



Here's your NEW HumanaAccessSM HSA Visa[®] card

Your **HumanaAccess** HSA card, administered by UMB Bank, gives you a quick, convenient way to pay health care expenses using HSA funds.

Three important points to remember:

1. Activate your card right away
2. Press CREDIT when you swipe it, even though it's a debit card, (no PIN is needed)
3. Funds must be IN your account to spend them

Look inside for more information:

1. How to activate your card and get started
2. Using the card
3. Paying for pharmaceuticals
4. Paying doctors and other health care providers
5. General information

You need to activate your card before you can use it.

Call 1-800-292-2100 to activate.

4. Paying doctors and other health care providers

How do I pay doctors' bills using my HSA?

1. Wait for the doctor to send you a bill showing what you owe after the claim was processed.
2. Check the Visa box (or credit card payment box) on the bill, write down your card number, and return the bill to the doctor for payment. You can also give the doctor's staff your card number over the phone.
3. The funds are taken out of your HSA automatically.

What if my doctor wants payment at the time of service?

Some doctors may request payment at your visit. Just use your **HumanaAccess** HSA card to make a payment.

What if my doctor's office doesn't take Visa?

Pay the balance or requested payment by cash or check and then file for reimbursement from your HSA through the automated Customer Service line or the Website.

If I overpay my doctor, how do I get reimbursed?

If you overpay your doctor with your **HumanaAccess** HSA card, you should return the overpaid amount to your account to avoid possible taxes. Ask the doctor's staff to credit your **HumanaAccess** HSA account. If the doctor sends you a reimbursement check instead of crediting your account, endorse the check to your HSA account and mail it to UMB with a deposit slip. Go to **MyHumana**, your password-protected, personal homepage on **www.humana.com**, select the HSA link, choose "Account Information," and follow the appropriate links to print a deposit slip and send with this check to the address indicated.

5. General information

What do I do with my HSA transaction receipts?

Save your receipts from each **HumanaAccess** HSA card transaction, in case the IRS asks you to verify an expense. It is your responsibility to show that the transactions were for qualified expenses.

What if my health care expense is more than the amount in my HSA?

If your expense is more than the current HSA balance, use your card to pay the exact amount remaining in your account, and pay the remaining cost by some other means. Once more funds are added to your HSA, you can file for reimbursement.

What happens when my HSA funds are gone?

Once you use up your HSA funds, you are responsible for health care expenses.

What if I have additional questions?

Go to **MyHumana**, your password-protected, personal homepage on **www.humana.com**, select the HSA link, choose "Account Information," and follow the appropriate links. You can also call Humana Customer Service at 1-800-604-6228 between 8 a.m. and 7 p.m. EST.

What do I do if I lose my card?

Call the automated Customer Service line at 1-800-604-6228 to report a lost card.

What if I need additional cards for my dependents?

To order additional cards, go to **MyHumana**, your password-protected, personal homepage on **www.humana.com**, select the HSA link, choose "Account Information," and follow the appropriate links. Or call Customer Service at 1-800-604-6228.

Will I get a new HumanaAccess card each year?

Yes. Your card expires at the end of the current plan year. You'll receive a new card if you choose an HSA again.



To find out more about qualified health care expenses, go to the IRS Website, www.irs.gov, and look up Publication 502, titled Medical and Dental Expenses.



Save all of your receipts. You are responsible for verifying that the claims were qualified expenses, upon request by the IRS.

HUMANA
Guidance when you need it most

Humana Plans are offered by the Family of Insurance and Health Plan Companies including Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc., The Dental Concern, Inc., The Dental Concern, Ltd., Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. – A Health Maintenance Organization or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance of Puerto Rico, Inc., Emphesys Insurance Company, or HumanaDental Insurance Company or administered by Humana Insurance Company or HumanaDental Insurance Company

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Emphesys Insurance Company, or insured or administered by Humana Insurance Company, or HumanaDental Insurance Company

An HSA is not a health benefit plan.

Questions and Answers

1. How to activate your card and get started

How do I activate the HumanaAccess HSA card?

As soon as you receive your card, call 1-800-292-2100, enter your 16-digit card number, and enter the last four digits of the subscriber's* Social Security number. Also, sign the card right away. By activating the card, you accept its terms and conditions in the enclosed Cardholder Agreement. If two cards are enclosed, you need to activate only one for both to work.

**Note: The subscriber is the employee who enrolled in the HSA.*

When can I start using the HumanaAccess HSA card?

Once you've activated the card, you can use it immediately.

Does my total yearly HSA contribution have to be in my HSA before I can use it?

You don't have to wait until all the funds are deposited, but you can only spend money that's actually in the account.

Does this card work like other Visa cards?

No. You can only use this card for qualified expenses at health care-related locations. You can't get cash from an ATM with this card, and you can't get cash back when you swipe the card.

2. Using the card

How do I access my HSA funds?

Your HumanaAccess HSA card pays qualified expenses directly from your account.

- Just swipe your card or write down the card number to pay directly from your account. When using a card reader, remember to press credit.
- Or, pay with a form of payment other than your card and then request reimbursement.

If I use a personal check, credit card, or cash to pay for a qualified expense, how can I get reimbursed from my HSA?

