

# Health Savings Accounts Debit Card Overview

## Pay for your eligible medical expenses without cash, checks or hassles.

With your HSA debit card, you have an easy way to purchase healthcare-related goods and services. The cost of each eligible medical purchase you make is deducted from your HSA. You don't have to use cash, checks or credit cards or wait to be reimbursed for out-of-pocket expenses. Just pull out your card, pay and go!



## The benefits of your HSA debit card.

- It's fast - funds are deducted from your HSA at the point of sale.
- It's convenient - you can use your card to pay for all HSA-eligible healthcare expenses.
- It's easy - just activate and sign your card. Then, hand it to the cashier when making a purchase or swipe it through the keypad. Select "Credit" and sign for the purchase. The amount will be deducted from your HSA.

## Using your card.

Before using your card, be sure to check your available account balance. You can always get your account balance by calling 1-866-520-4HSA (4472). Always remember to keep itemized receipts or EOBs in case there is a question about the eligibility of an expense.

Your card cannot be used at ATMs, for cash advances or to receive cash back at the point of sale.

## HSA Eligible Expenses

- Out-of-pocket medical expenses such as copays, deductibles and coinsurance.
- Diagnostic services not covered by a health plan.
- Dental treatments such as fillings, braces or extractions.
- Hearing aids and batteries.
- Eye exams, eyeglasses, contact lenses and supplies.
- Chiropractic care and acupuncture.
- Qualified long-term care insurance (dollar limits may apply) and COBRA premiums.
- Medicare premiums.
- And more!

The IRS publishes a complete list and description of these expenses in Publication 502, Medical and Dental Expenses. A copy is available at <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

# HSA Debit Card FAQs

## What can I purchase with my card?

Use your HSA debit card to pay for eligible medical expenses. It should only be used at healthcare-related locations.

## When asked by a merchant or directed by a point-of-sale system to choose a payment method, should I select “Debit” or “Credit?”

You will receive information about a debit PIN with your card. You can use your PIN to make debit purchases or select “Credit” and just sign for the purchase.

## Can I use my card at an ATM?

No. The card can only be used for eligible medical expenses. You cannot use this card to get cash from an ATM or to receive cash back from a merchant.

## What if my healthcare provider doesn't accept my card?

If your healthcare provider doesn't accept your card, you may use a personal form of payment (cash, check or debit/credit card) and then request reimbursement from your HSA.

## Can I use my card to buy healthcare-related items from internet merchants?

Yes, as long as your purchases are eligible medical expenses.

## Is this card like my other debit cards?

No. Your HSA card can only be used for eligible expenses at specific healthcare-related service providers or merchants where you can purchase healthcare goods or services. Your HSA card has no cash access.

## Will I have to provide receipts for my card purchases?

You won't have to submit receipts for purchases made with your HSA card. **However, you must keep itemized receipts (or have an EOB) for each purchase made with your card.** If the IRS requests documentation to verify that funds from your HSA were used only for eligible expenses, you'll need these receipts.

## What if I don't have enough funds in my HSA to cover the eligible medical purchases I want to make?

Your card will be declined if there are insufficient funds in your account to cover the purchase. You can use a personal form of payment or ask the merchant if they can split the purchase between two forms of payment, allowing you to use your available balance and pay for the difference with another payment method.

## What should I do if my card is lost or stolen?

If your card is lost or stolen, you should immediately contact customer service at 1-866-520-4HSA (4472).

## What if my card doesn't work at the point of sale or the cashier tells me my transaction has been declined?

You may need to pay with another form of payment. The decline is usually due to something simple like:

- You're not at an eligible HSA provider or merchant.
- Your HSA balance is not sufficient to cover the purchase.

