



Q&A

# Common questions about your QHDHP/HSA

Your qualified high deductible health plan (QHDHP) is your health plan or health insurance. Your health savings account (HSA) is paired with your QHDHP and is a special account you can use to pay for qualified medical expenses. You must enroll in a QHDHP to have an HSA.

## How can I check my claims?

There are three simple ways you can check your claims activity:

- Visit [www.umar.com](http://www.umar.com)
- Call the customer support line on the back of your ID card
- Look at your explanation of benefits (EOB)

## Should I pay my bill in full when I visit the doctor?

No. Wait until you receive a bill in the mail. This will help make sure any discounts are applied first.

## How do I access my HSA dollars?

You can access your HSA dollars through your bank or financial institution. Most have more than one way to make withdrawals, such as debit cards or checks. You can withdraw money from your HSA much like a regular checking or savings account.

## Why should I save my receipts?

You are required to keep receipts for qualified medical expenses. If you don't the Internal Revenue Service (IRS) could rule that withdrawals were not for qualified medical expenses and subject you to additional penalties.

– more –



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## What expenses are eligible to be paid from my HSA?

In general, qualified medical expenses include:

- Copays, deductibles and coinsurance
- Eligible expenses that can't be reimbursed under another health plan
- Over-the-counter (OTC) medicines and drugs that include a prescription
- Dental care or vision care services

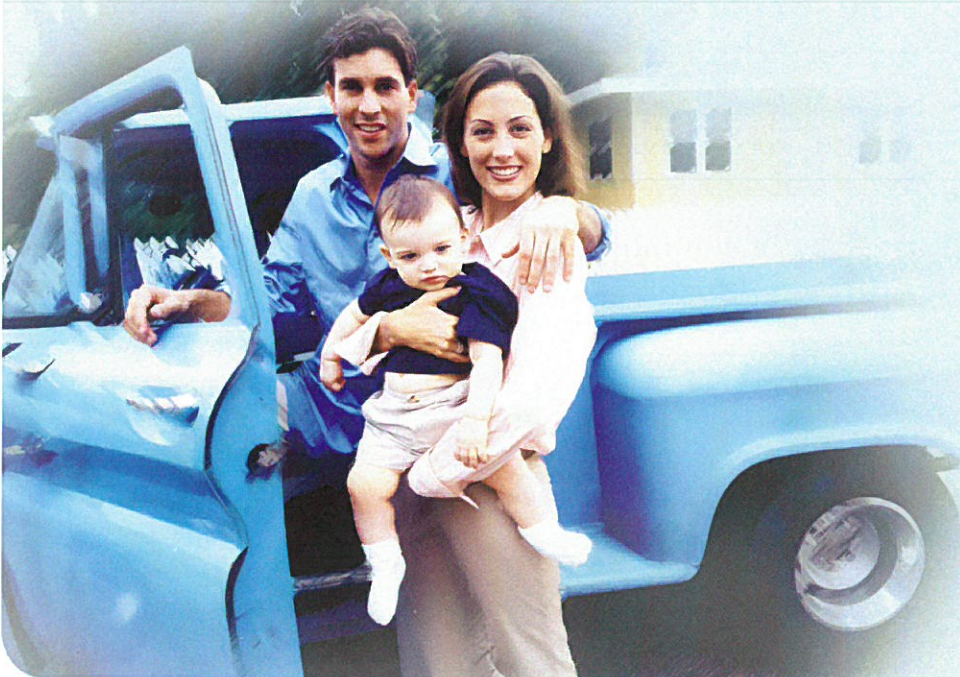
You can see a sample of eligible/ineligible expenses by visiting [www.umar.com](http://www.umar.com).

## How do I check my HSA balance?

Your bank or financial institution will be able to provide your balance and account information. UMR does not have access to your accounts. That means we cannot provide balance or withdrawal information.

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If you have any other questions, please call the UMR customer service line listed on the back of your ID card.



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