

Hello! Chambliss Law chose Pinnacle Financial Partners to be its partner for employer-sponsored Health Savings Accounts. This means that we are now the custodial bank for your HSA funds. You can learn more about us at [PNFP.com/HSA](https://pnfp.com/HSA).

Below are your options for this transition to Pinnacle | Health & Benefits. We look forward to taking great care of you along the way!

You have two options for your existing Health Savings Account:

1. Spend down the balance in your existing account.
2. Complete the attached **Transfer Request** form to move and consolidate the funds into your Pinnacle HSA sponsored by your employer, Chambliss Law.

**\*\*\* If you complete the Transfer Request, please liquidate any investments and move all funds to your HSA cash account prior to date below when forms will be sent for processing\*\*\***

Please take note of the following:

- If you keep former accounts open to spend down the balance, you may start to incur a small monthly fee for the account that will be deducted from your balance each month.
- If you choose to transfer your balance to Pinnacle, you may be charged an account closure fee.

If you decide you would like to transfer funds, please follow the steps below. You can reach out to our service team at [Health@pnfp.com](mailto:Health@pnfp.com) or 615.743.8258 if you have any questions.

1. Complete the attached **Transfer Request Form**.
2. Email the form to [HSATransfer@pnfp.com](mailto:HSATransfer@pnfp.com).
3. Our Health & Benefits team will review the form for accuracy and will reach out if we have any questions before sending it to the previous bank to request the funds transfer.
4. **Transfers take 30 days on average to complete once we have a complete and accurate form.**
5. After Pinnacle receives the check from the bank, funds will be deposited into your HSA with us, and you will be notified that it is complete.

Please note:

- **Balance Transfer forms will be sent over as a group for processing on (date TBD).**

Below you will find an overview of the benefits you'll receive as a Pinnacle HSA client. Our experience and focus on excellent administration and client service, along with our trusted partners and great technology, bring you:

- Anytime, anyplace access to your HSA via web and mobile, including online election changes and expense tracking
- An integrated investment portal, meaning only *one* username and password to remember
- The choice of multiple recognized mutual funds in several investment categories
- Automatic transfers between cash and investment accounts so your funds are always available without needing to remember to move funds between accounts
- Easy access to your funds with a debit card and direct deposit online distributions
- Paperless administration, including online Account Summary Reports

**Learn more about contribution limits, your new debit card and our Pinnacle | Health & Benefits mobile app on the following page.**

**CONTRIBUTION LIMITS:** Please review the grid below for contribution limit details.

Maximum HSA Contribution	2024
Individual Coverage	\$4,150
Family Coverage	\$8,300



**DEBIT CARD:** You may use your **Pinnacle | Health & Benefits** debit card to access funds in your health savings account for eligible medical expenses. You may use the card at any health care eligible merchant and provider that complies with IIAS for health care related items. Using your card helps you keep cash in your wallet and makes accessing your HSA funds easy.

**Vertical and Versatile.** The **Pinnacle | Health & Benefits** debit card is vertical to help you distinguish the card in your purse or wallet.



**MOBILE:** Conveniently manage your health care information when you want, wherever you want. Whether on your couch or at the store, the Pinnacle | Health & Benefits app for iPhone® or Android™ devices makes it easy to manage your benefit accounts on the go. The app provides you with seamless account access because it is an extension of the Pinnacle | Health & Benefits portal – and doesn't require you to set up any additional credentials. The app provides time-saving options for you to:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

We are excited to serve you and to help you make the most of your HSA.