



Employee Benefit Solutions
Powered by Union Bank & Trust

Thank you for choosing Omnify

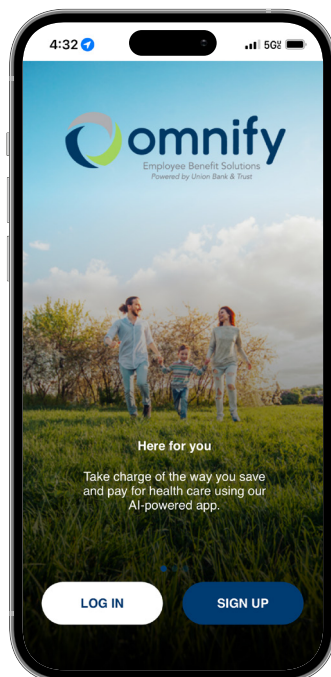
Congratulations! You've taken the first step toward optimizing your healthcare spending and savings. Now more than ever, it's important to ensure you have adequate savings for future healthcare costs. Rest assured, the team at Omnify delivers an affordable, convenient, and worry-free approach to saving for your medical expenses — backed by real people who really care.

So let's get started! Follow these simple steps to optimize your account experience.

- Enroll**
- Set up online access**

Get 24/7 online access to your account and online resources.

 - » Register at www.omnifybenefits.com
 - » Update your contact information (personal email and mobile phone)
 - » Set your communication preferences
 - » Define your reimbursement preferences
- Designate a beneficiary**
 - » Be sure to designate a beneficiary for your HSA, which you can find online under the Benefit Account Summary section of your account.
- Activate your Omnify Visa® card**
 - » You will receive your HSA debit card within 10 business days
 - » Activate your card online or call 844.238.4474
- Download our mobile app¹**
 - » Manage your healthcare from the palm of your hand. Download the **Omnify Benefits** mobile app from the Apple® App Store® or Google Play™ store.



Contact us

Phone: 402.323.1815
Toll-free: 844.472.6567

Hours of business:
8 a.m. – 5 p.m. CST
Monday – Friday

www.omnifybenefits.com
Email: support@omnifybenefits.com

*¹Message and data rates may apply.
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Contributing made easy

Why make contributions to your HSA? It helps lower your taxable income and allows you to build a nest egg for future healthcare expenses. Contributions may be made by you, your employer, or anyone else; however, the preferred tax treatment will only be realized by you.

Contribution methods

- » **Payroll deduction.** If your employer offers this option, you may elect to have an amount deducted pre-tax from your paycheck and deposited directly into your HSA. Please contact your HR department for more information. Some employers who offer payroll deduction will need your HSA information. The HSA routing number is 104914160. Your HSA's account number can be found by accessing your account online.
- » **Online transfer.** You can make one-time contributions from your personal bank account to your HSA. Log into your Omnify account to set up.
- » **Account transfer.** If you already have an HSA with another administrator, you can consolidate your savings. Transfer your existing HSA balance to Omnify. Download the Transfer In form at www.omnifybenefits.com.
- » **Checks.** Mail to:

Union Bank & Trust
Attn: Omnify
PO Box 82518
Lincoln, NE 68501-2518

Checks should be made payable to Union Bank & Trust; simply write your account number in the memo line.

Maximize your contributions

The tax advantages of an HSA make it a powerful long-term savings vehicle, and contributing the maximum allowable amount helps you to get the most from it. At the very least, you'll want to contribute enough to cover anticipated healthcare expenses. Because your balance rolls over year to year, there is no penalty for contributing more than you're able to use in one year.

Keep in mind that HSA contribution limits, established by the IRS, may change each year. **Be sure not to over-contribute to avoid unwanted tax consequences.**

	2023 Contribution Limit	2024 Contribution Limit	Catch-up Contribution ²
Single	\$3,850	\$4,150	\$1,000
Family	\$7,750	\$8,300	\$1,000

² Participants age 55 or older may make additional contributions above the set HSA maximum. Catch-up contributions can be made any time during the year in which the HSA participant turns 55.

Sound complicated? Don't worry. There are tools within the Omnify portal that will help you monitor your contributions and help prevent over-contributing. And remember, we're here to help! Contact us if you have any questions.



HSA account options

“Spenders” or short-term investors

Omnify’s HSA deposit account is similar to an interest-earning checking or savings account. Enjoy a competitive interest rate on all your contributions; interest accumulates tax-free. Member FDIC.

