

# Lively HSA

## Overview

# Agenda: HSA

1. Dashboard overview
2. How to enroll and get started
3. Your HSA debit card & reimbursements
4. Initiating an HSA transfer
5. Investing your HSA funds
6. Tools to help maximize your HSA
7. Lively Mobile App

# 1 HSA Dashboard overview

# Your online dashboard

The dashboard is titled "Lively" and shows a "My Balance" of \$800.00, with an available balance of \$800.00. A button to "Add new expense" and a link for "What's eligible?" are present. A link to "View Unreimbursed Expenses" is also shown.

A section titled "View the status of your 2 ongoing transfers" includes a refresh icon and a right-pointing arrow.

The "Recent Transactions" section lists three transactions:















- JUL 18, 2022: Investment Transfer (- \$50.00) - Transfer To Investment Account. View Transaction button.
- JUL 15, 2022: Contribution (\$50.00) - Contribution - Current Year. View Transaction button.
- JUL 8, 2022: Investment Transfer (- \$50.00) - Transfer To Investment Account. View Transaction button.


The "Contributions" section shows a donut chart for "Actual" contributions of \$700.00 of a \$3,650.00 limit, with a "Scheduled" tab. A link to "Adjust my contribution" is provided.

The "Investments" section shows "TOTAL INVESTMENTS" of \$5,677.00, broken down into HSA GUIDED PORTFOLIO (\$5,677.00) and TD AMERITRADE SDBA (\$0.00). A "View investments" button is shown.

The "Spending Summary" section shows a bar chart for "All Time" spending across categories: Vision (\$275), Dental (\$138), Medical (\$689), Lab Work (\$0), Hospital (\$0), Chiropractor (\$0), Pharmacy (\$0), and Other (\$1). A "TOTAL" of \$1103 is shown.

## Main Menu

-  Dashboard
-  Account Settings
-  Contributions
-  Debit Cards
-  Reimbursements
-  Expense Scout
-  Bill Pay
-  HSA Transfers
-  Investments
-  Deductible Spending
-  Documents
-  Secure Messages
-  Marketplace
-  Invite Friends NEW



