

# How to Use Your Health Savings Account



## What do I do at the doctor's office to use my HSA to pay for the visit?

In order to use your HSA account at a medical service center (doctor's office, hospital, etc.) show your ID card and do not pay at the time of service. You may be required to pay a small down payment.

### Explanation of Benefits (EOB)

- Compare your Explanation of Benefits (EOB) to the provider's bill.
- The EOB should reflect the carrier discount and show what your insurance covered and how much you still owe.

## What do I do with the bill?

- Do not pay the initial bill from provider.
- Save Bill until you receive your Explanation Of Benefits (EOB) from your insurance company.

## How do I pay?

- Pay your portion as shown on the EOB.
- Pay directly from your HSA account utilizing your HSA debit card, checks or set up an online payment plan.
- You can also pay using cash or through your regular bank account and then submit a reimbursement claim through your HSA account. Be sure to keep any receipts.