“Savers” or long-term investors

If you’d like to use your HSA as a long-term savings vehicle, Omnify’s HSA investment account* may be right for you. Simply maintain a balance in your HSA of at least \$500 and any amount over that may be invested as follows. Not FDIC insured.

Investment HSA options*

11 life cycle funds

- » Vanguard Target Retirement Income
- » Vanguard Target Retirement Funds 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060, 2065, and 2070

25 individual funds

- » **Money market**
Goldman Sachs Financial Square Gov’t Fund
- » **Fixed income**
Goldman Sachs Short-Term Conservative Income Fund
Goldman Sachs Inflation Protected Securities Funds
PIMCO Total Return Fund
Vanguard Short-Term Federal Fund
Vanguard Short-Term Inflation-Protected Securities Index Fund
- » **International equity**
American Funds EuroPacific Growth Fund
T.Rowe Price International Value Equity Fund
T.Rowe Price Overseas Stock Fund
Vanguard Total International Stock Index Fund
- » **U.S. equity (large cap)**
American Funds Investment Company of America
American Funds The Growth Fund of America
American Funds Washington Mutual Fund
MFS Value Fund
Vanguard 500 Index Fund
Vanguard Total Stock Market Index Fund
- » **U.S. equity (mid cap)**
Nuance Mid Cap Value Fund
J.P. Morgan Mid Cap Growth
Vanguard Mid Cap Index Fund
- » **U.S. equity (small cap)**
J.P. Morgan U.S. Small Company Fund
MFS New Discovery Fund
Vanguard Small Cap Value Index Fund
Vanguard Small Cap Index Fund
- » **Specialty**
Vanguard REIT Index Fund
Vanguard Emerging Markets Stock Index Fund

4 Vanguard LifeStrategy target funds

- » Income Fund
- » Conservative Growth Fund
- » Moderate Growth Fund
- » Growth Fund

Multi-Managed Fund Lineup



*Investment Health Savings accounts:
Not FDIC Insured - No Bank Guarantee
May Lose Value

Qualified and nonqualified medical expenses

The funds in your HSA should only be used for qualified medical expenses. Funds you withdraw from your HSA are income-tax-free when used to pay for qualified medical expenses. Funds withdrawn to pay for nonqualified expenses are generally subject to taxes (state and federal) and IRS penalties. Please reference IRS Publication 969 and 502 for more detailed information.

The following list provides examples of qualified and nonqualified medical expenses. This list is not all-inclusive. Always consult with your tax advisor should you require specific tax advice.

- » [IRS Publication 969](#)
- » [IRS Publication 502](#)

Qualified medical expenses may include:

- » Acupuncture
- » Alcoholism treatment
- » Ambulance
- » Anesthetist
- » Arch supports
- » Chiropractor
- » Contact lenses
- » Contraceptives (by prescription)
- » Dental treatment (X-rays, fillings, braces, extractions, etc.)
- » Dentures
- » Diagnostic items/services
- » Doctor's office visits and procedures (physicians, surgeons, specialists, or other medical practitioners)
- » Drug addiction treatment
- » Eyeglasses (for medical reasons)
- » Eye exams
- » Eye surgery (such as Lasik, PRK, cataract, glaucoma, etc.)
- » Feminine hygiene products
- » Hearing aids
- » Hospital services
- » Laboratory services and fees
- » Nursing services
- » Operations
- » Over the counter (OTC) medicine
- » Prescription drugs
- » Physical therapy
- » Psychiatric care
- » Speech therapy
- » Smoking cessation programs (including nicotine gum or patches)
- » Telephone or TV equipment to assist the hard of hearing
- » Therapy equipment
- » Vaccines
- » Vasectomy
- » Vitamins (if prescribed)
- » Wheelchair/wheelchair maintenance
- » Wigs

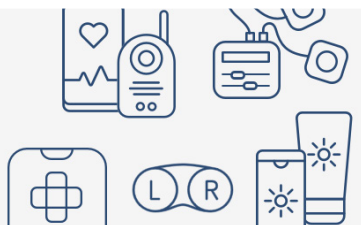
Nonqualified medical expenses may include:

- » Bug spray
- » Bleaching, teeth whitening
- » Botox
- » Cosmetic surgery (unless due to trauma or disease)
- » Diaper services
- » Electrolysis/hair removal
- » Gasoline
- » Household help
- » Health club dues and fees
- » Illegal operations and treatments
- » Maternity clothes
- » Nutritional supplements



The largest selection of guaranteed HSA-eligible products, **zero guesswork.**

Shop HSA Store



Managing your account

Your HSA is your core account, but you're getting so much more. Our robust portal — available through the app or online at www.omnifybenefits.com — features an array of services, tools, and resources to help make everything easier and to help you understand all the ins and outs of your account.

