



An Employee's Guide To HRPro Benefit Accounts

Understanding your HSA Account



Benefits of an HSA

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!

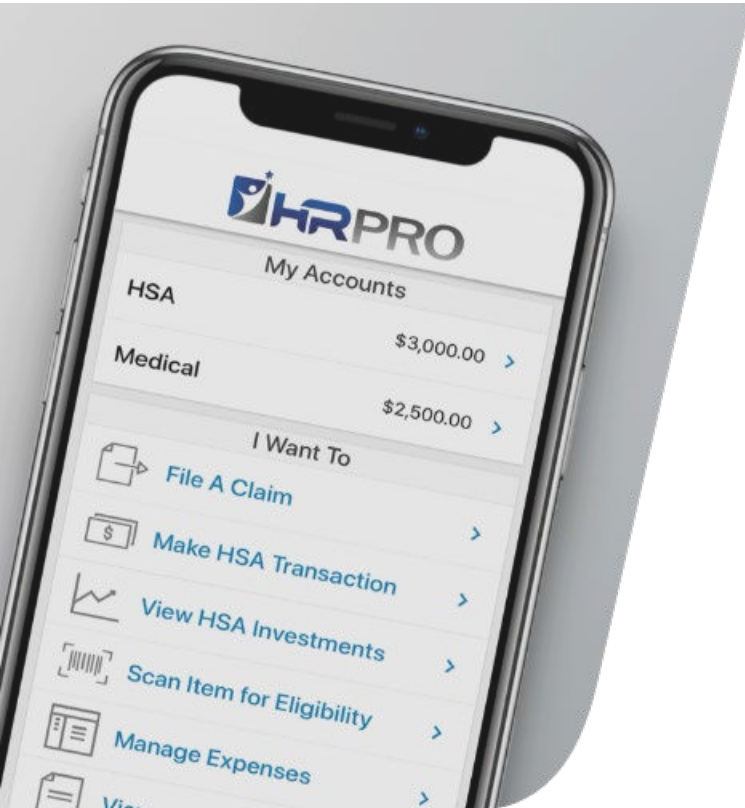
It's yours. Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.

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

In order 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	2025	2024
HDHP Minimum Annual Deductible – Self Only (Statutory Deductible)	\$1,650	\$1,600
HDHP Minimum Annual Deductible – Family (Statutory Deductible)	\$3,300	\$3,200
HDHP Out-of-Pocket Maximum – Self Only	\$8,300	\$8,050
HDHP Out-of-Pocket Maximum – Family	\$16,600	\$16,100

HSA Contribution Limits

HSA Maximum Contribution Limits	2025	2024
Self Only	\$4,300	\$4,150
Family	\$8,550	\$8,300
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:



