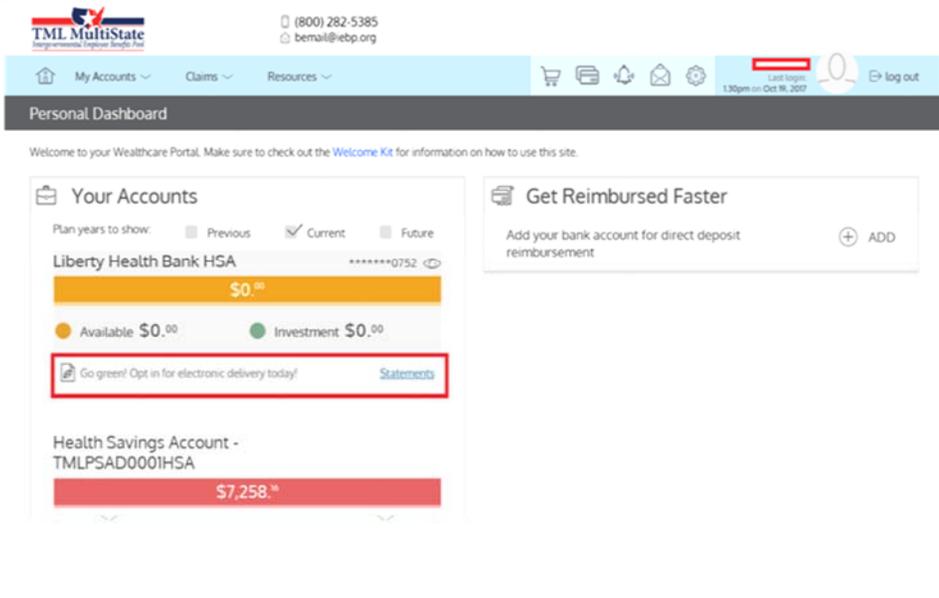


**FAQ Date: November 20<sup>th</sup> 2017**

Question:	ED Response:
Can the employees add the plus plan later?	Yes, employees can add the HSA Plus Plan at a later date. This is offered as an employee option.
Can you please clarify how we obtain the member ID number again?	The Member ID number will be the employee's Social Security Number without dashes.
Will there be a paper flyer to give employees on the issues they need to be aware of?	Yes, an FAQ will be shared with employers for distribution to the employees.
If the renewal date is 1/1, when will the 30 day window start for them to register to opt out of the paper statements?	The Paper Statement fee is assessed by Liberty Bank on the 30th day from the date the account. All fees and transactions are addressed in the Liberty Disclosure documents that will be submitted to the accountholder upon the account being opened.
Our open enrollment is 3/1/2018, so I need to know if after the employees fill out the HSA Transfer form, do they need to HSA benefit enrollment form? If so can I resubmit their original forms?	New HSA enrollment forms are necessary for any current HSA Bank participants wanting to transfer their funds to Liberty Bank. This is to ensure that IEBP has the most up to date demographic information, including email addresses for Liberty Bank communications.
When can the plan year Jan. 1st start signing up?	Open Enrollment for January renewal groups is November 10 - December 10, 2017.
You can't login without the member id number.	The Member ID number will be the employee's Social Security Number without dashes.
What prompts the welcome letter to go out? The HSA enrollment form and the Transfer form? I have a January 1 group currently going through OE and there have been a lot of questions regarding this.	When the participant is attached to a Liberty Bank account in the Wealthcare Administration system by the B&E representative. This occurs upon IEBP processing of the HSA enrollment form.

Question:	ED Response:
<p>Will the employer get an message or email if the employees application does not go through?</p>	<p>Yes, Liberty Bank will communicate via email if additional information is required to open the account. Follow up will occur and if no response received after 30 days, Liberty Bank will send another follow up email to the participant advising their application request has been denied.</p>
<p>If it's not funded, how do they get access to funds that aren't there?</p>	<p>Some merchants have the ability to force post transactions, regardless if funds are available in the account, the account is close, or even if the card has been de-activated. It is critical for participants to check their balance prior transactions with the debit card. Liberty Bank will communicate via email when funds have been uploaded and the date the funds will be available. Liberty Bank's settlement time is 4pm Central Time.</p>
<p>How/when is the 20% penalty applied?</p>	<p>This is determined by the IRS. All tax penalty questions should be addressed with the individual's tax advisor.</p>
<p>How do we know what to put for the following field that is on the HSA Transfer form: Account Number (Numbers are 11 digits and begin with "999")</p>	<p>This is going to be the Liberty Bank Account number, which may be retrieved from the <a href="https://tml.wealthcareportal.com">https://tml.wealthcareportal.com</a> by hovering over the picture of the eyeball next to the Liberty Health Bank HSA screen. The Home page will default to the "Current" accounts. Individuals accessing the site prior to 1/1/18 open enrollment date will need to select "Future" plan years to show to see the Liberty Health Bank HSA.</p> <p>Individuals will not be able to complete this form until their open enrollment elections have been submitted and processed by B&amp;E. A welcome email will be issued at that time with user specific instructions on accessing this new portal.</p>