Using the online portal/app

- Getting started 7
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Getting started

The Omnify online portal can be accessed by visiting www.omnifybenefits.com

Registration

- **Step 1:** If this is your first time accessing the Omnify online portal, click *Log in*, then *Register*.
- **Step 2:** Complete the registration form (as shown in the image on the lower right).
 - » Choose a username and password.
 - » Enter your demographic information.
 - » Obtain your *employee ID* and *employer ID* from your HSA welcome email.

If you already have a benefit debit card, the debit card number can be used in place of the *employer ID* in the *registration ID* field.

Before clicking *Register*, be sure to view and accept the terms of use.

- **Step 3:** Click *Register*. The process may take a few seconds. Do not click your browser's back button or refresh the page.

Secure authentication

The next phase of registration involves setting up your secure authentication. This important step helps ensure your account is secure and private.

After the registration form is successfully completed, you will be prompted to complete the secure authentication setup process.

- **Step 1.** Select your security questions. From the list, please select four security questions and provide your answers. These questions will be randomly asked during subsequent logins to ensure security. When finished, click **Next**.
- **Step 2.** On the next page, you will be prompted to verify your email address. Click **Next**.
- **Step 3.** Submit setup information. On the next page, you'll be asked to verify the information you entered during the secure authentication process. After you've reviewed and confirmed the accuracy of this information, click **Submit Setup Information**.

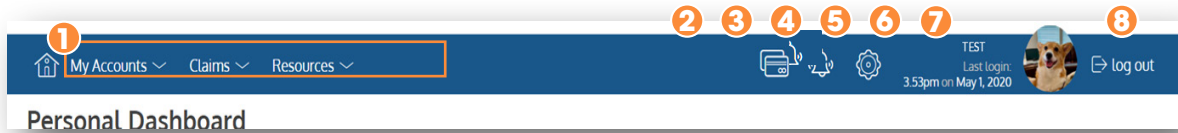
A confirmation page will display the successful completion of your registration.

The screenshot shows the top of the Omnify website. On the left is the UBT Union Bank & Trust logo. In the center is the HEALTH BENEFIT SOLUTIONS logo. On the right is the phone number 844.472.6567 and the email address healthbenefits@ubt.com. Below the logos is a lock icon and a privacy policy statement: "We will maintain the confidentiality of your personal information in accordance with our privacy policy." Underneath is a "Sign in" heading. There is a "Username" input field, a "Forgot your Username? Let us help" link, and a "SIGN IN" button with a checkmark icon. Below that is an information icon and a note: "To protect your personal information, we collect your password on a separate page." At the bottom, there is a "Don't have an account?" link and a "REGISTER" button with a person icon.

The screenshot shows the registration form. It has several fields: "Username *" with a key icon, "Password *" with a lock icon, "Confirm Password *" with a lock icon, "First Name *" with a person icon, "Initial" with a person icon, "Last Name *" with a person icon, "Email *" with an envelope icon, "Registration ID *" with a dropdown menu showing "Employer ID", and "Employee ID *" with a person icon. At the bottom, there is a checkbox for "I accept Terms of Use".

