

# Welcome to Tompkins HSA Consumer Portal Guide

Welcome to your Tompkins HSA Portal. This one-stop portal gives you 24/7 access to view information and manage your Tompkins HSA account. You will enjoy additional features and benefits, including:

- Access to a safe, reliable, and easy to use platform to manage your HSA
- Access to your HSA at any time, including for online election changes
- Track medical expenses and maintain images of receipts
- Pay your medical providers right through the portal, similar to online bill pay
- Access to mobile app
- Account activity notifications
- Online tools, resources, and financial education
- Integrated investment portal, meaning only one username and password to remember\*
- Automatic transfers between cash and investment accounts, so your funds are always available and you don't need to remember to move funds between accounts\*
- Easy access to your funds with your debit card and direct deposit online distributions

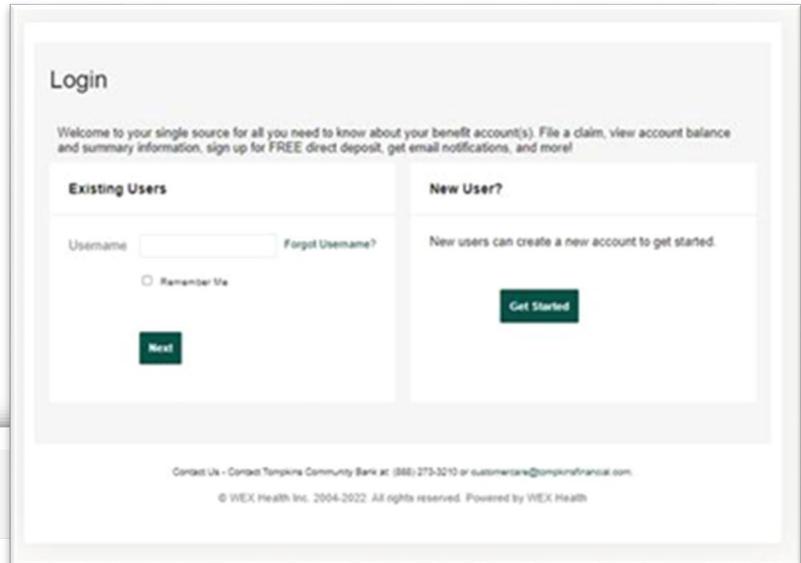
In this guide you will learn:

- Logging into the Tompkins HSA Portal for the first time
- Consumer Home Page Screen Overview (sections/definitions)
- Header/Menu Screen shot
- How do I?
  - Update Personal Profile
  - Add Beneficiaries
  - Update HSA Dependents
  - Update your HSA Coverage Level
  - Order Debit card

\* Investments are not FDIC insured, are not bank guaranteed, and may lose value.

## Logging into the Tompkins HSA Portal for the first time

1. To log in for the first time, please visit <https://tompkins.lh1ondemand.com> and click Get Started under “New User?”
2. Next, you will have to verify your identity: you will need your name, zip code and social security number
3. After that, you will have to select your security questions



**Login**

Welcome to your single source for all you need to know about your benefit account(s). File a claim, view account balance and summary information, sign up for FREE direct deposit, get email notifications, and more!

**Existing Users**

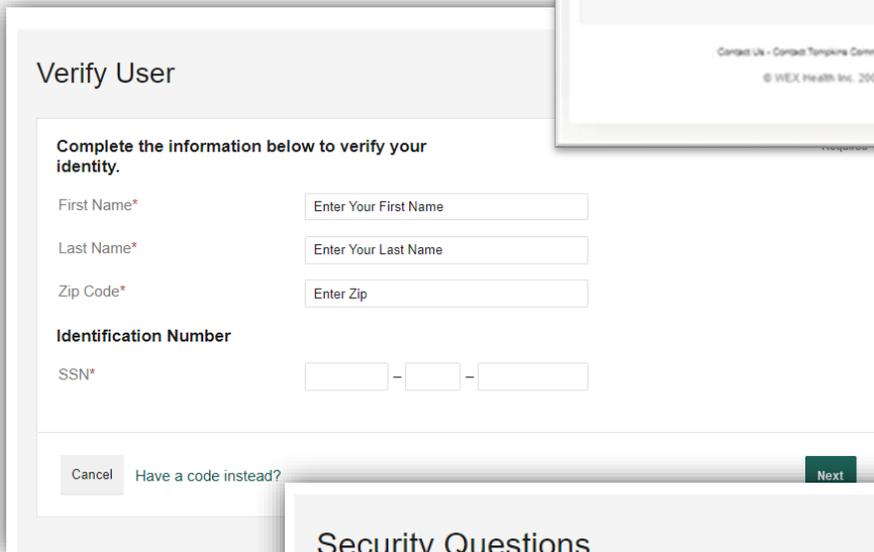
Username  [Forgot Username?](#)

Remember Me

**New User?**

New users can create a new account to get started.

Contact Us - Contact Tompkins Community Bank at (888) 275-3210 or customerscare@tompkinsfranchise.com.  
© WEX Health Inc. 2004-2022. All rights reserved. Powered by WEX Health



**Verify User**

Complete the information below to verify your identity.

