

# Inspira Member Website

Create your profile & Login



# Create Your Profile & Login

Members may access the Inspira member website from:

- [Inspirafinancial.com](https://inspirafinancial.com)
- Another benefit website

Here's what you need to know:

- The website experience depends on whether the member is a first-time user or a returning user.
- This deck shows the experience for each scenario.

Access your account from [inspirafinancial.com](https://inspirafinancial.com)





**First Time User**

# Go to [mybenefits.inspirafinancial.com](https://mybenefits.inspirafinancial.com)

- Click, “Log in.”
- If you’re a new user Click, “CREATE PROFILE” to get started.

The screenshot shows the Inspira Financial member login page. At the top is the Inspira Financial logo. Below it is the heading "Select your secure login". On the left is a vertical sidebar with three options: "Member >", "Employer", and "Broker/Consultant". The "Member >" option is highlighted with a blue bar. To the right of the sidebar is the "Member Login" section, which includes fields for "USERNAME" (with placeholder text "Enter your username") and "PASSWORD" (with placeholder text "Enter your password" and a password strength indicator). Below these fields is a blue "LOGIN" button and links for "Forgot username?" and "Forgot password?". To the right of the login section is a "New to Inspira Financial?" section with the text "Create an online profile to manage your Inspira account." and a yellow "CREATE PROFILE" button. At the bottom of the page are three links: "Manage your account on the go" with a mobile app icon, "Download the Inspira Mobile™ app today.", and two app store download buttons for the App Store and Google Play.

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## Select your secure login

**Member >**

**Employer**

**Broker/Consultant**

### Member Login

**USERNAME**

**PASSWORD**

**LOGIN**

[Forgot username?](#) | [Forgot password?](#)

### New to Inspira Financial?

Create an online profile to manage your Inspira account.


**CREATE PROFILE**

**Manage your account on the go**  
Download the Inspira Mobile™ app today.

Download on the App Store

GET IT ON Google Play


# Be sure to have this information nearby ➡



LOGIN

### Before you get started

Review the information below. If you're an employer or consultant, contact your Inspira Account Manager to create your profile.



Be sure to have this information nearby  
Then you'll be ready to set up your online account.



**Social Security number or  
Employee ID number**

You only need to enter the last four digits or characters, if applicable. This helps us identify you.



**Email address**

We'll ask you to share your email address.  
We'll only use it to send important account information.

GET STARTED

# Complete this page to help us identify you ➡



Complete these fields to help us identify you

\*Indicates required field

First name\*

Last name\*

Mailing address\*

Apartment/suite/other

Zip code \*

# Complete this page to help us identify you ➡



LOGIN



We need a little more information

Complete these fields to help us identify you

\*Indicates required field

Enter the last four digits of your Social Security number OR the last four characters of your employee ID.\*

Social Security number ?

OR

Employee ID number ?

Confirm your date of birth.

Date of birth.\*

BACK

SUBMIT



FOR CARDHOLDERS ONLY

# Enter the last 4 digits of your card number

If your account does NOT include a Inspira debit card, you won't see this page




# Create your profile ➡

After you verify your account, you'll create your profile. We'll ask you to:

- Create a username and password
- Set up security questions and answers
- Review/accept the Online Services Agreement\*

\*When you agree to the terms and conditions, we'll turn on your paperless settings for certain notifications. You'll simply get your documents online. This will be in place unless you make changes to your notifications in Account Settings

**QUICK TIP:** After you create a username and password, you can use it to log into the Inspira Mobile® app.



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FINANCIAL

LOGIN

## Create your profile

**Welcome James**

Complete this page to create the profile for your online account. The username and password you choose will also work for the Inspira Mobile™ app.

**Your information**

\*Indicates required field

**Username\***  
jamesmith1

**Password\***  
\*\*\*\*\*

**Confirm password\***  
\*\*\*\*\*

**Email address\***  
jamesmith@email.com

**Confirm email address\***  
jamesmith@email.com

**Phone number\* ?**  
123-456-7890

**Mobile phone number\* ?**  
987-654-3210

**Question 1\***  
What was the name of your first pet?

**Answer 1\***  
Spot

# Review the terms and conditions of our Online Service Agreement

Question 1 \*

What was the name of your first pet?

