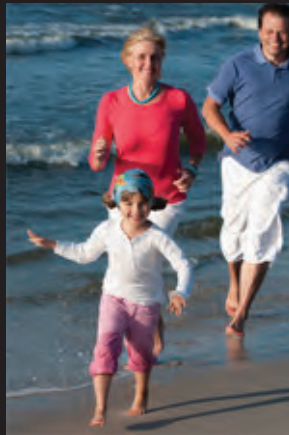


Welcome to your Avidia Bank Health Savings Account

Enclosed is everything you need to help you learn how to use your HSA.

Let's get started!



 *Vantage Flex, LLC*

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CONGRATULATIONS!

Thank you for opening a Health Savings Account (HSA) with Avidia Bank. Our goal is to provide an affordable and convenient approach to begin saving for your medical expenses. We provide personal customer service as well as online and mobile access to your Healthcare Portal by simply going to www.mywealthcare.com/vantageflex. Here you can find tutorials, tools and other valuable resources.

STICKING TO THE BASICS

A Health Savings Account (HSA) enables you to save, invest and spend funds for qualified medical expenses on a tax-advantaged basis. Unused funds roll over from year to year and continue to grow tax-free.

HSA ELIGIBILITY RECAP

To be eligible to open and contribute to an HSA, you must meet all of the following criteria, as defined by the IRS:

- » You are covered by a qualified High Deductible Health Plan (HDHP).
- » The minimum required deductibles for an HDHP cannot be less than:
Individual Coverage: \$1,300 **Family Coverage: \$2,600**
- » The maximum out-of-pocket expenses are capped for individual and for family coverage.
The maximum out-of-pocket limits are:
Individual Coverage: \$6,550 **Family Coverage: \$13,100**
- » You are not covered by another non-qualified healthcare plan, such as a health plan sponsored by your spouse's employer, Medicare or TriCare.
- » Flexible Spending Account (FSA) participation is restricted to dental, vision, or post-deductible medical expenses.
- » You cannot be claimed as a dependent on another individual's tax return.

WHAT'S NEXT

This welcome kit provides an overview of how your HSA works, including accessing your account online, contributing and using your funds, maximizing contributions and utilizing online tools within the Vantage Flex, LLC Portal.

You will receive the following materials shortly:

- » Welcome e-mail with login instructions
- » HSA debit card (within 10 business days)

USE THIS KIT TO GET STARTED

Now that your account is open, you can begin making deposits as well as start using funds to pay for qualified medical expenses. Read through this guide for helpful hints and guidance on how to take control of your health care costs and begin saving for your future medical expenses.



ONLINE SERVICES AVAILABLE TO YOU

- » View online account balance and transaction information.
- » Track expenses for tax reporting purposes.
- » Print forms and documents relating to your accounts.
- » Find educational materials to help you understand your HSA.
- » Call our customer support any time with questions and issues.

For more detailed information, visit www.mywealthcare.com/vantageflex or contact us at 800.871.9011

MANAGING YOUR ACCOUNT IS SIMPLE

Online or on the go, the Vantage Flex, LLC Portal puts you in control. Once registered, select "Log In" and navigate to "My Accounts" to get started! If you have any questions, feel free to contact Vantage Flex, LLC at 800.871.9011.

ONLINE SERVICES AVAILABLE TO YOU

You are getting much more than just an HSA, we are providing a suite of services through the Vantage Flex, LLC Portal that will simplify your account. With a single user ID and password you gain access to the following features:

- » Account and investment balances
- » Current and historical activity and balances
- » Mobile and tablet access
- » Graphs and reports to monitor contribution limits
- » "Shoe Box" to record and upload related medical receipts
- » Easy to use Bill Pay feature
- » E-Statements enrollment
- » Account alerts set up
- » Report and re-issue lost or stolen debit cards
- » View owner and beneficiary information
- » Utilize contribution feature to set up electronic transfers
- » Integrated investment option
- » Online videos, calculators and other useful tools

ON THE GO

Save time and hassles with the **Vantage Flex, LLC Mobile App**. Check your balances, transactions, and claim details for all your reimbursement accounts.

EASY AND CONVENIENT

- » Works just like other apps, making it easy to learn and use
- » Shares user authentication with the **Vantage Flex, LLC Portal**. Registered users can download the app and log in immediately to gain access to their benefit accounts, with no need to register their phone.

