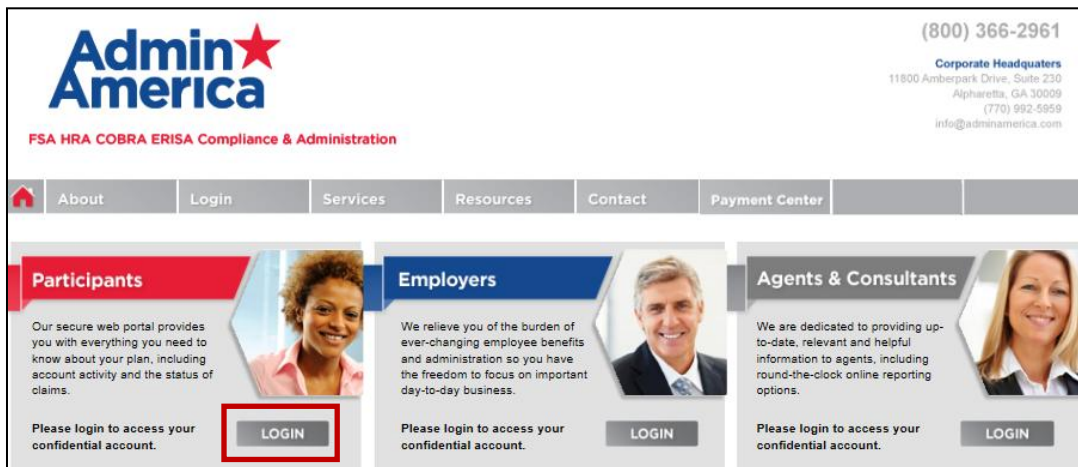


HSA Contribution Guide: Non-Payroll Post-Tax Contributions

The following instructions will show you how to make post-tax contributions to your HSA. You may make post-tax contributions anytime by direct deposit from your personal bank account (*recommended*) or by filling out an HSA Contribution Form and mailing it with a check to HealthcareBank (*Page 5*).

Making Post-Tax HSA Contributions – BY DIRECT DEPOSIT

1. Go to: www.adminamerica.com and click on the **Participants** **LOGIN** button on the Admin America website home page . . .



If you have never logged in before please refer to the **First Time Login Instructions Guide**. If you do not have access to this guide, please call Admin America at (770) 992-5959 or (800) 366-2961 and we will email the guide to you.

2. After login you should see your account Home Screen. If you previously added a bank account for direct deposit, **you can skip to Step 6A on page 3 of this guide**. If you have not added your personal bank account, click on the Profile tab.



3. From your Profile click on the Banking option on the left hand side of the screen

Profile / Profile Summary

Profile [Update Profile](#)

Silver Belle
1975 Icy Pond Ln
Snowflake, AK 98765
SBelle@HappyHolidays.com

Gender Female **Marital Status** Unspecified

Consumer Communication ID
0000696665

4. Select Add Bank Account

Banking

Bank Accounts [Add Bank Account](#)

