



# Get the most from your Health Savings Account (HSA)

Your guide to online account access and account  
management

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## Health Savings Account (HSA)

A health savings account is a tax-advantaged personal savings account that can be used to pay for medical, dental, vision and other qualified expenses now or later in life.<sup>1</sup> Unlike other healthcare accounts, funds in your HSA do not expire and are not contingent upon your employment.

To contribute to an HSA, you must be enrolled in a qualified high-deductible health plan (HDHP) and your contributions are limited annually. High-deductible health plans typically have lower monthly premiums and greater out-of-pocket costs. An HSA helps offset those costs by letting you set aside tax-advantaged funds to pay for out-of-pocket healthcare expenses.

HSA contributions can be made pre-tax via payroll contributions, or post-tax – which simply means you can reap the tax benefit when you file your income taxes. You will never be taxed when you use HSA dollars for qualified medical expenses. You can therefore save up to an average of 30% making your healthcare dollars stretch further.<sup>2,3</sup>

An HSA can also be a powerful investment vehicle and can be a smart addition to your retirement strategy. Not only does your balance accrue interest but once your balance reaches \$500, you have the opportunity to grow your money even more by investing a portion of your funds.<sup>4</sup>

Publication 969 from the IRS (<https://www.irs.gov/pub/irs-pdf/p969.pdf>) provides additional information about HSA eligibility, contributions, and distributions.

## Member Support Services

Have questions about your HSA? Call your dedicated spending account support team weekdays from 8 am to 8 pm. The number is located on the back of your debit card or call the number on the back of your Member ID card and ask to be transferred to Spending Account Member Services.

1. Please refer to IRS Publication 502 for a complete list of qualified medical expenses at [irs.gov](https://www.irs.gov).

2. HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions, e.g., New Jersey and California. Account holders should consult a tax advisor regarding their state's specific rules.

3. This should not be construed as tax advice. Account holders should consult a tax advisor for support with their specific situation.

4. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured. Investing is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone.

# Getting Started with Your HSA

## To-Do list

☐ **Receive the welcome letter.**

Your welcome letter will be mailed separate from your debit card(s) to the home address on file.

The welcome letter includes a link to the WealthCare Saver account disclosures that impact your HSA. You should keep this document for future reference.

☐ **Set up a member portal account if you have not already.**

You access your spending account information and other important coverage information via the member portal.

☐ **Check your mail for the plain white envelope containing the debit card(s) associated with your HSA.**

Debit cards arrive in 7-10 business days after the account open date and are mailed in a plain white envelope to the home address on file. Cards are sent by default to the account holder and spouse (if on the medical coverage). The return address will be Altamonte Springs FL. Keep the debit card mailer for future reference.

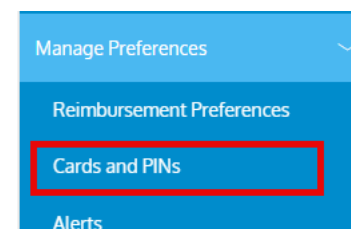


☐ **Assign account beneficiaries for your health savings account (a bank account)**

You can do this on the portal or by downloading, completing, and submitting the Designate/Update your HSA Beneficiary form from the Forms and Documents page.

☐ **Activate your debit card upon receipt.**

You activate debit cards on the member portal on the Spending Account Manage Preferences page, or by calling the number on the back of the card. If you call, enter the full 16-digit debit card number, not your Social Security Number, as SSN will not activate the card.



**Note:** Each debit cards need to be activated prior to its first use.

☐ **Confirm how you want to receive quarterly account statements and annual tax forms.**

Avoid paying the paper mailing fee by opting in to receive electronic versions of both your account statements and your annual tax

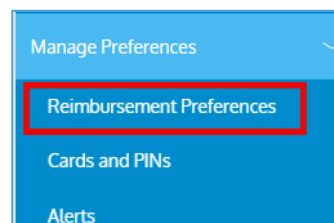
☐ **Anticipate delivery of your annual tax forms.** Two tax forms may be provided to Health Savings Account holders, but only in years when there are relevant activities.

- Form 1099-SA details any distributions for the tax year. Form 1099-SA is typically available at the end of January.
- Form 5498-SA reports contributions. The 5498-SA forms are typically available in May allowing any contributions made in the calendar year, up to the April tax deadline, to be included in tax year reporting.

## Recommended Actions

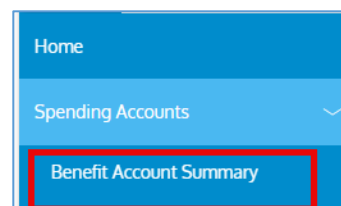
- **Connect a personal savings or checking account to your health savings account.**

Your HSA is a personal bank account. Connecting a checking or savings account to your HSA allows you to transfer funds easily from one account to another. This will make it easier for you to reimburse yourself from your HSA for eligible purchases.



- **Choose your preferred interest rate option.**

Choose which interest rates you want to apply to your HSA cash balance: Traditional or High-Yield. Interest rates for both options are subject to change and can be viewed here: [HSA Interest Rate Disclosures](#)



- **Familiarize yourself with the IRS maximum allowable contribution amounts for the current calendar year.**

Based on your medical coverage tier, e.g., single, family, the IRS sets maximum amounts that may be contributed to your HSA annually.

The IRS allows individuals 55 and older to contribute an additional \$1,000 annually.

If you intend to contribute to the HSA via a pretax payroll contribution, determine how much you would like your employer to withhold from your pay within the calendar year.

For more information, refer to [Publication 969, HSA & Other Tax-Favored Health Plans | Internal Revenue Service \(irs.gov\)](#)

- **Determine your annual HSA election amount.<sup>4</sup>**

HSAs were created to help people save and pay for healthcare with tax-advantaged dollars. Every dollar you put into an HSA is worth more (up to 30% more), because you do not get taxed on the money you put in – and your IRS-reportable income is decreased by however much you contribute. Your employer may also contribute to your HSA.