# 2

## **How to enroll and get started**

**Step 1:** Look out for an email from Lively inviting you to finish enrollment

**Step 2:** Click on the URL in the email to access your new Lively account

**Step 3:** Choose a password for your new account and login for the first time

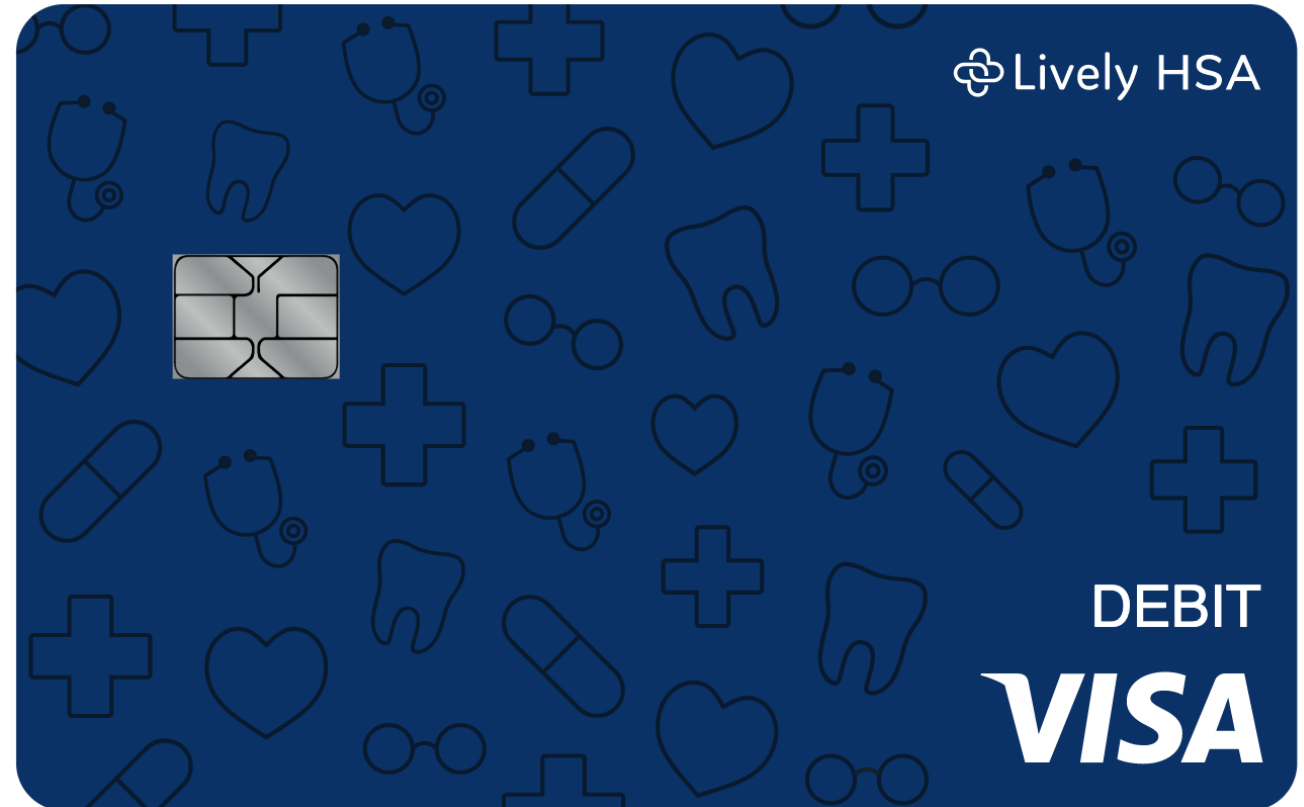


# 3 Spending from your HSA



# Your New Debit Card

- Your HSA debit card is the most convenient way to pay with your HSA.
- Look for your new debit card in the mail 1-2 weeks after being enrolled in Lively.
- Activate your new card on the Debit Cards page of your Lively account or by calling our Member Support team.



## Card Management



### Cardholder Name

VISA ●●●●

Expires 12/2023

DAILY SPENDING LIMIT  
\$5,000.00

[Update pin](#)

[Report lost or stolen](#)

[Block card](#)

[Order a dependent card](#)

[View transactions](#)

# Initiating a Reimbursement

- Link a checking or savings account to your Lively account to initiate reimbursements
- Choose to get reimbursed now or later
- Choose to upload a receipt or other documentation (optional)

## New Reimbursement

### How much was this expense?

\$0.00

Merchant / Provider

Ex: Rite Aid

Date of purchase

MM / DD / YYYY

### Categorize your expense

Medical

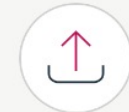
### When would you like to be reimbursed?

Get Reimbursed  
Later

Process  
Immediately

Your expense will be added to a queue where you can choose to be reimbursed at a later date

### Upload receipt and documentation



Drag receipt image here  
or select your file

File types: PDF, JPEG, JPG, PNG, BMP, TIFF

 Add Note

Add Expense

# 4 Initiating an HSA Transfer

# Let's transfer your HSA funds to Lively

Choose 1 of 2 ways to move funds from your existing HSA provider to Lively.

To learn more about the difference between a rollover and a trustee-to-trustee transfer click [here](#).



## Rollover transfer

FASTER OPTION

✉ Your existing provider **sends you the funds.**

🕒 You are responsible for depositing the funds to Lively **within 60 days—or face a 20% income tax.**

📅 You are limited to only one HSA rollover **every 12 months.**

Initiate rollover



## Trustee-to-trustee transfer


HANDS OFF OPTION

✉ Your existing provider **sends funds to Lively directly.**

🕒 This can take **2-6 weeks** depending on your existing provider's processing time.

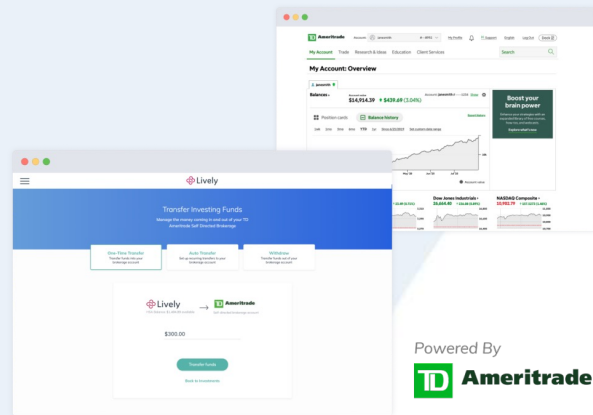
📅 You can transfer this way **as many times** as you need.

