

# Health Savings Account (HSA)



## A Member Guide



# Save the Smart Way And Maximize Your Healthcare Dollars

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With your BlueSolutions for HSA health plan, you have the option to set up a health savings account (HSA). This tax-advantaged account can help you control your healthcare costs in the short-term by taking advantage of tax savings. This guide provides all the information you need to start using this valuable savings feature.

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# How to Fund Your New HSA

Now that you've enrolled in a BlueSolutions for HSA health plan, you can start saving for eligible medical expenses.

Here's how:

- **Payroll Contributions:** Talk to your employer about having pre-tax dollars deducted from your paycheck and deposited directly into your HSA.
- **Online Transfers From Your Personal Bank Account to Your HSA:** Go to your personal bank's online banking portal and transfer your preferred amounts into your HSA. You'll need your HSA bank account and routing numbers, which will be mailed to you when you activate your HSA.
- **Manually Deposit Funds Into Your HSA:** You can also mail manual deposit checks from your personal bank account to your HSA. When mailing a check, please make it payable to Bancorp Bank and send it along with the proper direct deposit form to:

Bancorp Bank - Wealthcare  
Attn: Deposit Operations  
PO Box 15329  
Wilmington, DE 19885-5329

You can find a direct deposit form in your BCBSRI HSA Member Portal under the **EDUCATION RESOURCES tab – MY PLAN's FORMS AND DOCUMENTS.**

## 2014 IRS Annual Contribution Maximums:

- Individual Plans: \$3,300
- Family Plans: \$6,550
- If you are 55 years or older, you can contribute an additional \$1,000.

## Already have an HSA? Here's what to do.

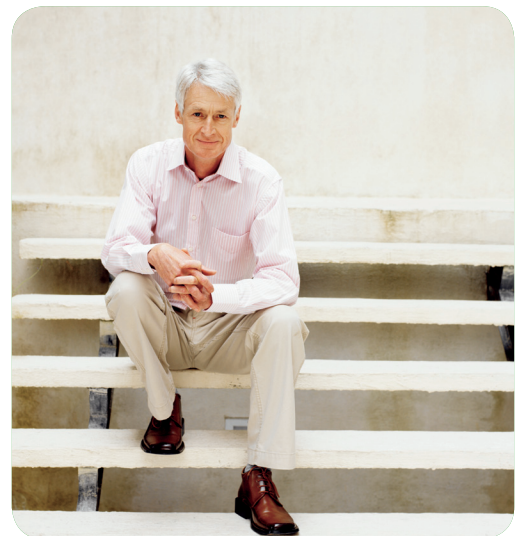
### Option A – Transfer the money in your existing HSA to your Bancorp Bank HSA:

To transfer your existing HSA money from your existing bank to Bancorp Bank, all you need to do is complete the Bancorp Bank HSA Rollover Form and return it to London Health. You can find the Rollover Form on the BCBSRI HSA Member Portal under the [EDUCATION RESOURCES](#) tab – [MY PLAN's FORMS AND DOCUMENTS](#). Then close your old HSA by following your bank's process.

You can continue to use your old HSA until the end of the year.

### Option B – Keep Existing Funds with HSA Bank:

It is completely voluntary to keep your existing funds with HSA Bank. If you decide to maintain your HSA Bank account, you will be sent a new HSA Bank debit card and will have to pay the HSA Bank administrative fee, which is \$2.25 per month. This fee will automatically be deducted from your bank account by HSA Bank. Please note there is no fee if you decide to close your account with HSA Bank and roll over your existing HSA funds to Bancorp.



# How to Pay Your Medical Expenses

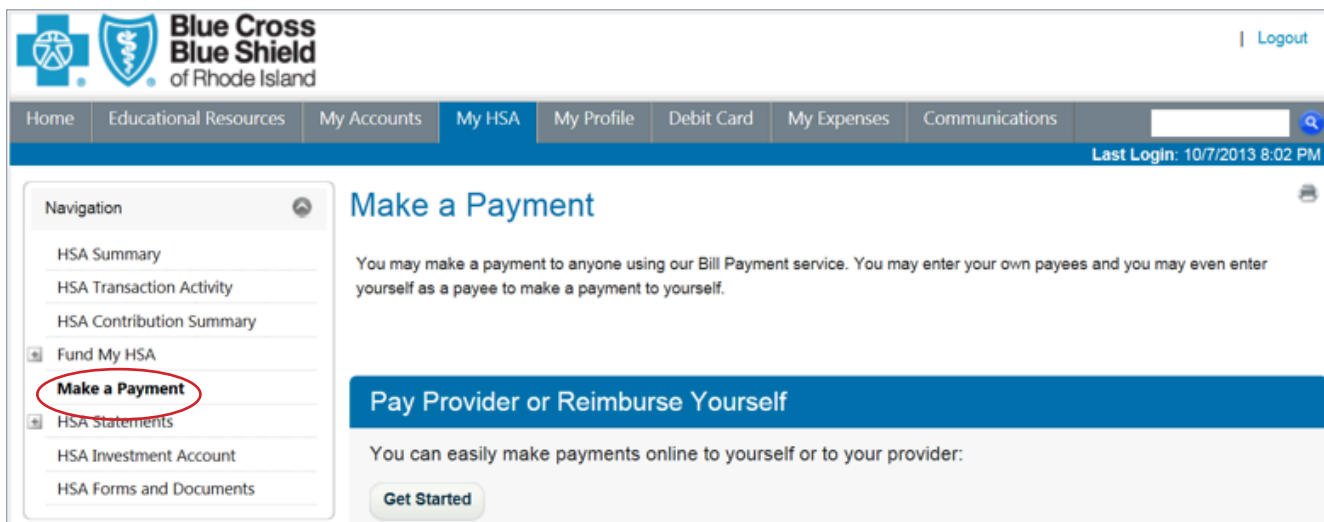
When you do have a medical expense, first verify your deductible and the amount that you owe. Then you'll have four convenient options for paying with money from your HSA:

