



# HSA SMART News



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## Your HSA Is Just A Mouse Click Away

Managing your Health Savings Account (HSA) is just a mouse click away when you access your account online. Think of your HSA like your checking account, and log in on a regular basis to track and direct your account activity.

Getting online is easy, free and secure, plus you get 24/7 access to your HSA.

Here are some of the convenient functions you'll find when you use your HSA online:

- View your current balance and 12-month transaction history, including deposits, debit card transactions, cleared checks and interest credits.
- View, save and print online account statements.
- See summaries of your current and prior-year contributions and distributions.
- Initiate bill payments to pay a healthcare provider.
- Track your healthcare expenses.
- Set up e-mail and text alerts.

Use these online banking tools and stay in the know about your HSA at all times!

## How to Deposit A Refund to Your HSA

From time to time, you may need to reimburse your Health Savings Account with funds that don't count toward your annual contribution limit. This can occur when you receive a refund from your healthcare provider or insurance plan for monies you paid to cover a qualified medical expense.

To reimburse your HSA, send a check with a deposit slip indicating "Refund." This will ensure the funds are not applied to your reportable contribution total for the year. You'll find the HSA Contribution/Refund Deposit Slip on the Forms page of our website and in the welcome kit you received.

## Know the Facts about Skin Cancer

It's estimated that one in five Americans will develop skin cancer, so make sure you know the facts about skin cancer prevention, detection and sun safety.

The American Academy of Dermatology (AAD) encourages everyone to protect their skin year round by taking these actions:

- Prevent - Seek shade, cover up and wear sunscreen.
- Detect - Look for new or changing spots on your skin.
- Live - See a dermatologist if you notice anything changing, itching or bleeding.

Additional resources:

AAD SPOT Skin Cancer - <http://www.aad.org/spot-skin-cancer/understanding-skin-cancer>

CancerConnect.com - <http://news.cancerconnect.com/types-of-cancer/skin-cancer>

American Cancer Society - <http://www.cancer.org/cancer/skincancer-melanoma/index>