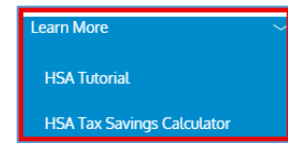
The funds in the HSA are yours, even if you change employers. Unused funds remain in the account year to year, can be invested, and grow tax-free – turning the HSA into a long-term investment vehicle that helps you save for future healthcare expenses.<sup>3</sup>

## Things to Consider

- **Learn more about how your HSA and how you can use your funds.**

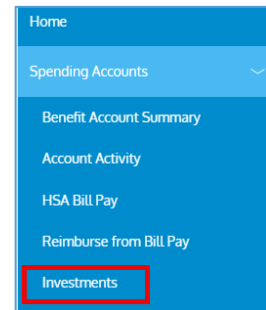
To learn how your HSA works, the benefits of the HSA, and what is considered an eligible expense, access the *learn more* pages on the member portal.<sup>1,2</sup>

You can quickly access the FSA store from the member portal. Look for the FSA store logo in the upper right-hand side of most pages on the spending account portal.



- **Consider opening an investment account to invest a portion of your HSA funds.<sup>3</sup>**

Once your cash balance reaches the minimum required threshold of \$500, you have the option to open an investment account which allows you to invest HSA funds.



1. Please refer to IRS Publication 502 for a complete list of qualified medical expenses at [irs.gov](https://www.irs.gov).

2. HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions, e.g., New Jersey and California. Account holders should consult a tax advisor regarding their state's specific rules.

3. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured. Investing is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone.

4. This should not be construed as tax advice. Account holders should consult a tax advisor for support with their specific situation.

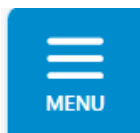
## Accessing your Health Spending Account (HSA)

You can access your HSA via the Member Portal or the app.

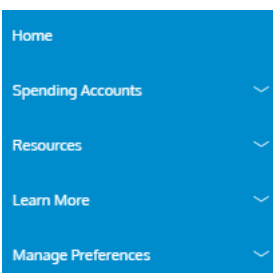
From the Member Portal Welcome page, click Skip To Dashboard then click Continue to the Main Navigation screen. Click on the HSA and agree to go to the HSA site (WealthCare Portal)

### Main Navigation Screen Overview

Once you access the WealthCare Portal, on the Home page you will see the personal dashboard that displays your account balance and recent transactions.



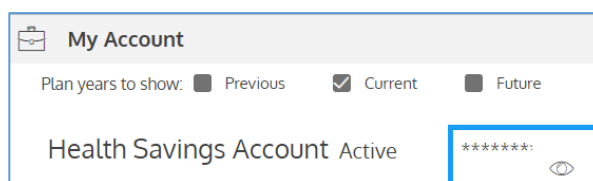
General Navigation. You can access additional account information and resources by tapping the symbol of three horizontal lines found in the upper left corner.



- Home – access to Delivery Preferences, an Account overview; Recent Transactions, and an option to set up Direct Deposit.
- Spending Accounts – access your Benefit Account Summary, Account Activity, Add a Request For Self-Reimbursement, HSA Bill Pay, and Investments.
- Resources –access a list of Eligible Medical Care Expenses, Forms and Documents, and Announcements.
- Learn More – access an HSA Tutorial and an HSA Tax Savings Calculator
- Manage Preferences –set your Reimbursement Preference, access information on your Debit Card and PIN number and Alerts.



In the My Account section, and on various other pages, you can view your full health savings account number by hovering over the eye icon.

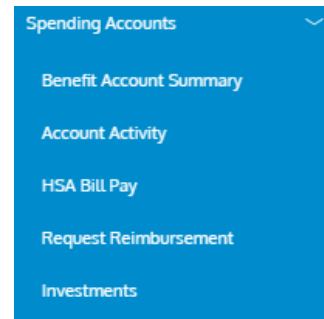
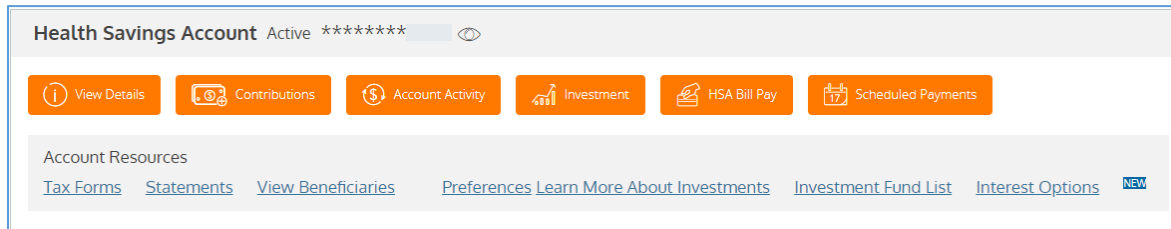


# Spending Accounts

## Benefit Account Summary

The Benefit Accounts Summary page displays your benefit accounts and their balances. You may filter this list by plan year (current, future, previous, or all).

Click any of the options in the orange boxes to get additional information on account details, contributions, account activity, access the investment options, access HSA bill pay or view scheduled payments.



You can also access additional Account Resources such as tax forms, quarterly account statements, and more information on the investments.

## Tax Forms

As appropriate, you may be provided with two tax forms annually: 1099-SA details any distributions for the tax year; typically, available at the end of January, and 5498-SA reports contributions; typically available in May, allowing any contributions made in the calendar year, up to the April tax deadline, to be included in tax year reporting.

By default, you will receive tax forms electronically, in PDF format. You may opt to also receive the forms via US mail, in paper form. If you opt to also receive paper versions of your tax forms, your account balance will be debited \$1.50 for each mailed tax form. Go to your Personal Dashboard to opt in to receive paper versions of your tax forms. When a tax form is generated, you will receive a notification from [hsaalerts@wealthcaresaver.com](mailto:hsaalerts@wealthcaresaver.com) to the email on file.

## Statements

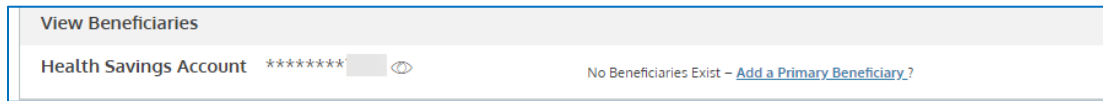
Statements are available on this page quarterly. Statements will include all transactions for the prior quarter. By default, you will receive statements electronically, in PDF format. You may opt to also receive them via US mail, in paper form. If you opt to also receive paper a version, your account balance will be debited \$1.50 for each mailed statement. Go to your Personal Dashboard to opt in to receive paper versions of your account statements. When a quarterly statement is generated, you will receive notification from [no-reply@spendingaccountprocessingcenter.com](mailto:no-reply@spendingaccountprocessingcenter.com).

