

MONEYWISE SOLUTIONS

# PARTICIPANT HSA PORTAL



MoneyWise Solutions

## Login

### Existing Users

Username  [Forgot Username?](#)

Remember Me

Next

### Setting up a New Account?

Enter a code given to you, or create a new account.

Code  ?

Next




MoneyWise Solutions

# Create Account or Log In

There are two options for creating an account on the MoneyWise Participant Portal

## 1. New User? Click Get Started.

You will then be prompted to add your Full Name, SSN, and Zip Code. After your information is matched you will be prompted to create an account, set up security questions, and enter a username and password.



### Verify User

25%

Complete the information below to verify your identity. \*Required

First Name\*

Last Name\*

Zip Code\*

Identification Number

SSN\*  -  -

[Have a code instead?](#)



### Login

Existing Users

Username  [Forgot Username?](#)

Remember Me

1

New User?

Create your new username and password

2

Setting up a New Account?


Enter a code given to you, or create a new account.

Code

Contact Us - Call MoneyWise Solutions at (888) 994-9392 or Email us at [cdh@moneywisesolutions.com](mailto:cdh@moneywisesolutions.com)

## 2. Setting Up a New Account?

Enter the code provided by your employer and click "Next." You will then be prompted to create an account, set up security questions, and enter a username and password.



### Security Questions

50%

Please enter an answer to any 3 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password. \*Required

What city were you born in?

Select a question...

Select a question...

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# Dashboard/Home Page

The home page serves as the central hub for accessing all features within the Portal. From here, users can easily navigate to various tools and resources such as:

- View all elections and balances
- Submit Claims for Reimbursement
- Update Reimbursement Method
- Contribute to HSA
- Manage & View Investments
- View Eligibility List
- Visit FSA Store
- Update Login & Security Information
- View Messages
- Find Help

The screenshot shows the MoneyWise Solutions dashboard. At the top right, there are links for 'Contact Us', a user profile for 'Example Employee', a shopping cart icon with '(0)', and a 'Logout' link. The main header features the MoneyWise Solutions logo. Below the header is a green banner for 'HSA Store' with a piggy bank illustration. Underneath the banner is a section titled 'I Want To:' containing four blue buttons: 'Reimburse Myself', 'Send Payment', 'Contribute to HSA', and 'Manage Investments'. The 'Accounts' section is titled 'MONEYWISE HSA' and contains a table with two rows: 'Cash Account' with an available balance of '\$14,115.31' and 'Investment Account' with a balance of '\$0.00'.

MONEYWISE HSA	
	AVAILABLE
Cash Account	\$14,115.31
Investment Account	\$0.00

# Reimbursing Yourself

You can submit a claim to request reimbursement for any eligible expense not paid with your debit card.

## 1. Select Reimburse Myself

MoneyWise Solutions

HSA Store

I Want To:

Reimburse Myself Send Payment Contribute to HSA Manage Investments

Accounts

MONEYWISE HSA	
	AVAILABLE
Cash Account	\$14,115.31
Investment Account	\$0.00

## 2. Create Reimbursement

Select My HSA

Accounts / Reimburse Myself

Balance Detail 🔍 TOTAL AVAILABLE BALANCE \$14,115.31

CASH ACCOUNT		INVESTMENT ACCOUNT	
Actual Balance	\$14,115.31	Pending Cash To Investments	\$0.00
Pending Withdrawals	\$0.00	Fair Market Value <small>*Current as of 1/14/2025</small>	\$0.00
Available Balance	\$14,115.31		

Create Transaction \* Required

From \* My HSA

To \* Select an account...  
My HSA

Add Bank Account

Cancel Next

⚠️ Keep in mind if you have additional Spending Accounts like a Limited FSA or Commuter Accounts you may see multiple options when you select the drop down.

## 3. Pay To

Generally it will always say Me (Select Me from Dropdown)

Accounts / Reimburse Myself

Balance Detail 🔍 TOTAL AVAILABLE BALANCE \$14,115.31

CASH ACCOUNT		INVESTMENT ACCOUNT	
Actual Balance	\$14,115.31	Pending Cash To Investments	\$0.00
Pending Withdrawals	\$0.00	Fair Market Value <small>*Current as of 1/14/2025</small>	\$0.00
Available Balance	\$14,115.31		

Create Transaction \* Required

From \* My HSA

To \* Select an account...  
Select an account...  
Village Bank / Checking  
Me (Check)

Cancel Next

➡️ Once complete click Next

# Reimbursing Yourself (continued)

## 4. Claim Details

Provide all relevant details for the claim you are submitting for reimbursement. Be sure to complete all applicable fields accurately.

