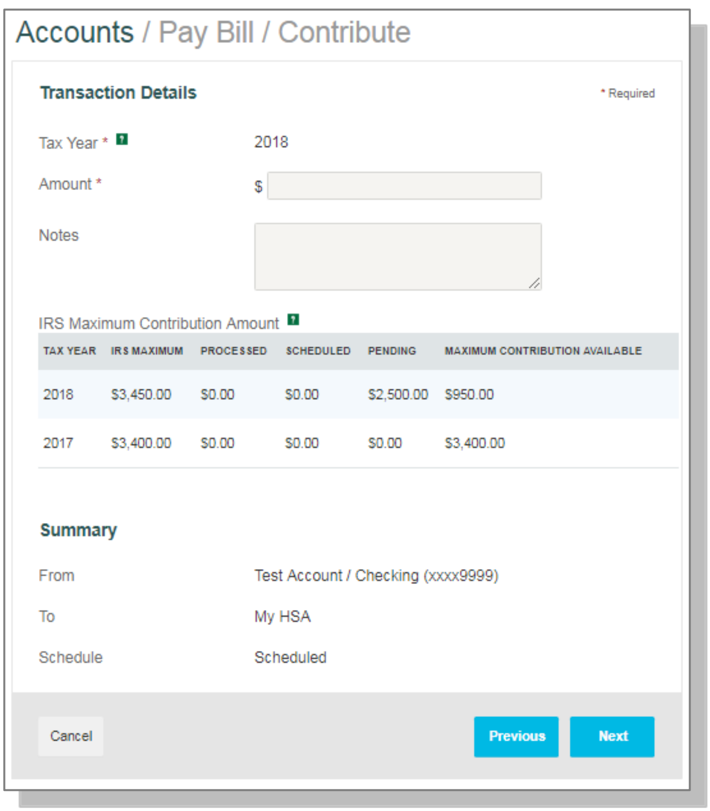


To make a post-tax contribution, from the Pay Bill / Contribute page, select a bank account on file from the “From” dropdown and select “My HSA” from the “To” dropdown.

Note: If you do not have a bank account on file, you can click Add Bank Account and follow the steps in the section, [Add External Bank Account](#) in this guide.

- Select your contribution schedule:
  - One-time
  - Schedule (recurring)





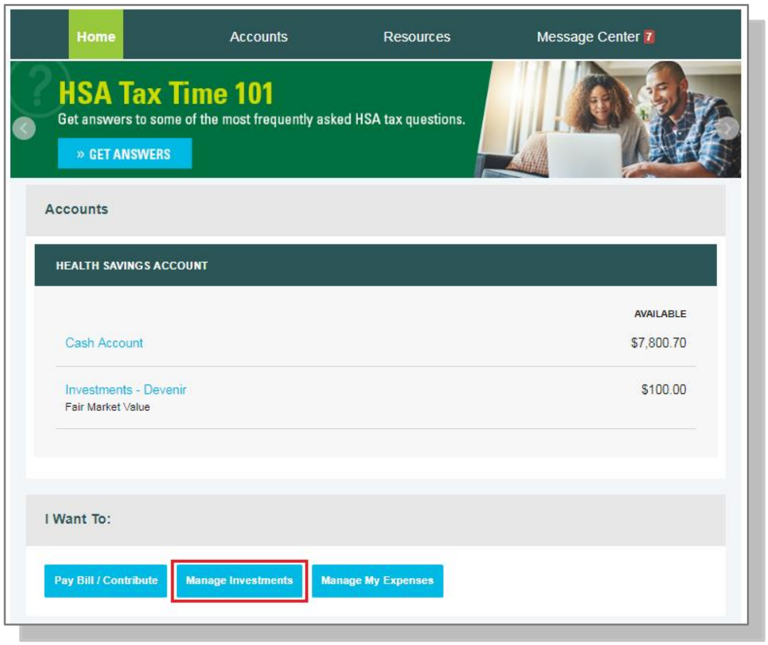
If you are making a contribution between January 1 and April 15, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution Amount detail presented to determine how much you can contribute for the applicable tax year.

Select the tax year (if applicable), enter the amount, and add any notes if needed. Click Next.

On the next screen, confirm the transaction summary, agree to the contribution disclaimer, and click Submit.

Contributions from your personal external bank account will generally be withdrawn within two to three business days of your request.

I Want To…Manage Investments



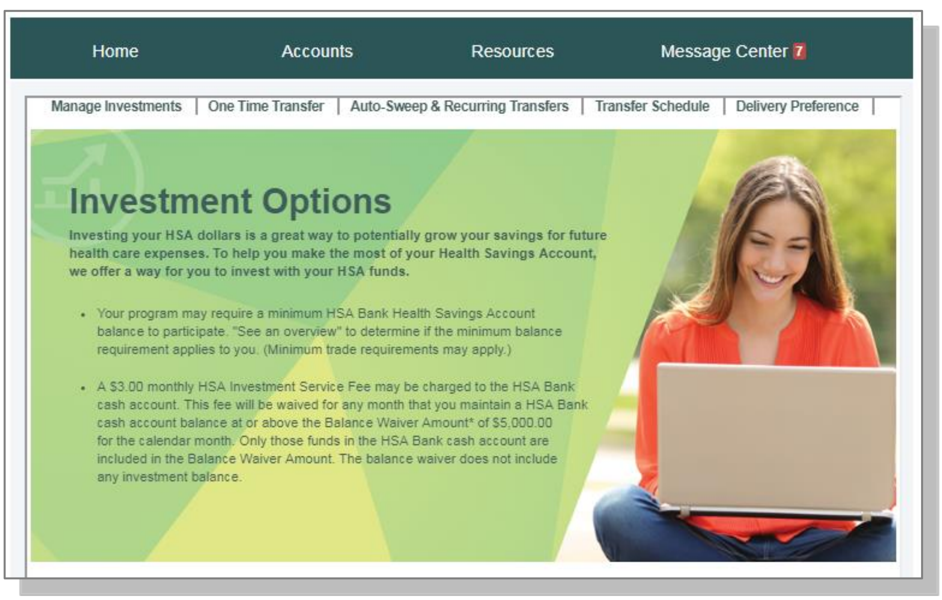
This link takes you to the Manage Investments page, where you can open a self-directed investment account if you have met the minimum threshold required in your HSA (if applicable).

You can also access the Manage Investments page by clicking the Accounts tab from the menu bar and then clicking the Investments tab on the left-side panel.

Note: the Manage Investments link on the Home page and an overview of the options on the Manage Investments page are not available until you have the minimum balance in your HSA (if applicable).

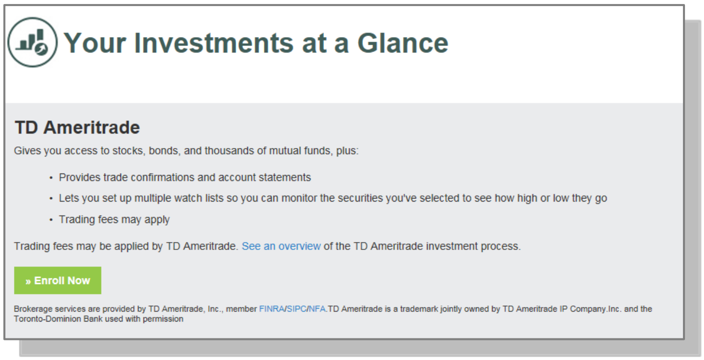
Investments Overview and Options

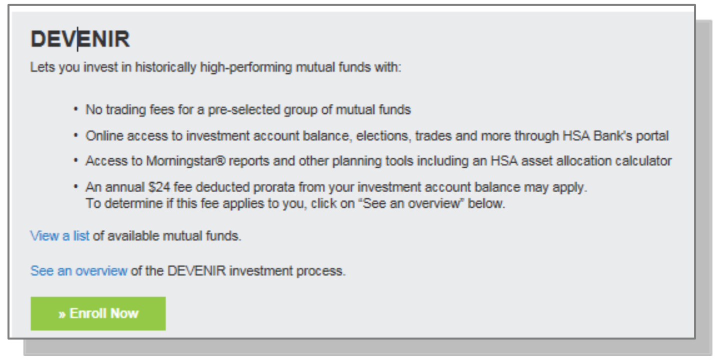
To understand more about TD Ameritrade or Devenir self-directed investment options, click the See an Overview link.



Investment accounts are not FDIC insured, and they are not bank guaranteed. Investment accounts are not a deposit account or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency. Performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost.

Click the Enroll Now button to establish a TD Ameritrade or Devenir self-directed investment account.