## Debit Card

- If you're charged at your provider's office, you can use your HSA debit card to pay the bill right there.
- If the bill is mailed to you, you can call the provider to process your debit card payment over the phone, or you can write your debit card number on the medical bill and mail it back to the provider.

## Online Bill Pay

- You receive a bill from a provider.
- Use the **MAKE A PAYMENT** feature in your HSA member portal to pay your provider through the portal.



## HSA Check

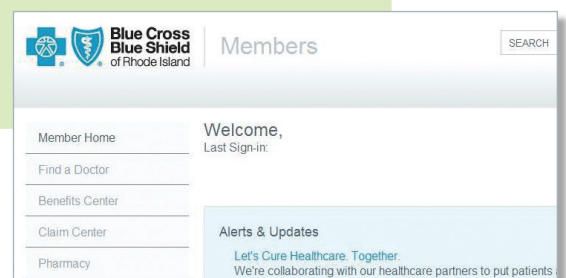
- If you're charged at your provider's office, you can write a check from your HSA.
- If the bill is mailed to you, you can write a check from your HSA and mail it to your provider.

## Online Transfers

- Pay your provider with personal funds (e.g., cash).
- Transfer funds from your HSA to your personal bank account using the Make a Payment feature to reimburse yourself for the amount paid with personal funds (transfer initiated within your personal bank's portal).

## Compare Healthcare Costs

Use the My Cost Calculator tool to compare costs between providers in your area. This will help you maximize your HSA money. This tool is located in the **BCBSRI.com** member portal.



# Eligible and Ineligible HSA Expenses\*

You can use your HSA dollars for qualified medical expenses for you and your dependents. Below is a sample of eligible and ineligible medical expenses:

Eligible Medical Expenses		
Acupuncture	Diagnostic Tests	Optometrist
Ambulance	Durable Medical Equipment	OB/GYN Services
Artificial Teeth	Eyeglasses	Pediatrician
Birth Control	Eye Surgery	Physician Services
Braces	Hearing Aids	Prescription Drugs
Cancer Treatment	Hospital Services	Psychiatric Care
Chemical Dependency	Insulin Treatment	Psychologist
Child Birth/Delivery	Laboratory Fees	Smoking Cessation Programs
Chiropractors	Long-Term Care	Surgeon Fees
Contact Lenses	Machine Tests	Transplants
Copays	Medicare Part D Premiums	Transportation for Healthcare
Deductibles	Mental Health	Vision Expenses
Dental Expenses	Neurologist	Weight Loss Program
Dermatologist Fees	Nursing Homes	X-Ray Fees

Ineligible Expenses		
Cosmetic Surgery	Health Club Dues	Teeth Whiteners
Deodorant	Medicated Shampoo & Soap	Tissues
Electrolysis Hair Removal	Mouthwash	Toiletries
Funeral Expenses	Multivitamins	

