

Become a Healthcare Consumer

Understand what expenses are eligible

An expense that is eligible for an HSA distribution is defined as an expense for certain healthcare services, equipment and medications to maintain your health or the health of your family. In addition to medical services, an HSA may be used for dental, vision, prescription, chiropractic and some over-the-counter medications. For more information, please visit www.hsabank.com for a sample list of eligible medical expenses.

Understand how payment works

If you are accustomed to health plans with low deductibles and co-payments, the payment experience under an HSA may be a little different. Things to consider:

- Be sure all network discounts are applied before making a payment. Typically, this will mean you need to wait for an Explanation of Benefits (EOB) from your health plan. However, you may be requested to make a partial payment at the time of service.
- If you do not have enough funds in your HSA for an expense:
 - A. Make a partial payment from your HSA and use an alternative source for the remaining portion.
 - B. Pay your bill with an alternative payment method, such as another bank account.
 - C. Contact your healthcare provider and request a payment plan. For large expenses, healthcare providers will generally provide low interest payment plans.

As your balance increases, you may reimburse yourself for expenses already incurred.

- Payments made for prescriptions count towards your maximum out-of-pocket expenses. Once you reach your maximum, prescriptions will also be covered 100%.
- For out-of-network or large expenses, consider using a claims negotiation service to assist in reducing your bill. Visit www.hsabank.com for more information.

Understand the role you play

When it comes to healthcare, we often forget that we are consumers who have the right to know how much things cost and understand what we are paying for. With an HSA, you gain control over your healthcare decisions. As you are making your healthcare decisions:

- Discuss alternatives with your physician
- Ask about price
- Utilize resources available online and through your health plan
- Participate in wellness programs and activities
- Ask about savings options for prescription drugs

For assistance, please contact Customer Service

(800) 357-6246

Monday - Friday, 7 a.m. - 9 p.m., Central Time

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www.hsabank.com

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