Navigating your online experience

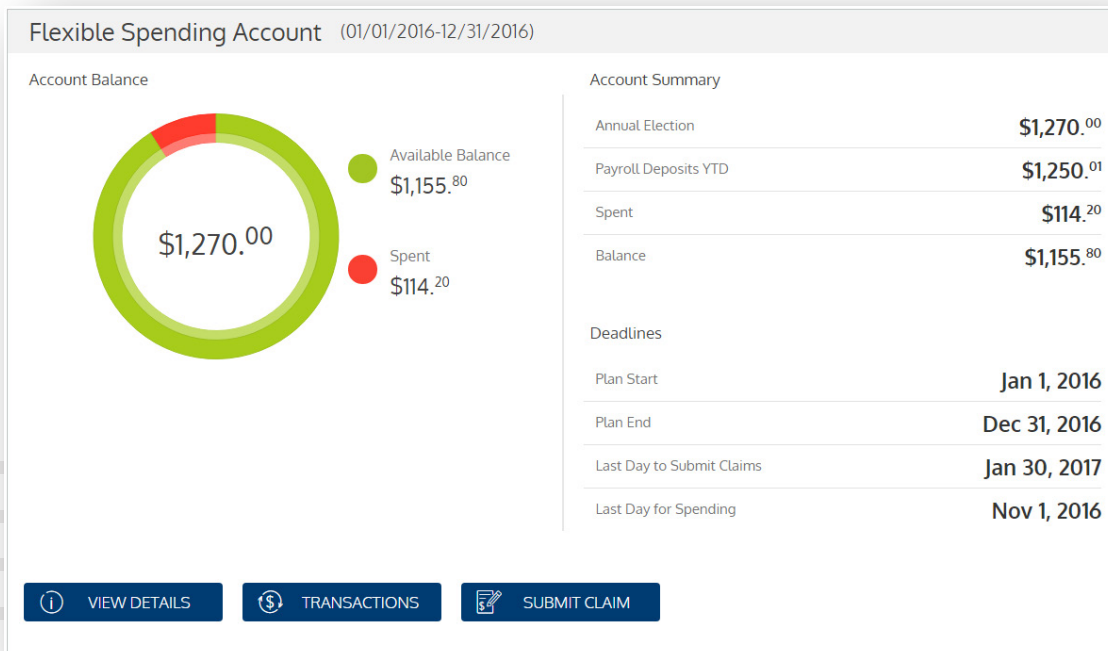
The navigation bar gives you instant access to the key areas and functions in the portal. The navigation bar is located atop every page in the portal.



1. **Page menus.** Hover over the menu name to view a list of available pages.
2. **Cards.** Access and manage your debit card(s).
3. **Alerts.** View important account alerts.
4. **Communication settings.** Manage your email and SMS text alert settings and preferences.
5. **User profile.** View and manage your profile settings.
6. **Log out.** End your session.

Checking your account balance(s)

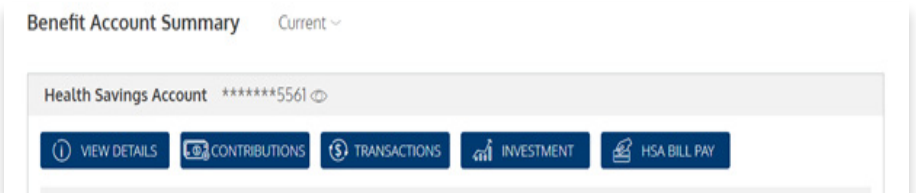
Navigate to the *Benefit Account Summary* page to access a quick view of your account balance(s). Each of your accounts displays in its own box and provides at-a-glance details regarding your balance, distributions, contributions, and other important account information. Additional details can be found by clicking the *View Details* button at the top of the page.



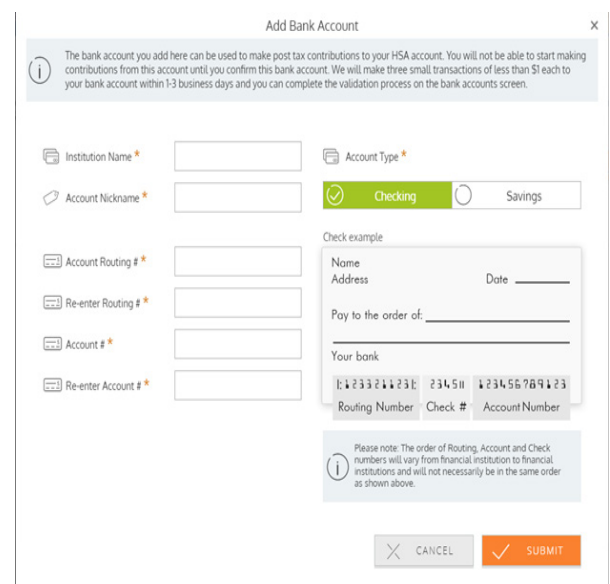
Funding your HSA (outside of payroll deduction)

Putting money in your HSA is simple. First, you'll link your personal bank account (checking or savings) to your HSA online. Once linked, you'll be able to easily transfer funds from your bank account(s) into your HSA.

