

How to use your HSA

Your health savings account (HSA) carries tax advantages if you use the funds for healthcare. Your HSA is part of your high-deductible health plan. Here are the basics.

When to use it

- Use it to pay for qualified medical expenses until you reach your deductible.
- After you've reached your deductible, use it to pay for coinsurance amounts until you reach your out-of-pocket maximum.
- Once you've reached your out-of-pocket maximum, let your HSA fund grow tax free. Your care is now covered in full by your plan.

How to access your HSA online

- Sign in at premera.com
- Select **View your Personal Funding Accounts**

Once you're there

- View claims and card transactions
- Set up recurring claims
- Deposit funds
- Invest your savings
- Replace a card or add a cardholder

How to use it

- Pay with your healthcare payment card (if included with your plan)
- Pay out of pocket and reimburse yourself later
- Pay out of pocket and let your HSA fund keep growing

Save your receipts

Always save your itemized receipts and any documents that verify you used your HSA funds for IRS-approved expenses. For a list of IRS-approved healthcare expenses, visit premera.com/hsa.



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