First Name\*

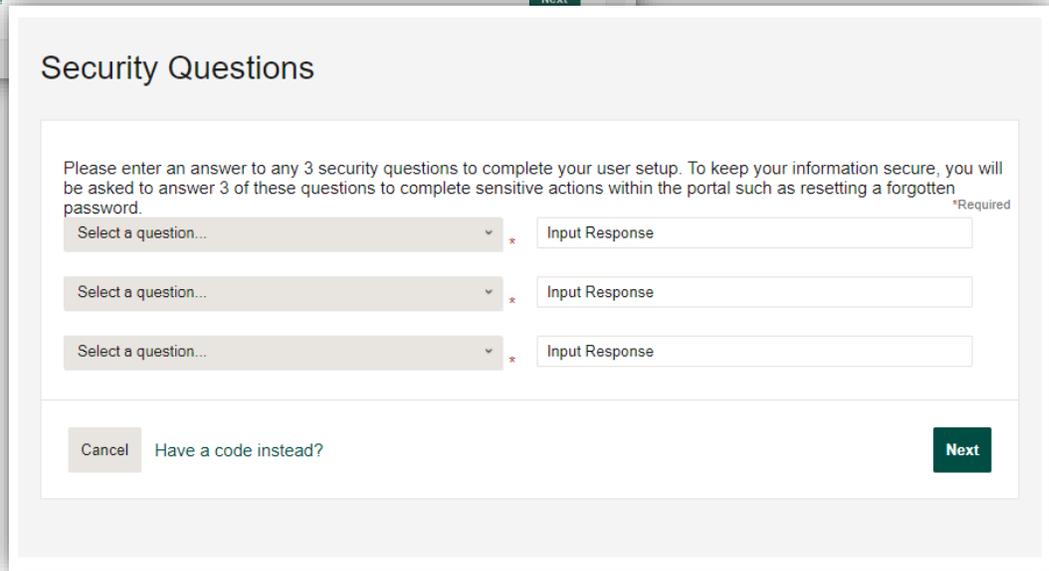
Last Name\*

Zip Code\*

**Identification Number**

SSN\*  -  -

[Have a code instead?](#)



**Security Questions**

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

Select a question...

Select a question...

Select a question...

[Have a code instead?](#)

4. Then, you will fill in your Contact Information and confirm any pre-filled address information
5. Next, you will create your user name and password. A user name will pre-fill for you, but you can change it at this step
6. After that, you will have to agree to the terms and conditions
7. Finally, you will be logged in to your new account

### Contact Information

**This information will be used to recover your account if you forget your username or password.** \*Required

Email Address\*

Confirm Email Address\*

Alternate Email Address

Confirm Alternate Email Address

Mobile Phone Number\*

Your mobile number will be used only for the purpose of servicing your benefit plan account. This information will not be used for any solicitations.

Time Zone\*

Home Address\*

5 Korns Way

Address Line 2

Brooktondale

New York

Same as Home Address

Mailing Address\*

Please confirm that this pre-filled address matches your current

### Create Username and Password

Username\*

Your username may contain alphanumeric characters and any of the following sign (@), underscore (\_), and dash (-)

Password\*

The password must: - Have a minimum of 6 characters - Not be one of your previous passwords - Contain at least one number

Confirm Password\*

### Agreements

Password Updated  
You have successfully updated your password.

You must accept the terms and conditions for this account by reviewing and accepting all agreements listed below.

HSA Electronic Disclosure Statement	Read and agree
HSA Funds Availability	Read and agree
HSA Schedule of Fees	Read and agree
HSA Truth in Savings	Read and agree
Privacy Policy	Read and agree
Tompkins Health Savings Custodial Account Agreement	Read and agree

Interest Information

Contact Us Your Name

## TOMPKINS

Home Accounts Tools & Support Message Center **2**

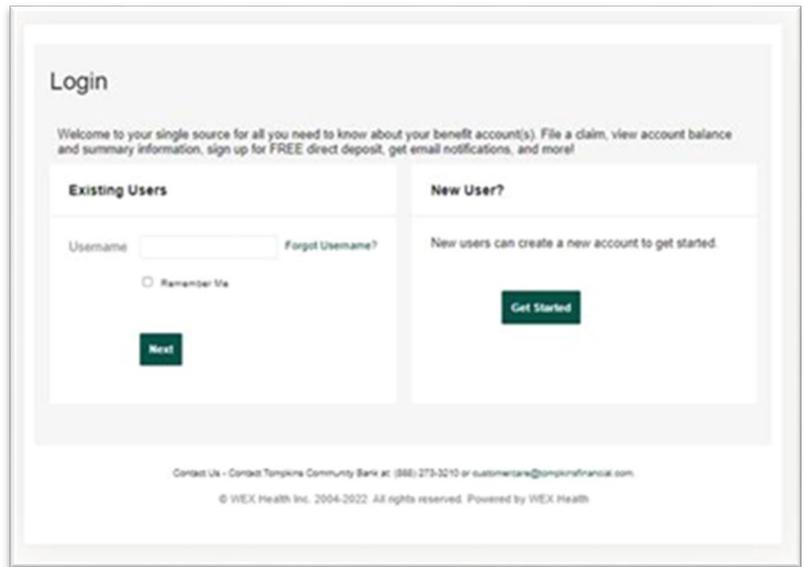
**Welcome to your online account!**  
Don't forget to update your notification preferences and sign up for text alerts.



