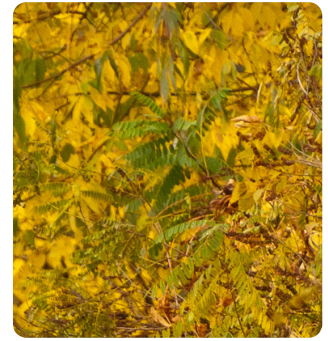
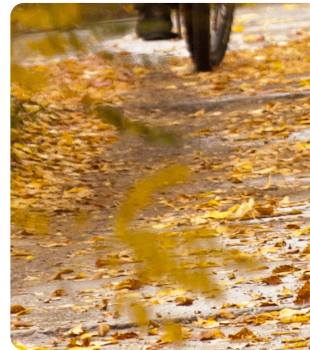


Your Money



Your Control



That Simple

BPAS Roadways HSA Guide



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The HSA is a great way to stretch your benefit dollars and save money.

Enjoy tax savings and increased take-home pay—all with the convenience of a prepaid benefit card.

It's simple. Use pre-tax money in your BPAS Roadways HSA to pay for eligible out-of-pocket expenses. Unused funds rollover from year to year so you can spend funds as they accumulate or save them for down the road. It's like a 401(k) plan for health care.

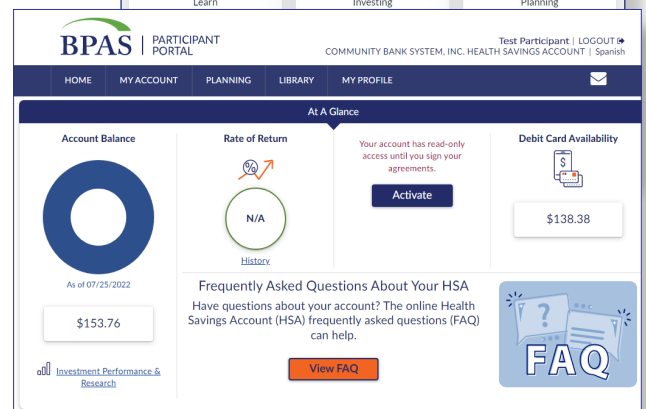
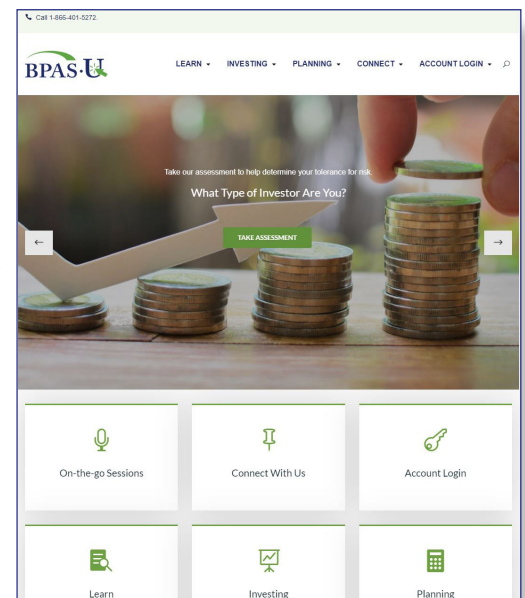
BPAS Roadways Health Savings Account (HSA)



Activate Your BPAS Roadways HSA

To start enjoying the many benefits of your HSA, you must first accept ownership by electronically signing the HSA Agreements. You may accept ownership and activate your account online in the initial account set-up. Here's how:

