



There are several ways you can withdraw funds from your HSA account; in order to be reimbursed for qualified medical expense. (Keep in mind that HSA funds **cannot** be used for qualified medical expenses that were incurred **before** their HSA was established.)

1. ACH reimbursement transfer

- a. You can set up an external transfer account through Internet Banking and then schedule a withdrawal from your HSA to a personal bank account.
- b. Fees: None
- c. Daily Limit: \$500

2. HSA Bank checks

- a. You can write a check directly to the merchant or yourself.
- b. Fees: \$7.95 for 50 checks, no other processing fees (To order checks, please contact Client Assistance Center at [800-357-6246](tel:800-357-6246) Monday through Friday between the hours of 7 am and 9 pm CST.)
- c. Daily Limit: available balance

3. HSA Bank Debit Card

- a. You can do a *cash advance* inside your bank.
 - i. Fees: No fee from HSA Bank, but possible fee from your bank
 - ii. Daily limit: \$2,000
 - iii. *Not all banks offer cash advances.
- b. You can do an ATM withdrawal using your PIN number (to set up your PIN # call 1-866-898-9795)
 - i. Fees: \$2.00 per PIN use and possible ATM fee
 - ii. Daily limit: \$300
 - iii. *Select the checking option.