

Health Savings Account (HSA) FAQs

Information about HSAs is readily available on the internet and on HealthEquity's website (my.healthequity.com/). This document is a summary of some of the information more fully explained through these sources. Please be aware that HealthEquity may change their website at any time and these FAQs may become out of date. Web links leading to additional information on HSAs are provided at the end of this document.

- Q: What is an HSA?
- Q: Who is eligible for an HSA?
- Q: What's considered a qualified / eligible health care expense?
- Q: Who keeps track of the HSA funds I spend on qualified expenses?
- Q: Am I required to have my HSA with HealthEquity?
- Q: What is my employer's relationship with HealthEquity and their role in my HSA?
- Q: What are the HSA funding maximums?
- Q: How much may I contribute to my HealthEquity HSA through my employer?
- Q: Can I stop or change my work fund transfers or salary contributions at any time?
- Q: How do I open a new HSA with HealthEquity?
- Q: How do I enroll for a HealthEquity online user account?
- Q: What can I do if access to HealthEquity's website is being denied?
- Q: How can I verify my HealthEquity HSA contributions / deposits?
- Q: How do I request additional Debit Visa cards or request a replacement card?
- Q: How do I enroll for direct deposit, or change my banking information, for my HSA reimbursements?
- Q: How do I receive reimbursement or use HSA funds to pay for eligible expenses?
- Q: Is there a deadline or time limit on receiving a reimbursement from my HSA?
- Q: Since an HSA is tax advantaged what are my record keeping and tax reporting responsibilities?
- Q: Can I access my HealthEquity HSA tax documents online?
- Q: Should I still file a claim with my insurance if I'm paying for the expense with HSA funds?
- Q: If I file a claim with my insurance, am I automatically reimbursed from my HSA for the amount applied to my deductible?
- Q: If I pay the entire cost of an eligible expense will my insurance send my reimbursement to my HSA?
- Q: If I didn't take the dental or vision insurance, can I pay for those expenses with HSA funds?
- Q: How do I verify my HealthEquity HSA plan online?
- Q: How can I change the address, email or password for my HealthEquity HSA?
- Q: How can I change my communication preferences for my HealthEquity HSA?
- Q: How can I name or update beneficiaries for my HealthEquity HSA?
- Q: If I have questions about my HSA, who do I contact?
- Q: Where can I find more information on HSAs?

Q: What is an HSA?

A: A Health Savings Account (HSA) is a tax-advantaged savings account, available to those enrolled in an IRS qualified high-deductible health plan, that offers a way for consumers to pay for their qualified (as defined by IRS Publication 502) medical, dental and vision expenses and/or save for future qualified health expenses on a tax-free or tax-deductible basis. Each account holder owns and controls the money in his/her HSA. Decisions on how to spend the money are made by you without interference from a third party or a health insurer.

Q: Who is eligible for an HSA?

A: To be eligible to open and contribute to an HSA, an individual must be covered by an IRS HSA-qualified High Deductible Health Plan (HDHP); must not be covered by other health insurance that is not an HDHP; must not be enrolled in Medicare and/or receiving Social Security; and cannot be claimed as a dependent on someone else's tax return. Refer to IRS Publication 969 for additional information.

Q: What's considered a qualified / eligible health care expense?

A: The IRS determines what is considered an eligible expense. You can refer to IRS Publication 502 which is available on their website (www.irs.gov). There is also an extensive list you can access through your HealthEquity user account (my.healthequity.com) by selecting **Qualified Medical Expenses** under **Resources** in the menu on the right side of the home page.

Q: Who keeps track of the HSA funds I spend on qualified expenses?

A: You do. In the event of an IRS audit, it will be your responsibility to maintain records (e.g., insurance explanation of benefits (EOB), receipts, etc.) to document the appropriate use of funds.

Q: Am I required to have my HSA with HealthEquity?

A: No. You may open an HSA anywhere you choose but your employer only makes HSA classified pre-tax direct deposit contributions into an HSA with HealthEquity. You can open an HSA at another institution and make after-tax contributions into that account personally or have your employer make a standard (i.e. non-HSA classified) automatic payroll deposit. Although not pre-tax, deposits into an HSA at another institution are tax deductible for federal income tax purposes but not for your 15% SECA tax (Social Security / Medicare). **T will not be able to make work fund contributions into an HSA at any institution other than HealthEquity.**

Q: What is my employer's relationship with HealthEquity and their role in my HSA?

