

## Electronic Access Agreement

### PLEASE READ THE FOLLOWING TO SEEK ENROLLMENT IN THE HEALTH SAVINGS ACCOUNT PROGRAM ELECTRONICALLY

1. The provisions on this page allow us, if you agree, to communicate enrollment-related disclosures and periodic statements for the BenefitWallet Health Savings Account program to you through electronic means.
2. We will use this Web site to provide information regarding the BenefitWallet Health Savings Account program so you can enroll in it at this Web site, and receive and agree to be bound by the related agreements and initial disclosures. If you consent to enroll in this manner, then you will be deemed to also be consenting to receive BenefitWallet Health Savings Account periodic statements by electronic means as well. We may also send information to you at the email address you provide us. By so indicating below, you specifically consent to our providing this enrollment documentation and periodic statements to you electronically in the manner described above.
3. Your consent applies to (a) enrollment in the BenefitWallet Health Savings Account program, including the delivery of related agreements, disclosures and other materials that are part of the enrollment process; and (b) the delivery of periodic BenefitWallet Health Savings Account statements once enrolled.
4. You have the option to have any information regarding the BenefitWallet Health Savings Account program enrollment materials and related agreements and disclosures that appear below made available to you in paper form rather than in electronic form. If you exercise that option, then you will enroll in the BenefitWallet Health Savings Account program by signing and submitting paper forms. To enroll by use of paper documentation, you can "Disagree" below or contact BenefitWallet by phone at 1-877-472-4200 or mail at BenefitWallet HSA, PO Box 1584, Secaucus, NJ, 07094-1584) and ask BenefitWallet to provide you with a Health Savings Account enrollment package. Upon receipt of such an inquiry from you, BenefitWallet will mail a Health Savings Account enrollment package to you, which you can then complete and return to us via the U.S. mail or courier service. If you enroll by completing and submitting paper documentation, then you are also agreeing to receive your periodic statements in paper form.
5. If you consent to have the BenefitWallet Health Savings Account enrollment materials provided in electronic form, you may withdraw that consent at any time. However, in such event BenefitWallet has the right to disapprove this enrollment request and/or terminate the Health Savings Account. If you enroll electronically and subsequently withdraw your consent to receive periodic statements electronically, you will continue in the BenefitWallet Health Savings Account program, but will begin to receive your periodic statements in paper form as soon as we can act upon your withdrawal. A fee may be charged to your account for paper statements.
6. In order to withdraw your consent to receive electronic records or to provide updated information on how BenefitWallet can contact you electronically, you must contact BenefitWallet at: [www.mybenefitwallet.com](http://www.mybenefitwallet.com) or by writing to BenefitWallet HSA, PO Box 1584, Secaucus, NJ, 07094-1584.
7. You may, upon request, obtain a paper copy of any electronic record we have sent to you by contacting BenefitWallet customer service at 1-877-472-4200. A fee will be charged for such copy.
8. The following hardware and software are required for you to access and retain electronic records in connection with the BenefitWallet Health Savings Account:

#### **Hardware:**

**An electronic device (including but not limited to personal computers, smartphones, tablets, smart watches, etc.) which can connect to the Internet and is capable of receiving, accessing, displaying, and either printing or storing documents received from us in electronic format, via e-mail or information displayed via our website(s) and can run the software listed below.**

**Software:****Internet Browser**

**An Internet browser that can connect to and display information available at the [www.mybenefitwallet.com](http://www.mybenefitwallet.com) or other website to which we may direct you, will allow access to and retention of electronic documents, and utilizes 128-bit encryption.**

**Browser**

Our site supports the following browsers. We recommend you use the latest version of your preferred browser to get the best experience.

- Chrome
- Internet Explorer 11 (Windows only)
- Firefox
- Safari (iOS only)

The following links take you to the download sites. Remember to select "128-bit Strong Encryption (SSL 3.0)" if prompted.

<http://www.microsoft.com/windows/internet-explorer/>

<http://www.mozilla.com/en-US/firefox/>

<http://www.apple.com/support/safari/>

**Adobe Software:**

Adobe® Acrobat® Reader® 4.0 or higher is required to open and/or save both the enrollment materials and periodic statements which are in portable document format (PDF). By completing this electronic enrollment process you confirm that you have the necessary software.

**E-Mail**

An e-mail account with a reputable services provider, and an email application which will allow you to receive electronic documents from us.

**Printing/Downloading:**

To print the enrollment materials, agreements, and disclosures we provide to you here electronically, and the periodic statements, you will need a printer available to your operating system with letter-sized paper or larger. To download any notice, disclosure or statement, you will need an available storage medium such as a hard drive or floppy drive, with sufficient capacity to store the documents we send to you. .

Please print or download a copy of this screen to confirm that you can access and retain disclosures and enrollment materials. If you CANNOT print or download a copy properly or you do not wish to accept electronic notices and disclosures, please click the "Disagree" box below that indicates you do not wish to enroll electronically.