

How to Activate Your Health Savings Account (HSA)

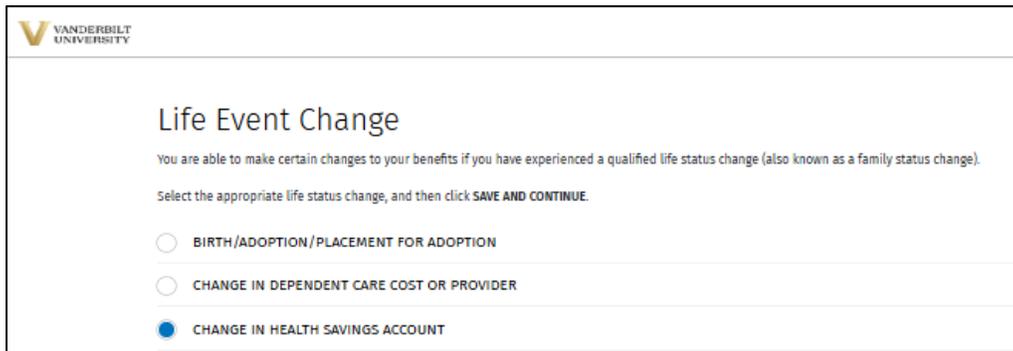
First, agree to the Terms & Conditions on the My VU Benefits enrollment site

To agree to the Terms & Conditions, log into [My VU Benefits](#) and declare an HSA life event (see instructions below). If you have already completed this step upon initial enrollment, please proceed to the second step.

1. Log into [My VU Benefits](#)
2. From the home screen, click **CHANGE YOUR CURRENT BENEFITS**



3. Select **CHANGE IN HEALTH SAVINGS ACCOUNT** then click **SAVE AND CONTINUE**

A screenshot of the "Life Event Change" selection screen. At the top left is the Vanderbilt University logo. The main heading is "Life Event Change". Below the heading is a paragraph: "You are able to make certain changes to your benefits if you have experienced a qualified life status change (also known as a family status change). Select the appropriate life status change, and then click **SAVE AND CONTINUE**." There are three radio button options: "BIRTH/ADOPTION/PLACEMENT FOR ADOPTION", "CHANGE IN DEPENDENT CARE COST OR PROVIDER", and "CHANGE IN HEALTH SAVINGS ACCOUNT". The "CHANGE IN HEALTH SAVINGS ACCOUNT" option is selected with a blue dot.

4. Enter the effective date for the change then click **SAVE AND CONTINUE**

A screenshot of the "Family Status Change" confirmation screen. The heading is "Family Status Change". Below the heading is the text "You selected" followed by a grey box containing "Change in Health Savings Account". Underneath is the question "When did this event happen?" followed by a grey box containing the date "01/08/2025". At the bottom, there are two buttons: a black button with white text "SAVE AND CONTINUE" and a blue button with white text "BACK TO PREVIOUS PAGE".

5. Click on the **CHANGE** icon on the Health Savings Account tile. Once you confirm what you would like your annual election to be, click **CALCULATE COST** make sure the **YOUR SELECTION** button is highlighted, and then click **I'M DONE WITH MY SELECTION**. If you do not want to make personal contributions, enter \$0.00 as your election, then click **CALCULATE COST**, then **SELECT**, and then **I'M DONE WITH MY SELECTION**.
6. Click **I'M DONE WITH MY SELECTION** on the Health Savings Account One-Time Contribution screen unless you'd like to add a one-time contribution.
7. Click on **SAVE MY ELECTION**. Click on **I AGREE** on the HSA Eligibility Questions pop up if you meet the eligibility criteria.

x

HSA Eligibility Questions

BY CHOOSING "I AGREE" BELOW:

1. You certify that you meet all of the Health Savings Account (HSA) eligibility requirements.
2. If you choose to enroll in Vanderbilt Medical Plan, you are attesting to having a Health Savings Account (HSA) open automatically for you through Fidelity (or use your existing account). You must accept below terms and conditions in order to make and receive contributions (including employer contributions) to the HSA.

HEALTH SAVINGS ACCOUNT ELIGIBILITY:

You can save for your health expenses now and in the future by contributing pre-tax dollars to a Health Savings Account. To qualify for an HSA and to make and receive contributions to your account, you must meet all of the following requirements:

- You are enrolled in the Choice CDHP, a qualified high-deductible health plan.
- You are not covered by Medicare or TRICARE.
- You are not covered by another non-high deductible health plan (that is, a plan with a deductible less than \$1,650 for individuals and \$3,300 for families, based on 2025 limits).
- You do not receive reimbursements for medical expenses from someone else's general-purpose Flexible Spending Account.
- You can't be claimed as a dependent on someone else's tax return.

NOTE: You do not have to contribute to an HSA in order to receive seed money from Vanderbilt.

