

PAYFLEX®



HSA Assist™

Health Savings Account money when you need it

Immediate access to HSA funds when you need it

Your Health Savings Account (HSA) deposit account balance grows over time with contributions made by you — and by your employer. You may have health care expenses early in the plan year, before your HSA has had time to grow. With HSA Assist, you can have peace of mind knowing there's tax-free money available to you when you need it, to help cover immediate costs.

How does it work?

Money you've contributed to your HSA deposit account will always be used first to pay for qualified expenses. If there isn't enough money available in your deposit account to pay the expense in full, HSA Assist will automatically advance your employer's future contributions, up to the total available to spend. You can view the amount available to spend and your total account value at any time with the PayFlex Mobile® app, or by logging in to your PayFlex member website.

Here's an example of how HSA Assist would work to help pay an out-of-pocket prescription cost, using the PayFlex debit card:



Sarah receives a prescription from her doctor that will cost \$300 to fill. It's early in the plan year and her \$50 HSA deposit account balance isn't enough to cover the cost.



Sarah doesn't worry. Her employer offers HSA Assist, so she has advanced funds immediately available to her to use.

HSA deposit account balance	\$50
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HSA Assist available funds	\$500
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Total available to spend	\$550
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Sarah uses her PayFlex® card to pay for her prescription at the pharmacy. Her HSA Assist funds combined with her existing HSA deposit account balance automatically cover the full cost of her prescription. After this, Sarah's account looks like this:

HSA deposit account balance	\$0
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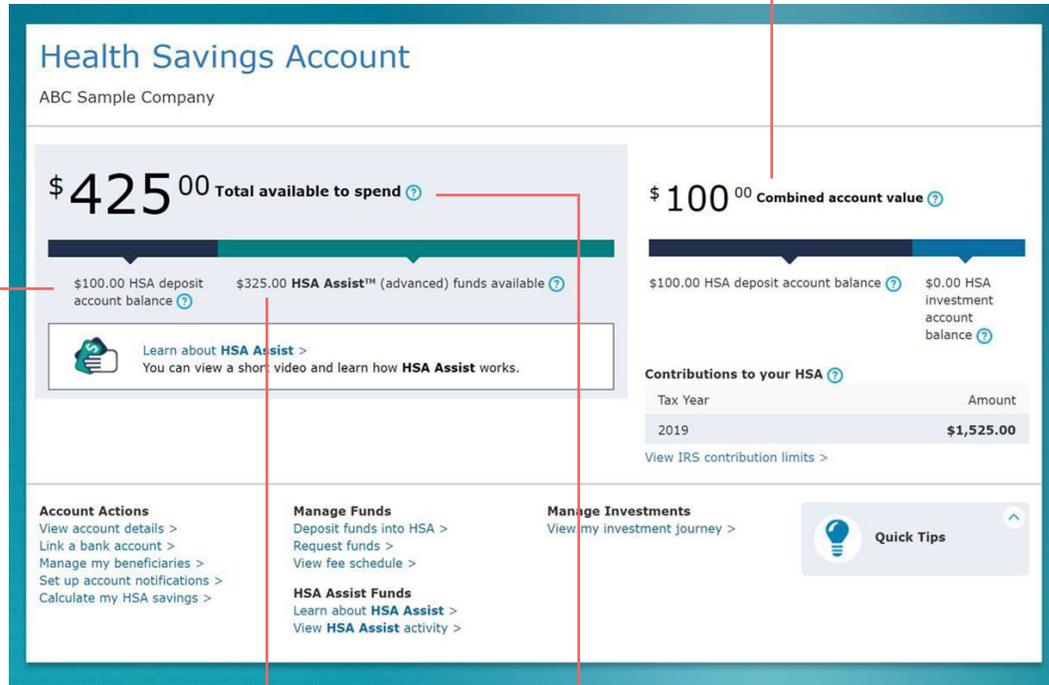
HSA Assist available funds	\$250
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Total available to spend	\$250
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What does HSA Assist look like?

When you log into your PayFlex member website, you'll see your total available to spend. It's a combination of your HSA deposit account balance and HSA Assist (advanced) funds. You'll also see your combined account value. Here's what those balances mean and what they look like:

This is the total value of your HSA account based on deposits and investments, if any. The HSA investment account balance must be \$0 before HSA Assist funds can be accessed.



Money available to you based on your own contributions.

Advanced funds available to you from employer contributions if there isn't enough in your deposit account to cover an eligible expense.

The total amount of money you can spend on eligible health care expenses. This includes your HSA deposit account balance plus future employer contributions that are available to you now with HSA Assist.

Need more information?

Log on to [PayFlex.com](https://www.payflex.com) to check our FAQs, send us an email or use our chat feature. You can also call the number on the back of your PayFlex Card®.

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. This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to [PayFlex.com](https://www.payflex.com).