Note:

- Statements are stored in the portal for 18 months from the time they are generated.
- An [alert](#) will populate notifying you when your quarterly account statements, investment account statements, and tax documentation is available for you to view.

## Viewing, Adding, and Modifying Beneficiaries

The HSA is a bank account with inheritance rules specific to HSAs. To view your current beneficiaries, click View Beneficiaries and your beneficiaries will display on the Beneficiaries page.



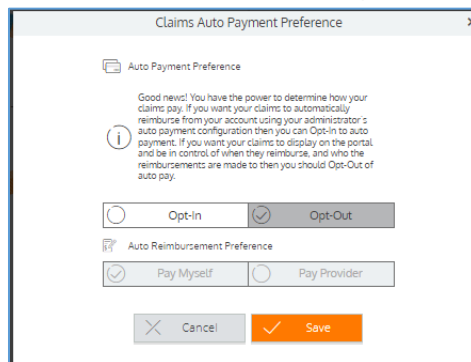
To add a beneficiary, click Add a Primary Beneficiary, complete, and submit the required information.\*

To allocate a percentage to your beneficiaries, click the Allocate button and enter the desired percentage per beneficiary.

## Preferences- Claims Auto Payment

You may have medical claims automatically reimburse from your HSA using the auto payment configuration. If this is your preference, then you should opt in to auto pay.

Conversely, if you would like your claims to display on the portal and be in control of when they reimburse, and who the reimbursements are made to then you should opt out of auto pay.



## Learn More About Investments / Investment Fund List

Go to [Investments](#) for additional information about investment opportunities.

## Interest options

You have the opportunity to choose between two interest rate options for your HSA cash balance: Traditional or High-Yield. You can change your preference at any time.

## Account Activity

The Account Activity page is a list of all monetary actions taken on your account, this includes Transactions, Claims, Payments, Reimbursements, Pending Items, and more.

The information on this page can be exported to excel and the information can be filtered by calendar year. You can also filter the display by status, action, type, transaction date and, and more.

Clicking on any transaction, will provide you with additional information on that transaction.

\*HSA rules establish that if your spouse is named as the designated beneficiary, the account will become the spouse's HSA after the account holder's death and maintain the tax advantaged status. If someone other than the account holder's spouse is designated as the beneficiary, then upon the account holder's death, the account will cease to be an HSA, and the fair market value of the HSA becomes taxable to the designated beneficiary in the year in which the account holder died. If there is no designated beneficiary, the HSA will become an asset of the account holder's estate. Consult your tax advisor for more information.

You may pay a provider directly from a claim on the Account Activity page.

Locate a claim designated as Action Required. You may click on the display to get more information as desired.

To pay from the claim, click Request Reimbursement.

Complete the claim form. Claim detail will be pre-populated. Note that required fields are indicated with an asterisk.

Select your preferred reimbursement method: Direct Deposit or Check and clarify who should receive the payment.

Click next and review the details presented.

Check the attestation box and submit.

1

Action Required

Eligible For Reimbursement

Insurance Claim

May 24, 2024

\$13.18

Apr 13, 2024

Request Reimbursement

Mark As Paid

Submit Claim

CLAIM DETAILS

DOCUMENTATION

CONFIRM SUBMISSION

1

Claim Form Instructions

1

Please fill out the fields below and make sure to attach the proper documentation. When finished, accept the terms and click submit.

\* - Required Field

Service Type \*

MEDICAL

Service Start Date \*

Apr 13, 2024

Service End Date

Apr 13, 2024

Claimant

Reimbursement Method

Direct Deposit

Claim Amount \*

\$ 13.18

Whom shall we pay?

Pay Provider

Pay Me

Provider Name

Comments

Good news. You do not need to attach a receipt since this claim was loaded by your carrier.

Claim Details

| Claim Line  | Service | Your Total Responsibility | Amount you paid out-of-pocket ? | Your Benefit Accounts Paid | Remaining Responsibility |
|-------------|---------|---------------------------|---------------------------------|----------------------------|--------------------------|
| 1           | MEDICAL | \$13.18                   | \$0.00                          | \$0.00                     | \$13.18                  |
| Total Claim |         | \$13.18                   | \$0.00                          | \$0.00                     | \$13.18                  |

Cancel

Next

Request Reimbursement

CLAIM DETAILS

DOCUMENTATION

CONFIRM SUBMISSION

Claim Details

Amount: \$13.18

Type: Direct Deposit

Claimant:

Tracking #:

Service Type: MEDICAL

Service Start Date: Apr 13, 2024

Service End Date: Apr 13, 2024

Comments:

Provider: BOSTON MEDICAL CENTER ( )

☐

The above is a true and accurate statement of all expenses incurred by my eligible dependent or me on the dates indicated, and will not seek reimbursement from any other health plan or spending account including a Health Savings Account (HSA). I understand that I cannot claim any reimbursement expenses on my income tax return, and that I may be liable for payment of all related taxes including Federal, State, or City income tax and any associated penalties on the amounts paid for an expense improperly claimed under the provisions of this plan.

For questions regarding the processing of your reimbursement, please contact member services using the number on the back of your Health Spending Account Debit Card or Member ID Card.

Cancel

Submit

## HSA Bill Pay

The HSA Bill Pay page provides an overview of payments from the HSA. The list can be sorted by All, Planned, or Failed payments. You may also access the option to [add a bank account](#) to receive funds via direct deposit and reimburse yourself for qualified expenses (via My Bank Account). Additionally, you may initiate the payment of a bill from this page using the [HSA Bill Pay](#).

20250306

9 | Page

You may also process payments using the link to HSA Bill Pay and you may also view bank accounts you may have connected your HSA to. See Add Request For Reimbursement for more details on processing payments and updating your bank account information.

## Request Reimbursement

You may [transfer funds from your HSA to your personal saving or checking account](#), [issue a check to yourself from your HSA](#), or [make a payment to someone else such as a provider](#).

**Note:** You may not initiate transfers for amounts greater than the balance in your HSA Deposit/Cash Account. You must have [a Direct Deposit Personal Bank Account set up to transfer funds electronically from your HSA to a personal bank account](#).

**Important:** Payment requests are debited from your Health Savings Account on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive within 7-10 business days. Whenever possible, your payment may be converted from a check to an electronic form of payment accepted by your provider.

### Transfer funds from your HSA to a personal bank account.

With this option, reimbursed funds will be deposited directly into your bank account.

