

FOR ALL EMPLOYEES WITH A HEALTH SAVINGS ACCOUNT (HSA) - INSPIRA (FORMERLY PAYFLEX)

As of the date your benefits coverage end (the first of the month following your termination date), your **Health Savings Account (HSA) with Inspira** is no longer part of an employer plan but is now an individual account.

Good news! Your account is still open. You can continue to manage your HSA with Inspira. Below you will find details on what this means for you.

Managing your HSA

You can continue to use your Inspira/PayFlex Card ® to pay for eligible expenses. You can also use the member website (www.payflex.com) to:

- View your balance and transactions
- Make payments, withdrawals, and deposits · Invest your HSA funds
- View common eligible expense items
- Manage your account notifications, and more!

If you have not used the website in the past, go to **www.payflex.com and click Create Your Profile**. Make sure to use a unique username and password to help protect your account. You can also easily manage your HSA with the Inspira/PayFlex Mobile ® app. Log in with the same username and password that you use for the website.

Contributing to your HSA

J.M.Huber contributed funds to your HSA so those funds are still yours, however you will not receive any more employer contributions.

Do you have more than one HSA? If so, you can combine them if you wish with your Inspira HSA. This way you can manage all your HSA funds in one place and even invest them.

To transfer HSA funds from another custodian, complete the HSA Trustee Transfer Form. You can find this form on the website. After you log in, click <u>Documents & Forms</u>, and select Administrative Forms. You will open the HSA Trustee Transfer Form and follow the steps on the form.

HSA Fees

Since your HSA is now an individual account, there will be account fees going forward. You can view your Fee Schedule online at **www.payflex.com**.This includes a small monthly administration fee.

This fee will be deducted from your HSA each month. To keep your HSA open, you will need to keep enough funds in your account to cover the fees and withdrawals. If your HSA balance is not enough to cover the monthly fee for 60 calendar days or more, your account will be closed.

Questions?

Call Inspira at 1-844-729-3539 (TTY:711 Monday through Friday, 7 AM to 7 PM CT and Saturday, 9 AM to 2 PM CT.