

HSA: Helpful Things To Know

These are some tips learned from our customer experiences.



At Pharmacies

- Be sure your current insurance card is in the system, so the negotiated rate will apply.
- The prescription amount may be immediately applied to your deductible. You should receive an Explanation of Benefits (EOB) showing that.
- You may want to shop around for a cheaper price at another pharmacy.



At Doctors Offices

- Let the insurance system determine the cost; you will get the Explanation of Benefits (EOB) most likely before the bill from the provider; then make the payment. (Kaiser participants usually receive this information during their office visit and may make payment at that time.)
- An HSA qualified insurance plan is usually a Preferred Provider Organization (PPO) plan – so you can go outside your usual network. However, costs can be substantially higher and you'll need to make sure the other office accepts your insurance carrier for payment.
- Since you can go to a different doctor without a referral, you can get a second opinion, if you choose to.



Use of HSA Account

- You don't have to pay qualified expenses directly from your HSA. You can pay from your other checking account – just reimburse yourself later.
- You can reimburse yourself from your HSA when and if you want to (monthly, quarterly, every 6 months, yearly, or never).
- Save all your qualified medical expense receipts – keep a separate file.
- If you use e-Payment from Community Bank of San Joaquin, be sure to select the right checking account to draw from; when the HSA companion checking account is selected, overdraft-protection will move money from your HSA savings account to cover the payment.

Experiences may vary based on insurance policies and providers.

Information compiled by and courtesy of



Community Bank
of San Joaquin

Main Office
22 West Yokuts Avenue
Stockton, CA 95207-5715
(209) 956-7000

Waterloo Office
4426 East Waterloo Road
Stockton, CA 95215-2306
(209) 373-4300

www.cbsjbank.com

