

HSA User Guide



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You made a smart choice enrolling in a Qualified High-Deductible Health Plan (QHDHP) and opening a Health Savings Account (HSA). Your HSA is an account that uses tax-free dollars to help pay for your medical, dental, vision, prescriptions, and other qualified medical expenses in your current plan year or future plan years.

Now it's time to learn how you can maximize the opportunity that comes with a tax-advantaged HSA.



GET STARTED

- Access your HSA
- Download the mobile app
- Complete your HSA setup



USE YOUR HSA

- Pay your expenses
- Contribute to your HSA
- Tax information



INVEST YOUR HSA FUNDS

- Open your investment account
- Complete account setup
- Manage your investment account



Get Started

Complete your HSA setup

Click the **Claims & Spending** tab and then the blue **Access** button. From your **Personal Dashboard**, you can manage your HSA.

- Sign up for direct deposit.
- Set your email and mobile communication settings.
- Review and edit your HSA settings at any time.
- Manage your debit card(s).

Link an email to your account

Start receiving real-time alerts and notifications as soon as new information is available.

Confirm or enter your email on the member website. At the top of the home screen, click **Your Account > Account Settings > Contact Information**.

Once you have confirmed your email address, click **Contact Preferences** and select **Yes, email me** under **Go Paperless**.

Set your HSA statements to electronic

You will receive a monthly HSA statement that provides details about your account such as balance, deposits, and payments. There is a monthly \$1.25 fee for paper statements. To eliminate this fee, simply opt in to electronic HSA statements:

Click the **Claims & Spending** tab and then the blue **Access** button. Then, from your **Personal Dashboard**, click the **Statements** link under **Document Delivery Preferences** and follow the on-screen prompts to validate your ability to access electronic statements.

Email and mobile communication settings

Manage your HSA on the go with convenient notifications throughout the year. Select the **gear icon** within the main navigation to customize the messages you receive and how you receive them.

- For each alert type, choose mobile, email, both, or neither.
- Register your mobile phone to receive text alerts.

Designate beneficiaries

Click your HSA in the **Your Account** section of your **Personal Dashboard**. Then click **View Beneficiaries** and **Add a Primary Beneficiary**.



Watch the mail for additional information about your account

Once your HSA is open, you will receive important information about your account and a debit card to securely pay for qualified medical expenses.



Use Your HSA

Pay your expenses

Pay a provider or submit an expense for reimbursement

To pay a provider for a health plan liability, such as a deductible, go to the **Claims & Spending** tab and click the blue **Access** button. From your **Personal Dashboard**, click on **Claims** and the **Claims Activity**. Click **Request Reimbursement** next to the desired claim and direct payment to the provider or yourself. To pay other types of eligible out-of-pocket expenses or to be reimbursed for expenses you've already paid, under **Your Accounts**, click on your HSA and then click the **Bill Pay** button.

- When paying a medical provider directly, you can add a new provider or pay an existing provider. A check will be issued directly to your provider on your behalf.
- When requesting payment to yourself, you can choose between a paper check or direct deposit. To set up direct deposit, look for the **Get Reimbursed Faster** message at the bottom of your **Personal Dashboard**.

Payments can be scheduled to automatically reoccur weekly or monthly as needed.

Use your debit card

Use your debit card to pay for qualified medical expenses with the money in your HSA.

- You will receive a debit card in the mail. You can request additional debit cards for your dependents.
- You cannot use it to withdraw cash from your HSA through an ATM.

To manage your debit cards:

- Go to the **Claims & Spending** tab and click the blue **Access** button.
- Click the **debit card icon** within the main navigation.

Contribute to your HSA

If you are enrolled in a Qualified High-Deductible Health Plan, you are eligible to make contributions to your HSA. The Internal Revenue Service (IRS) sets a limit on how much you can contribute to an HSA during the calendar year. Current annual limits can always be found at [irs.gov](https://www.irs.gov).

1. Payroll contributions

If you elected HSA payroll deduction through your employer, the amount you selected will be deposited into your HSA on a pre-tax basis each pay period.

2. Individual contributions

You can contribute to your HSA by making online electronic deposits from your personal checking or savings account.

Step 1: Add or edit bank account information

Go to the **Claims & Spending** tab and click the blue **Access** button. From your **HSA Account Summary**, click the **Contributions** button. On this page you can add new or edit existing bank account information.



Learn how to get the most value from your HSA with our calculators, videos, and tutorials:

On your member website:

- Go to the **Claims & Spending** tab and then click the blue **Access** button
- Select the **Resources** drop-down and click **Member Tools**

Within two days of submitting your bank account information, you will see two small credits and one offsetting debit transaction processed against your account. To complete the validation process, you must enter these amounts in the member website.