Initiate transfer



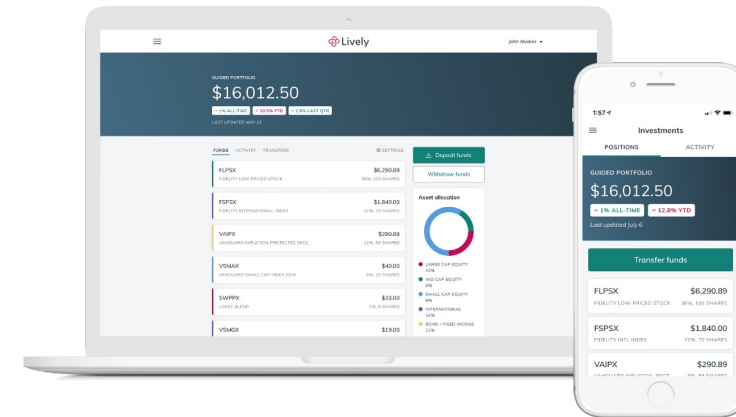
# 5 Investing your HSA funds

# Robust, personalized investment solutions



## Self-Directed Brokerage Account

- Access a complete range of investment options
- Individual stocks, bonds, commission-free ETFs, and more than 13,000 mutual funds
- \$0 commissions for online trading of US exchange listed stocks



## HSA Guided Portfolio

- Personalized suggestions tailored to your risk preferences and time horizons with a high-quality, low-cost funds.
- Automatic rebalancing helps ensure the portfolio stays on track over time
- 0.50% annual fee based on invested assets.



# Easily transfer funds to and from your investment account

## 3 ways to deposit funds



### Schedule recurring deposits

Set how much and how often you want to invest funds



### Set a sweep deposit

Set an amount to keep in your HSA and invest the rest



### Make an immediate one-time deposit

[Do This Later](#)

## Withdraw from investments

Funds available in your HSA within two business days

FROM

HSA Guided Portfolio

TO

Lively HSA

AMOUNT

**Devenir Balance: \$3,306.95**

[Back](#)

[Set transfer](#)



# 6

## **Tools to maximize your HSA**

# Tools to help you maximize your HSA

Once your account is setup and ready to use, log into your Lively Dashboard and enable these features:

- **Deductible Tracker** – Connect your health plan and track spending against your deductible. Automatically updates with your in and out-of-network spending
- **Expense Scout** – Automatically catch eligible expenses you may have missed. Securely link external accounts and cards and Expense Scout will identify potential eligible expenses for you to review and accept or reject for reimbursement.



The screenshot shows the "Expense Scout" interface. At the top, there is a search bar labeled "Search by merchant" with a magnifying glass icon. Below the search bar is a notification box with a checkmark icon and the text: "Lively found 32 potentially eligible transactions for you to review and submit as expenses." Below the notification are three tabs: "ELIGIBLE FOR REIMBURSEMENT" (which is selected and underlined), "SUBMITTED TO LIVELY (0)", and "ALL TRANSACTIONS". The main content area displays a list of transactions with the following columns: Date, Merchant Name, Amount, and a "Reimburse" button with a close icon (X).

DATE	MERCHANT	AMOUNT	STATUS	ACTION
AUG 21, 2019	Safeway Pharmacy	\$43.28	Ⓡ	Reimburse X
AUG 16, 2019	Webster Orthopedic Rehabilitation	\$70.00	LMN	Reimburse X
AUG 3, 2019	John Muir Health UCSF Health...	\$50.00		Reimburse X
JUL 30, 2019	Office of Simarjit Singh, DDS	\$325.89		Reimburse X
JUL 26, 2019	Walgreens Pharmacy	\$17.38	Ⓡ	Reimburse X

## Deductible Spending



### Check my deductible

It only takes a minute and all we need is your **insurance carrier** and **member ID**.

