



Welcome to your Coast Real Estate Employee HSA Enrollment

We are excited to work with you and we offer many features that will make your enrollment process quick and simple.

First:

The enrollment process will be online via the **Coast Real Estate** secure dedicated web page: <https://integra-flex.com/coastmgt>.

Simply go out to your dedicated **Coast Real Estate** secure web page to enroll using the [Health Savings Account \(HSA\)](#) electronic enrollment link or simply follow this link: <https://integra-flex.com/forms/coastmgt-hsaenrollment/> to be directed to the **Coast Real Estate** HSA Online Enrollment Form.

Enroll in three simple steps:

1. Follow one of the links above to enroll online.
2. Complete the requested information by entering the information into the text fields within the form.
3. Electronically Sign, Date, and click on “Send” at the bottom of the form.
4. You will immediately receive a confirmation email from IntegraFlex letting you know of our receipt of your online enrollment. Be sure to check your “junk” email folder depending on how strongly you have your spam blocker set. If you do not receive the confirmation email, please contact **IntegraFlex Customer Service at (208) 287-0310** for assistance.

Second:

There is an educational Employee HSA Intro Presentation that can be accessed from the **Coast Real Estate** secure dedicated web page: <https://integra-flex.com/coastmgt> to help you make an informed decision regarding your HSA benefit and answer the most commonly ask questions, such as:

- What is an HSA and how will it help me?
- What Expenses are Eligible under an HSA?
- Reimbursement options?
 - IntegraFlex debit card
 - Check Book
 - Will be U.S. Mailed to you from The Bancorp



HSA Educational Resources

HSA Educational Resources can be accessed from the **Coast Real Estate** secure dedicated web page: <https://integra-flex.com/coastmgt> and includes things such as:

- HSA Eligible Items List
- HSA Savings Calculator
- HSA Learning Center

Our most exciting feature is the, [IntegraFlex Mobile App](#). Please see the IntegraFlex Mobile App flyer enclosed within your enrollment materials for details.

We look forward to working with you and please let us know if you have any questions or need anything!

Sincerely,

IntegraFlex Enrollment Department

KNOW YOUR BENEFITS.

From IntegraFlex

HSA

Understanding a Health Savings Account

What is a health savings account?

Otherwise known as an HSA, a health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf. Dollars from the account can help pay for eligible medical expenses not covered by an insurance plan, including the deductible, coinsurance, and even health insurance premiums, in some cases.

Who is eligible for an HSA?

Anyone who is:

- Covered by a high-deductible health plan (HDHP);
- Not covered under another medical plan that is not an HDHP;
- Not entitled to (eligible for AND enrolled in) Medicare benefits; or
- Not eligible to be claimed on another person's tax return.

What is a high deductible health plan (HDHP)?

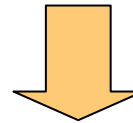
A high-deductible health plan is a plan with a minimum annual deductible and a maximum out-of-pocket limit as listed below. These minimums and maximums are determined

annually by the Internal Revenue Service (IRS) and are subject to change.

| Type of Coverage | Minimum Annual Deductible | Maximum Annual Out-of-pocket |
|------------------|----------------------------|------------------------------|
| Individual | \$1,300 (\$1,300 for 2016) | \$6,450 (\$6,550 for 2016) |
| Family | \$2,600 (\$2,600 for 2016) | \$12,900 (\$13,100 for 2016) |

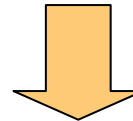
How does an HSA work?

Part 1: Qualifying High Deductible Health Insurance Plan



Provides health care benefits after the deductible has been met.

Part 2: Health Savings Account



Pays for out-of-pocket expenses incurred before the deductible is met.

A health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf.

What are the steps in an HSA?

1. Employee, employer, family member and/or someone else funds the employee's HSA account.
2. Employee seeks medical services.



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Understanding a Health Savings Account

3. Medical services are paid by HDHP, subject to deductible and coinsurance.
4. Employee may seek reimbursement from HSA account for amounts paid toward deductible and coinsurance.
5. Deductible and out-of-pocket maximum fulfilled.
6. Employee may be covered for all remaining eligible expenses.*

The HDHP can provide preventive care benefits without the required minimum deductible.

**Subject to plan design; check your HDHP Summary Plan Description.*

When do I use my HSA?

After visiting a physician, facility or pharmacy, your medical claim will be submitted to your HDHP for payment. Your HSA dollars can be used to pay your out-of-pocket expenses (deductibles and coinsurance) billed by the physician, facility or pharmacy, or you can choose to save your HSA dollars for a future medical expense.

You may also be able to use an HSA debit card to access your HSA funds, if your HSA custodian or trustee allows it.

You may use your HSA for non-medical expenses. However, HSA amounts that are used for non-medical expenses are taxable as income to you and are generally subject to an additional 20% penalty.

What is a deductible?

It is a set dollar amount determined by your plan that you must pay out-of-pocket or from your HSA account before insurance coverage for medical expenses can begin.

How much can I contribute to an HSA?

The annual HSA contribution limits for 2015 are:

- \$3,350 for individual coverage and \$6,650 for family coverage

The annual HSA contribution limits for 2016 are:

- \$3,350 for individual coverage and \$6,750 for family coverage

Individuals age 55 or older may be eligible to make a catch-up contribution of \$1,000.

What is the difference between an HSA and Flexible Spending Account (FSA)?