- A:** Once your HSA is opened, your employer's only activity with HealthEquity, and its only role in your HSA, is to make pre-tax direct deposit contributions into your HSA as directed by you. Your employer is not involved with any of your other HSA transactions. The account relationship is between HealthEquity and you, just as it is for any other financial accounts you may have.

[Back to Top](#)

Q: What are the HSA funding maximums?

- A:** The U.S. government establishes annual limits on the amount that may be contributed to your HSA, regardless of the source of the contribution. The 2026 contribution limit is up to a maximum of \$4,400 for those who are individually insured and up to a maximum of \$8,750 for those whose insurance coverage is at the family level, which, per HSA rules, means 2 or more people are covered by your insurance. An annual additional "catch-up" contribution of \$1,000 is allowed for eligible participants 55 and older. (For 2025 the contribution limits are \$4,300 and \$8,550 respectively plus the \$1,000 catch-up contribution).

If you are an eligible individual for the entire year and do not change your level of coverage, you can contribute the maximum amount for your type of coverage. However, if you are not an eligible individual for the entire year, or change your coverage during the year, you should refer to IRS Publication 969 to determine your contribution limit.

Q: How much may I contribute to my HealthEquity HSA through my employer?

- A:** For long term global workers, your employer will permit recurring monthly work fund transfers of up to \$100 for those with an individual level deductible and \$200 for those with a family level deductible. Your work fund contributions are considered employer contributions rather than personal contributions.

If you want to contribute more than the work fund transfer limits allow, or if you prefer not to make work fund contributions, you may make personal salary contributions from your living allowance as your salary permits.

However, the total of all contributions to your HSA account, regardless of the source, may not exceed the IRS' established annual limits.

Q: Can I stop or change my work fund transfers or salary contributions at any time?

- A:** Yes, HSA changes can be made monthly. Your new HSA Work Fund Transfer and/or HSA Salary Reduction Agreement form(s) must be received by the Benefits Coordinator (BenefitsHelp@proton.me) by the 25th day of month in order to be effective at the start of the following month. Forms for changing or stopping your work fund transfers and/or salary contributions are available on GSFR's T landing page <http://www.gsfrinternational.org/GlobalWorker.html>.

Q: How do I open a new HSA with HealthEquity?

- A:** Through your employer. To open a new HSA with HealthEquity, the employee should complete the **HSA Application to open new HSA** form, available on GSFR's T landing page <http://www.gsfrinternational.org/GlobalWorker.html> and return it to the Benefits Coordinator (BenefitsHelp@proton.me). Once your completed application is received, the Benefits Coordinator will enroll you for a new group HSA. HSAs for new employees will be opened effective the first day of the first full month you have insurance coverage. HSAs for current employees will be opened effective the first day of the next full month.

You also need to complete and return an HSA Work Fund Transfer Form and/or an HSA Salary Reduction Agreement form with your application so your employer can begin making deposits into your HSA. Your HSA is not considered "opened" until your first deposit is made.

Q: How do I enroll for a HealthEquity online user account?

- A:** Once your HSA has been opened by your employer, you can register for a user account by going to HealthEquity's website (my.healthequity.com) and clicking the "**Create username and password**" option from the bottom of the **SIGN IN** box. You can create your user account using either the number on your HealthEquity Visa debit card or your social security number. You can also register for a user account through the HealthEquity mobile app. If you're unable to create a new user account, contact HealthEquity for assistance (866-346-5800).

Q: What can I do if access to HealthEquity's website is being denied?

- A:** If you're unable to access HealthEquity's website from the international country you're in, you can contact the IT group (personnel.rz@proton.me) and request their "VDI" solution. If you have an active user account, you can also download the HealthEquity app to access your HSA.

Q: How can I verify my HealthEquity HSA contributions / deposits?

