

Limited Purpose Flexible Spending Account (LPFSA)

Login Site:
MyAccounts.hsabank.com



GETTING STARTED WITH YOUR LPFSA



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**, click on "Create your new username and password," and follow the prompts.



Your HSA Bank Visa® Health Benefits Debit Card will arrive in a separate mailing if your plan has a card available. You can use your card at point-of-sale to pay for IRS-qualified vision or dental expenses. 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 Visa® 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 Dependent¹," 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 available².

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 844-650-8936 to speak with a representative.





FAQS FOR THE NEW MEMBER

How is a plan year defined for an LPFSA?

LPFSAs 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 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 LPFSA at any time during the plan year?

IRS regulations state once you have enrolled in an LPFSA, 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. Your employer can give you a complete list of permitted change events. You may not reduce your election to an amount less than either your year-to-date reimbursements or your year-to-date LPFSA contributions.

What is considered an eligible IRS-qualified expense under an LPFSA?

Your limited purpose FSA funds are available only for certain IRS-qualified expenses, as described in your plan document. Such expenses may include:

- Dental care and orthodontia, such as fillings, X-rays, braces, caps, and mouth guards.
- Vision care, including eyeglasses, contact lenses, solutions and supplies, and LASIK eye surgery.
- Prescriptions and eligible over-the-counter items or dental and vision only.

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

Yes, if these expenses are eligible under your LPFSA.

Do my LPFSA dollars expire?

Your employer determines whether your plan has a Grace Period or whether unused FSA dollar roll to the next plan year. The IRS limit for rollover is \$500.

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.

If I am unable to use my debit card and must submit a claim online, through the mobile app, or postal service, what do I need to include³?

In order to pay your claim, we need documentation showing provider or merchant name, patient's name, description of services/products, original date of service, and patient's portion of the charge. This can be through:

- The Explanation of Benefits (EOB) statement from your dental or vision plan.
- An itemized receipt or bill of service. Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.
- A Medical Necessity Form completed by a vision or dental provider (required).

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 app⁴?

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.

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.