**Claim Details** \* Required

Start Date of Service \* 10/01/2024

End Date of Service 10/1/2024

Amount \* \$ 40.00

Provider \* CVS

Category \* Drugs & Medicine

Type \* Other Drugs & Medicine

Description

If the category is 'Other' or 'Over-the-Counter Drugs', you must provide a description.

Recipient \*  Example Employee [Add Dependent](#)

Set up a recurring claim for this expense

**Summary**

Pay From Medical

Pay To Me

Documentation Uploaded Yes

Cancel Previous Next

**Click Next** on each page to proceed through the process until you reach the final Summary Page, where you can submit your information.

## 5. Attach Receipt

- Select **Upload Valid Documentation**
- A pop-up will appear, allowing you to either (1) browse your computer to upload a file or (2) select a previously uploaded receipt from your account.

**Upload Receipt(s)**

Receipt / Documentation

Receipt(s) \* [Upload Valid Documentation](#)

Summary

Pay From Medical

Pay To Me

Receipts must be in a JPG, JPEG, GIF, PNG or PDF format and cannot exceed 8 MB. The maximum number of uploaded receipts is 4.

Cancel Submit

Cancel Previous Next

## 6. Summary

On this page, you can edit your submission, add additional claims, or save it for later. When finished, click Submit.

**Transaction Summary (1)**

FROM	TO	EXPENSE	AMOUNT	APPROVED AMOUNT
+ Medical FSA	Me	Other Drugs & Medicine	\$40.00	\$40.00
<b>Total Amount</b>			<b>\$40.00</b>	<b>\$40.00</b>

**Claims Terms and Conditions**

I have read, understand, and agree to the Terms and Conditions.

Cancel Save for Later Add Another Submit

# Viewing Account Information

From the Home Page, you can navigate to the Account Tab to view your Account Summary and Account Activity details.

The screenshot shows the MoneyWise Solutions Home Page. At the top right, there are links for 'Contact Us', 'Example Employee' (with a dropdown arrow), a shopping cart icon with '(1)', and 'Logout'. The main header features the MoneyWise Solutions logo. Below the logo is a navigation bar with 'Home', 'Accounts', 'Tools & Support', and 'Message Center 99+'. The 'Accounts' tab is highlighted in blue. A sub-menu is open under 'Accounts', with 'ACCOUNTS' highlighted in a red box. The sub-menu items are: Account Summary, Account Activity, and Statements. Other sub-menus include 'INVESTMENTS' (Investment Summary, Education), 'PROFILE' (Profile Summary, Banking/Cards, Payment Method, Login Information), and 'I WANT TO' (Reimburse Myself, Send Payment, Contribute to HSA, Manage Investments).

## Account Summary

The screenshot shows the MoneyWise Solutions Account Summary page. The header is identical to the Home Page. The main content area is titled 'Accounts / Account Summary'. Below this, there is a section for 'Health Savings Account'. The 'TOTAL AVAILABLE BALANCE' is \$14,045.29. Below this, there are two columns: 'AVAILABLE CASH BALANCE' at \$14,045.29 and 'INVESTMENT BALANCE' at \$0.00 (Current as of 1/30/2025). At the bottom, there are links for 'Change Payment Method', 'HSA Contributions By Tax Year', and 'HSA Coverage Level'.

