QUICK REFERENCE GUIDE

Inspira Health Savings Account (HSA)

Get started

- Go to inspirafinancial.com.
- Click "Log in"
- Then choose the log in option under "Manage your HSA, FSA, or other benefits."
- If you're a new user, click "Set up account" to get started. Be sure to have your Inspira Card near by. You'll need it to help verify your identity.
- Follow the steps to create your online profile, review fees and agreements and set up beneficiaries.

Set up account notifications

- Go to "Account Settings" then "Account notifications."
- Select the "+ sign" to view your notification options. Select the notifications you want to recieve and click "Save."

View eligible expense items

To view a list of eligible expenses, log in and select "Explore eligible expenses", under Quick Tips.

Calculate your HSA Savings

To find out how much you could save with an HSA, click "Calculate my HSA savings" under Account Actions. Then complete three quick steps.

Fee Schedule

To view the fee schedule for your HSA, click "View fee schedule" under Manage Funds.

View the interest rate for your HSA

To view a summary of the interest earned on your HSA, click "Your Accounts" at the top of the page and select your HSA deposit account. You'll see your interest rate summary listed at the bottom of the page.

Order an additional Inspira Card for your spouse or dependent

- Go to "Account Settings" and click "Inspira Card."
- Click "Order a Dependent Debit Card."
- Enter the first and last name of your spouse or dependent and click "Submit."

Make a payment or withdraw funds from your HSA (available with a linked bank account)

- Once logged in, click "Request funds" under Manage Funds.
- You can pay yourself back or pay your health care provider directly from your HSA.

Link a bank account to transfer funds

You can link one or more bank accounts to your HSA to easily transfer funds to and from your HSA.

- Once logged in, go to "Accounts Settings" and click "Bank accounts."
- Click "Link Bank Account to my HSA."
- Select the bank account type. Then enter your routing number and account number.
- Check the box to authorize Inspira Financial to link your account. Then click "Save and continue."

Note: You'll see that the status says "Complete Validation."

Validating your linked bank account

After you link a bank account to your HSA, we'll send a deposit of less than $1.00 (and matching withdrawal) to your bank account. This process can take up to two business days, not including Saturdays, Sundays or holidays. Once you see the deposit in your bank account, make note of the amount. Log back in to your HSA and follow these steps:

- Go to "Account Settings." Select "Bank accounts."
- Click "Complete Validation" next to the bank account you wish to validate.
- Enter the amount Inspira deposited into your account.
- Click "Validate."

Make post-tax contribution to your HSA (available with a linked bank account)

- Once logged in, click "Deposit funds into HSA" under Manage funds.

Invest your HSA dollars

If you haven't opened an investment account yet, click "Open Investment Account" to get started.

Once you open an account, you'll see a button to view your investment dashboard. This is where you can invest your HSA dollars.

Questions?

Log in to inspirafinancial.com and click "Contact us" under "Help & Support." Here you can also live chat with us.