Answer 1 \*

Spot

Question 2 \*

What was the name of your fa

Answer 2 \*

Mr. Doe

Question 3 \*

What's your father's middle na

Answer 3 \*

Lee

Review the terms and condit

Online Services Agreement >

When you agree to these terms

will be in place unless you make

SUBMIT

Online Services Agreement

\*Once you read through the entire agreement, you can agree to the terms and conditions.

Additional Terms and Conditions for HSA Investment Account Owners

ONLINE TRADES

If you choose to trade online through any system or platform made available to you through Inspira Online, you acknowledge and agree that such trading is at your sole risk and that of the account being traded. You are solely responsible for any loss incurred as a result of a trade entry error. You agree that you will review your entry before submitting the trade, and the trade once submitted is not subject to cancellation. Inspira Financial is not liable for any error made by the broker executing the trade. You agree not to enter any trade that will overdraft your account and agree that Inspira Financial is not required to execute any such trade. There is the risk that outages involving your access to the Internet, our own systems, or the trading markets or systems we utilize may interfere with your ability to access your online account.

©2024 Inspira Financial Health, Inc.  
(1/24)

I AGREE

To agree, you must scroll through the entire agreement.

your documents online. This

Privacy & Legal notices - Terms of use

Share my screen

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# Request a verification code to be sent by email or text

This is how we verify your account.



**Request a verification code**

To get started, choose how you want to receive the verification code. If you already have a code, select **I received my verification code**.

Email my verification code



j\*\*\*\*\*h@email.com

I received my verification code



You can verify your account here by using the code we sent you.

OR

Text my verification code



\*\*\*\*\*3210

# Enter your verification code ➡



LOGIN

Secure Access



Verify your account

Enter the verification code we sent you.

\*Indicates required field

Verification code\*

991454

Didn't get a code? [Request a new verification code.](#)

SUBMIT

# If you're a new HSA member, you'll need to complete a few steps to set up your HSA.



## Step 1 of 3: Fees and Agreements

Review your fees and agreements.

\*Indicates required field

Fee	Amount
HIA – Asset Based Fee <a href="#">?</a>	\$0.01 - \$25,000.00 0.02%
	\$25,000.01 - \$50,000.00 0.02%
	Over \$50,000.01 0.00%

Review the [HSA Custodial Agreement](#)

☒ I have received, read, understand and acknowledge the terms of the agreements, including the fees.\*

Your initials\*

SAVE AND CONTINUE

# Continued - new HSA member set up



LOGIN

Set up your HSA



Step 2 of 3: Personal Information

Complete all required fields.

\*Indicates required field

Name

James Smith

Address

123 Main Street  
Anywhere, USA 55555

Social security number

XXX-XX-1234

Date of birth

04/01/1985

Martial status\*

Single

High deductible health plan start date\*

01/01/2025

Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. You or your employer provided an HPHP start date shown above. If you were enrolled in an HPHP prior to this date, you should update your HDHP start date on this page. Inspira Financial is not responsible for determining the accuracy of this information.

High deductible health plan coverage\* ?

Single coverage

SAVE AND CONTINUE



# Continued - new HSA member set up



LOGIN

Set up your HSA



Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field

Select your primary beneficiary \*

Select type of beneficiary

Beneficiary terms

- If all of my beneficiaries predecease me, my HSA funds will be paid to my estate.
- If my spouse is my beneficiary and receives my HSA, they may choose to continue the HSA in their name. This is subject to the HSA Custodian's consent. My spouse must also provide a written election, sign the forms and provide the required information to the HSA Custodian to open an HSA with Inspira Financial.
- If my beneficiary is not my spouse, the HSA terminates as of my date of death and any remaining balance is paid to my beneficiary(ies).
- I understand that in certain states, my spouse's consent may be necessary if I wish to name a person as my beneficiary other than or in addition to my spouse. I also understand that I should consult with my attorney before making this type of beneficiary designation.
- By name a beneficiary, I present and warrant to the HSA Custodian that this beneficiary designation satisfies all legal requirements under applicable law and, on behalf of myself, the beneficiary or beneficiaries, my heirs and my estate, I hereby indemnify and hold the HSA Custodian harmless from and against any and all claims, damages, liabilities, and costs (including attorney's fees) arising as a result of the Custodian's payment of my HSA balance in accordance with this beneficiary designation.
- The HSA Custodian may ask my beneficiary(ies) for proof of identity and entitlement to payment before making a final payout from my HSA.