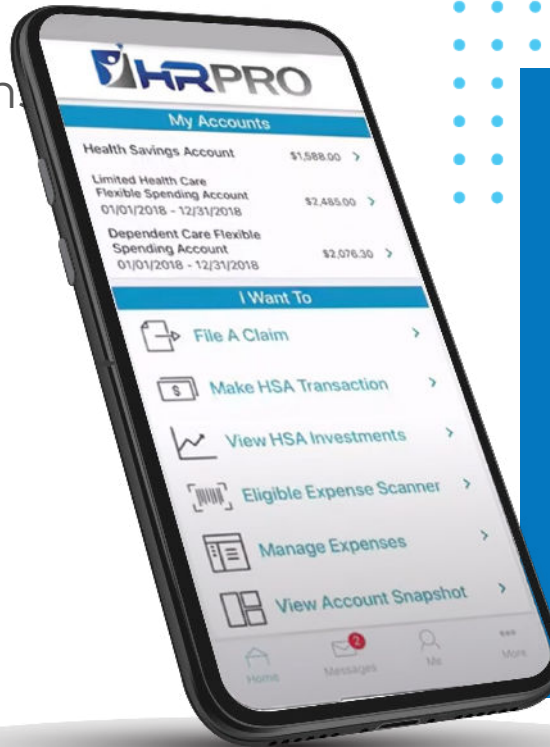
Pre-tax payroll contributions



Post-tax contributions



Employer contributions



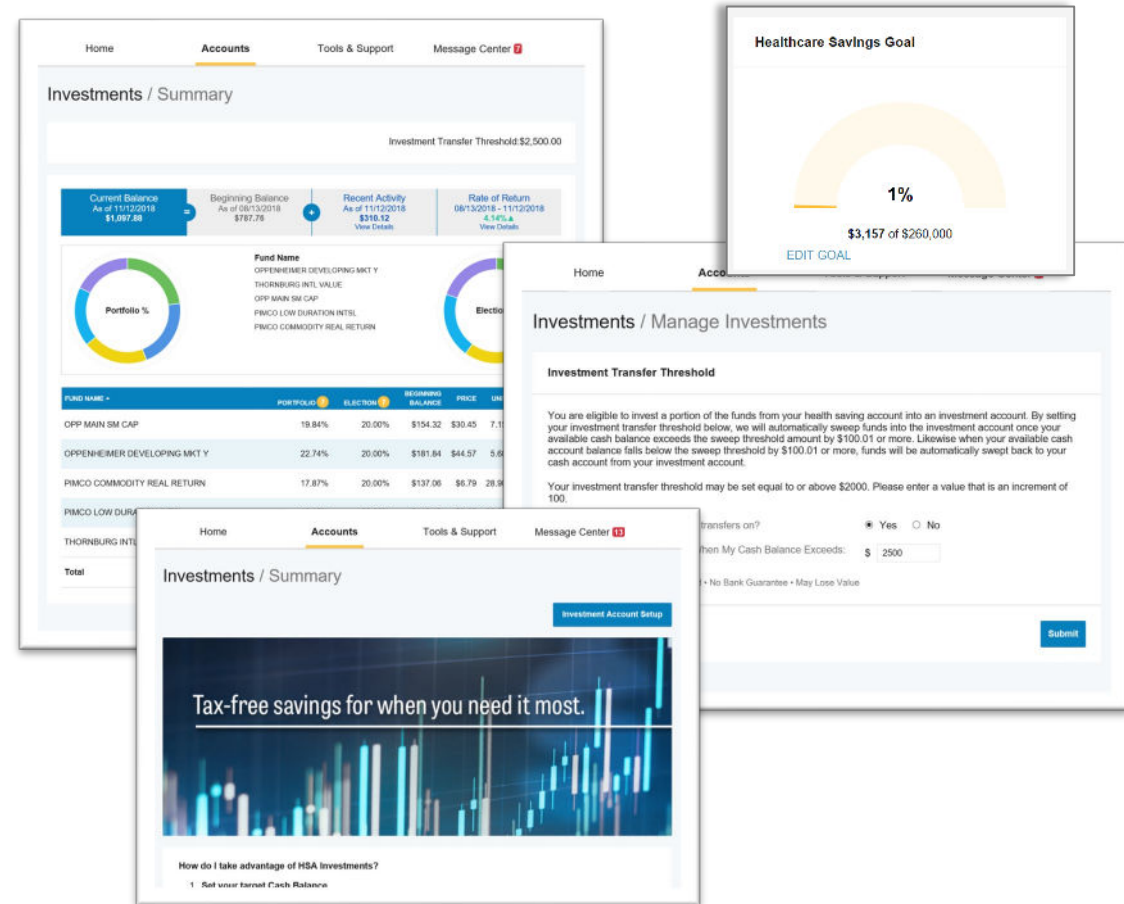
HSA funds roll over from year to year

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



Setting Up Your Account

Managing your accounts couldn't be easier. Our fully connected platform allows you to access all your reimbursement account information across multiple platforms. **NOTE: Do not try and set up your online account until your employer's plan is fully activated and you have been notified.**



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.