How to link your bank account(s)



- **Step 1:** Navigate to the **Benefit Account Summary** page > locate your HSA > click the **Contributions** button > click the **Bank Accounts** button.
- **Step 2:** Click the **Add Account** option in the upper right-hand corner of the **Bank Accounts for External Funding** page. A pop-up window will appear, prompting you to enter your bank account information. After entering your bank's routing number and your personal bank account number, click **Submit**.
- **Step 3:** After submitting your bank account information, a quick validation process is initiated. Two small credits and one offsetting debit are processed against your account. To complete this validation process, you must enter these transaction amounts in the online portal.
- From the **Bank Accounts** page, click to expand the bank account listing and click the **Validate Account** option. Simply enter the amounts (from step 2 above) in the bank account validation pop-up screen and click **Submit**. You may fund your HSA from this account as soon as the validation process completes.



Add Bank Account

The bank account you add here can be used to make post tax contributions to your HSA account. You will not be able to start making contributions from this account until you confirm this bank account. We will make three small transactions of less than \$1 each to your bank account within 1-3 business days and you can complete the validation process on the bank accounts screen.

Institution Name *

Account Type * Checking Savings

Account Nickname *

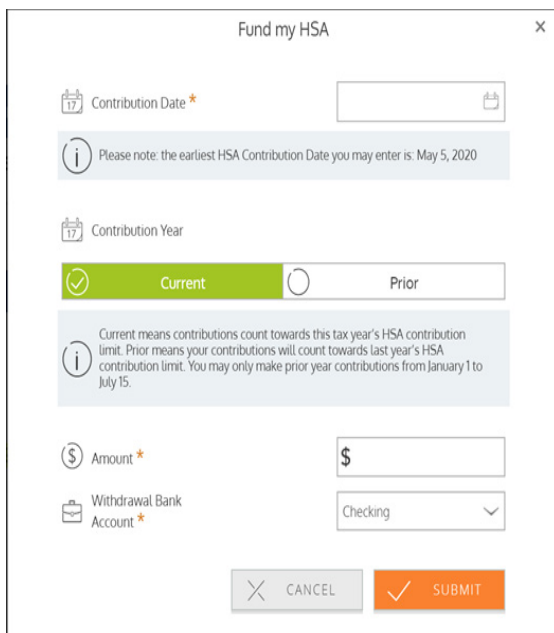
Check example

Name _____
Address _____ Date _____
Pay to the order of: _____

Your bank

Routing Number	234567891234	Check #	1234	Account Number	1234567891234
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Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.



Fund my HSA

Contribution Date *

Please note: the earliest HSA Contribution Date you may enter is: May 5, 2020

Contribution Year

Current Prior

Current means contributions count towards this tax year's HSA contribution limit. Prior means your contributions will count towards last year's HSA contribution limit. You may only make prior year contributions from January 1 to July 15.

Amount *

Withdrawal Bank Account *

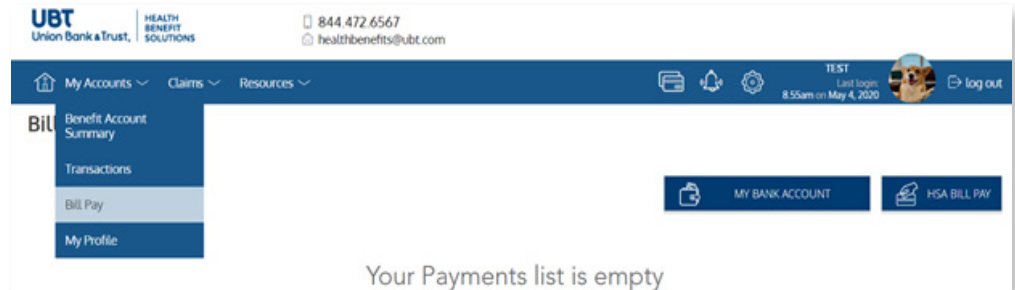
Making a contribution

After you've successfully linked a bank account to your HSA, making a contribution is simple. Click the **Add Contribution** button from the **Deposits/Contributions** page. Simply enter a date and amount, then select the bank account from which you wish to pull funds. Click **Submit**.

Your contribution will immediately appear on the pending transfers page and will remain there until the fund transfer process is complete. It will also appear on the transaction history page.

Using your HSA funds: withdrawing money

Using and spending your HSA funds is simple. You can use your debit card, make payments to providers for qualified services, or reimburse yourself for scenarios in which you paid using non-HSA funds and would like to be reimbursed from your HSA. To access bill payment options, navigate to **My Accounts > Bill Pay** and click the **HSA Bill Pay** button.