## Account Activity

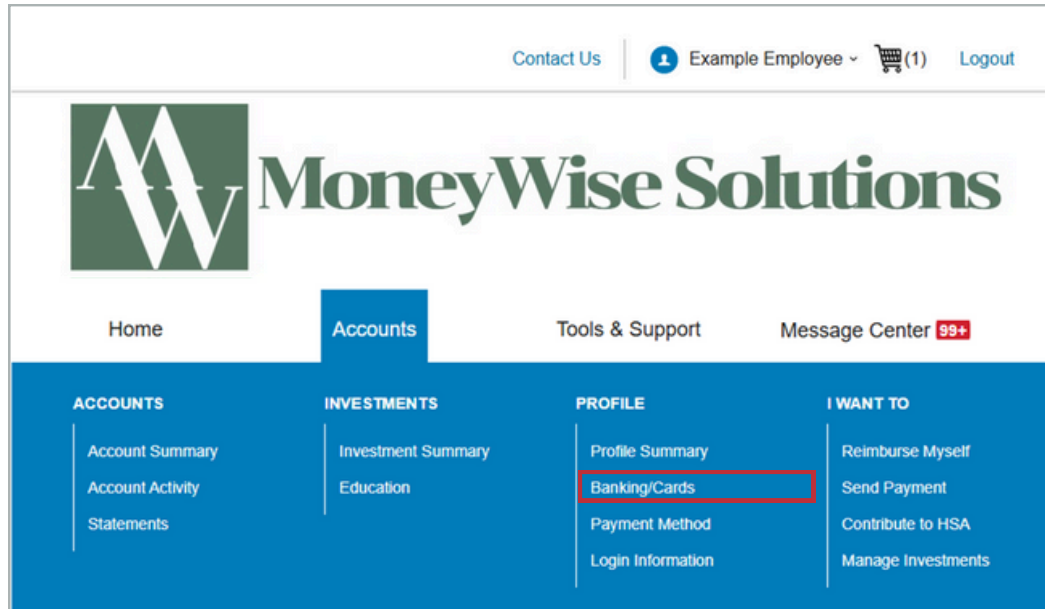
The screenshot shows the MoneyWise Solutions Account Activity page. The header is 'Accounts / Account Activity' with a 'HSA Summary' link. Below the header is a 'Select an Account' dropdown menu set to 'My HSA' and a 'Submit' button. The main content area is titled 'Balance Detail' and shows a 'TOTAL AVAILABLE BALANCE' of \$14,115.31. Below this, there are two columns: 'CASH ACCOUNT' and 'INVESTMENT ACCOUNT'. The 'CASH ACCOUNT' section shows 'Actual Balance' at \$14,115.31, 'Pending Withdrawals' at \$0.00, and 'Available Balance' at \$14,115.31. The 'INVESTMENT ACCOUNT' section shows 'Pending Cash To Investments' at \$0.00 and 'Fair Market Value' at \$0.00 (Current as of 1/14/2025). Below the balance details is a 'Transactions' section with an 'Export' button. The 'PENDING TRANSACTIONS' section is empty, with the message 'There are no records to display.' The 'PROCESSED TRANSACTIONS' section contains a table with the following data:

PROCESSED DATE	DESCRIPTION	METHOD	CONTRIBUTION (DEPOSIT)	DISTRIBUTION (WITHDRAWAL)	ACTUAL CASH BALANCE
+ 01/10/2025	CVS/PHARMACY #11083	Debit Card		\$33.92	\$14,115.31
+ 01/10/2025	Participant Contribution	EFT	\$8,000.00		\$14,149.23
+ 01/06/2025	CVS/PHARMACY #11083	Debit Card		\$137.99	\$6,149.23
+ 01/06/2025	ROCKWELL DIRECT	Debit Card		\$899.00	\$6,287.22
+ 01/03/2025	Fee Distribution	EFT		\$5.00	\$7,186.22

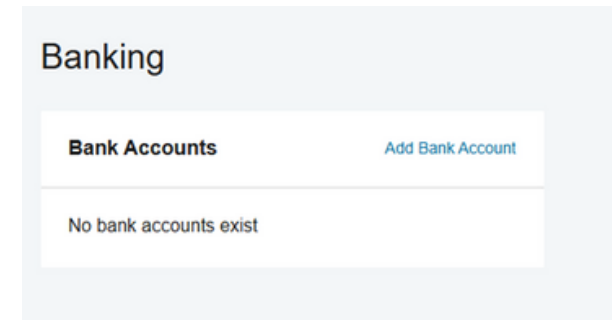
# Add Banking for Direct Deposit

All claim reimbursements will default to paper checks unless you add a bank account and update your payment method to direct deposit.