You have two options:

1. Request a check from the automated Customer Service line at 1-800-604-6228. The voice-activated instructions will ask for your Humana ID number, date of birth, zip code, and the amount of your check request. You should receive your reimbursement check in 7 to 10 days.

2. Request a check or direct deposit through MyHumana, your password-protected, personal homepage on www.humana.com. Log on to MyHumana, go to MyBenefits, select your HSA, select "Account Information," then select one of the following:

- **Check reimbursement** – Enter the reimbursement amount. You'll receive a confirmation notice verifying that you entered the information correctly and your check will arrive in 7 to 10 days.
- **Direct deposit** – Follow the instructions to set up direct deposit in your chosen bank account. Once set up is complete, all transactions, including the first, will be processed as direct deposit.

How do I know how much is in my HSA account?

To view your current balance and account activity, log in to MyHumana, your password-protected, personal homepage on www.humana.com. Under MyBenefits, select the HSA link, choose "Account Information," and follow the appropriate links. Or you can call the automated Customer Service line at 1-800-604-6228 to check your balance. It's a good idea to know your account balance before using your card, to make sure you have sufficient funds to cover your entire expense.

Should I select "debit" or "credit" when swiping my HumanaAccess card?

Select credit. Even though debit is printed on the card, the card doesn't have a PIN. You must push credit and sign for the transaction. You can't get cash with the HumanaAccess HSA card.

Can I use my HumanaAccess HSA card to pay for expenses incurred before the effective date of my Humana HSA?

No. You can only use your Humana HSA to pay for qualified expenses incurred after its effective date.

What health care expenses can I pay for with my HumanaAccess HSA card?

You can use your card to pay for qualified (IRS-approved) health care HSA expenses, such as:

- Insurance deductibles and coinsurance
- Inpatient and outpatient hospital charges
- Diabetic supplies
- Other medical supplies such as braces and walkers
- Hearing aids
- Over-the-counter medicines and prescription drugs
- Physical therapy, speech therapy, podiatrist, and chiropractic expenses
- Specialized equipment and devices for disabled persons
- Transportation expenses related to health care
- Weight reduction programs for physician-diagnosed obesity

- Dental, such as orthodontia, dental cleanings, and fillings
- Vision, such as eye exams, glasses, contact lenses and solution, and laser surgery
- Long-term care insurance
- Urgent care and emergency room visits

What expenses are NOT qualified?

Examples of health care expenses not qualified for HSA reimbursement include:

- Teeth whitening products and procedures
- Most cosmetic surgeries
- Fitness center memberships

Note: you can't use the card at non-health related locations such as restaurants, gas stations, and bookstores.

Who makes sure my expenses are qualified?

You're responsible for complying with IRS regulations. However, Humana helps you follow the IRS rules by working with qualified providers to accept your HumanaAccess HSA card. If you try to use the card for a qualified expense at a location that might not be considered a provider of health care services, your card may be declined as a precaution. Pay another way and then submit a reimbursement request (via the Website or through the automated Customer Service line at 1-800-604-6228) if you believe the expense qualifies.

What if I use HSA funds for unqualified expenses?

If you use your HSA funds for expenses the IRS doesn't allow, you could be charged tax and penalties. Check with your tax advisor for specific advice on handling this situation. Also, make sure you pay the funds back to your HSA account by filling out a deposit slip with your payment, and checking the "redeposit" box. Go to MyHumana, your password-protected personal homepage on www.humana.com, select the HSA link, choose "Account Information," and follow the appropriate links to print a deposit slip. Mail your payment with the slip to the indicated address.

To check your HSA balance or make reimbursement requests online, go to MyHumana on www.humana.com. Under "MyBenefits" select "HSA," then select "Account Information." Or call the automated Customer Service line toll-free at the number printed on your HumanaAccess HSA card.

If my HumanaAccess card doesn't work, what could be wrong?

The failure could be due to any of the following:

- You're using the card at an unqualified location.
- You haven't activated the card.
- There isn't enough money in your HSA to completely cover the expense.

What if I have a limited Flexible Spending Account (FSA)? Do I use my HumanaAccess HSA card for both my HSA and FSA expenses?

No. If you chose both an HSA and a limited Flexible Spending Account (FSA), you will receive separate cards for each account. Use the HSA cards to cover qualified medical and pharmaceutical expenses and the FSA cards to pay for qualified dental and vision expenses.

3. Paying for pharmaceuticals

How do I use my HumanaAccess HSA card at the pharmacy?

1. Present your card for payment or swipe it through the credit card machine.
2. Select "Credit" as the transaction type. (No PIN is needed.)
3. Sign the receipt, and save it for your records.
4. The funds are taken out of your HSA automatically.

What if I buy items other than prescriptions at my pharmacy?

You can buy over-the-counter (OTC) medications with your card, but you need to use another form of payment for non-qualified items like cosmetics or vitamins. If you buy ineligible items with your card, you could be required to pay taxes and penalties. For a list of qualified OTC medications, visit MyHumana, your password protected, personal homepage at www.humana.com. Log on to MyHumana, go to MyBenefits, select your HSA, and then select the qualified expense list link.

How do I use the card for online or mail-order prescriptions?

Enter the HumanaAccess HSA card 16-digit account number and expiration date on the order form, as you would for any other Visa card transaction.

Can I use my card to buy health care-related items over the Internet?

Yes, as long as the items are for qualified health care expenses.