

HEALTH SAVINGS ACCOUNT

Using Your HSA Debit Card

Your debit card is a simple and convenient way to use your Health Savings Account (HSA) money. It can be used at doctors' offices, medical facilities, dental and vision offices, and pharmacies.



Paying for Eligible Health Care Expenses

You should only use your debit card for "eligible" or "qualified" expenses. These eligible expenses usually include:

- Health care copays, deductibles or co-insurance.
- Dental or vision services.
- Prescription drugs and some medical supplies.

It is your responsibility to check the list of eligible expenses before you make a purchase. (You can find the list on the member website — see below.)

Tips for Using Your Debit Card

- Before you use your card, always check your account balance to see how much money is in your HSA.
- If your expense is more than the amount on your HSA debit card, you can split it between two payment methods.
- Tell the person at checkout how much to apply to your HSA debit card. Then pay the remaining amount with another form of payment.
- You cannot use this card to withdraw cash at an ATM or to get cash back at the register.
- Save your receipts as you may need to confirm your expenses for tax purposes.



If you use HSA funds for non-qualified expenses, you may have to pay a 20 percent penalty.

Manage Your HSA at highmarkblueshield.com First time users must register for an ID and password.

Click the **Spending** tab.

- Check your balance.
- Review the complete list of eligible expenses under **Covered Expenses**.
- Review your debit card payments.



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