To withdraw funds and transfer directly to your personal bank account, select “Pay Me”, review and confirm the information for your deposit account is accurate.

Enter the dollar amount, the payment preference, the date the payment should be issued, check the attestation box, and submit.

The screenshot shows a web form for withdrawing funds from an HSA. At the top, 'Withdrawal Account' is set to 'Health Savings Account'. Under 'Your Payment Request', 'PaySomeoneElse' is selected with a radio button, and 'PayMe' is selected with a checkmark. Below this, 'How would you like the funds to be sent to you?' has 'Deposit to my account on file' selected with a checkmark, and 'Send me a check' is unselected. The 'Deposit to' section shows 'Bank Name' as 'Bank of America', 'Account Number' as '\*\*\*\*\*', and 'Routing Number' as '\*\*\*\*\*0138'. There is an 'Edit Deposit Account' button. At the bottom, the 'Amount' field is empty with a dollar sign icon.

## Connecting your HSA to a personal bank account.

Connect a personal savings or checking account to your HSA from the add payment page.

Click the edit deposit account option. (See screen shot above.)

Then enter and submit the requested bank account information on the resulting screen.

**Note:** You will not have an immediate ability to fund your HSA via this bank account. The validation process must first be finalized.

Reimbursement Method

☐ Check ☒ Direct Deposit

Bank Name \*

Bank of America

Account \*

\*\*\*\*9075

Re-enter Account \*

Account Routing \*

\*\*\*\*0138

Re-enter Routing \*

Bank account type

Checking

Check example

Name

Address

Date

Pay to the order of

Your bank

|: 1233211231 |:| 234511 123456789123

Routing Number Check # Account Number

Please note:

The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time.

☒

Cancel

Edit

Add Bank Account

The bank account you add here can be used to make post tax contributions to your HSA account. You will not be able to start making contributions from this account until you confirm this bank account. We will make three small transactions of less than \$1 each to your bank account within 1-3 business days and you can complete the validation process on the bank accounts screen.

## Issue yourself a check from your HSA.

Choose this option to have a physical check mailed to you.

To withdraw funds and issue yourself a physical check, select "Pay Me," and Send me a check.

Enter the dollar amount, the payment preference, the date the check should be issued, check the attestation box, and submit.

Withdrawal Account \*

Health Savings Account

Your Payment Request

☐ PaySomeoneElse ☒ PayMe

How would you like the funds to be sent to you?

☐ Deposit to my account on file ☒ Send me a check

Amount \*

\$

20250306

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## Pay a Provider

To withdraw funds and make a payment to your provider, select “Pay Someone Else.”

Select the Payee from the drop-down options.

If you are paying your provider, you should include the account number you have with the provider to ensure your payment is accurately applied to your provider account.

Withdrawal Account \* Health Savings Account

Your Payment Request

☒ PaySomeoneElse ☐ PayMe

Payee Name \*

Your Account Number with the Payee

Amount \* \$

## Confirming Provider Payments

WealthCare Saver utilizes Integrated Payment Solution (IPS) to process provider payments.

IPS is a process that converts payments into an electronic form of payment, referred to as a Virtual Card Electronic Payment (ePayment). This accelerates payment delivery and simplifies the process for providers.

Once you have processed your request to [Pay a Provider](#), a remittance notification is sent to providers via email, fax or USPS mail. This remittance request includes the claim number and the subscriber-member’s ID.

After the payment has been processed, the portal and the mobile app will be updated to show:

- the method of payment used
- the payment ID number
- the reimbursement date

## Confirming Payments Have Been Made

Access the [Account Activity](#) page and use the available filtering options to locate the claim. Sort the *Status* column to quickly locate payments that have been approved.

Account Activity is a list of all monetary actions taken on your account, this includes: Transactions, Claims, Payments, Reimbursements, Pending Items, and more.

EXPORT TO EXCEL

+ ADD NEW

Year 2025

View Status Action Type Date Claim Amount Provider Plan Claim Number Clear

Mark As Paid ?

| Status | Action | Type | Transaction Date | Amount | Provider/Service Date/Account |
|--------|--------|------|------------------|--------|-------------------------------|
|--------|--------|------|------------------|--------|-------------------------------|

Click on a claim in to expand and review the Payment Detail.

The following three data points provide proof of provider payment:

1. the method of payment used
2. the payment ID number
3. the reimbursement date

All three data points are provided for the various payment methods. Some examples include the following:

- e-Pay ACH (Automated Clearing House)

Approved

\$98.89 Claim Adjusted - Overpaid

Insurance Claim

Jan 10, 2025

\$182.86

Dec 23, 2024

Health Savings Account

Payment Detail

| Claim Line | Reimbursed Amount | Previously Paid Amount | Account            | Paid To  | Reimbursement Method | Check Number | Reimbursement Date |
|------------|-------------------|------------------------|--------------------|----------|----------------------|--------------|--------------------|
| 1          | \$182.86          | \$0.00                 | Health Savings ... | Provider | ePay - ACH           | 11538        | Jan 13, 2025       |

Claim Info

Date Of Service

Transaction Date

Description

Claimant

Service Code

Service Description

Tracking #

Claim ID

Payment Id:

Dec 23, 2024

Jan 10, 2025

MEDICAL

CENTER (193...

MEDICAL

MEDICAL

225508

225508

117147

Claim Totals

| Amount Your Provider Charged | Allowed Amount | Amount Covered | Your Total Responsibility | Amount you paid out-of-pocket | Previously Paid/Offset | Your Benefit Accounts Paid | Remaining Responsibility |
|------------------------------|----------------|----------------|---------------------------|-------------------------------|------------------------|----------------------------|--------------------------|
| \$471.00                     | \$0.00         | \$0.00         | \$182.86                  | \$0.00                        | \$0.00                 | \$281.75                   | \$0.00                   |

See Less

Claim Summary for Claim #225508

| Claim Line  | Service | Amount your Provider Charged | Allowed Amount | Amount Covered | Your Total Responsibility | Amount you paid out-of-pocket | Your Benefit Accounts Paid | Remaining Responsibility |
|-------------|---------|------------------------------|----------------|----------------|---------------------------|-------------------------------|----------------------------|--------------------------|
| 1           | MEDICAL | \$471.00                     | \$182.86       | \$0.00         | \$182.86                  | \$0.00                        | \$182.86                   | \$0.00                   |
| Total Claim |         | \$471.00                     | \$182.86       | \$0.00         | \$182.86                  | \$0.00                        | \$182.86                   | \$0.00                   |

- [Paper check issued at the account holders request](#)

Approved

HSA BILLPAY - Paid

HSA Bill Pay

Jan 28, 2025

\$191.29

Health Savings Account

Transaction Detail

Date Of Service

Transaction Date

Account

IRS Reporting Category

Reimbursement Method:

Payment Id:

Jan 28, 2025

Jan 28, 2025

Health Savings Account

Normal Distribution

Check

35668

Payment Details

Total

Next payment date

Notes

\$191.29

Jan 28, 2025

Medical visit to Patient First that ...

