

Frequently Asked Questions

How much can I contribute to my HSA?

For 2020, you can contribute up to \$3,550 or \$7,100 per year into an HSA for individual or family coverage, respectively.

Individuals aged 55 or older (and not yet enrolled in Medicare) can make additional "catch-up" contributions of up to \$1,000 per person in 2020.

How can I find out my account balance and review transactions?

Account Balance and Claims Status information is available 24 hours a day, seven days a week:

- Visit www.ConnectYourCare.com or download the MYC Mobile app to log into your online account. If it is your first time visiting the site, choose New User Registration to select your user name and password.
- Call the number on the back of your payment card for balance information.

How will I be able to access my HSA funds?

You will receive a payment card to access your HSA funds. You can also pay for eligible expenses with any other form of payment and request a withdrawal from your account.

When can I request withdrawals from my HSA?

You will be able to access the funds in your account on the first day of your plan's effective date.

How will I receive my withdrawals?

You are eligible to receive funds by check or direct deposit. For quicker payment, sign up for direct deposit in your online account.

How do I set up direct deposit?

- Log into your online account and click Settings and Preferences under your name.
- Complete the short, secure form. Be sure to have your bank account and routing numbers on hand.
- Choose Direct Deposit as your preferred method of Claim Reimbursement and click the Confirm button.

What happens if I use my HSA for an ineligible expense?

If you use your HSA to pay for an ineligible expense, you may be required to pay income taxes and an additional penalty tax.

Can I make additional contributions to my HSA?

You can make non-payroll contributions changes in your online account.

Note: Contributions via your online account are made post-tax and can be deducted at tax time.

Where can I use my payment card?

Your payment card can be used nationwide at qualified merchants. Examples of qualified merchants may include pharmacies, doctors' offices, vision centers, and hospitals. Visit www.ConnectYourCare.com/stores for a list of approved merchants. Your card should only be used to pay for medical expenses eligible under your plan, and you should always save your receipts.

Can I order a replacement or additional card for my spouse or dependent?

Yes. Simply log on to your online account or contact Customer Service to request an additional card.

Do I need to keep my receipts when I use my HSA?

YES! The IRS may require documentation to show the money was used for qualified expenses. Therefore, always hold on to your itemized receipts.

Can I transfer HSA funds from another administrator into this HSA? How much can I transfer?

Yes, you may transfer prior HSA funds from another administrator into this HSA. You may choose to transfer any amount from a previous HSA into this HSA, and the amount that you transfer does not impact your annual HSA contribution limit.

If you would like to transfer funds from a previous HSA to this HSA, please contact customer service for the necessary paperwork required for the transfer. The paperwork will direct you to the next steps, including where to submit the required information. Once the form is received, the HSA custodian bank will process the transfer.

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