FIDELITY'S TERMS AND CONDITIONS:

Click on the link below to review Fidelity's Terms and Conditions:

WWW.FIDELITY.COM/SIMPLEHSATERMS

I ACKNOWLEDGE THAT THE FIDELITY HSA IS GOVERNED BY A PRE-DISPUTE ARBITRATION CLAUSE, WHICH APPEARS ON THE LAST PAGE OF THE HSA BROKERAGE CUSTOMER AGREEMENT IN THE FIDELITY HSA DOCUMENTS ACCESSIBLE ABOVE, AND WHICH I REPRESENT HAVING READ AND AGREED TO

I AGREE
DECLINE

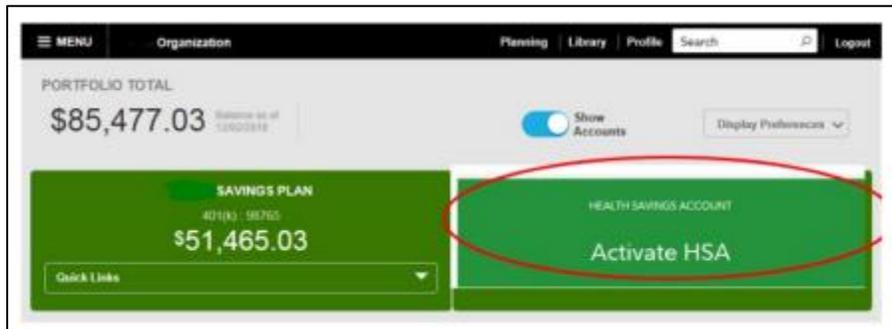
8. Once you are back on the Select My Benefits page and you are finished making changes, select **I'M DONE SELECTING BENEFITS** on the right-hand side menu, then **SUBMIT MY ELECTIONS**. Click **ACCEPT** to confirm your elections or **GO BACK** to return and modify. You can be sure your election has been received when you see a confirmation number. We recommend that you print or save the confirmation page for your records.

Second, You Must Activate Your HSA On Fidelity's NetBenefits Site

1. Log into www.netbenefits.com/Vanderbilt (using the same log in information as for your 403(b) retirement account)



2. After logging in, click the **ACTIVATE HSA** button



3. Complete the questions below and click **CONTINUE YOUR APPLICATION**

About You

Your account application was prefilled based on information previously provided. It may need to be updated. To continue, please review and complete this page.

All fields required unless otherwise noted.

Personal Information

Daytime Phone: 555 - 555 - 5555

Email Address: jake@thetaorg.com

Your Occupation: Project Manager

Are You a U.S. Citizen?
 Yes, I am a U.S. citizen.
 No, I am not a U.S. citizen.

Industry Investment Associations

Do you work for or are you associated with a stock exchange, broker-dealer, or the Financial Industry Regulatory Authority (FINRA)?
 Yes No

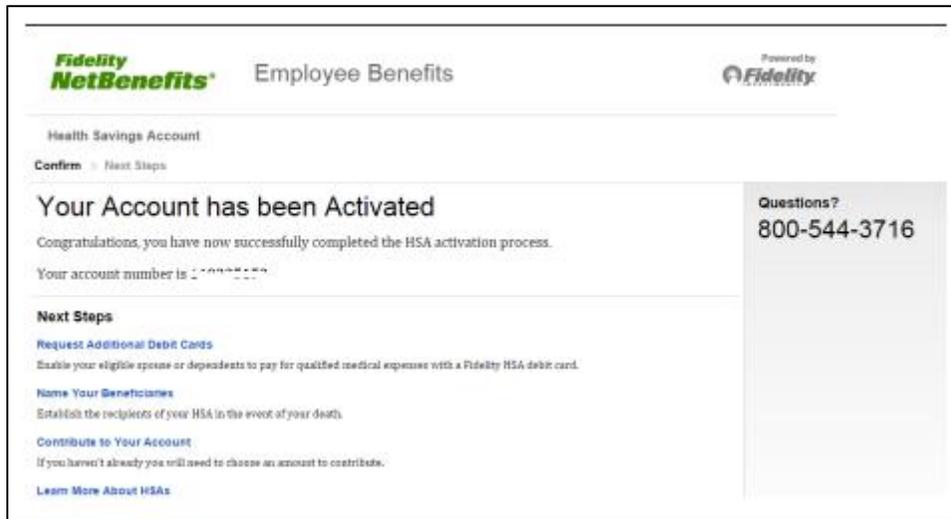
Are you or an immediate family/household member, a director, corporate officer, or 10% shareholder of a publicly-held company?
 Yes No

[Continue Your Application](#)

[Exit Your Application](#)

4. The next several screens will prompt you to:
 - a. Review and confirm your personal information
 - b. Agree to terms of the HSA account
 - c. Select if you would like to receive electronic documents
 - d. Click “I agree” to all the above information

5. Your account has been activated when you see the confirmation below:



If you need help or have questions, please contact Fidelity directly at 800.343.0860 or the VU Benefits team via benefits@vanderbilt.edu.