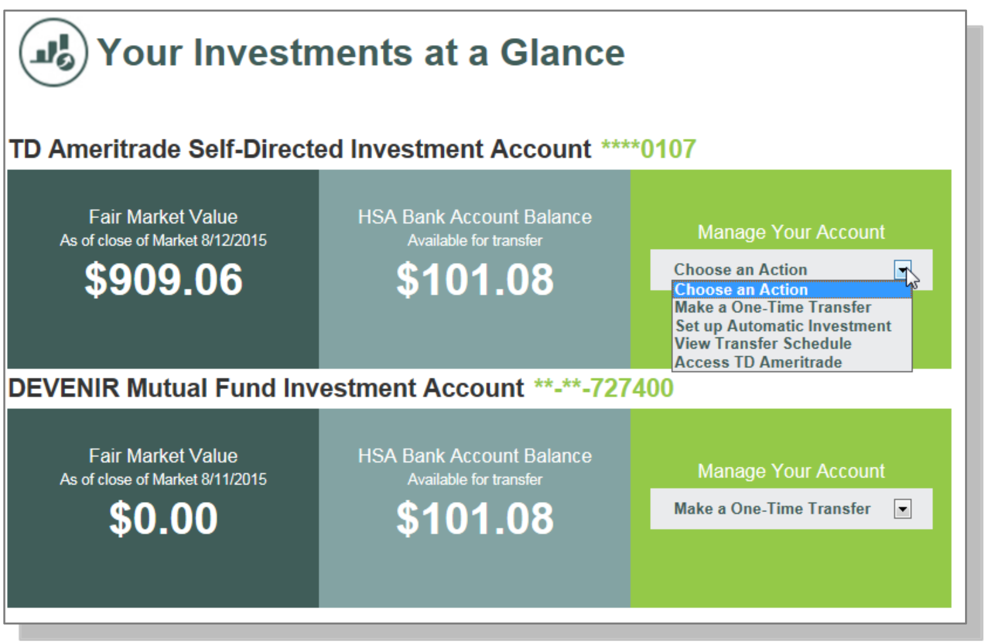




Manage Existing Self-Directed Investment Account

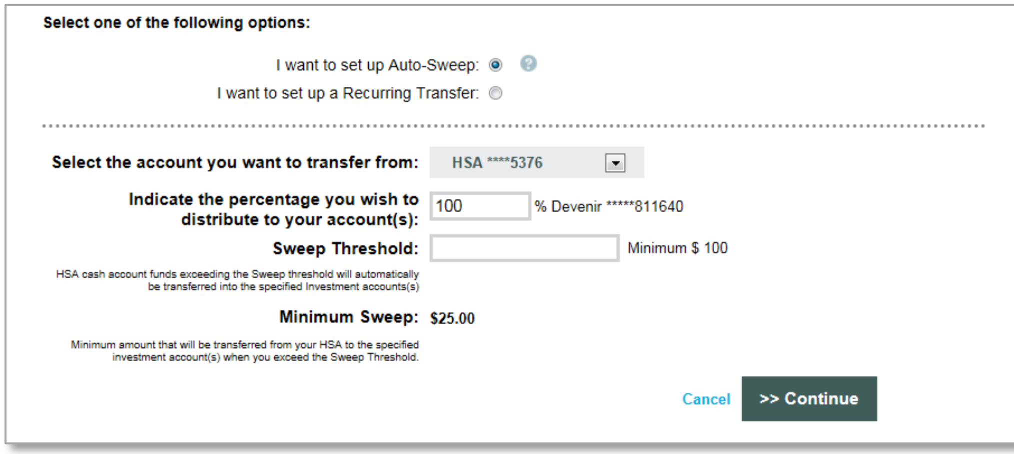
Once you have a self-directed investment account(s) opened, you will be able to see "Your Investments at a Glance." To manage your self-directed investment account, select "Choose an Action" from the dropdown under "Manage Your Account".

The "Manage Your Account**"** dropdown enables you to transfer funds to and from your investment account and view your account and transactions. You can make a one-time transfer, create a schedule of transfers, or set cash balances above a designated amount to sweep over to the self-directed investment account.



Auto-Sweep Setup

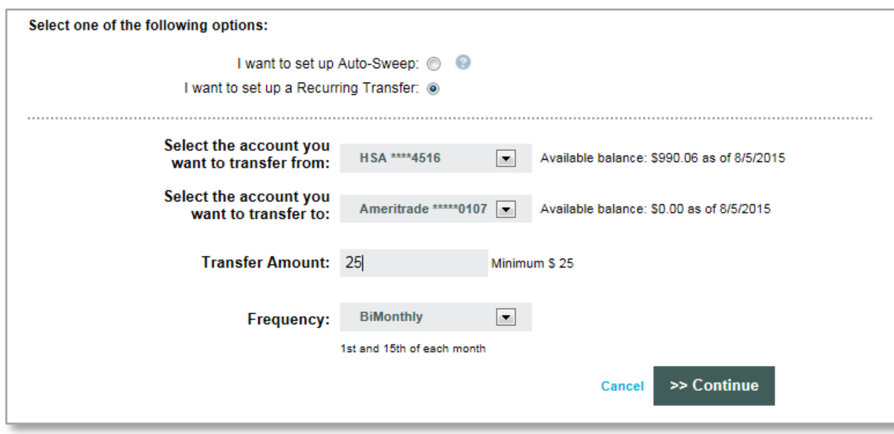
- Under the Auto-Sweep & Recurring Transfers tab, select the “Auto-Sweep” radio button.
- Enter the sweep threshold. HSA funds exceeding the sweep threshold will automatically be transferred into the specified investment accounts (must equal 100%).
- The minimum sweep amount is $25.00. Click Continue.
- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the automatic sweep.



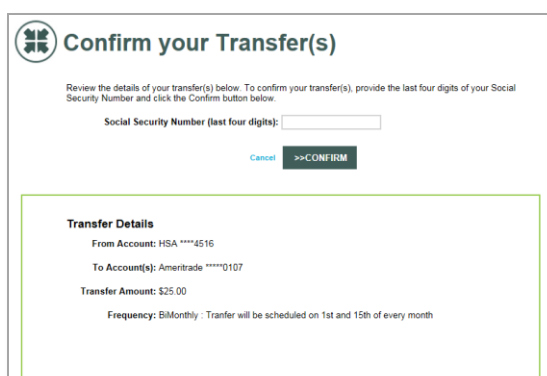
- *Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.*

Recurring Transfer Setup

- Under the Auto-Sweep & Recurring Transfers tab, select the “Recurring Transfer” radio button.
- Select the desired accounts to set up the recurring transfer and specify the transfer amount.
- Select the frequency and click Continue.

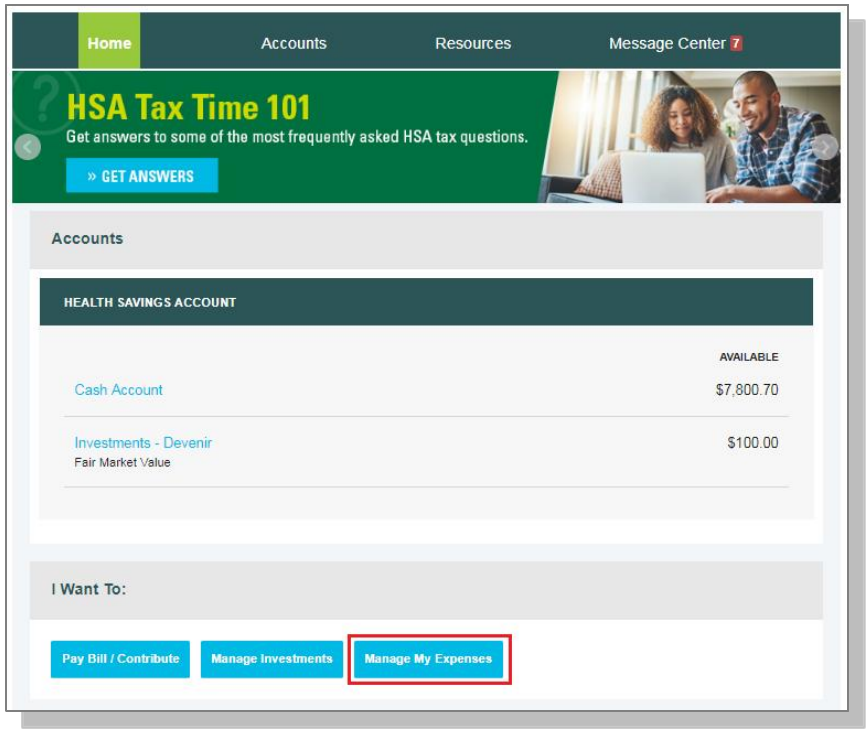


- On the next page, you will be prompted to enter the last four digits of your Social Security number to confirm the transfer details and set up the recurring transfer.



I Want To…Manage My Expenses

From the buttons under your account balance(s), click Manage My Expenses if you want to review, add, or export expenses.