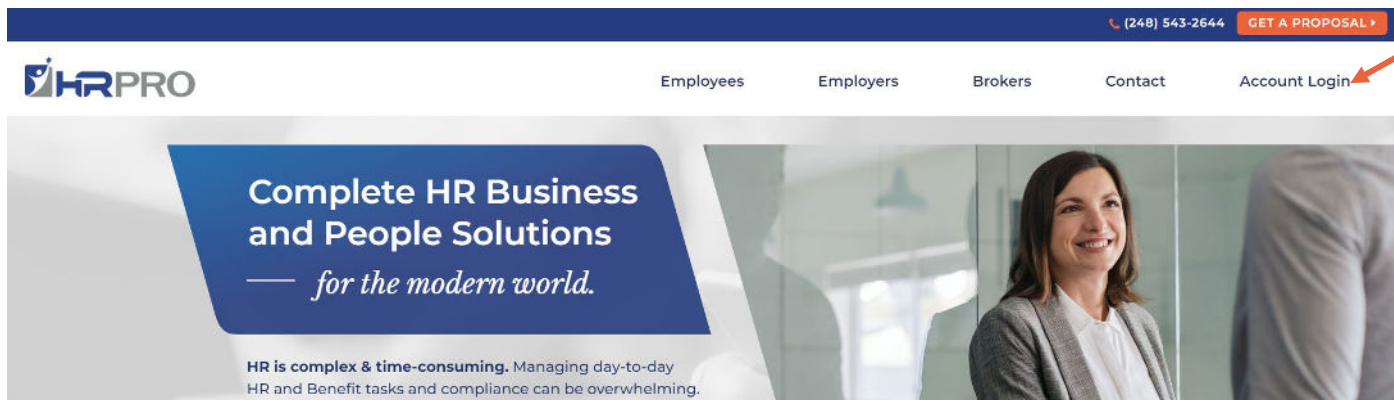
Sign up for text alerts to stay up to date on your account.



Setting Up Your Accounts: Online Portal

FOR SETTING UP YOUR REIMBURSEMENT ACCOUNT: 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.

The image shows the HRPRO Login page. At the top, there is a blue header with the HRPRO logo. Below the header, there is a 'Login' section. This section is divided into two main areas: 'Existing Users' and 'Setting up a New Account?'. The 'Existing Users' area contains a 'Username' input field, a 'Forgot Username?' link, and a 'Next' button. The 'Setting up a New Account?' area contains a text prompt 'Enter a code given to you, or create a new account.', a 'Code' input field, and a 'Next' button. At the bottom of the page, there is a 'New User?' section with a 'Create your new username and password' link.

Setting Up Your Accounts: Online Portal

Logging in for the first time? Select “**New User**”.

You will be prompted to enter your name, zip code and social security number. Once recognized, you will be able to set your own username and password.

You will be instructed how to set up your account and accept banking terms and conditions.

Existing Users (those who have legged in before): Please sign in under EXISTING USER with the username and password you have previously established.

NOTE:

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

HRPRO

Login

Existing Users

Username [Forgot Username?](#)

Next

Setting up a New Account?

Enter a code given to you, or create a new account.

Code ?

Next


New User?

Create your new username and password

Get Started

Your Online Portal Homepage

Participant



HomeAccountsTools & SupportMessage Center

Important Notifications

Welcome!

We're making it easier to manage your healthcare expenses.

Tasks

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

Articles/ Things to Know

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!

Message Center for Notifications

View Recent Transactions

I Want To:

Make an HSA Transaction

View Investments

Manage My Expenses

Change HSA Election

Quick Action Buttons for Easy Access

Accounts

2020 HSA

	AVAILABLE
Cash Account	\$2,000.00
Investment Account	\$2,622.80

Account Balances at a Glance

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 #00...	\$134.65	\$
2/6/2020	Medical	Participant Name	ASTHMA AND ALLER...	\$232.37	\$

