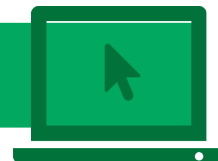


# Healthcare Flexible Spending Account (HC-FSA)

Login Site:  
[myaccounts.hsabank.com](https://myaccounts.hsabank.com)



## GETTING STARTED WITH YOUR HC-FSA



**Access your account online** to view current balance information, set up or update your profile, review account activity, and manage your healthcare expenses. Go to [myaccounts.hsabank.com](https://myaccounts.hsabank.com) to set up your online account.



**Your HSA Bank Visa® Health Benefits Debit Card** will arrive in a separate mailing if your plan has a card available. You can use your card to pay for IRS-qualified medical expenses eligible under your employer's plan. Remember to save your receipts in the event HSA Bank needs to validate or substantiate the eligibility of the expense.



**To order an HSA Bank Visa® Health Benefits Debit Card for an eligible dependent** (such as your spouse), simply add them as a dependent on the Member Website<sup>1</sup>.

## NEED ADDITIONAL ASSISTANCE?



At HSA Bank, we are committed to providing you with superior service. That's why we offer live phone support 24 hours a day, seven days a week. Simply call 844-650-8936 to speak with a representative.





# FAQS FOR THE NEW MEMBER

## How is a plan year defined for an HC-FSA?

HC-FSAs have a start date and an end date, and the time in between is called the plan year. Expenses must be incurred during the plan year. Claim eligibility is based on the date of service of the expense, regardless of when you are billed, charged, or when you paid for the service.

## Can I change my election or stop contributing money to my HC-FSA at any time during the plan year?

IRS regulations state once you have enrolled in an HC-FSA, you cannot change your election amount unless you have a qualifying life event such as marriage, divorce, birth or adoption of a child, death of a spouse or child, or a change in your or your spouse's employment. Your employer can give you a complete list of permitted change events. You may not reduce your election to an amount less than either your year-to-date reimbursements or your year-to-date HC-FSA contributions.

## What is an eligible expense under the HC-FSA?

HC-FSAs may only be used as reimbursement for IRS-qualified medical expenses as defined by Section 213(d) of the Internal Revenue Code (IRC) and your plan document. Some examples of IRC 213(d) expenses include:

- Deductibles, copays, and coinsurance
- Eye exams, eyeglasses, and contact lenses
- LASIK surgery for vision correction
- Hearing exams and hearing aids
- Lab fees
- Chiropractic treatment
- Dental and orthodontic care

Please be sure to review your Summary Plan Description for details specific to your plan.

## May I use my HC-FSA to get reimbursed for IRS-qualified medical expenses my spouse or dependent children incur, even if they are not covered under my medical plan?

Yes, if the expenses are eligible under your HC-FSA.

## Do my HC-FSA dollars expire?

Your employer determines whether your plan has a Grace Period or whether unused HC-FSA dollars roll to the next plan year.

## What am I required to submit along with a reimbursement request?

You must save all itemized receipts and other supporting documentation for all of your HC-FSA expenses. It is recommended you maintain the following documentation:

- The Explanation of Benefits (EOB) statement from your medical, dental, or vision plan.
- An itemized receipt or bill of service including provider or merchant name, patient's name, description of services/products, original date of service, and patient's portion of the charge. Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.
- A Medical Necessity Form completed by a medical, vision, or dental provider (required in some cases).

## Can I set up direct deposit for receiving my reimbursements?

Yes, you can receive your reimbursements more quickly by signing up on the Member Website for direct deposit to your external, personal checking or savings account.

## How often are reimbursements made?

Claims are processed on a daily basis. Once your claim has been processed and approved, payment will be issued to you via check or direct deposit. If you elect to receive a check, please allow extra time for delivery through the postal service.

## Does HSA Bank have a mobile app?

Yes. Download the app today at Google Play™ or the App Store®.

1. Dependents must be over the age of 18 years for a card to be issued.

2. While the mobile app is free to download, message and data rates may apply. Check with your mobile services provider for any charges that may apply for data usage on your mobile device. Please refer to the Online Services Agreement for further details regarding mobile banking services.