©2022. All rights reserved. Powered by WEX Health

After your initial log in, you will log in as an “Existing User:

1. Enter your login ID and password.
2. Click **Login**.



The screenshot shows a web page titled "Login". At the top, it says "Welcome to your single source for all you need to know about your benefit account(s). File a claim, view account balance and summary information, sign up for FREE direct deposit, get email notifications, and more!". Below this, there are two main sections: "Existing Users" and "New User?".

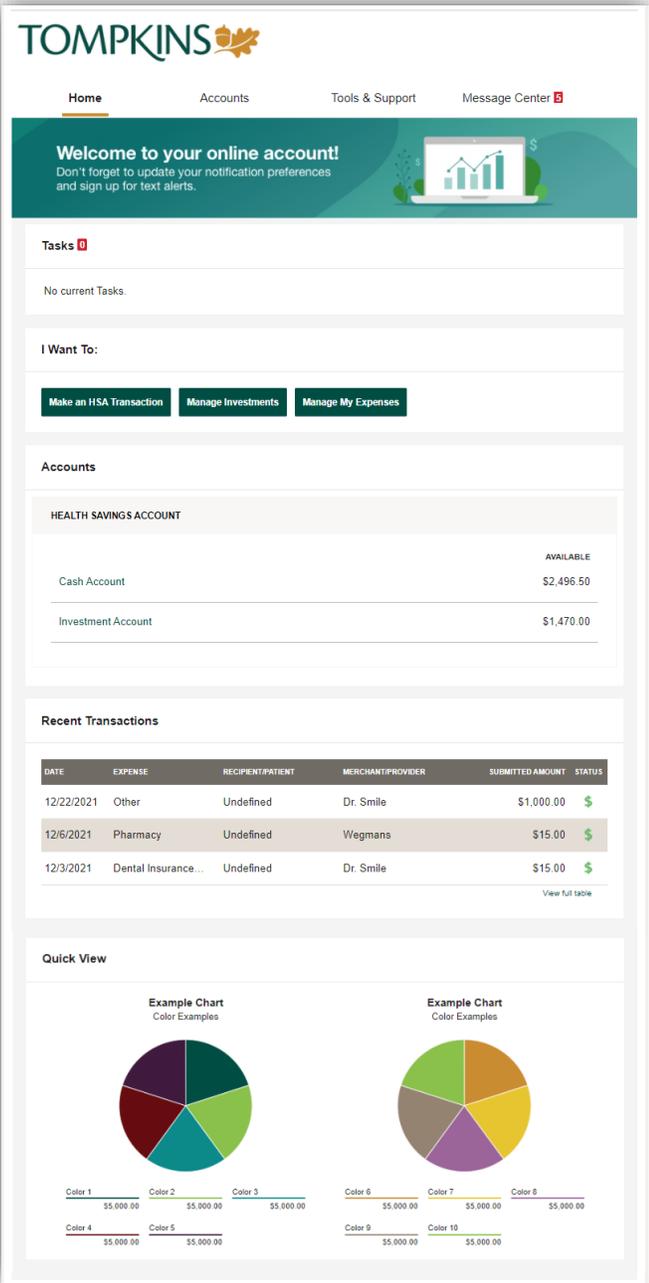
**Existing Users:** This section contains a "Username" input field, a "Forgot Username?" link, and a "Remember Me" checkbox. A "Next" button is located at the bottom of this section.

**New User?:** This section contains the text "New users can create a new account to get started." and a "Get Started" button.

At the bottom of the page, there is contact information: "Contact Us - Contact Tompkins Community Bank at (888) 273-3210 or customerservice@tompkinsfinancial.com." and a copyright notice: "© WEX Health Inc. 2004-2022. All rights reserved. Powered by WEX Health".

The **Home Page** is easy to navigate:

- The **Tasks** section displays alerts and relevant links that enable you to keep current on your account
- The **I Want To** section contains the most frequently used features for the Consumer Portal
- The **Accounts** section displays your current balances and also links to your Accounts and Investments
- The **Recent Transaction** section displays the last 3 transactions on your account
- The **Quick View** section graphically displays some of your key account information
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress



**Home** Accounts Tools & Support Message Center 5

**Welcome to your online account!**  
Don't forget to update your notification preferences and sign up for text alerts.

**Tasks** 0

No current Tasks.

**I Want To:**

[Make an HSA Transaction](#) [Manage Investments](#) [Manage My Expenses](#)

**Accounts**

**HEALTH SAVINGS ACCOUNT**

	AVAILABLE
Cash Account	\$2,496.50
Investment Account	\$1,470.00

**Recent Transactions**

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
12/22/2021	Other	Undefined	Dr. Smile	\$1,000.00	\$
12/6/2021	Pharmacy	Undefined	Wegmans	\$15.00	\$
12/3/2021	Dental Insurance...	Undefined	Dr. Smile	\$15.00	\$

[View full table](#)

