

Welcome to ConnectYourCare, the administrator of your Health Savings Account (HSA) and Limited Purpose Flexible Spending Account (LPFSA). We are focused on providing access to information and services that put you in control of your health care spending and help you maximize your health care investment.

Take control of your health care spending!

- Payment card for quick and easy payments
- Online portal for account information
- Mobile app for information on the go
- Convenient payment features including the ability to pay your provider directly

Using Your Account

We make it easy for you to use your account in so many ways.

- 1. Use your online account.** Your online account puts everything you need to manage your funds at your fingertips. Access your account directly from myhr.cvs.com (available June 1, 2015).

Or go to www.connectyourcare.com/cvshealth, and click on the log in button. Sign in with your user name and password. If it is your first time visiting the site, choose New User Registration to select your user name and password.
- 2. Go mobile!** Access all your account information on your mobile device through our secure mobile application, CYC Mobile. Your user name and password will be the same for both online and mobile app access.
- 3. Monitor your account and keep track of your money.** Enjoy the convenience of real time access to account balances, transactions, contributions, and payments made through your account. Also view available HSA On Demand funds - HSA On Demand gives you access to future CVS Health contributions* within the plan year when you have an eligible claim.
- 4. Use your payment card.** Using your card is a very easy way to pay for eligible expenses. All your card transactions are available for review online and in the mobile app.
- 5. Enter a request for reimbursement.** When using your card is not convenient, you may pay out of pocket then enter a request for reimbursement online or using the mobile app.
- 6. Pay your provider directly.** Your health plan claims will be automatically loaded into your ConnectYourCare account. Review your portion owed and send payment directly to your provider quickly and easily online or using the mobile app.
- 7. Upload documentation.** Use the quick and easy upload feature in the online portal or snap a picture and upload using the mobile app.
- 8. Save time with a linked bank account.** Link your personal bank account to your health account to have reimbursements deposited directly into your personal account. Select Direct Deposit in your online account.
- 9. Access a wealth of health information.** The online Help & Tools section puts the information you need to make wise health care decisions at your fingertips, including eligible expenses, FAQs and access to the Castlight tool for quality and cost information.

Investment Options

Your HSA comes with easy-to-use investment options. Getting started is simple and takes just minutes. Log in online and click the Investments link to get started.

- You can select your investment options prior to meeting the \$1,000 minimum balance – even the very first time you log in to your account.
- Choose from a variety of pre-selected DEVENIR Mutual Funds**. These no-load funds cover a range of fund families.
- Enjoy our convenient automated investment tool, which allows you to automatically invest in your preferred funds any time your account balance exceeds your pre-set limit.
- Start investing when you reach the minimum \$1,000 investment balance; minimum trade requirements may apply.
- No trade fees – your only cost is an annual \$18 DEVENIR administrative fee.
- Manage your investments directly from your online account or mobile app.

**Shares of mutual funds are not FDIC insured.

**HSA On Demand is only available to active employees. Any amount you use in advance will need to be repaid if you drop coverage or leave the company.*

Using Your Payment Card

Just four easy steps!

1. Use Your Payment Card

Use your card to pay for eligible expenses like prescriptions at approved merchants (see sidebar). For medical services like visits to your doctor's office, use the card after the plan has processed your claim and the network discount is applied. Each time you use your card, funds are automatically deducted from your account.

If you have an LPFSA, the card will automatically deduct funds from that account for eligible dental and vision expenses. Eligible preventive brand prescription expenses must be paid for using another form of payment, then entered online or in the mobile app for reimbursement in order to be pulled from the LPFSA.

2. Get Your Balance

By frequently checking your account balance online or using the mobile app, you will have a good idea of the amount of funds available in your account. When you swipe your payment card, the system makes sure that your coverage is active and that you have sufficient funds in your account, including HSA On Demand if applicable, for the full amount. If you do not have sufficient funds to cover the expense, you can swipe the card for the remaining amount in your account and pay the difference with another form of payment.

3. Know What's Eligible

Log into your online account from myhr.cvs.com or www.connectyourcare.com/cvshealth, or use the mobile app to view lists of eligible expenses. Eligible expenses include doctors' visits, prescription drugs and some over-the-counter items. Please note, if you use the card for an expense that is deducted from your LPFSA, and it is later deemed ineligible, you may be asked to reimburse the plan.

4. Save Your Receipts

Although your payment card eliminates the need to file paper claims, it is always a good idea to save your receipts in case we request them to confirm an LPFSA purchase or for tax purposes.

Questions?

Contact Customer Service at
844-798-3595
24 hours a day, 7 days a week,
including holidays

Approved Merchants

Your card has been programmed to work only at approved merchant locations.

