

Welcome

Welcome to your new CareFirst medical plan, which includes a health savings account (HSA), the first step to paying for qualified health care expenses for you and your dependents. We're here to show you how your HSA is a smart investment in your current and future health care.

You will receive a new HSA debit card. Your account will activate when you make your first deposit. Please see the instructions "How to access your account."

Five ways an HSA benefits you

1. **Money is not taxed**—Money goes into your HSA without you paying state or federal taxes, which lowers your taxable income.
2. **No "use it or lose it" rule**—Money in your HSA belongs to you, even if you change jobs, health plans or retire.
3. **Invest and grow your money**—From day one, your money can earn interest tax-free.
4. **More flexibility and choice**—You can use your HSA dollars for eligible health care expenses beyond what your plan covers.
5. **Balance medical expense highs and lows**—Because you manage your funds, you can save HSA money when you're healthy so it's ready when you need it.

Use your HSA to pay:

- Medical expenses that you pay out of pocket before you've met your deductible
- Copayments, coinsurance and prescription drugs
- Dental and vision care expenses not covered by your health plan
- Long-term care premiums

NOTE: Save your receipts in the event of an Internal Revenue Service (IRS) audit.

How to access your account

- Log in or register at carefirst.com/myaccount
- Click the **Coverage** tab at the top of the screen
- Click on **Health Spending Accounts** under **My Plan**
- Here you can:
 - View your account balance, transactions and statements
 - Make contributions and withdrawals
 - Enroll in direct deposit

We're here for you

If you can't find the answers you're looking for online, call BlueFund Customer Service at 866-758-6119:

- Monday–Friday 8 a.m. to 9 p.m. ET
- Saturday–Sunday 9 a.m. to 6 p.m. ET

When you call, have your spending account ID number ready. It's listed on the account verification form enclosed.

You can't use your HSA to pay:

- Health insurance monthly premiums
- Expenses that aren't related to medical treatment or care, as defined by the IRS

You'll have contribution limits for your HSA:

- Limits may change each year and are set by the IRS.
- For the current contribution limits, please visit [IRS.gov](https://www.irs.gov).

Further is an independent provider of administrative services for CareFirst BlueCross BlueShield consumer-directed health care plans. HealthEquity, Inc., the owner of the Further business, is an IRS-approved, non-bank trustee providing HSA custodial services on behalf of CareFirst BlueCross BlueShield to its members. HealthEquity Inc., on its own or through the Further business, does not sell Blue Cross and/or Blue Shield products and is solely responsible for the services it provides.

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