

Ways to pay with your HSA

A Wells Fargo Health Savings Account (HSA) offers several convenient ways to pay for qualified healthcare expenses.¹ Whether you're paying a doctor's bill, filling a prescription, or reimbursing yourself, you have options.

Choose the option that works best for you

Wells Fargo HSA Debit Card

Using your HSA debit card is the easiest way to pay for qualified expenses at the doctor, pharmacy, or for other healthcare bills. Just make sure your card is run as "credit." If you're buying any non-qualified items at the same time, pay for them separately with another form of payment.

You can order HSA debit cards for your spouse and tax dependents through *Wells Fargo Online*[®] at wellsfargo.com. Just **sign on** to your account and select your HSA from the **Account Summary** screen. Then, under **Manage your HSA**, select **Order HSA Dependent Card**.



Online Bill Pay

Through *Wells Fargo Online* Bill Pay, you can pay a healthcare bill directly from your HSA. Just **sign on** to your account and select **Bill Pay** from the menu at the top of the screen. You can also use Bill Pay on your smartphone or tablet.



Write a check

You can order checks through *Wells Fargo Online*. Just sign on to your account and select the **Account Services** tab at the top of the screen. Or, call HSA Customer Service at **1-866-884-7374**.²



Reimburse yourself

If you don't have your HSA debit card with you, or you don't have enough money in your account, you can pay yourself back:

- Transfer money online from your HSA to another Wells Fargo account
- Withdraw cash from an ATM with your HSA debit card
- Visit a Wells Fargo store or call HSA Customer Service at **1-866-884-7374**



Don't forget to save your itemized receipts!

Wells Fargo won't ask for them, but you may need them for tax purposes later.

Together we'll go far



Getting care with your HSA

Not only does your HSA offer many convenient payment options, it's also easy to use when you need to get health-care or make a qualified purchase. Follow these simple steps to pay with your HSA.



At the doctor or other healthcare provider's office

- 1 Get care**
Your HSA-qualified, or high deductible, health plan typically doesn't have copays. That means when you go to the doctor, you usually won't have to pay anything up front.
Make sure to show your health insurance ID card so you can get the best price negotiated by your health plan.
- 2 Wait for the EOB and bill**
After you get care, your provider will send a claim to your health plan. This will generate both an explanation of benefits (EOB) from your health plan, and an invoice from your provider.
Wait until you get both, and compare the two. The amount you owe should match up. If it does, move on to step 3. If it doesn't, contact your health plan.
- 3 Pay the bill with your HSA**
Once you're confident the bill from your provider is correct, pay it using your preferred method from page 1.



At the pharmacy

- 1 Fill your prescription**
Fill your prescription using your insurance information at the pharmacy of your choice. They'll verify your coverage and the amount you owe at the pharmacy counter.
- 2 Pay for your prescription with your HSA**
The easiest way to pay is with your HSA debit card. Just hand your card to the cashier and pay like you would with any other card. Just make sure to hit "credit" when prompted.

What's the difference between my EOB and my bill?

An explanation of benefits (EOB) is a statement from your insurance company that outlines the negotiated charges, and how much you owe based on those charges. Your EOB is not a bill—it simply gives you a way to make sure you don't overpay.

Money-saving tips

- **Take advantage of preventive care.** With HSA-qualified plans, preventive care is covered 100%. Get regular check-ups to keep your health in check and save on future healthcare costs.
- **Use in-network providers.** With most health plans, in-network providers are less expensive than out-of-network providers. Use your health plan's search tools to find a provider that's right for you.
- **Go generic.** If you have the option, choose generic prescriptions instead of brand names. They are made up of the same ingredients, and are just as safe and effective.



We're here to help

Visit wellsfargo.com/hsa.

Call Wells Fargo HSA Customer Service at **1-866-884-7374**.

¹You are responsible for determining what expenses are qualified. Wells Fargo does not monitor expenses to determine if they are qualified.

²There is a cost associated with ordering checks.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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