

Frequently Asked Questions About Your New Lively HSA

General Lively Questions

Who is Lively?

Lively is a modern Health Savings Account platform for individuals and businesses. They are focused on providing a great user experience and customer service.

What is an HSA?

A [health savings account](#) commonly referred to as an HSA is a triple tax-advantaged account that individuals set up in conjunction with a qualifying High Deductible Health Plan. You contribute money on a pre-tax basis, your money can be invested or earn interest (no taxes on such growth), and be withdrawn at any time and with no penalty so long as the money is used for qualified medical expenses.

#1 USER-RATED

The Modern Health Savings Account

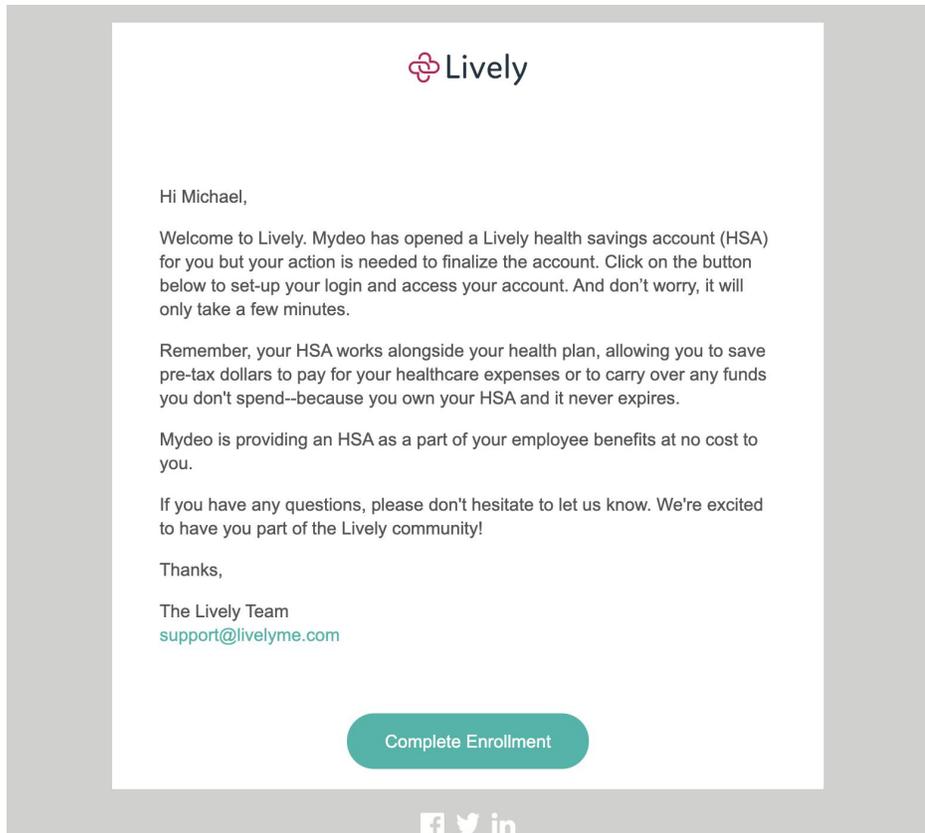
Lively helps people prepare for tomorrow by making smart decisions about finances and healthcare today.



How do I enroll in Lively?

Lively will be sending you an email with a unique invitation link that will allow you to enroll in your new HSA account. Follow the prompt in the email and the Lively enrollment. You will be all set from there! Screenshot instructions to follow.

Step 1: Check your email for a message from notifications@livelyme.com and follow the exact prompt in the body of the message. You will want to click on the “Complete Enrollment” to get started:



Step 2: Your email will be pre-populated when taken to Lively’s enrollment. Here you will want to enter a password as well as confirm your Social Security Number. Make sure to check the box for agreeing to Lively’s Terms & Conditions and Privacy Policy. When done, click “Sign Up”



Complete your Health Savings Account Enrollment.

Mydeo has opened a Lively HSA for you. Please complete the steps below to setup your login and access your account.

Email

mkilow@livelyhsa.com



Password

••••••••



Re-enter Password

••••••••



Your password must be at least 8 characters long, and include one lowercase letter, one uppercase letter and at least one symbol or number.

SSN Confirmation

Please enter your social security number to confirm your identity

Social Security Number

XXX-XX-XXXX



Re-enter Social Security Number

XXX-XX-XXXX



Sign Up



I agree with Lively's [Terms & Conditions](#) and [Privacy Policy](#)

Step 3: You'll want to verify your email. Lively will send you a new email from support@livelyme.com to verify that the email is valid. Click on the "Verify Email" button in the body of the email, and continue back to your enrollment on Step 4.



Hi Michael,

We're excited to have you as part of the Lively community. Please click on the link below to verify your email address and activate your account.

Please do not hesitate to let us know if you have any questions.

Thanks,

The Lively Team
support@livelyme.com

Verify Email



support@livelyme.com
588 Sutter St., #214, San Francisco, CA 94102

Step 4: Click back to your browser tab with your Lively enrollment open. The last step is reviewing and accepting our agreements. There are three checkboxes that must be checked in order to complete the enrollment.



Now let's get some "paperwork" out of the way.

Read the agreement below and click the corresponding "I agree" checkbox to confirm your consent.

E-Sign Disclosure

Version 2.0

Account Disclosures can be provided in electronic form for the Health Savings Account (HSA) account you have selected to be opened online. Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will not be able to proceed with the online account opening process.