CONNECTS YOU WITH DETAILS

- » Check available balances 24/7
- » View account activity
- » Drill into claim transactions

IT'S SECURE

- » No sensitive account information is ever stored on your mobile device and secure encryption is used to protect all transmissions.

BILL PAY FEATURES

- » One-time or recurring payments
- » Categorize payments
- » Schedule future payments
- » Make expedited payments
- » Create reports
- » Establish alerts
- » Receive e-bills
- » Set up reminders

YOUR HSA IS EASY TO MANAGE!

- » An array of mutual funds, including an interest-bearing account, gives you competitive investment choices.*
- » HSA contributions can be swept into investment accounts when they meet the necessary account balance threshold.*
- » HSA deposits are FDIC insured by Avidia Bank, a \$1.1 billion mutual bank, specializing in the management of HSAs.

* Are not insured by the FDIC

* Are not deposits or other obligations of Avidia Bank and are not guaranteed by Avidia Bank

* Are subject to investment risks, including possible loss of principal invested

CONTRIBUTING IS A SNAP!

Contributing funds lowers your taxable income, allowing you to build a “nest egg” for future healthcare expenses. Contributions to your HSA may be made by you, your employer or anyone else; however, the preferred tax treatment will only be realized by you.

You can contribute money to your account in several convenient ways, including:

Direct Deposit – Direct deposit can be facilitated through the Vantage Flex, LLC Portal by your employer or by your payroll provider. These contributions can be deducted from your paycheck on a pre-tax or post-tax basis, depending upon your employer’s benefit program.

Funds Transfer – Within the Vantage Flex, LLC Portal, you can make one-time electronic transfers from other financial institutions. They are fast and easy!

Account Transfer – If you have an existing Health Benefit Account or IRA, you may be eligible to either rollover or transfer the funds to your new HSA. Required forms are available within the Vantage Flex, LLC Portal or you may contact Avidia Bank for further assistance.

Checks – If you prefer, you can send us a check by mail to Avidia Bank, PO Box 370, Hudson, MA 01749. The check should be made payable to Avidia Bank and either include a deposit slip from your checkbook or simply write your account number in the memo line.

2017 HSA Contribution Limits

Single: \$3,400 Family: \$6,750

2017 Catch up Contributions

Participants age 55 or older may make additional contributions above the set HSA maximum.

Single: \$1,000 Family: \$1,000

MAXIMIZING YOUR CONTRIBUTIONS

As you decide how much to contribute, it’s important to note that contributing the maximum allowable amount helps you to get the most from your HSA. At the very least, you’ll want to contribute enough to cover anticipated healthcare expenses and contributions may be made until April 15 for the previous calendar year. Additionally, if you are 55 or older, you are allowed to make a \$1,000 catch up contribution. The tax advantages of an HSA make it a powerful long-term savings vehicle. Keep in mind that HSA contribution limits established by the IRS may change each year and you must not over contribute to avoid adverse tax consequences.

A contribution of \$50 a month over 25 years:

Tax savings: \$4,148 Balance: \$21,876

Increase the contribution to \$200 a month over 25 years:

Tax Savings: \$16,590 Balance: \$87,502

Max. Family Contribution of \$6,550 a year over 25 years:

Tax Savings: \$45,277 Balance: \$245,972

*For illustrative purposes only. Savings calculations are based on a federal tax rate of 15%, state tax rate of 5% and 7.65% FICA. Balance calculations assume an average interest rate of 3%. Actual results may vary.

Does this sound complicated? Don't worry, there are tools within the Vantage Flex, LLC Portal that will help you monitor your contributions and help prevent over contributing. Additionally, contact us if you have questions, 800.871.9011. We are here to help.

PAYING FOR HEALTHCARE WITH EASE

Because you have enrolled in a High Deductible Health Plan, you no longer have to submit claims or wait to be reimbursed for medical expenses. With your HSA, accessing your funds to pay for qualified medical expenses is simple and tax-free. When you need access, the following options are available:

Vantage Flex, LLC Debit Card – Whether you are at the doctor’s office or pharmacy, simply swipe your card and you’re done. Additionally, if you are paying by mail, phone or online, just provide your Vantage Flex, LLC debit card number to complete your transaction.

Checks – If you prefer to write checks, they can be ordered while opening your account at no charge and provide an alternative payment method. Although this is a conventional approach, you can’t go wrong by writing a check.

Bill Pay – Within the Vantage Flex, LLC Portal, you can enroll for the Bill Pay feature. Once enrolled, you can add your payees.

