

HEALTH SAVINGS ACCOUNT

HSA

User Guide



HSA User Guide

This guide covers the key steps to using your HSA.



INTRODUCTION



STEP 1: GET STARTED

- Go to Your Member Website
- Approve/Confirm Your Account
- Finish Your HSA Setup



STEP 2: USE YOUR HSA

- Review Account Balance
- Put Money into Your HSA
- Contribution Limits
- Transferring Accounts
- Pay Expenses Online or with Debit Card



STEP 3: SAVE WITH YOUR HSA

- Invest Your HSA Money
- Save on Care Costs
- Watch for Tax Information



Introduction

Your HSA is a savings account with great tax benefits. You can use it:



You are eligible for an HSA because you have a Qualified High-Deductible Health Plan.

How your HSA works

After you receive medical services, the doctor, hospital or other facility sends a claim to your insurance. After your insurance processes the claim, you may still owe money for your deductible or your percentage of the cost.

These costs are “qualifying” or “eligible” expenses. The Internal Revenue Code (IRC) allows you to use your HSA to pay for them.

With your HSA you can:

- Pay doctors and hospitals quickly and easily.
- Pay yourself back for qualifying expenses that you’ve already paid out of pocket, such as dental, vision or prescriptions.

HSA Spending Basics



- You and/or your employer can put money into your HSA.
- You can use your HSA money for many health care services and supplies, including dental and vision care.
- You can go on your member website to see what you’ve spent and how much is left in your HSA.
- Your HSA balance will stay in your account after the end of the year. You can use it next year, and in the future.

HSA Savings Basics



- The money in your HSA is yours. It goes wherever you go, even if you change jobs.
- You can use your HSA money for medical expenses and insurance premiums after retirement.
- Once you reach a \$500 account balance, you can invest your money in mutual funds.
- With an HSA, you can save on taxes:
 - You won’t pay taxes on the money you contribute to your account (subject to annual contribution limits)
 - You won’t be taxed on interest earned on your account
 - You won’t be taxed when you withdraw funds for eligible health-related expenses

Visit the HSA Resource Center to learn more: highmarkbcswv-hsa.com



Step One: Get Started

Go to your member website

To get started, log in at highmarkbcbswv.com. You can use a computer, tablet or smartphone.

First-time users will need to **Register** for a login ID and password.

After you are logged in, click on the **Your Account** link at the upper right of the home page. Select **Account Settings** from the dropdown menu to:

- Review and update your contact information.
- Go Green! Sign up for email notices about statements and payments from your HSA.

Approve/confirm your account

HSAs can be set up in two ways.

Open a New Account

- On the member home page, click on the **Spending** tab. Look for this message: **“Want to Open a New Account?”**
- Click on the **Open an HSA** button and follow the instructions to set up your HSA.

Complete Setup of an Existing Account

If you don't see **“Want to Open a New Account?”**, then your HSA was started for you. You still need to complete the setup process.

- Click on the **Spending** tab and look for your HSA balance and deposit details.

Next Steps for Both Options

When you see your balance and deposit information on the **Spending** tab, you can begin to use your HSA.

Don't forget to accept the Terms and Conditions.

- Due to federal rules, it may take some time to set up your account—even if your new health plan began on the first of the month. The bank that has your HSA, called a “custodian,” must do a security check, which may cause a delay.
- If you don't see your HSA information, check back in a few days. Your account setup may still be underway.

Finish your HSA setup

Go to the **Spending** tab.

Scroll down to the **Spending Account Settings** link.

On the **Settings** page you can:

- Add or change beneficiaries.
- Sign up for direct deposit.

You can review and edit your HSA settings at any time.



Watch Your Mailbox

- HSA Welcome Kit (includes your account number)
- HSA Debit Card

Note: these are separate mailings



Step Two: Use Your HSA

Review your account balance and activity

At any time, you can see if you have enough money in your HSA to pay for an expense. Your balance is tracked online on the **Spending** tab.

Put money into your HSA

Anyone can contribute or put money into your account as long as you have a Qualified High-Deductible Health Plan.

If you have health insurance through your work, your employer may contribute or allow you to contribute via payroll deduction.

Your HSA funds are automatically deposited in an FDIC-insured, interest-bearing bank account.

You can make additional contributions into your HSA from your personal checking or savings account:

- Go to the **Spending** tab.
- Click the **Make a Contribution** button and follow the instructions.

Contributions limits

The IRC sets a limit on how much you can contribute to an HSA during a calendar year. If you are 55 or older, you can add an extra amount each year. This is called a catch-up contribution.

