

# A Health Savings Account: Life is a Project Put an HSA to Work for You.



**Advantage**<sup>TM</sup>  
ADMINISTRATORS

Waverly, IA 50677

# Your Project: Health Savings

## What Can a Health Savings Account be for You?

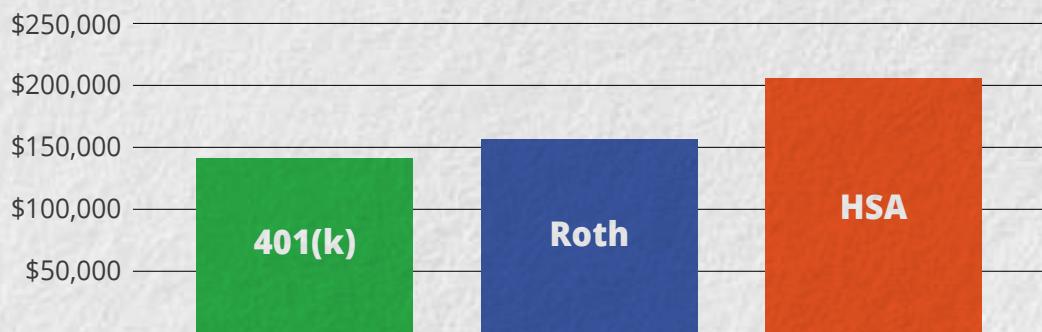
- ✓ A powerful tool to help you save for retirement.
- ✓ A way to pay for your family's emergency medical expenses.

## Triple Tax Advantage:

- ✓ Contributions are tax-free
- ✓ Earnings are tax-free
- ✓ Withdrawals for qualified medical expenses are tax-free

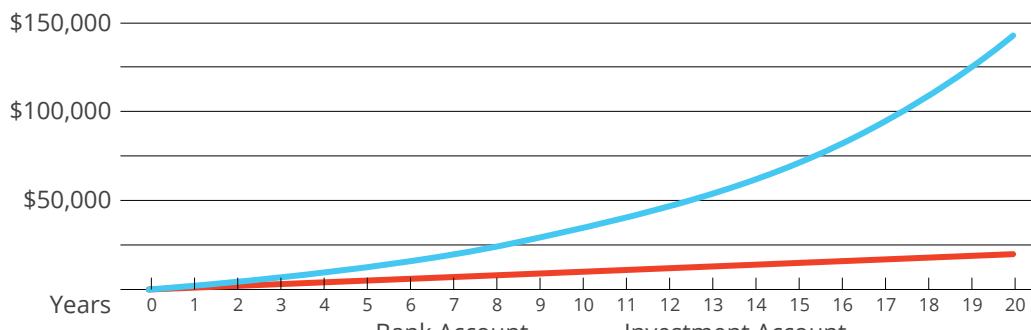
## HSA vs. ROTH vs. 401(k)

This chart compares the purchasing power at age 65 of \$4,000 in annual contributions beginning at age 45 at an investment return of 5%.



31% Increase in Purchasing Power at Retirement

## Using a Local Bank is Not the Best Option



This chart compares the growth of a \$1,000 annual deposit to a bank account at an interest rate of .25% with an investment account using the 10-year-average rate of return on the Vanguard 500 Index Fund.

Note: Historical returns are not a guarantee of future performance.

## How Much Can I Deposit Into a Health Savings Account?

2025

2026

<b>Self-Only Coverage:</b>	<b>\$4,300</b>	<b>\$4,400</b>
<b>Family Coverage:</b>	<b>\$8,550</b>	<b>\$8,750</b>

Individuals who are age 55 or older can make additional "catch-up" contributions of \$1,000 per year.

