

How to Submit an HSA Withdrawal Request

We make it easy for you to submit Health Savings Account (HSA) withdrawals online.

Where to Begin:

- Go to www.connectyourcare.com
- Sign in with your user name and password.
- If it is your first time visiting the site, choose New User Registration to select your user name and password.

Enter a Withdrawal Request: If you pay for an expense out of pocket (without using your healthcare payment card), you must enter a withdrawal request online.

- Log into your online account.
- Click Add New Claim in the Quick Links section on the Home Page.
- Follow the steps on the screen to enter information about your claim. If your expense type is not listed, please select "Other - HSA Withdrawal."
- Follow the instructions to verify, save and submit your request.
- You will receive your withdrawal via check or direct deposit. Set up direct deposit to receive withdrawals quickly.

How long will it take for my withdrawal request to be processed?

Withdrawal requests filed online are processed within 2-4 business days. Reimbursements are timed differently for various clients. Some reimbursements are made daily, some weekly, and some once or twice a month depending on the schedule agreed to with your employer. You can see the date of your next reimbursement by selecting "View Reimbursement Schedule" from the online Claim Center. Check with Customer Service or your benefits administrator if you have any questions about the timing for your company.

How will I receive my reimbursements?

You are eligible to be reimbursed by check or direct deposit. For quicker reimbursements, sign-up for direct deposit in your online account.

How do I set up direct deposit?

- Click on Direct Deposit in the Quick Links on the Home Page of your online account.
- Click "Update" to fill out the short, secure form. You will need to include your bank account and routing numbers — so have them available.
- Choose Direct Deposit as your preferred method of Claim Reimbursement and click on the Confirm button.



Important HSA Withdrawal Information

- To be considered a qualified expense, the charge must be incurred after your HSA is open. An expense is incurred when a service is received, not when a bill is paid.
- If you paid with your healthcare payment card, there is no need to submit a withdrawal request.
- You may make withdrawals for unqualified expenses, but you may be subject to income and an additional 20% tax.
- Always save your receipts in the case that they are requested by the IRS. Credit card receipts or cancelled checks are not considered sufficient documentation.