- An HSA can roll over unused funds from year to year and is portable if the employee leaves the company.
- An FSA cannot roll over unused funds from year to year and is not portable.

Can I contribute to both an HSA and an FSA in the same year?

General purpose FSA coverage will make you ineligible for HSA contributions. However, certain types of FSA designs will not prevent your HSA eligibility. For example, if you are covered under a "limited FSA" (for example, an FSA that covers vision, dental and/or preventive care expenses on a first-dollar basis), you can be eligible for an HSA.

Also, you can be eligible for an HSA if you are covered under a "post-deductible FSA" (that is, an FSA that only pays or reimburses for preventive care or for medical expenses that are incurred after the minimum annual HDHP deductible has been met).

Please ask if a limited or post-deductible FSA is available to you.

What if I enroll in an HSA in the middle of the year?

Your HSA contributions are generally determined on a monthly basis. However, if you enroll in an HSA mid-year, you are allowed to make a full year's contribution, provided you are eligible on Dec. 1 of that year and you remain eligible for HSA contributions for at least the 12-month period following that year.

Why should I elect an HSA?

1. Cost Savings

- Triple tax benefits
 - HSA contributions are excluded from federal income tax
 - Interest earnings are tax-deferred
 - Withdrawals for eligible expenses are exempt from federal income tax
- Reduction in medical plan contribution



**KNOW
YOUR
BENEFITS.**

HSA

Understanding a Health Savings Account

- Unused money is held in an interest-bearing savings or investment account

Note: Many states have not passed legislation to provide favorable state tax treatment for HSAs. Therefore, amounts contributed to HSAs and interest earned on HSA accounts may be included on the employee's W-2 for state income tax purposes.

2. Long-term Financial Benefits

- Save for future medical expenses.
- Funds roll over from year to year.
- Account is portable—you take it with you even if you leave the company.

3. Choice

- You control and manage your health care expenses.
- You choose when to use your HSA dollars to pay your health care expenses.
- You choose when to save your HSA dollars and pay health care expenses out-of-pocket.
- You decide whether to use your HSA dollars to pay for non-medical expenses and incur the additional taxes.



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HSA



Online Participant Portal Login

To view your account online, you will login via the **Coast Real Estate** secure dedicated web page: <https://integraflex.com/coastmgt>.

From the top navigation, hover/mouse over “*Employee Login*” to view the drop-menu.

First-Time Users:

Click on “[Need an Account](#)” to be directed to the Registration page – You will create a User Name and Password.

- Employee ID: Input the Last Six (6) Digits of your Social Security Number (SSN)
- Registration ID: Input your Sixteen (16) Digit IntegraFlex Debit Card Number
 - **Note:** You will not be able to create your account until after you have received your IntegraFlex Debit Card.
 - Your IntegraFlex Debit Card will be U.S. Mailed to the mailing address you provide on your FSA Enrollment Form. You will receive your IntegraFlex Debit Card in 7 to 10 business days after your enrollment has been processed by IntegraFlex.
 - **Note:** Be sure to check your mail and not mistake your IntegraFlex Debit Card as “Junk” Mail. It will come in a *plain white double-windowed envelop with IntegraFlex as the Sender.*

Future Logins:

From the same drop-down menu mentioned above - Click on “[Registered User](#)” to be directed to the Login page. Input the User Name and Password you created. If you cannot remember the User Name and/or Password you have created, please contact *IntegraFlex Customer Service at (208) 287-0310* for assistance.

IntegraFlex Mobile

You can now have **IntegraFlex** with you while On-the-Go!

Your On-the-Go Life.

We know life is busy and no matter where it takes you, our goal is to simplify and make your "on-the-go" life as convenient as possible when it comes to accessing your IntegraFlex healthcare spending accounts - securely, at any time from virtually anywhere with our IntegraFlex Mobile App allowing you to take care of your unverified IntegraFlex Benefits Card transactions on your time and at your convenience.

How can I get the **IntegraFlex Mobile App**?

The IntegraFlex Mobile App is available from the Apple App Store as a free download for the iPhone, iPod Touch, and iPad. It is also available in the Android marketplace for Android phones. To download the IntegraFlex Mobile App, simply search: **IntegraFlex Mobile**.

What does the **IntegraFlex Mobile App** do?

Through the IntegraFlex Mobile App, you will be able to access detailed account information, including account balances and plan details, recent transactions and communications.

Using the **IntegraFlex Mobile App** is easy.

The IntegraFlex Mobile App offers seamless access to your IntegraFlex healthcare spending accounts by becoming a "true" extension of the IntegraFlex Employee Online Portal - and does not require an additional registration. Simply download the IntegraFlex Mobile App to your Smartphone, login using your IntegraFlex Employee Portal credentials, and go!

FAQs

Q. Do I have to pay for the **IntegraFlex Mobile App**?

A. No. The IntegraFlex Mobile App is one of many features included as part of your IntegraFlex healthcare spending account plans. It is available for download for free from the Apple App Store and the Android marketplace, by simply searching: **IntegraFlex Mobile**.

Q. Can I use the same login and password on the mobile app as I use for my regular **IntegraFlex** online account?

A. Yes. The IntegraFlex Mobile App was designed with your convenience in mind, and that includes only having one login regardless of how you access your IntegraFlex healthcare spending accounts.



Get on the move and Download the **IntegraFlex** Mobile App for **FREE** for iPhone in the Apple App Store or in the Android marketplace for Android phones.

For questions or assistance, please contact: **IntegraFlex** Customer Service at: 208.287.0310