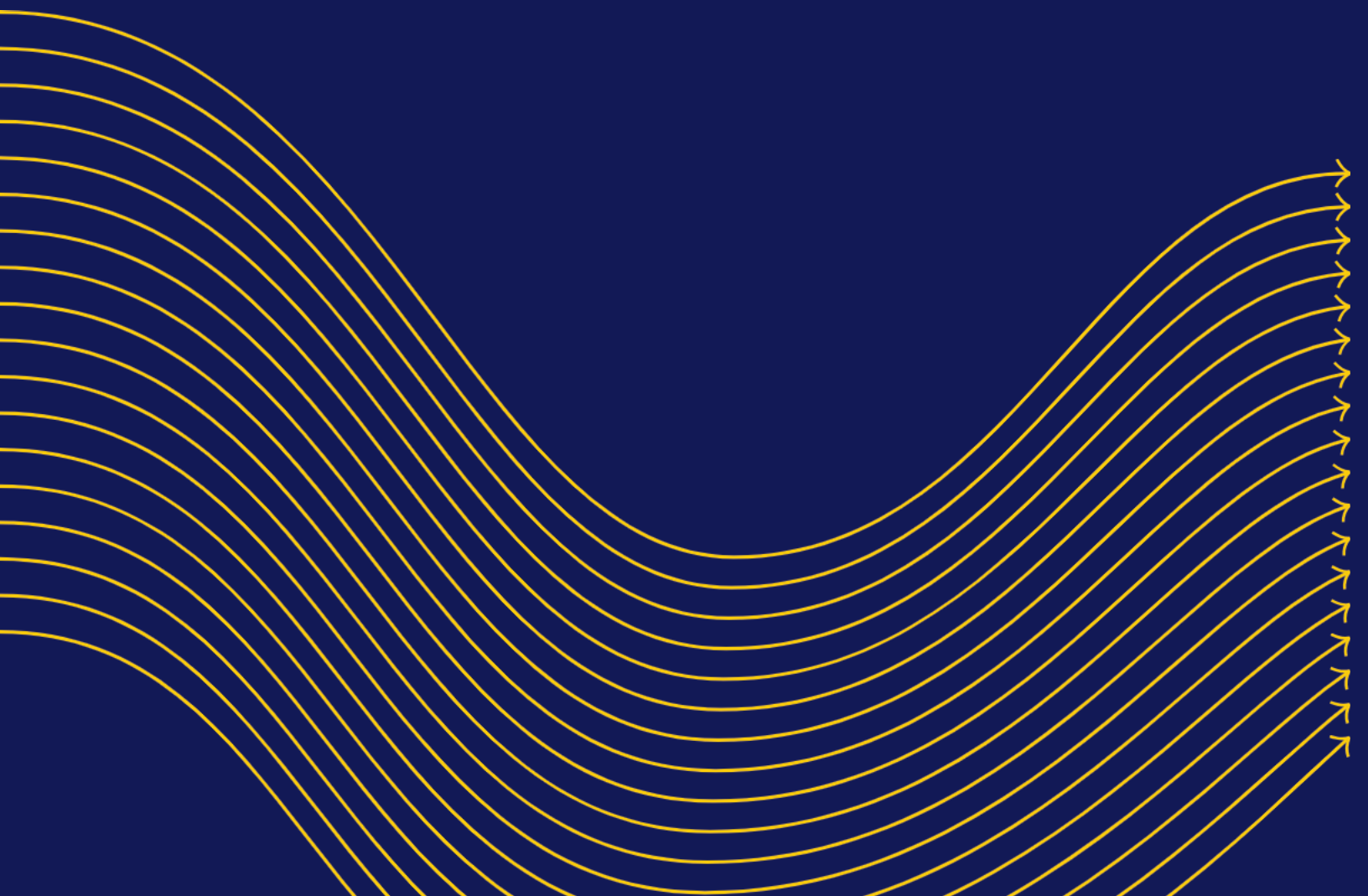
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# Getting started member guide

**Everything you need to get the most from your benefits.**






# Table of contents

02 | Getting started with Health Wallet

03 | Navigating the platform

05 | Key actions after your first login

06 | Health Wallet Benefits mobile app

08 | Your benefits card

11 | Help center & support

# Getting started with Health Wallet

Welcome! Health Wallet is your central hub for managing your employer-sponsored health benefits — all in one secure, easy-to-use platform.

## Welcome email

You'll receive a welcome email with everything you need to get started. Be sure to check your spam or promotions folder if you don't see it within a few business days of your benefits effective date.