SAVE AND CONTINUE



# Continued - new HSA member set up



Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field

Select your primary beneficiary \*

Person

Beneficiary first name \*

James

Beneficiary last name \*

Smith

Address \*

123 Main Street

Address line 2

Address line 2

City \*

Hartford

Country \*

United States

State \*

Connecticut

Zip code \*

06516

Social security number \*

555-55-5555

Relationship \*

Single

Phone number

555-555-5555

Date of birth

04/01/1985



# Continued - new HSA member set up



LOGIN

Set up your HSA



Step 3 of 3: Beneficiaries

My beneficiaries

Success! You’ve named a beneficiary for your HSA.


You may add ,change or remove your beneficiary at any time prior to your death.

[Add a primary beneficiary](#)   [Add a contingent beneficiary](#)


Primary Beneficiary	Percentage ?	
Jackie Smith	<input type="text" value="100%"/>	<a href="#">Edit</a>
Total: 100%		

SAVE AND CONTINUE

# Continued - new HSA member set up



LOGIN



Set up your HSA

HSA set up summary

 [Print](#)

Here's the information you entered for your HSA. You can update it at anytime through Account Settings.

Personal information

Name

James Smith

Address

123 Main Street  
Hartford, CT 06516

High deductible health plan start date

01/01/2025

High deductible health plan coverage

Single plan

My beneficiaries

Primary beneficiaries

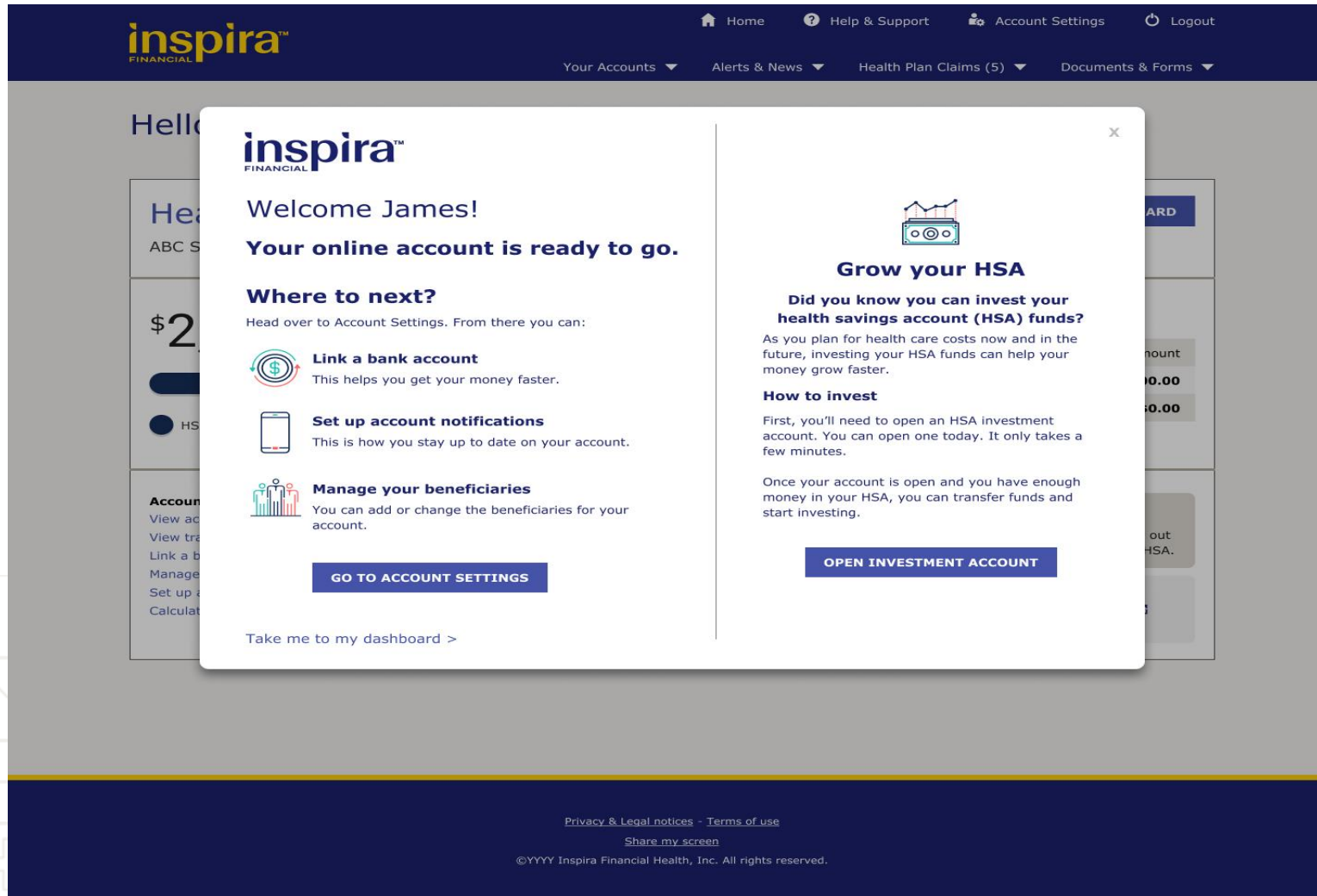
Name	Social security number	Relationship	Percentage
Jackie Smith	XXX-XX-5555	Other	100

