NAVIGATING YOUR HEALTH SAVINGS ACCOUNT (HSA)
REMEMBER THESE THINGS:

On your Highmark website -- If there is a VIDEO to watch, YOU should take the time to watch it. It is there to help you understand how to maneuver through the website.

Read the instructions very carefully in the manual and on the website – they are there to assist you and to ensure you do not error as you proceed through the site.

If you need assistance call Customer Service at The Reschini Group 1-800-442-8047.
# Table of Contents

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrolling and Logging In</td>
<td>5</td>
</tr>
<tr>
<td>Accessing Your Spending Account</td>
<td>9</td>
</tr>
<tr>
<td>Accessing Educational Materials</td>
<td>12</td>
</tr>
<tr>
<td>Accessing Your Spending Account</td>
<td>14</td>
</tr>
<tr>
<td>Signing Up For Electronic Statements</td>
<td>21</td>
</tr>
<tr>
<td>Managing Your Debit Card</td>
<td>27</td>
</tr>
<tr>
<td>Designating Your Beneficiaries</td>
<td>31</td>
</tr>
<tr>
<td>Reviewing Your Claims</td>
<td>36</td>
</tr>
</tbody>
</table>
# Table of Contents

- Paying Your Claim ................................................................. 40
- Setting Up Direct Deposit ..................................................... 48
- Signing Up For the Mobile App ............................................. 52
- Selecting Mobile and Email Alerts ....................................... 54
- Submitting a Manual Claim .................................................. 59
- Investing Your HSA Funds ..................................................... 66
- Making Contributions to Your HSA ....................................... 69
- Determining Your Qualified Medical Expenses ..................... 73
You must be enrolled under the carrier website to see your claims and your Health Savings Account.
Open your web browser and go to the Highmark website at www.highmarkbcbs.com. The website address can also be found on the back of your Highmark ID card. Click either Log In (if you have previously been on the Highmark website) or Register (if it is your first time on the member website).
If you have not registered before, provide all the required information on the Registration page.
Create a Login ID that is 6 to 15 alphanumeric characters. Also create a Password that is 6 to 10 alphanumeric characters, select a Security Question and provide the Security Answer.
ACCESSING YOUR SPENDING ACCOUNT
After you have logged into the member website click on the **Claims and Spending** tab to access your spending account.
Scroll down to see your progress towards your plan deductible.

**Prior Year Spending Account**

$ Health Savings Account (Pending)
(Plan Year: 11/01/2013 - 06/29/2018)

You may continue to access your prior plan year account until

**Plan Progress**

Cost Updates as of 07/05/2018

Medical
Group # 01083219 [07/01/2018 - 06/30/2019]

<table>
<thead>
<tr>
<th>In-Net</th>
<th>Network Deductible (Family Total)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$39.93</td>
<td>$2,700</td>
</tr>
</tbody>
</table>

Total In-Network Out of Pocket (OOP) Maximum Out of Pocket (Family Total)

<table>
<thead>
<tr>
<th>In-Net</th>
<th>Total Out of Pocket (Family Total)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$39.93</td>
<td>$2,700</td>
</tr>
</tbody>
</table>
ACCESSING EDUCATIONAL MATERIALS
Click on the **Educational Material** link. Here you will find resources to help you understand how to maneuver through the site.
EXPANDING YOUR SPENDING ACCOUNT
To open your spending account, click on the **Access Spending Account** tab.
This will open up your spending account.
Scroll down on the screen to see your Alerts.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jun 29, 2018</td>
<td>1:04 pm</td>
<td>Deposit Received</td>
<td>A spending account deposit has been received and is currently being processed.</td>
</tr>
<tr>
<td>Jun 29, 2018</td>
<td>1:04 pm</td>
<td>Deposit Received</td>
<td>Spending Account Deposit Received</td>
</tr>
<tr>
<td>Jun 29, 2018</td>
<td>1:04 pm</td>
<td>Deposit Received</td>
<td>A spending account deposit has been received and is currently being processed.</td>
</tr>
<tr>
<td>Jun 29, 2018</td>
<td>1:04 pm</td>
<td>Deposit Received</td>
<td>Spending Account Deposit Received</td>
</tr>
<tr>
<td>Jun 12, 2018</td>
<td>12:15 am</td>
<td>Card Mailed</td>
<td>Your new spending account card has been mailed to the address on file. It will arrive in 7-10 business days in a plain white envelope.</td>
</tr>
</tbody>
</table>

**Get Reimbursed Faster**

Add your bank account for direct deposit reimbursement

Download our free mobile app for on-the-go account access from your smartphone or tablet.

