



How an HSA Works

Funds go into an individual account **TAX-DEDUCTIBLE**

Funds **ACCUMULATE** and carry over from year-to-year

PHARMACEUTICAL

MEDICAL *

1

Take your prescription to the pharmacy and present your insurance ID card.



2

The Pharmacy will confirm your insurance coverage and charge you only the discounted rate.



3

Pay the provider by either:



Use your **HSA funds** (debit card or transfer investment funds to your personal account)

OR

Paying **OUT-OF-POCKET** and keep money in your HSA investments. (You must save your receipts to **REIMBURSE** yourself tax-free in the future)

1

Choose the best doctor either in-network or out-of-network.



2



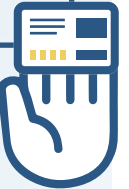
Visit the hospital, lab, doctor's office or imaging area. No copay is required (before deductible – some plans require copay after deductible).

4



An Explanation of Benefits (EOB) will arrive in your mail to explain what's covered.

Present your insurance card.



5



The provider will send you a bill for the amount not covered.

***TIP:** Confirm the bill matches your EOB

6

Pay the provider by either:



Use your **HSA funds** (debit card or transfer investment funds to your personal account)

OR

Paying **OUT-OF-POCKET** and keep money in your HSA investments. (You must save your receipts to **REIMBURSE** yourself tax-free in the future)



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* Refer to IRS Publication 502 for complete list of eligible expenses.