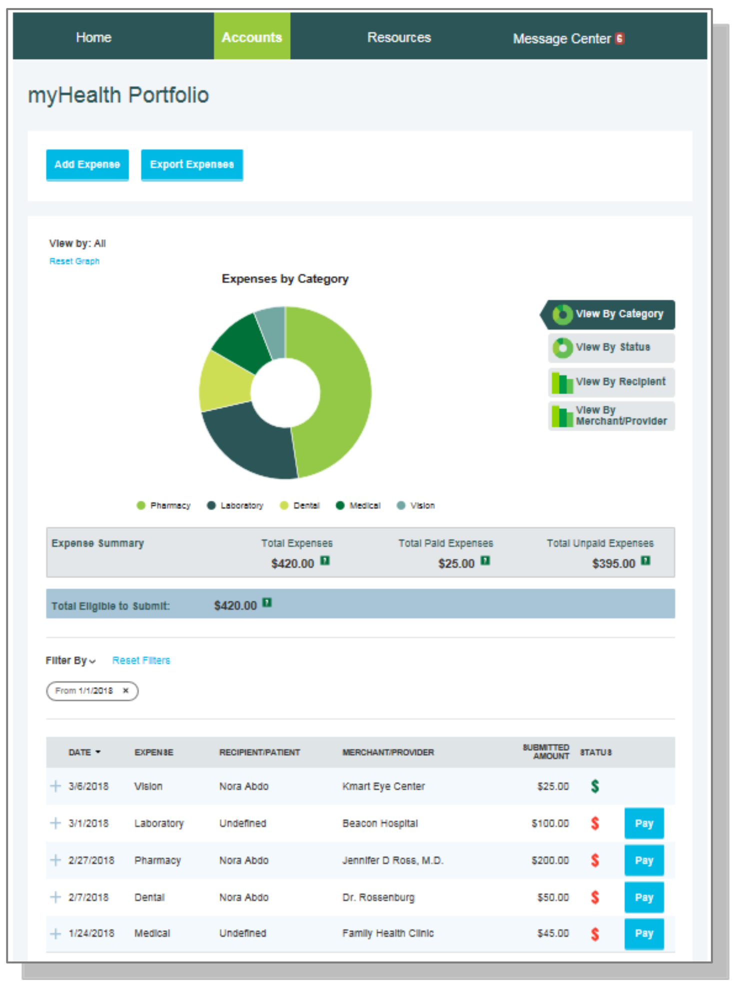
myHealth Portfolio℠ Dashboard

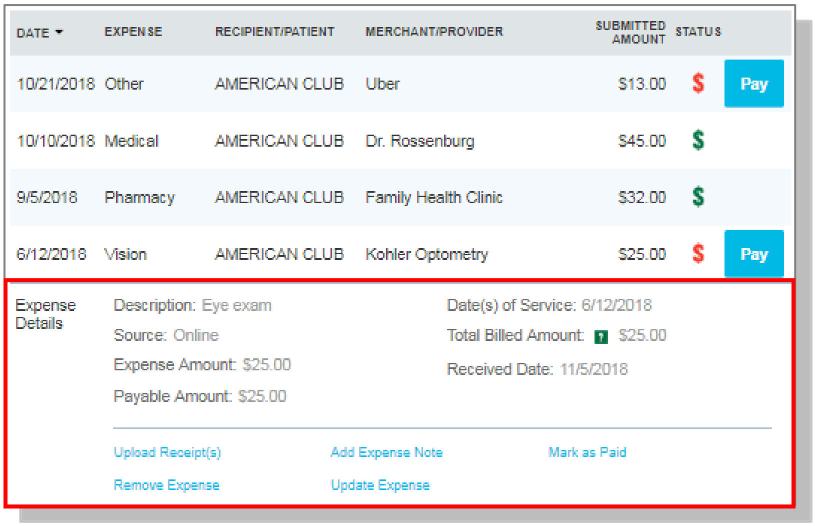
The Manage My Expenses button takes you to the myHealth Portfolio page, which can also be found under the Accounts tab in the top menu. This page provides a complete picture of your healthcare expenses. It is a self-service dashboard that enables you to:

- Store health expense data and receipts
- File claims or distribution requests
- Initiate a provider payment
- View an easy-to-read snapshot of your healthcare finances with charts and graphs
- Consolidate health expenses and claims from multiple insurance providers (this functionality may not be available to all members)

Further,

- The graph shows expenses by category, status, recipient, and merchant provider. To change the view, click Reset Graph and select the view you would like to see.





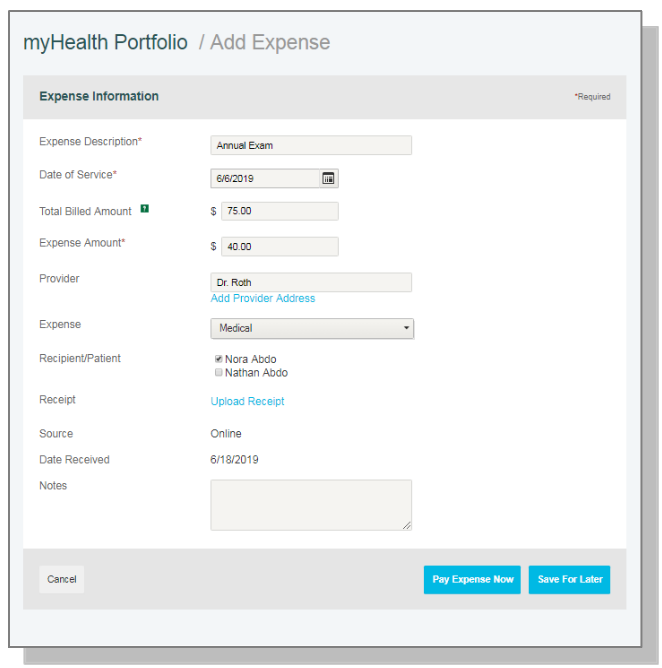
- Details of your expense transactions can be viewed by clicking any expense.
- You can edit an expense, such as the category, by clicking Update Expense. You also have to option to attach a receipt to the expense for convenient storage and easy access.
- You can also pay an expense by clicking the Pay button or clicking Mark as Paid if you paid the expense out of pocket.

Add Qualified Medical Expenses

- You may want to keep track of expenses paid with funds other than your HSA Bank Health Benefits Debit Card. To add an expense to your portfolio, click the Add Expense button at the top of the myHealth Portfolio[SM] page. Keep in mind that you can pay for a wide range of IRS-qualified healthcare expenses with your HSA, including many that aren't typically covered by health insurance plans. This includes deductibles, coinsurance, prescriptions, dental and vision care, and more.

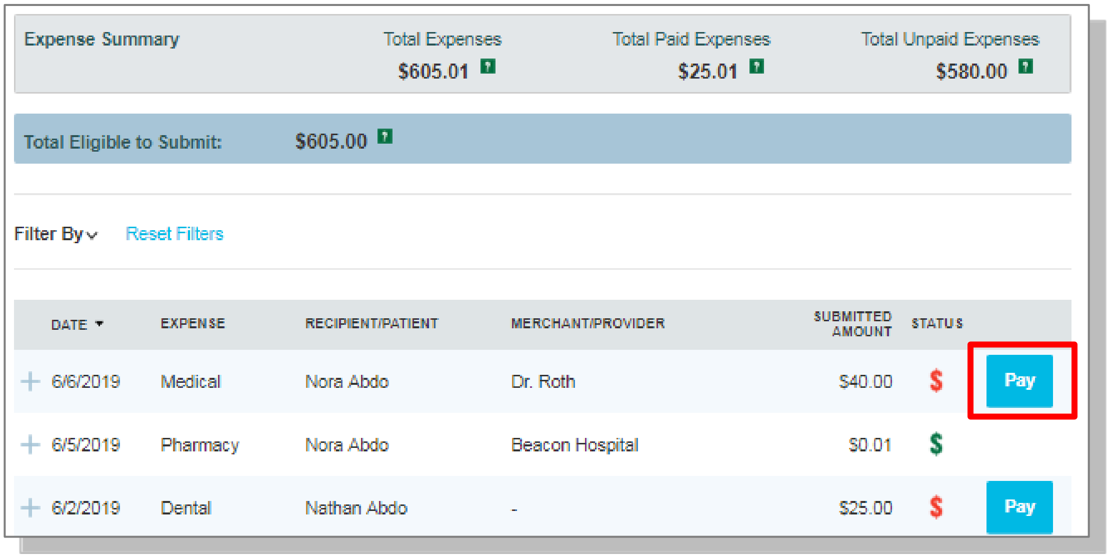
For a complete list of IRS-qualified healthcare expenses, visit [irs.gov](irs.gov) or hsabank.com/IRSQualifiedExpenses.

- Complete the information regarding the expense and click Pay Expense Now or Save For Later.
- You also have the ability to upload a healthcare receipt for easy access to it later by clicking Upload Receipt.
- The expense will be reflected in the graph on the myHealth Portfolio dashboard.



Pay Expense

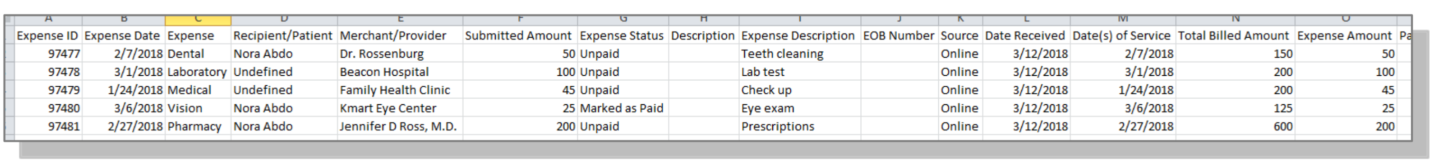
Click Pay if you paid out of pocket for an expense and need to be reimbursed or to pay a claim manually.



Export Expenses

To export your expenses to use for other purposes, click the Export Expenses button at the top of the page.

Sample Excel Expense Export



Expense ID	Expense Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Expense Status	Description	Expense Description	EOB Number	Source	Date Received	Date(s) of Service	Total Billed Amount	Expense Amount	Pa
97477	2/7/2018	Dental	Nora Abdo	Dr. Rossenburg	50	Unpaid		Teeth cleaning		Online	3/12/2018	2/7/2018	150	50	
97478	3/1/2018	Laboratory	Undefined	Beacon Hospital	100	Unpaid		Lab test		Online	3/12/2018	3/1/2018	200	100	
97479	1/24/2018	Medical	Undefined	Family Health Clinic	45	Unpaid		Check up		Online	3/12/2018	1/24/2018	200	45	
97480	3/6/2018	Vision	Nora Abdo	Kmart Eye Center	25	Marked as Paid		Eye exam		Online	3/12/2018	3/6/2018	125	25	
97481	2/27/2018	Pharmacy	Nora Abdo	Jennifer D Ross, M.D.	200	Unpaid		Prescriptions		Online	3/12/2018	2/27/2018	600	200	

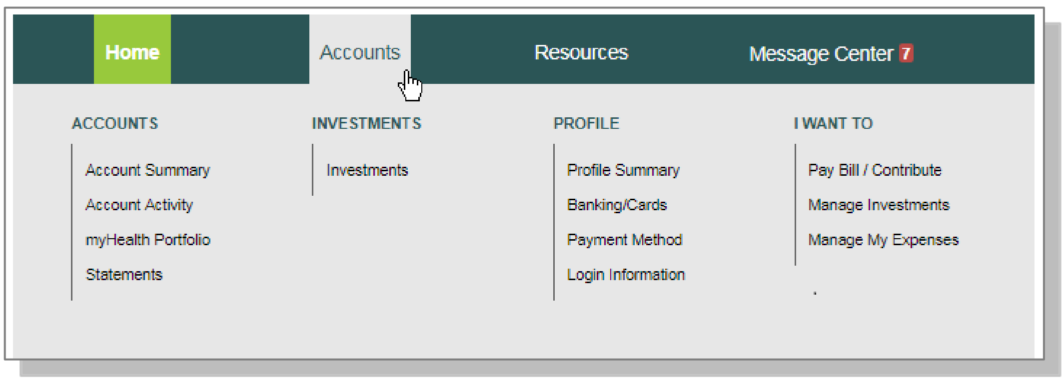
Accounts

Accounts Tab

On the main menu at the top of the page, hovering over the Accounts tab will show a full listing of pages you can access to manage your account, organized under three different headers. The I Want To options are also accessible from this menu on the far right.

