

**An Employee's Guide
To HRPro HSA Accounts**





Welcome

We would like to welcome you to HRPro! **You have signed up for an HSA so now what?** This guide will show you how to fully utilize your HSA and explore all the tools available to you.

What are the benefits of an HSA?

With an HRPro HSA, you can save on a wide variety of everyday medical, dental, vision and other expenses. It's a **TAX BREAK** that is simple to use. Your contributions to your HSA are taken out **BEFORE** taxes and that's how you save – you do not pay taxes on your HSA contributions!

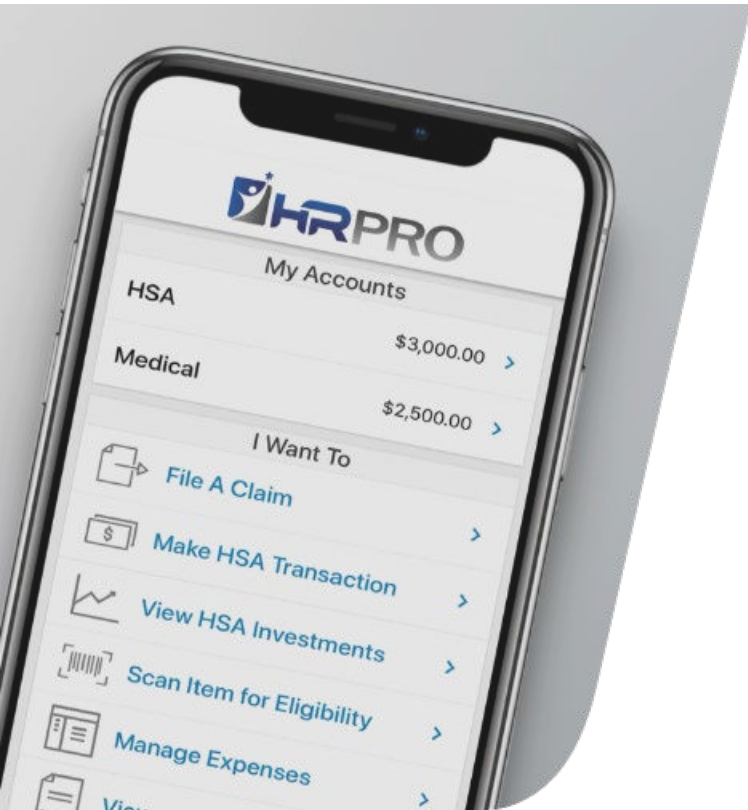
It's yours. Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.

Flexibility. Save for a rainy day. Invest for your future retirement. Or spend your funds on qualified expenses, penalty free.

Easy to use. Swipe your benefits debit card at the point of purchase. There is no requirement to verify any of your purchases. We recommend keeping any receipts in case of an IRS audit.

Smart savings. The HSA's unique, triple-tax savings means the money you contribute, earnings from investments and withdrawals for eligible expenses are all tax-free, making it a powerful savings and retirement tool.

What is a Health Savings Account?



It's yours - individually owned savings account



Set \$ aside **pre-tax** to pay for healthcare expenses



Contribute, use and **invest** tax-free

Eligible expenses:

- Copays, coinsurance, insurance premiums
- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Vision expenses, such as frames, contacts, prescription sunglasses, etc.

Eligibility

To enroll in an HSA you must be enrolled in a high-deductible health plan (HDHP)

You're not eligible for an HSA if:

- You're covered by a spouse's or partner's HMO or PPO plan
- You're covered by a medical flexible spending account or health reimbursement arrangement (unless it is a limited purpose FSA)
- You're claimed as a dependent on someone else's taxes

What is a high-deductible health plan?

Must meet the IRS guidelines for minimum annual deductibles and maximum out-of-pocket costs.

High-Deductible Health Plan (HDHP) Limits	2024	2025
HDHP Minimum Annual Deductible – Self Only (Statutory Deductible)	\$1,600	\$1,650
HDHP Minimum Annual Deductible – Family (Statutory Deductible)	\$3,250	\$3,300
HDHP Out-of-Pocket Maximum – Self Only	\$8,050	\$8,300
HDHP Out-of-Pocket Maximum – Family	\$16,100	\$16,600

HSA Contribution Limits

HSA Maximum Contribution Limits	2024	2025
Self Only	\$4,150	\$4,300
Family	\$8,300	\$8,550
Catch-up Contributions (age 55 by the end of the year)	\$1,000	\$1,000

Contributions

The HSA contribution deadline is the same as the federal tax-filing deadline.

