

HSA THE EASY WAY

Discover how it works—
step by step.



AT THE DOCTOR'S OFFICE ...

- 1 Receive services**

With an HSA-qualified plan, copays may not be required at the time of service. Be sure to present your insurance ID card. If your healthcare provider requires a deposit, it will be applied to your invoice.

Your health plan has a network of recommended providers, but you can use HSA funds to pay for any qualified medical expense, even those not covered by your insurance. This provides significant tax savings¹ on out-of-network services.
- 2 Provider bills health plan**

The provider submits a claim to your health plan for services rendered.
- 3 Health plan sends EOB**

An explanation of benefits (EOB) is sent to you outlining the negotiated or allowed charges and summarizing your year-to-date deductible and co-insurance totals. In some cases, your health plan may send a copy of a claim to HealthEquity; it will appear in the member portal.
- 4 Provider sends invoice**

The provider sends you an invoice, or statement, reflecting the allowed charges. Make sure the amount matches the EOB provided by your health plan. If not, contact your health plan administrator.
- 5 Pay invoice with HSA**

You can pay with your HSA debit card² or set up an online payment to be sent directly to the provider or as a reimbursement to you.

AT THE PHARMACY ...

- 1 Obtain prescription**

Obtain a legal prescription from your doctor for needed medication and submit it along with your insurance ID card to a pharmacy.
- 2 Pharmacy verifies insurance coverage**

The pharmacy checks with your health insurance to determine the amount you owe for the prescription.
- 3 Pay for your prescription**

The pharmacy fills your prescription and you pay the determined amount owed. Your HSA debit card (if applicable) is a convenient method of payment, or you can submit a claim through the mobile app or member portal. Always save your receipts in the member portal or load them to the mobile app.



Thanks to the CARES Act, your HSA now covers OTC medication without a prescription.

Questions? We're here for you 24/7.

866.346.5800 | my.HealthEquity.com

¹HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

²Your HealthEquity® Visa® Healthcare Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. HealthEquity does not provide legal, tax, or financial advice. Always consult a professional when making life-changing decisions.