



FAQs - Frequently Asked Questions Health Savings Account (HSA)

What is an HSA?

An HSA is a tax-advantaged health care account that you own. You contribute to it with tax-free or tax-deductible funds. You can use those funds to pay for eligible health care expenses now and in the future. This includes expenses for you, your spouse, and your tax dependents. This is true even if your spouse and dependents are not on your health plan. **To contribute to an HSA, you must have a qualified high deductible health plan (HDHP). Each year, the IRS sets the maximum amount you can contribute to the HSA. The funds that you contribute but don't use will roll over year to year.** In addition, **an HSA is portable.** This means that if you change employers or leave the work force, the HSA stays with you. Finally, with an HSA **you don't have to submit documentation for the funds you use.** However, you should keep all your receipts and statements in the event of an IRS audit. These will show that you used the funds for eligible expenses. **You can also use a Limited Health Reimbursement Arrangement account and a Limited Flexible Spending Account with an HSA.**

Who is eligible for an HSA?

To be eligible for an HSA, you must meet certain requirements.

- You must enroll in a qualified High Deductible Health Plan (HDHP).
- You cannot have other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible.
- You or your spouse cannot have an FSA or HRA in the same year that you are making or receiving HSA contributions.
- You cannot have Medicare or TRICARE.
- You did not receive Veterans Administration (VA) health benefits in the previous three months. However, veterans with a service-connected disability will not be blocked from HSA eligibility.
- You cannot be a dependent on another person's tax return.

What are the Tax advantages of an HSA?

- Payroll deduction contributions are pre-tax.
- After-tax contribution can be deducted when you file your tax return.
- Interest earned on your cash account is generally not taxable.
- Withdrawals to pay qualified health care expenses are tax-free.

- At age 65, withdraw funds for any reason with no penalty (taxes apply)

What is a qualified high deductible health plan (HDHP)?

A HDHP has a higher deductible than most health plans. With this type of plan, the monthly premium is usually lower. Once you meet your deductible, then the health plan can pay a portion of your claims. To be HSA-eligible, a qualified HDHP must meet the following criteria.

1. **Minimum Deductibles** – A qualified HDHP must have minimum deductibles as established by the IRS. If the plan has a deductible that's lower than this minimum, it's not a qualified plan for the HSA. For 2024, the minimum deductible amount for a self-only plan is \$1,600. For a family plan, the minimum deductible is \$3,200. Your plan may have a higher deductible.
2. **Limit on Out-of-Pocket Expenses** – A qualified HDHP limits what you pay out of pocket in the plan year. This limit includes what you would pay for deductibles, co-payments, and co-insurance. Note: These limits apply to in-network services only. The limits don't include what you pay for premiums, out-of-network services, expenses that the plan doesn't cover, or amounts that exceed lifetime limits, if applicable. **SPECIAL NOTE: For 202, the out-of-pocket maximum for a self-only plan is \$8,050. For a family plan, the maximum is \$16,100.**
3. **Preventive Care** – The HDHP can cover preventive care before you have met your deductible. The plan can cover preventive care at 100 percent. It may also require a copay or coinsurance for certain preventive services. Even though the plan covers preventive care, you would still be eligible to contribute to an HSA.

As of July 17, 2019, preventive care also includes certain medicines and services related to chronic conditions including asthma, congestive heart failure, depression, diabetes, heart disease, hypertension and osteoporosis (For details, see [IRS Notice 2019-45](#)).

Preventive care includes:

- Annual health exams
- Routine prenatal
- Well-child care
- Child and adult immunizations
- Stop-smoking programs
- Weight-loss programs
- Certain screening services

When am I eligible for an HSA?

First, you must have a qualified HDHP to have an HSA. The date that you're eligible to contribute to an HSA is based on the effective date of your HDHP.

- If your HDHP starts on the first day of the month then you're eligible for the HSA that same day. **Example:** Your HDHP starts on January 1. This means, you're eligible for the HSA on January 1.
- If your HDHP starts on any day after the first day of the month, you're eligible for the HSA on the first day of the next month. **Example:** Your HDHP starts on January 15. This means you're eligible for the HSA on February 1.
- Once you sign up for the HSA, you must go through a Customer Identification Process (CIP). With the CIP, we verify your name, Social Security number, address, and date of birth. If we need more information from you, that could delay the opening of your HSA. Once your HSA opens, that's the effective date. So,

your effective date may be later than the date you're eligible.

I have an HSA with another bank. Can I also enroll in a Inspira Financial HSA?

