

Dear Employee,

We are writing to inform you about upcoming changes related to your Health Savings Account (HSA) that is currently at HSA Bank through Cigna. Due to the change to Aetna, Luxfer has decided to keep accounts with HSA Bank with some slight changes.

For your convenience, we have outlined what you need to do and what you need to know:

<b>WHAT YOU NEED TO DO</b>							
<b>DEBIT CARD</b>	<p>Watch for your new debit card(s) on or around December 21st. It will arrive in an envelope entitled, "Your new Employee Benefits Materials are enclosed".</p> <p>You will use your existing debit card until it is deactivated on or around December 3<sup>rd</sup>. Please stop using your existing debit card as of November 24<sup>th</sup>, 2020. Pending debit card transactions will delay the required transition to your Health Savings Account.</p> <p>Once your existing debit card is deactivated, you will use your new debit card. Your new debit card will be activated the first time you use it.</p>						
<b>ONLINE ACCOUNT ACCESS</b>	<table border="1"> <tr> <td style="background-color: #cccccc;"><b>STEP 1</b></td> <td> <p>By November 30<sup>th</sup>, 2020 please update the email address connected to your HSA Bank account.</p> <p>Go to <b>my.cigna.com</b>, click on <b>Manage HSA</b> under your HSA balance to connect to the HSA Bank portal. On the HSA Bank portal, you will click on <b>Account</b> and then <b>Profile Summary</b>. Here, you will be able to confirm or update your email address.</p> <p><i>Your new user ID will be sent to this email address. This username is different than your current Cigna username.</i></p> </td> </tr> <tr> <td style="background-color: #cccccc;"><b>STEP 2</b></td> <td> <p>As of <b>December 8th</b>, go to <b>https://myaccounts.hsabank.com/Login</b> to access your HSA online.</p> <p>To receive your username, click <b>Forgot Username</b>, enter the required information, and click <b>Next</b>. You will then receive an email with your username.</p> <p>Once you have received your username, go to <b>https://myaccounts.hsabank.com/Login</b> and click <b>Forgot Password</b>. Enter your new username and click <b>Next</b>. You will then receive an email with instructions on how to create your new password to login.</p> </td> </tr> <tr> <td style="background-color: #cccccc;"><b>STEP 3</b></td> <td> <p>Please review all account preferences and confirm the desired settings, including:</p> <p><b>Bill Pay, Bank Accounts, Authorized Signer(s)</b></p> </td> </tr> </table>	<b>STEP 1</b>	<p>By November 30<sup>th</sup>, 2020 please update the email address connected to your HSA Bank account.</p> <p>Go to <b>my.cigna.com</b>, click on <b>Manage HSA</b> under your HSA balance to connect to the HSA Bank portal. On the HSA Bank portal, you will click on <b>Account</b> and then <b>Profile Summary</b>. Here, you will be able to confirm or update your email address.</p> <p><i>Your new user ID will be sent to this email address. This username is different than your current Cigna username.</i></p>	<b>STEP 2</b>	<p>As of <b>December 8th</b>, go to <b>https://myaccounts.hsabank.com/Login</b> to access your HSA online.</p> <p>To receive your username, click <b>Forgot Username</b>, enter the required information, and click <b>Next</b>. You will then receive an email with your username.</p> <p>Once you have received your username, go to <b>https://myaccounts.hsabank.com/Login</b> and click <b>Forgot Password</b>. Enter your new username and click <b>Next</b>. You will then receive an email with instructions on how to create your new password to login.</p>	<b>STEP 3</b>	<p>Please review all account preferences and confirm the desired settings, including:</p> <p><b>Bill Pay, Bank Accounts, Authorized Signer(s)</b></p>
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<b>AUTO PAY</b>	<ul style="list-style-type: none"> <li>As of December 3<sup>rd</sup>, if you previously had your Cigna medical claims linked to your HSA for automatic payment, this feature will no longer be available.</li> <li>Confirm Bill Pay is configured. You can configure all Bill Pay payees on the HSA Bank portal.</li> </ul>						

<b>Alternative Distribution Options</b>	<ul style="list-style-type: none"> <li>As of December 8, 2020 you may use alternative distribution options below until your new debit card is received.</li> <li>Apple/Samsung Google Pay</li> <li>HSA Bank Mobile App Schedule Transfers to external account</li> <li>HSA Bank Member Website Online Transfers</li> </ul>
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<b>WHAT YOU NEED TO KNOW</b>	
<b>MEDICAL CLAIMS</b>	<ul style="list-style-type: none"> <li>If you previously had your Cigna medical claims linked to your HSA, these claims will continue to appear on your account. However, any new claims will not appear.</li> </ul>
<b>ACCOUNT FEES</b>	<ul style="list-style-type: none"> <li>Your HSA Service Fee (Monthly Account Maintenance Fee) amount is changing. Please review the enclosed HSA Bank Health Savings Account Fee and Interest Schedule. Fee updates will be reflected in your next billing cycle</li> </ul>

All other account features will remain the same, including Investments, Reimbursement Options, and Beneficiaries.

If you have any questions about this communication or need to make changes to your account, please call HSA Bank's Client Assistance Center at 800-357-6246 available 24 hours a day, 7 days a week.

**\*\*Additional way to spend HSA funds (In place of your debit card)**

- ✓ Electronic transfer to a personal checking or savings
  - To complete:
    - Log into your HSA Account
    - Go to the Accounts Tab
    - Under Profile, select Banking
    - Select 'Add Bank Account'
    - Once Acct has been added you can go to Pay Bill / Contribute under the Accounts Tab and pay yourself!
- ✓ Online Billpay
  - To Complete:
    - Log into your HSA Account
    - Go to the Accounts Tab
    - Under 'I Want To:
      - Select 'Pay Bill/ Contribute'
      - Complete information:
        - Select From 'My HSA'
        - Select To 'Someone Else'