# How Do I Pay “Out-of-Pocket” Medical Expenses?

## Best Option: Use a Limited Health Spending Account (LHSA)

- ✓ Pay all dental and vision expenses
- ✓ Pay all other medical expenses greater than \$1,400 for 2024 and \$1,650 for 2025 or for family coverage \$2,800 for 2024 and \$3,300 for 2025.
- ✓ Carry over to 2025 of up to \$660 of unused balances for 2024.
- ✓ Contact the HR office at your employer or contact Advantage Administrators to set up a Limited Health Spending Account

## OK Option: Pay with other funds, but keep track of your expenses

- ✓ Medical claims never expire, so you can withdraw money tax free after retirement for medical expenses that were paid years before
- ✓ Keep track of un-reimbursed medical expenses on the Advantage Administrators online portal

## Emergency Option: Use your Health Savings Account (HSA) to pay for emergency medical costs

- ✓ Tax-free withdrawals for qualified medical expenses
- ✓ Keep all receipts - you will need them at tax time

**TIP**-Amounts withdrawn from your health savings account reduce future growth potential, so withdraw amounts only in emergencies.

## Combine a Health Savings Account and a Limited Health Spending Account to:

- ✓ Enjoy significant tax savings with pre-tax deductible contributions and tax-free distributions used for qualified expenses
- ✓ Quickly and easily access funds using the card at point of sale, or request to have funds directly deposited to your bank account via online or mobile app
- ✓ Enjoy secure access to accounts using our Consumer Portal available 24/7/365
- ✓ Manage your HSA and LHSA “on the go” with our easy-to-use mobile app
- ✓ Use your card and let the system determine the source of payment (HSA or LHSA)

**Just swipe the card and go. It's that easy.**

# How Do I: Open a **Health Savings Account with Advantage Administrators?**

**Step 1:** Select an HSA as a benefit with your employer.

**Step 2:** After receiving a confirmation email, you can register your new HSA using your current Advantage Administrators' user name and password. If you do not currently have an Advantage Administrators' account, you will receive a welcome email with your user name and password.

**Step 3:** Register your online HSA account. Log in at [www.advantageadmin.com](http://www.advantageadmin.com), click on employee login and click on "My Flex."

You will enter your user name and password and begin the HSA setup process.

- a. Complete "Create an Account" by answering four (4) security questions.
- b. Review the "Summary of your Plan rules."
- c. Click on each of the four (4) "Health Care bank agency agreements".
- d. Finish your "Profile" by adding your phone number and social security number and dependents.
- e. Complete the "HSA Account Eligibility" which states you qualify for an HSA and select Single/Family coverage level.
- f. Add your direct deposit information for "Payments."
- g. Add your "Beneficiaries".
- h. Click authorize and hit SUBMIT.

You have now completed your Advantage Administrator's HSA online registration form.

You must complete Step 3 in order to proceed with the rest of the guide.

# CONSUMER PORTAL QUICKSTART GUIDE: HSA



**Welcome** to your Advantage Administrators Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account.

## Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

I opened my Health Savings Account with Advantage Administrators. What should I do now?

Go to the Consumer Portal today! [www.advantageadmin.com](http://www.advantageadmin.com)

- 1 **Register Online:** Using your temporary username and password provided in your confirmation email or letter. You will be prompted to update your password, complete security questions and sign your Terms & Conditions
- 2 **Set up Investment Sweeps:** You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at **\$2,000** or higher. See "*How do I sign up to Access/Sweep cash to Investments?*" instructions on page 4.

## We know from Web usage statistics that you'll most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

**This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:**

1. Work from sections within the Home Page, or
2. Click on the four tabs at the top of Home Page.

## HOW DO I LOG ON TO HOME PAGE:

1. Go to [www.advantageadmin.com](http://www.advantageadmin.com)
2. Click on Logins in the upper right-hand corner
3. Then Employee Logins and next MyFlex
4. Enter your login ID and password (both provided by Advantage Administrators).
5. Click **Login**.

The **Home Page** is easy to navigate:

- Easily access the **Available Balance** and “**I Want To**” sections to work with your account right away.
- The **I Want To...**section contains the most frequently used options within the Consumer Portal, including managing your investments.
- The **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Healthcare Savings Goal** section graphically displays your HSA savings goals progress.
- The **Quick View** section graphically displays some of your key account information.