Reimbursing Yourself – If you do not have enough funds in your HSA or prefer to pay out-of-pocket for qualified medical expenses, keep your receipts. Later on you can choose to reimburse yourself.

QUALIFIED MEDICAL EXPENSES

Qualified medical expenses are those directly related to the alleviation or prevention of physical or mental illness. Amounts paid for over-the-counter drugs are no longer qualified medical expenses unless prescribed by a doctor. This requirement does not apply to expenses such as insulin and diabetic supplies, bandages, band-aids or contact lens supplies. Expenses generally can be for yourself, your spouse, or your dependent children, regardless if they are covered by your health plan. HSA funds can be used to pay for qualified medical expenses such as:

- » Medical Care
- » Vision
- » Physicals
- » Deductible Payments
- » Dental
- » Prescriptions
- » Chiropractic
- » Medical Equipment
- » Certain Healthcare Premiums (Cobra, LTC, Medicare A/B/C/D)

KEEP GREAT RECORDS!

Keep track of your expenses and payments by using the Vantage Flex, LLC Portal to see balances, view transactions, create reports and upload receipts. Also, based upon your health plan, some of your expenses may apply toward your deductible. If you use your HSA funds for non-qualified medical expenses, and are under the age of 65, you may incur a 20% penalty and owe income taxes on the amount used. However, qualified medical expenses remain tax-free after age 65.

Learn More

For more information on how to use your funds, manage your expenditures, using Bill Pay, re-ordering a Vantage Flex, LLC debit card or help in determining if an expense is qualified, please visit www.mywealthcare.com/vantageflex or call us at 800.871.9011

HSA INVESTMENT OPTIONS & TAX ADVANTAGES

Since your HSA is a tax-exempt account, it makes sense to use it to its fullest by making regular contributions. During the year, if you don't use all of your HSA funds, they roll over for future use.

Once your HSA reaches the \$1,000 balance threshold, within the Vantage Flex, LLC Portal you can self enroll for the Devenir investment account* (Figure 1). Based upon your objectives, there are 13 Mutual Funds to select from. You can use the transfer feature within the portal to move funds between the investment and transactional component of your HSA.

HSAs OFFER A TRIPLE TAX ADVANTAGE

- 1. Money Goes In Tax-Free** - Most employers offer a payroll deduction plan that allows you to make contributions to your HSA on a pre-tax basis. The deduction is deposited into your HSA prior to taxes being applied to your paycheck, making your savings immediate. You can also contribute to your HSA post-tax and recognize the same tax savings by claiming the deduction when filing your annual taxes.
- 2. Money Comes Out Tax-Free** - Eligible medical purchases can be made tax-free when you use your HSA. You can also pay out-of-pocket for eligible medical expenses and then reimburse yourself from your HSA. You can use your benefits debit card, online bill pay or write a check.
- 3. Earn Interest Tax-Free** - The interest on HSA funds grows on a tax-free basis. Unlike most savings accounts, interest earned on an HSA is not considered taxable income when the funds are used for eligible medical expenses.

The only time you may pay taxes or penalties on your HSA funds is if you make a non-eligible purchase or if you contribute more than the yearly maximum contribution limit. However, both circumstances can be corrected free of tax penalties by April 15 of the following calendar year.

HOW CAN AN HSA HELP SECURE MY RETIREMENT?

Participation in an HSA allows you to invest both pre- and post-tax dollars to prepare for retirement. Although your funds can be used to pay for immediate healthcare expenses tax-free, you can also save the money for healthcare expenses later in life. Whether you withdraw the money tomorrow, five years from now, or in retirement, funds used for qualified healthcare expenses are always tax-free.

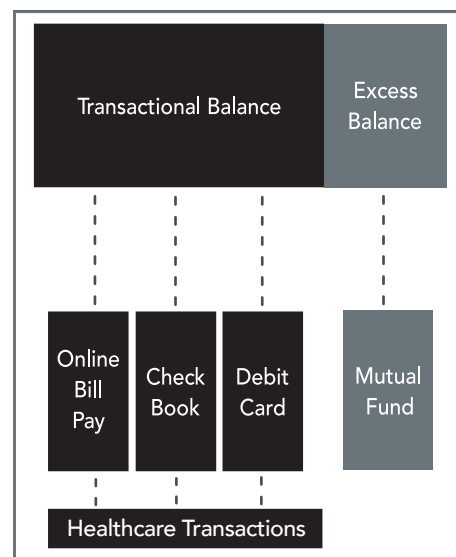
WHO IS DEVENIR?*

- » Devenir is the leading HSA investment advisor in the country.
- » As an HSA pioneer, Devenir has gained a wealth of experience and deep understanding of the HSA market.
- » Devenir features clients of all sizes, ranging from small community banks to Fortune 500 companies.
- » Devenir's primary focus is to provide investment solutions for HSA accounts.
- » The combination of Devenir's size and experience provides economies of scale, allowing for the elimination of sales loads typically found in other HSA mutual fund offerings.