- Yes. You can have more than one HSA. The amount that you contribute to all HSAs cannot be more than the annual contribution limit for the year.
- You may also close your old HSA and transfer the funds to your new HSA. You may be paying fees on your old HSA. If you want to move your funds to your HSA with Inspira Financial , complete the **HSA Trustee Transfer Form**. Members can download this form by logging into **Inspira Financial .com** here: **Documents & Forms**.

Can I have an HCFSA with an HSA?

If you're contributing to an HSA, you can't have a regular HCFSA. However, you can have a LPFSA, if offered by your employer. You can use a LPFSA for eligible dental and vision expenses. This can help you save your HSA funds for other eligible expenses.

POST LPFSA: If offered once your meet your deductible your LFSA will allow you to be reimbursed for qualified medical expenses.

Am I still eligible for an HSA if I have other types of health coverage?

It depends on the type of health coverage you have. You may have other insurance that covers:

- Liabilities from workers' compensation laws, torts, or ownership or use of property (such as automobile insurance)
- Specified disease or illness
- Fixed indemnity, which pays an amount per day (or other period) for hospitalization
- Accidents
- Disability
- Dental care
- Vision care
- Long-term care
- You can also have a discount card and an HSA. A discount card gives you discounts on health care services or products, as long as you pay the costs of the health care (taking into account the discount) until you satisfy the HDHP deductible.

I'm currently enrolled in Medicare. Am I eligible to enroll in an HSA?

If you're enrolled in Medicare, you aren't eligible to contribute to an HSA. If you didn't have Medicare all year, you may be able to contribute for the months before you started Medicare. If so, you can open an HSA. If you had Medicare all year, you can't open an HSA.

Can I have an HSA if my spouse is in Medicare, but I am not?

If you're eligible to open and contribute to an HSA, then you can do so. This is true even if your spouse has Medicare coverage.

Who may contribute to my HSA?

Anyone can contribute to your HSA as long as you remain eligible to receive contributions. This means that you, your spouse, your employer, a family member, and any other person can contribute to your HSA. All contributions will count toward your annual limit.

How much can I contribute to my HSA?

Each year, the Internal Revenue Service (IRS) sets annual contribution limits for HSAs. These limits are based on your HDHP coverage level (self-only/individual or family). **For 2024, the limit for self-only/individual coverage is \$4,150. For family coverage, the contribution limit is \$8,300.** You can contribute a lump sum or multiple times throughout the year. You can change how much you contribute at any time during the year; you don't need a life event change. **If you're age 55 or older, you can contribute another \$1,000 per year. This is a "catch-up" contribution to help you save for health care expenses in retirement.** **Note:** You may want to speak with your tax advisor. They can help you understand how much you can contribute to your HSA. You might also find it helpful to review [IRS Publication 969](#).

I became eligible for Medicare during the year. Can I continue to contribute to my HSA?

Starting with the month that you enroll in Medicare, you're no longer eligible to contribute to an HSA. However, you can still use your funds for eligible expenses. **Example:** You have an HSA on January 1. Starting July 20, you're covered under Medicare. This means you're eligible to contribute to an HSA from January through June. For these months, you would prorate how much you can contribute. You have until the tax filing deadline to contribute to your HSA. The tax filing deadline is generally April 15, of the following year.

I am no longer in a qualified HDHP. Can I still contribute to my HSA?

No. Per IRS regulations, you must be in a qualified HDHP to contribute to an HSA. However, you have until the tax filing deadline of the following year to contribute for the time you were eligible. The tax filing deadline is generally April 15, of the following year. You are still eligible to use the funds in the HSA even if you don't have HDHP coverage.

Can I transfer funds from my IRA into my HSA?

Yes. You can make a one-time transfer from your Individual Retirement Account (IRA) into your HSA. You would do this as a trustee-to-trustee transfer. The transfer amount is tax-free. It does count toward your HSA contribution limit for the year. If you have additional questions, you should talk to your tax advisor.

To transfer your funds, complete the **HSA Trustee Transfer Form**. Members can download this form by logging into **Inspira Financial .com** here: [Documents & Forms](#).

When is the deadline for contributing to an HSA?

For any year that you have an HSA, you can contribute up to the tax filing deadline. The tax filing deadline is usually mid-April of the next year. Just be sure that you don't contribute more than the IRS contribution limit. If you do contribute for the previous tax year between January 1, and the end of the tax filing deadline, you'll need to note that on your contribution. If you don't let us know, we'll post the contribution for the current year.

