

# Investing in You

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Edward Jones



## How to Use Your Health Savings Account

You've enrolled in the medical plan and put money aside in the Health Savings Account (HSA). Now you're wondering - how do I use my HSA? Here's a checklist.

- ☐ **Always keep itemized receipts**

You may need to submit itemized receipts to substantiate your claim. It is best to retain your receipts and Explanation of Benefit forms in a file for easy retrieval, if required.

- ☐ **Medical Treatment**

At the doctor, hospital, or clinic, present your medical plan ID card and ask the provider to send their bill to the medical plan. The medical plan will process the charge and apply the allowed expense to the patient's annual deductible. If the provider is a contracted provider with the plan, you'll be charged the discounted cost of the service.

If you use a network provider, we recommend that you avoid paying at the time of service. If you do pay, it is likely that you'll be billed the retail cost instead of the discounted cost. The provider will then have been over-paid, and you'd have to request the overpayment back from the provider.

The medical plan will send you an Explanation of Benefits (EOB) when they've processed your claim. The EOB will show what was applied to the deductible, and the amount you are responsible for paying. You can then use your HealthEquity debit card to pay for the service if your provider accepts debit cards. The fee for the medical service will be deducted directly from your HSA, provided sufficient funds are in the HSA or the HSA Payroll Advance account.

- ☐ **Filling a Prescription**

At the pharmacy counter, present your Express Scripts ID card. The pharmacy will access the Express Scripts system for information on the coverage level. If you're using an Express Scripts contracted pharmacy, you'll be charged the discounted cost for your medication. You may pay for your prescription with your HealthEquity HSA card, and the cost of the medication will be deducted from your HSA account.

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If you use mail service through Express Scripts, enter your HealthEquity debit card number in your member profile or when purchasing your prescription. Your HealthEquity debit card can remain on file if you wish to set automatic refills or so you do not have to enter it at the time you get a fill. In your Express Scripts account go to Account, Payment information, Edit Information to add your HealthEquity debit card.

## ☐ **Click-to-Pay Claims Online**

With a few simple clicks online, your claim can be paid from your HSA or FSA funds.

Medical claims processed by Anthem, Delta Dental, VSP and Express Scripts are automatically posted to the HealthEquity website. Using the member portal you can review claims and authorize payment to your provider.

Claims posted to the HealthEquity website include:

- Claims submitted to Anthem, Delta Dental, VSP and Express Scripts that have member responsibility.

To pay a claim, enter the HealthEquity member portal:

- Branch Associates: JonesLink > Working at Jones > Personal & Job Information > Benefits/401(k) > HealthEquity
- Home office Associates: JonesNet > Associate Info > Jones Associate Connection > Benefits/401(k) > HealthEquity

Under Claims & Payments, click View Claims. Find the claim you wish to pay. You will be given the option to pay the medical provider or reimburse yourself.