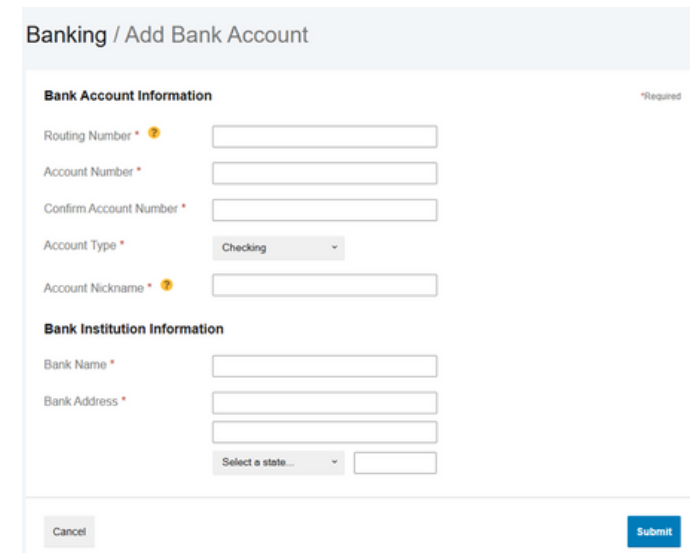
## 1. From the Account Tab, Banking/Cards



## 2. Select Add Bank Account



## 3. Complete all Required Fields to Add Bank Account. Then click Submit.

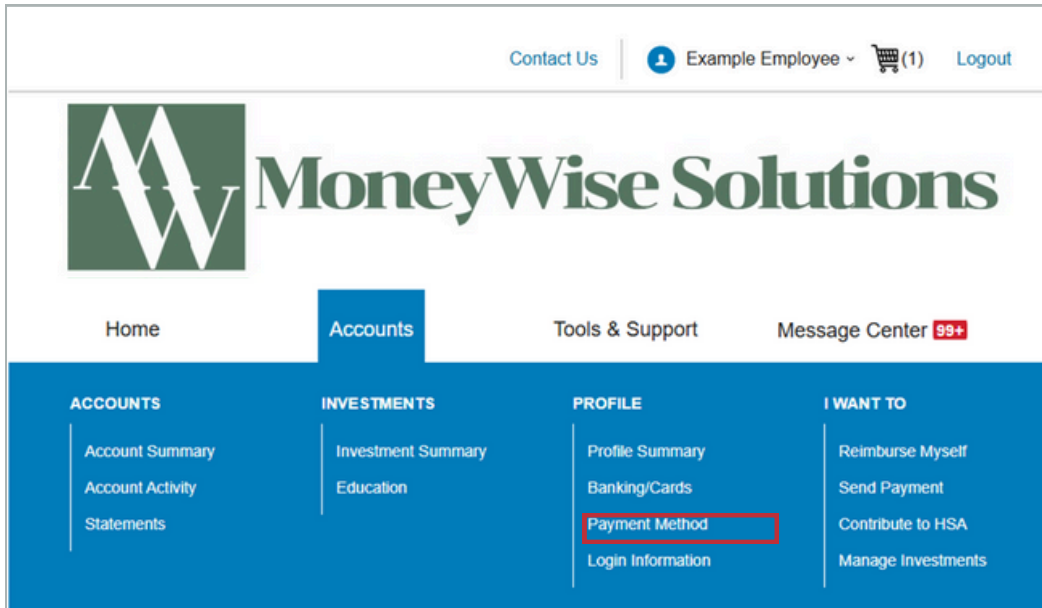


The screenshot shows the 'Banking / Add Bank Account' form. The form is divided into two sections: 'Bank Account Information' and 'Bank Institution Information'. The 'Bank Account Information' section includes fields for 'Routing Number \*', 'Account Number \*', 'Confirm Account Number \*', 'Account Type \*' (with a dropdown menu set to 'Checking'), and 'Account Nickname \*'. The 'Bank Institution Information' section includes fields for 'Bank Name \*', 'Bank Address \*', and 'Select a state...' (with a dropdown menu). A 'Submit' button is located at the bottom right of the form, and a 'Cancel' button is at the bottom left. A red asterisk indicates that the fields marked with an asterisk are required.

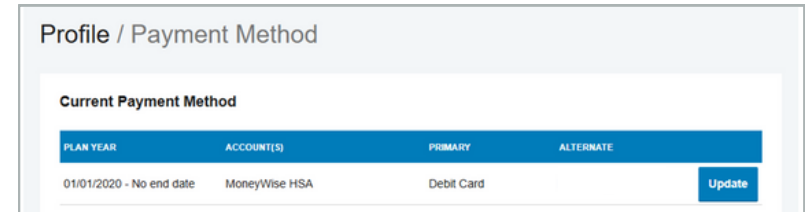
# Direct Deposit

Once you have added a bank account you must then change your Payment Method to Direct Deposit.