View full table

Quick View

HSA Contributions & Distributions

HSA Contributions by Tax Year

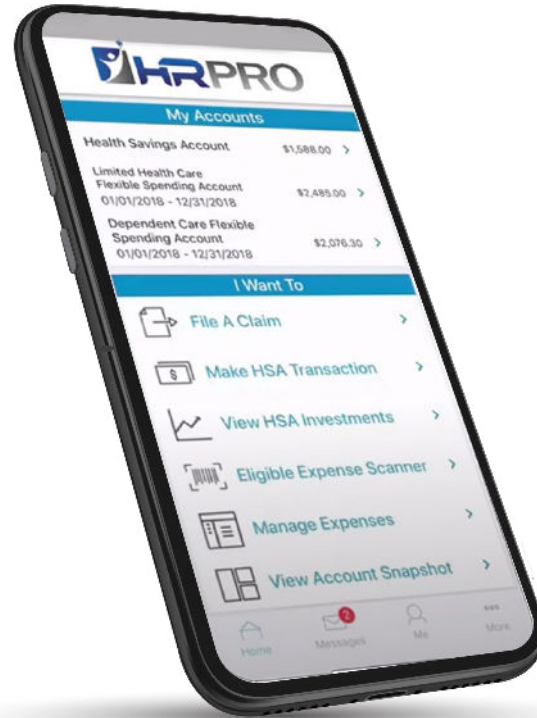
Easy to Read Graphs and Comparisons

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.li.ghthouse1.mobilebenefits.bai&showAllReviews=true>

With Our Mobile App You Can:



- Real-time access
- Fingerprint quick login
- Check available balances and account
- Summarizes of account information
- **Messages and text alerts**
- Link to an 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
- Us 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!

Add to your Mobile Wallet:

Now a faster, more secure and contactless way to make payments with your benefit card



Take advantage of contactless payments

Mobile payments = contactless! It's the future of payments, and it means less germs, faster (and more secure) purchases, and a better user experience.



Add your benefits debit card to your mobile wallet

Whether you use Google Pay, Apple Pay, or Samsung Pay, you can quickly add your benefit card to your mobile wallet with just a few taps on your device.



Access your benefit card via mobile wallet to pay for eligible expenses

No more card fumbling! With mobile payments, you don't need to use (or even bring) your benefit card when you want to pay for eligible expenses. Your card will be accessible (alongside the rest of your credit or debit cards) in your mobile wallet.



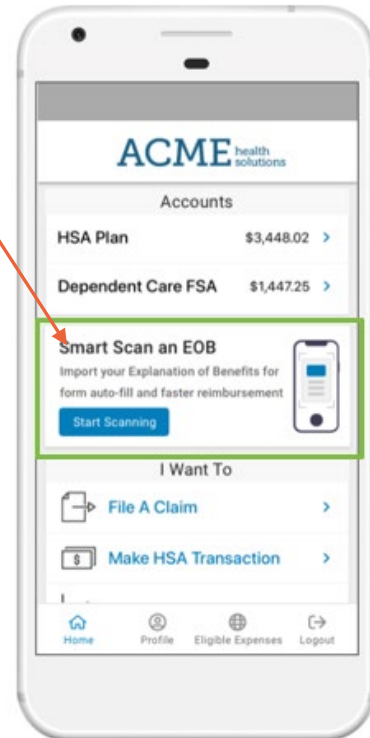
Faster, more secure, and contactless = better user experience

We live in a mobile-first world, where nearly everyone has their device on them at all times. With mobile payments, you can make sure you have the option to add your benefit card to your mobile wallet so you can easily use it to pay for an eligible expense or take advantage of your commuter or parking benefits even when you are on-the-go.

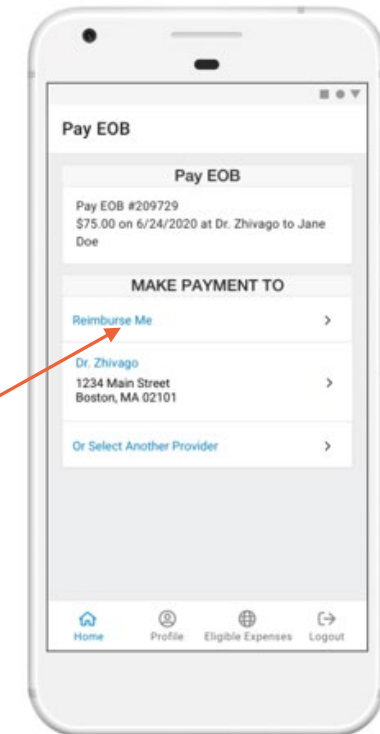
Introducing EOB Smart Scan

A NEW AI solution that lets participants scan an EOB right from their mobile app

- Auto-fills expense details
- Located on homepage of mobile app
- Simply click “start Scanning”
- Select the type of EOB to scan
- Select the Insurance Carrier



- Select the upload method and the document that needs to be uploaded into the scanner
- EOB is scanned and expense details automatically filled into an EOB summary.
- From there, participants can easily choose to make a payment, or file a claim in their account.