The Accounts pages include:

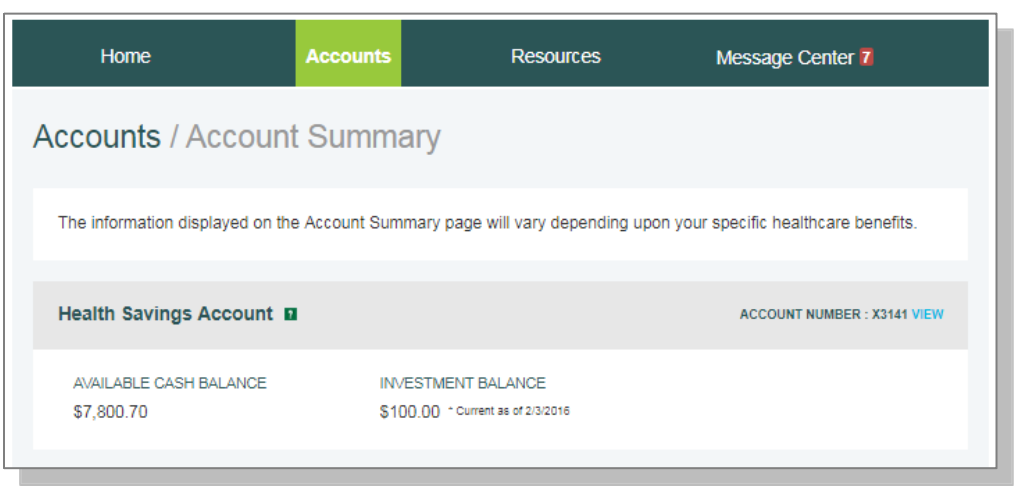
- Accounts
    - Account Summary
    - Account Activity
    - myHealth Portfolio
    - Statements
- Investments
    - Investments
- Profile*
    - Profile Summary
    - Banking/Cards
    - Payment Method
    - Login Information



*Profile information and links to these pages can also be accessed by hovering over your name at the top right corner of any page you are on.

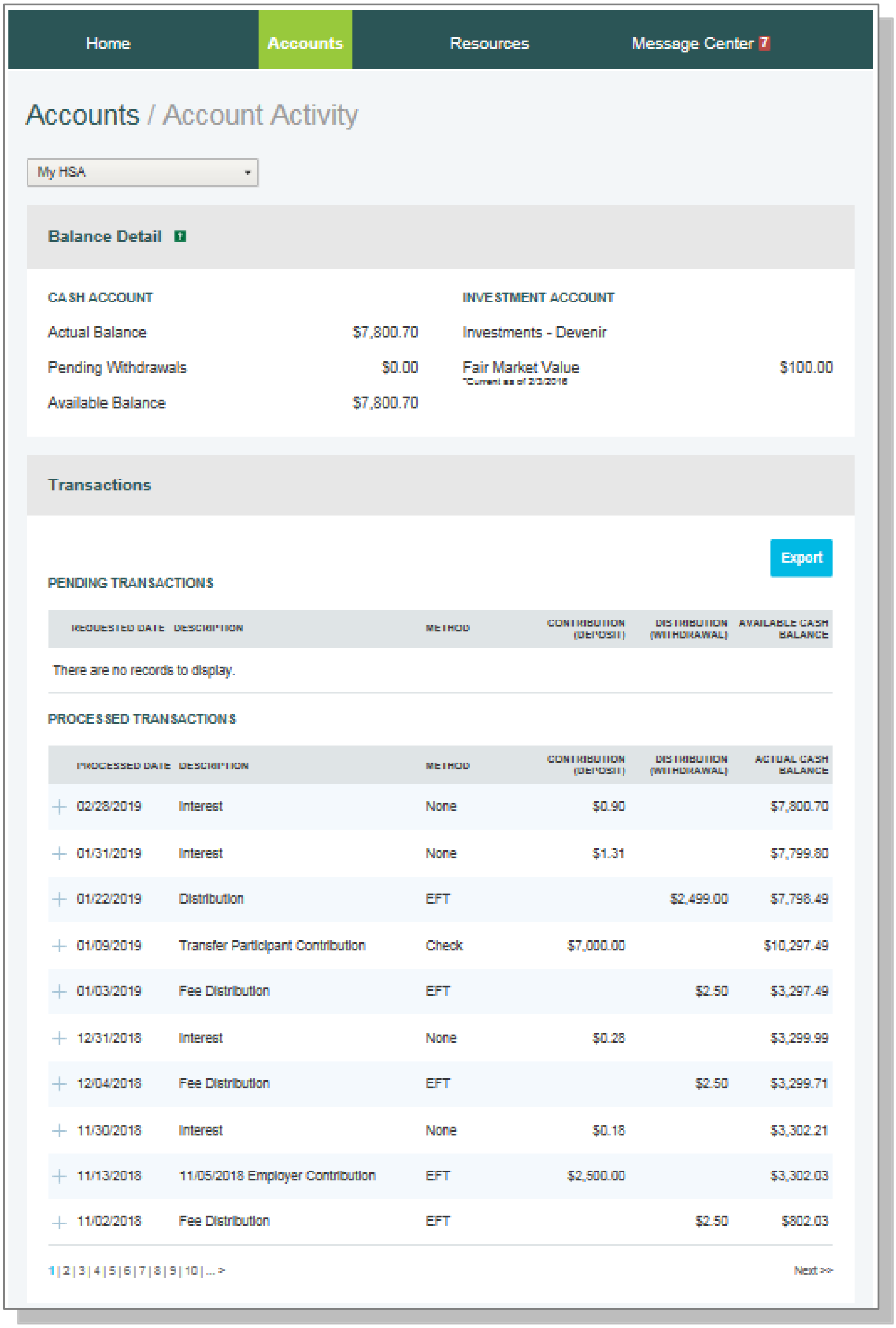
Account Summary (Balances)

The Account Summary page shows the Health Savings Account available cash balance and the self-directed investment balance (if applicable).



Account Activity

The Account Activity page provides transaction details for your account. You can export transactions using the Export button. You can also see details of a specific transaction by clicking the individual transaction.



Home | Accounts | Resources | Message Center 7

Accounts / Account Activity

My HSA

Balance Detail

CASH ACCOUNT		INVESTMENT ACCOUNT	
Actual Balance	$7,800.70	Investments - Devenir	
Pending Withdrawals	$0.00	Fair Market Value *Current as of 2/3/2016	$100.00
Available Balance	$7,800.70		

Transactions

Export

PENDING TRANSACTIONS

REQUESTED DATE	DESCRIPTION	METHOD	CONTRIBUTION (DEPOSIT)	DISTRIBUTION (WITHDRAWAL)	AVAILABLE CASH BALANCE

There are no records to display.

