

Terms to note

Health Savings Account (HSA): A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in an HSA to pay for deductibles, copayments, coinsurance, and some other expenses, you may be able to lower your out-of-pocket health care costs. HSA funds generally may not be used to pay premiums.

Health Savings Brokerage Account (HSBA): A self-directed individual brokerage account designed to complement a Health Savings Account (HSA). The HSBA provides you greater access to thousands of additional investment choices

Scenario

You are an individual user of Lively; a modern Health Savings Account (HSA) platform for employers and individuals. You want to transfer your funds from your HSA to your HSBA (Charles Schwab) so that you can further invest them.

However, Lively has recently made a change to their platform's user flow for individual users but hasn't told any of them (including you). While you used to be able to transfer funds from your HSA to HSBA for free, now you can only do this when you have more than \$3,000 in your HSA.

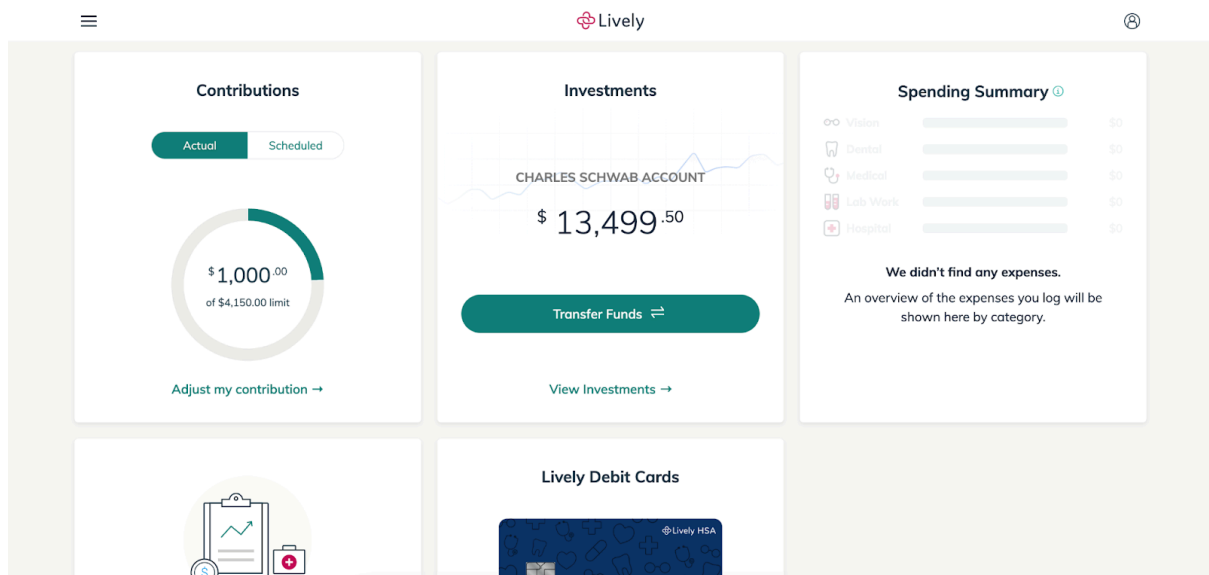
Moreover, you can only transfer the amount above \$3,000 for free. If you want to be able to transfer any amount of money without the \$3,000 minimum balance restriction, you will have to pay an annual fee of \$24.

Given this change, look at the user flows below and let us know which one is more seamless and communicates the change to you in a better way.

