



A Modern Health Savings Account

Invest In Your Health[®]

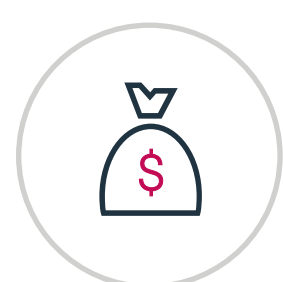
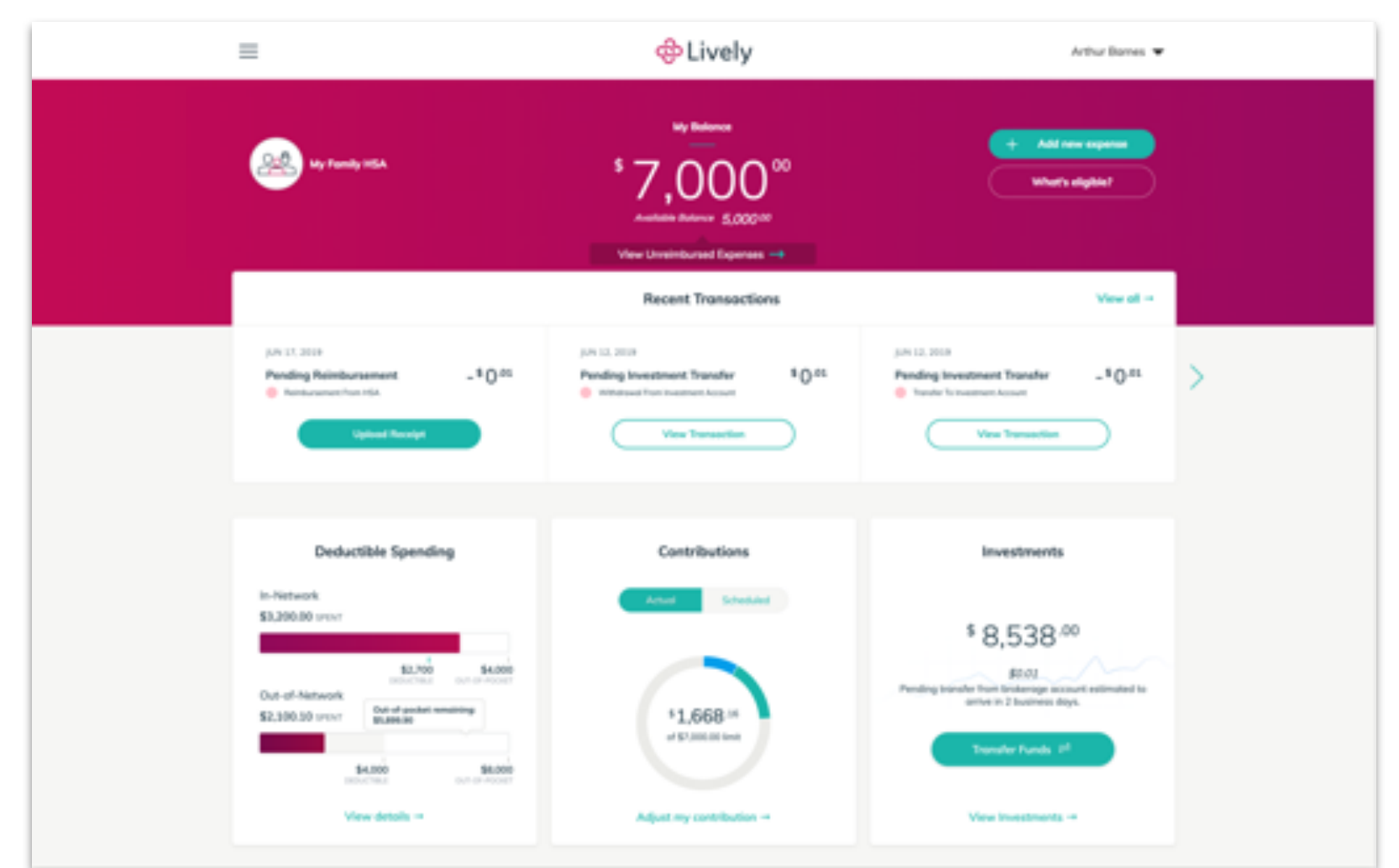
HSA: The 401k for your healthcare, but better

Lively is an intuitive, simple and transparent HSA.

Lively HSAs work alongside high deductible health plans to make healthcare easier for everyone.

Enjoy beautifully designed software with a simple and intuitive user experience to help you get the most out of your HSA.

We are 100% user centric. This includes simple, easy set up (less than 5 minutes), paperless account management, and transparent pricing. We have all of the benefits of a bank without the traditional frustrations of being one.