*You can also click on the tabs at the top.*



## IS THERE ANYTHING ELSE THAT I NEED TO DO?

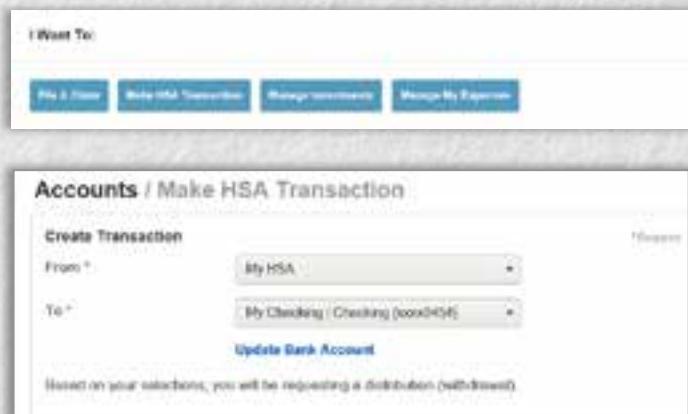
- Check Tasks, as all messages are unique to each person's profile
  - Have you set up Direct Deposit to get your money faster?
  - Have you downloaded the Mobile App for quick, easy access to your account balance?



## HOW DO I REQUEST A DISTRIBUTION?

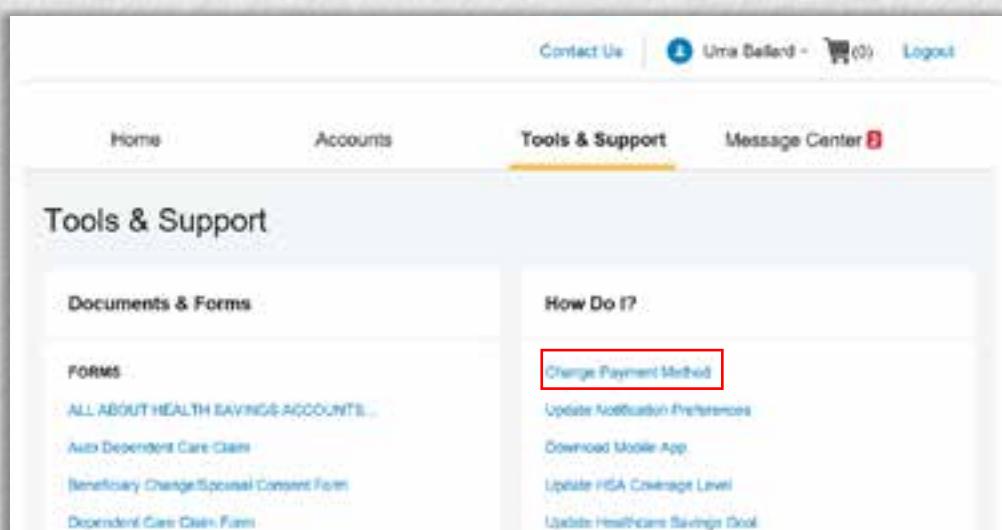
1. To request distribution from your HSA, you may select the link in the “I want to...” section, **Make HSA Transaction**.
2. To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard. You may choose to receive a disbursement issued to yourself or someone else.

**Did you know?** For a convenient alternative, you can use your HSA debit card to pay for your medical expenses directly from your HSA.



The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “How Do I” section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information and click **Submit**.
4. The **Payment Method Changed** confirmation displays.
5. **If there is a bank validation requirement**, you will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.



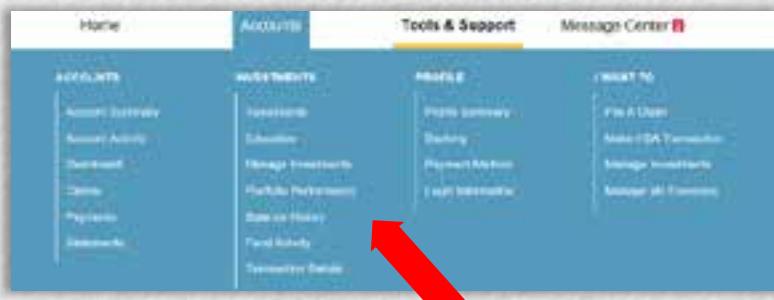
## CAN I CONTRIBUTE MORE FUNDS TO MY HSA, OTHER THAN PAYROLL DEPOSITS?