5. Enter the required information in all fields and click Submit

Banking / Update Bank Account

Bank Account Information

Routing Number * ⓘ

Account Number *

Confirm Account Number *

Account Type *

Account Nickname * ⓘ

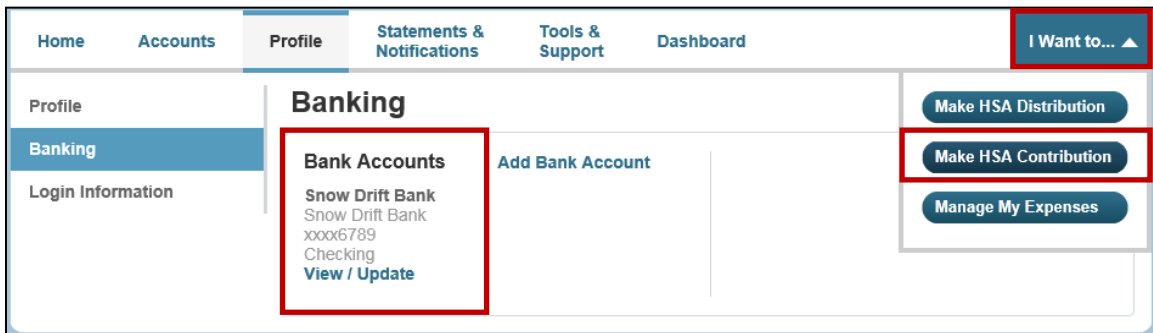
Bank Institution Information

Bank Name *

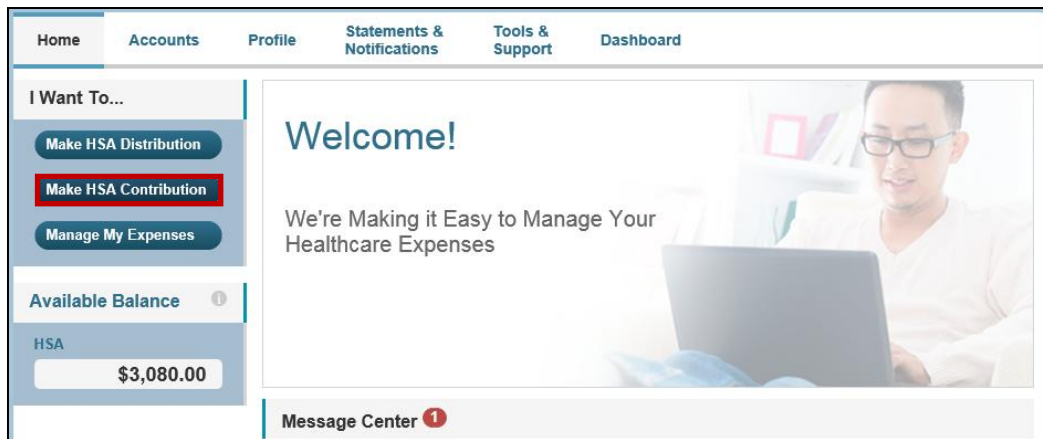
Bank Address *

*Required

6. From your Banking screen, please verify that the bank account information you entered is listed under the Bank Accounts heading shown below. Click the I Want to... tab and choose Make HSA Contribution.



- 6A. OR . . . since you have already added your bank account . . . from your Home Screen, click on Make HSA Contribution under I Want To... on the left side of the screen



7. The next page should display your HSA details, including the maximum contribution amount you may make to your HSA for the year.

Admin America
FSA HRA COBRA ERISA Compliance & Administration

HOME ACCOUNTS PROFILE STATEMENTS & NOTIFICATIONS TOOLS & SUPPORT DASHBOARD Silver Belle ▾
Last Login: 12/9/2014 - Online | [Logout](#)

Contribute HSA Funds

Make a contribution to your health savings account from your bank account. If you are making a contribution between January 1st and April 15th, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution Detail to determine how much you can contribute for the applicable tax year.

IRS Maximum Contribution Detail

	Year: 2014	2013	
IRS Maximum Contribution Amount:	\$6,550.00	\$6,450.00	What is "IRS Maximum Contribution"?
Processed Contributions:	\$3,150.00	\$0.00	
Scheduled Contributions:	\$0.00	\$0.00	What are "Scheduled Contributions"?
Pending Contributions:	\$100.00	\$0.00	
Maximum Contribution Available:	\$3,300.00	\$6,450.00	

8. **Enter your contribution amount** in the location indicated below. If this is a one time contribution, select the **One-Time** option next to **Schedule**, add any Notes you would like and **skip to Step 10**. If this is a recurring contribution, select the **Recurring** option next to **Schedule** and continue to Step 9.

Contribution Details

Bank Account: Snow Drift Bank (Checking)
 Routing Number 123456789
 Bank Account Number xxxxx6789
[Update Bank Account](#) [Add Bank Account](#)

Apply Contribution to Tax Year: 2014

Contribution Amount: \$

Schedule: One-Time **OR** Recurring
[View Scheduled Transactions](#)

Note:

Note will display in the details of this contribution on your HSA activity page.

* Required field

9. **Recurring . . .** a dropdown screen will display. Select if the recurring contribution will be **Monthly** or **Weekly**. Complete the frequency options screen including the **Start Date** and **End Date**, if applicable.

Weekly **OR** **Monthly**

<p>* Frequency: <input type="radio"/> Monthly <input checked="" type="radio"/> Weekly</p> <p>Recur every <input type="text" value="1"/> week(s) on: <input checked="" type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday</p> <p>* Start Date: <input type="text"/> <small>Select the date the recurring contribution will first be initiated. The contribution amount will be deposited into your HSA within 2-3 business days.</small></p> <p>* End Date: <input checked="" type="radio"/> No End Date <input type="radio"/> End By: <input type="text"/> </p> <p>Note: <input type="text"/> <small>Note will display in the details of this contribution on your HSA activity page.</small></p>	<p>* Frequency: <input checked="" type="radio"/> Monthly <input type="radio"/> Weekly</p> <p><input checked="" type="radio"/> Day: <input type="text" value="1"/> of every <input type="text" value="1"/> month(s) <input type="radio"/> On the: <input type="text" value="first"/> <input type="text" value="Monday"/> of every <input type="text" value="1"/> month(s)</p> <p>* Start Date: <input type="text"/> <small>Select the date the recurring contribution will first be initiated. The contribution amount will be deposited into your HSA within 2-3 business days.</small></p> <p>* End Date: <input checked="" type="radio"/> No End Date <input type="radio"/> End By: <input type="text"/> </p> <p>Note: <input type="text"/> <small>Note will display in the details of this contribution on your HSA activity page.</small></p>
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10. **Scroll down to the bottom of the screen. Read the terms and conditions, check the box and click [Add Contribution](#) to continue.**

* Required field


Contribution Disclaimer:
 I certify I am the accountholder on the bank account funds will be withdrawn from for this contribution. I certify that I am responsible for monitoring my contribution limits and for any tax implications resulting from this contribution. I certify I am currently enrolled in a high deductible health plan. I understand my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

Timing of the Contribution:
 Contributions from your personal bank account will generally be withdrawn within 2 to 3 business days of your request.