**Quick View**

**Example Chart**  
Color Examples



Color 1 \$5,000.00 Color 2 \$5,000.00 Color 3 \$5,000.00

Color 4 \$5,000.00 Color 5 \$5,000.00

**Example Chart**  
Color Examples

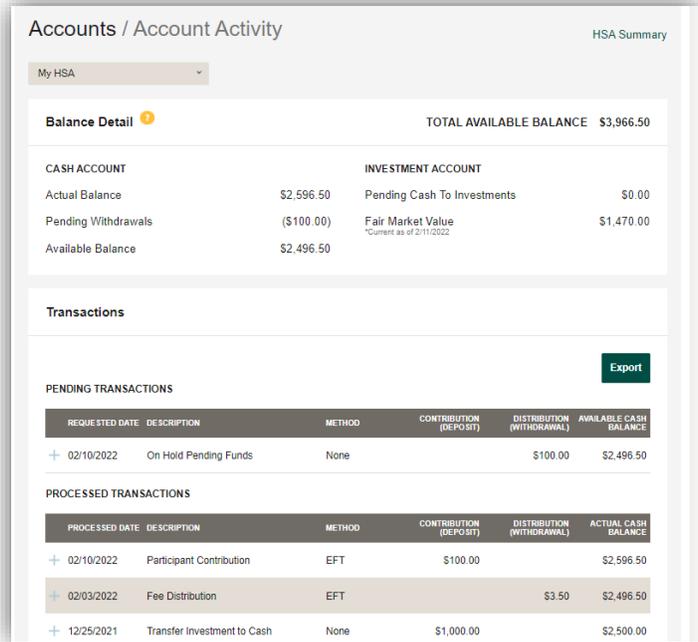


Color 6 \$5,000.00 Color 7 \$5,000.00 Color 8 \$5,000.00

Color 9 \$5,000.00 Color 10 \$5,000.00

## HOW DO I VIEW ACCOUNT ACTIVITY?

To view account activity, select Account Activity from the Accounts Menu options.



### Accounts/Account Activity displays:

Balance Details

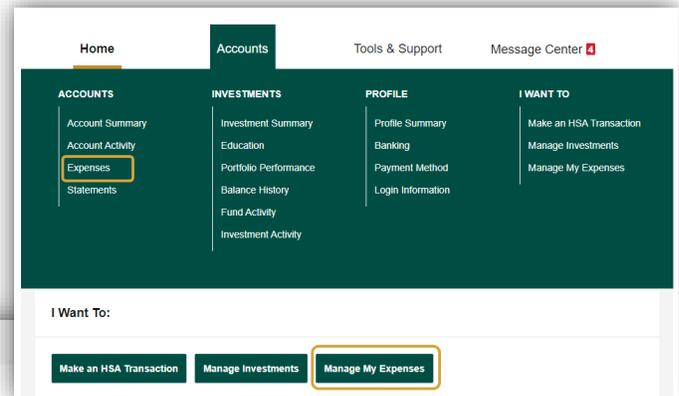
Transactions

Select any transaction to view more detail

## HOW DO I ADD AN EXPENSE?

To get to the Expenses page, you can click the **Manage My Expenses** button from the I Want To section of your home page or Select **Expenses** from the Accounts Menu

1. On the Expenses page, click on **Add Expense** button on the top of the page



2. Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records
3. Click Pay Now or Save for Later
4. The expense will display on the Expenses page:

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 2/10/2022	Dental	Katie Harrington	Dr. Grove	\$500.00	\$ Pay
+ 2/1/2022	Laboratory	Katie Harrington	Generic Labs Inc	\$180.00	\$ Pay
+ 1/14/2022	Medical	Katie Harrington	Dr. Smith	\$114.00	\$ Pay

## HOW DO I PAY AN EXPENSE?

You may process payments for unpaid expenses directly from the Expenses page.

1. Select the expense you want to pay, and click the Pay button to take you to the **Pay an Expense** page.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 2/10/2022	Dental	Katie Harrington	Dr grove	\$500.00	\$ Pay

2. Select the Account to **Pay From**, and a Payee to **Pay To**.  
If you select Someone Else as the Pay To, the Payee Details screen will open for you to input information
3. Click Next

**Pay an Expense** \* Required

Pay From \* My HSA

Pay To \* Select a Payee...

Select a Payee...  
My acct / Checking (xxxx2345)  
Me (Check)  
Someone Else

Cancel
Next

4. Review the Transaction Details page (not shown)
5. Click Next
6. Review the Distribution Disclaimer, check the box to indicate that you have read, understand, and accept the terms. (not shown)
7. Click **Submit**
8. If prompted to answer a security question, input the response and click Ok

Your expenses will now display in a Pending status on the Expenses page.

## HOW DO I UPDATE AN EXISTING EXPENSE?

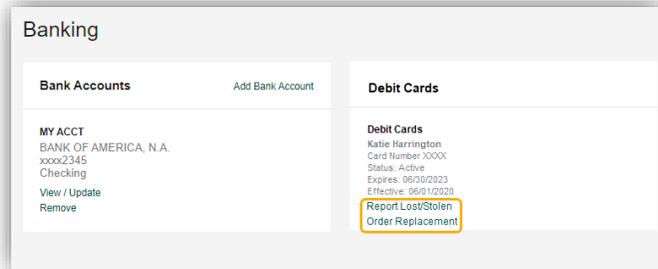
You can update existing expense details directly from the **Expenses** page.