To register you’ll need:

**Employee ID:** This ID is located on the front of your Member ID card or under Member Information on your member website. Enter only the number portion of your member ID (12 digits), and then add a zero “0” to the end. Your Employee ID for mobile app registration will be 13 total digits.

**Registration ID:** Enter your Employer ID or your debit card number linked to this account. If you don’t know your Employer ID you can find it on the welcome communication you received or by calling the number on the back of your Member ID card.
To access more features of your spending account, click the green bar in the **Your Accounts** section. This will expand your spending account.
On this page you are able to see your current balance, available balance, investment balance, and total HSA balance.
If you continue to scroll down on this page, you will be able to see your current and prior year deposits.
The default is that PNC will mail a paper statement quarterly to your address at a fee of $1.25. **To avoid being charged this fee, you must sign up to receive electronic statements.**
To receive electronic documents you need to go to the Document Delivery Preferences section, and click the **Statements** link.
You will need to download a sample PDF to make sure that your computer has the capability to receive the electronic statements. Click the Sample PDF File link.
Once you have opened the PDF link, make note of the code and return to the Spending Account page.

You have successfully opened the Consent to Electronic Communications agreement.

Please read the information governing your consent to receive electronic communications contained below. You should print this document for your records.

By entering the code below in the “Enter PDF PIN Number” box as instructed on the page, you are acknowledging you have read and agree to the Consent to Electronic Communications agreement and are verifying that you were able to open this document.

CODE TO ENTER:

11011

Consent to Electronic Communications

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE REGISTERING FOR THIS SERVICE AND KEEP A COPY FOR YOUR RECORDS:

By registering for this service, you hereby agree and understand that you are providing your consent to the electronic delivery of account communications and documents about your Health Savings Account (HSA) (‘Account’) You acknowledge that you have the required hardware and software (as noted below) and that you are able to access information we have posted on this site. If you do not consent to receive your HSA documents electronically, certain paper copies will be provided.
Enter the code in the box and click on Submit.
Your current delivery method will show Electronic Only.
MANAGING YOUR DEBIT CARD
To manage your debit card click on the debit card icon on the dashboard.
A Spending Account Debit Card works a lot like a bank debit card, however no PIN is required to complete the transaction and it cannot be used at an ATM.

When you purchase qualified medical services or products, you can simply swipe your card and choose **credit**. This enables you to access your HSA funds without having to pay out-of-pocket.

You and your spouse, if applicable, will receive debit cards when your account is set up. You can request additional cards for your other eligible dependents online or by calling the number on the back of your Member ID Card, 800-241-5704.
Click on the bar to expand the information on the debit card. After the account is expanded you can review your PIN. If you have not activated your card by phone, you can activate it by clicking the **ACTIVATE** link. You may also report your card as lost or stolen.
If you have not already done so, complete your beneficiary form as soon as possible.
To update your beneficiaries, click on the **Resources** link then scroll down and click on **Forms and Documents**.
Here you will find the **Beneficiary Designation Form**. Download and follow the instructions for completion and submission of your form.
You will need to enter your HSA account number to complete your beneficiary form. You can find it by opening one of your statements or you can click on the link in the **Your Accounts** section to expand and see your account number.
To review or change your preferences or beneficiaries click on My Accounts, then select My Accounts Summary.
REVIEWSING YOUR CLAIMS
To access information about your claims, click on the **Claims** link and then select **Claims Activity**.
Once you click on this a listing of recent claims will appear. An orange claim indicates that there is action needed. You can also search by clicking on the **Search for Claims** link. To see details on your claim click on the magnifying glass.
Clicking on claims detail will take you to this screen.
PAYING YOUR CLAIM
To pay a provider, click on the **Claims** link and then select **Claims Activity**.
The claims that will need action will be identified in orange. Click on Request Reimbursement to open the claim.
Decide if you want to pay the provider directly or pay yourself.