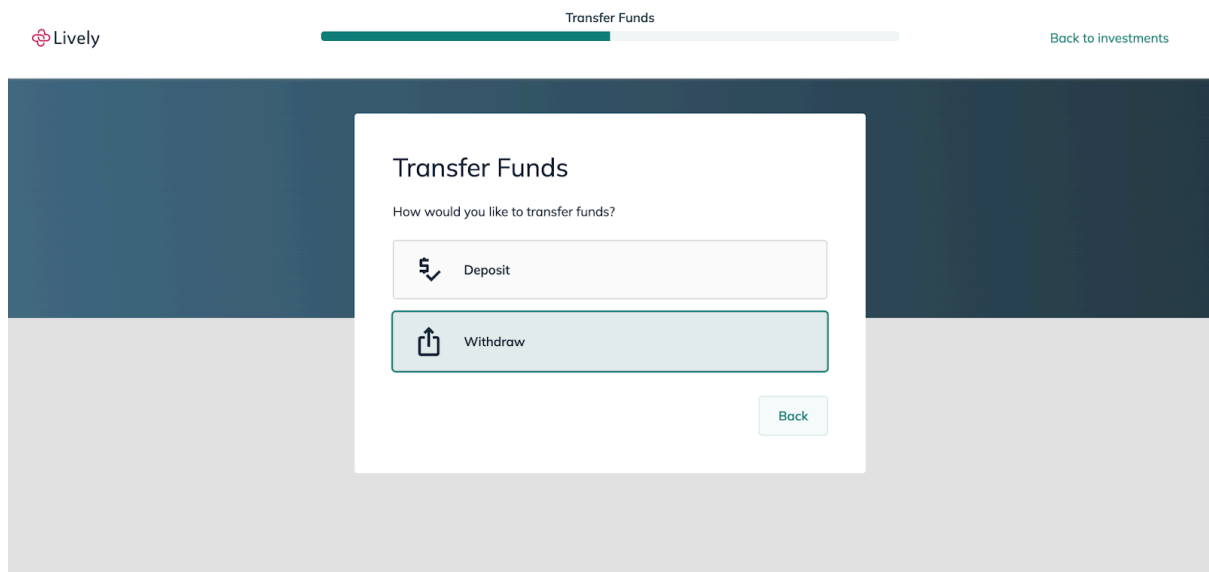
While the two flows have the same screen designs, they have subtle copy/text differences. To give us comprehensive feedback, fill [this Google form](#). Your feedback goes a long way in helping us improve the product.

User experience/flow 1:

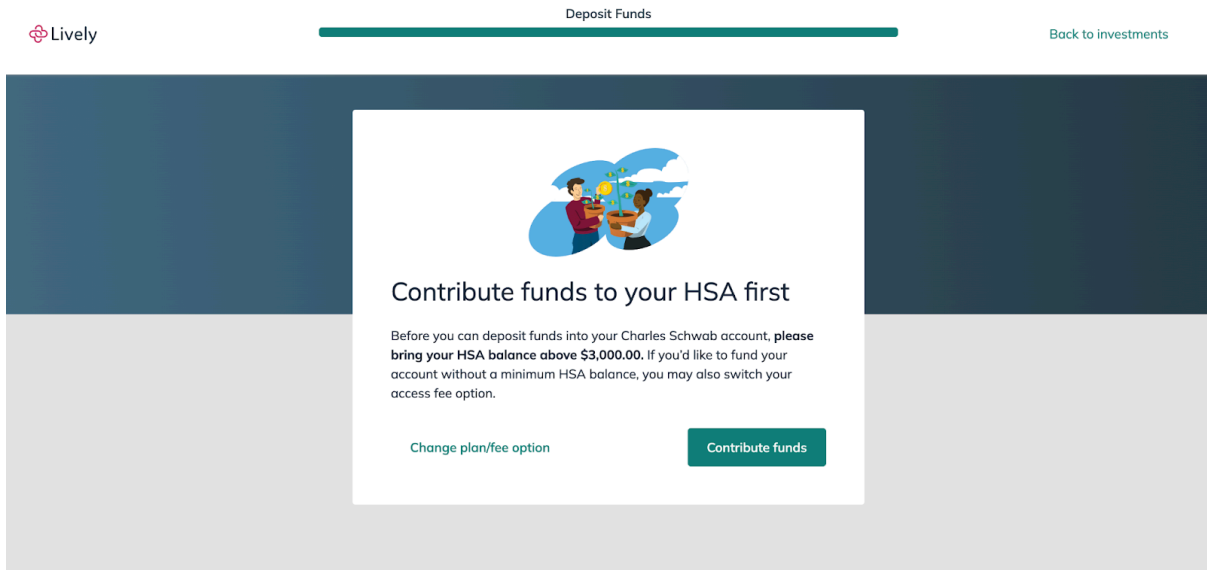
A user first lands on the Lively dashboard and selects "Transfer Funds":