## Setting up your login and password

How you access Health Wallet depends on how your employer has configured your benefits. There are two options; your employer or HR team can let you know which path applies to you.

### Option A: Direct login

**Set up a username & password**

1. Click the registration link in your welcome email.
2. Verify your identity using your date of birth and the last four digits of your SSN (or the method specified by your employer).
3. Create a secure password. Your password must be at least 8 characters and include a mix of uppercase letters, numbers, and symbols.
4. Set up multi-factor authentication (MFA). This is required for all accounts.
5. Review and accept the Terms of Service and Privacy Policy.
6. You're in! Your dashboard will load automatically. Bookmark this link for future reference.

### Option B: Single sign-on (SSO)

**Access via your HR or benefits platform**

1. Log in to your employer's HR or benefits platform as you normally would.
2. Locate the Health Wallet tile, link, or tab within the platform. Its exact name and location will vary. Check with your HR team if you cannot find it.
3. Click the tile or link. You will be automatically authenticated and redirected into your Health Wallet — no separate username or password required.
4. On your first visit, you may be prompted to review and accept the Terms of Service and Privacy Policy.
5. You're in! Future logins follow the same path: just sign in to your HR/benefits platform and navigate to Health Wallet.

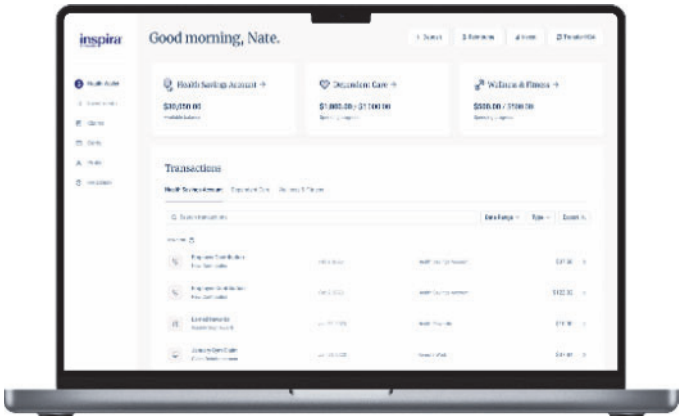
# Navigating the platform

The Health Wallet platform is designed to be intuitive and easy to use — whether you're checking your balance, submitting a claim, or downloading tax documents. Note that the options you see may vary depending on the accounts you are enrolled in.

## Dashboard

Upon logging in, you'll arrive at the dashboard. Quick-access buttons at the top of the page make it easy to perform the most common tasks right away. You will also see:

- High-priority announcements or action items that need your attention
- The accounts you are enrolled in, along with their available balances
- Any previously saved receipts or documentation, so you can pick up where you left off
- Transactions, claims, and contributions organized by benefit type




## Investments

If you are enrolled in an account that supports investing such as a health savings account (HSA), you can invest in individual stocks, mutual funds, and exchange-traded funds (ETFs) once your account reaches the minimum required balance. You also have the option to enable auto invest, which automatically purchases your preferred investments using any funds that exceed your target cash balance. Fractional shares are supported. Once you have opened an investment account and started investing, visit this section anytime to monitor your portfolio performance.

### When can I start investing?

Investment options are available once your HSA balance reaches the threshold set by your plan.

## Claims

If you are enrolled in a benefit that allows you to submit claims for reimbursement, the claims section is your hub for managing that process. From here you can:

- Add an expense to start the claims process
- See a summary of claims awaiting approval, amounts pending, total approved, and total reimbursed
- Access any saved receipts or expenses
- View the status of all claims, with options to filter by account type
- Update a claim with any additional information that has been requested

## Cards

The cards section gives you control over your benefits card. From here you can:

- Easily lock/unlock your card to prevent unauthorized transactions
- Order new cards if lost, stolen, or for family members. Note: family cards operate independent of the primary card
- Access your virtual card details to use your funds anytime without having to wait for your physical card to arrive in the mail

For step-by-step card activation instructions and details on adding your card to Apple Pay® or Google Pay®, see section 5 of this guide.

## Profile

The profile section is where you manage your account settings and personal information. From here you can:

- Update your contact and demographic information
- Link or unlink a bank account using Plaid for ACH reimbursements
- Manage your dependents
- Add up to four beneficiaries (HSA accountholders)
- Review investment account information and trade statements (HSA accountholders)
- Manage account security settings, including MFA setup
- Access tax forms, monthly account statements, and account agreements

## Support

Access the help center directly from the navigation menu for self-service support options. See section 6 of this guide for more information on available support resources.