(continued)

- 
**Approad**

Paid

Insurance Claim

Nov 25, 2024

\$7.58

Oct 18, 2024

Health Savings Account



Payment Detail

| Claim Line | Reimbursed Amount | Previously Paid Amount | Account            | Paid To  | Reimbursement Method | Check Number | Reimbursement Date |
|------------|-------------------|------------------------|--------------------|----------|----------------------|--------------|--------------------|
| 3          | \$7.58            | \$0.00                 | Health Savings ... | Provider | Check                | 1117         | Jan 27, 2025       |

Claim Info

Date Of Service

Transaction Date

Description

Claimant

Service Code

Service Description

Tracking #

Claim ID

Payment Id:

Oct 18, 2024

Nov 25, 2024

MEDICAL

PEDIATRICS

MEDICAL

MEDICAL

22246

3502

Claim Totals

| Amount Your Provider Charged | Allowed Amount | Amount Covered | Your Total Responsibility | Amount you paid out-of-pocket | Previously Paid/Offset | Your Benefit Accounts Paid | Remaining Responsibility |
|------------------------------|----------------|----------------|---------------------------|-------------------------------|------------------------|----------------------------|--------------------------|
| \$12.00                      | \$0.00         | \$0.00         | \$7.58                    | \$0.00                        | \$0.00                 | \$7.58                     | \$0.00                   |

See Less

Claim Summary for Claim #22246

| Claim Line | Service            | Amount your Provider Charged | Allowed Amount | Amount Covered | Your Total Responsibility | Amount you paid out-of-pocket | Your Benefit Accounts Paid | Remaining Responsibility |
|------------|--------------------|------------------------------|----------------|----------------|---------------------------|-------------------------------|----------------------------|--------------------------|
| 3          | MEDICAL            | \$12.00                      | \$0.00         | \$0.00         | \$7.58                    | \$0.00                        | \$7.58                     | \$0.00                   |
|            | <b>Total Claim</b> | <b>\$12.00</b>               | <b>\$0.00</b>  | <b>\$0.00</b>  | <b>\$7.58</b>             | <b>\$0.00</b>                 | <b>\$7.58</b>              | <b>\$0.00</b>            |

- Approved**

Paid
 Insurance Claim
 Dec 6, 2024
 **\$88.00**

Sep 4, 2024  
 Health Savings Account

**Payment Detail**

| Claim Line | Reimbursed Amount | Previously Paid Amount | Account            | Paid To  | Reimbursement Method | Check Number | Reimbursement Date |
|------------|-------------------|------------------------|--------------------|----------|----------------------|--------------|--------------------|
| 1          | \$88.00           | \$0.00                 | Health Savings ... | Provider | ePay - Virtual Card  | 112          | Dec 9, 2024        |

**Claim Info**

Date Of Service
 Sep 4, 2024

Transaction Date
 Dec 6, 2024

Description
 MEDICAL  
 ABINGTON DERMATOLOGY ASSOCIATES PC  
 (1265593586)

Claimant
 [Redacted]

Service Code
 MEDICAL

Service Description
 MEDICAL

Tracking #

Claim ID
 2244325

Payment Id:
 35163

**Claim Totals**

| Amount Your Provider Charged | Allowed Amount | Amount Covered | Your Total Responsibility | Amount you paid out-of-pocket | Previously Paid/Offset | Your Benefit Accounts Paid | Remaining Responsibility |
|------------------------------|----------------|----------------|---------------------------|-------------------------------|------------------------|----------------------------|--------------------------|
| \$165.99                     | \$0.00         | \$0.00         | \$88.00                   | \$0.00                        | \$0.00                 | \$88.00                    | \$0.00                   |

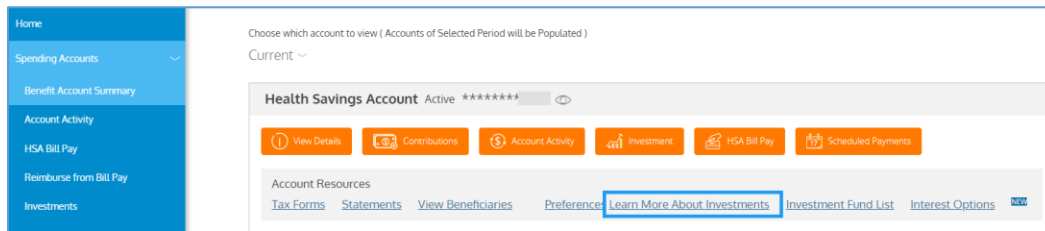
See More

If you require a copy of the remittance that was sent to a provider, call the number on the back of your debit card for support. The WealthCare Saver Member Services Team can request that the payments be researched and provide printed/scanned confirmations of payments that have cleared.

## Investments

Once your HSA Deposit/Cash Account reaches \$500, you can open an optional investment account allowing you to invest a portion of your HSA funds.

To learn more about how to open an investment account, go to the menu bar, select Spending Accounts and Benefit Account Summary. From there you can access tools and resources: Learn More About Investments and discover the Investment Fund List.



Investments in securities through the HSA investment account are  
Not FDIC insured | May lose value | with No bank guarantee

## Learn More About Investments

Click Learn More About Investments to learn more about opening an investment account and access the educational tools and resources available to you.



### INVEST YOUR HSA

**Learn how to accelerate your retirement savings**  
The average couple can expect to spend \$300,000 on out-of-pocket healthcare costs during retirement. Investing your HSA can help you prepare and save money for the future.

Once your HSA reaches the required minimum balance, you can begin to save for retirement by investing your funds, just like a 401k. But unlike a 401k, you never pay taxes on earnings or withdrawals for qualified medical expenses!

Accelerate your retirement savings [PLAY VIDEO](#)

#### How it works

It's as simple as 1-2-3

**1**

INVEST YOUR HSA

Open your investment account online and track performance in real time – all from the same online portal you use to manage your HSA.