When using the Bill Pay feature within the online portal to withdraw funds from your HSA, you can choose one of two options:

- **Pay yourself.** Use this option to reimburse yourself for HSA-eligible out-of-pocket expenses. Either a check or direct deposit gets issued to your mailing address or bank account.
- **Pay someone else.** Use this option to pay a medical provider directly. You can add a provider or select from those already listed. A check will be issued directly to your provider on your behalf. You may also opt to have payments issued on an automated, recurring basis (either weekly or monthly).

Withdrawal Account * Health Savings Account

Your Payment Request

Pay Someone Else Pay Me

Payee Name * select name

Your Account Number with the Payee

Amount * \$

Payment Preferences

Once Weekly Monthly

Send out Payments on *

Description

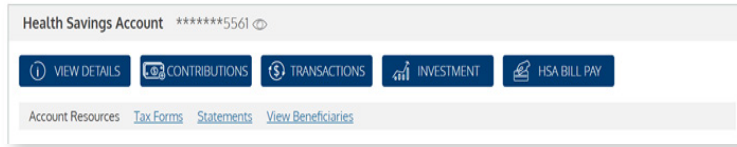
IMPORTANT: I understand that payments sent through this service are for qualified expenses and I am responsible for maintaining documentation that substantiates payments through this service are for qualified expenses.

Payments are debited from your health savings account and mailed on the dates and frequency indicated above and will arrive at the payee's address up to 7-10 business days later.

CANCEL SUBMIT

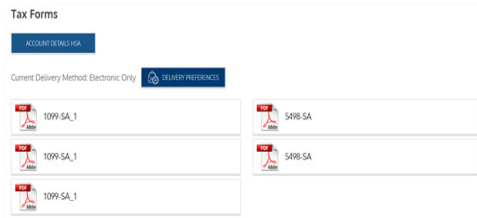
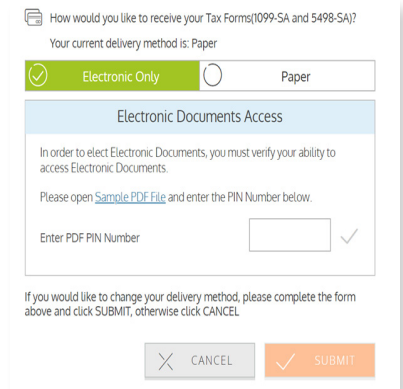
Accessing tax forms and statements

The online portal provides you access to important tax forms and account statements. These are located in the **HSA Benefit Account Summary** page.



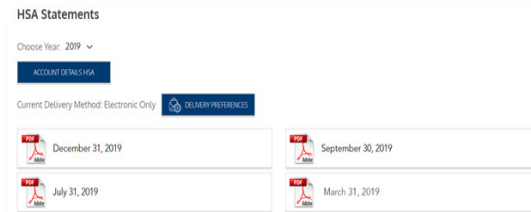
Tax forms

Tax forms are available for download in PDF format on this page. Once generated, these documents will be stored in the online portal for three years. Simply click the **Delivery Preferences** button to change your delivery method. You can choose from electronic only or both paper and electronic delivery. If you choose electronic only, you must complete a brief verification test to ensure you can open and view PDF files.

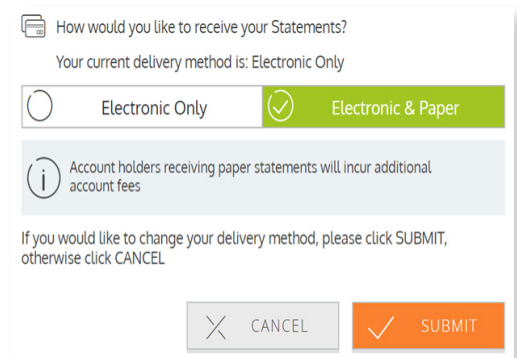


Statements

Like tax forms, statements are also available in PDF format. Statements will generate and populate on this page between the 1st and 15th of each month. Statements will include all transactions for the prior calendar quarter. These statements get stored in the online portal for 18 months from the time they are generated.



Like tax forms, you can click the **Delivery Preferences** button to change your preferred delivery method.



Tracking your expenses

Track your out-of-pocket medical expenses that you wish to have reimbursed at a future date. Open the **Expense Tracker** page and complete the form. Be sure to include a receipt.