1. Click on the expense to view/expand the expense details
2. Viewing the Expense details, you have the options to Upload Receipt(s), Add Expense Note, or otherwise Update Expense – simply click on the option you wish to update

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
2/10/2022	Dental	Katie Harrington	Dr. Grove	\$500.00	\$
Expense Details		Description: Teeth Cleaning Source: Online Expense Amount: \$500.00		Date(s) of Service: 2/10/2022 Total Billed Amount: \$500.00 Received Date: 2/11/2022	
		<span>Upload Receipt(s)</span> <span style="margin-left: 20px;">Add Expense Note</span> <span style="margin-left: 20px;">Update Expense</span>			
Payment Details		Description: Distribution Requested On: 2/13/2022 Pending: \$500.00 Source: Online		Date(s) of Service: 2/13/2022 Account: Health Savings Account Expense Category: Dental	
+ 2/1/2022	Laboratory	Katie Harrington	Generic Labs Inc	\$180.00	\$
+ 1/14/2022	Medical	Katie Harrington	Dr. Smith	\$114.00	\$

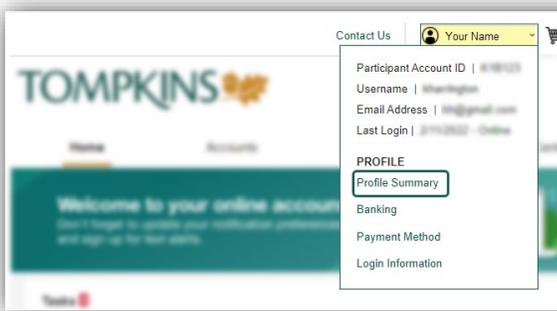
## HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

From the **Home Page**, under the **Accounts Tab**, select the **Banking** link. Under the Debit Cards column, click **Report Lost/Stolen** (this action will also order you a new card) or **Order Replacement** and follow instructions.



## HOW DO I UPDATE MY PERSONAL PROFILE?

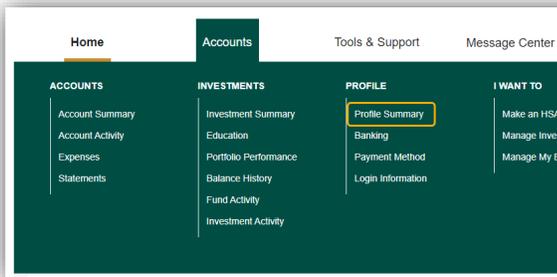
You may access your profile information by clicking on your name in the top menu, and selecting Profile Summary



- Once on your Profile Summary page you may:
  - Update Profile
  - Add Dependent
  - Add Beneficiary
  - Existing Dependent(s) – click View/Update to make changes
  - Existing Beneficiary – click View/Update or Remove
- Complete the changes you wish to make to any of these areas
- Click Submit

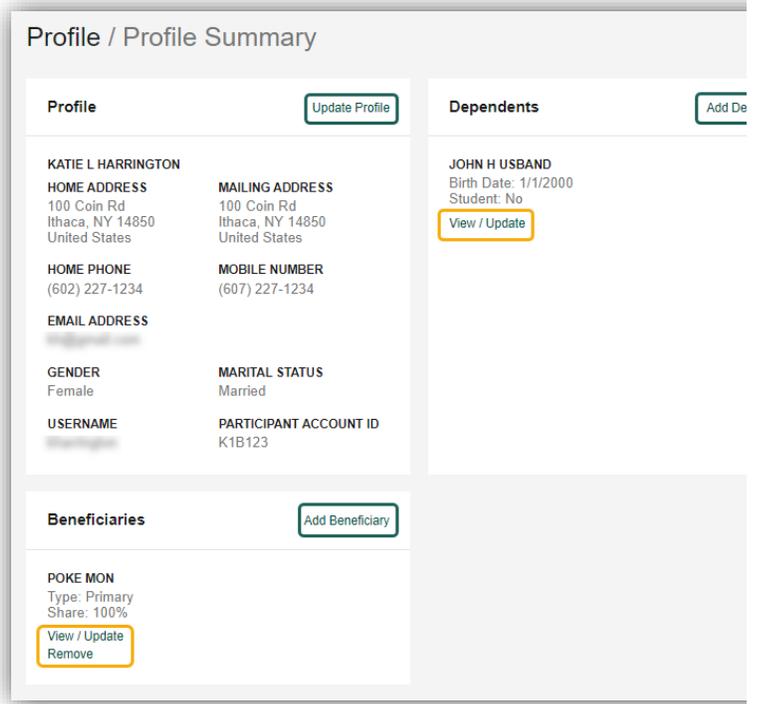
Some profile changes will require you to answer an additional security question.

Or  
Select Profile Summary from the Accounts menu on the Home Page



You will notice both of these menus display a **Login Information** link. By selecting Login Information, you may:

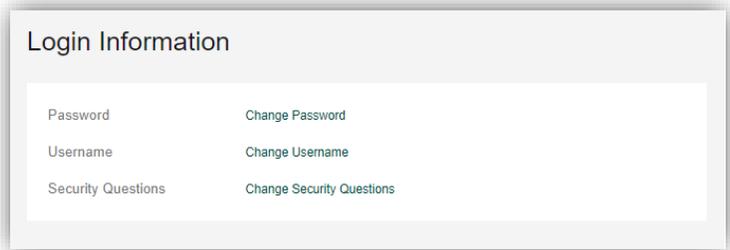
- Change Password
- Change Username
- Change Security Questions



## HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

You may change your login or password information by clicking on your name in the top menu, and selecting Login Information. Or, you may select Login Information from the Accounts menu option on the home page.

1. Follow instructions on the screen. For a new account, the first time you log in, you will be prompted to change the User ID that was assigned by the HSA plan administrator.
2. Click **Save**



The screenshot shows a 'Login Information' menu with three options: 'Change Password', 'Change Username', and 'Change Security Questions'. Each option is preceded by a label: 'Password', 'Username', and 'Security Questions'.

