

Hip, Hip, Hooray!

You've enrolled in the HSA!
Here's what happens next.



Now that you've enrolled in Equity's high deductible health plan (HDHP) and opened a health savings account (HSA), it's time to start taking advantage of your new savings vehicle!

What You Need to Do

- ❑ **Check** your home mailbox for your HSA debit card.* (Note: if you were enrolled in the HSA in 2019, you will continue to use your existing card and won't receive a new one. If you misplaced your card, request a replacement at optumbank.com or myuhc.com.)
- ❑ **Activate** your online profile. You can log in to your account to check your account balance, file claims, track your expenses and more. Simply go to optumbank.com or myuhc.com to get started.*
- ❑ **Select** a pre-tax contribution amount via the **Total Wellbeing Portal** if you wish to contribute and did not make an election during Annual Benefits Enrollment.

*Due to FDIC regulations, Optum Bank may require additional information from you in order to open your account. If so, you will receive an email and/or letter in the mail requesting the necessary information.

Getting the Most From Your HSA

We've created a variety of educational tools and resources to help you learn the ins and outs of the HSA. To learn more, visit the **Total Wellbeing Portal** and review the Financial Wellbeing Guide on the Total Wellbeing page.



HSA Debit Card

You will receive an HSA debit card in the mail from Optum Bank*. Here's how it works:

- **Medical expenses:** Do not pay at the time of service. Your provider will bill your insurance carrier directly. Your insurance carrier will then send you an Explanation of Benefits (EOB) outlining how much you owe. You may then use your HSA debit card to pay the amount owed for services rendered.
- **Dental and vision expenses:** You may use your debit card at the point of purchase.
- Alternatively, you can pay out of your own pocket for eligible health care expenses and reimburse yourself later using funds from your account.

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HSA Contributions

If you previously did not elect an HSA contribution amount and would still like to do so, choose how much you want to contribute per pay period by logging in to the **Total Wellbeing Portal** at login.eqr.com. Funds are taken directly from your paycheck on a pre-tax basis and then deposited into your account five to seven business days following each pay period. Regardless of whether you choose to make your own contributions, Equity will contribute to your account on a per-pay-period basis up to \$500 annually for HDHP individual coverage or \$1,000 annually for HDHP family coverage.

Questions?

If you have questions regarding your HSA, please visit optumbank.com or contact Optum Bank at 866-234-8913.