

## Tips for Managing your HSA Spending

This page provides savings strategies for your HSA.

### Know your HSA balance

Avoid surprises when receiving care or filling prescriptions. Track your account activity so you know how far your HSA will take you before you start paying expenses out of pocket. Use your HSA to reach health plan financial milestones

You can easily get your current balance by signing in to [www.hellofurther.com](http://www.hellofurther.com), accessing your accounts using the Further mobile app, or by calling Further customer service at 1-800-859-2144.

Until you meet your health plan's deductible, you are responsible for paying for healthcare expenses. Use the funds in your HSA to help pay for eligible medical expenses until you meet the deductible.

#### Example

The example below shows the financial difference between having a high-deductible health plan (HDHP) both with and without an HSA.

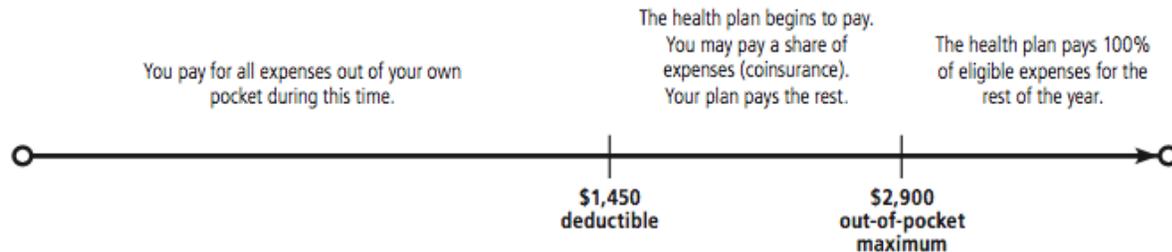


### Example of an HDHP without an HSA

\$1,450 deductible

\$2,900 out-of-pocket maximum

80/20 coverage after deductible until the out-of-pocket maximum is met



Preventive care benefits are usually covered 100 percent from Day 1.

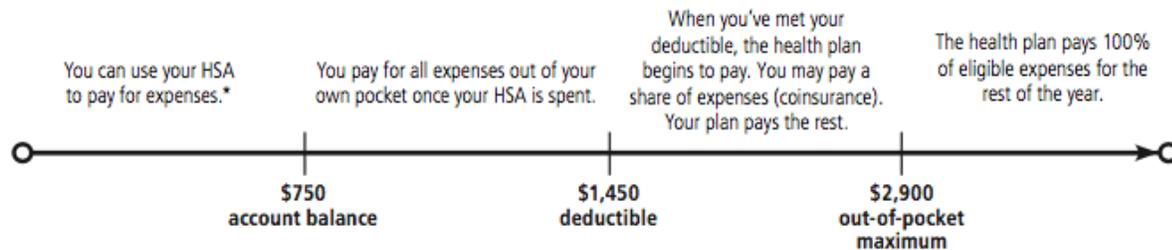
### Example of an HDHP with an HSA

\$1,450 deductible

\$750 HSA contribution (you, your employer or both)

\$2,900 out-of-pocket maximum

80/20 coverage after deductible until OOP is met



Preventive care benefits are usually covered 100 percent from Day 1.

**\*Additional features: Your HSA allows you to save any unused dollars for future health care expenses, PLUS you can have triple tax advantages; money put into the account isn't taxed; unused account dollars earn tax-free interest; and withdrawals aren't taxed if used for qualified medical expenses.**

An additional difference between a deductible plan and an HSA plan: with an HSA plan, prescriptions are subject to the deductible.

## Know what your HSA covers

See [Eligible Expenses](#) for a searchable list of eligible medical expenses that are covered by your HSA.



# Frequently Asked Questions

**Q:** How is interest credited to my HSA?

**A:** Further will credit interest monthly on the average daily balance for the month in your HSA. Further reserves the right to declare a different rate of interest at any time. Further does not pay interest on funds that are transferred to optional investment accounts.

**Q:** Why did I get a bill from my provider?

**A:** You're responsible for paying your plan deductible and any out-of-pocket expenses (including coinsurance) that you incur at the provider's office or pharmacy.

Your provider will send you a bill for the amount you owe after your health plan has processed the claim and applied discounts you receive as a health plan member. You can use your HSA dollars to pay these expenses. If you selected the "crossover" reimbursement feature, a pay-the-provider option may be available to you. See [Setting Up Your HSA](#) for more information about the crossover and pay-the-provider options.

**Q:** Why didn't I have to pay for my prescription at the pharmacy?

**A:** If you selected crossover and have money in your HSA, the dollars in your account will be used to cover the cost of the prescription at the pharmacy. That means you would pay nothing out of pocket when picking up your prescription.