To pay the provider directly click Yes.
If you want to pay yourself, you will need to click **No**.

You can select to be paid by check or you can have the monies direct deposited to your personal bank account.

To sign up for direct deposit, click on **Get Reimbursed Faster** on the lower right side on the Spending Account dashboard. You can also review the instructions on page 48.
Scroll down to see information about your claim.

Check the box to accept the terms and conditions and click **Submit**. You will receive confirmation that your claim has been accepted.

Click OK to return to the Claim Activity page. The claim will now show up in the Approved/Paid/Submitted category.
If you have used your HSA Debit Card to pay for your Rx or other claims, **DO NOT** Request Reimbursement and pay yourself for this claim. Doing so will result in duplicate payments from your HSA.

You do not need to take any further action on claims paid by using your debit card.
REMEMBER……..ONLY the claims for the services that are on your medical grid are applied to your plan deductible.

It is recommended that you deposit at least enough monies into your account to meet your plan deductible.
This option is if you are paying yourself for a claim payment rather than receiving a check. You can automatically have it deposited into your account of choice at your bank.
To sign up for direct deposit go to the **Get Reimbursed Faster** section in the member dashboard and click on the **Add** link.
Click on the **Direct Deposit** link to change your reimbursement method to Direct Deposit.
Enter your bank name, account number, routing number, and bank account type. Accept the terms and then click **Save**.
SIGNING UP FOR THE MOBILE APP
The free “Highmark Spending” mobile app is available on the Apple App Store or Google Play.

Once downloaded, select Register and complete the Registration Form. You will need the following:

Employee ID – Your ID is located on the front of your member ID Card or under member information on your member website. Enter only the 12 digit number portion of your member ID then add a zero “0” to the end. Your Employee ID for mobile app registration will be 13 total digits.

Registration ID – Enter your debit card number linked to your account.
SELECTING MOBILE AND EMAIL ALERTS
You can elect to receive alerts on your account through both your mobile device and email. On the member dashboard scroll down to the Alert section in the lower left hand corner and click on **Sign Up**.
If you have an email address you will see it displayed in the box below. To add a mobile number click on the Add Number link. You can review or change your settings by clicking on the icon on your dashboard.
Enter your mobile number then scroll down to accept the terms. Click on Submit.
On this screen you can select the method that you would like to receive your notifications.

<table>
<thead>
<tr>
<th>Notification Type</th>
<th>Mobile</th>
<th>Email</th>
<th>Both</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Balance Alert</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account Balance Statement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Lost/Stolen</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Transaction Approved</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Transaction Denied</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposit Received</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Deposit Account Change</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This communication is sent when your account balance falls below $100.00.

This communication is sent on a Monthly basis.

This communication is sent when your card has been marked as "Lost/Stolen".

This communication is sent when your card is approved at the point of sale. It will display the account name, transaction amount, and new balance.

This communication is sent when your card is denied at the point of sale. It will outline why the denial has occurred.

This communication is sent when your account balance has increased due to a deposit.
Typically, you may have to submit a claim for dental, vision, or other qualified expenses.
To access the bill pay feature, click on the green bar in the **Your Accounts** section. This will expand and open up your spending account.
Once you have expanded your spending account, you can access the Bill Pay function by clicking on either Bill Pay tab. Use Bill Pay to get reimbursed if you paid for a claim and did not use your HSA debit card.
You can decide if you want to pay the provider directly or if you want to pay yourself.