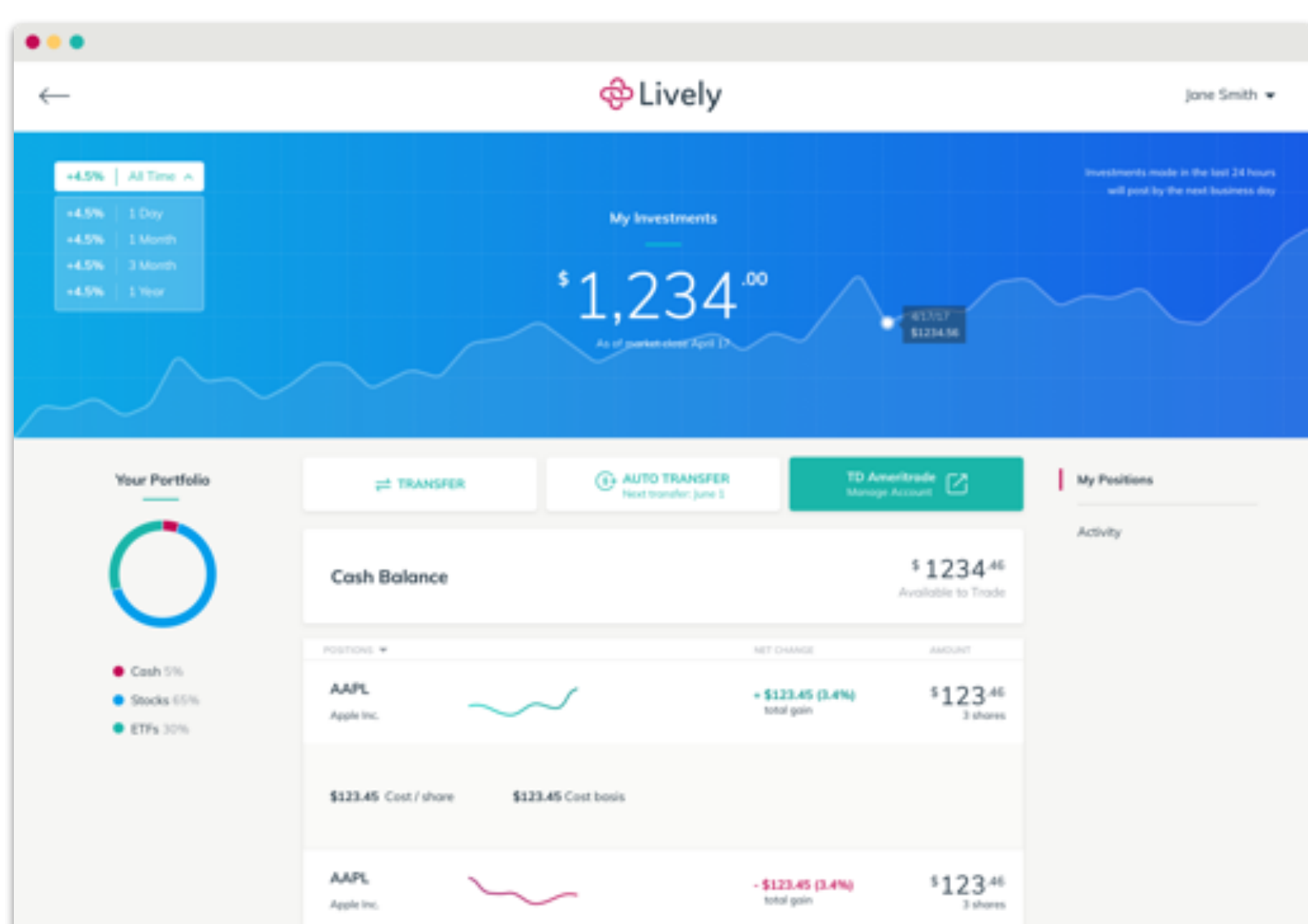
Triple Tax Advantages

Tax-deductible contributions, tax-free interest and tax-free withdrawals (for medical expenses). Pay for health expenses tax-free and save for retirement.



Investments

Lively has integrated with TD Ameritrade's self-directed brokerage platform, giving you access to over 550 commission-free ETFs, over 13,000 mutual funds, stocks, bonds, CDs, etc. Regardless of what your investment strategy is, you now have several options to construct your ideal portfolio.



FDIC-Insured Cash Accounts

We know how important this money is so it's sitting in an FDIC-insured account that earns interest. The more you save, the more you earn!



HSA Debit Card

You will receive a personalized Lively- branded debit card for qualified medical expenses. You can use their card at the doctor's office, pharmacy, or any other qualified medical expense provider where MasterCard/Visa is accepted.



