



EMPOWER

Invest well. Live a little.™

Accessing and setting up your Empower Consumer-Directed Health account

For the health savings account (HSA)

Manage all your accounts in one place with a seamless connection to your workplace retirement plan online

1. Accessing your account

Follow these easy steps to get started.

- ▶ At the beginning of your benefit plan year, log in to empowermyretirement.com or the Empower mobile app with the username and password you use for your workplace retirement account.
- ▶ If you've never registered your workplace retirement account online or don't have one, from the login page:
 - Choose *Register*.
 - Select *I do not have a PIN*.
 - Enter your personal information and create a username and password.
- ▶ You'll find your Consumer-Directed Health account(s) in the *Account* dropdown. Select the account name and click *Overview*.
- ▶ Select *Visit website*, and a new page will load.

2. Save time by enrolling in direct deposit

You won't have to wait for reimbursements or spend time depositing checks.

- ▶ Add direct deposit by clicking your name in the top right corner and choosing *Profile*.
- ▶ Click *Edit* above Reimbursement Method.
- ▶ Select *Direct Deposit* and fill out your bank account information. You may be asked to check your bank account for a small deposit and provide the amount of the deposit to confirm your account.

3. Set up preferences and account alerts

Select how you want to hear about your account. You can choose text messaging (SMS) for fast updates.

- ▶ Set communication preferences:
 - Click your name in the top right corner, then *Communication Settings*.
 - Choose how you want to receive each type of alert and register your mobile phone for text alerts.
 - Click *Save* when you're done editing.
- ▶ Choose delivery settings for statements and tax forms:
 - On the Accounts Summary page, click on the *Statements* link or *Tax Forms* link.
 - Choose your delivery preference within each link and save.

Once you set up your online account, you'll be able to:

- **Check your balance.** See how much you have available in your account.
- **Get paid back.** If you pay out of pocket for a qualified expense, submit a claim for reimbursement and upload any necessary documentation.
- **Take action.** Take care of action items, view transactions, or take advantage of opportunities to help maximize your account value.
- **Save money.** Use features like Medicine Cabinet to find your medications at the most affordable price and Find Care to search for providers or procedure and drug prices.

Download the Empower Benefit Accounts mobile app

Manage your account on the go with an app just for your Consumer-Directed Health account benefits.

1. Search for the Empower Benefit Accounts app in the App Store® or on Google Play™.
2. If you're using the Empower Benefit Accounts app for the first time, click *Sign Up* to register and follow the prompts. Be sure you respond to the text message that will be sent to you to complete your registration.

Please note: The Empower Benefit Accounts app is separate from the Empower app used for your workplace retirement account and only includes information related to your Consumer-Directed Health account. The registration process for the Empower Benefit Accounts app is separate from and not connected to your workplace retirement account.



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