Login Information	
Password	Change Password
Username	Change Username
Security Questions	Change Security Questions

## HOW DO I UPDATE MY HSA BENEFICIARY?

Please note that your beneficiary designation may be whomever you wish as long as a Tax ID or Social Security Number exists for them. If your primary residence is in a Community Property State (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin) and you name anyone other than your spouse, the Update Beneficiary form in the Tools and Support section will need to be signed by you and your spouse. If a beneficiary is not designated, the default will be your estate.

1. Go to the Accounts tab. Under the Profile column, select Profile Summary.
2. Under the Beneficiary section, click on Add Beneficiary.
3. Add your beneficiaries one at a time and select **Submit** for each one.

### Note: Beneficiary Percentages

The first beneficiary will be Primary and default to 100%.

If you want to have two Primary beneficiaries at 50% each, you will add the first beneficiary and hit submit. You will then click on Add Beneficiary again and add your second Primary beneficiary. At the bottom of the new beneficiary designation will be where you update each to 50%.

The screenshots illustrate the following steps:

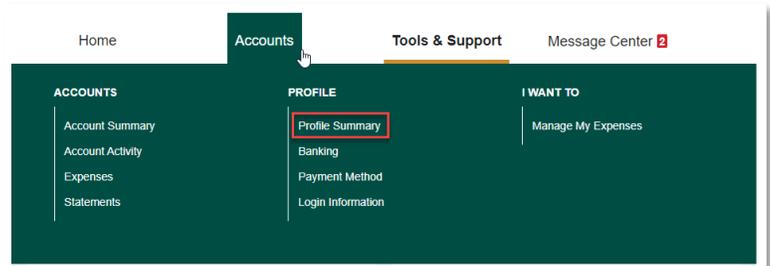
- Accounts Tab:** The 'Accounts' tab is selected, and under the 'PROFILE' column, 'Profile Summary' is highlighted.
- Profile / Profile Summary Page:** The 'Add Beneficiary' button is highlighted in the 'Beneficiaries' section.
- Add Beneficiary Form:** The form is filled out with the following details:
  - Name: Seven Consumer
  - SSN: 111 - 33 - 7799
  - Birth Date: 12/27/1990
  - Address: 1 Main St, Ithaca, New York
  - Relationship: Dependent
  - Type:  Primary
 A callout box titled 'Primary Beneficiary Share Percentage' shows:
  - New Beneficiary: 50%
  - Seven Consumer: 50%

## HOW DO I UPDATE MY HSA DEPENDENTS?

Please note that all of the dependents covered under your High Deductible Health Plan Insurance do not need to be added to your HSA account. The dependents added to your HSA account may have a debit card ordered for them if they are age 18 or older and have a social security number provided. By adding them as a dependent, you are taking on the responsibility for any withdrawals they make from the HSA account. If a dependent wishes to call and obtain information regarding the HSA account, you will need to complete HSA Limited Durable Power of Attorney form from the Tools and Support section to grant the Bank permission to release the information to them. This form must be notarized and the original form can be mailed to the Tompkins HSA Dept. PO Box 460 Ithaca NY 14851 or dropped at any branch location

Under the Dependent section, click on **Add Dependent**.

Repeat this process for each additional Dependent.