## 1. From the Account Tab, Payment Method



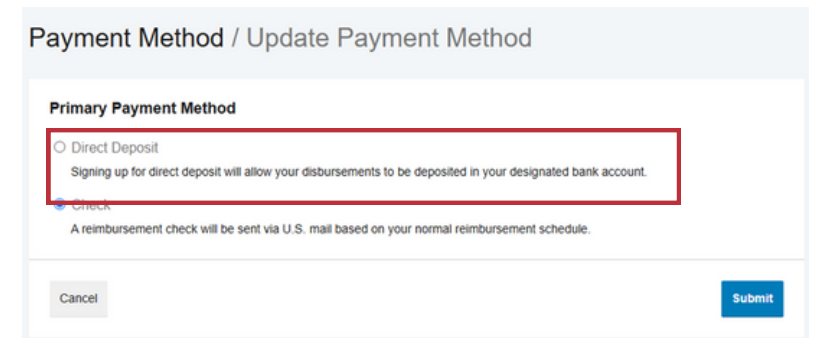
## 2. Select Update




## 3. Update Payment Method

Click **Direct Deposit**

Click **Submit**



 If you change your Payment Method to Direct Deposit before adding your banking information, you will be prompted to enter your banking details after clicking Submit.



# Update Notification Preferences

You can customize how you receive notifications about claims, payments, and more. Choose your preferred delivery method: paper, email, or text.

## 1. Tools & Support Tab

Click **Update Notification Preferences**

Home Accounts **Tools & Support** Message Center 99+

### Tools & Support

**Documents & Forms**

**FORMS**

- HSA Investment Account Fund Changes 3/22
- HSA Tax Documents

**PLAN SUMMARIES**

No plan summaries are currently available.

**RULES & AGREEMENTS**

- Electronic Disclosure
- HSA Custodial Agreement and Disclosure Statement
- HSA Investment Account Fund Changes
- Important Information on Patriot Act Requirements

**Contact Us**

MoneyWise Solutions  
7305 Hancock Village Drive #147  
Chesterfield, VA 23832

Phone: (888) 994-9392  
Fax: (888) 994-9392  
Email: [cdh@moneywisesolutions.com](mailto:cdh@moneywisesolutions.com)

**How Do I?**

- Change Payment Method
- Report Card Lost or Stolen
- Update Notification Preferences**
- Download Mobile App
- Update HSA Coverage Level
- View Interest Information
- View Fee Schedule

**Quick Links**

**SPENDING ACCOUNT CALCULATORS**

- [HSA Future Value Calculator](#)
- [HSA Savings Calculator](#)

**SPENDING ACCOUNT E-COMMERCE STORE**

- [HSA Store](#)

**SPENDING ACCOUNT ELIGIBILITY LIST**

## 2. Update all Preferences, then click Submit at bottom of page.

You can select Update Contact Information to change or add a Mobile Phone Number or Email.

### Message Center / Update Notification Preferences

**Contact Information** [Update Contact Information](#)

Mobile Number [Add](#)

Email Address test@test.com

**Notification Preferences**

Receive text alerts about your account through your mobile phone! You can configure which notification you would like to receive via text message below. Standard text message rates may apply. Disable text alerts by unchecking the boxes below. By opting into our text alerts, you agree to our [terms of service](#). Please review our [privacy policy](#) for more information.

You will receive the applicable notifications listed below based on the Delivery Method.

I would like to Go Paperless:

	STATEMENT PREFERENCES		ALERT PREFERENCES	
	Online	Paper	Email	Text
<b>CLAIMS</b>				
Claim has been filed for your account <i>Automatically emailed based on whether or not you have an email address</i>	Not available	Not available	Emailed	<input type="checkbox"/>
Claim applied to repayment <i>Automatically emailed based on whether or not you have an email address</i>	Not available	Not available	Emailed	<input type="checkbox"/>
Claim has been denied	Available	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Paid claim has been denied	Available	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Receipt is needed to process your claim <i>Automatically emailed based on whether or not you have an email address</i>	Available	<input type="checkbox"/>	Emailed	<input type="checkbox"/>
<b>PAYMENTS</b>				
Payment issued out of your account	Not available	Not available	<input type="checkbox"/>	Not available

# Investments

You can invest your HSA Funds once you have a minimum of \$1,000 to start investing. You can access your Investment Summary and start investing under the Accounts Tab.