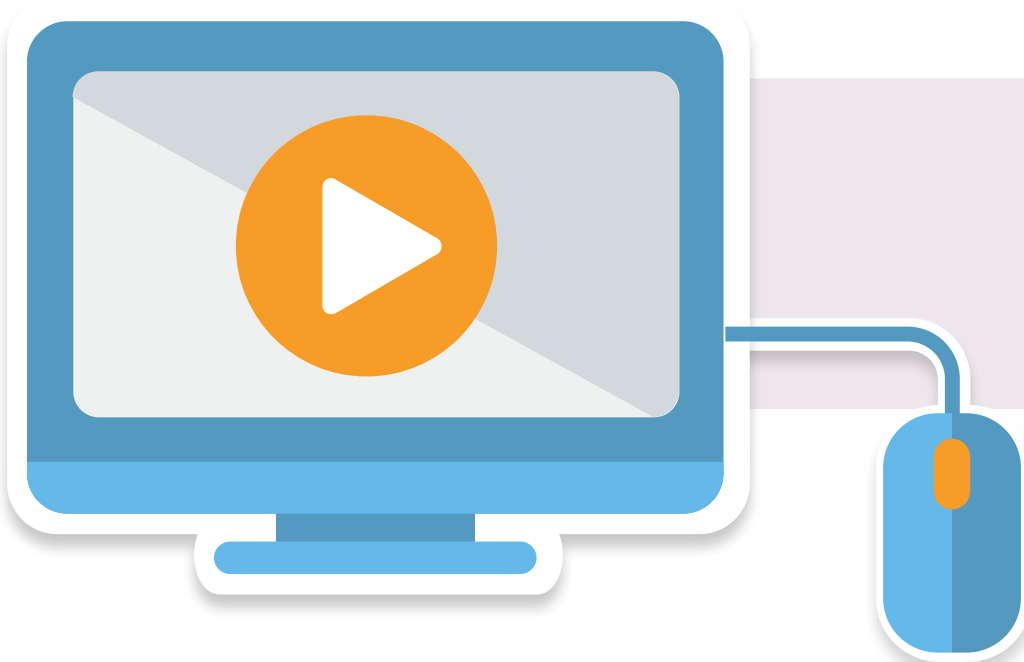
To find the contribution limits for the current year and the catch-up amount:

- Go to the **Spending** tab.
- Click the **Forms Library** link.
- Download **HSA Contributions and Interest Rate** sheet.

Transferring accounts

If you have an HSA with another bank, you have the option to put that money into your new HSA. This will give you one account that is linked with your medical claims.

- Go to the **Spending** tab.
- Click the **Forms Library** link.
- Download the **Trustee to Trustee – Transfer In** form.



Watch how-to videos on how to use your HSA:

On your member website:

- Go to the **Spending** tab
- Click **Educational Materials**



Step Two: Use Your HSA Cont.

Pay expenses through your member website

Claims Tab

Use this method if:

You are paying a claim that has been processed through your health plan.

Here's how to pay a claim.

- Go to the **Claims** tab.
- View your claims and find the medical or pharmacy claim you want to pay.
- Click the **Pay Claim** button to pay the expense from your HSA.
- Choose who you want to pay: either yourself or the provider.
- If you pay yourself, sign up for direct deposit. You will receive a fast and secure deposit into your own bank account. Otherwise, you will receive a check in the mail to pay you back.

Review claims you have already paid with your HSA

Each claim displays an **Already Paid** check box. Use this feature if you have already paid for these expenses or don't want to pay them from your HSA.

- Simply click the check box for this claim as **Already Paid**.
- If your situation changes, you can uncheck the **Already Paid** box. This will let you pay the claim online.

Spending Tab

Use this method if:

- You used your own money for an expense and now want to be paid back by your HSA.
- You need to submit a dental or vision expense.

Here's how to submit a new claim:

- Go to the **Spending** tab.
- Scroll down and click the **Submit New Claim** button.
- Follow the instructions to enter details about your expense.
- If you sign up for direct deposit, you will receive a fast and secure deposit into your own bank account. Otherwise, you will receive a check in the mail to pay you back.

Use your debit card

You can use your debit card as another way to pay eligible expenses with the money in your HSA.

- You cannot use it to withdraw cash from your HSA through an ATM.
- You will receive one debit card in the mail. You can order up to three additional cards at no charge.

To order additional cards:

- Go to the **Spending** tab.
- Click the **Debit Card** link and follow the instructions.

Find out what's eligible to be paid from your HSA

On your member website:

- Go to **Spending** tab
- Click **Covered Expenses** link





Step Three: Save With Your HSA

Invest your HSA money

The money in your HSA cash account (which is FDIC-insured) pays for eligible health care expenses. It earns tax-free interest at a rate that can change over time.

When your cash account balance reaches \$500, you can invest any amount over \$500 in mutual funds. This is called your "HSA investment balance." It is not FDIC-insured, is not bank issued or guaranteed, and may lose value.*

If your balance falls below \$500 in the cash account, you will not be able to make any further investments until you bring the cash account back over \$500.

Here's how to begin investing in mutual funds:

- Go to the **Spending** tab.
- Click the **Manage Investments** link.
 - For further instructions, download the Investment Guide from the **Forms Library**.



Save on care costs

- To make your health care dollars go further, use the health tools on the member website.
- The Care Cost Estimator helps you compare costs for medical services at different doctors, hospitals and facilities.

Independent Lab	Hospital
\$	\$\$\$

- Go to the **Spending** tab.
- Click on **Cost-Saving Tools**.

Watch for your tax information

You will receive two tax forms each year.

5498-SA Form

- Arrives in the mail in May
- Shows your HSA contributions for the tax year
- Keep this with your tax records

1099-SA Form

- Arrives in the mail in January
- Shows the qualified expenses you paid with your HSA – your "distributions"
- Keep this with your tax records

You can view these forms on the **Spending** tab on the member website if you have had an HSA for at least one year.

*Highmark Blue Cross Blue Shield West Virginia does not offer banking, investment or financial services. HSA funds are maintained in accounts under the custody of Acclaris, Inc., a separate company that does not offer Blue Cross and/or Blue Shield products or services.

Highmark Blue Cross Blue Shield West Virginia is an independent licensee of the Blue Cross and Blue Shield Association.

Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。
请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libheng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注：日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。IDカードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

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