



# SuperMed HSA

## SuperMed HSA Guide



### What is a health savings account (HSA)?

By enrolling in a qualified high-deductible health plan (QHDHP), you're eligible to enroll in a health savings account (HSA) managed by a bank or financial institution. Contributions to your HSA are tax deductible and can be used to pay for a comprehensive list of eligible medical expenses—giving you more options to manage your healthcare costs.

### Why is this type of plan right for you?

HSAs offer many benefits. For example, preventive care is fully covered and prescription coverage is considered a medical benefit, so those expenses count toward your deductible.

There are also several tax advantages and other financial incentives available with HSAs:

- Contribute funds to your account (if your employer offers payroll deductions) to lower your taxable income\*.
- Withdraw funds to pay for healthcare expenses at any time—tax free.
- Accumulate tax-free interest on your HSA and roll over your balance every year.
- Make investments with the funds you contribute to your account, similar to how you would use a 401(k).
- Keep any contributions you make to your HSA—even if you change employers or health plan carriers.

### Online Tools

The advantages don't end with your HSA. As our member, you have access to *My Health Plan*, our secure online member portal. Using *My Health Plan*, you can:

- **Control your health costs**—Find providers covered by your plan and estimate treatment costs before an appointment.
- **Manage your plan**—Review your Explanation of Benefits (EOB) forms, order a new ID card and access valuable discounts.
- **Improve your health**—Browse our SuperWell® Health Resource Center for useful tools and information to live healthier.

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\* After-tax contributions to an HSA can be deducted dollar-for-dollar—even if you don't itemize your taxes.



### Frequently Asked Questions

#### What medical expenses can I pay with my HSA funds?

The IRS determines what expenses qualify for payment with your HSA. The bank administering your HSA can provide a detailed list; however, a sampling includes:

- health plan deductibles, copayments and coinsurance;
- prescription drugs;
- dental services, including braces, bridges and crowns;
- vision care, including glasses and Lasik eye surgery;
- psychiatric and certain psychological treatments;
- long-term care services;
- medically related transportation and lodging; and
- certain health premiums, including COBRA if you are not an active employee.

#### How much can I contribute to an HSA?

The IRS determines the minimum and maximum amounts you can contribute to your HSA each year. For 2013, the following amounts apply:

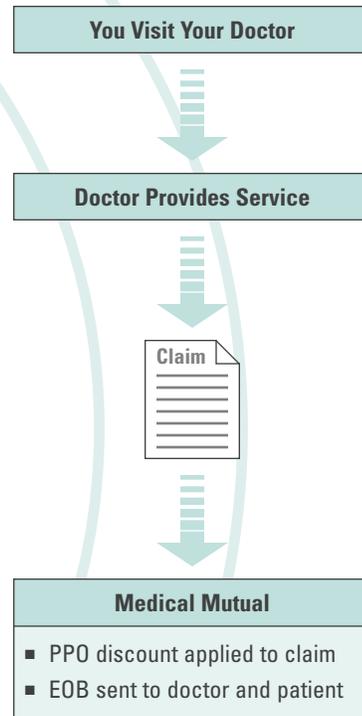
- Maximum Contribution (Individuals): \$3,250
- Maximum Contribution (Family): \$6,450

The IRS allows you to contribute the full annual maximum regardless of what month your coverage begins. Additionally, a one-time transfer of an HSA, Flexible Savings Account (FSA) or an IRA rollover is allowed. Individuals age 55 to 64 can contribute an additional \$1,000 per year more than the annual maximum, according to a catch-up provision.

#### How do I pay a claim with my HSA?

After visiting a provider, they will submit your claim to us. We issue you and the provider an Explanation of Benefits (EOB), which tells you how much you are responsible for paying. The provider bills you for the amount on your EOB, then you can pay the claim using:

- your HSA debit card
- a check from your HSA administrator (your bank or financial institution)



#### Who will administer my HSA?

We work with three banking partners to bring you quality HSA administration. Each of our partners offer online banking, electronic enrollment, free debit cards and multiple investment options. Best of all, we cover monthly administration fees.

- **Healthy Equity, Inc**  
Visit [HealthEquity.com](http://HealthEquity.com) or call (866) 889-8583
- **PNC Financial Group**  
Visit [PNC.com](http://PNC.com) or call (866) 966-4729
- **Wells Fargo/Wells Fargo Health Benefit Services**  
Visit [WellsFargo.com](http://WellsFargo.com) or call (866) 449-9929