I have read, understand and agree to the information and terms above.

| [Cancel](#)

- You should now get a Contribution Submitted message. On this same page you will also be able to see any Pending and Processed Transactions. The contribution you just made should show up under your Pending Transactions.

HOME	ACCOUNTS	PROFILE	STATEMENTS & NOTIFICATIONS	TOOLS & SUPPORT	DASHBOARD	Silver Belle ▾ Last Login: 12/9/2014 - Online Logout
HSA Cash Account Details						
 Contribution Submitted Your contribution has been submitted and is displayed as pending below. Once the contribution is processed the funds will be available for distribution. Create another contribution						
Account Balance Summary						
Actual Cash Balance:		\$3,080.00	The actual cash balance doesn't reflect pending transactions in-transit to/from your Health Savings Account.			
Available Cash Balance:		\$3,080.00	Balance current as of 11/7/2014. The Available Balance reflects the most current information available on the account, this includes pending withdrawals, but does not include pending deposits.			
View Scheduled Transactions						
Pending Transactions Export						
Requested Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Available Balance	
12/9/2014	Participant Contribution	EFT	\$250.00		(pending)	
Processed Transactions						
Processed Date	Description	Method	Contribution (Deposit)	Distribution (Withdrawal)	Actual Balance	
12/1/2014	Distribution	EFT		\$10.00	\$3,080.00	
11/12/2014	Unscheduled Employer Contribution	EFT	\$1,500.00		\$3,090.00	
11/12/2014	Unscheduled Payroll Contribution	EFT	\$1,100.00		\$1,590.00	
11/11/2014	Distribution	Check		\$50.00	\$490.00	
11/11/2014	Distribution	Check		\$10.00	\$540.00	
11/11/2014	Participant Contribution	EFT	\$550.00		\$550.00	

Making Post-Tax HSA Contributions – BY CHECK

- Fill out the HSA Contribution Form located at the end of this guide.
- Write a check payable to:
 HealthcareBank FBO HSA Account Holder's full name HSA
 (i.e., HealthcareBank FBO John Jones HSA)
- Mail both the check and completed HSA Contribution Form to:
 HealthcareBank
 3100 13th Ave S
 Fargo, ND 58103
- Once HealthcareBank receives your check, they will deposit it directly into your HSA account. Check online to confirm credit to your HSA.

HSA CONTRIBUTION FORM

Instructions

1. Use this form to make a normal, mistaken distribution, or rollover contribution to your HSA. Use the HSA Transfer Form to request a transfer from another custodian/trustee into your HSA administered by Admin America
2. Enclose a check made payable to Admin America (TPA) and forward with completed form to:
Admin America, P.O. Box 1209, Alpharetta, GA 30009
3. If you have any questions regarding making a contribution to your HSA, please call (770) 992-5959 or (800) 366-2961

Accountholder Information

Last Name	First Name	Middle Initial
Social Security Number	Employee ID and Employer (if applicable)	
Telephone Number	E-mail Address	
Street Address		
City	State	Zip Code

Contribution Information

Contributions over the cash minimum qualify to be invested and will be placed by default into an interest-bearing account. If you would like to change your investment allocation, you may do so by logging in to your account at <https://adminamerica.lh1ondemand.com/>. Future contributions will be allocated according to your investment allocation instructions.

Contribution Amount \$ _____

Contribution for Tax Year _____

Contribution Type (choose one below):

- Normal - A normal contribution would include a regular, catch-up, or post-tax contribution.
- Mistaken Distribution – Contributions for a mistaken distribution must occur before December 31 of the year in which the mistaken distribution occurred. Contributions received after December 31 will be applied to the contribution maximum for the following year.
- Rollover from (choose one): HSA MSA **Please include a check.**

Rules and Conditions Regarding Rollovers A rollover is a way to move money or property from one HSA or Medical Savings Account (MSA) to another HSA. The Internal Revenue Code limits the number of rollovers that may be taken, how quickly rollovers must be completed and how the trustee or custodian must report the transaction.

Timeliness The funds you receive from the distributing HSA or MSA must be deposited into another HSA within 60 days of receipt of funds.

Twelve Month Restriction You can only make one rollover contribution per HSA per twelve-month period.

I have enclosed a check from the previous trustee or custodian for my rollover.

Signature

I certify that I am the HSA accountholder or an individual authorized to execute this transaction. I have read and understand the instructions and any rules or conditions relating to and have met the requirements for making this transaction. I assume full responsibility for this transaction and will not hold TPA or Healthcare Bank, a division of Bell State Bank & Trust liable for any adverse consequences that may result. I have not received tax or legal advice from TPA or Healthcare Bank and, if necessary, will seek the advice of a tax or legal professional to ensure my compliance with related laws. All information provided by me is true and correct and may be relied upon by TPA and Healthcare Bank. If I have chosen rollover as the contribution type, I make an irrevocable election to treat this transaction as such.

Signature of HSA Accountholder

Date