Examples of approved merchants include doctor's offices, pharmacies, hospitals and some retail locations. The card should only be used to pay for eligible health care expenses, and you should always save your receipts.

You will not be able to use your payment card at locations that are not approved merchants.

If your card is not accepted, you can pay by other means, then submit a request for reimbursement through your online account.

Your card includes a preset PIN, which is the last four digits of your card number.

You can always use the card without a PIN by selecting "credit" at the payment terminal.

To select a different PIN, call 888-999-0121.

Frequently Asked Questions

How do I use my account?

When you have an eligible expense, you can pay using your payment card or pay with personal funds and request reimbursement from your account. You can also send payments directly to your provider from your account.

Remember to always keep your itemized receipts. We will not ask you to submit receipts for HSA purchases, but you may need them for tax purposes. We may request receipts for LPFSA purchases.

Log in from myhr.cvs.com (available June 1, 2015) or www.connectyourcare.com/cvshealth, or use the mobile app to check your balance, enter reimbursement requests, pay a provider, upload receipts, manage your HSA investments and more.

Is my payment card a regular debit card?

No, your payment card is a prepaid card. It is provided to give you quick access to the funds in your account. This card cannot be used to withdraw cash from an ATM.

Where can I use my payment card?

Your payment card can be used nationwide at approved merchants, including pharmacies, doctors' offices, vision centers, and hospitals. Your card should only be used to pay for eligible expenses, and you should always save your receipts.

When may I begin using my card?

You may begin using your card the first day you are covered under the plan, and your card will remain active until the expiration date shown on the card. Be sure to keep your card (even after funds are depleted) for future plan years.

I have a LPFSA and an HSA. How does the card work with both accounts?

You will use the same card to access both accounts; however, funds from the LPFSA are used first to pay for items eligible under both accounts. When you use your card at a dental or vision provider, funds are drawn from your LPFSA first. When you use your card for medical and prescription expenses, funds are drawn from your HSA. Once the LPFSA is depleted, HSA funds are used to cover all charges.

What happens to my LPFSA when I meet my deductible?

After you meet your medical plan deductible, your LPFSA can be used for all eligible medical and prescription expenses. You will need to let ConnectYourCare know that you met your deductible and submit an Explanation of Benefits (EOB) from your health plan showing your deductible has been met as documentation. Log in to your online account, click "I want to...Certify I've Met my Medical Deductible," and follow the online instructions to submit documentation via online upload, fax or postal mail. Once the change has been processed, your card will pull funds from your FSA first until the account is depleted.

What happens if I use the card for an ineligible expense?

If you use your card to pay for an ineligible expense from your HSA, you may be required to pay income taxes and an additional penalty tax. If you have an LPFSA and use the card for a dental or vision expense that is deemed ineligible after review, you may be required to reimburse your account for that transaction.

How does the card work with the HSA On Demand?

If you don't have funds in your HSA to pay a claim, CVS Health will advance future company contributions within the current plan year. Your card will automatically draw against available HSA On Demand funds. Note, you must exhaust all available HSA funds, including investments, in order to access HSA On Demand funds.

For example, if you have a claim for \$50 and have only \$10 left in your HSA, the card will apply the \$10 you have plus \$40 from a future CVS Health contribution to cover the full amount of the claim. The \$40 that was advanced will be subtracted from the next CVS Health plan year contribution.

Do I need to keep my receipts?

YES! For HSAs, it is always a good idea to retain your receipts for tax purposes. For LPFSAs, we may request documentation to verify an eligible expense. Always hold on to your itemized receipts* in case further documentation is requested. The receipt must contain the following information: patient name, date of service, name and address of service provider/merchant, description of the service or expense provided, and amount charged.

Check your online account or mobile app regularly to see if receipts are needed, or wait for us to send you a request. If receipts are needed, it's a simple process to upload them online or to take a picture with your mobile app.

*Please note that non-itemized cash register tapes, credit card receipts and canceled checks alone do not provide proper substantiation.

What is HSA Bank and how does it impact my HSA?

Since your HSA account is a real savings account with FDIC protection, ConnectYourCare partners with HSA Bank to provide necessary banking custodian services, like FDIC protection.

Can I order a replacement or additional card for my spouse or dependent?

Yes, additional cards are offered at no charge. Simply log in to your account to request an additional card, or contact Customer Service at 844-798-3595.

Will my accounts expire?

HSA funds never expire, even if you change coverage or leave the company. LPFSA claims incurred by the end of the plan year, May 31, can be submitted for reimbursement until Aug. 31. Unused LPFSA funds are forfeited and do not roll over.