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* Are not deposits or other obligations of Avidia Bank and are not guaranteed by Avidia Bank

* Are subject to investment risks, including possible loss of principal invested



TOP TEN REASONS TO HAVE AN AVIDIA HEALTH HSA

1

Triple Tax-Advantaged

Contributions are tax-free, potential interest gains accumulate tax-free and distributions are tax-free when used to pay for qualified medical expenses.

2

Flexible

Funds can be used for non-medical expenses. At age 65, any remaining HSA funds can be withdrawn for non-medical reasons without penalty. Ordinary income tax will be charged on the money withdrawn for non-medical reasons.

3

Portable

You own all HSA account funds. Unlike an FSA, the accumulated balance in the account rolls over from year to year. Accounts move with you, even if you change employment or retire.

4

Convenient

The Vantage Flex, LLC debit card provides you with an easy and convenient way to access HSA contributions. Paper checks are provided as well.

5

Independent

Employers prefer the long-term viability of an independent administrator. The relationship the employer has with their HSA administrator or HSA custodian remains consistent, along with all plan processes and resources, even if the employer switches to a different insurance plan.

6

Savings Solution for Future Health Needs

Unused contributions accumulate and can be saved and used for future medical expenses or to supplement retirement income. For example, unused funds can be used to pay COBRA or other medical insurance premiums during periods of unemployment or temporary layoff.

7

Customized Banking Solutions

Our world-class custodial partner, Avidia Bank, is a mutual, FDIC-insured financial services provider that specializes in delivering Internet-enabled banking services to groups nationwide. This partnership enables us to provide clients with a customized banking experience via www.mywealthcare.com/vantageflex.

8

Investment Options

You can select from a spectrum of investment options to match your preferred investment style. Investments are offered through Devenir.*

9

Record Keeping

Process HSA deposits and withdrawals, post transactions, prepare and distribute bank statements and perform year-end reporting.

10

Monthly Statements

Statements are delivered electronically or in a paper format based on your preference.

ADVANTAGES OF AN HSA

- » No use-it-or-lose-it rule
 - » Never pay taxes on money used for eligible medical expenses
 - » Portable account
 - » Provides an excellent savings vehicle for healthcare expenses
-

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MANAGING YOUR ACCOUNT AND OTHER HELPFUL SUGGESTIONS

You are in complete control of your HSA. Here is some helpful information to assist in managing your account:

Correcting Account Information – Within the Vantage Flex, LLC Portal, you are able to change your personal information.

Adding Authorized Signers or Beneficiaries – For your convenience, we have provided easy-to-complete on-line forms.

Transferring Funds to Your HSA – If you would like to transfer or rollover funds from an existing HSA or IRA, we provide easy-to-follow on-line forms.

Tax Information – At year end, Avidia Bank will send you the following:

» 1099 SA – Received by January 31 and shows your annual distributions

» 5498 SA – Received by May 31 and shows your annual contributions

If you receive these forms and you feel there is an error, please contact Avidia Bank at 855-472-9399. We will work with you to make corrections and provide a corrected form.

THANK YOU!

We are proud to serve as your HSA administrator. We appreciate your business and look forward to providing you the highest level of service and support. Our goal is to ensure that you maximize the benefits of participating in a Health Savings Account. To that end, we are constantly seeking ways to provide a better customer experience. Please let us know if there is anything we can do to improve the level of service.

VANTAGE FLEX, LLC PORTAL

ALLOWS 24/7 ACCESS TO :

- » Account balances and history
- » Deposit and withdrawal capabilities
- » Important forms and documents
- » Up-to-date history
- » Recent news and benefits updates
- » Account statements
- » Investment options

HSA PLAN SERVICE PROVIDER:

Vantage Flex, LLC
413 10th Avenue
Menominee, MI 49858
800.871.9011
support@vantageflex.com
www.mywealthcare.com/vantageflex

HSA CUSTODIAN:

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