## From the Account Tab, Investment Summary

MoneyWise Solutions

Home Accounts Tools & Support Message Center 99+

ACCOUNTS INVESTMENTS PROFILE I WANT TO

Account Summary Account Activity Statements

Investment Summary Education

Profile Summary Banking/Cards Payment Method Login Information

Reimburse Myself Send Payment Contribute to HSA Manage Investments

The **Investment Summary Page** allows you to:

1. View Investment Projections
2. Start Investing
3. View Available Investment Funds
4. Learn More About Investing

Investments / HSA Summary

Total Available Balance \$14,115.31 Cash Balance \$14,115.31 Investment Balance \$0.00

HSA Balance Projection 1

Annual Savings \$4,775/year

Number of years 25

Return on Investment (%) 5

Cash only With investments

Cash Balance \$14,115.31 Cash Details

Investment Auto-Transfer Threshold: \$0.00 OFF

Contribute Add cash to your HSA

Distribute Withdraw HSA funds

2 Start Investing View all available funds 3

How do I start investing? Start investing now 2

Set target cash balance Your target cash balance determines when your HSA dollars begin investing.

Select investment funds Choose investments so your dollars grow over time.

Grow your money with contributions Cash balances over a certain threshold will automatically be invested for you.

Recent Account Activity 4

DATE	DESCRIPTION	METHOD	AMOUNT
01/10/2025	CVS/PHARMACY #11...	Debit Card	(\$33.92)
01/10/2025	Participant Contribution	EFT	\$8,000.00
01/06/2025	CVS/PHARMACY #11...	Debit Card	(\$137.99)
01/06/2025	ROCKWELL DIRECT	Debit Card	(\$899.00)
01/03/2025	Fee Distribution	EFT	(\$5.00)

Cash Account Activity

Investment Education Materials Learn More

FAQs

Why should I invest with my HSA?

When am I able to start investing?

What is Investment Auto-Transfer?

What if I need help choosing investments?

Are there fees associated with investing?

# Start Investing

When you set up investments, you have the opportunity to set up automatic transfers which will automatically invest funds based on the amount you indicate. Once your balance exceeds this amount the automatic transfers take three business days.

Make your elections and select **Save and Next**

**Investments / Setup Investments**

**Investment Transfer Threshold**

You are eligible to invest a portion of the funds from your Health Savings Account into an investment account. By setting your investment transfer threshold below, we will automatically transfer funds into the investment account once your available cash balance exceeds the transfer threshold by more than \$100. Likewise, when your available cash balance falls below the transfer threshold by more than \$100, funds will be automatically transferred back to your cash account from your investment account.

Your investment transfer threshold may be set equal to or above \$2000. Please enter a value that is an increment of \$100.

Would you like auto-investment transfers on?  Yes  No


Transfer Funds to Investment When My Cash Balance Exceeds: \$


Investment Services: Not FDIC Insured • No Bank Guarantee • May Lose Value

Select **Guide Me** or **I Want to Do It Myself**  
Then Select **Next**

**Investments / Setup Investments**

**Do you want guided help investing?**

 **Guide Me**  
We will ask you a few questions to help you make an informed decision for your investments.

 **I Want to Do It Myself**  
Continue setting up investment selections without guided help.

 If you select Guide Me you will be directed to another site. Follow prompts to build your HSA Investment Strategy and receive an Action Plan.

**Redirecting you to an External Site**

You are now being redirected to an external site. We are not responsible for its content, security, or privacy policies. Click below to proceed.

**HSA Investment Account** HSA Plus!

WELCOME TO HSA PLUS!

This program will help you better understand your HSA investment account and also provides powerful tools that can help you determine how much to save and where to direct your investments within your HSA investment account.

**STRATEGY BUILDER**  
Develop a personalized strategy. Add details about your health care expenses or a spouse/partner HSA investment account. Develop and implement a personalized HSA savings and investment action plan.

**EDUCATION**  
Bring yourself up to speed on basic HSA concepts. Learn more about HSA rules, eligibility requirements and how you can use your HSA for qualified medical expenses.

**PERSONAL INFORMATION**

Building a comprehensive HSA investment plan begins with an understanding of your current financial situation and goals. Take a moment to fill in your information below.

**PARTICIPANT**

**CURRENT**

Name:

Gender:

Birth Date (mm/dd/yyyy):

HSP Coverage Type:

**FUTURE**

Planned Retirement Age:

**ACTION PLAN**

Implementing your suggested HSA investment strategy puts you on track to reach your goals.