- 1 Visit u.bpas.com
- 2 In the **Account Login tab**, choose **HSA**, then **BPAS Roadways HSA**, then click the login button
If you have an existing BPAS account for your retirement plan:
 - Enter your User ID and Password
 - Select BPAS Roadways HSA and continue to step 4 below**If you don't have an existing BPAS account:**
 - You'll be prompted to enter your 10-character Plan Code. (You'll receive the Plan Code in a separate letter by mail along with more detailed instructions for secure access to your account.)
 - Enter the Plan Code, then follow the prompts to verify your information, obtain a one-time passcode, and complete your account setup.
- 3 Select the **Personal tab** from the **My Profile** menu to confirm your mailing address. Your HSA Benefit Card will be mailed to this address so call your employer if your address is incorrect. Also, verify your telephone number. You'll need to call the card activation line from this telephone number when you receive your HSA debit card.
- 4 Return to the home page and select the **Activate** button in the **At a Glance** section.
- 5 You will be guided through a 4-step activation wizard. You must complete all 4 steps to activate your account:
 - Confirm your eligibility for an HSA
 - Answer a series of questions to authenticate your identity. If the system is not able to verify your identity during this step, please wait 24 hours and try again. If we are still not able to verify your identity, please contact the BPAS Participant Service Center
 - Add dependents (if desired)
 - Review and electronically sign your HSA Agreements
- 6 Click **Submit** and that's it!



Please be sure to print the Confirmation page. If you don't see a Confirmation page, you haven't completed the process. You'll receive your HSA Benefit Card 7 to 10 days after you complete your online account activation.



HSA Advantages

- Earns interest and **you may invest your very first dollar** in nationally-recognized mutual funds
- **Stays with you and grows tax free** even if you change jobs
- Funds in the account stay invested and continue to grow year to year
- Use HSA funds right away or save for retirement
- **No time limit for reimbursement**
- Use HSA funds for retirement expenses without penalty at age 65
- No Required Minimum Distributions
- **Secure, easy-to-use online services** to track your account balance and manage investments, and more

How Does an HSA Work?

You contribute to the HSA with payroll deductions through your employer. **The amount of pay you put into an HSA won't count as taxable income so you'll have immediate tax savings.** Plus, your HSA accumulates investment returns. Your employer may also contribute to your HSA as long as total contributions don't exceed IRS limits. (Visit irs.gov to see the current limits.)

Regardless of your age, contributions (by you or your employer) aren't taxable. Investment earnings aren't taxable. Distributions aren't taxable (as long as the money is used for eligible expenses).

**Money goes in tax free,
grows tax free
and comes out tax free.**
How great is that?

Eligibility

HSAs work hand-in-hand with high deductible health plans (HDHPs). **To contribute to the HSA, you must be covered by a qualified HDHP that satisfies minimum deductible amounts and out of pocket maximums.** You're responsible for determining whether you're eligible for an HSA for the current year and each year in the future. While HSA eligibility requirements are summarized below, other circumstances may affect your eligibility to establish or contribute to an HSA. It's important that you review the HSA eligibility requirements provided under IRS Publication 969. (irs.gov/publications/p969).

To be eligible and qualify for an HSA:

- You have a qualifying HDHP or existing HSA that you will rollover or transfer
- You can't have any other disqualifying health coverage
- You can't be covered by a first-dollar full-coverage flexible spending account (FSA) or health reimbursement arrangement (HRA) (Note: you may be covered by a limited purpose or post-deductible FSA or HRA as well as a retirement or suspended HRA)
- You haven't received Veteran's Administration benefits within the past three months, except for preventive care (if you're a veteran with a disability rating, this exclusion doesn't apply)
- You can't be claimed as a dependent on anyone else's tax return
- You can't be enrolled in Medicare, Medicaid, or TRICARE

Beneficiary

Be sure to designate a beneficiary when enrolling. If your spouse is your beneficiary, your HSA will be treated as his/her HSA after your death. If you choose someone other than your spouse, the account stops being an HSA after your death and the fair market value of the account becomes taxable to your beneficiary.

The Scoop on Contributions

Start contributing to your HSA the first of the month following the effective date of your HDHP, or as defined by your employer. You may contribute to more than one HSA, but the total amount of all HSA contributions can't exceed the annual IRS limit.

Post-Tax Contributions

BPAS provides you with two options for making post-tax contributions to your HSA. The first option is to submit a post-tax contribution via check. All contributions made by check require 10 business days for processing before these funds are available for use. The second post-tax contribution option is via an ACH transfer. This can be done one of two ways, either by submitting a one-time ACH transfer or by setting up a scheduled recurring ACH transfer. All contributions made by an ACH transfer require 5 business days for processing before these funds are available for use. You can initiate a one-time ACH transfer or set-up your recurring ACH transfer through your online account.

