

MEMBER

benefits



HealthSavings

ADMINISTRATORS

Investing in a Healthy Future

MEMBER BENEFITS

With our *HealthSavings* HSA, you'll have one solution that can help you:

- Control and lower your own healthcare spending
- Invest tax-free and have your money work for you
- Plan ahead for retirement healthcare expenses
- Have retirement security, savings, convenience and more

In addition to all the information about the benefits of enrolling in an HSA, a *HealthSavings* HSA is among the best because we provide so much more.

Online Tools

Beyond enrollment, HealthSavings.com offers ways to help you learn about HSA investments, healthcare costs and planning retirement healthcare expenses.

These include:

Calculators

These can help you to determine:

- How much your HSA investments could be worth when you retire
- How you can save on taxes
- How much you should set aside
- Which health plan to choose
- Medical costs

Member Resources

We provide links to foundations and pricing websites, and a list of resources for the IRS and tax guidance so you can make informed decisions about your healthcare and savings.

Live Customer Service

We have HSA-certified member services advisors ready to help with your account, enrollment or benefit questions.

Online Access

Through our website, 24/7, you can access your account to get up-to-date information on your savings, investments and payments. Simply log into your account at HealthSavings.com/Login.

There, you can view:

- Current account balance
- Quarterly statements
- Transaction history
- Contribution history
- Links to IRS website and money-saving resources
- More information about HSAs

How to Enroll

HSAs belong to the individual member, but often you can enroll through your employer.

To enroll individually, go to <https://healthsavings.com/enroll-now/>.

To enroll with an employer group, please follow the specific instructions provided by your employer (*group-specific username and password required*).

FREQUENTLY ASKED QUESTIONS

Many of our members have questions about HSAs in general — such as how our HSA works, and which medical expenses qualify. Many of those questions can be answered by reviewing our *HealthSavings* General Brochure. Below are some frequently asked questions specific to your *HealthSavings* HSA account.

Do I have to fund the *HealthSavings* debit account?

No, you do not have to put funds into your debit account if you do not plan to use your debit card(s). Like many account holders, you may choose to keep your funds in investments and reimburse yourself by transferring funds from your HSA to your personal checking or savings account.

Do I have to reimburse myself in the same year I incur an expense?

No, you do not. HSA funds roll over from year-to-year; therefore, you may save your receipts and reimburse yourself at any time in the future. Many account holders invest their HSA like they would their retirement plan, then reimburse themselves when they really need the money or after they retire. The choice is yours.

How do I withdraw funds from my *HealthSavings* HSA?

There are multiple ways to withdraw funds from your HSA to pay for qualified medical expenses.

- 1. Online:** Transfer funds from your HSA to your personal checking or savings account to reimburse yourself for eligible out-of-pocket expenses.

- 2. Mail or fax:** Complete and submit our Withdrawal Form located at <http://healthsavings.com/forms/>; on this form, you may request that funds are distributed to your personal checking or savings account, or you may request a check to be mailed to you for a \$10 processing fee.
 - 3. Debit card:** Use your debit card at the point of service (e.g., doctor's office, pharmacy, etc.) to pay expenses directly, or reimburse yourself for eligible out-of-pocket expenses via ATM withdrawal.
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Is it possible to overdraw my *HealthSavings* debit account?

Yes. If you overdraw your debit account, you will incur fees if your HSA does not have sufficient funds to cover your transaction(s). To avoid fees, carefully monitor your account balance and debit card purchases.

When and how will I receive my *HealthSavings* account statements?

Investment statements are generated quarterly and debit account statements are generated monthly. You may choose to receive statements electronically or through the mail.

EDUCATIONAL TOOLS

In addition to what you can find on our website, for more information about *HealthSavings* or our HSA, ask to see the following brochures and infographics:

Investing in a healthy future has never been so easy.

- ↑ Gain control of healthcare costs.
- Build a comprehensive retirement strategy.
- Discover peace of mind.



GENERAL BROCHURE

Defines our HSA, why our HSA, our history and more



INFOGRAPHICS

How an HSA works, member benefits



HealthSavings
ADMINISTRATORS

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HealthSavings Administrators
10800 Midlothian Tpke, Ste 240
Richmond, VA 23235
HealthSavings.com

We're available Monday through Thursday,
8:30 a.m.–7 p.m. ET and Friday, 8:30 a.m.–5 p.m. ET
at either askus@HealthSavings.com or **(888) 354-0697**