

# Flexible Spending Account (FSA)

Login Site:

[MyAccounts.hsabank.com](https://MyAccounts.hsabank.com)



## GETTING STARTED WITH YOUR HEALTH CARE FSA



**Access your account online** to view current balance information, set up or update your profile, review account activity, and manage your healthcare expenses. To register your online account, go to [MyAccounts.hsabank.com](https://MyAccounts.hsabank.com), click on “Create your new username and password,” and follow the prompts.



**Your HSA Bank Health Benefits Debit Card** will arrive in a separate mailing. You can use your card to pay for IRS-qualified medical expenses eligible under USG’s plan. Remember to save your receipts in the event HSA Bank needs to validate or substantiate the eligibility of the expense.



**To order a second, free HSA Bank Health Benefits Debit Card for an eligible dependent** (such as your spouse), simply add them as a dependent on the Member Website. To do so, navigate to the Profile tab, click on “Add Dependent”, and then click on “Issue Card.”



**Go Paperless!** We encourage you to elect to receive statements, notifications and alerts electronically by providing your email address or mobile phone number. The Statements & Notifications page on the Member Website outlines all the documents and notifications available<sup>2</sup>.

## NEED ADDITIONAL ASSISTANCE?



At HSA Bank, we are committed to providing you with superior service. That’s why we offer live phone support 24 hours a day, seven days a week. Simply call 1-833-228-9352 to speak with a representative.





# FAQS FOR THE NEW MEMBER

## How is a plan year defined for an FSA?

FSAs have a start date and an end date, and the time in between is called the plan year. Expenses must be incurred during the plan year. Claim eligibility is based on the date of service of the expense, regardless of when you are billed, charged, or when you paid for the service.

## Can I change my election or stop contributing money to my FSA at any time during the plan year?

IRS regulations state once you have enrolled in an FSA, you cannot change your election amount unless you have a qualifying life event such as marriage, divorce, birth or adoption of a child, death of a spouse or child, or a change in your or your spouse's employment. For a list of qualifying life events, visit <https://oneusgconnect.usg.edu/>. You may not reduce your election to an amount less than either your year-to-date reimbursements or your year-to-date FSA contributions.

## What is an eligible expense under the traditional healthcare FSA?

Healthcare FSAs may only be used as reimbursement for IRS-qualified medical expenses as defined by Section 213(d) of the Internal Revenue Code (IRC) and your plan document. Some examples of IRC 213(d) expenses include:

- Deductibles, copays, and coinsurance
- Eye exams, eyeglasses, and contact lenses
- LASIK surgery for vision correction
- Hearing exams and hearing aids
- Lab fees
- Chiropractic treatment
- Dental and orthodontic care

Please be sure to review your Summary Plan Description for details specific to your plan.

## May I use my FSA to get reimbursed for IRS-qualified medical expenses my spouse or dependent children incur, even if they are not covered under my medical plan?

Yes, if the expenses are eligible under your FSA.

## Do my FSA dollars expire?

All USG FSA plans have a 2.5 month grace period. This means you can continue to incur eligible expenses through March 15th and file for reimbursement through March 31 of the following year. If you have any unused funds at the end of this time, those funds will be forfeited. Plan carefully and know your balances and filing deadlines.

1. Dependents must be over the age of 18 years for a card to be issued.

2. It is your responsibility to regularly review your account, and to contact us immediately if you notice any discrepancies in your account activity.

3. Reimbursement Request Forms are available at the Member Website.

4. While the HSA Mobile app is free to download, message and data rates may apply. Check with your mobile services provider for any charges that may apply for data usage on your mobile device. Please refer to the Online Services Agreement for further details regarding HSA Bank Mobile banking services.

## What is a Grace Period?

A Grace Period allows additional time for you to incur expenses to claim against the FSA by extending the plan year. This can be combined with a run-out period, which would start after the Grace Period ends.

## What am I required to submit along with a reimbursement request form<sup>3</sup>?

You must save all itemized receipts and other supporting documentation for all of your FSA expenses. It is recommended you maintain the following documentation:

- The Explanation of Benefits (EOB) statement from your medical, dental, or vision plan.
- An itemized receipt or bill of service including provider or merchant name, patient's name, description of services/products, original date of service, and patient's portion of the charge. Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.
- A Medical Necessity Form completed by a medical, vision, or dental provider (required in some cases).

## Can I set up direct deposit for receiving my reimbursements?

Yes, you can receive your reimbursements more quickly by signing up online for direct deposit to your external, personal checking or savings account. On the Home Page, under the Profile tab, click Banking on the left. Select Add Bank Account, enter your bank account information, and click Submit.

## How often are reimbursements made?

Claims are processed on a daily basis. Once your claim has been processed and approved, payment will be issued to you via check or direct deposit. If you elect to receive a check, please allow extra time for delivery through the postal service.

## Does HSA Bank have a mobile app<sup>4</sup>?

Yes, HSA Bank Mobile offers real-time access for all your account needs – like checking account balances, filing claims, and tracking expenses – 24 hours a day, seven days a week. Download it today at Google Play or the App Store.