[LEARN MORE](#)

**2**

PICK YOUR PATH

Choose from a variety of investment options that fit your needs, whether you're a new or seasoned investor. Managed, Self-directed or Brokerage.

[LEARN MORE](#)

**3**

GROW YOUR EARNINGS

Your investment earnings grow tax-free and you never pay income taxes on withdrawals for qualified medical expenses.

[LEARN MORE](#)

[Open your investment account](#)

### Investments = Flexibility

**PREPARE FOR YOUR FUTURE**  
Build a nest egg to help cover healthcare costs in retirement.  
[LEARN ABOUT HSA RETIREMENT PLANNING](#)

**STAY COVERED FOR THE SHORT-TERM**  
You can move investment funds back to your HSA spending account at any time to pay for qualified medical expenses.

#### Are you saving enough for retirement?

The average couple can expect to spend **\$300,000** on out-of-pocket healthcare costs during retirement.

**45%** of Americans don't feel financially prepared for healthcare costs in retirement.

#### Resource library

Investment tips, step-by-step instructions and other useful tools to help you along the way.

**LEARN HOW TO INVEST YOUR HSA**

[HSA INVESTMENT OVERVIEW](#)[FREQUENTLY ASKED QUESTIONS](#)[HSA INVESTMENT USER GUIDE](#)[INVESTMENT FEES DECODED](#)

[HSA INVESTMENT FUND LIST](#)[QUICK START GUIDE](#)

**UNDERSTAND THE POWER OF INVESTING YOUR HSA**

[BENEFITS OF INVESTING YOUR HSA](#)[HEALTHCARE COSTS IN RETIREMENT](#)[HABITS OF A HEALTHY HSA INVESTOR](#)[BECOMING A SAVVY HSA USER](#)

## Investment Fund List

Click Investment Fund List to view a pdf of the list of options available. The List is updated periodically.

[Home](#)[Spending Accounts](#)[Benefits Account Summary](#)[Account Activity](#)[HSA Bill Pay](#)[Reimburse from Bill Pay](#)[Investments](#)

Choose which account to view (Accounts of Selected Period will be Populated)  
Current

**Health Savings Account** Active \*\*\*\*\*

[View Details](#)[Contributions](#)[Account Activity](#)[Investment](#)[HSA Bill Pay](#)[Scheduled Payments](#)

Account Resources  
[Tax Forms](#)[Statements](#)[View Beneficiaries](#)[Preferences](#)[Learn More About Investments](#)[Investment Fund List](#)[Interest Options](#)

Published August 27, 2024

## Investments Options With WealthCare Saver HSA

### Fund Lineup Summary

**Managed**  
The Managed path is comprised of a series of risk-based models that are matched to a specific account holder's risk profile and/or age. Model portfolios are managed by CAPTRUST, the registered investment adviser, and based on criteria that are risk-based and target a certain percentage of equities, fixed income, cash equivalents, and other asset classes. Under the management of CAPTRUST, the model portfolio and its underlying investment holdings will be rebalanced, as allowed, and/or the underlying investment holdings may change based on capital market factors and other investment decisions.

**Self-Directed**  
The Self-Directed path is comprised of Exchange Traded Funds (ETFs) spanning multiple asset classes that were carefully curated by CAPTRUST, the registered investment adviser. Investors in this path choose how to allocate their invested balance across the available options, and they can update their allocations at any time. CAPTRUST actively monitors the available options, ensuring that investors have the opportunity to build a well-diversified portfolio using a broad set of index ETFs. The number of options available will be periodically chosen to provide broad value while also maintaining and engineering consumer choice.

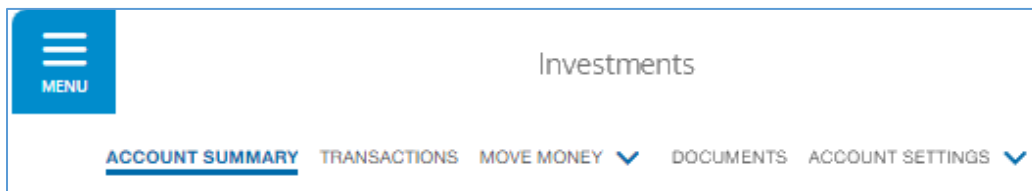
**Brokerage**  
The Brokerage path is comprised of S&P 500 Index stocks and over 1,000 of the largest ETFs in the market. With the Brokerage option, fractional trading up to 8 decimal points is offered enabling ownership of high-value investments like Amazon, Apple, or Berkshire Hathaway for as little as a penny.

*Read on for a summary of each of the funds.*

| Self-Directed Fund Lineup    |                                      |                      |                                 |                               |            |               |               |               |                |                        |              |
|------------------------------|--------------------------------------|----------------------|---------------------------------|-------------------------------|------------|---------------|---------------|---------------|----------------|------------------------|--------------|
| CAPTRUST Recommended Metrics |                                      |                      |                                 |                               |            |               |               |               |                |                        |              |
| Fund                         | Name                                 | Link                 | Management Category             | Prospective Net Expense Ratio | YTD Return | 1-Year Return | 3-Year Return | 5-Year Return | 10-Year Return | Return Since Inception | 12 Mo. Yield |
| US Fixed Income              | BlackRock Total World Stock Bond ETP | <a href="#">Link</a> | US Fund Global Large Stock Bond | 0.01%                         | 16.36%     | 18.92%        | 9.35%         | 10.88%        | 8.49%          | 7.92%                  | 1.28         |
|                              | Fidelity Total Stock Market ETP      | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 2.81%         | 14.03%        | 12.03%         | 8.03%                  | 1.27         |
| BSP 100                      | BlackRock S&P 500 ETP                | <a href="#">Link</a> | US Fund Large Stock             | 0.01%                         | 16.36%     | 18.92%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Mid Cap Bond            | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| Competition                  | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Large Stock             | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| Value                        | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Large Stock             | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| Bonds                        | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Large Stock             | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| AIWV as US                   | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Large Stock             | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| Developing World US          | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Large Stock             | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| Emerging Markets             | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Large Stock             | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| Global Bond                  | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
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| US REIT                      | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
|                              | Fidelity International ETP           | <a href="#">Link</a> | US Fund Large Stock             | 0.04%                         | 3.31%      | 14.03%        | 2.81%         | 8.03%         | 8.03%          | 8.03%                  | 1.28         |
| AIWV as Global               | BlackRock Global ETP                 | <a href="#">Link</a> | US Fund Large Stock             | 0.03%                         | 15.88%     | 23.25%        | 9.35%         | 10.88%        | 12.03%         | 7.92%                  | 1.28         |
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| Global Bond                  |                                      |                      |                                 |                               |            |               |               |               |                |                        |              |

## Investments

Once you open an optional investment account you can quickly access the account via the menu option.