- A:** You can verify your HSA contributions were correctly processed by your employer by logging into your APS user account (www.eselfserve.com) and viewing your pay voucher. (If you no longer remember your APS user name and password, contact financetorg@proton.me to have your account reset.) To make your employer work funds deposits as pre-tax they are run in and out through your pay, so they will be included in the **Employer** amount listed on your pay voucher along with any personal work fund contributions you may be contributing. Any HSA contributions you may be making from your salary will be listed as **Employee** contributions on your pay voucher.

You can verify your HSA deposits have been received by HealthEquity by logging in to your user account (my.healthequity.com) and selecting **Contribution History** under the **Manage Account** menu on the Home page.

[Back to Top](#)

Q: How do I request additional Debit Visa cards or request a replacement card?

- A:** Login to your HealthEquity user account and select **Manage Cards** from the menu at the top of the Home page. Any debit cards already issued will be listed. To request a new card for someone not listed, select the **Add/Edit Dependent** button. To request a replacement card if your card is lost, stolen, or has not been received, click the **Request Replacement Card** button to deactivate your old card and request a new one.
- Q:** **How do I enroll for direct deposit, or change my banking information, for my HSA reimbursements?**
- A:** Login to your HealthEquity user account and select **Account Details** from the **Manage Account** menu on the right-hand side of the Home page. From the **My Account** drop down menu select **Profile/Profile Details** and scroll down to the **Account / Payment / Contribution Setting** section to **External Accounts**. If no bank account information is displayed select the **+ sign** to enter the banking information for the account you would like your reimbursements sent to. To change your banking information, select the edit pencil to update your information.
- Q:** **How do I receive reimbursement or use HSA funds to pay for eligible expenses?**
- A:** You can use funds from your HSA account to pay for your portion of an eligible expense in several ways:
- **Transfer funds from your HSA to your personal bank account:**
 - You will first need to add the bank account you would like your HSA funds transferred to. For information on how to add or change a bank account, refer to the **How do I enroll for direct deposit, or change my banking information, for my HSA reimbursements** Q & A above. Once you have your bank information entered, select **Reimburse Me** from the menu at the top of the Home page
 - **For U.S. providers, use your Debit Visa card (cards will not work internationally) or pay directly from your HSA:**
 - Use your HSA Debit Visa card as a Visa card to pay a bill you have received or a balance you owe. HSA Debit Visa card transactions are debited to your HSA, and you must have sufficient funds in your HSA to cover the charge at the time you use the card.
 - Use your HSA Debit Visa card to pay for the services or prescription medications at the point of service (POS). When using your card at the POS, you should use it as a Visa card which will not require you to enter a pin number. HSA Debit Visa card transactions are debited to your HSA, and you must have sufficient funds in your HSA to cover the charge at the time you use the card.
 - Login to your online user account (my.healthequity.com) and select **Pay Provider** from the menu at the top of the Home page then following the instructions provided.

SPECIAL NOTES:

1. You may not use your HSA funds for expenses incurred before you initially opened your HSA.
2. You should not use HSA funds, or your HSA card, to pay for the portion of an eligible expense that will be reimbursed by insurance. We recommend that you wait until your claim has been processed so you'll know what your portion of the expense is. This is especially true for U.S. claims that will have network discounts applied. (This doesn't apply to prescriptions received from U.S. pharmacies.)

[Back to Top](#)

- Q:** **Is there a deadline or time limit on receiving a reimbursement from my HSA?**
- A:** No, there is no time limit on receiving a reimbursement for an eligible expense from your HSA.
- Q:** **Since an HSA is tax advantaged what are my record keeping and tax reporting responsibilities?**
- A:** As an HSA holder, you must file IRS form 8889 with your federal tax return. Form 8889 tracks transaction activity on the HSA and determines the amount of eligible tax deduction for the account during the previous tax year. You are also responsible for keeping a paper trail of all transaction activity that occurs in the account during the tax year. Those items can include, but may not be limited to, explanation of benefits (EOB), doctor bills and transaction receipts. NOTE: Your employer is not a tax advisor. Please speak with your tax consultant regarding your reporting responsibilities.