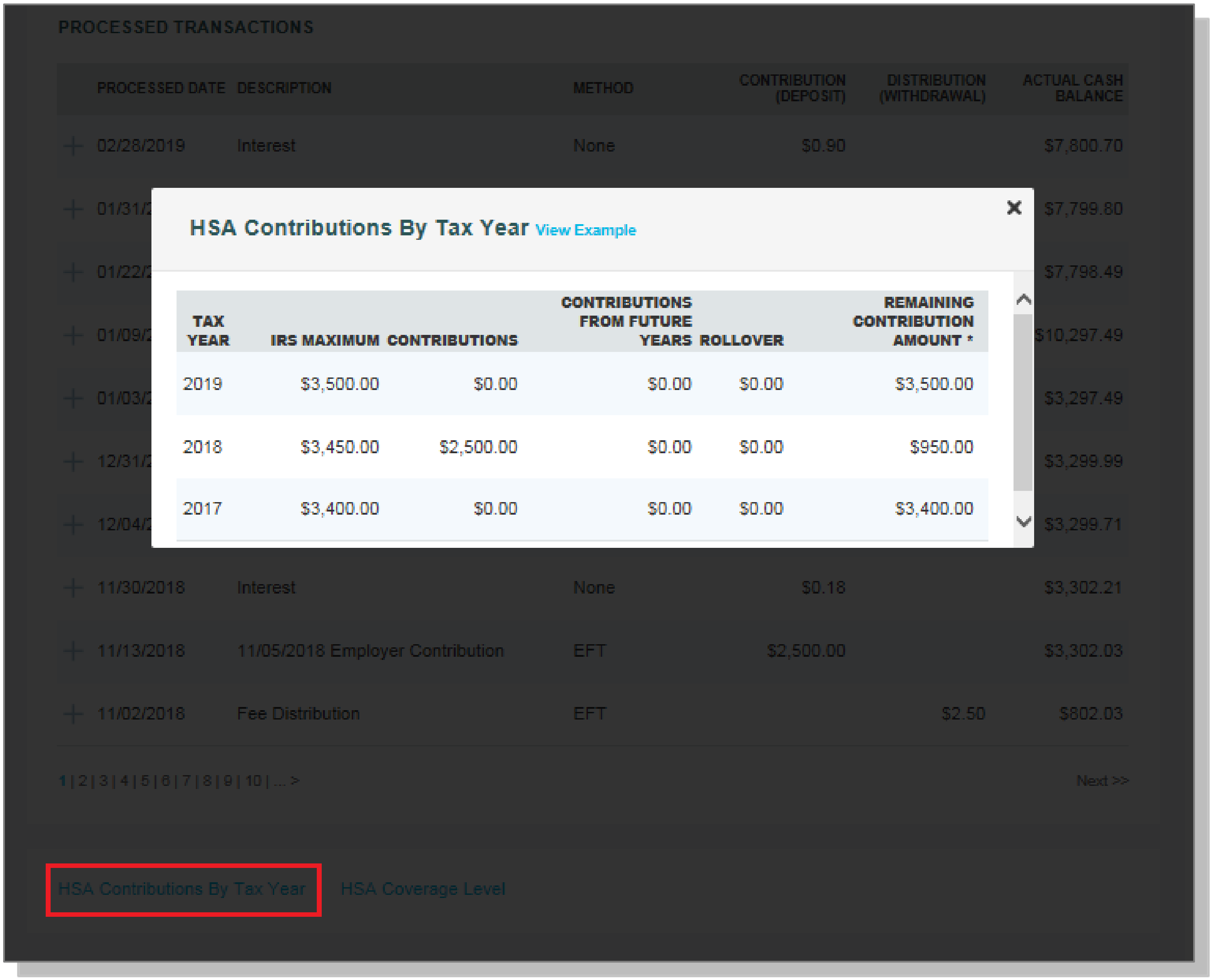
PROCESSED TRANSACTIONS

PROCESSED DATE	DESCRIPTION	METHOD	CONTRIBUTION (DEPOSIT)	DISTRIBUTION (WITHDRAWAL)	ACTUAL CASH BALANCE
02/28/2019	Interest	None	$0.90		$7,800.70
01/31/2019	Interest	None	$1.31		$7,799.80
01/22/2019	Distribution	EFT		$2,499.00	$7,798.49
01/09/2019	Transfer Participant Contribution	Check	$7,000.00		$10,297.49
01/03/2019	Fee Distribution	EFT		$2.50	$3,297.49
12/31/2018	Interest	None	$0.28		$3,299.99
12/04/2018	Fee Distribution	EFT		$2.50	$3,299.71
11/30/2018	Interest	None	$0.18		$3,302.21
11/13/2018	11/05/2018 Employer Contribution	EFT	$2,500.00		$3,302.03
11/02/2018	Fee Distribution	EFT		$2.50	$802.03

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | ... > Next >>

HSA Contributions by Tax Year

You can view HSA contributions by tax year by clicking the link on the bottom of the Account Activity screen.



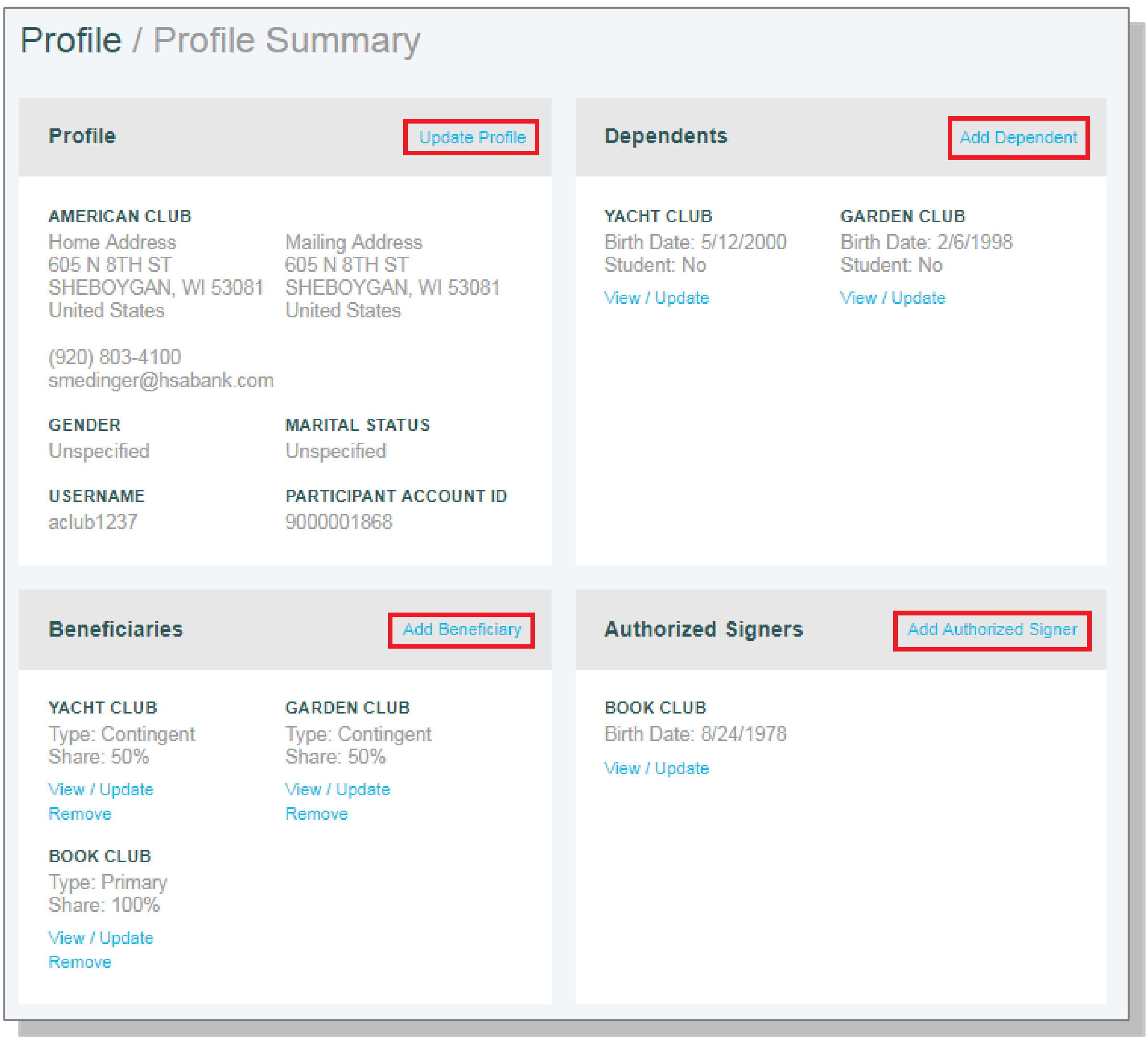
Profile Summary

The Profile page assists with reviewing your personal demographic information and offers the functionality to add an external bank account for online contributions and distributions from your HSA. Use the Profile page to view your setup details.

In addition to updating your demographic information, you can add dependents, beneficiaries, and authorized signers to your account.

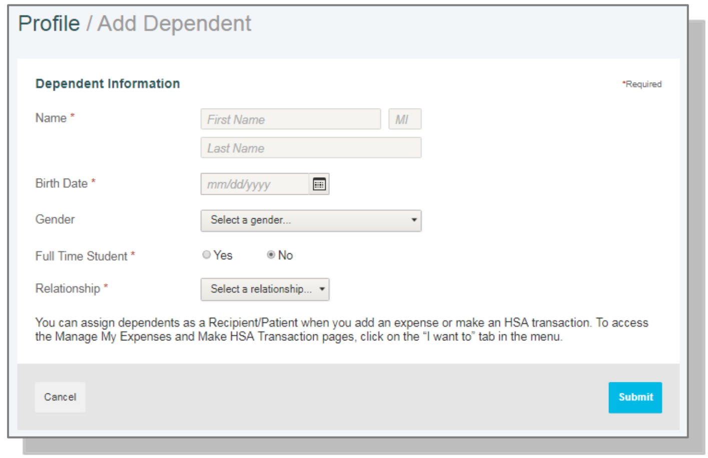
Update Profile

Use the Update Profile link to update your address, home phone number, mobile phone number, email address, marital status, and gender. *If your name has changed, please complete the Name Change Request Form located within the Forms & Support page under the Resources tab.*



Add Dependents

Use the Add Dependent link to add a new dependent, or click View/Update under existing dependents to make changes. Dependents added appear in myHealth Portfolio[SM] and the Pay Bill / Contribute pages.



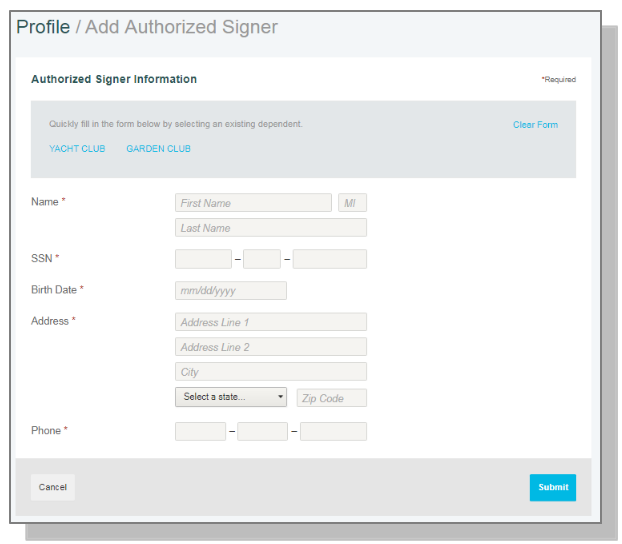
Add Beneficiary

You can designate a beneficiary to receive your HSA assets in the event of your death by clicking Add Beneficiary. If you are married and domiciled in a community property state, you can designate your spouse as the primary beneficiary through the website. However, if you are married and wish to designate a non-spouse primary beneficiary, you must submit a beneficiary form with the notarized consent of your spouse.

Add Authorized Signer

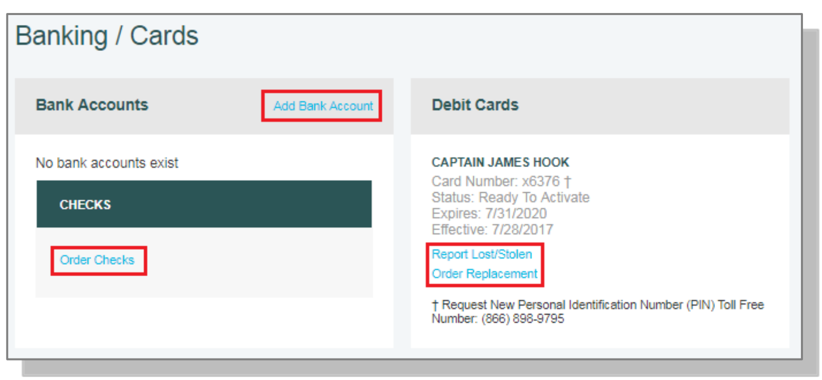
An authorized signer may be added through the Profile Summary page. Authorized signers can access the account and submit updates on the account. Additionally, authorized signers normally receive an HSA Bank Health Benefits Debit Card.