Yes! You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the “I want to...” section called [Make HSA Transaction](#).
2. If you have a bank account on file, you may use that as your contribution account. If you do not, then there is a link to add a new bank account.
3. You may make a one-time or recurring contribution as you wish! Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.

## HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. From the Home Page, access the Investments Summary page by clicking on the [Manage Investments](#) button from the “I want to section” or click on [Manage Investments](#) from the [Accounts](#) menu.
2. Once you get to the summary page, select the [Manage Investments](#) button on the left-hand side of the screen.
3. Select Update next to [Auto-Transfers to or from an Investment Account](#).
4. Enter the dollar amount (above the noted minimum) to set as a “cash threshold balance” for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
5. Don’t forget to set your investment allocation! See “[How do I change my Investment Elections?](#)” below.



## HOW DO I FIND MY INVESTMENT BALANCE?

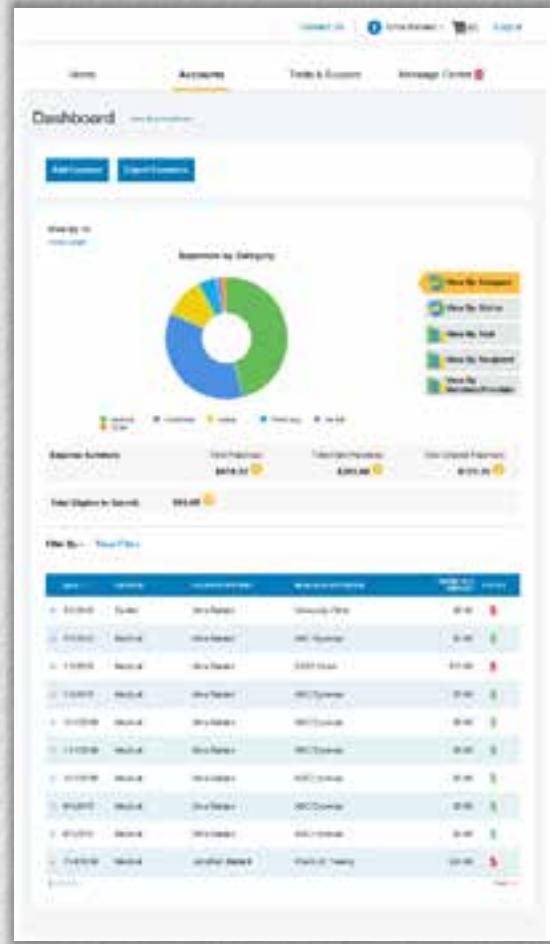
1. You can find your HSA cash and investment balances directly from the Home Page under the [Accounts](#) section. For more details, click on the appropriate balance and select [Account Activity](#). From there, you can view even more detail regarding your account.

Accounts	
CASH	\$1,345.42
CASH Account	\$1,345.42
Advisee	\$0.00
Investment Account	\$1,345.42
Available to spend: (includes Advances)	\$21,988.64

## ALL HEALTH CARE EXPENSE ACTIVITY IN ONE PLACE

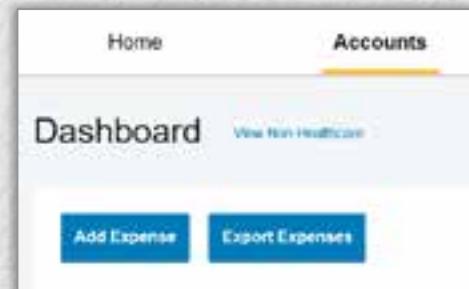
To view and manage ALL healthcare expense activity from EVERY source, use the **DASHBOARD**

1. Under the **Accounts** menu is the **Dashboard**. The **Dashboard** provides you with an easy-to-use, consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the **Filter By options** in the middle of the page, or by clicking on the **field headers** within the Dashboard.
3. You can search for specific expenses using the **search field** on the bottom left-hand side of the screen.
4. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left-hand side of the page.



## HOW DO I ADD AN EXPENSE TO THE DASHBOARD?

1. From the **Dashboard**, click on the **Add Expense** button in the upper left-hand side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to the **Dashboard**, you can pay the expense, if desired.