If you are paying yourself you can choose the have the reimbursement sent to you by check, or you may have the reimbursement deposited directly to your personal bank account.
If you chose to have the reimbursement deposited to your bank account, scroll down to verify your account information, then enter the amount that you wish to be reimbursed.
If you chose to have the reimbursement sent directly to the provider, click on **Pay Someone Else** and enter your provider's name, address, and your payment information.
Receipts can be uploaded when you submit your claims via the website or mobile app. If you chose not to upload your receipts, save them as proof of expenses paid from your spending account. You may need them to confirm that they were qualifying expenses.
You must have a minimum HSA account balance of $500 to invest. However, it may be more advantageous to have a balance of your actual deductible if you intend to use your monies in the account to pay your claims. If your cash balance is less than your deductible then you may have to liquidate your investments to pay the claims.
Expand your spending account dashboard and click on the **Investment** tab.
The first time that you log into the investment section you will need to activate your investment account. You will then see additional information on your investment page and you will be able to purchase investments. PNC charges a fee of $2.50 per month for investment accounts.
You may use this tab if you want to make additional contributions to your account other than payroll deductions. It is important to make sure that you will not exceed the annual maximum contribution level.
Before submitting a contribution you will need to add your bank account information by clicking on Add Bank Account.
Enter your bank name, account routing number, and account number then click **Submit**.
Once your bank account is established click on **Add Contribution**. On the next screen that appears you will complete the information for your transfer. Click **Submit** to confirm your transfer.
DETERMINING YOUR QUALIFYING EXPENSES
To see what expenses are covered as “qualifying expenses”, click on the Eligibility List in the Resource tab or visit the IRS website at www.irs.gov.
When the link opens, an alphabetical listing of The EBIA Health Care Expenses Table will appear. This will assist you in determining if items are considered qualifying expenses. You are responsible for maintaining receipts to prove HSA funds were used for qualified expenses if you are audited by the IRS.

<table>
<thead>
<tr>
<th>A</th>
<th>Glossary</th>
<th>Comments and special rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expense</td>
<td>Is expense a qualifying expense?</td>
<td></td>
</tr>
<tr>
<td>A. meetings, transportation to</td>
<td>Potentially qualifying expense</td>
<td>See Alcoholism treatment</td>
</tr>
<tr>
<td>Abortion</td>
<td>Qualifying expense</td>
<td>Expenditures for operations that are illegal do not qualify.</td>
</tr>
<tr>
<td>Acne treatment</td>
<td>Potentially qualifying expense</td>
<td>Because acne is considered a disease, the cost of acne treatment will generally qualify, although acne medications must be prescribed, even if available without a prescription. However, the cost of routine skin care (face creams, etc.) does not qualify. And when the expense has both medical and cosmetic purposes (i.e., Retin-A, which can be used to treat both acne and wrinkles), a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Drug and medicines. Cosmetic procedures. Cosmetics. Beauty. and Toiletries.</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>Qualifying expense</td>
<td>Includes various items that assist individuals in performing activities of daily living (e.g., feeding, bathing, toileting, and mobility). To qualify, the item must be used to relieve or alleviate sickness or disability. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (e.g., multiple sclerosis or arthritis) is normally required. Where applicable, only amounts above the cost at the regular version of the item will qualify. Depending on the nature of the item, some special rules may apply. See Capital expenses and Home improvements.</td>
</tr>
<tr>
<td>Adaptive equipment</td>
<td>Potentially qualifying expense</td>
<td></td>
</tr>
<tr>
<td>Air conditioner</td>
<td>Potentially qualifying expense</td>
<td>The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred &quot;but for&quot; the condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. If it is attached to a home (such as central air conditioning), only the amount spent that is more than the value added to the property will qualify. See Capital expenses.</td>
</tr>
<tr>
<td>Air purifier</td>
<td>Potentially qualifying expense</td>
<td>To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (such as severe allergy) is normally required. Several special rules apply. See Air conditioner and Capital expenses.</td>
</tr>
<tr>
<td>Alcoholism treatment</td>
<td>Qualifying expense</td>
<td>Amounts paid for inpatient treatment (including meals and lodging), at a therapeutic center for alcohol addiction will qualify. Transportation expenses associated with attending meetings of an Alcoholics Anonymous group in the community would also qualify. If attending due to a physician’s advice that membership is necessary to treat alcoholism. Amounts paid for outpatient treatment at a therapeutic center for alcohol addiction will also qualify. Also see Drug addiction treatment. Health institute fees. Lodging at a hospital or similar institution. Meals at a hospital or similar institution. and Schools and education, residence.</td>
</tr>
</tbody>
</table>
Questions

The Reschini Group
Customer Service
1-800-442-8047