



IMPORTANT HSA INFORMATION

Below are some FAQs related to the transition of your HSA account from Avidia Bank to Optum Bank:

What If I Still Have an Account Balance with Navia/Avidia on April 1 or after?

If you have any remaining HSA funds with Navia/Avidia, **your HSA account will remain with Avidia Bank but will no longer be administered by Navia effective April 1.** This means:

- You will need to reach out to Avidia Bank directly, if you have any questions or concerns regarding your HSA account.
- Your HSA is your personal Avidia account, therefore Navia and the Ancestry team can no longer assist with **any account transfers or questions you may have.** You will receive a welcome letter and a new debit card directly from Avidia Bank. For any questions, you may contact:

Avidia Bank Customer Service
(855) 248-6311

5 a.m. to 5 p.m. (Pacific time) Monday through Friday

hsadeposits@avidiabank.com

- You can continue using your Avidia HSA account on qualified expenses as it is your personal account. You also have the option to transfer your funds to your new Optum Bank account or to a different HSA account at any time, but you will be responsible for paying any transfer fees or associated administrative fees according to the [fee schedule](#).

How Can I Transfer Funds from Avidia to Optum Bank?

Please use the [HSA Optum Bank Transfer Form](#) or go to the Optum Bank home page under "Transfer your HSA." If you choose to move your funds from Avidia to Optum Bank, your Avidia HSA card will no longer work once the funds have been transferred.

Send your completed HSA Optum Bank Transfer Form to:

HSA@avidiahealthcaresolutions.com

If you want to mail your transfer form to Avidia, please sent it to:

Avidia Bank
PO Box 161390
Altamonte Springs, FL 32714

Important information on how to complete your Transfer form:

- Section 3, who is the HSA Administrator? List Avidia's information as the HSA Administrator:

Avidia Bank
42 Main Street
Hudson, MA 01749
(855) 472-9399

- Your Avidia Bank HSA Account Number can be found in the Avidia portal. Please contact Avidia directly if you have any questions on how to find your account number.

Please note: Avidia funds will not be available during the transfer period, which could take 4-6 weeks or longer. If you must pay for qualified medical, dental and vision expenses using personal funds during this transfer period, you will have the ability to reimburse yourself from your HSA for qualified expenses once the funds have transferred into the new Optum Bank account. If you have any questions on how to transfer your funds, you must reach out to Avidia Bank directly.

Is there a fee to transfer my account from Avidia Bank?

Yes, Avidia Bank will charge \$25 to transfer your HSA account to another bank account. If you chose to transfer your account from Avidia Bank to Optum Bank prior to March 31, 2020, Ancestry will cover your \$25 transfer fee by automatically providing you a \$25 reimbursement in your May 31, 2020 paycheck.

If you initiated a transfer after March 31, 2020 or transfer your HSA account from Avidia Bank to another bank other than Optum Bank, you will be fully responsible for any fees associated with the transfer.

Will I be reimbursed for my transfer fee?

If you initiated a transfer of your HSA account from Avidia Bank prior to March 31, 2020 to Optum Bank, Ancestry will automatically reimburse you the \$25 transfer fee in your May 31, 2020 paycheck.

If you transfer your HSA account from Avidia Bank to another bank other than Optum Bank, you will be fully responsible for any fees associated with the transfer.

If My Avidia Account Now has a Zero Dollar Balance, Do I Need to do Anything?

No, your Avidia account will be automatically closed if there is zero balance as of March 31, 2020. Please be aware that if you have anything above zero, your account will remain active and you would need to contact Avidia directly to close it or you may be subject to fees.

Ancestry is not responsible for any Avidia fees you may incur after March 31, 2020.

How Do I Access My Account with Optum Bank?

Go to www.optumbank.com and click “Register for your HealthSafe ID” which will guide you to create your login and password. After that, you can access your account through myuhc.com or by going to [Optum Bank](#) directly.

Will There be Any Fees Associated with My Optum Bank Account?

There will be no monthly maintenance fees as long as you are enrolled in the UHC HSA \$1,500 or \$2,500 plan and are actively employed with Ancestry. Other banking and investment fees may apply according to account use.

Can I Invest My Optum Bank HSA Funds?

Yes! You can invest in a selection of funds. There is a \$2,000 minimum balance requirement in order to begin investments. Please see the [Optum Bank Investment Options](#) or go to the “Manage Investments” link on the Optum Bank home page for more information.

Can I Invest My HSA Funds?

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Whom Do I Contact with Questions About My HSA Bank Account?

Optum Bank is available Monday - Friday from 5 a.m. - 5 p.m. (Pacific Time) via phone at (800) 791-9361.

Avidia Bank is available Monday - Friday from 5 a.m. - 5 p.m. (Pacific time) via phone at (855) 248-6311 or by emailing hsadeposits@avidiabank.com.