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 transactions 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!



Ways to Spend

Simply swipe your benefits debit card to instantly pay for eligible expenses with funds from your benefits accounts. Where you swipe the card will determine whether any steps are needed after that. In addition to using your benefits debit card to pay for services at your healthcare provider's office, you can also use it at the following types of merchants:

IIAS

Many merchants provide IRS-required information for documentation right at the point of sale through an Inventory Information Approval System (IIAS). An IIAS merchant auto-substantiates the claim, so you won't need to provide additional documentation on qualifying expenses.

90% Merchants

Our debit card also works at pharmacies or drug stores that meet the IRS' 90 percent rule. At least 90 percent of the gross sales at these merchants come from eligible medical expenses.

How does the HRPro Payment card work?

The value of the participant's account(s) contribution is stored on the benefits debit card. When participants have eligible expenses at a business that accepts benefit debit cards, they simply use their card. The amount of the eligible purchases will be deducted – automatically – from their account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

Other Ways to Use Your FSA Include:

Paying up front (out-of-pocket) for FSA-eligible products and services and requesting reimbursement by filing a claim and providing documentation, either through the mobile app or your online account. If you've signed up for direct deposit, you'll get reimbursed faster, as the money will get deposited straight into your bank account. You may also receive a check reimbursement. **NOTE:** You cannot use your debit card to purchase an item, then also get reimbursed for same item.

A full Benefit Card FAQ can be accessed from the download library section of our website: <https://www.hrpro.com/employee-resource-library/>

Employee Portal, Mobile App and Benefit Card > Your Benefit Card

Substantiation

Why do I have to provide documentation to HRPro for card transactions?

The IRS requires all expenses paid from an FSA/HRA to be substantiated. If HRPro can't substantiate the expense through any of the IRS-endorsed automated processes, we must send you a letter requesting this information.

IRS Rules Govern Substantiation Requirements

The IRS has established specific guidelines that require all Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) transactions — even those made using a payment card — to be substantiated (verified that the purchase was an eligible medical expense).

The substantiation process is performed by HRPro. **We are very diligent in the execution of the substantiation process to avoid adverse tax consequences to employees.**

Common Misconceptions about Receipt Requirements

If the payment card is used for an eligible service, no further receipts or documentation are needed to support the expense.

Any claim at a doctor, dentist or vision provider will not require receipts.

These misconceptions are NOT TRUE! Since not all services from a medical provider or pharmacy are eligible medical expenses, receipts are required to verify eligibility. For example, a dentist may perform teeth whitening, which is not eligible for reimbursement.

Acceptable Documentation:

- Explanation of Benefits (EOB)
- Detailed, Itemized receipts
- Detailed Invoices

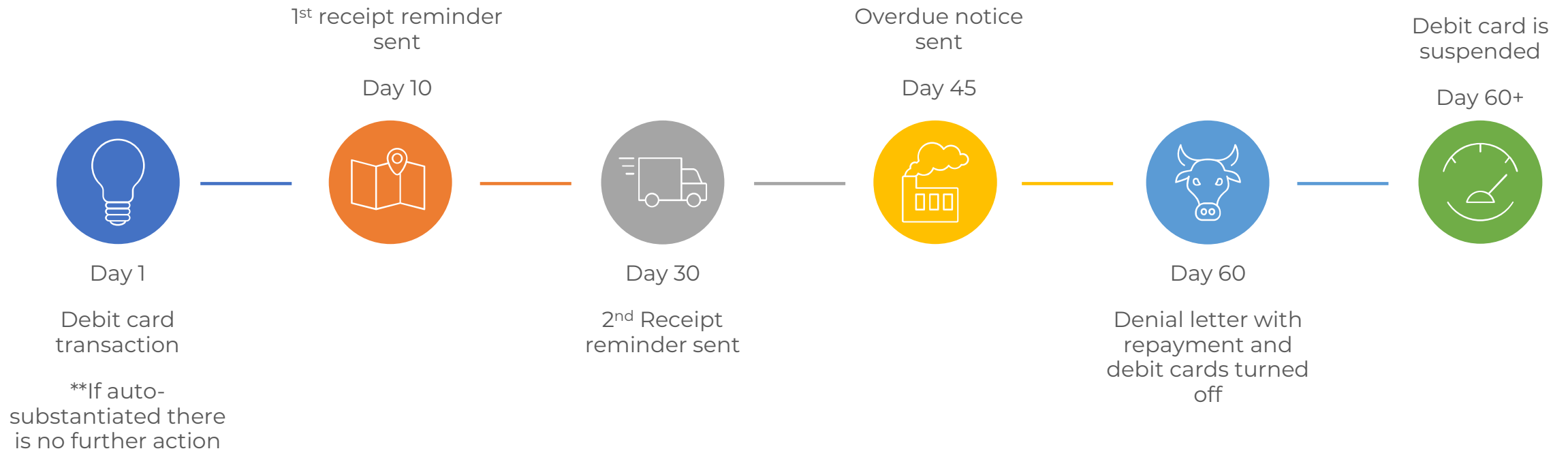
Minimum Requirements:

- Name of person who incurred the service or expense
- Name and address of the provider or merchant
- Date of service or expense incurred
- Detailed description of service
- Amount charged for service or expense

Unacceptable Documentation:

- Provider statement that only indicate the amount paid, balance forward or previous balance
- Credit card receipt
- Missing or vague medical practitioner's note
- Bills for prepaid medical expenses where services have not yet occurred

Substantiation Timeline



*Documentation can be submitted via Mobile App, Consumer Portal, Fax or Mail

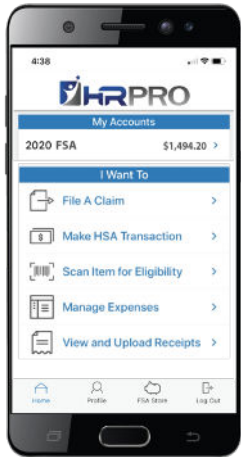
Substantiate Your Claims

To show that expenses incurred are eligible, the IRS requires purchases made with an FSA be substantiated. This process verifies that purchases made with FSA funds meet regulatory requirements. A good rule of thumb when submitting documentation is to provide your Explanation of Benefits (EOB) document from your insurance provider, as this typically includes all the required information to substantiate an expense.

Document Requirements for Medical FSA Expenses

- Date service was received, or purchase was made
- Description of service or item purchased
- Dollar amount
- Provider or store name (in some cases, a Medical Necessity Form, prescription or physician letter may be required).

Ways to Submit Support Documentation/Receipts



Mobile App

You can submit documentation within minutes using the HRPro Mobile App. Our app is the quickest and easiest method for filing claims and submitting documentation for your FSA purchases because it lets you use your phone's camera to take pictures of documentation and upload it on the spot.



Online Portal

You can also submit documentation through your online account or via fax or mail. To submit documentation through your online account, log in and follow the prompts to find the "I Want To" section under the Home tab. The claim filing wizard walks you through the steps. Payments can be made to yourself or someone else (provider, doctor, etc). Supporting documentation can be uploaded directly to the claim.

Paper Forms

If online or mobile options are not for you, we also accept the traditional method for claim submissions via paper claim form. A completed claim form and supporting documentation can be scanned and emailed to us at accounts@hrpro.com; faxed to 248-543-2293, or snail mailed to our address at 1025 N. Campbell Rd, Royal Oak, MI 48067

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-store/>

Did you know? You can now use HSA dollars to pay for over-the-counter items. Visit the HSA Store at the link below to shop and learn more!



Looking for ways to get more out of your HSA?

Visit the store using the link below to learn more and start shopping!
bit.ly/HRProShopHSA (case sensitive)



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	Respiratory Treatments
Ointments/Creams	Sleep Aids & Sedatives
Cold Sore Remedies	Stomach Remedies
Cough, Cold and Flu	Topical Analgesics
Dehydration Treatments	
Digestive Aids	



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 hrpro.com for all your informational needs.

HRPro/WEX Portal Overviews:

[Participant Portal](#) (HSA Only)

[Participant Portal](#) (Mobile App)

[Mobile Payments Demo](#)

[EOB Smart Scan](#)

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