Find out how much you can contribute


Each year the Internal Revenue Service (IRS) sets annual contribution limits for HSAs. These limits are based on your HDHP coverage level (self-only or family). Any they are subject to annual change. You can find the contribution limits on the [U.S. Department of Treasury website](#).

SAVE AND CONTINUE

# You'll see this screen after you successfully complete registration



After you create your profile and set up your account, we'll take you to your account dashboard.



[Home](#)[Help & Support](#)[Account Settings](#)[Logout](#)

[Your Accounts](#)[Alerts & News](#)[Health Plan Claims \(5\)](#)[Documents & Forms](#)

Hello, JAMES

Dependent Care

1/1/2024 - 12/31/2024 [Change Plan Year](#)

ABC Sample Company

\$416<sup>00</sup> Available funds

Remaining election

\$416.00

Funds used

\$0.00

Account Actions

[View account details](#)[File a claim](#)[Link a bank account](#)[Set up account notifications](#)

Quick Tips

Explore eligible expenses. Find out what you can pay for with your Inspira account.

Shop FSASore

Limited FSA

1/1/2024 - 12/31/2024 [Change Plan Year](#)

ABC Sample Company

\$3,841<sup>00</sup> Available funds

Remaining carryover funds

\$991.00

Remaining election

\$2,850.00

Funds used

9.00

Annual election

\$3,050.00

Last day to spend funds


December 31, 2024

Last day to file claims

March 31, 2025

21

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**Returning User**

# Go to [mybenefits.inspirafinancial.com](https://mybenefits.inspirafinancial.com)

- Click, "CREATE PROFILE."



## Select your secure login

Member >

Employer

Broker/Consultant

### Member Login

USERNAME

PASSWORD

LOGIN

[Forgot username?](#) | [Forgot password?](#)

### New to Inspira Financial?

Create an online profile to manage your Inspira account.


CREATE PROFILE



Manage your account on the go  
Download the Inspira Mobile™ app today.



# After you update your profile, we'll take you to your account dashboard



[Home](#) [Help & Support](#) [Account Settings](#) [Logout](#)

[Your Accounts](#) [Alerts & News](#) [Health Plan Claims \(5\)](#) [Documents & Forms](#)

Hello, JAMES

### Dependent Care

1/1/2024 - 12/31/2024 [Change Plan Year](#)

ABC Sample Company

\$416<sup>00</sup> Available funds

Remaining election


\$416.00

Funds used


\$0.00

Account Actions

[View account details >](#)  
[File a claim >](#)  
[Link a bank account >](#)  
[Set up account notifications >](#)

 **Quick Tips**

[Explore eligible expenses.](#) Find out what you can pay for with your Inspira account.

 [Shop FSAShop](#)

### Limited FSA

1/1/2024 - 12/31/2024 [Change Plan Year](#)

ABC Sample Company

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Funds used

9.00

Annual election

\$3,050.00

Last day to spend funds


December 31, 2024

Last day to file claims

March 31, 2025

24

©2024 Inspira Financial





**Access your account from [url]**





**First time User**

Log into [URL]. Select [xxx] to get to the Inspira member website.