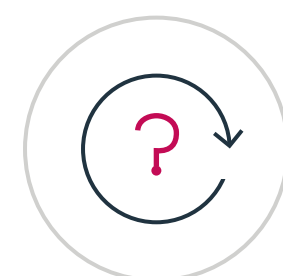
Go Paperless

Eliminate unnecessary paperwork. Lively automates the manual and tedious tasks of all aspects of HSA management. Use our intuitive and simple dashboard to manage contributions, your Lively HSA debit card and reimbursements.



Retirement Savings

Unspent HSA funds are rolled over, building a nest egg for your future medical expenses and retirement just like a 401k or IRA. Use our investments option to further leverage the power of compound interest.



Support

We know how important your time is. Talk to our customer service team or visit our learning center at livelyme.com to better arm yourself with HSA details and FAQs.

The content presented on this document is for informational purposes only, and is not, and must not be, considered investment, legal, accounting or financial planning advice, nor a recommendation as to a specific course of action. Investors should consult all available information, including fund prospectuses, and consult with appropriate investment, accounting, legal, and accounting professionals, as appropriate, before making any investment or utilizing any financial planning strategy.

1 (888) 576-4837

support@livelyme.com

Your First Visit to the Pharmacy on Your New Plan

(What to Expect—and How to Pay Yourself Back with Your HSA)

1. Give the pharmacist your new insurance card.

Seems obvious, but you might be so in the habit of showing your old card you'll forget.

If you're officially enrolled in your new plan, but your insurance and/or HSA debit card hasn't arrived in the mail yet, it might be possible to print off a temporary card and use that. If not, you may need to pay the full amount out of pocket and get reimbursed once you have your card in hand.

2. When it's time to pay for your prescription, *expect the price tag up front to be bigger than it was with your HMO or PPO. But don't freak out about it!*

If you're used to paying \$20 as a co-pay for, say, your asthma or blood pressure medication, you might be surprised if you have to pay more up front with your HDHP.

But keep this in mind:

- After paying this higher amount up front, you'll be able to reimburse yourself with the money you're putting in your HSA.
- All these payments are going towards you meeting your deductible, which is the amount you have to spend before your health plan kicks in and starts covering most of your costs.
- Although your prescriptions might cost more at the pharmacy, you're still saving money because of your lower up-front premiums

So though it may *feel* like you're suddenly paying way more, that's not actually the case.

3. Pay for your visit in one of two ways.

- 1 If you have an HSA debit card with enough funds on it:**
Pay with that card and the expense will be subtracted out just like funds from any debit card would be.
- 2 If you don't have an HSA card yet or have the card but don't have enough funds on it:**
Use another payment method (cash, checking, credit card) and then go to [company's HSA website] to reimburse yourself. For info on how to do that, go to [URL here].

TIP The pharmacy you currently go to might not have the best price in your area for the meds you need. To check if there's a better place to be going, visit [GoodRx.com](https://www.goodrx.com).

4. When the Explanation of Benefits form comes in the mail a few days or weeks, don't mistake it for a new bill.

It might look like a bill, but it's really, truly not a bill. Instead, think of it as an "FYI" sort of document. What's on that form will, by the way, be reflected in your online account.

(For a good basic look at how to read an EOB, visit <http://www.healthsmart.com/PDFs/2013-HowtoReadanEOB-Final.pdf>.)

Your First Visit to the Doctor on Your New Plan

(What to Expect—and How to Pay Yourself Back with Your HSA)

1. Give the receptionist your new insurance card.

Seems obvious, but you might be so in the habit of showing your old card that you'll forget.

If you're officially enrolled in your new plan, but your insurance and/or HSA debit card hasn't arrived in the mail yet, it might be possible to print off a temporary card and use that. If not, you may need to pay the full amount out of pocket and get reimbursed once you have your card in hand.

2. Depending on what kind of care you're getting, you may or may not have to make a payment while you're at the doctor's office.

If you're at the doctor for...

Preventive Care

Your annual check-up and some other services are covered as part of preventive care, which means you won't have to pay anything for them. You can check on what preventive care is covered here: [\[URL\]](#)



But...

If, as a result of your preventive care, your doctor discovers you need treatment (like if you test for diabetes, for example), you'll have to pay for that.

Anything Else

If you see your doctor because you have the flu or a sprained ankle, you'll need to pay for your share of the visit (including any tests)—an expense that, remember, will go towards your deductible.

3. If you do need to make a payment for health care before you leave the clinic, *expect the price tag up front to be bigger that it was with your HMO or PPO.* But don't freak out about it!

If you're used to paying \$20 as a co-pay for doctors' visits, you might be surprised if you have to pay more up front with your HDHP.

But keep this in mind:

- After paying this higher amount up front, you'll be able to reimburse yourself with the money you're putting in your HSA.
- All these payments are going towards you meeting your deductible, which is the amount you have to spend before your health plan kicks in and starts covering most of your costs.

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Got questions we didn't answer here? Please contact Deanna Hayward in HR or contact Lively at (888) 576-4837 or support@livelyme.com for more information.