

THE hsa SOLUTION

HSA Advantage Direct

HSA Advantage Direct allows CIGNA members who are enrolling in an HDHP to open their HSA online without having to wait for a Welcome Kit. HSA Advantage Direct allows the member to activate their account – using a health plan specific URL– in three easy steps. Click on or type the following URL to begin enrollment using HSA Advantage Direct: <https://hsamember.com/HSA/advantagedirect?hpp=018>

Step 1

Enter your information:

- Name
 - Last 4 digits of SSN
 - Date of birth
 - ZIP code
- and click “Submit”

The screenshot shows the 'ACS|BNY Mellon Advantage Direct Enrollment System' login page. It has a header with 'hsamember.com' and 'THE hsa SOLUTION'. The main content area is titled 'Login' and contains a form with fields for 'First Name', 'Last Name', 'Last 4 digits of Social Security Number (e.g., 1234)', 'Date of Birth (e.g., 05/10/1980)', and 'ZIP Code (e.g., 00000)'. There are 'Submit' and 'Clear' buttons at the bottom of the form. A note at the bottom says: 'For questions or assistance, please contact the ACS|BNY Mellon HSA Contact Center at 1-866-354-0244 from 8:00 a.m. to 8:00 p.m. Eastern time, Monday - Friday.'

Step 2

Review and click “Next”

The screenshot shows the 'Welcome' page of the HSA Advantage Direct Enrollment System. It includes a 'Welcome' message, a list of steps to follow (Review HSA (Health Savings Account) disclosures and agreement, Electronically enroll in the ACS|BNY Mellon HSA), and eligibility criteria. A 'Next' button is visible at the bottom right of the page.

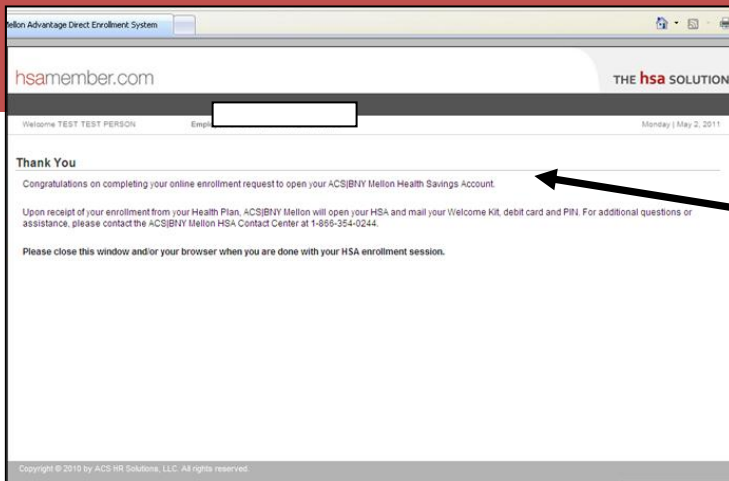
The screenshot shows the 'Open Your HSA Now' page. It contains a 'Your Welcome Kit' section and an 'HSA Disclosures and Agreements' section. A 'Next' button is visible at the bottom right of the page.

Step 3

Before you can OPEN your account, you must review the terms and conditions and select “Agree” and click “Finish”

The screenshot shows the 'Electronic Access Agreement' page. It contains a 'PLEASE READ THE FOLLOWING TO SEEK ENROLLMENT IN THE HEALTH SAVINGS ACCOUNT PROGRAM ELECTRONICALLY' section, followed by numbered instructions. At the bottom, there are 'Agree' and 'Disagree' radio buttons, and a 'Finish' button.

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Confirmation Screen –
Thank you for your online
enrollment

WHAT'S NEXT?

- A personalized HSA debit card will be mailed 5-10 days after The ACS|BNY Mellon HSA Solution receives an enrollment file from CIGNA and the data match is successful. (NOTE: for the protection of the account holder, a separate mailing containing the PIN (Personal Identification Number) will be mailed to activate the HSA debit card.)
- An abbreviated Welcome Kit will be mailed to the address received on the enrollment file including a personalized Master Signature Card.
- The account holder must complete and return the Master Signature Card found in the Welcome Kit to obtain an HSA checkbook or designate beneficiaries.
- Once ACS|BNY Mellon HSA Solution processes the Master Signature Card, an HSA checkbook will be mailed.