What happens if I contribute more than the IRS limit for the year?

The amount that you can contribute to your HSA each year is based on several factors. These include your level of HDHP coverage (self-only or family), how long you had the HDHP, and your age. If you or anyone else contributes more than the IRS contribution limit to your HSA, you have an "excess contribution."

You should remove the excess contribution from your HSA. You can do this online as a withdrawal of an excess contribution. Or you can complete the **HSA Return of Excess Contribution form** and send to Inspira Financial . Log into **Inspira Financial .com** and go to **Documents & Forms** to download the form. This form will give you details on how to fax or mail the form to us. You should remove excess contributions by the tax filing deadline for that year. If you don't remove the excess contribution, that amount will be

subject to income taxes and may be subject to a 6 percent penalty tax. If you have more questions about your contributions, you should talk with your tax advisor.

How do I use the funds in my HSA?

Once you have funds in your HSA, you have a few ways you can use your funds. You can make a payment to your provider from your HSA. If you have a Inspira Financial Card®, you can use it to pay for eligible health care expenses. If you paid out of your pocket, you could go online and pay yourself back. When you pay yourself back, you can do so through a linked bank account. This will withdraw funds from your HSA and deposit them into your personal account. It can take up to 48 hours for you to see the funds in your account. **To link a bank account**, log in and go to your account settings. **If you prefer to receive a check**, use the online tool to request funds and pay yourself back.

Can I use my Inspira Financial Card® with my HSA?

If your employer offers the card, you can use it with your HSA. If you have more than one account with us, you'll receive one card for all accounts. **Example:** You have an HSA and a LPFSA. You'll receive one card for both accounts.

Do I need to keep my receipts?

You should keep all your itemized statements and receipts. These will show that you used your HSA funds for qualified medical expenses. You would also need them if the IRS ever audits your tax return.

I no longer have a qualified HDHP. Can I still use my HSA to pay for health care expenses?

Yes. You can continue to use your HSA funds to pay for eligible health care expenses. However, you can't contribute to your HSA if you are no longer have an HDHP.

I'm enrolled in Medicare. Can I use my HSA funds for my Medicare premiums?

If you're age 65 or older, you can use your HSA funds for most Medicare premiums. You can't use your HSA funds to pay for a Medicare supplemental policy.

Can I use my HSA to pay for my spouse's health care expenses if they're enrolled in Medicare?

Yes. You can use your HSA to pay for eligible out of pocket health care expenses for you and your spouse. Medicare **premiums** for coverage of your spouse or a dependent (who is 65 or older) are generally qualified medical expenses if you, the account beneficiary, are 65 or older.

I'm 65 and I have Medicare. I also still have coverage through my employer. May I use my HSA funds to pay my portion of my employer's health coverage?

You can't treat insurance premiums as qualified medical expenses unless they are for:

- Long-term care insurance
- Health care continuation coverage (such as COBRA)
- Health care coverage while receiving unemployment compensation under federal or state law
- Medicare and other health coverage if you are 65 or older (other than premiums for a Medicare supplemental policy, such as Medigap)

Will I have to pay taxes when I use my HSA funds?

When you use your funds for qualified medical care, you don't pay taxes on that amount. If you use your HSA funds for an ineligible expense, then you'll have to pay income taxes. You may also have to pay a 20 percent penalty tax. There are times when the penalty tax doesn't apply. If you're disabled or age 65 or older at the time you use the funds, you don't have to pay the penalty.

Can I invest my HSA funds?

Yes, if your employer offers the investment option. You first need to have a minimum balance in your HSA. This is typically \$1,000. You can invest any HSA funds over this minimum balance. You can find this minimum balance amount on the investments page of your online account. If you do invest any of your HSA funds, those funds would be in an investment account. Any funds in an investment account are not FDIC-insured.

How does an HSA investment account work?

- If you're enrolled in a Inspira Financial HSA, you have the option to open an investment account and buy shares from a diversified group of mutual funds.
- Any earnings from your HSA investments grow tax-free.
- When you reach the required minimum balance in your HSA deposit account, you have the option to open an HSA investment account.
- If you later need access to spend those invested dollars, simply transfer (sell mutual funds) from the HSA investment account to the HSA deposit account.

What happens to my Inspira Financial HSA if I leave my employer? What happens if I cancel my health plan coverage?

Your HSA belongs to you. If you leave your employer or cancel coverage under your health plan, you may continue to use your HSA funds for eligible health care expenses. We'll send you a letter about the changes you can expect with your HSA. You'll keep the same Inspira Financial account and debit card. You'll have to pay a monthly maintenance fee. We'll deduct this fee from your HSA on the first of each month.

- You can still contribute to your HSA for the months that you were eligible to do so. You have until the tax filing deadline to contribute. The tax filing deadline is generally April 15, of the next year.
- If you continue your health plan under COBRA or enroll in another qualified HDHP, you may still be able to contribute to your HSA.
- If you want to close your HSA, you'll need to complete the **Account Closure Form**. Log in to the Inspira Financial member website and go to **Documents & Forms** to download the form. You can also call us to request a form. After you close your HSA, you can still view your deposits, payments and withdrawals on the website. There may be a fee to close your HSA. There may be tax implications if any balance of funds aren't placed back into another HSA timely so you'll want to talk to your tax advisor.

Can I name a beneficiary for my HSA?

Yes. You should name one or more beneficiaries for your HSA. You can do this from your online account. You may have done this when you first registered your HSA online. If you didn't or if you'd like to make changes, you can do so at any time online through your account settings.

What happens to my HSA upon my death?

- If you name your spouse as your beneficiary, your HSA will become your spouse's HSA after your death. Your spouse won't have to pay taxes on these funds if they use them for qualified medical expenses.
- If your beneficiary is not your spouse, the HSA is closed. Your beneficiary will receive the funds from your HSA. Note: If you have a spouse and the beneficiary is not your spouse, some states require your spouse's consent for you to have that beneficiary. The Fair Market Value of the account as of the date of death is taxable to that person in the year of death (minus any qualified medical expenses paid by the beneficiary on your behalf within one year after your death).
- If you don't name a beneficiary to your HSA, your estate will be your beneficiary. Inspira Financial will pay the funds to your estate. The value of your HSA is included on your final income tax return.

Inspira Financial Card®

What is a Inspira Financial Card?

The Inspira Financial Card is your account debit card. It helps make it easier for you to spend the money in your Inspira Financial account. You can use this card to pay for certain eligible expenses.

Eligible expenses may include doctor and dentist visits, hospital stays, prescriptions, and hearing and/or vision care. Or your plan may only allow prescription expenses. Be sure to review your plan documents to find out what's eligible.

Some employers may also offer the Inspira Financial Card with a DCFSA. In order for your card to work, the merchants and providers must accept Mastercard®.

What are the benefits of using a Inspira Financial Card?

There are four key benefits to the Inspira Financial Card.

1. Immediate payment from your account – When you use the card, it automatically uses the money in your Inspira Financial account to pay for eligible expenses.
2. Increased personal cash flow – When you use your card, you don't have to pay out of pocket.
3. Reduced claim filing – You won't have to submit a claim for your expenses and wait get paid back. You should still keep all of your itemized receipts and Explanations of Benefits (EOBs). We may ask you to submit them.
4. Ease of use – Simply select your eligible expense and swipe your card for payment.

How does my Inspira Financial Card work for health care expenses?

- You can use your Inspira Financial Card to pay for eligible health care products and services. If you have a health care **FSA**, you can use your card for eligible expenses that you incur during the plan year.
- If you have an **HSA**, you can use the card for eligible expenses you incur after your HSA is open.
- You can only use the card at merchants and providers that accept Mastercard® and health care cards. This generally includes doctor and dental offices, hospitals, pharmacies and hearing and vision care centers. You can also use your card at some discount and grocery stores.
- If your health plan covers part of the expense, you may want to wait to use the card until you know how much you owe. When you're ready to pay for an eligible expense, just provide your card for payment.
- Keep all of your itemized receipts and Explanations of Benefits (EOBs). There may be times when we need to ask you for proof that a card purchase is eligible.
- **Your Inspira Financial card is good for five years as long as you're a Inspira Financial member.** You don't need a new card when you move from one Inspira Financial plan to another (unless you change employers). The amount you decide to put aside is deposited to your account and available on your card.

I just received my Inspira Financial Card. Do I have to use the card for all my eligible expenses?

No. You don't need to use your card for all eligible expenses. You can always use another form of payment for your expenses. Then submit a claim to pay yourself back. You can do this online, through the Inspira Financial Mobile® app or complete a paper claim form and fax or mail it to us.

Where can I use my Inspira Financial Card?

You can use your card at qualified merchants where Mastercard® is accepted, and where merchants can process health care cards. This may include doctor and dental offices, hospitals, pharmacies and hearing and

vision care centers. You may also use your card at some discount and grocery stores.

How do I activate my new card?

If you receive a new card, call the number on the activation label. Then enter your card number and the # sign. You'll then enter the last four digits of your Social Security number (SSN). (Or, you may need to enter the last four digits of your employee ID number.) Once you finish these steps, your card will be active.

Should I select "debit" or "credit" when using my Inspira Financial Card? Do I need a PIN?

If the merchant or provider allows you to select "debit" or "credit," either option will work. This means you may choose "credit" and sign the receipt. If you select "debit," you'll need to enter a Personal Identification Number (PIN). To create or change your PIN, call **1-888-999-0121 (TTY:711)**.

How do I change my PIN for my Inspira Financial Card®?

Call Card Services at **1-888-999-0121 (TTY:711)**. You'll need to enter your card number, the three-digit security code (located on the back of your card) and your five-digit zip code. Then you must enter a **new four-digit PIN**. To do this, enter four digits of your choice. To confirm your PIN, re-enter your four digits. Once you create your PIN, you can use it right away. Please make sure to remember your PIN, as you won't receive a confirmation of it.

Now that my card will have a PIN, can I withdraw funds at an Automatic Teller Machine (ATM)?

Can I get cash back at a merchant?

No. The card won't work at an ATM. And you can't get cash back with your card. You can only use the card to pay for eligible expenses.

What should I do if my Inspira Financial Card isn't accepted?

There's more than one reason why you may not be able to use your card.

- The expense may be ineligible under your plan.
- A merchant or provider may not accept Mastercard®.
- The merchant may not be able to accept health care cards.
- You may not have enough money in the account to cover the expense.
- Your card may be suspended. This only applies to flexible spending accounts (FSAs) and health reimbursement accounts (HRAs). We have to suspend cards when we don't receive information from you to show that a card purchase is eligible.

If you're unable to use your card, you can use another form of payment. If your expense is eligible, you can submit a claim to pay yourself back. You can do this online, through the Inspira Financial Mobile® app, or complete a paper claim form and fax or mail it to us.

Can I buy over-the-counter (OTC) items with the card?

You may be able to use your Inspira Financial Card® to pay for OTC items if they're considered eligible under your plan.

For instance, supplies, drugs and medicines.

What happens if I don't have enough money in my account and I used my card to pay for an eligible expense?

Your Inspira Financial Card will deny a purchase if you don't have enough funds in the account. You could check your balance and ask the merchant to charge your card just for the amount that you have available. Then you would pay the balance with another form of payment. If funds become available in your account, you can pay yourself back by submitting a claim.

Why did I receive a request for documentation for my Inspira Financial Card purchases?

Generally, we send a request for documentation when we're unable to verify if one or more of your card purchases is eligible. We'll let you know in the letter the date by which you need to respond. If you do not respond by this date, we'll have to suspend your card. When this happens, you cannot use it for that account. This can happen when the amount you paid does not match your copay amount, or you paid an "estimated" or "pending" amount. It can also happen when we receive a description of the expense from the merchant or provider that doesn't clearly tell us what you paid for. However, you can still pay for eligible expenses out-of-pocket and submit a claim to pay yourself back.

All you need to do is send us documentation that shows:

- Date of purchase or service
- Final amount you had to pay
- Description of the product or service
- Merchant or provider name
- Patient name (if applicable)

I received a request for documentation for my card purchases. What do I need to do?

You have three options:

1. Send us the documentation for your card purchase.

You can do this online, through the Inspira Financial Mobile® app, or by fax or mail. If you're sending documentation online, you'll need to send it to us in PDF format. It needs to include:

- Date of purchase or service
- Final amount you had to pay
- Description of the product or service
- Merchant or provider name
- Patient name (if applicable)

If your expense went through your medical or dental plan, you'll need to send an Explanation of Benefits (EOB) from your plan. This is the preferred form of documentation.

If your expense did not go through your medical or dental plan, you can send an itemized receipt or statement for the expense. It must show:

- Date of purchase or service
- Final amount you had to pay
- Description of the product or service
- Name of the merchant or provider
- Patient name (if applicable)

Notes:

- Generally, we won't ask you to send information for your prescriptions. But if we do, send your prescription drug receipt that includes the pharmacy name, patient name, prescription name, the fill date and how much you paid.
- We can't accept a cancelled check, credit card receipt, or billing statement that shows "previous balance," "balance forward," "estimated," "filed" or "pending insurance."

2. Send us another expense.

If you have another expense that you incurred in the same plan year and paid out of your pocket, you can

use that expense to help cover the one in question. Just send us documentation for that expense. You can do this online, through the Inspira Financial Mobile® app, or by fax or mail.

3. **Pay back your account.**

Just send us a personal check or money order (either made payable to Inspira Financial) with a copy of the letter.

You'll want to provide the documentation or payment as soon as possible. We'll let you know in the letter the date by which you need to respond. If you don't respond by then, we'll have to suspend your card. When this happens, you can't use it for that account. However, once we confirm that the amount you paid was for an eligible expense or receive your re-payment to cover the expense, we'll re-activate your card.

What should I do if my card is lost or stolen?

Call us right away to report a lost or stolen card. We'll then cancel your card and send you a new one. If you are worried about identity theft after cancelling your card, you can use Mastercard's Identity Theft Resolution Services at no cost. They can help you restore your identity.

Identity Theft Resolution Services include: (Note: This information is general in nature for informational purposes only. Please refer to your employer's plan for specific information):

- 24/7 access to Mastercard's certified resolution specialists
 - Internet monitoring to proactively detect stolen personally identifiable information and compromised confidential data online
 - Assistance from a specialist who will notify all three major credit reporting agencies to place blocks on cardholders' records and obtain free credit reports
 - Help with paperwork to alert various parties of the potential fraud
 - Education about how identity theft can occur and protective measures to avoid further occurrences
- (Note: This information is general in nature for informational purposes only. Please refer to your employer's plan for specific information.)

To learn more about the Identity Theft Resolution Services, call the Mastercard Assistance Center at 1-800-MC-ASSIST (1-800-622-7747). Inspira Financial Mobile® App

How do I get the Inspira Financial Mobile app?

- You can download the app from your mobile device's app store.
- The app is supported by the following devices:
 - **iOS version** 12 or above on iPhone® 5S, iPad Air®, iPad Mini® 2 or newer models
 - **Android version** 7 (Nougat) or above on phones or tablets

Is there a fee to download or use the Inspira Financial Mobile app?

No. There's no fee to download the app. Anyone with a Inspira Financial account can use it for free. (But standard text messaging and other rates from your wireless carrier still apply.)

How do I get a username and password for the Inspira Financial Mobile app?

You'll use the same username and password you use for the Inspira Financial member website. (Currently, you must create a username and password on our Inspira Financial member website first.)

What if I have trouble signing in to the Inspira Financial Mobile app?

Click on “**Trouble logging in?**” on the log in page of the app.

I have a flexible spending account (FSA). What can I do on the Inspira Financial Mobile app?

- View your account balance, deposits and payments
- Submit claims for reimbursement
- View your Inspira Financial Card purchases and submit documentation (if applicable)
- View account alerts and Inspira Financial contact information

I have a health savings account (HSA). What can I do on the Inspira Financial Mobile app?

- View your account balance, deposits and payments
- Deposit funds into your HSA
- Withdraw funds from your HSA
- Pay your health care provider directly from your HSA
- View account alerts and Inspira Financial contact information

Can I submit a claim using the app?

If you have a Inspira Financial FSA, you can use the app to submit a claim to pay yourself back for an eligible expense you paid out of pocket. After you log in to the app, select “**Manage**” to get started. To send documents with your claim, simply take a picture and upload it through the app.

Can I use the app to transfer funds to and from my HSA?

If you have a Inspira Financial HSA, you can transfer funds through the app. After you log in to the app, select “**Manage**” to get started. You can deposit funds into your HSA or request funds from your HSA.

Is the app secure?

Yes. Here are a few of the ways we make your security our priority:

- Log in with Secure Touch ID
- Get protected access to your account information
- Use the same secure username and password you use on this website

I need app support. What do I do?

Give us a call at **1-844-729-3539 (TTY: 711)**. If your issue is account related, you can get help via your online account.

ADDITIONAL QUESTIONS?

Please visit our website or contact us:

Online: Inspira Financial.com

Phone: 1-844-729-3539 (TTY: 711)

Phone Hours: Monday-Friday 7 AM-7 PM CT; Saturday 9 AM-2 PM CT

Inspira Financial

This material does not contain legal or tax advice. You should contact your legal counsel or tax advisor if you have any questions or need additional information. Go to **Inspira Financial.com** to learn more.

There may be fees associated with a Health Savings Account (HSA). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks. The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

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