## HOW DO I PAY AN EXPENSE?

1. You may process payments/reimbursements for unpaid expenses directly from the **Dashboard** page.
2. Expenses will be categorized, and **payment** can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. You can filter the **Dashboard** to only view unpaid expenses by clicking on the **unpaid** status from the **Filter By** menu.
4. Simply choose which expenses you would like paid and you will be presented with the eligible accounts to select where the claim should be paid.

7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ <span>Pay</span>

5. When you click **Pay**, the claim details from the Dashboard will be pre-populated within the claim form. Review and edit the claim details by completing any required fields that remain blank.
6. You will have the option to either request a reimbursement/distribution to yourself or pay the provider.

## HOW DO I EDIT AN EXISTING EXPENSE IN THE DASHBOARD?

1. You can edit expense details for all claim statuses directly from the **Dashboard** page.
2. Expand the expense details that are visible by clicking on the expense line item from the Dashboard.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or remove the expense for unpaid expenses from the Dashboard.

7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ <span>Pay</span>
<hr/>					
Expense Details	Description: Cavity		Date(s) of Service: 6/5/2018		
	Source: Online		Total Billed Amount: \$3.00		
	Expense Amount: \$3.00		Received Date: 6/18/2018		
	Payable Amount: \$3.00				
<hr/>					
	<a href="#">Upload Receipt(s)</a>	<a href="#">Add Expense Note</a>	<a href="#">Mark as Paid</a>		
	<a href="#">Remove Expense</a>	<a href="#">Update Expense</a>			
<hr/>					
6/4/2018	Medical	Amity Anderson	EyeWearRx	\$2.50	\$

## HOW DO I VIEW MY PAYMENT HISTORY?

1. On the **Home Page**, under the **Accounts** tab, click **Payments** from the left-hand menu.
2. You will see payments made to date, including debit card transactions.

Date	Amount	Debit/Credit	Type	
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00
01/12/2019	\$100.00	Debit/Promo	Debit	\$100.00

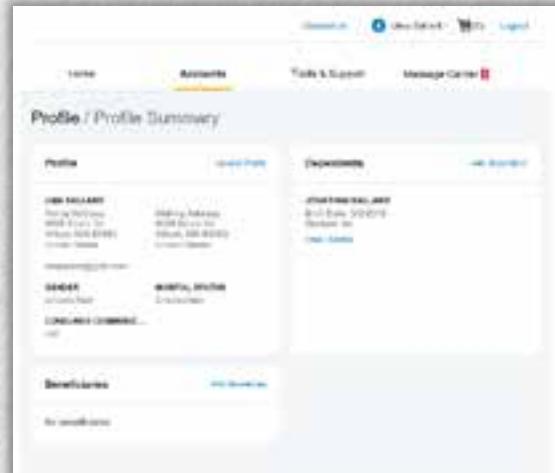
## HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

1. From the **Accounts** tab, under the **Profile** menu, click the **Banking/Cards** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

Bank Accounts	Add Bank Account	Debit Cards
CHECKING CREDIT CARD VISA PREMIER  CHECK  VISA PREMIER		Debit Cards Report Lost/Stolen Order Replacement

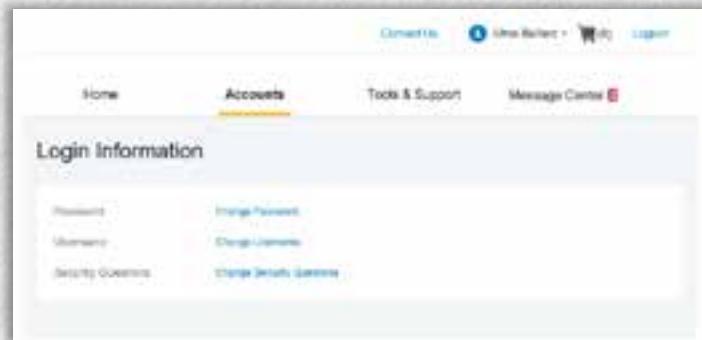
## HOW DO I UPDATE MY PERSONAL PROFILE?