FOR CARDHOLDERS ONLY

# Enter the last 4 digits of your card number

If your account does NOT include a Inspira debit card, you won't see this page




# Update/Create your profile ➡

We may ask you to update/create your online profile. This helps make your account more secure and protect your identity. **You'll simply:**

- Create a username and password
- Enter your email address
- Set up security questions and answers
- Review/accept the Online Services Agreement\*

\*When you agree to the terms and conditions, we'll turn on your paperless settings for certain notifications. You'll simply get your documents online. This will be in place unless you make changes to your notifications in Account Settings

**QUICK TIP:** After you create a username and password, you can use it to log into the Inspira Mobile® app.



**inspira™**  
FINANCIAL

LOGIN

Create your profile

Welcome James

Complete this page to create the profile for your online account. The username and password you choose will also work for the Inspira Mobile™ app.

**Your information**

\*Indicates required field

**Username\***

jamesmith1

**Password\***

\*\*\*\*\*

**Confirm password\***

\*\*\*\*\*

**Email address\***

jamesmith@email.com

**Confirm email address\***

jamesmith@email.com

**Phone number\* ?**

123-456-7890

**Mobile phone number\* ?**

987-654-3210

**Question 1\***

What was the name of your first pet?

**Answer 1\***

Spot

# If you’re a new HSA member, you’ll need to complete a few steps to set up your HSA.



### Step 1 of 3: Fees and Agreements

Review your fees and agreements.

\*Indicates required field

Fee	Amount
HIA – Asset Based Fee <a href="#">?</a>	\$0.01 - \$25,000.00 0.02%
	\$25,000.01 - \$50,000.00 0.02%
	Over \$50,000.01 0.00%

Review the [HSA Custodial Agreement](#)

☒ I have received, read, understand and acknowledge the terms of the agreements, including the fees.\*

Your initials\*

SAVE AND CONTINUE

# Continued - new HSA member set up



LOGIN

Set up your HSA



Step 2 of 3: Personal Information

Complete all required fields.

\*Indicates required field

Name

James Smith

Address

123 Main Street  
Anywhere, USA 55555

Social security number

XXX-XX-1234

Date of birth

04/01/1985

Martial status\*

Single

High deductible health plan start date\*

01/01/2025

Under Internal Revenue Service (IRS) regulations, the high deductible health plan (HDHP) start date helps determine when an HSA can be opened and how much you can contribute to your HSA. You or your employer provided an HPHP start date shown above. If you were enrolled in an HPHP prior to this date, you should update your HDHP start date on this page. Inspira Financial is not responsible for determining the accuracy of this information.

High deductible health plan coverage\* ?

Single coverage

SAVE AND CONTINUE

# Continued - new HSA member set up



LOGIN

Set up your HSA



Step 3 of 3: Beneficiaries

Add a primary beneficiary

You can name a person, trust or your estate as your primary beneficiary for your HSA. The primary beneficiary will receive any remaining balance in your HSA after your death. You can have more than one beneficiary. If you do, you'll need to assign percentages to each beneficiary. The percentages determine the amount each beneficiary will receive from your HSA.

You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field

Select your primary beneficiary \*

Select type of beneficiary

Beneficiary terms

- If all of my beneficiaries predecease me, my HSA funds will be paid to my estate.
- If my spouse is my beneficiary and receives my HSA, they may choose to continue the HSA in their name. This is subject to the HSA Custodian's consent. My spouse must also provide a written election, sign the forms and provide the required information to the HSA Custodian to open an HSA with Inspira Financial.
- If my beneficiary is not my spouse, the HSA terminates as of my date of death and any remaining balance is paid to my beneficiary(ies).
- I understand that in certain states, my spouse's consent may be necessary if I wish to name a person as my beneficiary other than or in addition to my spouse. I also understand that I should consult with my attorney before making this type of beneficiary designation.
- By name a beneficiary, I present and warrant to the HSA Custodian that this beneficiary designation satisfies all legal requirements under applicable law and, on behalf of myself, the beneficiary or beneficiaries, my heirs and my estate, I hereby indemnify and hold the HSA Custodian harmless from and against any and all claims, damages, liabilities, and costs (including attorney's fees) arising as a result of the Custodian's payment of my HSA balance in accordance with this beneficiary designation.
- The HSA Custodian may ask my beneficiary(ies) for proof of identity and entitlement to payment before making a final payout from my HSA.