## Español

A full Spanish-language version of the Health Wallet platform is available. Select "Español" from the navigation menu to switch languages at any time.

# Key actions after your first log in

Once your account is set up, there are a few important steps to take to make sure everything is configured and ready to go. We've outlined the most important first-time actions below.

## Confirm key demographic details

Head to your profile and confirm that your personal information (i.e., name, mailing address, and contact details) is accurate. This ensures you receive important account communications.

## Verify or connect a bank account

To receive reimbursements directly to your bank account (for out-of-pocket expenses), link your bank account from your Profile. You'll need your routing and account number.

## Add or confirm beneficiaries (HSA accountholders)

If you have an HSA, it's important to designate a beneficiary. In the event of your passing, your HSA balance can be transferred to your designated beneficiary without going through probate. To add or update a beneficiary, visit your profile and access the "Beneficiaries" tab. Then, enter the information requested. You can add up to four beneficiaries.

Important: Beneficiary designations are not automatically inherited from other accounts or HR records. You must set this up directly in Health Wallet.

## Activate your debit card

If you were issued a benefits card, you may have to activate it before your first use. See section 5 for additional information.

## Download the mobile app

For on-the-go access to your account, download the Health Wallet app on your iOS or Android device. See the next section of this guide for additional information.

# Health Wallet Benefits mobile app

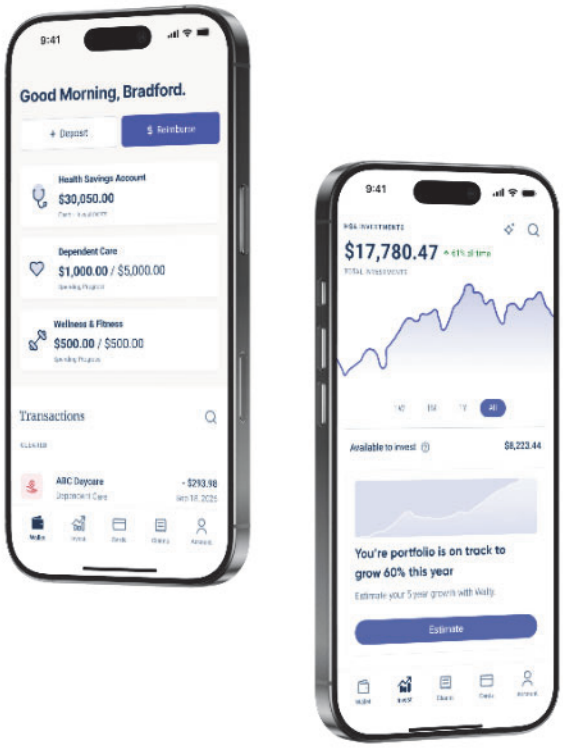
The Health Wallet Benefits app puts your benefits in your pocket. From checking your balance at the pharmacy to snapping a photo of a receipt right after a doctor's visit, the app makes managing your benefits fast and effortless.

The app is available for both iOS and Android devices.

Download on the App Store

GET IT ON Google Play

Once downloaded, log in with the same credentials you use on the web platform—no separate registration needed.




### How do I access the mobile app if I access Health Wallet through SSO?

To sign in, use the "Forgot Password?" feature to reset your password. Once reset, you can log in with your email and newly set password.

## Key app features

The Health Wallet Benefits app is designed to mirror the full web experience while adding features that are uniquely useful on a mobile device. Note that the options you see may vary depending on the accounts you are enrolled in.

- Account balances and key dates at a glance: Your home screen shows your current balance(s) the moment you log in. You can even see key dates and deadlines to spend funds.
- Receipt capture: After a purchase, use the in-app camera to photograph and attach receipts to a transaction in seconds. This helps you substantiate card swipes without having to hunt for documentation later.
- Transaction history: View and filter recent transactions, see which are pending or approved, and flag any items that need attention.
- Submit claims: Pay out-of-pocket for an eligible expense? Submit a claim directly from the app by entering the details and attaching a receipt.
- Monitor HSA investments: If you have an HSA investment account with Inspira, the mobile app is a great way to stay up to date on investment performance. You can even change investments right in the app.
- Manage cards: Easily lock or request new cards directly in the app. You can also access virtual card information.
- Access documents: Download or view your benefit statements and tax forms directly from your phone.

## Tips for getting the most from the app

- Enable push notifications to get real-time alerts for card activity, documentation requests, and account updates.
- Set up Face ID or fingerprint login in the app settings to streamline the login experience.
- Capture receipts right away before you forget or lose the paper receipt.