You have until the tax filing deadline to contribute to your HSA for the prior year in which you are filing taxes. All post-tax contributions made via check must be submitted no later than 10 business days prior to the year-end deadline. All post-tax ACH contributions must be submitted at least 5 business days prior. These deadlines ensure that the transferring account has sufficient funds. If the post-tax contribution hasn't cleared before the year-end deadline, you won't be able to apply the post-tax dollars to your HSA for that calendar year.

Catch-up Contributions

If you're age 55 years or older during the calendar year, you may make an additional "catch-up" contribution of up to \$1,000. When you become covered by Medicare, you're no longer allowed to make contributions to your HSA. You may, however, use the remaining balance in your HSA.

Contribution & Out-of-Pocket Limits				
	2023		2024	
HSA Contribution Limit <i>employee only or employer & employee combined</i>	Individual \$3,850	Family \$7,750	Individual \$4,150	Family \$8,300
HSA Catch-up Contribution <i>for participants over age 55</i>	\$1,000		\$1,000	
HDHP Minimum Deductibles	Individual \$1,500	Family \$3,000	Individual \$1,600	Family \$3,200
HDHP Maximum Out-of-Pocket Amounts	Individual \$7,500	Family \$15,000	Individual \$8,050	Family \$16,100

For the most current limits, visit u.bpas.com

Contributing Too Much

An excise tax of 6% for each tax year applies to excess contributions (over the IRS annual limit). However, if you withdraw the excess contributions and net income attributable to the excess contributions before the tax-return deadline, the excise tax won't apply. While the withdrawal of excess contributions isn't taxed, earnings on excess contributions are taxed.

Ineligible Contributions

If you become ineligible for an HSA, you won't be able to claim a tax deduction for contributions made during the time you were eligible. You may also be subject to a 6% excise tax if contributions and attributable earnings aren't removed from the HSA within time allowed for corrections.

Coverage Changes (Single to Family)

If your HDHP coverage changes from single to family, you may increase your contribution on a prospective basis for the months you're covered under a family plan. If your HDHP coverage changes from family to single, you'll need to adjust the contribution on a pro-rated basis to ensure you don't contribute more than you're allowed.

Rollovers/Transfers

It's easy to transfer or rollover an existing HSA or Medical Savings Account (MSA) balance to your BPAS Roadways HSA. Complete submit the transfer forms to BPAS.

- To avoid taxation, complete your rollover within 60 days from the date requested
- Federal tax law doesn't allow individuals to rollover unused balances from a Health FSA or a Health Reimbursement Arrangement (HRA) to an HSA
- You may complete a one-time transfer of IRA assets to fund an HSA; the amount transferred may not exceed the amount of one year's contribution
- Transfers aren't taxable as IRA distributions; you may not claim an IRA tax for the amount you transfer to the HSA

Distributions

Reimbursement/Withdrawal — Reimbursements for qualified expenses are distributed tax-free. If you're disabled or reach age 65, you may receive distributions for ineligible expenses without penalty; but you must report the distribution as taxable income. If your HSA funds are used for ineligible expenses, you'll be subject to regular income taxes and a 20% excise penalty. You may request direct deposit for distributions of less than \$5,000. You'll receive a check for distribution requests of \$5,000 or more.

Taxes/Substantiation — While you don't have to submit receipts to receive your reimbursement, you should keep receipts and documentation for each year's federal tax return (Form 8889 attached to Form 1040). Each year, BPAS will send you Form 1099-SA (distributions) and Form 5498-SA (contributions). Even though contributions aren't taxable to the employee, employers are required to report the amount of the HSA contribution on employee W-2 forms.

What's Covered

Maximize the Value of Your Health Savings Account. Your HSA dollars may be used for a variety of out-of-pocket healthcare expenses. The following list is based on eligible and ineligible expenses according to IRS publication 502.

Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby /Well Child Care
- Baby Electrolytes and Dehydration
- Pedialyte, Enfalyte

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic-Alert Bracelet or Necklace
- Menstrual Care Products
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse
(inpatient and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination *(not employment related)*
- Reconstructive Surgery *(due to a congenital defect, accident, or medical treatment)*
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants *(including organ donor transportation)**

MEDICATIONS

- Insulin
- Over-the-Counter (OTC) Medications
- Prescription Drugs

OBSTETRICS

- Breast Pumps and Lactation Supplies
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees
(reimbursable after date of birth)
- Pre- and Post-natal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian-Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling *(not marital or career)*
- Exercise Programs*
- Hypnosis*
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Marriage or Career Counseling
- Lotions and Creams
- Electrolysis
- Personal Trainers

Individual Insurance premiums may be an eligible expense. Check with your tax accountant to verify.

Note: This list is not all-inclusive; other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. Please visit [irs.gov/publications/p502/](https://www.irs.gov/publications/p502) for a full list of eligible and ineligible expenses. Publication 502 should be used as a reference guide only.

The BPAS HSA Benefit Card

When you enroll in the HSA, you'll receive a free HSA Benefit Card. The BPAS HSA Benefit Card is a debit card that makes accessing your HSA funds **quick and easy**. If you're enrolled in the family plan, you may request one additional card at no charge.

When you use the HSA Benefit Card at a pharmacy or doctor's office, funds are automatically pulled from your HSA and paid to the provider, just like a credit card.

No more writing checks or paying cash. Use the card to pay for eligible expenses, like:

- Prescription drug co-pays
- Health plan deductibles
- Office visit co-pays
- Coinsurance
- Lasik surgery
- Eyeglasses/contact lenses
- Dental and vision services

Pay your healthcare bills with the debit card too. Simply write your HSA Benefit Card number and expiration date on the bill you receive from your healthcare provider and send it as payment. You may also give your HSA Benefit Card number to your healthcare provider over the phone.



A Few Details and Tips

Account Balance. You may start investing in your HSA with the first dollar contributed. Your employer may also contribute to your HSA as long as total contributions don't exceed IRS limits (visit irs.gov for current limits). Your Total Account Balance will fluctuate with the market. It will also be adjusted nightly by any transactions posted to your HSA Benefit Card account.

HSA Debit Card Availability. Because your account is on an investment platform, it's subject to market fluctuation. To ensure you don't overdraw your account based on one day of market fluctuation, the HSA limits debit card availability to 90% of your previous day's total Account Balance.

It's in the mail. You'll receive your HSA Benefit Card about two weeks after your account is activated. There's a \$5 fee for additional or replacement cards. To begin using the card, you'll need to call the activation line from the phone number you entered when you initially activated your HSA. If you need to change this phone number or have questions, please contact the BPAS Participant Service Center.

Making a Purchase. Check your HSA "Debit Card Availability" balance online before making a purchase. Use the card for up to the exact amount of your available balance. If an expense is more than you have available, you may use cash to pay the remainder of the expense.

Three Words: Keep Your Receipts. The IRS requires that you use the card only for eligible expenses under the HSA. We recommend you keep your receipts in the event of an IRS audit.

The HSA Benefit Card is So Easy!

- It's **automatic**—funds are automatically sent from your HSA to the provider
- It's **instant**. One swipe and you're done
- It **keeps money in your pocket**. No need to pay cash at the time of purchase or wait for reimbursement checks
- **Track your Transactions** and keep notes on your healthcare expenses at u.bpas.com
- **Upload expense receipts** and attach them to your HSA transaction online



Point & Click

With our secure, robust online services, you'll find everything you need to manage your HSA online:

Home

- At a Glance balance, rate of return, and more
- Access Account

My Account:

Summary

- Balance
- Activity
- Statements
- History

Contributions

- Current
- Change
- One-time or recurring ACH contributions
- Tracker

Investments

- Research
- Make Changes (Realign and Transfer)

Library:

- Plan Documents and Notices
- Education
- Newsletters

My Profile:

- Change Personal Data
- Change Password
- Preferences

HSA Transactions:

- Transactions
- Add Dependent
- Benefit Cards
- HSA Agreements

HSA Transactions

Filter and Manage Transactions

- From the Participant Portal home page, select the **Access Account** button located in the **At a Glance** section
- Review transactions and add notes
- Upload your expense receipts
- Print or export expenses to an Excel spreadsheet
- Request reimbursement for expenses paid out of pocket

Manage Dependents and HSA Benefit Cards

- Add dependents (or a spouse)
- Request benefit cards

HSA Agreements

Review and print copies of agreements you electronically signed during activation.

Transactions

[Manage Bank Account](#) [Reimbursement Request](#) [Print Transactions](#) [Export To Excel](#)

Transactions History

Your posted transactions are listed below. A posted transaction is a transaction that has been processed by the card vendor. There may be a delay between the date and time that you used your benefit card (transaction date or pending transaction) and the date the transaction is posted and submitted to BPAS.

- Search for transactions by entering a Date Range and then 'Submit Query'
- Filter transactions by entering a full or partial 'Provider' name and/or selecting a dependent from the 'Applied To' dropdown and then 'Submit Query'
- Sort transactions by clicking on the column header (i.e. clicking on the 'Applied To' column header will sort by 'Applied To')
- Add a note for a transaction by typing in the 'Note' column and clicking 'Save'
- Upload and view transaction receipts by selecting the appropriate link in the 'Receipt' column
- Generate an Excel file of all transactions for tax purposes by selecting 'Export to Excel'

Date Range to Search:

Start Date: End Date:
Provider: Applied To: [Submit Query](#) [Reset Entries](#)

[Save](#) [Cancel](#)

Current HSA Available Balance: \$6,559.35 (Note: This balance is 90% of your total account balance reduced by any pending reimbursement requests. Pending Benefit Card transactions are not included.)

Pending Transactions

Requested Date	Amount	Applied To	Note
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HSA Withdrawals

Pay Provider Directly

You may now pay your provider directly. Simply select the Reimbursement Request option from the HSA Transactions menu and choose "Pay To: Provider" from the drop-down menu, then enter the provider's information. This feature is only available to individuals whose employer permits paper checks. All check requests are subject to the \$10 manual check fee.

Electronic File Cabinet

We now offer our HSA account holders the ability to file all medical receipts in our electronic file cabinet. This feature allows you to scan and save all of your receipts in your HSA account portal for future reimbursements or to access during annual income tax filing. No more holding onto paper receipts in a shoebox!



BPAS University

BPAS University (BPAS U) is a proprietary online library offering a diverse array of free planning tools, articles, calculators, videos, links, and more to guide you along your journey to a secure future.

The BPAS U mobile app also puts account information into the palm your hands allowing you to:

- Utilize a variety of free educational multimedia tools and resources
- Participate in **workshops and webcasts** to learn to apply critical financial concepts to their own lives
- Receive notification when new information is available to explore
- Access your secure online account along with forms, plan guides, regulatory updates, and more

Visit u.bpas.com to learn more.

Financial Wellness Center

We deliver a **multi-channel, holistic approach to financial wellness and participant education with coordinated in-person and technology-enabled learning opportunities.** Through the **BPAS U Financial Wellness Center**, you'll enjoy free access to online tools and resources to help address all aspects of financial stresses. The platform delivers relevant content based on your browsing activity to deliver a truly personalized education experience and help you to achieve a state of financial well being.

