



ENROLLING IN YOUR HSA

1. Obtain the enrollment username and password from your employer.
2. Go to www.SterlingHSA.com.
3. Click the orange 'Sign Up Now' box and select 'Individual, Part of an Employer Group'.
4. Here you can enter the enrollment username and password provided by your employer.
5. Fill out the form in its entirety and digitally "sign" the application by accepting the terms of the agreements and then click 'Submit Form' at the bottom.

A note to accountholders with multiple account types with Sterling HSA: We now support a single login for all of your accounts with Sterling. If you have already registered another account type under the same social security number with Sterling, you do **not** need to register again.

REGISTERING YOUR ACCOUNT FOR ONLINE ACCESS

IF YOU RECEIVED A WELCOME LETTER IN THE MAIL

1. Go to www.SterlingHSA.com and click the blue 'Register for online access' button on the right hand side.
2. Fill in the form with your account number (from the letter) and date of birth. Choose a user name and password and also create a password reminder question and answer, in case you ever forget your password. Enter the email address that you would like to use with your account, affirm that you have read the Electronic Access Agreement and then click 'Submit Form'.

•Required Information

Accountholder Registration

<p>•Account Number: <input type="text" value="HSA123456"/> Enter your Sterling Account Number Your Account Number can be found on your Welcome Letter.</p> <p>•Date of Birth: <input type="text" value="10"/> - <input type="text" value="11"/> - <input type="text" value="1980"/> Enter Date of Birth (mm-dd-yyyy format).</p>	<p>•Social Security Number: <input type="text" value="123-45-6789"/> Enter your Social Security Number (xxx-xx-xxxx format).</p>
--	--

User Information

<p>•Username: <input type="text" value="username"/> Choose a Username. The Username must be at least 6 and no more than 12 characters long. Usernames and passwords are case sensitive.</p> <p>•Password: <input type="password" value="....."/> Please enter a password.</p> <p>•Confirm Password: <input type="password" value="....."/> Confirm password</p>	<p>•Email Address: <input type="text" value="john@company.com"/> Enter a valid, active email address. Your account confirmation will be sent to this email address.</p> <p>•Confirm Email Address: <input type="text" value="john@company.com"/> Confirm your email address.</p> <p>•Password Reminder: <input type="text" value="What city was I born in?"/> Choose a Password Reminder. If you forget your password, you will be required to answer this question correctly.</p> <p>•Password Reminder Answer: <input type="text" value="Oakland"/></p>
---	---

By creating your account online, you agree to accept the term of our [Electronic Access Agreement](#), which is provided here online. If you wish to save the information provided, you will need to save it electronically to your computer or print it out yourself.

I have read the document associated with establishing online access to my account with Sterling HSA and transacting business online. I accept the terms of agreement.

SUBMIT FORM →

3. You will receive a message that your registration was submitted successfully.
4. Check your email for a message from Sterling Health Services and click the link provided to confirm your email address.
5. Once confirmed, you may log in with your user name and password at www.SterlingHSA.com.

IF YOU RECEIVED YOUR WELCOME LETTER BY EMAIL

1. Click on the link provided in your Welcome Letter email.
2. This will take you to the registration page (pictured above) which will be pre-populated with your account number and date of birth. Choose a user name and password as well as a password reminder question and answer, in case you ever forget your password. Click 'Submit Form'.
3. You will receive a message that your registration was completed successfully and you may log in with your user name and password at www.SterlingHSA.com

YOUR ACCOUNT PAGES

PORTFOLIO

If you have multiple account types with us, the first page that you see upon logging in is your portfolio. This is a brief glance at all of your accounts. Click on any account type to view more details and submit claims.

ACCOUNT SUMMARY

This is your account overview. It briefly displays your account balances, contributions and claims activity year to date as well as your debit card transactions.

CONTRIBUTIONS

This page is an overview of the contributions that have been applied to your HSA account. These will either be from your own contributions or that of your employer and will be indicated as such. If you wish to make a contribution, please see the section entitled 'Make a Contribution'.

DISBURSEMENTS

There are three forms of disbursements: Reimbursements, Provider Payments and Debit Card transactions. See the 'Submitting a Claim' section for more detailed information.

ADD/UPDATE BANK ACCOUNTS

You may have multiple bank accounts associated with your HSA account. When making a contribution online, you will select from one of these accounts. You may add, remove or edit accounts as necessary. See the section entitled 'Managing Bank Accounts' for more details.

ACTIVITY STATEMENT

Your Activity Statement is a detailed view of your account activity for the period you select. You may choose your desired time period from the drop-down list at the top of the page and the information will automatically load.

USER PROFILE

Your user profile is where you may update your name, address, phone number or email address as well as change the password on your online account. This page also lists the debit cards associated with your account and close or open debit cards.

Note: If your debit card is lost or stolen, call Sterling customer service at 800.617.4729 to report it.

BENEFICIARIES

This is a view-only list of the beneficiaries that you have designated on your HSA account. Changes require a signature and can be submitted with a Beneficiary Change form.

DEPENDENTS

Here, you may view, remove or add dependents associated with your HSA account. Proper social security numbers and dates of birth are required.

Note: Debit cards are allowed only for dependents 10 years of age or older.

