

# BenefitWallet™



## HSA Advantage Direct

HSA Advantage allows 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 specific URL– in three easy steps. Click on or type the following URL to begin enrollment using HSA Advantage Direct:

<https://mybenefitwallet.com/HSA/advantagedirect?hpp=024>



BenefitWallet Advantage Direct Enrollment System

Log In

To begin, please enter the information requested below:

First Name:

Last Name:

Last 4 digits of Social Security Number (e.g., 1234):

Date of Birth (e.g., 05/12/1990):

ZIP Code (e.g., 00842):

Please click here if you have a P.O. Box as your mailing address.

Primary Email:

Re-enter Primary Email:

Note: You will be sent a confirmation email after you complete the account activation process on this website.

For questions or assistance, please contact the toll-free number 1-800-800-8000, Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time.

### Step 1

Enter your information:

- Name
- Last 4 digits of SSN
- Date of birth
- ZIP code
- If you have a PO Box as your mailing address, check the box. An address collection page will be displayed
- Email address and click “Submit”

Address Collection Page

Address

As required by the USA Patriot Act, your residential address (where you live) is required for us to verify your identity.

Current Residence Address (No P.O. Box)

Street Address (Line 1):

Street Address (Line 2):

City:

State:

Zip Code:

Mailing Address (Enter your P.O. Box)

Street Address (Line 1):

Street Address (Line 2):

City:

State:

Zip Code:

**Step 2**  
Review and click "Next"

Welcome 1207 7007

**Welcome**

Welcome to the The BenefitWallet HSA Advantage Web site!

Through this site, you will be able to:

- Review HSA (Health Savings Account) disclosures and agreement.
- Electronically enroll in the BenefitWallet HSA.

To be eligible to open a BenefitWallet HSA, you must meet all of the criteria listed below. The Medicare Act of 2003, which established HSAs, defines "eligible individuals as those who:

- are covered by a qualified High Deductible Health Plan (HDHP);
- have no other coverage (such as coverage as a dependent under a spouse's employer's plan) that pays first dollar for medical care that is covered by the HDHP;
- are not enrolled in Medicare; and
- cannot be claimed as a dependent on another individual's tax return.

You are eligible to establish an HSA if you are entitled to benefits under an Employee Assistance Plan (EAP), disease management or wellness program or have a discount card for prescriptions.

Your HSA will not become active until after the date you have completed the enrollment process, your HDHP enrollment has been received and your HDHP coverage becomes effective.

**Important Tax-Related Information ...**  
To ensure compliance with Internal Revenue Service Circular 230, we inform you that any U.S. Federal tax advice contained in these web pages and the account agreements presented below is not intended or written to be used, and cannot be used for the purpose of avoiding penalties under the Internal Revenue Code or providing, preparing or recommending to another party any tax-related matters addressed herein.

[Next](#)

**Step 3**  
Before you can OPEN your account, you must review the terms and conditions and select "Agree" and click "Finish"

BenefitWallet

Welcome 1207 7007

**Open Your HSA Now**

By completing the account process online, we immediately (or on your HDHP plan effective date, if later) can activate your HSA, and issue you your debit card and PIN.

Your Welcome Kit ...

Upon processing of your enrollment, a welcome kit will be mailed to the address provided with the enrollment information. The Welcome Kit includes your account card and a master signature card which you must complete if you want to receive a checkbook or designate beneficiaries.

Disclosures and Agreements ...

Before you can open your HSA, you must first read the disclosures and agreements below, and then click Agree at the bottom of this page.

**Electronic Access Agreement**

PLEASE READ THE FOLLOWING TO BEEN ENROLLMENT IN THE BEAL FINANCIAL ACCOUNT PROGRAM ELECTRONICALLY

1. The provisions on this page allow us, if we agree, to communicate personalized disclosures and enrollments for the ACORN Health

**You will need a computer with Internet Explorer to view, download, and print the Disclosures and Agreements pdf document.**

**Acknowledgement and Acceptance**

If you would like to electronically acknowledge and receive statements from your HSA, and open your Bank of New York Mellon Health Savings Account now, click Agree below. By doing so, you acknowledge and agree to the following:

- You are eligible to participate in the program under the criteria described above;
- You are consenting to receive, and acknowledge receipt of, the welcome kit, related agreements, and related disclosures (including the document titled, "What Does MY HSA Do With Your Personal Information") electronically;
- You have successfully printed or downloaded the disclosures and the material in the scroll box above;
- You agree to be bound by the agreements and fee schedule in the scroll box above; and
- Your click of the Agree button below is your legally binding consent.

Agree  Disagree

[Next](#)

**Confirmation Screen –  
Thank you for your online  
enrollment**

Welcome TEST EMPLOYEE

**Thank You**

Congratulations on completing your online enrollment request to open your BenefitWallet Health Savings Account. A confirmation email will be sent to your primary email address (if available) shortly.

Upon receipt of a successful match of your enrollment information from your Health Plan, BenefitWallet will process your signature and a Welcome Kit, debit card and PIN will be mailed to you. Your HSA account will open at the effective date of your health plan coverage.

**NOTE: If the information you submitted here does not match up with the enrollment information sent by your employer or Health Plan, your account will not be activated.** You will receive a Welcome Kit which will include instructions on how to open your HSA electronically through our website. You must follow these instructions to ensure that your signature is processed and your account is activated.

Please close this window and/or your browser when you are done with your HSA enrollment session.

For additional assistance, please contact the BenefitWallet Service Center at 1-866-354-0244.

## WHAT'S NEXT?

- You will receive a confirmation email if an email was provided on the login screen.
- A personalized health care payment card will be mailed 5-10 days after BenefitWallet™ receives an enrollment file from your employer and the data match is successful.
- An abbreviated Welcome Kit will be issued by BenefitWallet containing a personalized Master Signature Card.
- You must complete and return the Master Signature to designate beneficiaries. If you would like to receive a checkbook, also complete the checkbook indicator on the Master Signature Card. If the indicator is checked, an HSA checkbook will be mailed to you once BenefitWallet processes the Master Signature Card. Once BenefitWallet processes the Master Signature Card, an HSA checkbook will be mailed.