**Profile / Add Dependent**

**Dependent Information** \*Required

Name \*

SSN  -  -

Birth Date \*

Gender

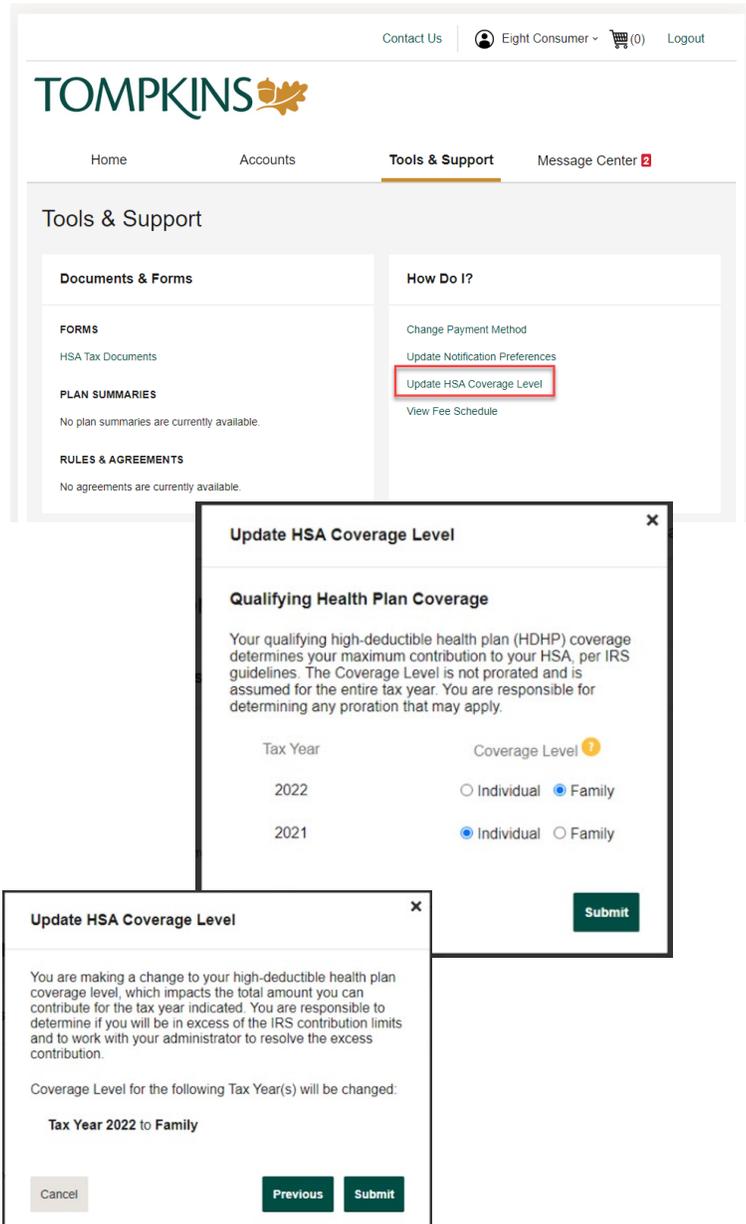
Full Time Student \*  Yes  No

Relationship \*

## HOW DO I UPDATE MY HSA HDHP COVERAGE LEVEL?

Based on your High Deductible Health Plan Insurance (HDHP), select your annual maximum contribution limit threshold. (Individual or Family).

1. Under Tools and Support, click on the Update HSA Coverage Level tab.
2. Select which HDHP Coverage you had for prior year and current year and select "Submit."
3. This note is explaining that if you change coverage-type mid-year, you may need to pro-rate your contribution amount for that year. Most likely, this does not apply to you and you may select Submit. If it does apply, please call us to discuss your options.



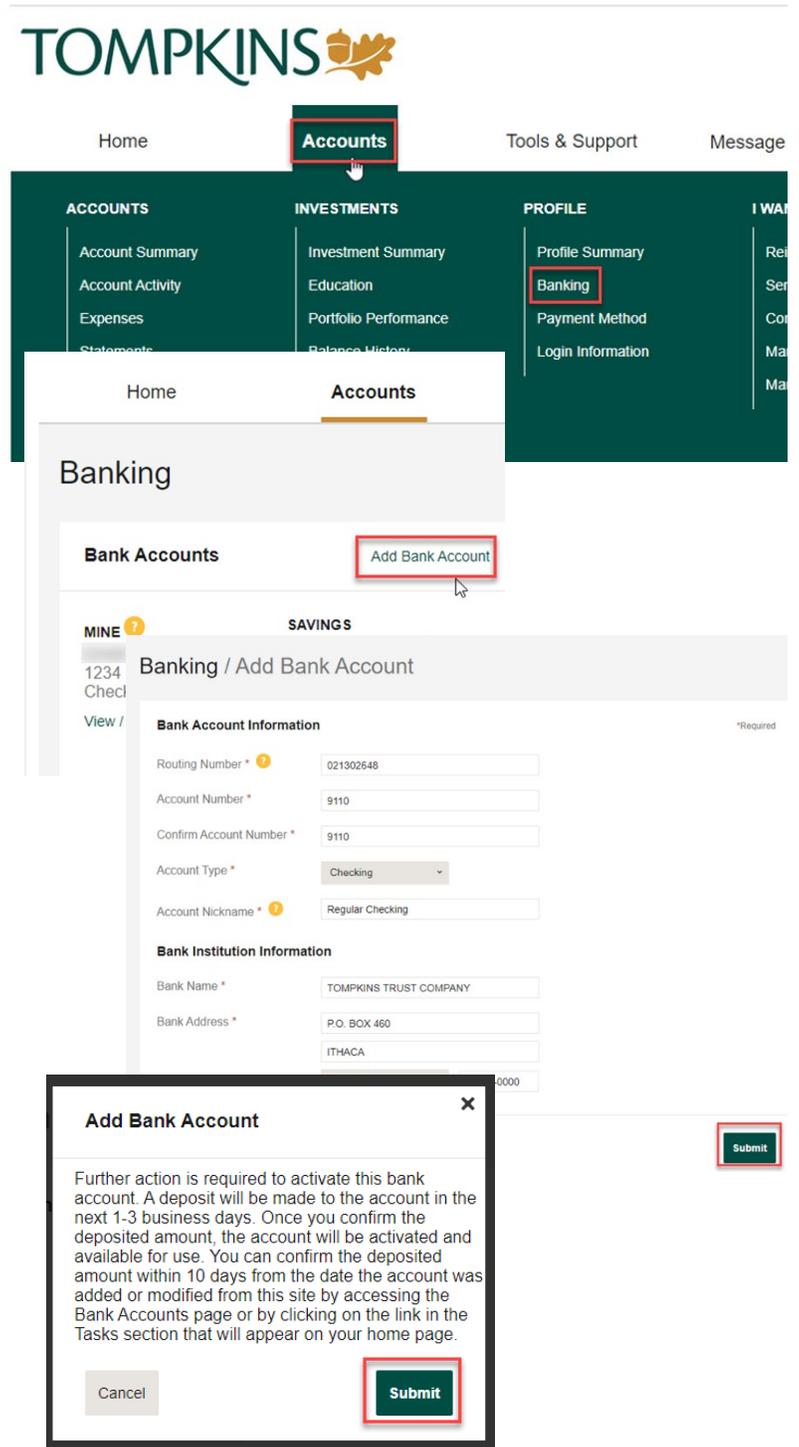
The screenshot shows the Tompkins website interface. At the top right, there are links for 'Contact Us', 'Eight Consumer', a shopping cart icon with '(0)', and 'Logout'. The main navigation bar includes 'Home', 'Accounts', 'Tools & Support' (which is active), and 'Message Center 2'. Under 'Tools & Support', there are two columns: 'Documents & Forms' and 'How Do I?'. The 'How Do I?' column has a red box around the 'Update HSA Coverage Level' link. Below this, a modal window titled 'Update HSA Coverage Level' is shown. It contains a section 'Qualifying Health Plan Coverage' with explanatory text. Below that, there are two rows for 'Tax Year' (2021 and 2022) and 'Coverage Level' (Individual and Family). For 2021, 'Individual' is selected. For 2022, 'Family' is selected. A 'Submit' button is at the bottom right. A second modal window is shown below, providing a confirmation message: 'You are making a change to your high-deductible health plan coverage level, which impacts the total amount you can contribute for the tax year indicated. You are responsible to determine if you will be in excess of the IRS contribution limits and to work with your administrator to resolve the excess contribution. Coverage Level for the following Tax Year(s) will be changed: Tax Year 2022 to Family'. It includes 'Cancel', 'Previous', and 'Submit' buttons.

