

# Using Your PayFlex Health Savings Account



Visit [stateoftn.payflexdirect.com](http://stateoftn.payflexdirect.com), or call Payflex directly at 1-855-288-7345, Monday – Friday, 7 a.m. – 7 p.m. Central, and Saturday, 9 a.m. – 2 p.m. Central.

## Making HSA Withdrawals

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**Debit Card** – at time of service where required (i.e., Pharmacy) if funds are available

**Make a Payment** – pay provider from your HSA once claim is processed.

- Claim is submitted by your provider and you are billed for your out-of-pocket portion.
  - Choose “Make an HSA Payment” from the Financial Center of member portal if funds are available (you may need to pay from personal funds if your balance will not cover this amount and you may follow one of below once your balance builds up).
  - Add payee, enter date of payment, amount and submit.

### Pay Yourself Back

- **One-time or repeating transfer** to a linked bank account to pay yourself back if personal funds were used for a qualified expense:
  - Choose “Link My Bank Account” from the Financial Center of member portal and add your bank details. Choose “Make an HSA Withdrawal” from the Financial Center of member portal to move funds from your HSA to your linked account.
  - Enter amount, choose the linked account for the deposit, and submit.  
(A repeating transfer example is if your provider approved payments over a period of time).
- **Reimbursement request** with a check mailed to home address to pay yourself back if personal funds were used for a qualified expense:
  - Choose “Make an HSA Payment” from the Financial Center of member portal
  - Add you as the payee, enter date of payment, amount and submit.

## How do I register my HSA?

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- Log into [stateoftn.payflexdirect.com](http://stateoftn.payflexdirect.com)
  - To Register:
    - Click on Register Now button
    - Enter your Member Number which is your Social Security Number (SSN)
    - Enter your residential zip code and Click Register
- Read the appropriate agreements and fees. Check the box that says **I have read and acknowledge the above fees and agreements**, and enter your initials in the text box. Click **Continue**.
- Choose your **Marital Status** from the dropdown box, and enter your telephone numbers (Optional). Click **Continue**.
- Enter the following information:
  - Name of your insurance carrier
  - Plan start date

- Coverage type (Employee only, etc.)
  - Deductible amount.
  - Click **Continue**. (This information is captured to alert you if you appear to have exceeded your contribution maximum.)
- To link your bank account(s) to your HSA, click **Add Bank Account**, and complete the following the steps.
- Enter bank account type (checking or savings), your account number, and your routing number. Click **Continue**.
    - **Please note:** You do have to verify your bank account. Payflex will take an amount (under \$1.00) from your bank account and then ask you to verify the amount. This may take up to one to two business days. After the account is verified, the \$1.00 will be returned to your account.
- Input your beneficiary information.
- Required fields include Name, Address, Social Security Number and Relationship. Click **Continue**.
- This final step will show you the amount that you may contribute to your HSA based on the data that you provided. Click **Continue**.

## How does the card work?

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- When you receive the PayFlex Card in the mail, call the number on the card to activate and get your personal identification number (PIN).
- To use your card when funds are available, simply swipe and select either “debit” or “credit.” Please note that some merchants may ask you to select “debit.” This means you’ll need to enter your PIN to complete the transaction.

## What if I don’t use my card to pay for an expense?

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- Typically you would not need to pay at time of expense at provider/hospital visit. Allow the claim to process through your medical carrier. You should expect a bill for your out-of-pocket portion.
- If you use your HSA funds and find that you have overpaid for a claim, you may pay back your HSA by submitting a Mistaken Distribution form to PayFlex with a personal check. Contact PayFlex service team, at 855.288.7345, for this form. The provider is responsible to return those overpaid funds to you. Payment back into your HSA should be made before end of tax year.
- If your HSA balance does not allow full payment of your out-of-pocket portion and you use personal funds, you can pay for an eligible expense with cash, check or a personal credit card. You can then pay yourself back by linking a bank account or with a check through your online HSA. Hang on to your receipts as verification of the withdrawal.
- Move funds from your HSA to a personal bank account:
    - First link a personal checking or savings account. Choose “Link My Bank Account” from the Financial Center and add your bank details.
    - Then, choose “Make an HSA Withdrawal” from the Financial Center to move funds from your HSA to your linked account by entering the amount, choose the linked account for the deposit, and submit.
  - Reimburse yourself with a check mailed to home address:
    - Choose “Make an HSA Payment” from the Financial Center of member portal.
    - Add you as the payee, enter date of payment, amount, and submit.

## Questions?

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