

# Integrated Health Savings Accounts (HSA) with HealthEquity®

Independent Health has partnered with HealthEquity, the nation's leading HSA administrator, to provide a convenient way to enjoy all the pre-tax benefits of paying for qualified health care expenses directly through your Independent Health HSA account. You can also use your HSA for dental, vision or other IRS eligible expenses.

When you choose the HealthEquity HSA through Independent Health, everything is automated and integrated with your health plan, including eligibility, enrollment and claims.



## Get the greatest value for your health care dollar:

- Automated member portal account setup and administration
- View account balances and claims data
- Direct payment to providers or deposits to personal bank account
- Digital receipt archive stores everything securely in one place — instead of a shoebox
- Tax-free way to pay for current and future health care expenses
- Lowers your taxable income by setting aside income on a pre-tax basis
- Watch your savings grow with the ability to invest
- For your ongoing support — HealthEquity Member Services available 24 hours a day, 7 days a week



To learn more or to download the free app, visit [independenthealth.com/healthequity](https://independenthealth.com/healthequity).



**HealthEquity®**

*For details on eligibility and enrollment,  
please see the HSA form on the following page.*

# Integrated Health Savings Account (HSA) Eligibility Form

By enrolling in an Independent Health high-deductible health plan, you may be eligible to enroll in a Health Savings Account (HSA)\* with HealthEquity®, the custodian that manages HSAs on behalf of Independent Health.

## What is an HSA?

An HSA is a tax-advantaged account for individuals covered by a qualified high-deductible health plan. Funds in an HSA can be used to pay for qualified medical and prescription expenses. Any unused dollars grow tax-free and carry over year-to-year, even if you change health plans, retire or leave your employer. Unused dollars also earn interest and can be invested in the investment funds available through HealthEquity.

## Eligibility requirements

To be eligible for an HSA, you must be covered by an Independent Health HSA-qualified high-deductible health plan and you must answer “No” to all the questions below. If you answer “YES” to any of the questions, you are not eligible for an HSA.

- Do you have other health insurance coverage including a spouse’s health plan (does not apply to specific injury, accident, disability, dental, vision or long-term care coverage)?
- Are you enrolled in Medicare?
- Are you claimed as a dependent on someone else’s tax return?
- Are you or your spouse enrolled in a Flexible Spending Account (FSA) or Health Reimbursement Account (HRA) to help pay for your medical expenses (not including FSAs or HRAs for dental, vision or preventive care, or for expenses after the plan deductible has been met)?

By signing below, I verify that to the best of my knowledge I am eligible for a Health Savings Account and understand this form is being used by Independent Health to enroll me in a Health Savings Account (HSA) through HealthEquity. You may experience adverse tax consequences if you are not eligible for a Health Savings Account. Independent Health is not responsible for any tax consequences. If you have any concerns, please consult with your financial or tax advisor.

**Please return this form with your Independent Health enrollment application to your employer.**

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Employer Name (Print)

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Print Name

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Signature

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Date



\* Once enrolled in the HSA, any Independent Health claims with a member liability will be automatically sent to HealthEquity and uploaded into your HealthEquity member portal. This will allow you to pay the providers directly from your member portal or mobile app.