- Navigate to the Profile Summary page and click Add Authorized Signer.
- Complete the information and click Submit.



Banking/Cards

On the Banking/Cards page, you can view HSA Bank Health Benefits Debit Card information, report lost and stolen cards, request a replacement card, add an external bank account, and order checks.

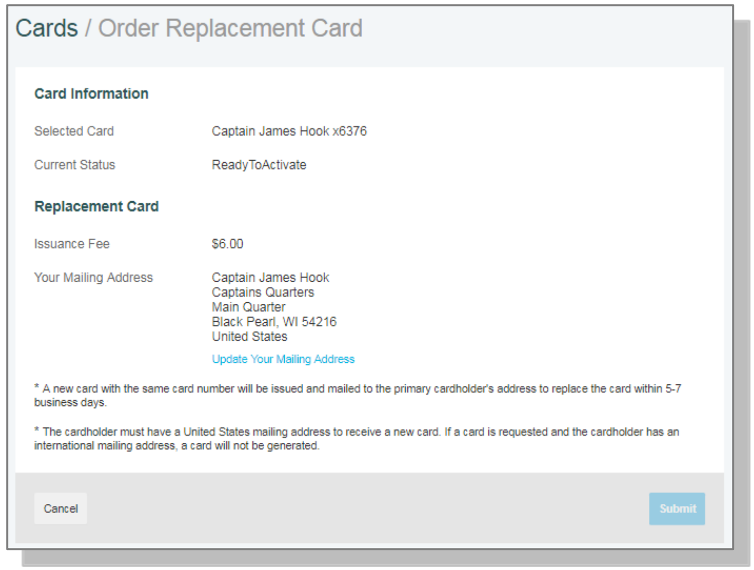


Report a Lost or Stolen Card

- Click Report Lost/Stolen and submit the form to request a replacement card and cancel the lost or stolen card.

Order a Replacement Card

- Click Order Replacement. Confirm that your information is accurate, and then click Submit to order a replacement card. A card issuance fee may apply; please refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.



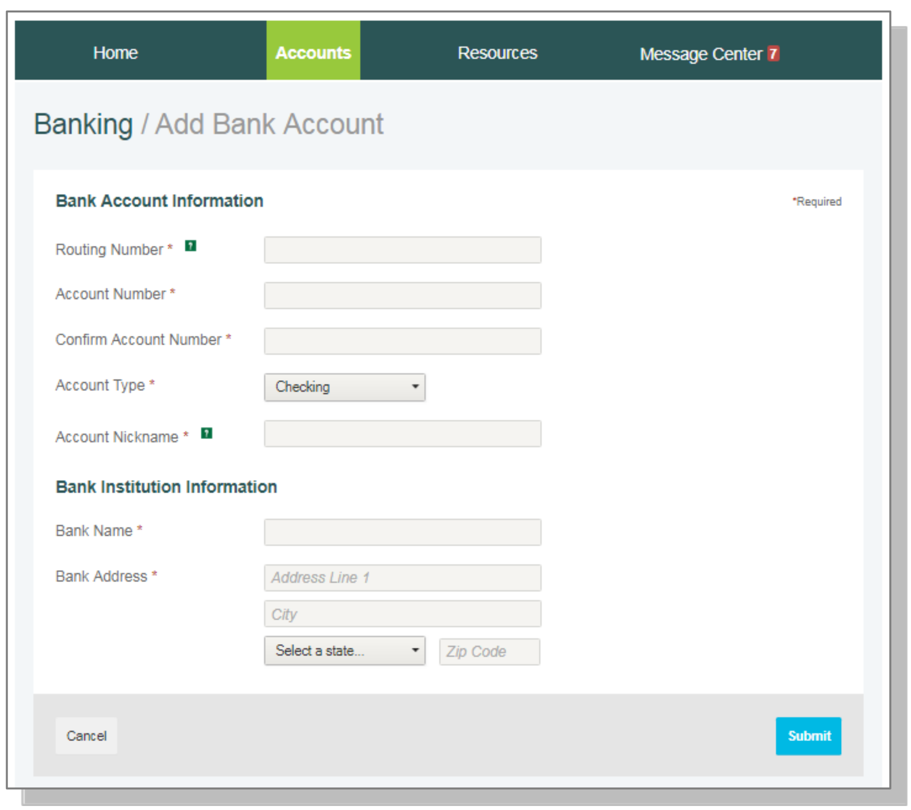
Order Checks (optional – fees may apply)

From the Profile page and the Banking/Cards tab, click Order Checks.

- Complete the check order and click the Order Checks link at the bottom of the page. The fee for the checkbook will be withdrawn from your HSA. Please refer to your *HSA Bank Fee and Interest Rate Schedule* for more information.

Add External Bank Account

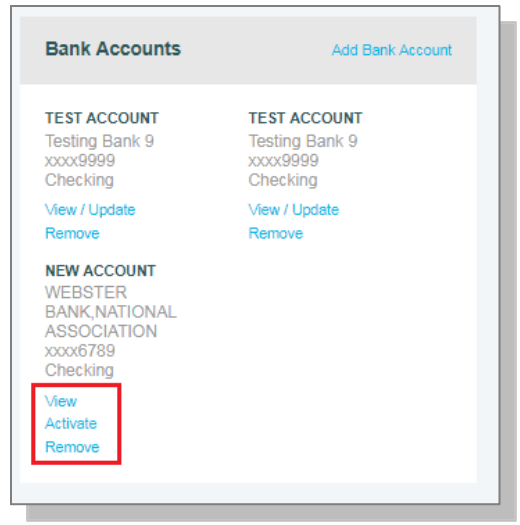
- You must have an active external bank account on file in order to make an online contribution to or reimburse yourself from your HSA. If you need to set up your external bank account, click the Banking/Cards link in the main menu.
- Click the Add Bank Account link and enter the information regarding your checking or savings account and financial institution name and address. Click the Submit button at the bottom of the screen. ***Please confirm your account number and ACH routing number with your external bank.***

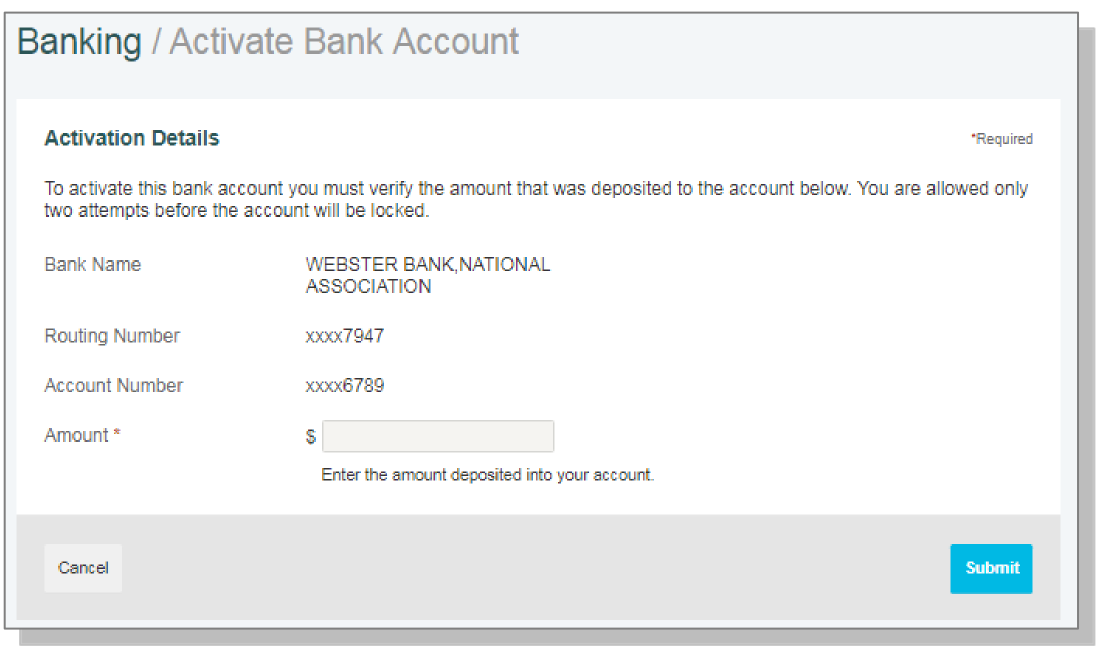


- After you have submitted the account information, HSA Bank will send a small deposit to your account within three business days to verify your banking information.
- Once the deposit is received in your external account, you will validate your banking information using the steps below.

Validate External Bank Account

- Navigate to the Banking/Cards page via the Profile section of the Accounts tab.
- Click Activate under your bank account information.
- Enter the amount of the small transaction ($0.01 to $1.99) to your checking or savings account from Webster Bank in the Amount field and click Submit.
- This account will now be available for contributions and paying bills and reimbursements.

