

# HSA Bank tools make it easy to pay your health claims

If you have a savings account with HSA Bank, you have access to expanded services through your health plan — making it easier for you to use the funds in your HSA to pay for your medical care. HSA Bank is an independent company that administers some health savings accounts on behalf of your health plan.

## Online payment options

There are two ways to pay your medical claims online with your HSA funds. To sign up, simply log in to My Health Toolkit® and select the Benefits tab. Under Financial Accounts, click Pay Claims with HSA Bank.

#### **Automatic payment**

- For maximum convenience, set up your HSA to always pay your portion of the provider's bill automatically.
- With this option, when we process your claim, we calculate what you owe and automatically send it to the provider from your HSA. If the full amount is not available in your HSA, we will make a partial payment.
- This transaction will appear online and on your Explanation of Benefits for this claim in the "CDHP Paid" column.

#### Claim-by-claim payment

- This option is useful if you are saving HSA funds for a specific medical expense.
- You can print a payment confirmation and have a record of the transaction in My Health Toolkit.

## On-the-spot payment options

You have access to an HSA debit card or checks to pay providers directly for medical, drug, vision, dental and other qualified expenses.

# Reimburse yourself with electronic transfer

If you pay the provider directly for your portion of the bill with non-HSA funds (such as your personal checking account), it's easy to reimburse yourself. Log in to My Health Toolkit and select the Financial Info box on the left side of the page. Under HSA Bank Account, click Access Account.

You can change your payment option at any time on our website or by calling the toll-free Member Services number on your ID card.

If you have a qualified high deductible health plan but

do not have an account through HSA Bank, contact your benefits manager to learn how to open an account and begin taking advantage of these services.





MyHealthToolkitKC.com