- Once you see the transactions within your bank account, navigate back to the HSA **Account Summary**, click the **Contributions** button and select the **Bank Accounts** button.
- Enter transaction amounts by expanding the appropriate bank account, and select **Validate Account**.

Step 2: Make a contribution

Once your bank account is successfully linked to your HSA, making contributions is easy.

- Within the HSA **Account Summary**, click the **Contributions** button and select **Add Contribution**.
- Enter the date and amount, select the appropriate bank account, and click **Submit**.

3. Rollover contributions

If you have an HSA with another financial institution, you can reduce potential account fees by moving those funds into one HSA. Download the **Trustee-to-Trustee In** form from the member website.

Click **Forms & Documents** from the **Resources** drop-down.

4. Catch-up contributions

If you are 55 or older, you can add an extra \$1,000 to your HSA each year. This amount is adjusted annually by the IRS. To make a catch-up contribution, simply follow the steps to make an individual contribution.

Tax information

You will receive two tax forms each year. You should print and keep a copy for your records.

1. **1099-SA Form:** Arrives in the mail in January and shows distributions paid for qualified HSA expenses for the tax year.
2. **5498-SA Form:** Arrives in the mail in May and shows your HSA contributions for the tax year.

To access these forms within your member website from your HSA **Account Summary** page, click the **Tax Forms** link within **Account Resources**.

Once generated, your tax documents can be downloaded for three years.



Find out what's eligible to be paid from your HSA

On your member website:

- Go to **Claims & Spending** tab and click the blue **Access** button
- Select the **Resources** drop-down and click **Member Tools**



Invest Your HSA Funds

Once your cash account balance reaches \$500, you can open an investment account. You can then invest HSA dollars, over the minimum balance of \$500, in mutual funds. It is not an FDIC-insured account, is not bank issued or guaranteed, and may lose value*. A \$2.50 monthly investment fee will be debited from your HSA.

Should your balance fall below \$500 in your health savings cash account, you will not be able to make further investments until you bring it back over the minimum requirement.

Open your investment account

- Once registered and successfully logged in, go to the **Claims & Spending** tab and click the blue **Access** button.
- From your **Personal Dashboard** under **Your Accounts**, click on your HSA. Click the **Investment** button then click the **Apply For An Investment Account** button.
- Follow the simple on-screen prompts to complete the application by reading all disclosures and submitting your investment application. You can reference disclosures at any time within **Document & Forms** under the **Resources** tab.

Within 2–3 business days, your investment account will be opened, and you will be able to access your investment account within the member website.

Complete account setup

Once your investment account is open, from your **Personal Dashboard** under **Your Accounts**, click on your HSA. Click the **Investment** button then the **View/Trade** button.

If a new window does not open automatically, disable the pop-up blocker within your browser window.

Read the welcome message and complete steps 1 and 2 by clicking on the appropriate links:

- **Step 1:** Verify your name, account number, address, and email are correct.
- **Step 2:** Assign the percentage you want to allocate to each investment fund. Allocations must equal 100%, and fund performance is available at the provided reference links.

You can skip asset allocation at this time. Invested money will default to the money market account. You can allocate or reallocate your assets at any time.

To complete setup, click the **Enroll Me** button and then the **OK** button. You will see elections and account balances in your member website the following business day.

Transfer money to your investment account

From your **Personal Dashboard** under **Your Accounts**, click on your HSA. Click the **Investment** button then the **Transfer To Investments** button.

The **Available to Invest** balance is the maximum amount you can invest due to the minimum balance requirement.

- Enter the amount you want to transfer from your HSA cash account to your investment account and click the **Submit** button.
- You will now see the transaction as a **Pending Transfer**. It takes up to two business days to transfer money to your investment account.

*The spending account administrator does not offer banking, investment, or financial services. HSA funds are maintained in accounts under the custody of PNC Bank and are subject to the terms of a custodial agreement between the account holder and PNC Bank. PNC Bank is not affiliated with the spending account administrator.

Manage your investment account

Now that your account is open and funded, you can access investment summaries, adjust allocations, view monthly statements, and more.

From your **Personal Dashboard** under **Your Accounts**, click on your HSA. Click the **Investment** button then the **View/Trade** button.

Investment summary

This is where you will find details about your investments, including balances by fund, election percentage, portfolio percentage, units, and price.

- Select **Investment Summary** from the **Account Summary** drop-down in the main navigation.

