



Paying for medical services and prescriptions with your HSA

Whether you're paying a doctor's bill or picking up a prescription, using your Health Savings Account (HSA) to pay for your qualified medical expenses¹ is easy. We have included step-by-step instructions and tips below to help you get started with payments from your HSA.

Building an HSA balance

The first and most important thing to do is contribute to your HSA. Regular contributions to your account help ensure that the money will be there when you need it — remember, you can save up to \$25 or more in taxes for every \$100 you contribute.² The HSA is your medical expense savings tool for this year and the future.

Using your HSA when you're billed for medical services

First, be sure your doctor, healthcare provider, or pharmacy has your up-to-date medical, dental or vision insurance information before you receive care. This saves you money by ensuring you receive insurance company discounts on services and have charges applied to your deductible.

Review your Explanation of Benefits statement

After you receive medical services, you should receive an Explanation of Benefits (EOB) statement from your insurance company. Reviewing this document helps you make sure you are not overbilled and do not overpay.

Explanation of Benefits (This is not a bill)				
Your Claim History				
Date of Service: January 21, 2014				
Name: Smith				
Claim Number: 123456789				
Type of Service: Medical				
Billed by Provider	Health Plan Discount	Amount Paid by Insurance	Amount You Owe Provider	Amount Applied to Your Deductible
\$150.00	-\$30.00	\$0.00	\$120.00	\$120.00

An EOB is not a bill for medical services; it is a statement from your insurance company that shows the details of your medical claims. EOBs may vary depending on your insurance provider, but they usually include:

- Patient's name and date of services
- Amount charged for services by your medical provider
- Amount paid by your insurance company
- Remaining balance you are required to pay
- Amount applied to your health plan deductible
- Any health plan discounts applied

Paying a medical bill with your HSA

▶ Step 1

When you receive a bill from your medical provider, compare it with your EOB. If you find a discrepancy, contact your insurance company or medical provider to resolve any issues before paying the bill.



▶ Step 2

Once you are confident that your bill is correct, the most convenient option is to pay with your Wells Fargo Visa® HSA debit card¹ by following the credit card payment instructions provided on the bill.



▶ Step 3

Save your itemized receipt of the approved transaction and the EOB for your records (in the event of an IRS tax audit).



Using your HSA to pay for services or prescriptions at the point of sale

Pharmacies and some medical providers will ask you to pay for expenses when you pick up your prescriptions or receive care (example: co-payments). Remember, to ensure the provider has your current medical coverage information, and use your HSA debit card to pay the provider. If asked to pay at the time of service for medical expenses, it is still important to review your EOB statement to make sure you haven't been overcharged.

¹The HSA debit card does not differentiate which purchases are qualified medical expenses, and Wells Fargo does not check to make sure that you are using your HSA for qualified medical expenses. It is your responsibility to understand what items are eligible. Remember, income taxes and a 20% penalty may apply to purchases that are not for qualified medical expenses. Consult your tax advisor with questions.

²Savings may vary. HSA contributions up to annual contribution limits are not subject to federal income tax. Please consult a tax advisor for more information.

continued

Together we'll go far



Paying with your HSA at the doctor's office or pharmacy

Step 1

Present your HSA debit card for payment wherever Visa® is accepted.



Step 2

Pay the total amount owed with your HSA debit card (if prompted, please select "Credit") and sign for the purchase.



Step 3

Funds will be deducted automatically from your HSA.



Step 4

Remember to save your itemized receipt (in the event of an IRS tax audit).



Access your HSA through *Wells Fargo Online*® by signing on at wellsfargo.com. Click on your HSA balance to view your transaction history or your monthly statement to review your HSA transactions.

If you have questions about the amount you are required to pay for your prescriptions or medical services, please contact your insurance company.

Tips for saving money



- If you need to take a prescription, remember to ask for a generic alternative.
- Ask your doctor questions about the medical necessity and cost for procedures and services.
- Tell your provider you have a high-deductible health plan. Knowing that you are paying out of pocket may help you negotiate lower charges.
- Only visit the ER in actual emergency situations. Remember that your provider's office and urgent care are appropriate options for conditions that are not life-threatening — and they can be a lot more cost-effective.
- Use your annual physical to catch conditions or health threats; annual physicals are covered at 100% by your health plan — which means no cost for you.

Frequently asked questions

What if my doctor or pharmacy doesn't accept my HSA debit card?

If you are unable to use your HSA debit card, you may pay the expense out-of-pocket and then reimburse yourself by transferring funds to another Wells Fargo account or by visiting a Wells Fargo ATM or Wells Fargo store to withdraw cash. Another alternative is to use HSA checks.

How do I check my HSA balance?

You can view your current HSA balance through *Wells Fargo Online* at wellsfargo.com or you can call Wells Fargo HSA Customer Service at 1-866-884-7374. You can also check your balance at any Wells Fargo ATM or store.

What if the amount owed is higher than my available account balance?

Tell the person taking your payment that you want to pay for the amount up to your available balance using your HSA debit card and use another form of payment for the remainder of the balance owed. Sign for both purchases and remember to keep both receipts. Once you have additional funds in your HSA deposit account, you can reimburse yourself.

What if I am also buying non-healthcare items at the pharmacy?

Pay for the items that are qualified medical expenses with your HSA debit card. Pay for items that are not qualified medical expenses with another form of payment.

We are here to help

If you have questions about your HSA, please call Wells Fargo HSA Customer Service at **1-866-884-7374**, Monday through Friday, from 7:00 a.m. to 8:00 p.m. Central Time or visit wellsfargo.com/hsa.