# Your benefits card

If you're enrolled in a carded benefit, your Inspira® Card is the simplest way to pay for eligible expenses. Just swipe and go!

## Physical vs. virtual card

| | Physical Card | Virtual Card |
|---|---|---|
| **What it is** | A plastic Mastercard® debit card mailed to your home address | A digital card number available immediately in your online account and mobile app |
| **Best for** | In-person purchases at clinics, pharmacies, and providers | Online health purchases, telehealth, and digital wallets |
| **When available** | Arrives by mail in a plain envelope | Available immediately after account activation |
| **Where to find it** | Your mailbox; then activate as described in the next section | The Health Wallet website or mobile app |

## Activating your physical card




Your card will arrive in a plain envelope for security. Do not use the card until you've activated it.

If your card needs to be activated, you can do so in two ways:

### Option A: Activate online

- Log in to the Health Wallet platform.
- Navigate to the "Cards" tab.
- Click "Activate Card"
- Your card is now active and ready to use.

### Option B: Activate via the mobile app

- Open the Health Wallet app and log in.
- Tap the card icon or navigate to "Cards".
- Select "Activate Card" and follow the on-screen prompts.
- Your card is now active and ready to use.

**What about my virtual card?**

Your virtual card is always ready to use for online purchases. Access it anytime from the platform or mobile app.

## Using your card

Your card automatically draws from your available benefit account balance when you swipe at an eligible merchant. The platform will document each transaction and may occasionally request documentation to confirm a purchase is eligible.

This is a standard IRS requirement for certain benefit types.

# Adding your card to your digital wallet

You can add your card to Apple Pay® or Google Pay® for tap-to-pay convenience at eligible point-of-sale terminals.

## Apple Pay

- Open the Apple Wallet app.
- Tap the "Add Card" button or tap the Plus "+" button.
- Tap "Debit or Credit Card" and then "Continue" to add a card.
- Follow the prompts to enter, verify, and register your card.

**If enrolled in a Commuter Benefit Plan,** take these extra steps to use your transit funds for tap-and-go at transit terminals:

- For Express Mode for transit, select a card.
- Tap the More "..." button, then tap "Card Details".
- Toggle on "Express Transit".

## Google Pay

- Open the Google Wallet app.
- At the bottom, tap "Add to Wallet."
- Tap "Payment card," then "New credit or debit card."
- Use your camera to scan your card or tap "Enter details manually."
- Review the Issuer Terms, tap "Accept," then follow the prompts to verify and register your card.

**If enrolled in a Commuter Benefit Plan,** take these extra steps to use your transit funds for tap-and-go at transit terminals:

- Tap "Details," then find the transit settings option.
- Enable "Transit" or turn off verification for transit payments so your card works at transit terminals without unlocking your device.

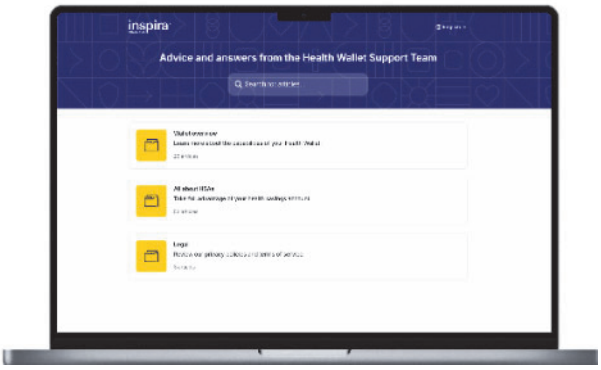
# Help center and support

Whether you have a quick question or need hands-on assistance with your account, we offer multiple ways to get help.

## Help center

The help center is your first stop for self-service support. It's packed with step-by-step articles, FAQs, and walkthroughs organized by topic.

In there, you'll find information on account setup, eligible expenses, card use, reimbursements, tax information, and more.




**Access the help center**

Click the "Help" or "?" icon from within the platform or mobile app at any time.

## In-platform help

Throughout Health Wallet, you'll find:

- Contextual help icons that open explanatory tooltips next to key fields and features.
- Inline FAQs within each account section addressing common questions for that benefit type.
- Guided walkthroughs for first-time actions such as submitting a claim or adding a beneficiary.

## Contacting support

If you can't find what you're looking for in the help center, our support team is here to help.

- **Live chat**: Click the chat bubble icon in the lower-right corner of the platform or mobile app to connect with a support agent during business hours.
- **Email support**: Submit a support ticket anytime at: support.inspira@healthwalletbenefits.com
- **Phone support**: Call us at 844-204-9252. Have your account information ready to help us assist you quickly.

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