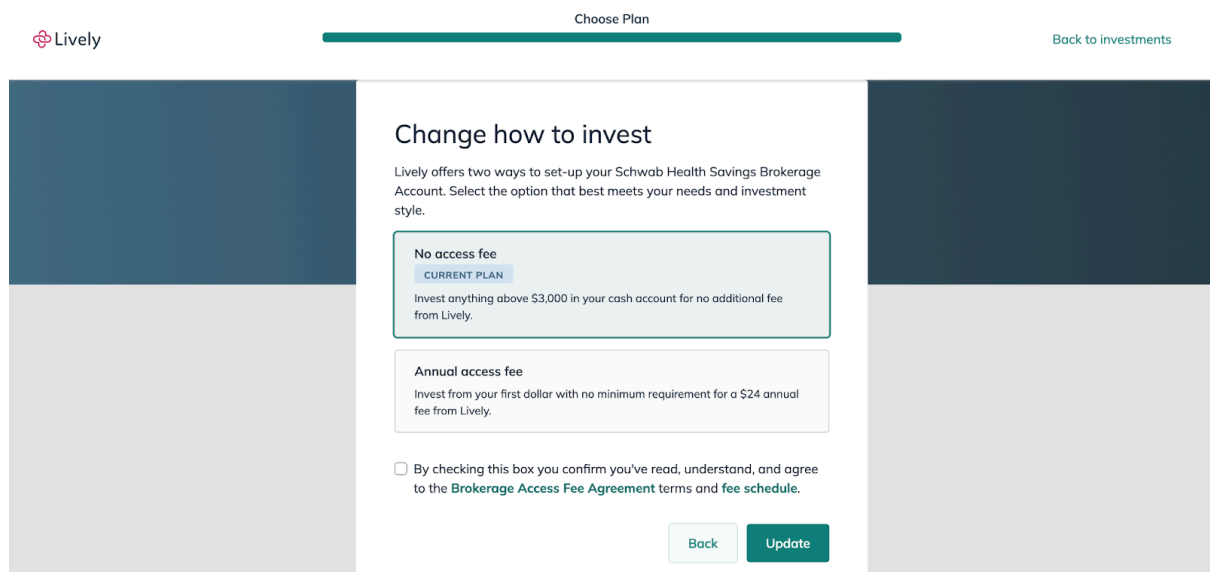
The user then selects “Deposit” on the next screen:



The user then selects “Change plan/fee option” on the next screen:

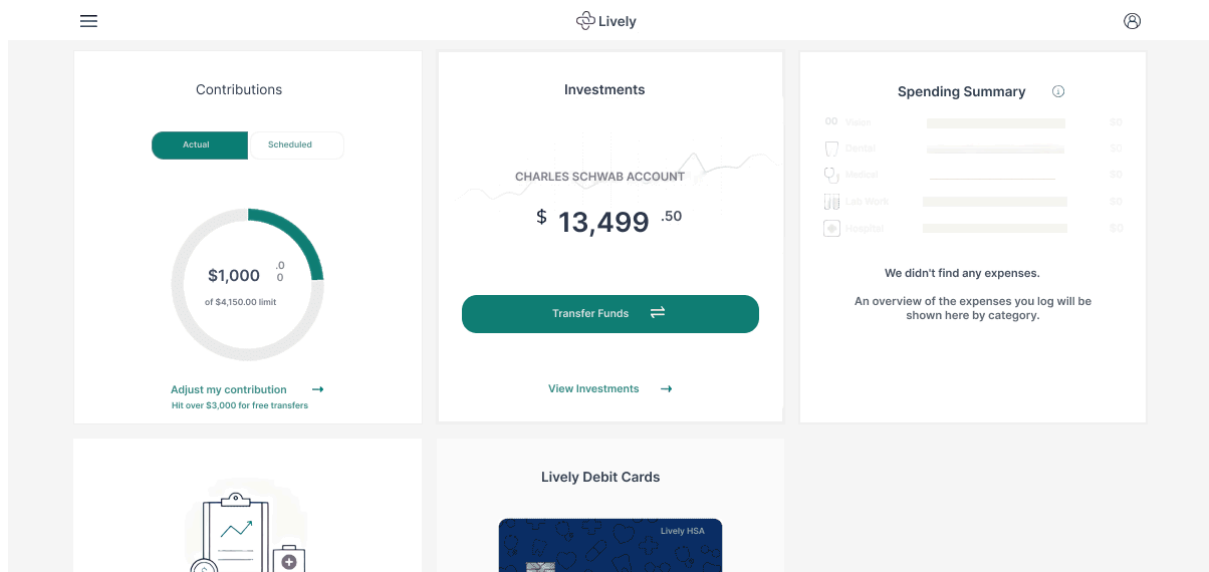


And the user finally ends up here:

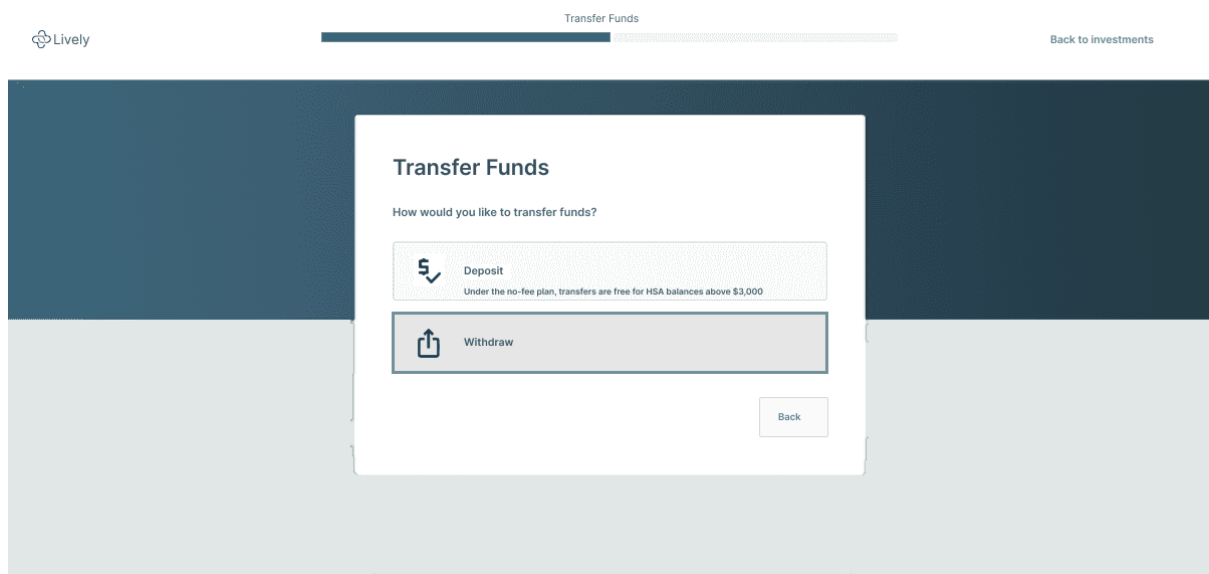


User experience/flow 2:

A user first lands on the Lively dashboard and selects “Transfer Funds”:



The user then selects “Deposit” on the next screen:



The user then selects “Change plan” on the next screen:



Raise your HSA balance first

To deposit funds into your Charles Schwab account, please get your HSA balance to above \$3,000 first. If you'd like to fund your account without a minimum HSA balance, you can change your plan and pay an annual \$24 access fee.

[Change plan](#)[Contribute funds](#)

And the user finally ends up here:

Change your plan

Lively offers two ways to set up your Schwab Health Savings Brokerage Account. Select the option that best meets your needs and investment style.

No access fee

CURRENT PLAN

Invest anything above \$3,000 in your cash account for no additional fee from Lively.

Annual access fee

Invest from your first dollar with no minimum requirement for a \$24 annual fee from Lively.

☐ By checking this box you confirm you've read, understand, and agree to the Brokerage Access Fee Agreement terms and fee schedule.

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