

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 <u>www.eecu.org</u> 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 Monday through Friday from 8:00 am to 6:30 pm CT, Saturday 9:00 am – 1:00 pm CT and closed on Sunday.



Chat with a Member Service Representative, at eecu.org, regarding your HSA or send a secure email to Member Services through EECU online banking.



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 eecu.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 thru 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.