

Open Your HSA and Start Saving

You made a smart choice enrolling in a Qualified High-Deductible Health Plan (QHDHP). Now, you are eligible for a Health Savings Account (HSA) that will help you manage your health care expenses. An HSA is a personal savings account that can be used to pay for qualified medical expenses, such as copays, deductibles, prescriptions, vision, and dental. Money used for these qualified expenses is always tax-free whether you use the money today, five years from now, or when you retire.

Advantages of an HSA

- Balances roll over year to year—making it easy to save for future health care costs.
- It's portable—the money and the account is yours, even if you leave your company or change health plans.
- Triple tax savings—money may go in tax-free, grows tax-free, and can be withdrawn tax-free to pay for qualified medical expenses.



Open Your HSA

- Log in at **highmarkbcbs.com**.
 - First-time users must register before they can log in. Click **Register** and follow the simple instructions.
- Click the **Claims and Spending** tab.
- Click the **Open an HSA** button to request your Health Savings Account.*

Once your HSA is approved, access your account to:

- Designate a beneficiary.
- Sign up for direct deposit for faster reimbursements.
- Take advantage of investment options that may help your HSA balance grow.
- Get important messages about account activity and actions you may need to take.

And, for convenient access to account funds, you'll receive an HSA debit card in the mail to securely pay for qualified expenses.

** Following passage of the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening a health savings account (HSA). This is known as the Customer Information Program (CIP). If your identity cannot be verified during the account opening process, you will receive a letter with details on how to finalize the process for opening your health savings account. It is important to respond quickly to this letter. If documentation is not received within the requested time frame, your HSA will not be opened.*

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。