

## HEALTH SAVINGS ACCOUNT

# Start an HSA and Save

If you're enrolled in a Qualified High-Deductible Health Plan (QHDHP), you can open a Health Savings Account (HSA).

Saving money in an HSA can help reduce your taxes, and the funds can be used to pay for qualified health care expenses. You can view your health plan claims and track your HSA spending on your member website.



### 1. REGISTER & LOG IN

- Log in at [highmarkbcbs.com](http://highmarkbcbs.com).
- First-time users will need to **Register** for a login ID and password.



### 2. OPEN YOUR HSA

- Click on the **Spending** tab.
- Look for a message inviting you to **Open an HSA**.
- This starts the process of opening your account.\*
- Accept the account terms and conditions.
- Designate a beneficiary.
- If you sign up for **Direct Deposit** you'll receive a fast and secure deposit into your own bank account.

Watch your mailbox for your HSA Welcome Kit and debit card.



### 3. MANAGE YOUR HSA

Visit the member website to:

- View your HSA balance.
- Track contributions and payments.
- Submit expenses to be paid by your HSA.
- Review the complete list of **Covered Expenses**.
- Make additional deposits.
- Invest your money for the long-term.

#### MOBILE ACCESS FROM ANYWHERE

Access your account using any mobile device — smartphone, tablet or laptop.



### 4. STRETCH YOUR SAVINGS

- The cost of health care can vary depending on where you go for care.
- Find the Care Cost Estimator on the **Spending** tab. Use it to compare the costs of tests and medical procedures at different facilities.
- Make a smart spending decision and stretch the dollars in your HSA. If you pay less now, you'll save more for future expenses.



Visit the HSA Resource Center to learn more:  
[highmarkbcbs-hsa.com](http://highmarkbcbs-hsa.com).

\*Due to federal regulations, there may be a waiting period until your account is open.

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