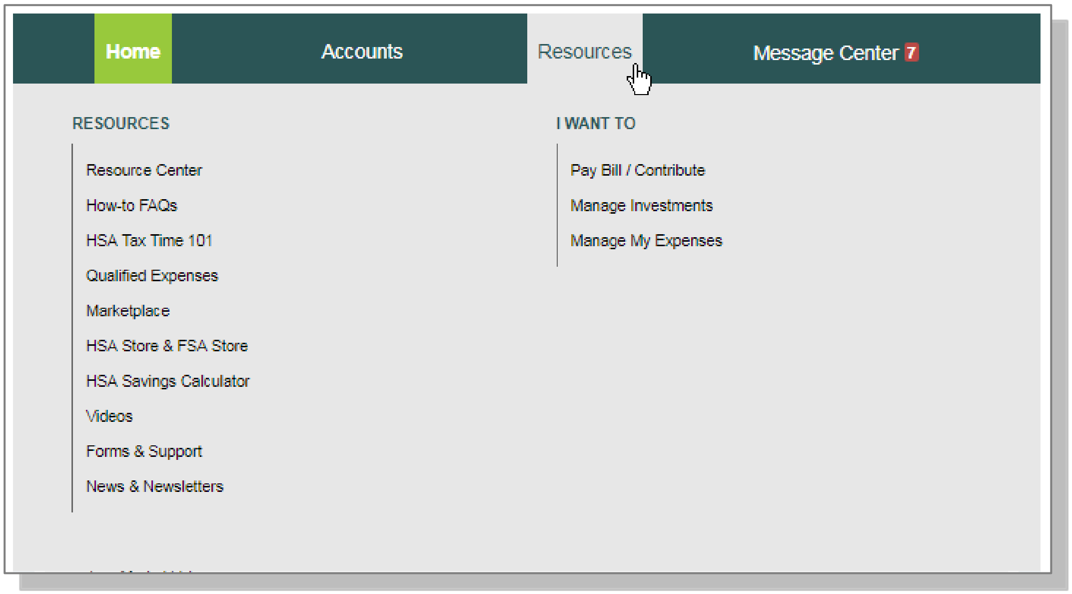




Resources

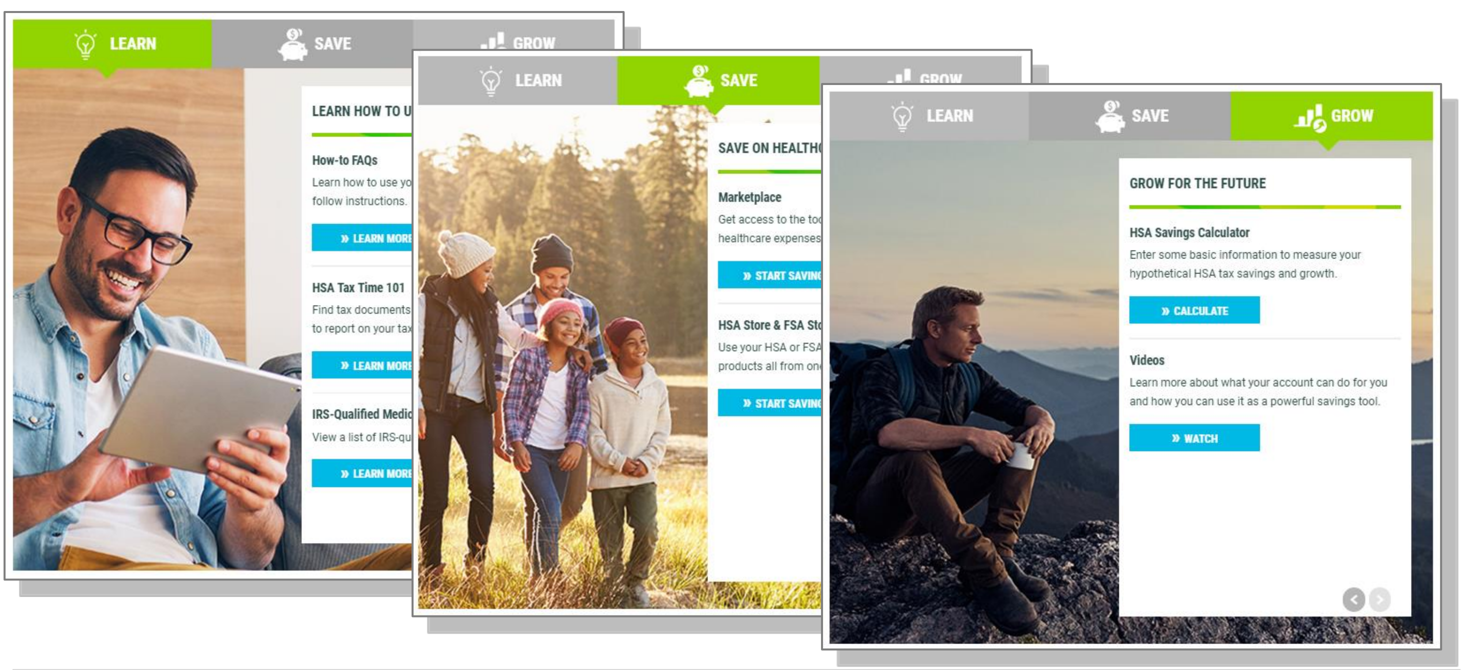
Resource Tab

On the main menu at the top of the page, hovering over the Resources tab will show a full listing of resources available to you. You can either select the page you would like to see or click on Resource Center for an overview of the resources available. The I Want To options are also accessible from this menu on the far right.



Resource Center

The Resource Center provides an overview of the resources available, conveniently listed under three categories: Learn, Save, and Grow. Each of these tabs will lead you to information about each page and a link to access it:

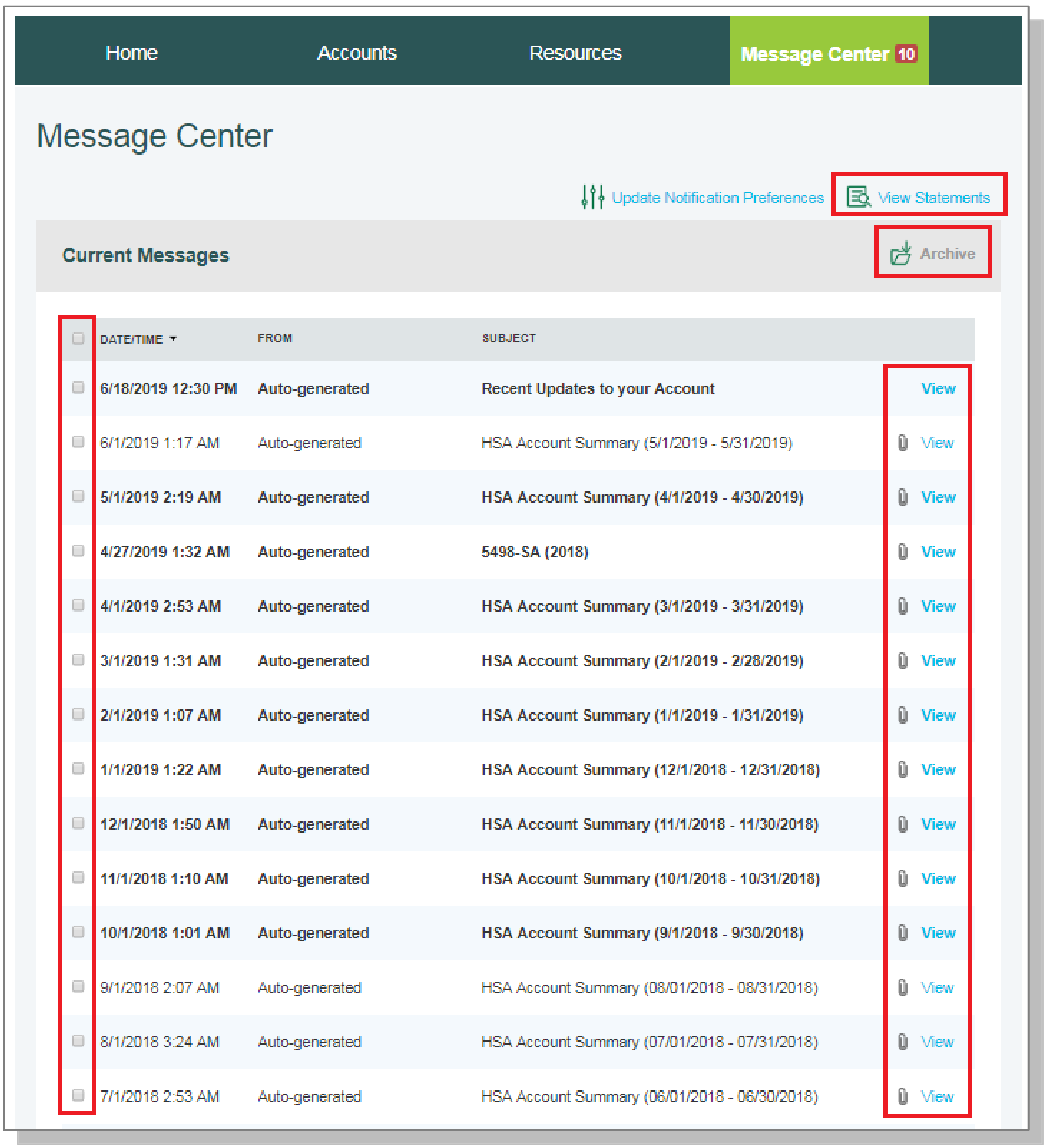


Message Center

Current Messages

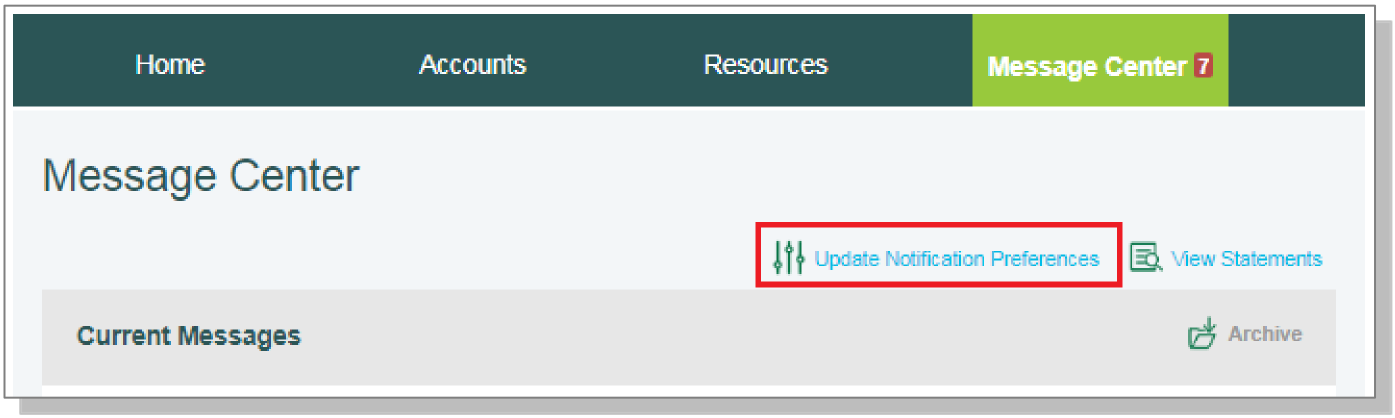
The Message Center page provides access to notifications about statements, tax documents, and other messages, as well as the ability to update notification preferences and access past statements. Click the View link next to any notification to view the message. If there is an attachment, indicated by the paperclip icon, you can see attachments (such as account statements or tax documents) via the View link as well. You can also print the document.