1. In this consent "we", "us", and "our" are used to refer to Choice Financial and Lively, Inc. All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them. Your consent applies only to the disclosures and notices applicable to the Health Savings Account opened during this online session.

2. Disclosures provided in electronic form will not be distributed in paper form.

3. You have the right to withdraw your consent at any time, at no cost to you, by notifying us at support@livelyme.com, updating your contact information within the Lively online application at <https://livelyme.com>, by calling us at 1-888-576-4837, or by writing to us at 188 King Street #502, San Francisco, CA 94107. In the event you withdraw your consent, we may at our sole discretion choose to close your Health Savings Account.

4. By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by notifying us at support@livelyme.com, updating your contact information within the Lively online application at <https://livelyme.com>, or by calling us at 1-888-576-4837.

5. The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

A personal computer or other device capable of accessing the internet

A web browser which supports 128-bit SSL encrypted communications

Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://get.adobe.com/reader/>).

[Download PDF](#)

1 of 1

I agree to Lively's E-Sign Disclosure Policy

Once you have checked all boxes for the agreements, you will be sent to your Lively account overview page.



I'm having trouble enrolling in the HSA with Lively, how can I get in touch with them?

You can always reach out to the Lively support team by emailing support@livelyme.com, live chat at livelyme.com, or by phone at 1-888-576-4837.



When should I expect my Lively-branded Visa HSA Card?

You should anticipate your Lively-branded Visa card to arrive the week of November 8th. If your card has not yet arrived, please ensure that we have the correct mailing address on file for you and order a new card by logging in to your Lively Dashboard or contacting our support team.

Can I use my HSA dollars without logging into Lively, creating a login, and accepting the Lively Terms and Conditions?

No, you cannot use your funds until you create your log in and accept the Lively Terms and Conditions. This is why it's important to do so promptly. You will also need to activate your Lively-branded Visa card in Lively in order to use it for any transactions.

How can I activate my Lively-branded Lively Visa HSA card?

You can activate your Lively branded card by logging into your Lively account (either through the web or the mobile app) and navigate to the "Debit Cards". [Here](#) is a link to our Resource center with more information about your debit card.

What can I use my HSA dollars on?

[Here](#) is a link to our resource page with a searchable list of eligible expenses.

What do the HSA Eligible expenses that said maybe mean?

You can view a full list [here](#). If the expense is listed as "maybe" then this means the expense should come with a note of medical necessity from a physician

Where can I find out more information about how to use my HSA with Lively?

You can visit Lively's [Resource & FAQ Page](#) for more information about the HSA with Lively and if you are unable to find what you are looking for please feel free to let us know at support@livelyme.com.

Can I use my Lively HSA card at an ATM?

No, for security purposes and to protect your funds against fraud Lively HSA cards cannot be used at an ATM to withdraw cash. However, if you are not able to use your Lively card with a specific medical provider, you can pay with another form of payment and reimburse yourself from your Lively HSA by logging in online.

Can I pay Carecredit with HSA?

You'll want to seek a tax professional to get a definitive yes or no answer. Generally speaking you can not pay specifically for CareCredit with your HSA, but you can pay for/reimburse yourself for eligible expenses that you may have used CareCredit to pay for.

How can I update my HSA election?

If you'd like to change your HSA election, please reach out to your employer directly to make the change. You will not be able to make any changes to your HSA election in Lively.

How can I reimburse myself for out of pocket expenses in Lively?

Once you add a personal bank account on file through your Lively dashboard, you can reimburse yourself for any out of pocket funds. See the video linked [here](#) with more information.

To reimburse yourself, log in to your Lively Dashboard. Please then select 'Reimbursements' from the menu on the top left (three horizontal lines). You will then be able to enter a few pieces of information about your expense to reimburse yourself from your HSA funds. The reimbursement will be sent via direct deposit to your bank account on file in 2-3 business days.

Can I access Lively on my smartphone?

Lively now has a [mobile app](#) for both Android and Apple devices. Although you can not complete your enrollment via the mobile app, so long as you click on your invite link in your invitation email from Lively, you can complete your enrollment via the mobile web.

Are medical insurance premiums eligible?

Unless the health insurance premiums for COBRA or Medicare (or if you are enrolled in unemployment benefits), they are not eligible for HSA reimbursement.

How much of my HSA balance can be invested?

You can invest your entire HSA balance if you choose. One more thing, if your funds are tied up in investments they will need to be moved to cash before you can use them for eligible medical expenses.

Why is my Lively HSA card being declined?

There are a few reasons this could be happening:

1. Make sure to be running the card with your PIN that you set up during card activation. You can update this pin at any time by logging in to your Lively Dashboard under the 'Debit Cards' tab.
2. Make sure you are entering the zip code of the mailing address on file with us, as sometimes the default zip code for vendors is 00000 unless entered.
3. Make sure the purchase is not more than \$2000, as that is the daily limit, though we can raise it if you let us know.
4. Make sure you have activated the card through your online Lively Dashboard once you received it as well.

Let us know if this does not resolve the issue, feel free to call our support team and we can dig into the issue further.

What happens if I don't have enough funds in my HSA at the time I receive medical care or need to purchase eligible medical items?

If you don't have the full amount of funds available, you can pay out of pocket and reimburse yourself down the line when you do have the funds so long as your HSA has been established (meaning opened and funding).