[Back to Top](#)

- Q:** **Can I access my HealthEquity HSA tax documents online?**
- A:** Yes. Login to your HealthEquity user account (my.healthequity.com) and select **Tax Forms & Statements** from the **Manage Account** menu on the right-hand side of the Home page to access both your 1099-SA and 5498-SA tax statements.
- Q:** **Should I still file a claim with my insurance if I'm paying for the expense with HSA funds?**
- A:** Yes. There is no link between your insurance and your HSA, other than an insurance explanation of benefits (EOB) can serve as documentation that an expense is eligible for reimbursement from your HSA. HSA funds can only be used for the portion of the expense not paid by your insurance.

You still need to file a claim with your insurance company for all your international medical, prescription drug and dental expenses so they can be applied toward your annual deductible and out-of-pocket maximums and so you'll know your portion of the expense. (Dental and vision claims need to be filed with either Cigna or VSP.) In the U.S. you need to use your prescription drug card (which is also your medical ID card) at the pharmacy instead of filing a claim for your prescription medications. Running your Rx through your prescription ID card at the pharmacy ensures you get the prescription discount and triggers a claim to be filed with the insurance so your Rx cost will be applied to your deductible and out-of-pocket maximums.

Q: If I file a claim with my insurance, am I automatically reimbursed from my HSA for the amount applied to my deductible?

A: No. There is no direct link between your insurance and your HSA. If you want to be reimbursed from your HSA for eligible expenses (medical, dental or vision) you need to initiate that reimbursement yourself.

Q: If I pay the entire cost of an eligible expense will my insurance send my reimbursement to my HSA?

A: No. There is no direct link between your insurance and your HSA. You should only use HSA funds to pay the portion of the expense not paid for, or reimbursed by, insurance. This may mean you need to wait until your claim has been processed by the insurance company before using your HSA funds to pay your portion of the expense.

Q: If I didn't take the dental or vision insurance, can I pay for those expenses with HSA funds?

A: Yes. Qualified expenses are not limited to only those expenses that are covered by insurance. If it's deemed a qualified expense by the IRS (refer to IRS Pub 502) you may pay for it with your HSA funds.

[Back to Top](#)

Q: How do I verify my HealthEquity HSA plan online?

A: Login to your HSA user account and select **Interest Rates** from the **Manage Account** menu on the right-hand side of the Home page. The interest rate table for the plan you're enrolled in will be identified with a gray ✓ **Active** oval next to the plan name.

Q: How can I change the address, email or password for my HealthEquity HSA?

A: Login to your HSA user account (my.healthequity.com) and select **Account Details** from the **Manage Account** menu on the right-hand side of the Home page. From the **My Account** drop-down menu select your desired option from the **Profile** drop down menu.

Q: How can I change my communication preferences for my HealthEquity HSA?

A: Login to your HSA user account and select **Account Details** from the **Manage Account** menu on the right-hand side of the Home page. From the **My Account** drop-down menu select **Profile/Provide Details**. Scroll down to select your communications preferences. (If you elect to receive your monthly account statements via email you will not be charged the monthly service fee.)

Q: How can I name or update beneficiaries for my HealthEquity HSA?

A: Login to your HSA user account and select **Beneficiaries** from the **Manage Account** menu on the right-hand side of the Home page.

[Back to Top](#)

Q: If I have questions about my HSA, who do I contact?

A: You should contact HealthEquity directly, just as you would with any other institution where you have a bank account, by calling customer service at 1-866-346-5800 or using the chat option within your user account. If you have a T specific HSA question, email T's Benefits Coordinator at benefitshelp@proton.me.

Q: Where can I find more information on HSAs?

A: The IRS is the official source of information on HSAs, but information is readily available on the internet from numerous other sources. Below are a couple that we found to be good sources of information. (Note, the OPM is the agency that manages the civil service of the federal government and their FAQ document contains some information that is specific to these employees.)

- The Internal Revenue Service: www.irs.gov
 - Publication 502, Medical and Dental Expenses
 - Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans
- U.S. Office of Personnel Management (OPM): www.opm.gov/insure/health/hsa/faq.asp#hsa. (Caution: there is a lot of general HSA information available on this site but some info may be specific to government employees)

If you have any additional questions, please either contact HealthEquity directly (1-866-346-5800) or your Benefits Coordinator (BenefitsHelp@proton.me).

[Back to Top](#)