

# STEPS FOR USING YOUR HSA



## WHEN VISITING A PROVIDER

### STEP 1: EMPLOYEE

- Show your HealthPlus card at time of service
- Do not pay copay. If you are asked to pay, simply say no and they will bill your provider

### STEP 2: PROVIDER

Your provider will bill HealthPlus

### STEP 3: HEALTHPLUS

- Process your bill according to benefits purchased by district
- Send an explanation of benefits (EOB) to employee and provider

### STEP 4: EMPLOYEE

- Pay the provider from your HSA
- Pay the amount shown on the EOB

## WHEN VISITING A PHARMACY

### STEP 1: EMPLOYEE

- Show your HealthPlus Card and make sure the pharmacy has your current insurance in their system

### STEP 2: PHARMACY

- Check prescription information with HealthPlus and get your approved rate immediately

### STEP 3: EMPLOYEE

- Pay for the prescription with your HSA

## THINGS TO REMEMBER

- Be sure the provider or pharmacy has your current insurance carrier information
- Do not pay the provider until you receive the EOB to be sure you are getting the contracted rate
- Keep all receipts
- Balance your HSA account as you would your checkbook—this will help make sure you don't overspend the HSA account
- Do not use your HSA to pay for prescriptions if you are using a pharmacy discount program
- You may add extra money (up to the IRS regulations) to spend on qualified medical expenses