

Health Savings Account Tips and Tools for Paying Your Claims



Highmark has provided this booklet to help you learn and understand the benefits of the Health Savings Account. Additionally, please read the following helpful information:

- **Debit card convenience:** You are able to use your new HSA debit card for eligible expenses at the pharmacy and other providers who accept the debit card. You will need to choose "credit" when using the debit card. You will NOT be asked by Highmark to send in receipts to "substantiate" your purchases, however, you should keep your receipts in the event of an IRS audit.
- In addition to the convenience of the debit card, you are able to pay your providers directly from your FSA or pay yourself back when you have paid out of pocket for a service:
 - *Pay Provider* means you are paying the provider directly from your FSA account.
 - *Pay Myself* means you are reimbursing yourself for services you will be billed for or have already paid.
 - *Mark As Paid* means that you are not intending to pay yourself or the provider, but rather you are just organizing your claims so they indicate previous payment was made. This is useful when you know that you used your debit card for a particular service, as those claims will be listed in your account.
- When paying your provider or paying yourself, you may select up to 10 claims or lines per claims, per submission. If you have more than 10 claims that you want to pay, select up to 10 then click submit. You can then go back and select more claims to pay.
- If you are submitting claims for dental, orthodontia, or vision expenses, you will need to "Enter New Claims" in the Highmark website, which includes faxing or up-loading the receipt or explanation of benefits form. You will then pay yourself for those claims. You may also use the debit card for these services, as long as the provider accepts the card.
- **Will I receive a new debit card each year?**
If you are a new member of the PPO Savings Plan for 2015, you will receive a new debit card. If you were in the plan in 2014, you will use the same card from year to year. Each year you elect an HSA the card will be "reloaded" with your new FSA amount election. Contact Highmark if you need to replace your debit card at any time.



Highmark BS Website
Registration 7-14.pdf

- **How do I use the Highmark Blue Shield website to access my funds?**
You will access your FSA through the Highmark Blue Shield website; please click on this link to register.
- **Employee Benefits website has numerous resources to help you manage your HSA:**
<http://ohr.psu.edu/benefits/insurance/health/hsa/>
- Please contact Highmark Blue Shield at 800-914-4384 if you have any questions about your medical claims or your HSA claims.