



# How it works

## At the doctor's office...



### 1. Receive services

With an HSA-powered plan, no copay is required at the time of service. Be sure to present your insurance ID card. If your health care provider requires a deposit, it will be applied to your invoice.

Your health plan has a network of providers that it recommends, however you can use HSA funds to pay any qualified medical expense even if it is not covered by your insurance. This provides significant tax savings on out-of-network services.



### 2. Provider bills health plan

Provider submits a claim to your health plan for services rendered.



### 3. Health plan sends EOB

An explanation of benefits (EOB) is sent to you outlining the negotiated/allowed charges and summarizing your year-to-date deductible and co-insurance totals. In some cases, your health plan may send a copy of your claim to HealthEquity, which will appear in the member portal.



### 4. Provider sends invoice

The provider sends you an invoice, or statement, reflecting the allowed charges. Make sure the amount matches the EOB sent to you by your health plan. If not, contact your health plan.



### 5. Pay invoice with HSA

You can pay with your HSA debit card or set up an online payment that is sent directly to the provider or as a reimbursement to you.

## At the pharmacy...



### 1. Obtain prescription

Obtain a legal prescription from your doctor for needed medication and submit it along with your insurance ID card to a pharmacy.



### 2. Pharmacy verifies insurance coverage

The pharmacy checks with your health insurance on-the-spot to determine the amount you owe for the prescription.



### 3. Pay for your prescription

The pharmacy fills your prescription and you pay the determined amount owed. The expense is automatically applied to your deductible and/or coinsurance. Your HSA debit card is a convenient method of payment.



### Over-the-counter medication

The IRS does not allow HSA funds to be used for over-the-counter (OTC) medicines without a prescription. We encourage you to ask your doctor if he or she can write a prescription for OTC medicines or supplies that you frequently need to utilize. Then, you can use your HSA to pay for these items.