

# Health Savings Account

## Requirements to open a Health Savings Account:

- ✓ You must be enrolled in your employers High Deductible Health Plan (HDHP)
- ✓ You are not enrolled in Medicare or Medicaid
- ✓ If you are a Veteran, you are not receiving benefit payments for non-service connected disabilities  
\*Please consult with your VA office for specific information.
- ✓ You or your spouse are not contributing to a Healthcare FSA

### 1 ▶ Open an HSA

**Step 1:** Click the following link: [Open an HSA](#)

**Step 2:** Enter your name and email address and click on *Begin Signing*. Follow the directions to complete your HSA enrollment.

### 2 ▶ Wait for your Welcome Email

You will receive your Welcome Email within 2-3 business days. Once you receive your HSA welcome email, follow the directions in your email to set up online access.

### 3 ▶ Set Up Direct Deposit

Skip the check waiting and have the funds sent directly to your bank account. After setting up your online access, you can set up direct deposit for reimbursement. Should you pay for qualified medical expenses out-of-pocket you can reimburse yourself at anytime.

### 4 ▶ Activate your Health Benefit Solutions Visa Card

After you have successfully completed your HSA enrollment, your Health Benefit Solutions Visa Card should arrive within 10 business days. Activate your card Online or call 844.238.4474.

### 5 ▶ Download Our Mobile App

Manage your healthcare from the palm of your hand. Download the Health Benefit solutions mobile app from iTunes or Google Play.

**That's it!**

**UBT**  
**Union Bank & Trust<sup>®</sup>**

**HEALTH BENEFIT SOLUTIONS**

**ubt.com/health | 844.472.6567**