Investment elections and portfolio re-allocations

- To update your existing investment elections, in the main navigation, select **Allocation Model** from the **Allocations and Transfers** drop-down. Enter the percentages that you want to allocate to each investment fund. Allocations must equal 100%.
- To re-allocate assets within your portfolio, select **Re-Allocate Portfolio** from the **Allocations and Transfers** drop-down. Enter the new percentages that you want to allocate to each investment fund. Allocations must equal 100%.

Transfer money to your HSA from your investment account

When you transfer money from your investment account to your HSA cash account, your mutual funds will be sold according to your existing allocation model percentage. It takes up to two business days to transfer money to your HSA cash account.

Select **Transfer Funds to HSA** from the **Allocations and Transfers** drop-down. Enter your transfer amount, select the reason and method for the transfer from the drop-down menus, and click the **Submit Request** button.

Investment statements

Investment account statements are separate from HSA cash account statements.

- To access your HSA investment statements, select **Monthly Statements** from the **Statements On Demand** drop-down.
- To generate a statement for a custom date range, select **Custom Period Statement** from the **Statements On Demand** drop-down. Custom statements are not archived for future reference, but you can re-run the same custom date range as needed.

Mutual fund list

Investment options are updated on a quarterly basis and are available on the member website. Click **Forms and Documents** from the **Resources** drop-down.



Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。
请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY: 711).

Geb Acht: Wann du Deutsch schwetzsch, kantscht du en Dolmetscher grieve, un iss die Hilf Koschdefrei. Kantscht du die Nummer an deinre ID Kard dahinner uffrufe (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

ધ્યાન આપશો: જો તમે ગુજરાતી ભાષા બોલતા હો, તો ભાષા સહાયતા સેવાઓ, મફતમાં તમને ઉપલબ્ધ છે. તમારા ઓળખપત્રના પાછળના ભાગે આવેલા નંબર પર ફોન કરો (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ប្រាកដថា ៖ បើលោកអ្នកនិយាយ ភាសាខ្មែរ ហើយត្រូវការសេវាភាសាដើមដើម្បីជួយលោកអ្នកដោយឥតគិតថ្លៃ ។ សូមទូរស័ព្ទទៅលេខដែលមាននៅលើខ្នងកាត់សម្គាល់របស់លោកអ្នក (TTY: 711) ។

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

注：日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

BAA ÁKONÍNÍZIN: Diné k'ehgo yánílti'go, language assistance services, éí t'áá níik'eh, bee níká a'doowoł, éí bee ná'ahóót'i'. ID bee néchéhózingo nanitinígíí bine'déé' (TTY: 711) jį' hodíilnih.

ધ્યાન દે: યદિ આપ હિન્દી બોલતે હૈ, તો આપકે લિપિ નિશ્ચલક ભાષા સહાયતા સેવા ઉપલબ્ધ હૈ। આપકે સદસ્ય પહચાન (ID) કાર્ડ કે પીછે દિપિ ગણ નંબર પર ફોન કરૈ। (TTY: 711).

توجه فرمائیں: اگر آپ اردو بولتے ہیں، زبان معاونت سروس، مفت میں آپ کے لیے دستیاب ہے۔ اپنے شناختی کارڈ کی پشت پر درج شدہ نمبر پر کال کریں (TTY: 711)۔

గమనిక: మీరు తెలుగు మాట్లాడితే, లాగ్ వీజ్ అసినెసన్ సర్వీసెస్, ఛార్జి లేకుండా, మీకు అందుబాటులో ఉన్నాయి. మీ మెంబర్ ఐడెంటిఫికేషన్ కార్డు (ఐడి) వెనుక ఉన్న నంబరుకు కాల్ చేయండి (TTY: 711).

โปรดทราบ: หากคุณพูด ไทย, มีบริการช่วยเหลือด้านภาษาให้คุณโดยไม่มีค่าใช้จ่าย โทรไปยังหมายเลขที่อยู่ด้านหลังบัตรประจำตัวประชาชนของคุณ (TTY: 711)

ધ્યાન દનિહોસ્: યદિ તપાઈ નેપાલી ભાષા બોલનુહુનુછ અને, તપાઈકા લાગાભાષા સહાયતા સેવાહરૂ નિશ્ચલક ઉપલબ્ધ હુનુછનુ। તપાઈકો આઈડી કાર્ડકો પછાઈકા ભાગમા રહેકો નંબર (TTY: 711) મા ફોન ગરુનુહોસ્।

Aandacht: Indien u Nederlands spreekt, is de taaladviesdienst gratis beschikbaar voor u. Bel het nummer op de achterkant van uw identificatie (ID) kaart (TTY: 711).