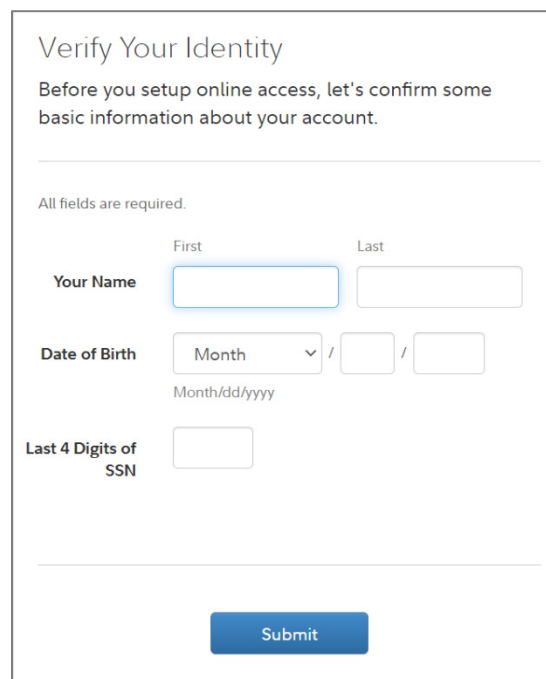


How to Open a Fidelity HSA

In order to have pre-tax payroll deductions or to receive the employer contributions, employees must have an account with our selected financial partner Fidelity.

To activate your new HSA account:

1. Go to Fidelity's site at www.401k.com. Choose **Register as a New User** and verify your identity.

A screenshot of the "Verify Your Identity" form on Fidelity's website. The form is titled "Verify Your Identity" and includes the instruction: "Before you setup online access, let's confirm some basic information about your account." Below this, it states "All fields are required." The form contains three main sections: "Your Name" with "First" and "Last" input boxes; "Date of Birth" with a "Month" dropdown menu, two numeric input boxes for day and year, and a "Month/dd/yyyy" label; and "Last 4 Digits of SSN" with a single numeric input box. A blue "Submit" button is located at the bottom center of the form.

2. The system will prompt you to create a unique User Name and Password.
3. Select **Open a HSA** to complete the process.

Debit cards will be mailed to your home. Please allow 10 – 14 business days to receive the cards.

Any employee who wishes to transfer funds from another HSA custodian can download a Transfer of Asset form from Fidelity's website. For processing, the completed form is to be submitted to the HSA custodian who is transferring funds to Fidelity.

Employees may contact Fidelity at 1-800-835-5095 for assistance.