

HSA Bank Welcomes You!

Your employer has presented you with a great opportunity by offering you a Health Savings Account (HSA) through HSA Bank. We'd like to introduce ourselves and show you why HSA Bank is a trusted financial healthcare partner.



What is an HSA?

HSAs work together with HSA-compatible health plans. The health plan is used to cover serious illness or injury, while the HSA is used for current or future expenses that are not paid by the health plan. Try our online calculating tools located at www.hsabank.com/calculators, to learn more about HSAs and if one is right for you.

What are the advantages of an HSA?

- **Funds Roll Over Annually**

There is no "use it or lose it" philosophy. If you don't use it, save it for next year. Or better yet, for retirement.

- **Tax Advantages***

Contributions can be made pre-tax or post-tax, distributions for eligible expenses are tax-free and earnings grow tax-deferred.

- **You Own the Account**

Even if your HSA-compatible coverage ends, you can still use your HSA funds tax-free for eligible medical expenses.

- **Long-term Investment Opportunities****

Two self-directed investment options are offered (www.hsabank.com/investments) that give you a wide variety of stocks, bonds and mutual funds to choose from.

- **You're in Charge**

You choose when to use your HSA or pay out-of-pocket.

HSA Bank is here for you.

HSA Bank is here for you even before you sign up with us. Our Client Assistance Center representatives are HSA experts and will help show you the way to a healthy future. They provide live assistance Monday – Friday, 7 a.m. – 9 p.m., and Saturday, 9 a.m. – 1 p.m., CT, at 800-357-6246 and are available via email at askus@hsabank.com. Once enrolled, you'll receive 24/7 access to your account balance and transaction history with our toll-free automated Bankline system, 800-565-3515. You can also set up online access at www.hsabank.com/member and perform all of your regular banking tasks just by logging in. We'll help you manage your account by keeping you up-to-date with emails and other alerts. Plus, we'll provide you with the tax forms and instructions you'll need for your HSA-related tax filing.

*HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions.

** Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency.

For assistance, please contact the Client Assistance Center



800-357-6246

Monday – Friday, 7 a.m. – 9 p.m., and Saturday 9 a.m. - 1:00 p.m., CT

www.hsabank.com | 605 N. 8th Street, Ste. 320, Sheboygan, WI 53081





How to use your HSA

It's easy to manage your Health Savings Account (HSA) online.

Access real-time account balances, transaction history and statements, as well as track your expenses online. Sign up for online banking today.

Mobile App* – Use your iOS (iPhone, iPod Touch, iPad) or Android-powered device to check available balances in your account and view HSA transaction details, save and store receipts using your device's camera, receive account balances and configurable alerts via text message, and access customer service contact information.

Dashboard – Use this tool to track your healthcare expenses, submit and retain receipts and claims from multiple insurance and financial account providers. Also view expenses by provider, category, and more.

How to deposit funds into your HSA.

To maximize HSA tax and savings benefits, begin funding your account as soon as you can. HSA Bank offers several convenient methods for making contributions to your HSA.

Payroll Deductions – If your employer offers this option, HSA Bank will facilitate recurring pre-tax payroll deductions. Contact your employer to complete the appropriate paperwork.

Online Transfers – On HSA Bank's member website, you can transfer funds from an external bank account, such as a personal checking or savings account, to your HSA.

Check – Mail your personal check and completed Contribution Form to:

HSA Bank, PO Box 939, Sheboygan, WI 53082

How to pay for healthcare expenses from your HSA.**

Whether you want to reimburse yourself for an IRS-Qualified medical expense paid out-of-pocket or you want to pay directly from your HSA, HSA Bank offer multiple options for accessing your funds.

Health Benefits Debit Card – Your HSA Bank debit card from Visa® provides access to your HSA funds at point-of-sale with signature or PIN and at ATMs for withdrawals. Transaction fees may apply when used with a PIN.†

Checks – A book of 50 checks can be ordered upon request for an additional fee.† You can use these checks to pay providers or reimburse yourself for expenses already incurred.

Online Transfers – On HSA Bank's member website, you can reimburse yourself for out-of-pocket expenses by making a one-time or reoccurring online transfer from your HSA to your personal checking or savings account.

HSA Bank's Health Benefits Debit Card can be used for point-of-sale transactions in two ways, signature or PIN. For signature, swipe card, press credit on the keypad, and sign the receipt. To pay using a PIN (fee per PIN transaction may apply[†]), swipe your card, select debit on the keypad, and enter your PIN. To withdraw HSA funds from an ATM (fee per ATM withdrawal may apply[†]), be sure to select the "checking" option (not savings) when asked the type of account you are withdrawing from. HSA Bank limits point-of-sale debit card transactions to medical merchants. As a mechanism for fraud protection, HSA Bank has set daily limits on debit card transactions. These limits are listed in your Deposit Account Agreement and Disclosures Booklet. Debit card transactions are also limited to your current balance.

*The HSA Bank Mobile App is free to download. However, you should check with your wireless provider for any associated fees for accessing the internet from your device.

**You can pay for a wide range of IRS-qualified medical expenses with your HSA, including many that aren't typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more. For a complete list of IRS-qualified medical expenses, visit irs.gov or hsabank.com/IRSQualifiedExpenses.

†For applicable fees, see your HSA Bank Interest and Fee Schedule or Explanation of HSA Bank Fee Changes document.

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