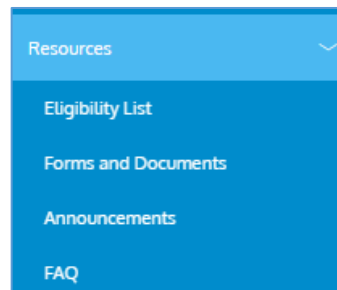


- The Account Summary displays a visual of your account summary, your portfolio allocations, and more.
- The transaction option provides you with insight into both pending and executed transactions.
- From the Move Money drop-down option, you may access options to: Update Future Allocations, Rebalance Existing Portfolio, Transfer Funds, Automated Investment Transfers.
- The Documents option gives you access to both brokerage and disclosure documents.
- From the account settings option you can Update your personal Disclosures and Change your personal Investment Account Type.

## Resources

### Eligibility List

The eligibility list provides an at-a-glance summary of eligible medical care expenses for which HSA funds can be used. It also provides you a link to IRS Publication 502, Medical And Dental Expenses.



### Forms and Documents

Here you may access forms to help you manage your HSA. This is where you'll find forms to request a debit card for a spouse or dependent not covered by your medical coverage, notify of an erroneous or unauthorized withdrawal from your HSA, and more.

### Announcements

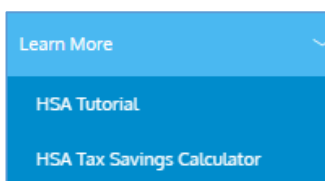
In this area of the portal, you can access information that may impact your HSA.

### FAQ

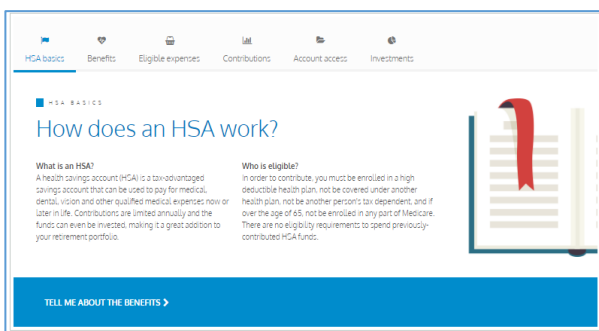
At this time, the FAQ portion of the portal contains no information. Please refer to the [FAQs](#) provided in this guide.

## Learn More

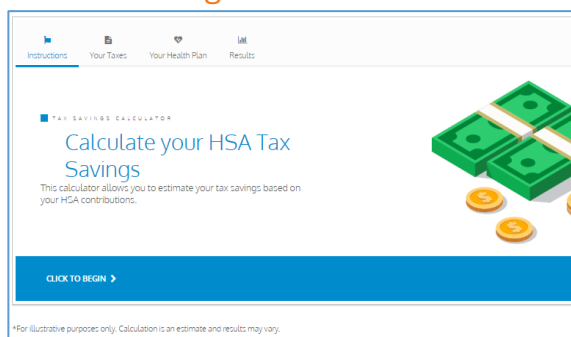
In the Learn More portion of the portal, you can gain access to an HSA tutorial the details how your HSA works, the benefits, eligible expenses and more. You also have access to a just say tax savings calculator.



### HSA Tutorial



### HSA tax savings calculator

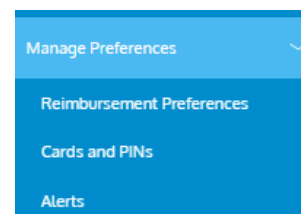


## Manage Preferences

### Reimbursement Preferences

You may choose to be reimbursed from your HSA in one of two ways: physical check or via direct deposit from the HSA to a personal checking or savings account.

You may modify that preference here. For more information on how to process this change, refer to [Reimburse from Bill Pay](#)

A screenshot of the 'Reimbursement Method' form. It has two radio buttons: 'Check' and 'Direct Deposit'. The 'Direct Deposit' option is selected. Below the radio buttons, there are several input fields: 'Bank Name' (Bank of America), 'Account' (\*\*\*\*0075), 'Re-enter Account' (empty), 'Account Routing' (\*\*\*\*0138), 'Re-enter Routing' (empty), and 'Bank account type' (Checking). To the right, there is a 'Check example' section with fields for Name, Address, Date, and Pay to the order of. Below this, there is a 'Your bank' section with fields for Routing Number (1239211231), Check # (234511), and Account Number (123456789123). At the bottom, there is a 'Please note' section with a warning icon and text: 'The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.' There are 'Cancel' and 'Edit' buttons at the bottom right.

**Reimbursement Method**

☐ Check ☒ Direct Deposit

**Bank Name \*** Bank of America

**Account \*** \*\*\*\*0075

**Re-enter Account \***

**Account Routing \*** \*\*\*\*0138

**Re-enter Routing \***

**Bank account type** Checking

By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time. \*

**Check example**

Name \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_

Pay to the order of \_\_\_\_\_

**Your bank**

Routing Number: 1239211231 | Check #: 234511 | Account Number: 123456789123

**Please note:** The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

**Cancel** **Edit**

### Cards and Pins

In this section, you can learn additional information about your debit card such as the date the debit card was mailed, the expiration date, the PIN and more.

You may also activate and or report the debit card lost stolen in this section.

To activate the debit card, click on the appropriate card to expand the view and then click the activate button. Hover over the View PIN option to learn the PIN number. You can use this PIN when

a card transaction is processed as a debit at the point-of-sale (instead of as a credit, with a signature).

\*\*\*\* -9385      New     

Issue Status: Sent      Activation Date: Jun 30, 2027

Mailed Date: Dec 5, 2023      Expiration Date: Jun 30, 2027

## Alerts

All alerts related to your HSA are available for viewing in this section including quarterly account statements as well as investment account statements.

You may leverage the search function to quickly locate an alert.