SAVE AND CONTINUE



# Continued - new HSA member set up



Step 3 of 3: Beneficiaries

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You can also name a contingent beneficiary. A contingent beneficiary receives your HSA balance if your primary beneficiaries are deceased at the time of your death. If you need to make changes later, you (the account holder) can do it in Account Settings.

\*Indicates required field

Select your primary beneficiary \*

Person

Beneficiary first name \*

James

Beneficiary last name \*

Smith

Address \*

123 Main Street

Address line 2

Address line 2

City \*

Hartford

Country \*

United States

State \*

Connecticut

Zip code \*

06516

Social security number \*

555-55-5555

Relationship \*

Single

Phone number


555-555-5555

Date of birth


04/01/1985



# Continued - new HSA member set up



LOGIN



Set up your HSA

Step 3 of 3: Beneficiaries

My beneficiaries

Success! You've named a beneficiary for your HSA.

You may add ,change or remove your beneficiary at any time prior to your death.

[Add a primary beneficiary](#)

[Add a contingent beneficiary](#)

Primary Beneficiary	Percentage ?	
Jackie Smith	<div>100%</div>	<a href="#">Edit</a>
Total: 100%		


SAVE AND CONTINUE

[Privacy & Legal notices](#) - [Terms of use](#)


[Share my screen](#)

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# Continued - new HSA member set up



LOGIN



Set up your HSA

HSA set up summary

 [Print](#)

Here's the information you entered for your HSA. You can update it at anytime through Account Settings.

Personal information

Name

James Smith

Address

123 Main Street  
Hartford, CT 06516

High deductible health plan start date

01/01/2025

High deductible health plan coverage

Single plan

My beneficiaries

Primary beneficiaries

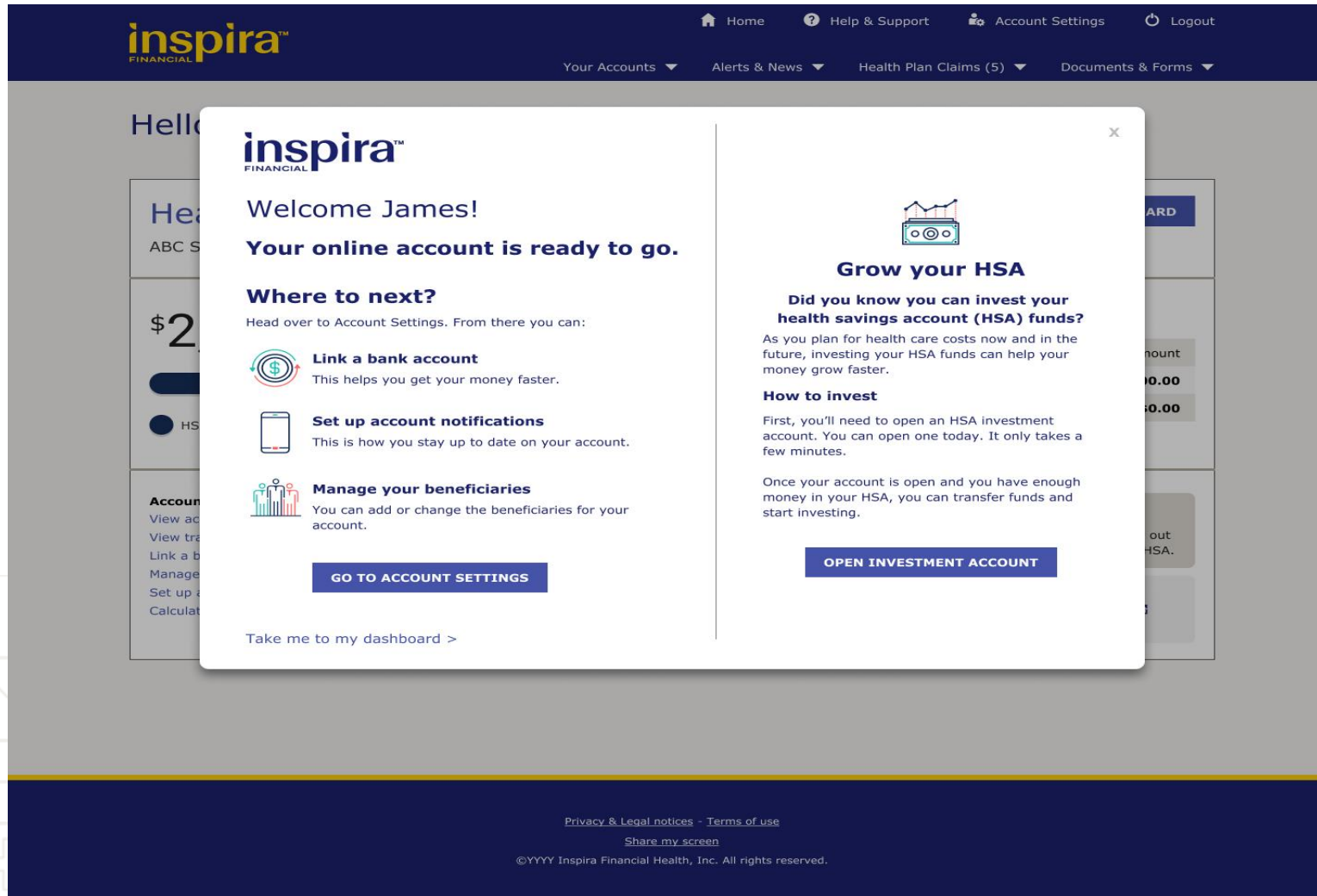
Name	Social security number	Relationship	Percentage
Jackie Smith	XXX-XX-5555	Other	100