1. In the **Accounts** menu, under the **Profile** section, you will find links to update profile information, including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



## HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

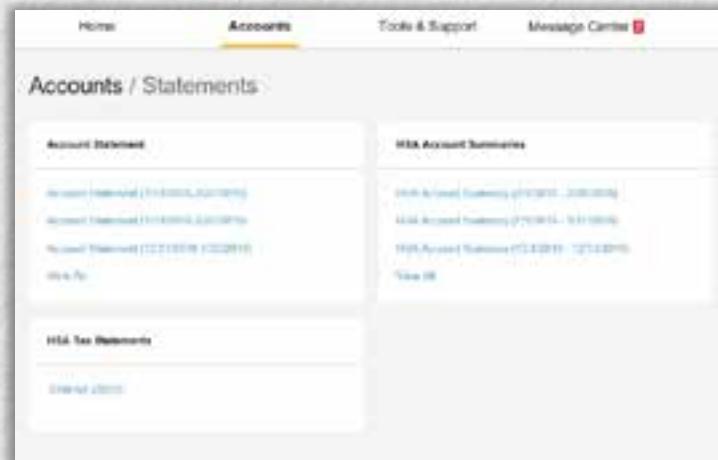
1. In the **Accounts** menu, under the **Profile** section, and click **Login Information** on the left-hand navigation bar.
2. Follow instructions on the screen (for a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.).
3. Click **Save**.



## ARE HSA STATEMENTS AVAILABLE ONLINE?

Your HSA Account Summary report can be found by clicking on the **Accounts** tab and selecting **Statements**. The three most recent summaries will be displayed or you can click on **View All** to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing **Fund Activity Summary**.



## ARE HSA TAX DOCUMENTS AVAILABLE ONLINE?

Your HSA Tax Documents can be found by clicking on the **Tools and Support** tab and choosing **HSA Tax Documents**. All tax documents will be accessible here, including corrections or updates.

## WHERE CAN I FIND HSA FORMS AND RESOURCES?

Forms, such those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQs, and information about interest rates and how to invest funds, can also be found under the Tools & Support tab.

## HOW DO I VIEW OR ACCESS PLAN INFORMATION?

1. From the **Home Page**, under the **Accounts** tab, you will be directed to the **Account Summary** page.
2. Click the applicable account name and the **Plan Rules** will open in a pop-up window.  
**OR** from the **Home Page**, under the **Tools & Support** tab, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.

## MORE HELPFUL INFORMATION

PLAN RULES					
Amy Anderson United Health Care Flexible Spending Account (1/1/2018 - 12/31/2018)					
<b>Filing Rules:</b> You must file claims before the final filing date with a service date no later than the final service date determined based on your current status.					
Final Service Date:	12/31/2018	Final Filing Date:	3/31/2019		
Current Status:	Active	Status Effective Date:	1/1/2018		
<b>Debit Card Rules:</b> Your debit card may be used for this plan as follows:					
Debit Card Transactions Allowed:	Yes	Maximum per Transaction Amount:	No Maximum		
<b>Claim Summary:</b>					
Individual	Submitted	Paid	Pending	Denied	Total Expenses
	\$215.31	\$185.05	\$12.76	\$7.58	\$207.81

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by Advantage Administrators.



# CONSUMER PORTAL QUICKSTART GUIDE: INVESTMENT



**Welcome** to your Advantage Administrators Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account Investments.

**Our one-stop investment portal provides you with:**

- Anytime, anyplace access to your HSA investments, including online portfolio changes and 24/7/365 availability.
- Integrated access to your investments, meaning you only need to remember one username and password.
- Fund performance and prospectus information for several available mutual funds.
- View your investment account activity details.
- Manage one-time investment transfers.

I opened my Health Savings Account with Advantage Administrators. What should I do now?

