

USING YOUR HEALTH SAVINGS ACCOUNT

Qualified Medical Expenses

This is a partial list of qualified medical expenses to be used as a "quick guide." For more detailed information, refer to IRS Publication 502 at www.irs.gov.

- Office co-pays
- Prescription and non-prescription medications
- Dental treatments (except cosmetic)
- Braces
- Operations (except cosmetic)
- Contact lenses and eyeglasses (including exam and material fees)
- Eye surgeries (including laser eye treatments)
- Hearing aids

Access Your HSA

We understand the importance of having real-time access to account balance and transaction information. *Heritage@Home* and Heritage Access Line allow you to access accounts at your convenience.

Heritage@Home

Access your account online at www.HeritageBankWA.com:

- View account summary
- Review transaction activity
- Initiate transfers

Heritage Access Line

Access your account by calling (360) 705-9150 or Western Washington, toll free (888) 505-9150 to:

- Obtain account information
- Review deposit balances
- Verify deposit transactions and checks cleared
- Activate your HSA debit card

Call your local branch to set up your Health Savings Account today!

Contributions (Deposits)

Account holders can make deposits by:

- Participating in employer payroll deduction programs
- Stopping in or mailing checks and deposit tickets directly to the bank
- Transferring funds with *Heritage@Home* from other accounts

Distributions (Withdrawals)

Account holders can make withdrawals by:

- HSA debit card
- Check from your HSA
- In-branch withdrawals

Rollovers and Transfers

To rollover or transfer HSA funds, please contact your local branch.

