

How to Access Your HSA Funds

Accessing your HSA funds to pay for your qualified expenses is simple and tax-free. With an HSA, you are not required to submit claims or wait to be reimbursed for your medical expenses. You will be able to access your HSA balance using any of the following options:

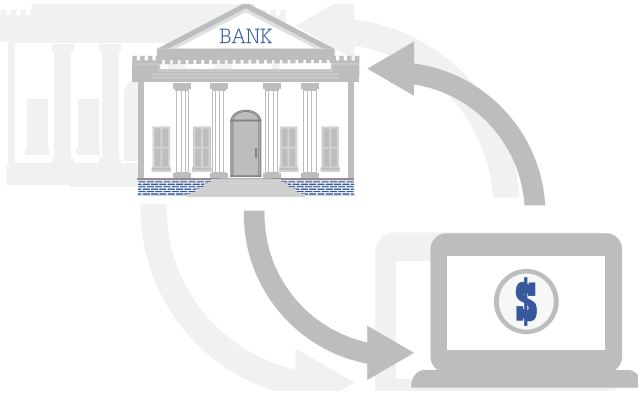
Flores Benefits Card

Your HSA funds are loaded onto your Flores Benefits MasterCard for you to use to pay for your qualified expenses. Simply swipe your card to pay for your provider directly for HSA eligible services and/or to purchase HSA eligible items at the point of sale.



Reimburse Yourself

If you pay for an eligible expense using some other form of payment, you have the option to reimburse yourself from your HSA balance by either issuing a distribution via direct deposit or check.



Pay Your Provider

You can also issue a payment from your HSA to a provider using the online banking tools available at www.flores247.com.

To pay your provider directly, choose the *Bill Pay* option shown in the *My Accounts* dropdown menu. Select *Bill Pay*, and then select *Pay Someone Else*.



Checks

If you need to send a HSA payment by check, you can order a book of 25 checks for a fee of \$8.00. Checks can be ordered through your HSA+ portal at www.flores247.com. A check order form is posted under the *Forms and Documents* section in the *Resources* dropdown.