- **Billed amount.** Full amount billed for services provider.
- **Insurance allowed amount.** The maximum amount your health insurance plan will pay for services provided.
- **Insurance paid amount.** The amount covered by your health insurance plan.
- **Paid non-reimbursable.** The cost included in the insurance allowed amount that are for ineligible items or services.
- **My responsibility.** Any part of the insurance-allowed amount that is not covered by your health insurance plan.
- **Reimbursed from my accounts.** The amount reimbursed from your benefit accounts.
- **My remaining responsibility.** The remaining amount you can submit for reimbursement.

* - Required Field

Service Start Date *	Feb 24, 2017	Claimant *	NewApp Two
Service End Date *	Feb 24, 2017	Provider	Dr. Smith
Billed Amount *	\$ 200.00	Description	flu shot
Insurance Allowed Amount *	\$ 175.00	My Responsibility	\$ 75.00
Insurance Paid Amount *	\$ 100.00	Reimbursed from My Accounts	\$ 0.00
Paid Non-Reimbursable	\$ 15.00	My Remaining Responsibility	\$ 60.00

Comments

Upload Receipt

DRAG & DROP
your receipts here

Receipt.PNG

Viewing claims and expenses

Once entered, claims and expenses can be viewed on the **Claims List** page. From here, you can view claim status, attach receipts, and request reimbursement for eligible expenses.

Action Needed			
\$100. ⁰⁰	Eligible for Reimbursement	Claim Date of Service: Oct 26, 2016	<input type="button" value="REQUEST REIMBURSEMENT"/>
Approved/Paid/Submitted			
(\$32. ⁹⁹)	Paid	Claim Date of Service: Nov 4, 2016 Date of Transaction: Nov 9, 2016	
(\$43. ⁹⁹)	Paid	Claim Date of Service: Nov 3, 2016 Date of Transaction: Nov 9, 2016	
(\$54. ⁰⁰)	Paid	Claim Date of Service: Nov 9, 2016 Date of Transaction: Nov 9, 2016	
(\$8. ⁰⁰)	Paid	Claim Date of Service: Nov 7, 2016 Date of Transaction: Nov 9, 2016	
\$100. ⁰⁰	Submitted	Claim Date of Service: Oct 26, 2016	<input type="button" value="ADD RECEIPT"/> <input type="button" value="ID"/>
Page 1 of 1			
Denied			
\$34. ⁰⁰	Denied	Claim Date of Service: Nov 9, 2016 Date of Transaction: Nov 9, 2016	

Updating your user profile

To access and edit your user profile, click the username hyperlink on the right side of the navigation bar. From this page, you can:

1. Update your phone number and address
2. Change your password
3. Update your reimbursement method
4. Add a new dependent
5. Update an existing dependent

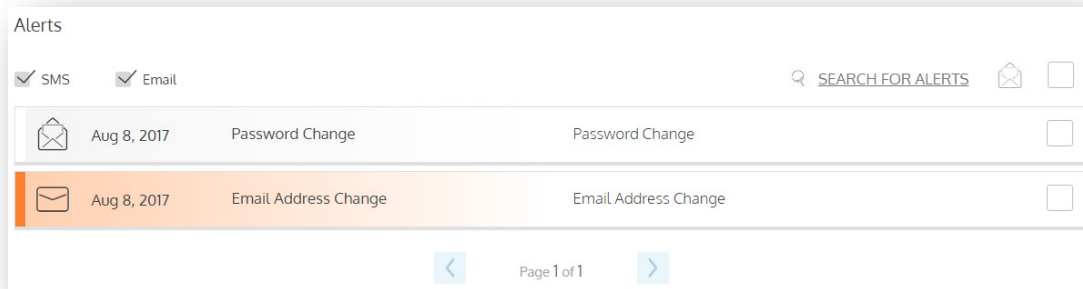


The image below shows where each item in the list above is located.

