



Reimburse Yourself for Out-of-Pocket Medical Expenses

Did you know that you can pay yourself back from your HSA for IRS-qualified medical expenses that were paid out of pocket? We offer multiple options for accessing your funds.

- **HSA Bank Health Benefits Debit Card** – You can use your HSA Bank Health Benefits Debit Card at an ATM³ to reimburse yourself for eligible expenses paid out-of-pocket (a transaction fee may apply).

•Note: When withdrawing HSA funds from an ATM, be sure to select the "checking" option (not savings) when asked the type of account you are withdrawing from.

- **Online Transfer** – On HSA Bank's [Member Website](#), you can transfer funds from your HSA to an external bank account, such as a personal checking or savings account. There is a daily transfer limit of \$2,500 to safeguard against fraudulent activity.

Note: You will be able to reimburse yourself for IRS-qualified medical expenses that you incur from the establishment date of your HSA. For example, if your HSA establishment date is January 1, you can reimburse yourself for expenses incurred on or after that date.

How to use your HSA?



Pay for IRS-Qualified Expenses With Your Health Savings Account

It's easy to pay for IRS-qualified healthcare expenses with your HSA. We offer several convenient options to pay for current or future healthcare expenses, which include deductibles, co-insurance, prescriptions, vision, dental care, and more. For more information on IRS-qualified medical expenses, [click here](#).

An HSA is a unique tax-advantaged account that can be used for current or future healthcare expenses. To pay for a service or make a purchase, you need to have the available funds in your account.

Use Your Health Benefits Card – Your HSA Bank Health Benefits Debit Card provides access to your HSA funds at point-of-sale with signature or PIN.¹ HSA Bank limits point-of-sale debit card transactions to medical merchants. Debit card transactions are limited to your current balance.²

You can designate an authorized signer and request a debit card for them at any time on the [Member Website](#).

Pay Online – You can pay a provider directly from your HSA on the [Member Website](#) or mobile app.