

Inspira Financial Account Services

Inspira Financial is DSG's vendor partner for all Flexible Spending Accounts (**FSA**), Health Reimbursement Accounts (**HRA**), Commuter Accounts (in locations where applicable), and Health Savings Accounts (**HSA**)

When will I receive a card from Inspira Financial?

- ✓ The teammate enrolls in a Healthcare Flexible Spending Account (FSA).
- ✓ The teammate enrolls in the Core HRA Cigna medical plan.
- ✓ The teammate enrolls in either the Base HSA or Buyup HSA Cigna medical plan.
- ✓ If elected during open enrollment for the first time, then the teammate will receive 1 card in December, before the new plan year begins on January 1st. Those who enroll throughout the plan year will receive their card within a few weeks of completing enrollment.
- ✓ If a teammate elects both the Core HRA and to participate in the Healthcare FSA, they will only receive **1 card!** Inspira Financial puts **both accounts on 1 "stacked" card**, ensuring that you spend your FSA dollars first; once those funds are gone, you can begin to access the HRA dollars in your account.
- ✓ Each card has a 5-year expiration date, even if you have gaps in years where you don't elect the benefit. You will receive a new card automatically, prior to your card expiration date.

Activating Your Card

1. Activate your account by calling the toll-free number located on the sticker on your card.
2. **When prompted, enter the last 4 digits of your DSG employee ID number.** For example, if your employee ID number is 0123456, enter "3456".
3. Make note of your **PIN**, which is a pre-assigned 4-digit number that you and any family members that you order cards for will need to use if prompted when using the card.
4. Once the card is activated, it's time to go to the website so you can begin managing your card.

Follow these instructions to get the most out of your account!

- Steps to Manage Your Account via inspirafinancial.com
- Ordering additional cards
Order Additional Cards for Dependents via the inspirafinancial.com website – Go to "Inspira Card" and enter the dependents first and last name. Cards will be shipped to your home address and will arrive in 10-15 days in a plain white envelope.

Card member services: 1-888-999-0121

Steps to Manage Your Account

Go to “inspirafinancial.com”; Click on “Individuals”

Take the next step toward financial wellness today

We offer individuals and businesses simple solutions for their health and wealth journey.

Get started below.

Individuals



Business



Click on “Log in”

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Get started below.

Individuals



→ [Log In](#)

→ [Claim your retirement account](#)

Need help?

[Learn more about our solutions](#)

[Find an IRA form](#)

[How your retirement funds got here](#)

[Explore FSA eligible expenses](#)

[Frequently asked questions](#)

[Need something else? Let's chat](#)



Click on “Log in” to access your account. You will need your card number.



What do you need to do?

Looking for business logins? [You can find those here.](#)

HEALTH & BENEFITS

Manage my benefits account

Access your HSA, FSA, HRA, COBRA or other benefit account to check your balance, file a claim or sign up for alerts.

Log in

First time Registration? Click “CREATE PROFILE” to begin.



Select your secure login

Member >

Employer

Broker/Consultant

Member Login

USERNAME

Enter your username

PASSWORD

Enter your 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.



Review the information required and then click “Get Started”



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.

ID

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.

Inspira Card™

If you're an Inspira Card holder, we'll ask you to enter the last four digits of your card number. This helps us verify your account.

GET STARTED

Fill in the required fields



Find me



Complete these fields to help us identify you.

*Indicates required field

First name*

Enter your first name

Last name*

Enter your last name

Mailing address*

Enter your mailing address

Apartment/suite/other

Enter apartment/suite/other

ZIP code*

ZIP code

BACK

CONTINUE

Fill in the required fields on the next page. Enter your last four digits of your Employee ID number and your date of birth.



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 ?

Enter last 4 digits

Employee/Member ID number ?

OR

Enter last 4 characters

Confirm your date of birth.

Date of birth*

MM/DD/YYYY

BACK

SUBMIT

Once you click “Submit” you will be prompted to create your username and password and complete the security questions. It is very important to create a unique password and secure your account.

- ✓ Change your email address to the email that you want to get notifications from, preferably your personal email address.
- ✓ Be sure to acknowledge the “Online Services Agreement”
- ✓ Click “Submit”

Request the “Verification Code” via your email address or mobile phone to complete the setup. Enter the code received when prompted.

1. Review “Fees and Agreement” sections, if applicable.

For example, the information below will pop up for Health Savings Accounts (HSAs). Check the box and enter your initials to continue.



Step 1 of 3: Fees and Agreements

Review your fees and agreements.

*Indicates required field.

Fee schedule

Fee	Amount
Non-Sufficient Funds (NSF) Fee ?	\$25.00
Returned Deposit Item Fee ?	\$25.00
Paper Statement Fee ?	\$1.50
HSA Close Fee ?	\$25.00
Investment Asset Based Fee ?	\$0.01 - \$33,333.33 0.03% Over \$33,333.34 0.00%

[Review the HSA Custodial Agreement](#)

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

Your initials*

Click “save and continue”

- 2. Confirm your personal information.** If you have enrolled in a plan that has a Health Savings Account (HSA), you will be required to share if you are single or married, and if you enrolled in individual or family coverage. This helps to manage your account, ensuring that you don’t exceed IRS federal maximum amounts, etc...
- 3. Assign your beneficiaries (if applicable).** This is a very important step for those with Health Savings Accounts, as this account is owned by you (similar to a 401(k)). Information that you will need to have to complete this step: Type of Beneficiary – if “person”, you will need: Name of Beneficiary, Address, Social Security Number, Date of Birth
- 4. For quick reimbursements, you can link your bank account.**

Additional Items

- ✓ In “Account Notifications”, you can select to “go paperless”. You can also select notifications to receive via email and/or via text messages.
- ✓ Dependents – Add dependents that are enrolled in your medical, dental or vision insurance plans; this will assist greatly with getting reimbursements for claims!
- ✓ **Order Additional Cards for Dependents – Go to “Account Settings” and click on “Inspira Card” under My Profile - and order cards directly from the website!** Cards will arrive in 10-15 days in a plain white envelope.