



You enrolled in your HSA

What happens next?

We'll show you the way to a healthier financial future by helping you plan, save and pay for healthcare.

Get started

- Use your HSA as soon as your qualified health plan is effective. If your effective date is mid-month, your HSA eligibility begins the first day of the following month.
- Pay for any IRS-qualified healthcare expenses that you incur once your HSA is active with funds in your HSA.
- Log in to your online account to add authorized signers and order debit cards.

Verify your identity

In accordance with the USA Patriot Act, you may receive a letter verifying your identity. HSA Bank may close your account if you don't supply the proper forms of identification within 90 days of your account opening.

HSA Bank does not provide tax or legal advice. This communication is for informational purposes only and not intended as tax or legal advice. If tax or legal advice is needed, please consult with a qualified professional.



Visit hsabank.com or call the number on the back of your debit card for more information.

Watch your mail

Keep an eye out for two important mailings that should arrive 7-10 business days after your HSA application is processed:

1

Your welcome kit.

2

Your Benefits Card — and additional cards for any authorized signers on your account.





How to use your HSA

An HSA from HSA Bank makes it easy to save money on your healthcare expenses. It's easy to manage your account, too.

Manage your account online

Access your account balances, transaction history, and summaries, as well as track your expenses [online](#) or in the HSA Bank app.

1

Tools to plan and save – Search for eligible expenses, plan savings with the Contribution Planner and view estimated tax savings.

2

Expense management – Track your healthcare expenses, manage receipts and claims from multiple providers, and view expenses by provider, description, and more.

3

Account preferences – Designate a beneficiary, add an authorized signer, order additional debit cards and keep important information up to date.

Contribute funds into your HSA

To maximize tax and savings benefits, fund your HSA as soon as you can. There are a few convenient ways to contribute.

- **Payroll deduction** – Money is deducted from your paychecks, pre-tax, and transferred to your HSA. Talk to your employer to sign up.
- **Online transfer** – Log in to your online account to transfer funds from your personal checking or savings account to your HSA.
- **Check** – Mail your personal check and completed contribution form found in your online account to:
HSA Bank, PO Box 939, Sheboygan, WI 53082-0939.

Pay for healthcare expenses

Whether you want to reimburse yourself for an IRS-qualified healthcare expense paid out of pocket or pay directly from your HSA, there are a few ways to get your funds.¹

NOTE: Transactions are limited to your available cash balance.

- **Benefits Card** – Access your HSA funds when you use your debit card at qualified merchants or ATMs for cash distributions.² You can add your debit card to your mobile wallet.
- **Online transfer** – Log in to your online account or use the app to reimburse yourself for out-of-pocket expenses. Schedule a one-time or recurring online transfer from your HSA to your personal checking or savings account.
- **Online bill pay** – Use this feature to pay healthcare providers directly from your HSA.

Log in to your online account

myaccounts.hsabank.com

¹You can use your HSA to pay for a wide range of IRS-qualified healthcare expenses, including many that aren't typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more. Go to irs.gov or hsabank.com/QME for a list of IRS-qualified healthcare expenses.

²HSA Bank has set daily limits on debit card transactions for fraud protection. These limits are listed in your Health Savings Account Custodial Agreement.



Visit hsabank.com or call the number on the back of your debit card for more information.



Client Assistance Center and additional support

Phone: 855-731-5220

Email: askus@hsabank.com

Submitting Forms: hsaforms@hsabank.com

**Educational materials, online tools,
and more:** hsabank.com

Employee website: enterprise.hsabank.com

