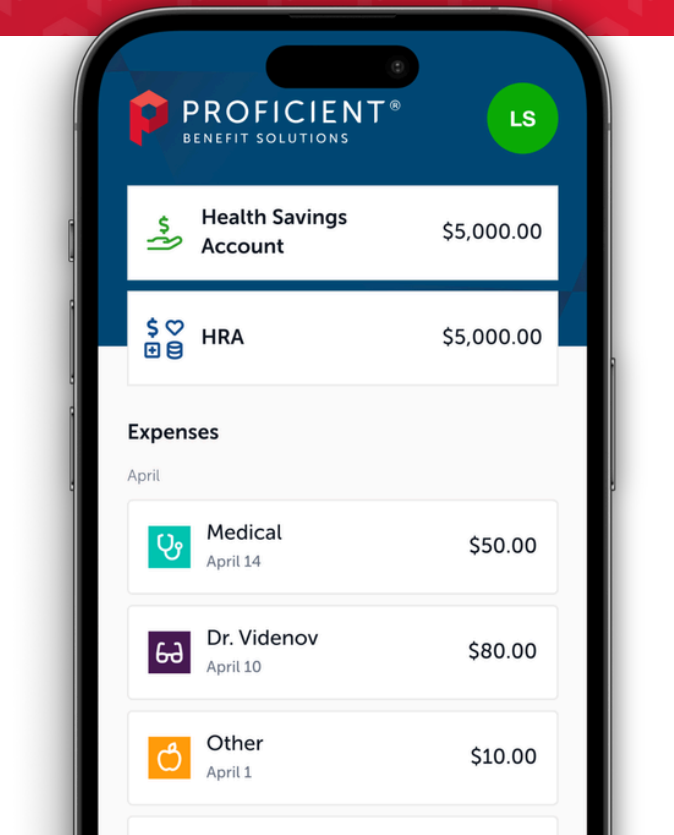


Get Started in Minutes

How to access your account.

Register for Proficient ONE

- 1 Start** with the link in your welcome email. If you don't have the email, go to one.proficientbenefits.com and select Register. Enter your information to create your username and password.
- 2 Unlock** full account access by entering the last four digits of your benefits payment card number or by choosing the one-time email code process. The registration screens will walk you through the steps.



Using Proficient ONE

Once registered and complete access is unlocked, you can fully manage your account online or on the Proficient ONE mobile app. Use the same username and password for both. You'll have powerful tools and features at your fingertips.

Check your
balances

Submit &
track claims

Upload receipts

Set up payment
methods (including
Venmo & PayPal!)

Manage your cards

Add dependents

Make extra HSA
contributions

Manage HSA
investments