

Smart spending

with your health savings account (HSA)

Empower Benefit
Accounts™ mobile app



Empower debit card



What you can pay for with your HSA

Out-of-pocket costs

- ✔ Doctor visits and co-pays
- ✔ ER and hospital services
- ✔ Deductibles, coinsurance
- ✔ Labs, diagnostics, imaging
- ✔ Prescriptions
- ✔ Dental and vision care

Medicine-cabinet items

- ✔ Over-the-counter medicine
- ✔ First aid
- ✔ Baby thermometers
- ✔ And more

Health insurance coverage

(in some scenarios)

- ✔ Health insurance premiums through COBRA or while collecting unemployment insurance
- ✔ Premiums for Medicare Part A, Medicare Part B, Medicare Part C (Medicare Advantage), and Medicare Part D (prescription drug plan).

See IRS Publication 502 for a list of eligible expenses.

Three ways to spend smarter with the Empower Benefit Accounts™ mobile app

- ▶ **Check item eligibility:** Use the item eligibility scanner to see if a product is eligible.
- ▶ **Find care:** Identify high-quality, low-cost options for care and procedures.
- ▶ **Save on prescriptions:** See recommendations for savings.



▶ TAP AND GO

Add your debit card to your preferred wallet app to make paying with your card easier.

Remember to save your receipts

Keep your receipts when you pay for HSA-eligible products or services out of your own pocket. You can reimburse yourself anytime for eligible expenses — even years or decades later, creating a source of tax-free income.

Use your debit card to pay

You can use your Empower debit card to pay directly for eligible expenses, whether you're paying online, in stores, or in provider medical offices.

- ▶ Activate your card following the instructions provided when it is mailed to you.
- ▶ Register or log in to your account portal or app. Your account must be registered to use your debit card.

If you have more than one account, your debit card will automatically draw funds from the correct account.¹

Request a withdrawal to get paid back

It's quick and easy to reimburse yourself for an eligible out-of-pocket cost.

- 1 Log in to **empowermyretirement.com** or the *Empower Benefit Accounts app*.
- 2 Click or tap *Add expense* and follow the prompts to submit a distribution request.

Keep receipts for any withdrawals in the event of an IRS audit or IRS request for documentation.

Take charge of your smart spending at
empowermyretirement.com or the
Empower Benefit Accounts mobile app

1 The single debit card feature is based on your employer's benefit plan design.

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