Managing your health savings account online

Use this handy reference to find out:

- How to log in
- How to access your account statements online (including your tax form information)
- How to set up your personal bank account for electronic funds transfer to get reimbursements out of your HSA or make contributions from your personal bank account into your HSA
- How to pay doctors and other health care providers online
- How to add a beneficiary online and avoid the hassle of paperwork

Logging in to your online Personal Desktop for the first time:

1. Go to bcbsm.com and log in as a member.
2. Click My Coverage.
3. Click Spending Accounts and then click Go to your Healthy Blue HSA.
4. If you have never logged on before, follow the instructions for logging in for the first time as a member. Be prepared to enter your first and last name, the last four digits of your Social Security number, date of birth and the ZIP code of your current residence. This information is used to identify you as the actual account holder.
5. On the Set up your login screen:
   - Pick a user login name of at least six characters with numbers and letters.

Logging in to your online Personal Desktop after your first login:

1. Go to bcbsm.com and log in as a member.
2. Select My Coverage.
3. Select Spending Accounts and click Go to your Healthy Blue HSA.

Choose a password of at least eight characters with an uppercase letter, a lowercase letter and a number.

6. On the Your email settings screen, enter your email address.
7. Click the box to agree to the terms of the website and save the agreement.

Once you’re in the portal, you’ll see your name and available balance on the top right.

Enter Beneficiary Information Online
From the My Profile link on your home page, you can see and edit beneficiary information.

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Retrieving your account statements, including tax forms:

1. Click My Account.
2. Select Electronic Records.
3. You’ll see your monthly statements, year-end statements and tax statements. Select a year to view a statement and click a link or button to download a statement.

Setting up electronic funds transfer, or EFT:

1. Click My Profile in the main navigation bar, under your name.
2. Under Account Information, click Add/Edit. (You’ll need a copy of a personal check for reference.)
3. Enter the requested information.
4. Select an account purpose and click Mark account as verified.
5. Click Authorize.

Once your account is verified, it’s ready to use.

Please note: If you authorize a personal account to be used for contributions (deposits into your HSA), you’ll need to allow two to three additional business days for the verification process. This process includes HealthEquity depositing a small amount of money into the account. You’ll need to verify the amount before using the account for contributions or reimbursements. If you authorize the account for reimbursements only, you can bypass the verification process and request a reimbursement immediately. Funds will still take two to three business days to transfer from your HSA into the account.

Making a post-tax contribution:

1. Go to the My Money section.
2. Click Make Contribution.
   - If you want to set up contributions to come out of your account automatically each month, use Click here to set up automatic contributions instead.
3. Select an EFT account.
4. Enter the amount you want to contribute.
5. Select the year you’re contributing toward.
6. Click Contribute.

Internal revenue service contribution maximums

2013:
Self-only coverage: $3,250
(plus an additional $1,000 if older than 55)
Family coverage: $6,450
(plus an additional $1,000 if older than 55)
Deadline for payroll contributions for 2013 tax year: Dec. 31, 2013
Deadline for individual contributions for 2013 tax year: April 15, 2014

2014:
Self-only coverage: $3,300
(plus an additional $1,000 if older than 55)
Family coverage: $6,550
(plus an additional $1,000 if older than 55)
Deadline for payroll contributions for 2014 tax year: Dec. 31, 2014
Deadline for individual contributions for 2014 tax year: April 15, 2015

Did You Know?

You can save $20 to $25 in taxes for every $100 you put in your HSA*.

Getting a reimbursement using EFT:

1. Go to the My Money section.
2. Click Reimbursement/Payments.
3. Select to have the payment made from your HSA, or other option, if applicable.
4. Click Enter claim record and send payment.
5. Click Next.
6. Click Reimburse Me.
7. Click Next.

*All tax references are on the federal level. State taxes may vary. Please consult your tax adviser.
8. Click Existing or New under Type of Expense.
   - If existing, select an expense from the dropdown.
   - If new, enter the information requested under Record Keeping Information.
9. Click Next.
10. Under, Reimbursement Type, select Electronic deposit into a bank account and your EFT account.
11. Click Next.
12. Verify the information, click the I have reviewed... button and click Finish.

Paying a doctor or other health care provider online:
1. Go to the My Money section.
2. Click Reimbursement/Payments.
3. Select to have the payment made from your HSA, or other option, if applicable.
4. Click Enter claim record and send payment.
5. Click Next.
6. Click Pay Provider and Next.
7. Select Existing or New under Type of Expense.
   - If existing, select an expense from the dropdown menu.
   - If new, enter the information requested under Record Keeping Information.
8. Click Next.
9. Enter or verify the amount you want to pay the health care provider.
10. Notice on the right-hand side, you also have the option to:
    - Pay the amount owed.
    - Pay a different amount.
    - Schedule payments. If you choose to schedule payments, you can schedule them for up to 12 months. Just enter in the date and payment amount for each month. Payment will automatically be sent by check to your health care provider at no additional cost to you.
11. Enter or edit the address and patient account or invoice number.
12. Verify the information, click the I have reviewed... button and then click Finish.

Adding a beneficiary online:
1. Go to the My Profile section.
2. Under the Beneficiary section, click Add/Edit.
3. Select your beneficiary status.
4. Click Continue.
5. Click Add to add up to four primary and four contingent beneficiaries. (All information shaded in yellow is required.)
6. Click Save.