## HOW DO I ADD A BANKING ACCOUNT?

The fastest way to make a personal contribution to your HSA account or to reimburse yourself for an item paid out-of-pocket is through electronic movement (ACH) of your funds. This way, the funds are moved quickly between your accounts electronically and you don't have to wait for a check to be deposited or mailed to you.

New regulations require a test ACH deposit be sent to the account you are attaching to your HSA account to verify the account's validity. Please follow the steps below to set up the account to be able to move the funds between the two accounts and to complete the set-up process. Please note: This process may take a few days before the process is complete. Your non-HSA account will receive a small credit and debit that is less than a dollar to provide to the Tompkins HSA Portal.

1. Sign into the portal and go to the Account tab. Click on the Banking tab.
2. Click on the Add Bank Account tab.
3. Complete all the fields and select Submit.
4. A pop-up will appear explaining that this is a multi-day process. Select Submit.
5. The next day, check your non-HSA account to look for this deposit and withdrawal amount. If it is not there, keep checking the account daily for up to 3 business days.
6. Once you know the small funding amount, sign back into the HSA Portal and pull up the banking task. Click on the Activate button. Then select **Submit**.



The screenshot shows the Tompkins HSA Portal interface. At the top, the 'Accounts' tab is selected. Below it, the 'Banking' section is active, displaying a 'Bank Accounts' list with an 'Add Bank Account' button. A form titled 'Banking / Add Bank Account' is shown, containing fields for 'Bank Account Information' (Routing Number, Account Number, Confirm Account Number, Account Type, Account Nickname) and 'Bank Institution Information' (Bank Name, Bank Address). A pop-up window titled 'Add Bank Account' is displayed, explaining that further action is required to activate the account and that a deposit will be made in the next 1-3 business days. The pop-up includes a 'Submit' button.

## HOW DO I VIEW OR ACCESS:

### ...DOCUMENTS & FORMS?

1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

### ...MESSAGES AND NOTIFICATIONS?

1. From the **Home Page**, click the **Message Center** tab.
2. Click **View** for the message you wish to view. When the message opens, you will be able to view attached documents.
3. You may archive messages by clicking the selection box, and then clicking Archive icon. Archived items may be viewed by clicking Show Archived Messages below the current message listing.
4. In addition, you can **Update Notification Preferences** by clicking on the link next to Notifications.

### ...PLAN INFORMATION?

1. On the **Home Page**, under the **Accounts Tab**, you will be directed to the **Account Summary** page
2. Click onto the applicable account name and the **Plan Rules** will open in a pop-up window.

**OR** from the **Home Page**, under the **Tools & Support** page, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.

**Message Center**

Update Notification Preferences View Statements

**Current Messages** Archive

DATE/TIME	FROM	SUBJECT	View
<input checked="" type="checkbox"/> 2/10/2022 2:49 AM	Auto-generated	An HSA contribution has been made to your account.	View
<input type="checkbox"/> 2/3/2022 12:37 AM	Auto-generated	HSA Account Summary (1/1/2022 - 1/31/2022)	View
<input type="checkbox"/> 1/28/2022 1:02 AM	Auto-generated	1099-SA (2021)	View
<input type="checkbox"/> 1/26/2022 1:51 PM	Auto-generated	Your password has been changed	View
<input type="checkbox"/> 1/12/2022 11:39 AM	Auto-generated	HSA Account Summary (12/1/2021 - 12/31/2021)	View

Show Archived Messages

**Accounts / Account Summary**

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. [View More](#)

**Health Savings Account**

**TOTAL AVAILABLE BALANCE \$5,153.00**

AVAILABLE CASH BALANCE \$4,050.00 INVESTMENT BALANCE \$1,103.00 \* Current as of 3/13/2019

01/01/2019 - 12/31/2019 ESTIMATED PER PAY PERIOD DEDUCTION: \$1,161.66

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Limited Health Care Flexible Spend...	\$2,700.00	\$26.50	\$0.00	\$16.50	\$10.00	\$2,683.50
+ Dependent Care Flexible Spending...	\$5,000.00	\$14.00	\$0.00	\$14.00	\$0.00	(\$14.00)
+ Parking Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Transit Pass Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00