The IRS determines the maximum amount you can contribute to a Health Savings Account in a calendar year.

Your annual contributions should not exceed the annual limits or you may be fined by the IRS. You can set up text alerts so you receive a notification once you meet an established contribution threshold.

Catch-up contributions

If you are 55 years of age or older, the IRS allows you to contribute an additional \$1,000 annually to your account.



HSA Contributions

3 ways to contribute:



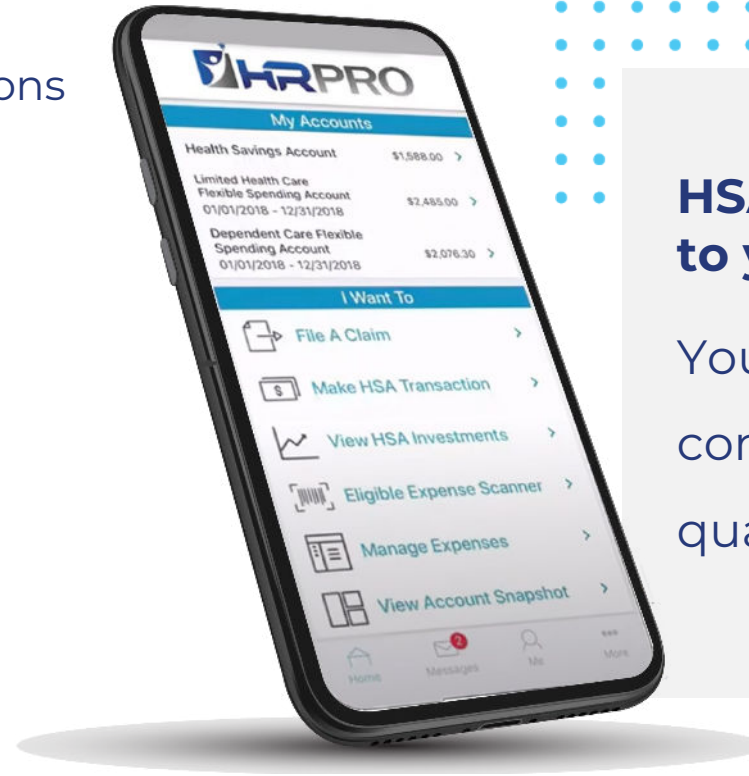
Pre-tax payroll contributions



Post-tax contributions



Employer contributions



HSA funds roll over from year to year

You can increase or decrease your contribution at any time. No qualifying life event needed.

Managing Funds

Once you meet the minimum cash balance threshold (set by you during account set-up), you can start investing your HSA funds. Check out your **investment options** and information in your online account or mobile app.

- Step-by-step investment enrollment process with access to the Guidance Tool
- Educational resources
- Expense analysis dashboard – plan, budget, manage
- Enhanced funding options including “HSA Advance” contribution capability
- Integrated HSA investment goals & analysis
- Account activity & plan details
- Notifications/text alerts

The image displays several overlapping screenshots of the HSA investment management interface. The top-left screenshot shows the 'Investments / Summary' page with a navigation bar (Home, Accounts, Tools & Support, Message Center) and a table of investment data. The top-right screenshot shows a 'Healthcare Savings Goal' progress indicator at 1% (\$3,157 of \$260,000). The middle-right screenshot shows the 'Investments / Manage Investments' page with an 'Investment Transfer Threshold' section. The bottom-center screenshot shows a promotional banner for 'Tax-free savings for when you need it most.' with a call to action 'How do I take advantage of HSA Investments?' and a link '1 Set your target Cash Balance'.

FUND NAME	PORTFOLIO %	ELECTION	BEGINNING BALANCE	PRICE	UNIT
OPP MAIN SM CAP	18.84%	20.00%	\$154.32	\$30.45	7.11
OPPENHEIMER DEVELOPING MKT Y	22.74%	20.00%	\$181.84	\$44.57	5.65
PIMCO COMMODITY REAL RETURN	17.87%	20.00%	\$137.06	\$6.79	28.99
PIMCO LOW DUR...					
THORNBERG INTL...					
Total					

Managing Your Accounts

Managing your accounts couldn't be easier. Our **O.N.E. Source** system allows you to access all your reimbursement account information across multiple platforms.