Get Started

# Deductible Tracker

## How it Works



### 1. Link external accounts

Securely add accounts\* you would like to be scanned, using bank-level encryption



### 2. See eligible transactions

Lively automatically scans transactions from the past 7 days and aggregates eligible expenses



### 3. Review and submit expenses

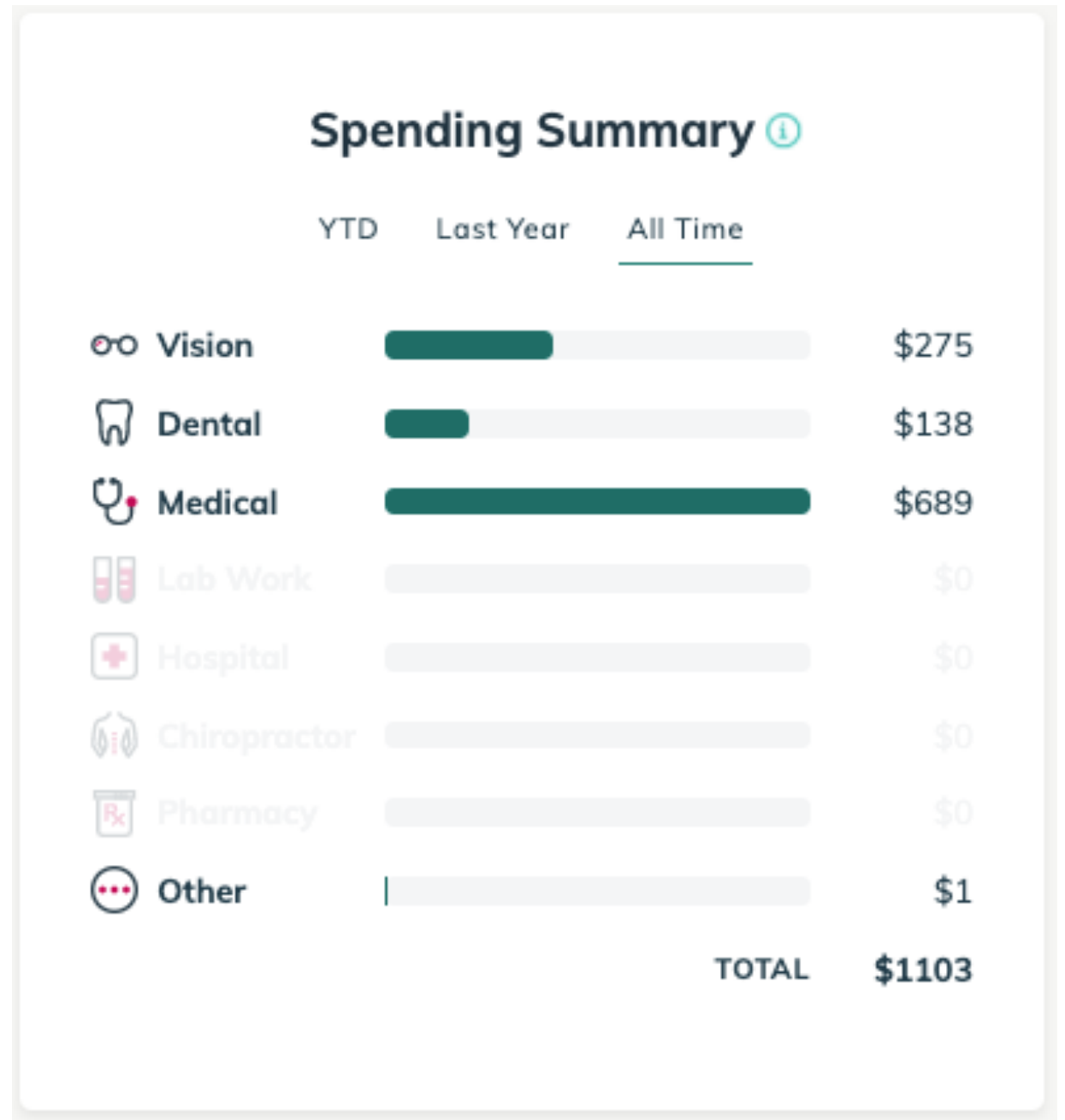
You can edit expense details or attach documents before submitting for reimbursement

