

# Your HSA User Guide

Let's get started.



**Manage your account — anywhere, anytime — with our member website and mobile app.**

## Get the app

Download the **Highmark Blue Shield Spending** app from your phone's app store and use the info to the right to register.

- **Registration ID:** Enter your 16-digit HSA debit card number.
- **Employee ID:** You can find this ID on the front of your member card. Enter all 12 digits and add an additional zero at the end.

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## Access your HSA

**First-time user?** No problem. Go to [highmarkbcbs.com](https://highmarkbcbs.com) and click **Register** to create your account.

Stay on top of all things HSA with real-time notifications on your account. Just select the gear icon on the dashboard to customize how you receive messages — text, email, or both.



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## Complete your HSA setup

After you register, go to the **Claims & Spending** tab and then click the blue **Access** button to set up your **Personal Dashboard**. On the dashboard, you can:

- Sign up for direct deposit.
- Designate beneficiaries.
- Manage your debit cards.
- Set up digital communication preferences (and avoid the \$1.25 fee for paper statements).



# Using your HSA



## Paying your expenses

To submit a claim, pay your health plan expenses, upload a receipt, and do anything else claim related, just click on the **Claims & Spending** tab.

To pay a provider for a deductible or other expense, go to the top left menu and select **Claims**, then **Claims Activity**. Just click on **Pay Claim** next to the desired claim you want to pay.

To pay or get reimbursed for other types of expenses like dental or vision, go to the top left menu and select **My Accounts**. Then select **Bill Pay** and click the **HSA Bill Pay** button.



## Using your debit card

You'll manage your cards and request additional cards for your dependents by clicking on **your name** and selecting **Debit Card(s)**.

You can also request cards for dependents not on your medical plan by clicking on **Adding a Family Member** under your name.



### Did you know?

You can view your claim status and balances from anywhere with the **Highmark Blue Shield Spending** app.



# Contributing to your HSA

If you're enrolled in a qualified high-deductible health plan, you can make contributions to your HSA. Visit [highmarkspendingaccounts.com](https://highmarkspendingaccounts.com) to see the current annual contribution limits set by the IRS.

1

## Payroll elections

If you opted to have your HSA be deducted from your paycheck, it will be deducted from the pre-tax amount each pay period. This also lowers your taxable income, which is a bonus.

2

## Individual contributions

You'll need to connect your bank account to your HSA in order to make individual contributions. Click into the **HSA summary** on your dashboard and then click **Contributions**.

Once your account is successfully linked to your HSA, you can get started on that same **Contributions** page.

3

## Rollover contributions

If you have an HSA with another financial institution, you can avoid potential fees by consolidating them into one account. Just download the **Transfer of Assets** form from **Forms and Documents** under **Resources** on the top left menu.

## Tax information

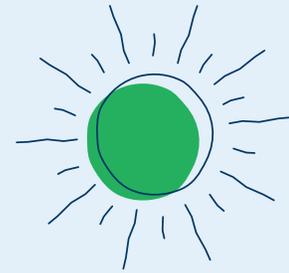
You'll get two tax forms each year for your HSA.

1. **1099-SA Form**: Arrives in January and shows distributions paid for HSA expenses for the tax year
2. **5498-SA Form**: Arrives in May and shows your HSA contributions for the tax year

You can also find these forms on the **Tax Forms** page under **HSA summary** on the dashboard.



# Investing your HSA funds



You can open an investment account once your HSA cash balance reaches \$500. Any HSA dollars over the minimum balance of \$500 can be invested in ETFs (Exchange Traded Funds) in your choice of three different investment paths (we cover those on the next page). If your balance falls below the minimum, you can't make further investments until it's back up. The minimum investment amount is \$1.

Some things to note about investing your funds:

- A monthly fee (based on your investment path) will be debited from your HSA.
- Your account may lose value over time.
- It's not an FDIC-insured account.
- It's not bank issued or guaranteed.



# Opening your investment account

Click on your **HSA balance** in the **My Accounts** section, then click the **Investment** button. From there, click **Start Investing** and follow the prompts to register and begin investing.



## Choosing your investment path

You have three options to choose from. Here's how each one works:

### Managed (novice investors)

- You decide how much you want transferred from your HSA cash account to your investment account.
- After answering a risk questionnaire, you're matched with a fund portfolio.
- The advisor tool will regularly rebalance and manage your portfolio for you.

### Self-directed (intermediate investors)

- You decide how much you want transferred from your HSA cash account to your investment account.
- You allocate a percentage of your funds into a curated fund lineup.
- You're responsible for rebalancing your portfolio, if you choose.

### Brokerage (skilled investors)

- You can freely transfer money back and forth between your HSA cash account and HSA investment account.
- You can also search for stocks and exchange-traded funds (ETFs) on the platform and buy full or fractional shares.

## Managing your investment account

**Real-time trading:** Once your HSA hits a certain balance, you can immediately move funds into your investment account, rather than waiting the 24 to 48 hours typical of other platforms. You'll have access to a full suite of exchange-traded funds (ETFs), which, when traded in real time, can lower costs for you.

**Fractional trading:** You can buy fractional shares of desired ETFs and stocks up to eight decimal points (compared to three decimal points at Schwab and TD Ameritrade).

## Navigating your dashboard

Once your account is open and funded, you can use your **Investments** dashboard to:

- See your account summary.
- View transactions.
- Move money between accounts.
- Access important documents.
- Manage your account settings.

Just click on the tabs at the top of the dashboard to navigate between pages.



## Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: [CivilRightsCoordinator@highmarkhealth.org](mailto:CivilRightsCoordinator@highmarkhealth.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyonang tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

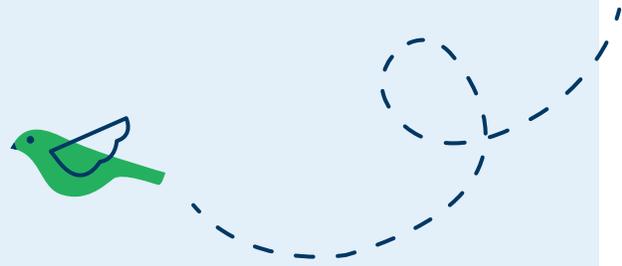
ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注：日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.



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