HRPro Portal



Mobile



Benefit Card

Account information is viewed right on your dashboard where you need it. On your portals you may check balances, upload receipts, check messages, submit claims, pay bills, manage your preferences and so much more.

Use the payment debit card to pay for HSA eligible expenses or pay out of pocket and request a distribution from your account through your online account or mobile app.

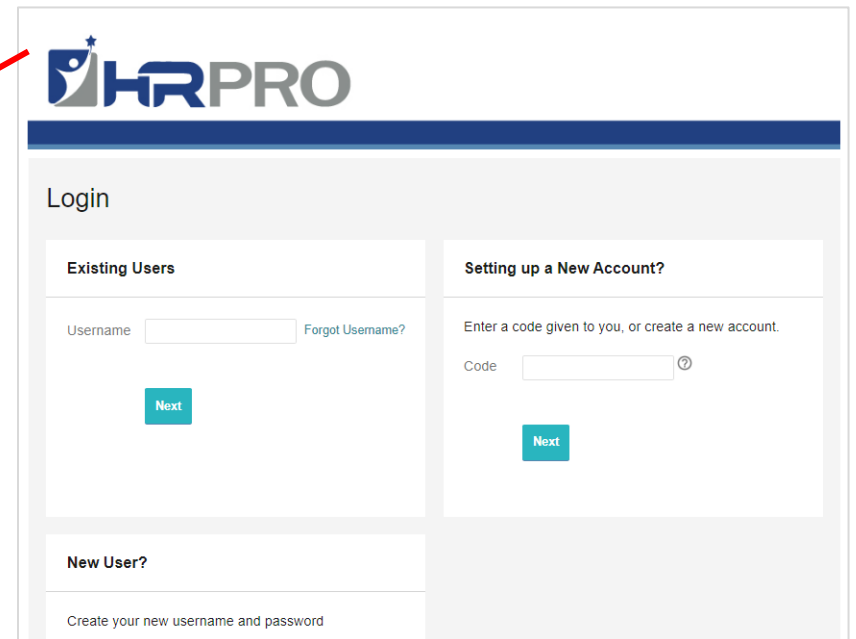
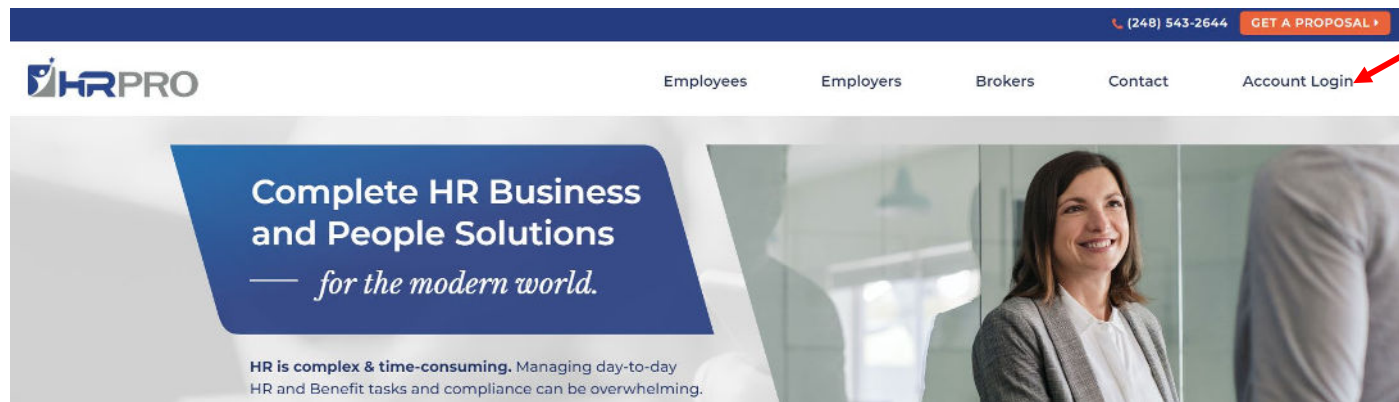
Sign up for text alerts to stay up to date on your account.



Setting Up Your Accounts: Online Portal

FOR SETTING UP HSA ACCOUNTS: First set up your online portal. You can access HRPro's online portal by visiting hrpro.com. Click the "Account Login" tab and select: Account Holder > FSA/DCA | HRA | HSA | Parking & Transit

Or you may go directly to the portal website at: <https://hrpro.lh1ondemand.com/Login.aspx>



NOTE:
Do not set up your online account until directed to do so.