**Go to the Consumer Portal today! [www.advantageadmin.com](http://www.advantageadmin.com)**

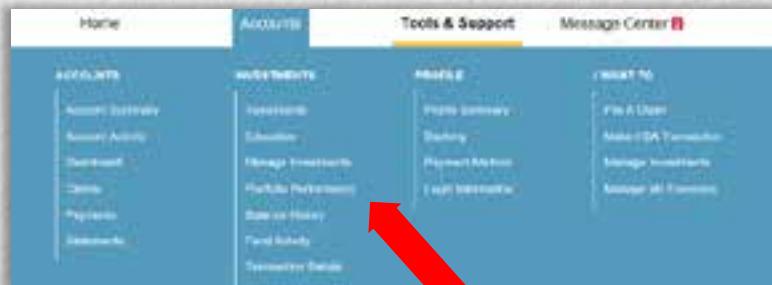
- 1 **Register Online:** Using your temporary username and password provided in your confirmation email or letter. You will be prompted to update your password, complete security questions and sign your Terms & Conditions
- 2 **Set up Investment Sweeps:** You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at **\$2,000** or higher. See "*How do I sign up to Access/Sweep cash to Investments?*" instructions.

**This portal is designed to be easy to use and convenient. You have your choice of two ways to access your investments:**

1. Click on Manage Investments from the "I Want to..." section.
2. Click on the Accounts tab at the top of the Home Page and select a menu item from the Investment section.

## HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. From the Home Page, access the Investments Summary page by clicking on the **Manage Investments** button from the “I want to section” or click on **Manage Investments** from the **Accounts** menu.
2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
3. Select **Update** next to **Auto-Transfers to or from an Investment Account**.
4. Enter the dollar amount (above the noted minimum) to set as a “cash threshold balance” for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!
5. Don’t forget to set your investment allocation! See **“How do I change my Investment Elections?”** below.



## HOW DO I MANUALLY SWEEP MY BALANCE?

From the **Manage Investments** page you can initiate One-Time Transfer either to or from your investment account. Click on the Transfer button next to the appropriate choice and either:

- Transfer based on your investment election
- Transfer into a specific fund

## HOW DO I FIND MY INVESTMENT BALANCE?

1. You can find your HSA cash and investment balances directly from the Home Page under the **Accounts** section. For more details, click on the appropriate balance and select **Account Activity**. From there, you can view even more detail regarding your account.

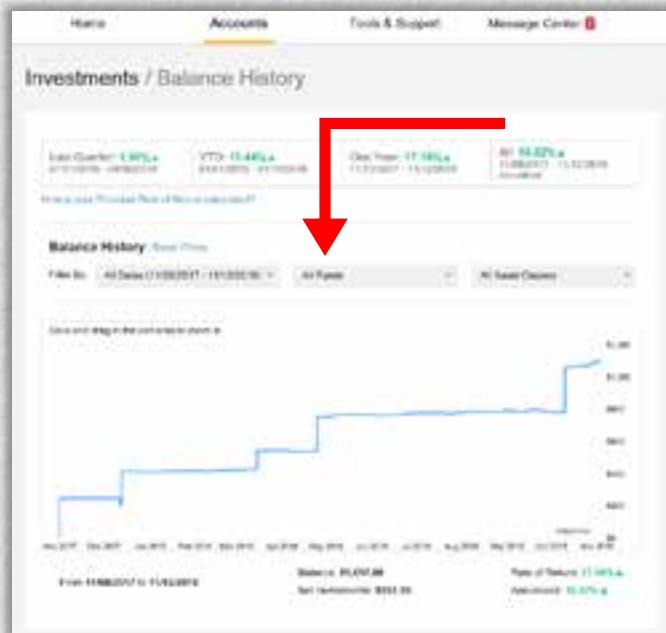
Accounts	
HSA	
Cash Available	\$1,945.42
Available	\$0.00
Investment Account	\$1,545.40
Available to Spend	\$1,095.84

## WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Homepage**, click on the **Manage Investments** button under the “I want to section”. The Investment Summary page provides you with a dynamic snap shot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.