Find out how much you can contribute


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SAVE AND CONTINUE

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After you create your profile and set up your account, we'll take you to your account dashboard.



Home

Help & Support

Account Settings

Logout

Your Accounts

Alerts & News

Health Plan Claims (5)

Documents & Forms

Hello, JAMES

Dependent Care

1/1/2024 - 12/31/2024 [Change Plan Year](#)

ABC Sample Company

\$416<sup>00</sup> Available funds

Remaining election

\$416.00

Funds used

\$0.00

Last day to spend funds

March 15, 2025

Last day to file claims

March 31, 2025

Account Actions

[View account details](#)

[File a claim](#)

[Link a bank account](#)

[Set up account notifications](#)

Quick Tips

Explore eligible expenses. Find out what you can pay for with your Inspira account.

Shop FSASore

Limited FSA

1/1/2024 - 12/31/2024 [Change Plan Year](#)

ABC Sample Company

\$3,841<sup>00</sup> Available funds

Remaining carryover funds

\$991.00

Remaining election

\$2,850.00

Funds used

9.00

Annual election

\$3,050.00


Last day to spend funds

December 31, 2024

Last day to file claims

March 31, 2025

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⇒ Returning User

Log into [URL]. Select [xxx] to get to the Inspira member website.



# Update/Create your profile ➡

We may ask you to update/create your online profile. This helps make your account more secure and protect your identity. **You'll simply:**

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**QUICK TIP:** After you create a username and password, you can use it to log into the Inspira Mobile® app.



## Welcome James

Complete this page to create the profile for your online account. The username and password you choose will also work for the Inspira Mobile™ app.

### Your information

\*Indicates required field

#### Username\*

#### Password\*

#### Confirm password\*

#### Email address\*

#### Confirm email address\*

#### Phone number\* ?


#### Mobile phone number\* ?

#### Question 1\*

#### Answer 1\*



After you update your profile, we'll take you to your account dashboard.



Home

Help & Support

Account Settings

Logout

Your Accounts

Alerts & News

Health Plan Claims (5)

Documents & Forms

Hello, JAMES

Dependent Care

1/1/2024 - 12/31/2024 [Change Plan Year](#)

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1/1/2024 - 12/31/2024 [Change Plan Year](#)

ABC Sample Company

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Last day to spend funds


December 31, 2024

Last day to file claims

March 31, 2025

41

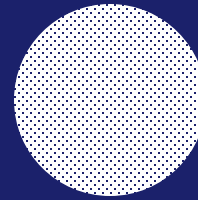
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MEMBER WEBSITE EXPERIENCE

# Thank you!

Questions?



**Presenter Name**

Job title

Contact Info