



# How to use your HSA

**An HSA from HSA Bank makes it easy to save money on your healthcare expenses. It's easy to manage your account, too.**

## Manage your account online

Access your account balances, transaction history, and summaries, as well as track your expenses [online](#) or in the HSA Bank app.

1

**Tools to plan and save** – Search for eligible expenses, plan savings with the Contribution Planner and view estimated tax savings.

2

**Expense management** – Track your healthcare expenses, manage receipts and claims from multiple providers, and view expenses by provider, description, and more.

3

**Account preferences** – Designate a beneficiary, add an authorized signer, order additional debit cards and keep important information up to date.

## Contribute funds into your HSA

To maximize tax and savings benefits, fund your HSA as soon as you can. There are a few convenient ways to contribute.

- **Payroll deduction** – Money is deducted from your paychecks, pre-tax, and transferred to your HSA. Talk to your employer to sign up.
- **Online transfer** – Log in to your online account to transfer funds from your personal checking or savings account to your HSA.
- **Check** – Mail your personal check and completed contribution form found in your online account to:  
HSA Bank, PO Box 939, Sheboygan, WI 53082-0939.

## Pay for healthcare expenses

Whether you want to reimburse yourself for an IRS-qualified healthcare expense paid out of pocket or pay directly from your HSA, there are a few ways to get your funds.<sup>1</sup>

NOTE: Transactions are limited to your available cash balance.

- **Benefits Card** – Access your HSA funds when you use your debit card at qualified merchants or ATMs for cash distributions.<sup>2</sup> You can add your debit card to your mobile wallet.
- **Online transfer** – Log in to your online account or use the app to reimburse yourself for out-of-pocket expenses. Schedule a one-time or recurring online transfer from your HSA to your personal checking or savings account.
- **Online bill pay** – Use this feature to pay healthcare providers directly from your HSA.

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## Log in to your online account

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

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<sup>1</sup>You can use your HSA to pay for a wide range of IRS-qualified healthcare expenses, including many that aren't typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more. Go to [irs.gov](https://irs.gov) or [hsabank.com/QME](https://hsabank.com/QME) for a list of IRS-qualified healthcare expenses.

<sup>2</sup>HSA Bank has set daily limits on debit card transactions for fraud protection. These limits are listed in your Health Savings Account Custodial Agreement.



Visit [hsabank.com](https://hsabank.com) or call the number on the back of your debit card for more information.

