



My HSA

HSA overview

A Health Savings Account (HSA) enables you to save, invest, and spend funds for qualified medical expenses on a tax-advantaged basis. Unused HSA dollars roll over from year to year, making HSAs a convenient and easy way to save for future medical expenses.

You won't pay taxes* on deposits, earnings, or payments for qualified medical expenses.

It's your choice to save for future health expenses or pay for current health care expenses.

Your HSA funds are yours even if you change health plans, change employers, or retire.

**In most states*

1. Opening an HSA

1. **Enroll in an HSA qualified plan**
2. **Open your HSA** online or by Master Signature Card
3. **Elect an HSA contribution** through your employer or make a deposit directly
4. **Receive a debit card*** after opening your HSA
5. **Receive a checkbook*** after completing a Master Signature Card
6. **Start using your HSA**

**For security purposes, your debit card and checkbook are mailed separately in generic envelopes.*

2. Depositing and investing

Contribute to your HSA by:

- Payroll contribution
- Online account-to-account transfer
- Mailing a check with a deposit slip

Invest your accumulated funds

- Funds over \$1,000 can be invested
- 20+ mutual funds to choose from
- Investment selections can be made on the BenefitWallet website

3. Paying for qualified medical expenses

Pay for your expenses using your:

- Debit card
- Online bill pay
- Checkbook

Reimburse yourself for out-of-pocket expenses by:

- Online account-to-account transfer
- Writing an HSA check to yourself

There aren't any claim forms to submit, but be sure to keep your receipts in case the IRS asks for proof of your expenses.

Ongoing resources

Available resources on www.mybenefitwallet.com include:

- Modeling tools
- Frequently asked questions
- Educational materials
- Educational video library

Call the **BenefitWallet Service Center**: 1.855.726.0626

Website: www.mybenefitwallet.com

Account Statements available online or by mail.