Question:	ED Response:
	 <p>The screenshot shows the 'Personal Dashboard' for the TML MultiState Intergovernmental Employee Benefits Pool. At the top, there is a navigation bar with 'My Accounts', 'Claims', and 'Resources'. Below this, the dashboard displays 'Your Accounts' with a filter for 'Current' plan years. Two accounts are listed: 'Liberty Health Bank HSA' with a balance of \$0.00, and 'Health Savings Account - TMLPSAD0001HSA' with a balance of \$7,258.88. A red box highlights a message: 'Go green! Opt in for electronic delivery today!' with a 'Statements' link. To the right, there is a 'Get Reimbursed Faster' section with an 'ADD' button.</p>

Question:	ED Response:
<p>Can you show examples of the Welcome Email and Liberty Health Bank Emails?</p>	<p>Dear HSA Participant,</p> <p>Thank you for opening a Health Savings Account (HSA) with Liberty Health Bank! Our goal is to provide an affordable and convenient approach to save for – and manage – your medical expenses on a tax-advantaged basis. Unused funds roll over from year to year and continue to grow tax-free.</p> <p>Welcome Kit   <a href="http://www.iebp.org">www.iebp.org</a></p> <p>Our Welcome Kit will walk you through the next steps toward using your HSA, including online account access, making contributions, qualified expenses, and more!</p> <p><b>Access Your Account Online</b> To access your account online, please visit <a href="https://tml.wealthcareportal.com/">https://tml.wealthcareportal.com/</a> and if you are not already registered, follow these steps below:</p> <ul style="list-style-type: none"> <li>• In the top right corner of the page, click Register.</li> <li>• Enter your Employee ID (your Social Security Number with no dashes) and Employer ID when prompted.</li> <li>• Your Employer ID is: [EmployerID]</li> <li>• Your Employee ID is: [Masked EEID]</li> <li>• Choose your own Username and Password.</li> <li>• Select your challenge questions and answers.</li> </ul> <p>If you have previously registered with the Wealthcare Administration system, you may login using the same username and password that were previously established. You will be prompted to select four challenge questions and answers and verify your e-mail address.</p> <p>From this portal, you can manage your account, fund your HSA account, view your transaction history, pay your healthcare bills, manage your debit card, obtain your monthly online statement and access tools, calculators, FAQs, and more.</p> <p><b>Your HSA Debit Card</b> If you don't have a Benefits Card issued from TML MultiState IEBP already, you will receive your HSA Debit Card in the mail in a plain white envelope. To activate your card, log into the WealthCare Portal, hover over My Info and select Debit Card Management. You may also obtain your PIN for the card through this same process. If you already have an active benefits card, you will not receive a new one. Your HSA account will be added to your existing card.</p> <p>If you have any questions regarding your new HSA account, please contact your administrator at:</p> <p>TML Multistate IEBP at 1-800-282-5385 or via email at: <a href="mailto:bemail@iebp.org">bemail@iebp.org</a></p> <p>Thank You, Your Liberty Health Bank account team</p>

Question:	ED Response:
	<p>From: donotreply@libertysavingsbank.com            To: [REDACTED]            Subject: Liberty Health Bank - HSA Disclosures</p> <p> <b>LIBERTY HEALTH BANK</b> WEALTH HEALTH</p> <p>Administrator Name: TML MultiState IEBP            Administrator Address: 1821 Rutherford Lane, Ste 300            Austin, TX 78754            Employer Name: [REDACTED]</p> <p>Thank you for enrolling in a Health Savings Account with Liberty Health Bank. We truly appreciate your business.</p> <p>Please click the link below to access the Liberty Health Bank HSA Disclosures and read through them. We know that this can be quite a cumbersome task, so if you have any questions, please do not hesitate to contact your benefits administrator.</p> <p>Click here <a href="https://www.mywealtheonline.com/libertyhealth/Disclosures">https://www.mywealtheonline.com/libertyhealth/Disclosures</a> [REDACTED] to access the disclosures.</p> <p>Sincerely,            Liberty Health Bank</p> <p>Liberty Health Bank is a trademark of Liberty Savings Bank FSB, Member FDIC.</p> <hr/> <p>Thank you for your interest in opening your Health Savings Account with Liberty Health Bank.</p> <p>Your application is currently being reviewed. However, to fight the funding of terrorism, Customer Identification Program ("CIP") regulations issued under the US PATRIOT ACT require financial institutions, including Liberty Health, to obtain and verify certain identifying information for each person who opens an account.</p> <p>We were unable to verify the identifying information provided when you submitted your application to open a Liberty Health HSA. To complete the account opening process, we will need you to provide the documentation indicated below:</p> <p>Please provide a copy of one of the following:</p> <ul style="list-style-type: none"> <li>• Valid State Drivers License</li> <li>• Valid State Issued ID</li> <li>• Valid Passport</li> </ul> <p>And please also provide a copy of the following:</p> <ul style="list-style-type: none"> <li>• Social Security Card</li> </ul> <p>And please also provide a recent copy of one of the following, dated within the past 30 days:</p> <ul style="list-style-type: none"> <li>• Utility Bill</li> <li>• Paystub</li> <li>• Phone Bill</li> <li>• Bank Statement</li> <li>• Insurance Statement</li> </ul> <p>Please email these documents to <a href="mailto:hsasupport@libertysavingsbank.com">hsasupport@libertysavingsbank.com</a> or fax them to 941.953.6006 to the attention of the HSA Department. Failure to provide the required documents may result in your HSA account application being denied.</p>