 [Get Started](#)

\* For external accounts already linked to your Lively HSA, you will still need to confirm permission to activate feature

# Expense Scout

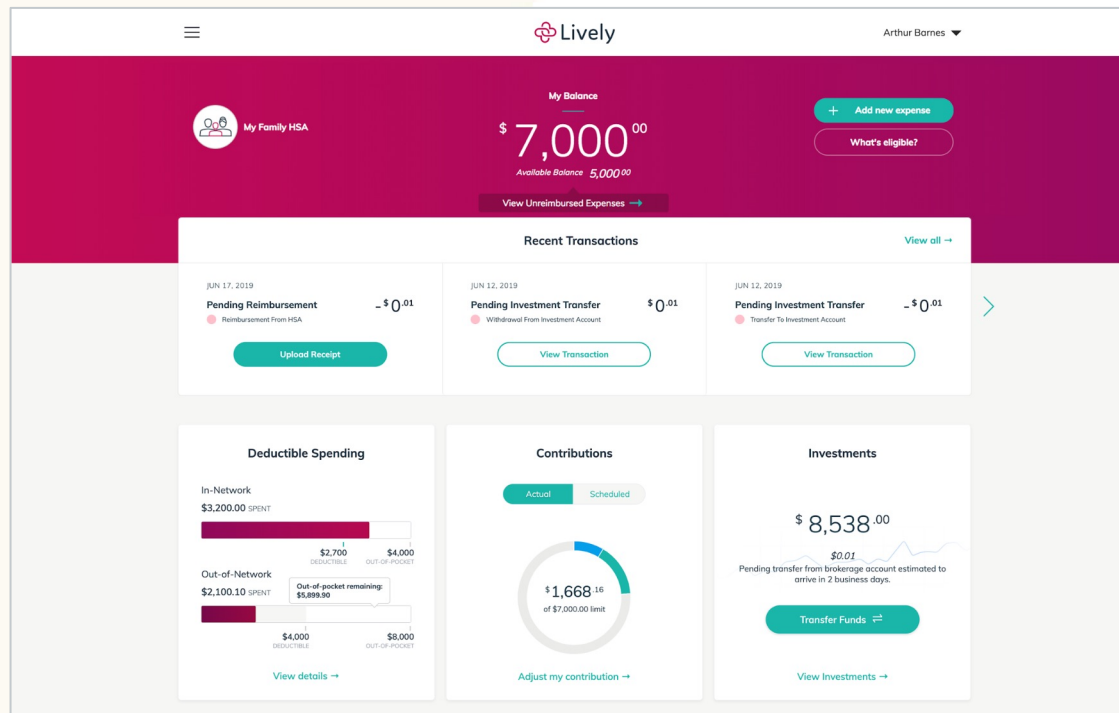
# Spending Summary



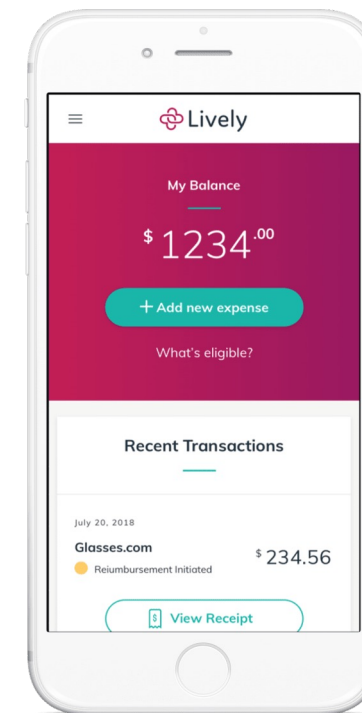


# 7 **The Lively Mobile App**

# Manage your account effortlessly, even while on the go



Lively Dashboard



Mobile App



# Lively Member Support Information:



**Member Support Phone:** [888-576-4837](tel:888-576-4837)



**Member Support Email:** [support@livelyme.com](mailto:support@livelyme.com)



**Member Support Hours:** 6 am-6 pm PST



# Q&A