☒ SMS    ☒ Email    ☒ Letter   

|  |              |                                |                                                         |                          |
|--|--------------|--------------------------------|---------------------------------------------------------|--------------------------|
|  | Oct 10, 2024 | HSA Investment Statement       | HSA Investment Statement Available                      | <input type="checkbox"/> |
|  | Oct 9, 2024  | HSAOnlineStatementPartnerAlert | Your HSA Statement is Ready for Viewing - Download Now! | <input type="checkbox"/> |
|  | Sep 9, 2024  | HSA Investment Statement       | HSA Investment Statement Available                      | <input type="checkbox"/> |
|  | Aug 11, 2024 | HSA Investment Statement       | HSA Investment Statement Available                      | <input type="checkbox"/> |

Page 1 of 1

## Health Savings Account FAQ

### General topics

**Am I eligible to contribute to my HSA?** To contribute to an HSA, you must be enrolled in a qualified HDHP, not covered under a secondary health insurance plan, not enrolled in Medicare, and not another person's dependent.

**How do I contribute money to my HSA?** Most employers offer a payroll deduction allowing you to make contributions to your HSA on a pre-tax basis. The contribution is deposited into your HSA prior to taxes being applied to your paycheck, making your savings immediate. You can also contribute to your HSA post- tax and recognize the same tax savings by claiming the deduction when filing your annual taxes.

**How much can I contribute to my HSA?** Contributions can be made by the account holder, their employer, or any other individual. Annual contributions from all sources may not exceed the maximums set by the IRS annually. Individuals aged 55 and over may make an additional \$1,000 catch-up contribution. You are 100% accountable to ensure you do not exceed the annual contribution limits set by the IRS.

**Can I change my contributions to my HSA during the year?** You can change your election amount at any time during the plan year. Consult with your employer on the process to make a change to your pre-tax contributions processed through a payroll deduction.

**What can I spend my HSA funds on?** You can use your HSA to pay for eligible healthcare, dental, and vision expenses for yourself, your spouse, or eligible dependents. The IRS provides specific guidance regarding eligible expenses. <sup>1</sup>

**How do I access the funds in my HSA?** Use your HSA debit card for eligible healthcare expenses or pay with your personal funds and reimburse yourself with money from your HSA.

**Do I have to spend all my contributions by the end of the plan year?** No. Unused money in your HSA is not forfeited at the end of the year; it continues to grow, tax-free. <sup>2</sup>

**What happens if my employment is terminated, or I enroll in a non-qualified health plan?**

If you are get laid off, furloughed, choose to leave, or choose to elect a health plan other than a qualified HDHP, the HSA and funds stay with you, and you can use the HSA funds to pay for qualified medical costs. However, the account is no longer under your employer and becomes an individual HSA. This process is referred to as reassociation.

Once the HSA is reassociated, you receive a welcome letter. The letter is sent in a plain white envelope with the following return address: WealthCare, PO BOX 162177, Altamonte Springs, FL 32716.

The welcome letter provides directions on how to set up online access to the reassociated account. At [www.wealthcare.com](http://www.wealthcare.com). NOTE that in the Employee ID field, you should enter your 9-digit Social Security Number without dashes.

You will also receive a new debit card and assume all fees associated with the HSA.

Once your account is reassociated, you may receive support from the WealthCare Concierge Team by calling: 866-287-2520, Monday – Friday 8am - 8pm ET.

**What happens to my money if I'm no longer in an HSA-eligible health plan?** Once you discontinue coverage under an HSA-eligible health plan and/or get secondary health insurance coverage that disqualifies you from an HSA, you can no longer make contributions to your HSA. However, since you own the HSA, you can continue to use the remaining funds for future healthcare expenses.

**When must contributions be made to an HSA for a taxable year?** Contributions for the taxable year can be made in one or more payments at any time after the year has begun and prior to the individual's deadline (without extensions) for filing the eligible individual's federal income tax return for that year. For most taxpayers, the deadline is in April of the year following the year for which contributions are made.

**Is tax reporting required for an HSA?** Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form.

**Can I use my HSA for non-healthcare purchases?** If you withdraw money for an unqualified expense prior to age 65, you will be subject to your ordinary income tax, in addition to a 20% tax penalty. You can withdraw the money for any reason without penalty after age 65 but are subject to applicable income taxes.

**Can I invest my HSA funds for growth?** Yes. Once your HSA cash account balance reaches \$500, you can invest your funds like a 401(k). But unlike a 401(k), you will never pay taxes on withdrawals for qualified expenses, making your HSA a powerful investment vehicle to help you prepare for future healthcare expenses, even into retirement.

**Can I move funds from my investment account to my HSA cash account?** Yes. You can move your investment funds to your HSA cash account at any time.

**What type of investment options are provided?** Your AmeriHealth HSA gives you access to WealthCare Investments – a modern investment experience with features and functionality new to HSAs. You can manage all aspects of your HSA, including your investments, from a single platform. You can choose from three investment paths to suite your needs and experience level: Managed, Self-Directed, and Brokerage.

### The Customer Identification Process, CIP verification

**What is “CIP”?** The Customer Identification Program (CIP) is a combination of requirements set forth in Section 326 of the USA PATRIOT Act that requires all financial institutions to verify the identity of individuals wishing to conduct financial transactions with them.

**Why would I fail CIP?** If, for example, WealthCare Saver was provided with an out-of-date address, nickname, maiden name, or an incorrect date of birth WealthCare Saver will request that additional information be sent to verify the information provided.

**What information is being verified?** The verification process reviews your SSN, home mailing address, date of birth, and full legal name, against federal and third-party databases.

**What do I need to do?** If you do not clear CIP, you will receive a letter or email from WealthCare Saver, PO Box 162177, Altamonte Springs, FL 32716. The notification details the information that you need to provide.

**Submitting identifying information to clear CIP** The fastest way to submit the information is via the AdobeSign link contained in the notification you receive from WealthCare Saver. Alternatively, documentation may also be submitted via FAX at: 1-855-588-1028. If you need help with CIP, call WealthCare Saver using the number on the back of your debit card. **Note.** Be sure all documentation submitted is clear and legible.

1. Please refer to Publication 502, Medical and Dental Expenses | Internal Revenue Service ([irs.gov](https://www.irs.gov)) for a complete list of qualified medical expenses at [irs.gov](https://www.irs.gov).
2. HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions, e.g., New Jersey and California. Please consult a tax advisor regarding your state's specific rules.
3. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured. Investing is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone.
4. This should not be construed as tax advice. Please consult your tax advisor for support with your specific situation.