Your Online Portal Homepage

Contact Us Participant (0) Logout

HRPRO

Home Accounts Tools & Support Message Center 23

HRPRO Prilosec BAND-AID Tylenol DayQuil Advil Pepto Bismol

Did you know? Over-the-Counter Items are now eligible expenses for HSA and FSA funds without a prescription

Tasks 1

To get your money faster, set up a bank account for direct deposit

Add Direct Deposit and Simplify Reimbursements

You must enter your own banking information through this portal in order to verify account ownership and protect against fraud.

Add Bank Account HERE

SMS text alerts now available!

Simply go to Message Center and update your notification preferences!

Download our mobile app!

Access accounts on the go!

Click to find out more!

Important Notifications

Message Center for Notifications

Articles/ Things to Know

I Want To:

Make an HSA Transaction View Investments Manage My Expenses Change HSA Election

Accounts

2020 HSA

Account Type	Balance
Cash Account	\$2,000.00
Investment Account	\$2,622.80

Recent Transactions

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
3/5/2020	Medical	Participant Name	ASTHMA AND ALLER...	\$458.73	\$
2/10/2020	Pharmacy	Participant Name	CVS/PHARMACY #06...	\$134.65	\$
2/6/2020	Medical	Participant Name	ASTHMA AND ALLER...	\$232.37	\$

Quick View

HSA Contributions & Distributions

Year	Contributions	Distributions
2020	\$500.00	\$750.00
2019	\$1,500.00	\$250.00
2018	\$1,500.00	\$1,600.00

HSA Contributions by Tax Year

Year	Current Contributions	Maximum Contribution
2020	\$500.00	\$3,500.00
2019	\$1,500.00	\$3,500.00
2018	\$1,500.00	\$3,450.00

Quick Action Buttons for Easy Access

Account Balances at a Glance

View Recent Transactions

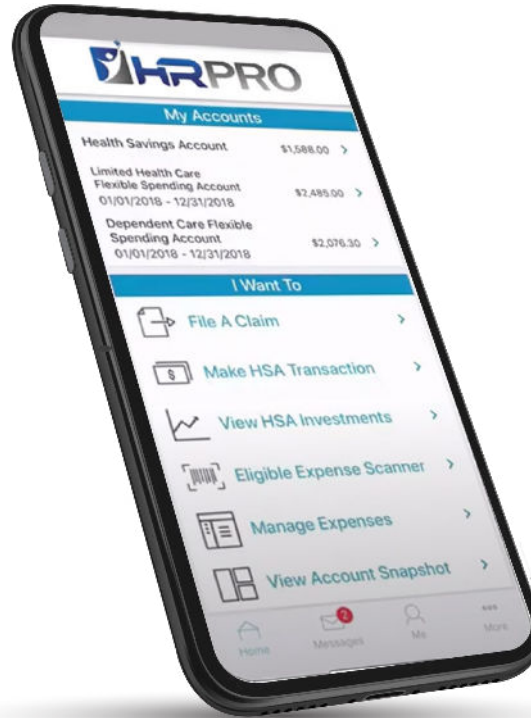
Easy to Read Charts and Comparisons

Setting Up Your Accounts: Mobile App

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The HRPro Mobile App lets you securely access your health benefit accounts with a touch of a finger.

Once you have set up your online account, simply log into the Mobile App with your same username and password!

With the HRPro Mobile App, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? The HRPro Mobile App puts the answers at your fingertips:

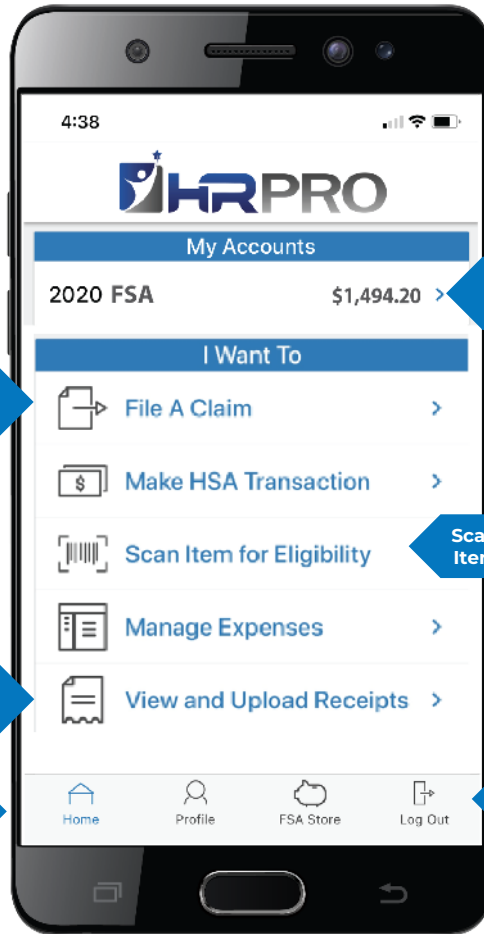


<https://apps.apple.com/us/app/hrpro/id405524133>



<https://play.google.com/store/apps/details?id=com.lighthouse1.mobilebenefits.bai&showAllReviews=true>

With Our Mobile App You Can:



- Real-time access
- Fingerprint quick login
- Check available balances and account
- Summarizes account information
- **Messages and text alerts**
- Link to external web pages
- Retrieve lost usernames or passwords
- Use your device of choice – including Apple® and Android™-powered smartphones
- Submit claims
- Upload receipts by snapping a photo
- Make distributions
- Use the eligible expense scanner to scan items to see if they are qualified
- Add and store payees
- Report debit cards lost or stolen and much more!

Using Your HRPro Benefit Card

The benefits debit card lets you easily access all of your benefits. Participants in tax-advantaged benefit accounts can pay for eligible products and services with their benefits debit card. Payments are automatically withdrawn from your benefit account, so there are no out-of-pocket costs and many purchases won't require receipt submission. **One card can access all of your benefit accounts!**



STACK ACCOUNTS

Stack multiple accounts on a single card. Simply use your card and funds will be taken of the appropriate account!



PARTICIPANT PORTAL

Easy to use portal. Account information and transaction history is available 24/7 online and on the mobile app.



EASY VERIFICATION

Industry-leading auto-substantiation technology to electronically verify a transaction's eligibility according to IRS rules.

What are the Benefits?

- Pay for qualified expenses easily and get immediate access to your funds
- No out-of-pocket expenditures
- No filing claims and waiting for reimbursement
- No longer need to wait for funds to be reimbursed to you!

Spending Your HSA Funds

Eligible Expenses

In order to pay for an expense using your HSA dollars, that expense has to be considered eligible by the IRS. To view our searchable list of eligible expenses, go to:

<https://www.hrpro.com/fsa-hsa-hra/#health-savings-account>

Did you know? You can now use HSA dollars to pay for over-the-counter items. Visit the HSA Store at the link below and use the coupon code to save money!

OTC Drugs & Medicine

Here is an example of OTC drugs and medications that NO LONGER require a prescription.

Acid Controllers	Feminine Anti-Fungal/Anti-Itch
Allergy & Sinus	Gastrointestinal Medicine
Antibiotic Products	Hemorrhoid Preps
Antidiarrheals	Laxatives
Anti-Gas	Menstrual Care Products
Anti-Itch & Insect Bite	Nasal Spray
Anti-Parasitic Treatments	Pain Relief
Baby Rash	Probiotics
Ointments/Creams	Respiratory Treatments
Cold Sore Remedies	Sleep Aids & Sedatives
Cough, Cold and Flu	Stomach Remedies
Dehydration Treatments	Topical Analgesics
Digestive Aids	



Looking for ways to get more out of your HSA?

Save \$20 Visit HSA Store at hsastore.com and use code **HRP20** at checkout to save \$20 off \$200!



Resources

Contact Us:

Phone: 248-543-2644 option #4

Email: accounts@hrpro.com

Chat: <https://hrpro.com>

Library: Visit our [Download Library](#) for forms and educational flyers.

Videos:

[Mobile App Overview](#)

[Mobile App Dashboard](#)

Visit our [Videos Page](#)

Resources:

Visit www.hrpro.com for all your informational needs.

HRPro/WEX Portal Overviews:

[Participant Portal \(Multi Account\)](#)

[Participant Portal \(HSA Only\)](#)

[Participant Portal \(Mobile App\)](#)

[Mobile Payments Demo](#)

[EOB Smart Scan](#)

[Adding your Benefit Card to Your Mobile Wallet](#)