To remove messages from the Current Messages list, you can select the checkbox to the left of each message you would like to archive and click Archive. Any archived messages can be shown by clicking Show Archived Messages at the bottom of the page. You can also view your past statements and tax documents by clicking View Statements.

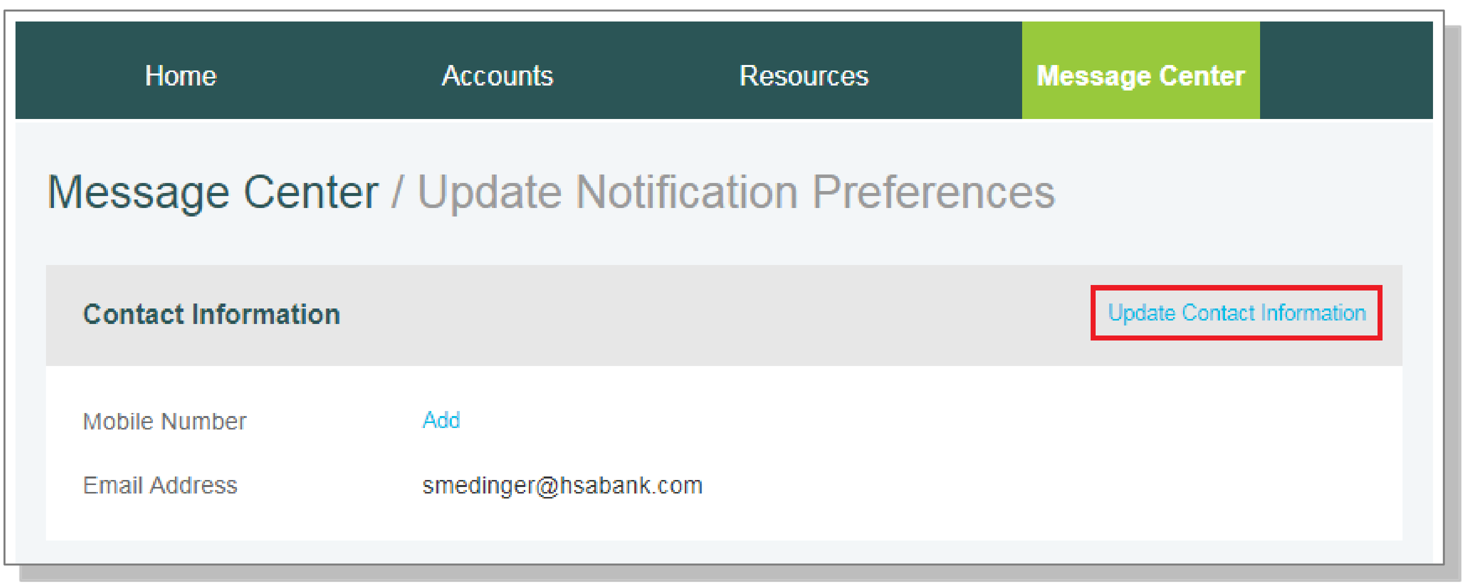


Notification Preferences

- To update your notification preferences, click Update Notification Preferences at the top of the Message Center.

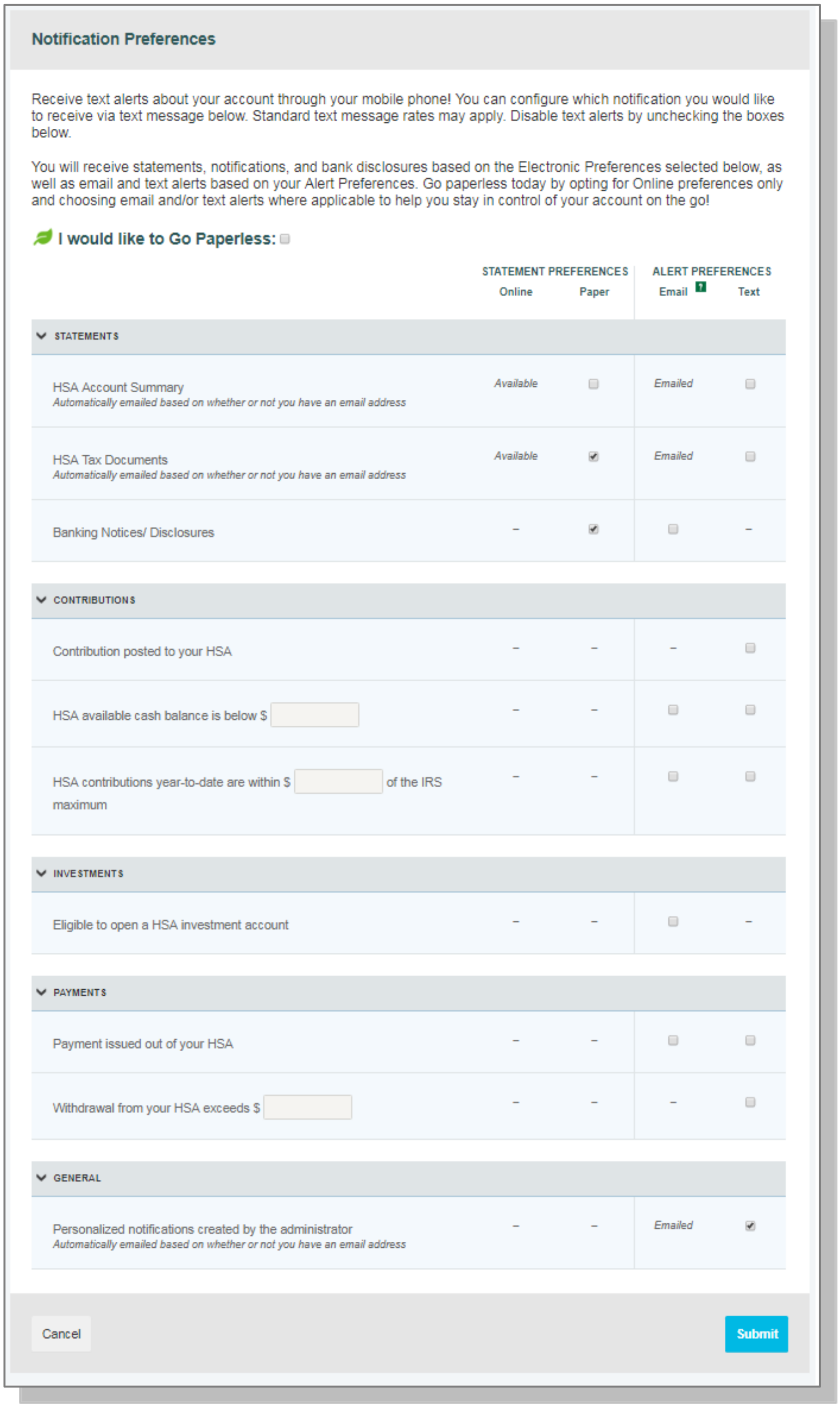


- In the Contact Information, you can view your mobile and email contact information or click "Update Contact Information" to edit them.



Notification Alerts

In the Statements & Notifications Options section, you will see electronic preferences and alert preferences. Review each of the notification categories to set, edit, or turn off text and email notifications as appropriate or switch between online and paper notices and statements. You can also select “I would like to Go Paperless” to set all of your Statement Preferences to Online only, where applicable. Please note, the available options may vary depending on your account type, options, and more.



Notification Preferences

Receive text alerts about your account through your mobile phone! You can configure which notification you would like to receive via text message below. Standard text message rates may apply. Disable text alerts by unchecking the boxes below.

You will receive statements, notifications, and bank disclosures based on the Electronic Preferences selected below, as well as email and text alerts based on your Alert Preferences. Go paperless today by opting for Online preferences only and choosing email and/or text alerts where applicable to help you stay in control of your account on the go!

I would like to Go Paperless: ☐

	STATEMENT PREFERENCES		ALERT PREFERENCES	
	Online	Paper	Email	Text
STATEMENTS				
HSA Account Summary *Automatically emailed based on whether or not you have an email address*	*Available*	☐	*Emailed*	☐
HSA Tax Documents *Automatically emailed based on whether or not you have an email address*	*Available*	☑	*Emailed*	☐
Banking Notices/ Disclosures	–	☑	☐	–
CONTRIBUTIONS				
Contribution posted to your HSA	–	–	–	☐
HSA available cash balance is below $	–	–	☐	☐
HSA contributions year-to-date are within $ of the IRS maximum	–	–	☐	☐
INVESTMENTS				
Eligible to open a HSA investment account	–	–	☐	–
PAYMENTS				
Payment issued out of your HSA	–	–	☐	☐
Withdrawal from your HSA exceeds $	–	–	–	☐
GENERAL				
Personalized notifications created by the administrator *Automatically emailed based on whether or not you have an email address*	–	–	*Emailed*	☑

Cancel Submit

Getting Help

If you need further assistance with the Member Website or with any day-to-day Health Savings Account questions, contact:

HSA Bank Client Assistance Center
Phone: 800-357-6246 (available 24/7, excluding major holidays)
Email: askus@hsabank.com
Fax: 877-851-7041

You can also chat with us live through the Member Website! Click Live Chat to begin.