



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** – If offered through your employer, you can deduct pre-tax money from your paycheck with direct transfer to your HSA.
- **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
909 N 8th Street
Suite 200
Sheboygan, WI 53081-4056

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.*

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.** 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

account.hsabank.com

*You 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.

**HSA 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.

