

A Health Savings Account (HSA) can help you maximize your tax-advantaged savings to pay for eligible health care expenses now and in the future. This guide contains helpful information about how to activate and access your HSA through the Online Portal – your destination for 24-hour access to your HSA information and a host of support tools.



Let's Get Started:

If you haven't already done so, set up your online account access by visiting the Online Portal noted on the other side of this document.

Your HSA Visa® Debit Card:

You should soon receive your HSA Visa debit card in the mail. Once received, simply activate your card by calling the number on the label affixed to your card and follow the prompts.

Use your HSA Visa debit card to pay for eligible medical expenses at:

- Doctors' and dentists' offices
- Pharmacies
- Discount chain and club stores
- Other merchants who sell health care products or services and accept Visa

Note: Your card may not be used at ATMs or for cash-back transactions.

Funding Your HSA:

There are four ways to contribute funds to your HSA:

Payroll deduction:

If you signed up for HSA payroll deduction through your employer during open enrollment, the amount you elected will be deposited into your HSA on a pre-tax basis each pay period.

Individual contributions:

You can contribute to your HSA by making either online electronic deposits from your personal checking or savings account or by mailing a check along with an HSA Contribution Form.

Trustee-to-trustee transfers:

Another way to contribute to your HSA is by transferring funds from an HSA you currently have with another financial institution. Download the Trustee-to-Trustee In Form from the Online Portal, complete and submit to the current custodian.

Rollover contributions:

If you have an HSA with another financial institution, you may roll over those funds into your new HSA. Download the Rollover Form from the Online Portal to begin the process.

Individual and payroll deduction contributions are subject to annual limits. Your annual limit will be based on whether you have self only coverage or family coverage under a high deductible health plan. If you are age 55 or older, you may be able to make an additional contribution.

For more information about the annual contribution limits, please refer to your Online Portal.

Paying for Eligible Health Care Expenses:

There are three convenient ways to access and use your HSA funds to pay for eligible health care expenses.

HSA Visa debit card:

Use your card to pay for eligible health care expenses at most pharmacies and physicians offices, typically wherever Visa is accepted. Select **CREDIT** at the register - amounts will automatically be deducted from your HSA up to the balance of your account.

Provider payments:

When you receive an invoice from a provider for an eligible expense, you can request they be paid directly from your HSA, just like an online bill payment service.

Reimbursement requests:

If you pay for eligible products or services out of your own pocket, you can reimburse yourself from the funds in your HSA by electronic or check reimbursement.

HSA Tax Reporting Information:

In the year following your account opening, Bank of America will send you Form 1099-SA (account distributions) and Form 5498-SA (account contributions). If you over-contribute to the HSA during a calendar year, you may be required to pay taxes on the excess contributions. Please consult your personal tax advisor for questions regarding your HSA and the filing of your tax returns.



Review the enclosed Health Savings Account Custodial Agreement for more HSA information. Consult with your tax advisor if you have questions about how the HSA can benefit you.

24/7 Online Access to your HSA:

You can access your HSA through the Online Portal when it's convenient for you.

Here are some features that make managing your HSA online easy and convenient:

- View contributions, claim activity and payment history
- Schedule individual contributions (outside of payroll deductions) to your HSA
- Enter claims for electronic or check reimbursement for expenses you've paid out-of-pocket
- Enter claims to pay providers directly from your HSA
- Invest HSA funds once your balance reaches \$1,000
- Request an HSA Visa debit card for your spouse or dependents
- Access educational tools and resources

HSA Funds and Investing:

When you contribute to your HSA, contributions are deposited into your HSA cash account and begin to earn interest right away. Please visit the online portal; click on **HSA Contribution and Interest Rate**, for the prevailing cash account interest rate.

Once your HSA balance reaches \$1,000 you may invest any portion of your HSA balance above this level into select mutual funds. The Bank of America program provides these mutual funds offered as investment options. Once you elect to invest, you will receive an HSA Investments Guide that will provide you with more information.

For more information on HSA investments, sign in to your account via the Online Portal noted on the other side of this document.

Investments in mutual funds: Are not FDIC insured. Are not bank issued or guaranteed. May lose value.

Contribution Form Instructions:

Contributions must be made by check only. Cash cannot be accepted.

Your check must be made payable to: Bank of America. Indicate your HSA account number on your check.

Contributions should be mailed to:
Bank of America
Health Savings Account
P.O. Box 2931
Milwaukee, WI 53201-2931

Important note: HSA contributions cannot be accepted at Banking Centers or ATMs.

HSA-eligible Health Care Expenses:

You are responsible for ensuring debit card purchases, reimbursements and provider payments are only for eligible health care expenses for qualified individuals such as you, your spouse or dependents. You cannot receive tax benefits on ineligible expenses.



Be sure to save your health care receipts. You can use receipts for eligible health care expenses incurred this year to make HSA withdrawals in future years. The IRS may request validation of any tax-free withdrawals you make this year or in future years when you have an HSA. Be certain your receipt shows date of service, type of eligible expense and the cost of the product(s) or service(s).

Health Savings Account Contribution Form (Not for use at Banking Centers or ATMs)

Contribution Amount \$, .

ABA Routing #: 053201610

Deposits may not be available for immediate withdrawal.

Apply my contribution to:

- Current Year - Code # 010
(must be received by 12/31)
- Last Year - Code # 040
(must be received by your tax filing deadline)

X
Signature

Date

Your
Logo
Here

P.O. Box 00000
Anytown, US 00000

<first name> <last name>
<street address line 1>
<street address line 2>
<city>, <state> <ZIP>

<month> <day>, <year>

Dear

Enclosed you will find important information to help you manage your HSA.

Use the funds in your HSA to pay for eligible health care expenses such as:

- Prescribed health care products
- Medical, dental or vision care
- Copayments, coinsurance and deductibles

Please read the enclosed Custodial Agreement as it sets forth the rights and obligations for you as an HSA Account Beneficiary and Bank of America as custodian of your account.

Look for your HSA Visa® debit card to arrive in the mail soon! Use this card to conveniently and securely pay for eligible health care expenses.

If you have any questions, please contact the HSA Customer Service Center.

Sincerely,

HSA Customer Service Center

HSA Customer Service Center:
1.800.000.0000
Online Portal:
www.company.com

Account Number:
Effective Date:
Interest Rate:
Annual Percentage Yield: