

# HSA Headlines

## ActiveCare 1HD Participant - Health Savings Account (HSA)

### Checklist

☐ Create user account on the Member Website @ <https://hcsc.hsabank.com>

- Check your account balance and follow account activity.
- Pay bills.
- Manage your investments (if applicable).
- Add authorized signer to your account.
- Order additional debit cards.
- MyHealth portfolio.
- Designate a beneficiary.

☐ Designate a beneficiary

- Only 19.51% of MISD plan participants have a beneficiary designation.
- Once deceased, if your spouse is your designated beneficiary, the account will be treated as your spouse's HSA account.

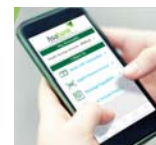
☐ TAX TIME!

- You MUST report your health savings contributions on your income tax return.
- You will receive the IRS Form 1099-SA and IRS Form 5498-SA by mail. It is also available online at [www.hsabank.com](http://www.hsabank.com) or call HSA Bank Customer Care @ 800-357-6246.



☐ Mobile APP

- Stay connected to your account 24/7 by downloading the mobile app for free.
- Easily store your eligible expenses and receipts in your member portal.



☐ Interested in investing?

- When your account reaches minimum balance of \$1,000, you can build more savings through investing.
- Members can choose from a variety of self-directed investment options with no



### **! MEHC Notice !**

**HSA Cards** can be used at the Mesquite Employee Health Center (MEHC) if you are a MISD health plan participant in Plan 1HD, Plan 2 or Aetna Select plan. However, office visits and Rx's are **full price** until you meet your deductible.

**HSA** funds can only be used to pay for "IRS qualified medical expenses." (for list go to [www.irs.gov](http://www.irs.gov) or [hsabank.com/IRSQualifiedExpenses](http://hsabank.com/IRSQualifiedExpenses)) This includes medical, dental, and vision services.

**@ age 65**, funds can be withdrawn for any purpose without penalty, but may be subject to income tax if not used for IRS qualified expenses.

If you leave the district **for any reason, take it with you.** This is your HSA.



## Mesquite ISD Benefits Office



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