

BlueAccount HSA Withdrawal Options

When you enroll in a BlueAccount HSA online, you will need to make choices about how you will withdraw money to pay health care expenses. You will be asked, “*Would you like to request a debit card or auto-submit claims?*” The following explanations should help you answer this question in the way that will best meet your needs.

Would you like to request a debit card or auto-submit claims?

1. No, I will submit withdrawals via the Web or mail only.

- No debit card established.
- You will be able to direct any payment to you or to the medical service provider.
- Reimbursements for retail and mail order pharmacy claims will be paid to you because you will be required to make payment at the point of sale.

2. Yes, I would like to establish a Debit Card for my HSA.

- You will still be able to manually submit claims via the Web site and direct payment to yourself or the medical service provider. Reimbursements for retail and mail order pharmacy claims will be paid to you because you will be required to make payment at the point of sale.
- When paying for care at a health care provider, be certain to give the provider your Highmark ID card first. Then give them the debit card.

3. Yes, I would like my health plan and its subsidiaries and affiliates to auto-submit any member responsibility and pay me, the participant.

- All claims processed through Highmark will be auto-submitted and paid to you.
- This includes retail and mail order pharmacy claims.

4. Yes, I would like to establish a debit card for my HSA, and I would like my health plan and its subsidiaries and affiliates to auto-submit any member responsibility and pay me, the participant.

- All claims processed through Highmark will be auto-submitted and paid to you.
- This includes retail and mail order pharmacy claims.
- Your debit card should *only* be used for expenses not covered on your health plan, i.e. over-the-counter medications, dental or vision.

5. Yes, I would like my health plan and its subsidiaries and affiliates to auto-submit any member responsibility and make payments to the medical service provider.

- All claims processed through Highmark will be auto-submitted and paid to the provider.
- This includes retail and mail order pharmacy claims.
- Reimbursements for retail and mail order pharmacy claims will be paid to you because you will be required to make payment at the point of sale.

6. Yes, I would like to establish a debit card and I would like my health plan and its subsidiaries and affiliates to auto-submit any member responsibility and make payments to the medical service provider.

- All claims processed through Highmark will be auto-submitted paid to the provider..
- This includes retail and mail order pharmacy claims.
- Your debit card should *only* be used for expenses not covered on your health plan, i.e. over-the-counter medications, dental or vision.
- Reimbursements for retail and mail order pharmacy claims will be paid to you because you will be required to make payment at the point of sale.