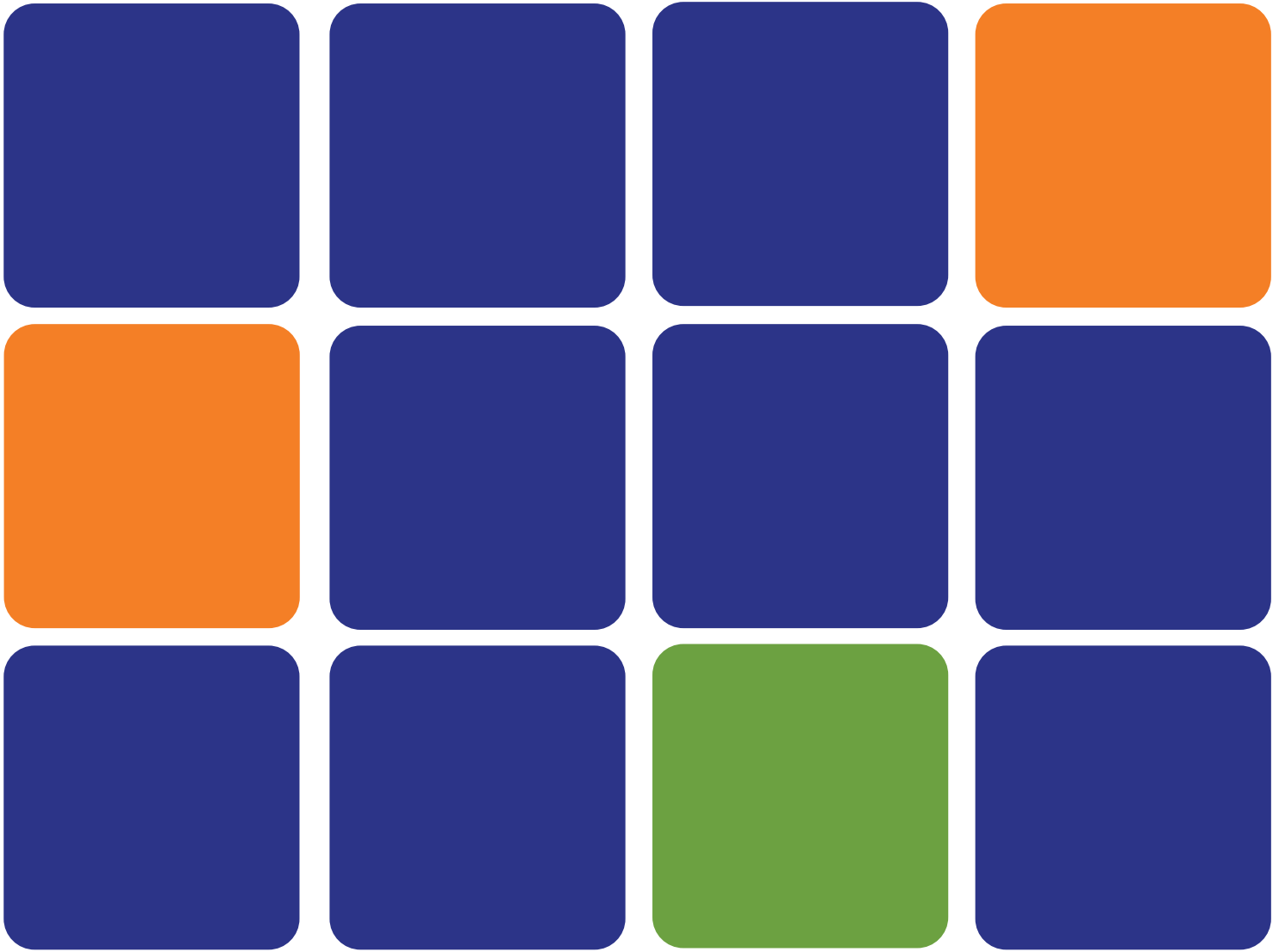
BPAS U combined with the BPAS U Financial Wellness Center provides you with the most competitive participant education model in the industry.

Participant Service Center

Help is just a call or a click away. Our commitment to providing a consistent, high-level of participant service sets BPAS apart. We don't outsource any of our participant service functions. Our Participant Service team is there to help with all types of questions, including account access or login questions, balance information, debit card matters, and more.

Our fully staffed, US-based call center is powered by state-of-the-art technology, including call recording, next available routing, real time queue reporting, multilingual capabilities, "request a callback" features and more. In addition to our toll-free telephone service, you may reach our Participant Service team via email and voice mail.





Questions? Let's Talk.



866.401.5272



bpas.com



u.bpas.com