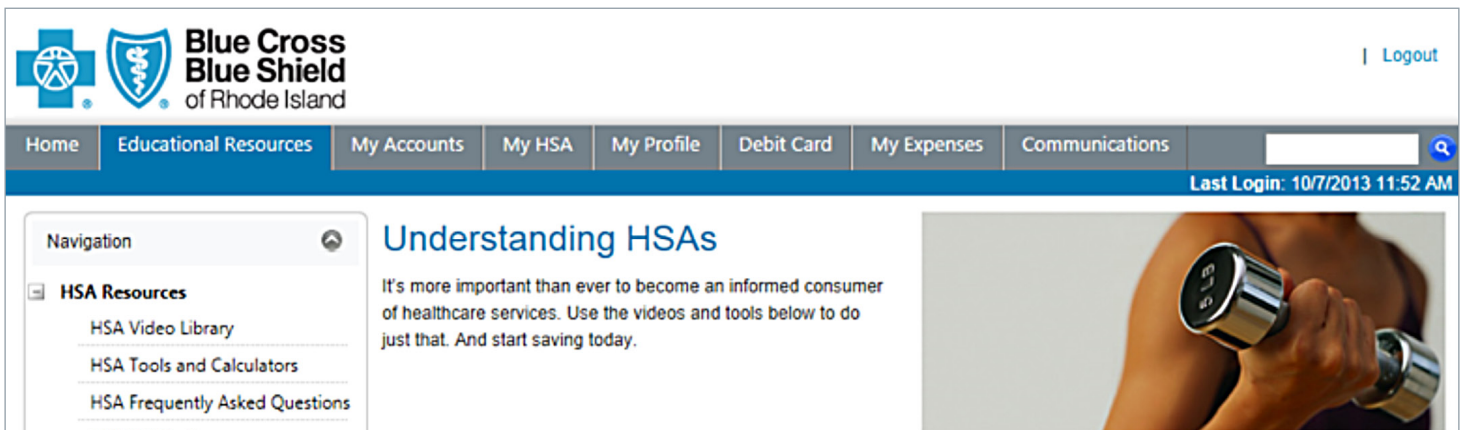
\* This list is for illustrative purposes. Please see IRS Publication 502 for a more detailed and accurate listing of qualified healthcare expenses.

# Online Portal Instructions and Features

BCBSRI's HSA Member Portal provides easy-to-use tools to help you manage your HSA funds and maximize your BlueSolutions for HSA health plan. Below are instructions to log in to your HSA portal and find key features of the website.

**Step 1** – Go to **BCBSRI.com** and log in to your member home page.

**Step 2** – Click **YOUR HSA** in the left tool bar. You will then be directed to your BCBSRI HSA Member Portal.



## HSA Member Portal Tools and Resources:

- **EDUCATIONAL RESOURCES:** Includes HSA videos, tools and calculators, FAQs, and HSA IRS limits.
- **MY ACCOUNTS:** Lists data associated with account and payment activity, including transaction history, pending claims, reimbursement requests, and more.  
*Please note, the account "TBB" represents your HSA bank account with Bancorp Bank.*
- **MY HSA:** Provides account management and banking features and tools, including your HSA summary, transaction activity, contribution summary, HSA funding, statements, and investment summary.
- **MY PROFILE:** Displays your demographic information and mobile app registration instructions.
- **DEBIT CARD:** Verify your debit card status and numbers within the Debit Card tab.
- **MY EXPENSES:** Track medical, dental, vision, and prescription expenses.
- **COMMUNICATIONS:** View announcements, communication preferences, and contact information.



# How to Use Your Mobile App

The HSA mobile app (coming soon) will allow you to manage your HSA on the go. The mobile app can be downloaded within Apple and Android marketplaces. Below you'll learn how to download and set up the HSA mobile application. You can also read about its valuable features. (Please note, you can manage only your HSA from the mobile app, not your health plan benefits.)

## Download the Mobile App:

**Step 1** – Key in “**Blue Cross & Blue Shield of Rhode Island BlueSolutions Spending On the Go**” within the search engine of your Apple or Android smartphone.

**Step 2** – When you locate the application, click the icon and select **INSTALL**.

**Step 3** – Once installed, click the “**BCBSRI BlueSolutions Spending On the Go**” app icon on your smartphone’s home screen.

- First-time users will have to create a **USERNAME** and **PASSWORD**. When you click on the app icon and the log-in screen comes up, click **SIGN UP**.

- Complete the registration page shown below:

User Name:

Password:

Confirm Password:

First Name:

Last Name:

Email Address:

Employee ID:

Registration ID:

Accept Terms of Use  View Terms of Use

Register Cancel

Your HSA EMPLOYEE ID is your SUBSCRIBER ID number, which you'll find on your BCBSRI member ID card.

**Example: ZBF123456789**

You can find your **EMPLOYER ID** number, by following these directions:

- Within your HSA portal, click **COMMUNICATIONS** tab.
- Click **ANNOUNCEMENTS**.
- Click **ANNOUNCEMENT** titled “**EMPLOYER ID.**”

**Example = LHBABJ1234**

- When finished, click **REGISTER**.

- After you have successfully registered, you will be asked to set up additional security information. When completed you will be directed to your mobile app.

## Summary of the Mobile App Features

- **ACCOUNTS:** Posts data such as account details, account balance, and recent transactions.  
Please note, the account “TBB” represents your HSA bank account with Bancorp Bank.
- **ALERTS:** View messages and updates to your account, such as password changes and claim submission updates.
- **CONTACT US:** Access BCBSRI's customer service contact information here.
- **MORE:** Access additional information, including About Us, Privacy & Security, and Clear Saved ID.

Account	Balance
HRX	\$300.00
FSA	\$0.00
FSA	\$159.36
TRN	\$1,703.60

## Have questions about your health plan or HSA?

Call our Customer Service Department at the number printed on the back of your BCBSRI member ID card or 1-800-639-2227.

We're available Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST).

Or, talk to your employer about your benefits.



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