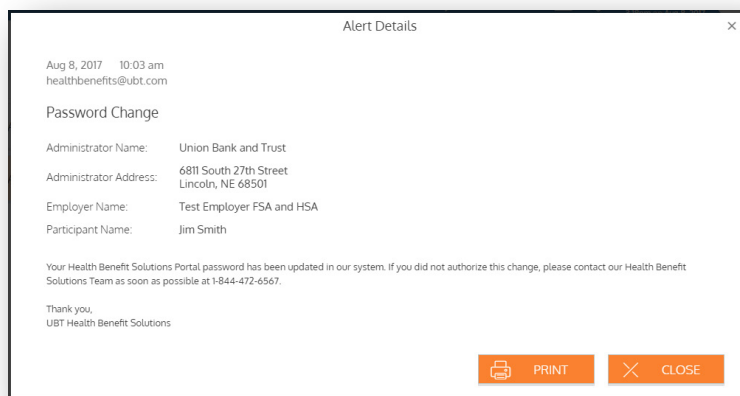
A screenshot of a user profile page. The page is divided into several sections. At the top right, there is an 'EDIT PROFILE' button with a pencil icon and a green circle '1' next to it, and a 'change password' link with a green circle '2' next to it. The main profile section contains fields for personal information (Name, Date of Birth, Employee ID, Marital Status, Gender), contact information (Phone, Email Address), and addresses (Address, Alternate Address). There is also an 'Employer' section and a 'Reimbursement Method' section with an 'edit' button and a green circle '3' next to it. Below the main profile section is a 'Family Members' section with an 'ADD FAMILY MEMBER' button and a green circle '4' next to it. Underneath, there is a list of family members, including a 'Spouse' with fields for Date of Birth, SSN, Gender, and Address, and an 'EDIT DEPENDENT' button with a pencil icon and a green circle '5' next to it.

Viewing and managing alerts

The icon in the navigation bar alerts you to any unread messages awaiting your review. Depending on your communication preferences and your group's setup, these messages could be anything from confirmation of an email address or password change, to notification that a claim you submitted has been received, to an alert that a card transaction was denied, to a wide variety of other messages.

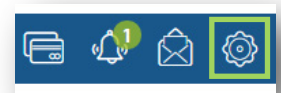


Click on an individual message to see the full text:



Changing your message preferences

You can change whether or not you receive certain message types, as well as how you receive them, from the **Communication Settings** page. This page can be accessed by clicking the sprocket symbol in the navigation bar.



For each alert type, you may choose whether you receive it via mobile, email, both, or neither. Click **Save** when you're done editing your preferences. You can also use this page to update your email address and to register your mobile phone for SMS text alerts.

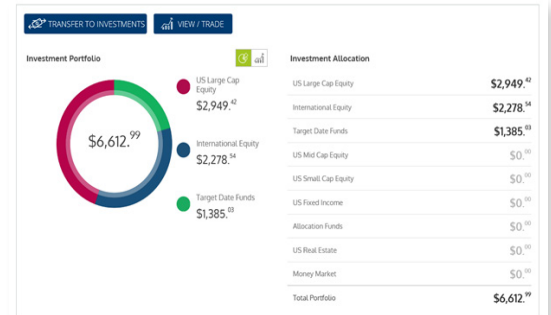
Managing your HSA investments

For instructions to set up your HSA investment account, please reach out by calling 844.472.6567 or emailing support@omnifybenefits.com.

If you've enrolled in an investment account through your HSA, the online portal is where you can:

- » View investment balances and portfolio information
- » Make transfers from your HSA to your investment account
- » Make portfolio changes and trades

After logging into the online portal, click the **Investment** button on your HSA account page. The **HSA Investment** page displays your portfolio balance and investment allocation information.



View/Trade

To make changes to your investment account, including portfolio and investment allocations, click the **View/Trade** button atop the HSA investment page. You'll be directed to a page where you can make changes to your portfolio and access other tools to help you manage your investment account.

Transfer to investments

To transfer funds from your HSA to your investment account, click the **Transfer to Investments** button atop the **HSA Investment** page. Simply enter the amount you wish to transfer and click **Submit**.

Transfer to Investments

Balance \$4,143.⁴⁵

Maintain Balance \$500.⁰⁰

Pending Transfers \$0.⁰⁰

Available to Invest \$3,643.⁴⁵

Minimum Investment Amount \$1.⁰⁰

Maximum Investment Amount \$3,643.⁴⁵

Please specify the amount you would like to transfer. In 2-3 business days, the amount will be transferred to your investment account.

Important:
Once you enter a transfer amount it cannot be edited or deleted. Please be sure to enter transfers only once and verify the amount prior to transmitting.

Transfer Amount * \$

CANCEL SUBMIT

Maintain Balance – The maintain balance is the minimum balance that must be maintained in your HSA in order to be eligible to invest. You can transfer any amount over this balance, minus any pending transfers, into your investment account (displayed on this screen as the 'available to invest' amount).

Minimum & Maximum Investment Amounts – This screen displays the minimum and maximum amount you can transfer for this transaction.

Important information in highlighted box – Once submitted, your account transfer will be completed within 2-3 business days.