MAKE A CONTRIBUTION

To make a contribution to your HSA account, you may send a check to our office or you may submit an ACH transaction online. If you do not already have a bank account associated with your HSA account, visit the section 'Managing Bank Accounts' before continuing here.

1. Click 'Contributions' on the menu on the left hand side.
2. Fill out the form on this page.

Bank Account	Description	Date	Contribution Amount	Service Fee	Total Deducted from Bank Account
Bank of America	Regular Contribution	01/03/2011	\$100.00	\$2.50	\$100.00

Save Cancel

3. Description will usually be 'Regular Contribution'. See below for an explanation for the other types of contributions you may be able to make.
4. The Service Fee amount is option – this amount will go into your Fee Bucket and will only be used to pay initial set up fees or monthly administration fees.
5. You may future date a contribution but you may not back date them. Contributions are deducted directly from the bank account indicated and take 3-4 days to process. Funds will be available to you on the fourth day, unless there is a problem with the contribution transaction.

CONTRIBUTION TYPES

Initial Contribution – If your account does not yet have funds, you will have this option to let us know that this is your first contribution to the account.

Regular Contributions – Most contribution types will fall in this category. This type accumulates each year and is reported to the IRS at the end of the tax year.

Prior Year Contribution – This option is available between January 1st and April 15th of each year. This will mark the contribution as intended for a previous year. Please contact customer service for a more in-depth explanation of how this can affect your year-end tax situation.

Roll-over Contribution – If you are moving your HSA from another administrator to Sterling, you may use this option to tell us that this amount is from your old account. This will not affect your total contributions for the year, as it has already been accounted for in previous reporting.

Catch-up Contribution – If you are 55 years of age or older, you may make an additional \$1,000 contribution each year.

WHAT IS THE FEE BUCKET?

The Fee Bucket was introduced in 2010 to allow accountholders to keep their monthly administration fees separated from their HSA contributions. You may make contributions to this account that will not be reported to the IRS. These funds will only be used to pay your initial set up fees and monthly administration fees. Funds in the Fee Bucket *cannot* be transferred to the HSA account to be used for medical expenses.

SUBMITTING A CLAIM

There are up to three types of claims for an HSA account: Reimbursements, Provider Payments and Debit Card Transactions. Each type is outlined below:

REIMBURSEMENT

Use this option to be reimbursed for a qualified expense that you have already paid.

1. Click 'Reimburse Me' and fill out the form that appears.

*Bank Account	*Description	*Date	*Amount
Bank of America	Qualified	01/03/2011	\$ 100.00
Save Cancel			

2. You may future date a reimbursement, but cannot back date them. Reimbursements are sent directly to the bank account you indicate and take 3-4 days to process.

Note: The Qualified and Non Qualified option is to differentiate between medical and non medical expenses. This can affect your tax situation at the end of the year. Please call customer service for more information if you think you have a Non Qualified expense.

PROVIDER PAYMENT

Use this option if you have received a bill from your provider and would like Sterling to pay the provider directly using your HSA funds.

1. Add the provider to your provider list by clicking 'Pay Provider' and then 'Add Provider'.
2. Fill out the form that appears and click 'Save'. This will add the provider to your list for use.

*Provider Name Dr. Jones	*Provider Address 123 Indiana Ave	
*Provider City Oakland	*Provider State California	*Provider Zip Code 94612
Save Cancel		

3. To submit your claim, click 'Pay Provider' and fill out the form that appears.

*Provider My Provider	*Patient's Name Charlie Brown	Date of Service 12/21/2010	Account number with Provider 56413
*Payment Date 01/03/2011	*Amount 50.00	Note Office Visit Co-Pay	
Save Cancel			

4. You may future date a provider payment, but cannot back date them. Provider Payments are sent via USPS in the form of a check and take 2-3 days to leave our office. (Mailing time may vary.)

Note: Sterling Health Services Administration offers EOB review for claims that are submitted through our office. An experience claims adjudicator will review the documentation that you provide, looking for appropriate charges and areas where you may be entitled to discounts. If you submit your Provider Payment through the website, this step will be bypassed.

DEBIT CARD TRANSACTIONS

If your employer allows debit cards and you have chosen to receive one, you may use it for qualified medical expenses. The card is coded to work only at certain types of merchants, including doctor's offices, hospitals, some pharmacies and other medical providers. Approved transactions do not require documentation or submission to our office, as they are adjudicated and paid immediately upon debit card approval.

MANAGING BANK ACCOUNTS

You may have multiple bank accounts associated with your HSA account. These are accounts that you will instruct Sterling to debit in order to contribute to your personal HSA account.

TO ADD A NEW ACCOUNT

1. Go to 'Add/Edit Bank Accounts'
2. Click 'Add New Bank Account'
3. A form will appear on the page. Fill this out with your banking information and click 'Save.'

*Bank Name	*Account Type	*Routing Number	*Account Number
Bank of the United States	<input checked="" type="radio"/> Checking <input type="radio"/> Saving	121000358	987654137
Save Cancel			

TO REMOVE AN EXISTING ACCOUNT

1. Go to 'Add/Edit Bank Accounts'
2. Check the box in the row of the account you would like to remove and click 'Save'

TO EDIT AN EXISTING ACCOUNT

1. Go to 'Add/Edit Bank Accounts'
2. Click the Edit icon in the row of the account you would like to edit.
3. A form will appear below with the account information.
4. Make the necessary changes and click 'Save'.