

EECU Makes It Easy For You To Make The Most Of Your HSA

Enclosed is everything you need to help you learn how to use your HSA.

Getting Started

Maximize savings for your healthcare and your future with an EECU HSA, getting started is easy.

Step 1:

Sign up for Online Account Access

At www.eecu.org home page, click the "Sign Up" link in the Online Banking Login box. Then, you can manage your account anytime, anywhere.

Step 2:

Read This Guide

Learn how to make contributions, payments and manage your account.

Step 3:

Activate Your Debit Card

Activate your new HSA Mastercard® Debit Card immediately by following the instructions on the sticker affixed to the front of the card.

Now you're ready to maximize your savings!

Have a question?



Call 817-882-0800. We're here to help you make the most of your Health Savings Account. EECU Member Service contact center hours of operation are 24/7 Monday through Sunday.



Chat with a Member Service Representative, at eeecu.org, regarding your HSA or send a secure email to Member Services through EECU online banking. Hours of operation are Monday through Friday from 8:00 a.m. to 7:00 p.m. CT, Saturday 9:00 a.m. – 1:00 p.m. CT and closed on Sunday.



Stop by a local EECU branch for in-person assistance; branch locations can be found at www.eecu.org/locations-atms/.

Here's How We Make Saving For Healthcare Expenses Easy, Convenient and Valuable

Making It Easy

Easy to Contribute

You can make pre-tax, current year contributions through your employer payroll deduction or make post-tax, current year contributions directly online or at an EECU branch office.

Easy to Make Payments

EECU offers three easy ways. You can pay qualified medical expenses¹ with your EECU HSA Debit Mastercard®, through EECU's free online banking and bill pay or by writing an HSA check (optional, fees apply²). You can also pay out-of-pocket for eligible medical expenses and then reimburse yourself from your HSA.

Easy to Manage Your Account

You can easily access your EECU HSA anytime, anywhere online or from your smartphone or tablet at eeecu.org and manage your account on the go. Have a question or need help with a transaction, we're here to help on the phone, online, chat or in person at a branch.

Easy to Grow

Your EECU HSA is federally insured, pays out a competitive dividend rate and has no monthly fees, so you can maximize your savings.

HSA Overview

- Requires a qualifying high deductible health plan (HDHP)
- Used to pay for qualified medical expenses
- Funded by you, your employer or others
- Account funds belong to you

Qualified Medical Expenses

Use your HSA to pay for qualified medical expenses, as defined by the Internal Revenue Service, for yourself, your spouse or tax dependents¹. Here are some examples:

- Acupuncture
- Ambulance Service
- Chiropractor
- Dental Care
- Doctor's Fees
- Hearing Aids
- Laboratory Fees
- Prescription Drugs
- Surgery
- Vaccines
- Vision Care
- Wheel Chairs
- X-Rays

A list of Eligible Medical Expenses can be found in IRS Publication 502 - Medical and Dental Expenses.¹

Save your receipts – for all qualified medical expenses. EECU does not verify eligibility. You are responsible for making sure payments are for qualified medical expenses.

Making It Convenient

Here's How To Contribute

- **Payroll Deductions** – your HSA contributions can be deducted from your paycheck on a pre-tax basis. For more information, please contact your employer.
- **Online Contribution** – use our online banking Transfer tool to contribute to your account. Simply log in at eeecu.org then follow the “How to Make Transfers” to link an EECU or external checking or savings account to your HSA.
- **Check** – use EECU's mobile deposit feature to deposit a check from your mobile device. You can also stop by an EECU branch or one of our 5,000 shared branches to make a check deposit.
- **Transfer / Rollover** – to make a transfer from an existing HSA or MSA, complete and submit the HSA Transfer Form to EECU, and we'll take care of the rest.

Here's How To Make Payments

- **HSA Debit Card** – use your EECU HSA Mastercard® debit card to pay healthcare providers at point-of-sale or by following the instructions provided on a bill from a medical provider.
- **Online Bill Pay** – sign up, at eeecu.org, and use EECU's free online banking and bill pay to make payments to medical providers directly from your HSA.
- **Online Transfers** – use EECU's online banking or mobile app; reimburse yourself for out-of-pocket expenses by making a transfer from your HSA to your personal checking or savings account.
- **Check** – optional HSA checks can be ordered upon request for a fee². You can use these checks to pay healthcare providers and suppliers.

Here's How To Manage Your Account

- **Online** - check your balance, pay healthcare providers and arrange deposits; sign-up for online banking at www.eecu.org.
- **Mobile** - EECU's mobile app allows you to manage your account on the go; download “EECU Mobile Banking” in Apple's App Store and Google Play.
- **Contact Member Service** – call 817-882-0800 24/7 for help with your HSA questions or transactions. You can also chat with us online at eeecu.org or use our secure email. Member Service is available Monday through Friday from 8:00 a.m. – 7:00 p.m. CT, Saturdays from 9:00 a.m. – 1:00 p.m. CT and closed on Sunday.
- **Account Statements** – monthly account statements show all your account activity for that period. You can receive free online statements or printed statement. You will also receive an IRS 1099 form and a 5498-SA form near tax time.

Thank you for choosing EECU for your Health Savings Account.

For more information about HSAs, visit www.eecu.org/HSA, call one of our Member Service Representatives at 817-882-0800 or stop by a local EECU Branch. Your Benefits Administrator will also be able to provide you information about your HSA.

¹ A list of Eligible Medical Expenses be found in IRS Publication 502, <http://www.irs.gov/pub/irs-pdf/p502.pdf>. As described in IRS publication 969, <http://www.irs.gov/pub/irs-pdf/p969.pdf>, over-the-counter medications (when prescribed by a doctor) are considered Eligible Medical Expenses for HSA purposes.

² Call 817-882-0800 or stop by a branch to order Standard checks at no charge, excludes shipping & handling or order custom checks, prices vary.