



MANY WAYS TO ACCESS YOUR HSA FUNDS.

Choose what works best for you.

Cigna offers many convenient, easy-to-use options to pay for eligible health care expenses from your Health Savings Account (HSA). Review the information below to decide which option best fits your needs.

You can access the HSA Bank portal 24/7 from myCigna

- › Visit **myCigna.com** and enter your username and password to log in
- › Go to “Review My Coverage” in the main menu and select HSA from the dropdown menu
- › Select “Visit Your HSA Bank to Manage Your Account” to access the HSA Bank portal

For help with using the portal, view the Customer Website Guide under Tools & Support on the HSA Bank portal.

Not registered for myCigna yet?

- › Go to **myCigna.com**
- › Select **Register Now**
- › Follow the instructions to complete the short online form
- › Select **Submit**



ONLINE BILL PAY / ONLINE TRANSFER

This option might be right for you if:

- › You want to pay for eligible health care expenses with your personal funds (such as a credit card that earns points) and then reimburse yourself with your HSA funds later.
- › You want to pay a medical or dental bill online from your HSA

Here's how it works:

- › You can choose to reimburse yourself either by check that will be mailed to you or via an electronic funds transfer (EFT) to your personal bank account.
- › To send yourself a check or transfer funds from the HSA Bank portal:
 - Select “Make HSA Transaction” under “I Want To” on the left-hand side of the home page.
 - In the “From” dropdown, select “My HSA”
 - In the “To” dropdown, select “Me” for a check or “Checking” for EFT.
- › **Please note:**
 - There is a \$2,500 daily EFT limit.*
 - To transfer funds directly from your HSA to your personal bank account, you will first need to add your bank account information to your profile. To do this, select “Profile” in the main navigation menu, then select “Banking/Cards” on the left-hand side and select the “Add Bank Account” link. Once you’ve added your information, your personal bank account will appear as a Payee option any time you want to transfer funds.

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* Subject to change.

Together, all the way.®



DEBIT CARD

This option might be right for you if:

You want to pay for your health care expenses directly from your HSA at point of sale, such as at a pharmacy or when buying eye glasses or contacts.

Here's how it works:

- › You will receive one debit card automatically in the mail when you enroll.
- › Your card(s) will activate automatically with the first use.
- › To order additional or replacement debit cards from the HSA Bank portal, select "Profile" in the main navigation menu, then select "Banking/Cards."
 - If you need to add your dependent's name as an authorized signer to order a card for them, select "Profile" in the main navigation menu to add their information.

Important to note:

- › One additional debit card can be ordered at no charge. Additional cards, beyond the first two, are \$6 per card.
- › Debit card purchases are limited to eligible health care merchants such as doctors, dentists, and pharmacies.
- › There is a \$3,000 daily limit for all debit card purchases.
- › There is a \$300 daily limit for ATM withdrawals and you may incur a fee when using a non-Webster Bank ATM.
- › The debit card may only be used within the United States and Canada.

AUTOPAY

This option might be right for you if:

You want to link your Cigna medical claims to your HSA.

Here's how it works:

- › When you link your Cigna medical claims to your HSA, you can then choose to have your HSA pay your claims automatically (if there are enough funds in your HSA to pay the entire claim) or decide claim-by-claim whether or not you want to pay with your available HSA funds.
- › You can upload copies of your receipts so they can be stored electronically with your expenses.
- › To turn this feature on/off and change your preferences on the HSA Bank portal:
 - Select "myHealth Portfolio" in the main navigation menu.
 - Select "Link Healthcare Claims & Manage Payment Options."

CHECKBOOK

This option might be right for you if:

You want to write checks from your HSA to pay for eligible health care expenses.

Here's how it works:

- › You can order a book of 50 checks for \$10.65 from the HSA Bank portal:
 - Select "Profile" in the main navigation menu and select "Banking/Cards." Then select "Order Checks."



Tax filing

It is important to keep records of all expenses paid from your HSA. You will need this information when filing for an HSA deduction on your federal income taxes. For more information on tax filing, see your HSA User Guide on myCigna.com or visit the IRS website



Have questions? We're here to help 24/7/365.

Please feel free to contact us anytime – day or night – by calling the number on the back of your Cigna ID card.

The HSA provider and/or trustee/custodian is solely responsible for HSA services, transactions and activities related thereto. Cigna and your employer are not responsible for the HSA services, administration and operation.

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