STRATEGY RESULTS	Current Strategy	New Strategy
Probability of Reaching Goal	3%	93%
Projected HSA Balance at Retirement	\$172	\$120,269
Projected HSA Annual Expenses	\$18	\$1,847
Total Portfolio Risk	CONSERVATIVE	MODERATELY AGGRESSIVE

**GOALS/ASSUMPTIONS**

HSA Balance Goal: \$100,000 vs \$100,000

Retirement Age: 67 vs 67

Risk Tolerance: 50 (Lower more) vs 50

**HSA**

Investment: 80 vs 2000

Asset Allocation:  Cash Reserves 100%

Asset Allocation	Percentage
Cash Reserves	100%
Emerging Mkts	0%
Large Cap Growth	0%
Large Cap Intl	0%
Mid Cap Growth	0%
Mid Cap Intl	0%
Small Cap Growth	0%
Small Cap Intl	0%
Fixed Income	0%
Fixed Income Intl	0%
Fixed Income	0%
Emerging Mkts	0%

# Start Investing (continued)

If you select **I Want to Do It Myself** you will see a page of funds to invest in. You can make your selections then Submit.

### Investments / Setup Investments

**Update/Confirm Elections**

Changes you make on this page will update your future elections only. When new money moves into your investment account, your new selections will control how it is invested. Your elections must equal 100%. You can find out more information about a fund using the fact sheet or prospectus.

FUND NAME	TICKER	CURRENT %	NEW %
+ HCB INTEREST BEARING ACCOUNT	HCB1B	100%	<input type="text" value="100"/> %
+ AMERICAN FUNDS BALANCED FN...	RLBGX	0%	<input type="text" value="0"/> %
+ AMER FUNDS CAPITAL INC BLDR R6	RIRGX	0%	<input type="text" value="0"/> %
+ DFA US LARGE CAP VALUE PORT I	DFLVX	0%	<input type="text" value="0"/> %
+ VANGUARD 500 INDEX ADMIRAL	VFIAX	0%	<input type="text" value="0"/> %
+ AMERICAN GROWTH FND OF AME...	RGAGX	0%	<input type="text" value="0"/> %
+ VANGUARD MID CAP INDEX INST	VMCIX	0%	<input type="text" value="0"/> %
+ NEUBERGER BERMAN MID CAP G...	NRMGX	0%	<input type="text" value="0"/> %
+ VANGUARD SMALL CAP INDEX INST	VSCIX	0%	<input type="text" value="0"/> %
+ VANGUARD SMALL CP GROWTH I...	VSGIX	0%	<input type="text" value="0"/> %
+ VANGUARD SM CAP VALUE IDX ADM	VSIAX	0%	<input type="text" value="0"/> %
+ VANGUARD TOTAL INTL STK IDX I	VTSNX	0%	<input type="text" value="0"/> %
+ AMERICAN EUROPACIFIC GROWT...	RERGX	0%	<input type="text" value="0"/> %
+ FIDELITY ADV DIVRSFD INTL I	FDVIX	0%	<input type="text" value="0"/> %
+ VANGUARD EMG MKTS STK IDX I...	VEMIX	0%	<input type="text" value="0"/> %



Once you have started an investment, you can make a change at anytime from your Investment Summary Page.

### Investments / HSA Summary

<b>Total Available Balance</b> <b>\$14,000</b>	<b>YTD Earnings</b> <b>\$585.03</b>	<b>YTD Performance</b> <b>4.5%</b> <a href="#">View details</a>
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<b>Investment Balance</b> <span>?</span> <b>\$13,000.00</b> <small>Current as of 07/01/2020</small> <a href="#">View details</a>	<b>Cash Balance</b> <a href="#">View details</a> <b>\$1,000.00</b>
---	---

Investment Auto-Transfer ? **ON** [Edit](#)  
Threshold: \$1,000.00

[→ Contribute](#)  
Add cash to your HSA

[← Distribute](#)  
Withdraw HSA funds

**One-time Trades**

[Buy Investments](#)

[Sell Investments](#)

[Change Investments](#) [View all available funds](#)

# Transfer Funds

From the Investment Summary page, you can initiate a One-Time Transfer either to or from your HSA Cash to your investment account.

**Click on the Buy Investments or Sell Investments button, Transfer.**

- Transferring based on your investment election will transfer to or from your HSA Cash to your mutual funds based on your existing fund allocation.
- Transferring based on a specific investment will transfer to or from your HSA cash to one or more specific mutual fund options.