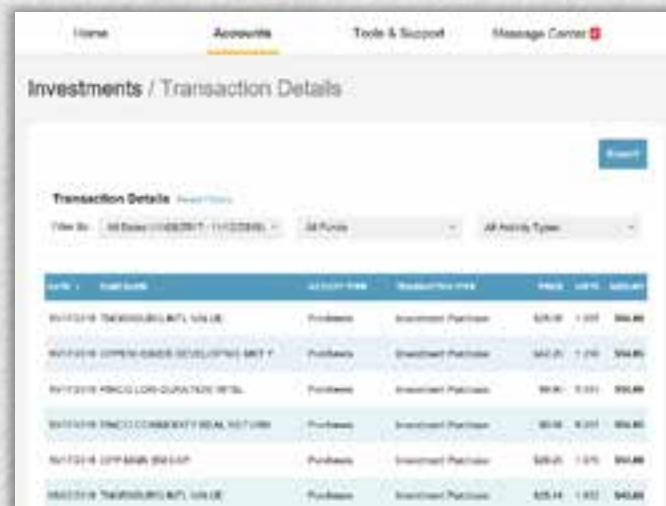
## WHERE DO I FIND MY INVESTMENT BALANCES?

From the **Accounts** tab, click on the **Balance History** in the **Investments** section. Use the filters to provide you with specific balance information related to your investments.



## HOW CAN I FIND MY INVESTMENT TRANSACTION DETAIL?

From the Accounts tab, click on Transaction Details in the Investments section, and select Transaction Details.



## HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To setup or change your investment elections for future contributions to your investment account, click on **Manage Investment** from the **Accounts** tab.

Click on the Update button next to Update Fund Allocation. And any of the **Update Election** options. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.

### Investments / Manage Investments

You can manage your investment accounts in one of several different ways. What would you like to do?

#### One-Time Transfer To your Investment Account:

Allows you to perform a manual transfer from your cash account to your investment account. You can transfer based on your elections or choose one fund. If Auto-Transfers are enabled, they will be turned off if you perform a manual transfer.

[Transfer](#)

#### One-Time Transfer From your Investment Account:

Allows you to perform a manual transfer from your investment account to your cash account. You can transfer based on your elections or choose one fund. If Auto-Transfers are enabled, they will be turned off if you perform a manual transfer.

[Transfer](#)

#### Auto-Transfers To or From an Investment Account:

Turn transfers on or off to or from your investment account, as well as change the threshold amount that triggers automatic transfers to your investment account.

[Update](#)

#### Update Fund Allocation:

Change how your investment funds are currently allocated.

[Update](#)

#### View Requested Changes:

View your requested pending or processed transactions.

[View](#)

## HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can user either the **Realign Portfolio & Update Elections** or **Realign Portfolio** option under **Manage Investments**.

**Realign Portfolio & Update Elections** affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Home      **Accounts**      Tools & Support      Message Center 

### Investments / Manage Investments

#### Update Fund Allocation

What would you like to update? Based on your selection, the best options for your needs will be shown on the next page.

**Realign Portfolio & Update Elections**  
I want to change where my money is now, and where new money will be invested when it moves into my investment account.

**Realign Portfolio & Update Elections with Guidance**  
I want assistance to change where my money is now, and where new money will be invested when it moves into my investment account.

**Realign Portfolio**  
I want to move my investments into a different fund.

**Update Elections On My Own**  
I want to change where new money will be invested when it moves into my investment account.

**Schedule Automatic Realignment**  
I want to periodically realign my investment accounts with my investment elections.

[Cancel](#)      [Next](#)

**Realign Portfolio** initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

**Note:** Realign Portfolio will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

## MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information supplied by [www.advantageadmin.com](http://www.advantageadmin.com).

# Get Our Mobile App and Get Started!

**Simply push a button to:**

FILE CLAIMS

CHECK YOUR BALANCE

MAKE PAYMENTS

TRACK HSA INVESTMENTS!



## Download our Mobile App Today!

**Get the Power of an HSA  
Behind You!**



**Advantage**<sup>TM</sup>  
ADMINISTRATORS

100 2nd St. SW, P.O. Box 118

Waverly, IA 50677

**319-352-1623**

**800-383-1623**

AdvantageAdmin.com

Your Privacy: HIPAA (Health Insurance Portability and Accountability Act) provides rights and protections for participants and beneficiaries in group health plans. Due to these regulations, Advantage Administrators can't disclose personal health information to any unauthorized representatives.