



BPAS Roadways HSA - Frequently Asked Questions

1. What responsibilities do I have with my Health Savings Account (HSA)?

Much like a savings or checking account, you as the participant “own” this account. Contributions, earnings, and distributions are tax free as long as the distribution is for an eligible expense. It’s your responsibility to:

- Use funds for qualified expenses; if not, there could be tax consequences and penalties.
- Keep receipts for all expenses, using electronic receipt filing cabinet or shoebox, as the IRS may require documentation.
- Notify your HR Department within 30 days if you have a qualifying event that affects your eligibility to contribute to the HSA. For example, if you get married and become a dependent on a spouse’s plan, which isn’t a high deductible health plan (HDHP), you need to notify your HR Department within 30 days.

2. What can I do online?

The Roadways HSA program provides for a single sign-on web experience and a menu of investment options similar to our 401(k) program. Once you log into your account at u.bpas.com, you can:

- Activate your account
- Order Roadways HSA Benefit Cards (debit cards)
- Request a distribution
- Manage investment options
- Change deferral amounts
- Download tax forms
- View quarterly statements
- View balances (total available balance and debit card available balance)
- Add transactions and upload receipts for a current transaction

3. What do I do if I can't verify my identity during the online HSA activation process

If the system is not able to verify your identity when you activate your online account, please wait 24 hours and try again. If we are still not able to verify your identity, contact the BPAS Participant Service Center at 1-866-401-5272.

4. How do I use my HSA funds to pay for expenses?

BPAS offers the following distribution options paid to the provider:

- Use your HSA debit card to pay for eligible expenses. It’s the fastest way to access your funds, and BPAS does not charge any fees to use your debit card.
- Use the debit card at ATMs to withdraw cash for services at places that don’t accept the debit card; however, ATM fees may apply.
- Request an **online distribution** with direct deposit, free of charge, from your account at u.bpas.com.
- Complete and submit a Distribution form to BPAS for a manual distribution. To access the form, log into your account at u.bpas.com. There is a **\$10 paper check fee** for manual distributions and account liquidations. **To minimize these fees, use your HSA debit card or the online distribution option.** Reimbursements over \$5,000 must be sent by check and will incur the \$10 fee.

5. How Can I View My HSA Transactions?

To access your HSA transactions or pending transactions, add dependents, or request new/replacement debit cards, simply select the **HSA Transactions** link located directly under your Debit Card Availability in the left navigational menu or in the **Transactions** tab in the top toolbar.

6. How do I designate a beneficiary for my HSA?

It’s important that you designate a beneficiary when enrolling. If your spouse is your beneficiary, your HSA will be treated as his/her HSA in the event of your death. To designate your beneficiary, login to your account at u.bpas.com. Under your HSA **Account Maintenance** tab, select **Designate Beneficiary**.

7. What types of fees might be charged to my HSA?

Certain fees applicable to your account may be assessed, such as fees for manual distributions, additional debit cards for dependents or spouse, and the monthly custodial fee of approximately .029%. As an example, for a balance of \$2,000, the monthly fee would be 58 cents ($\$2,000 \times .029\% = \0.58).



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8. What's the difference between my Total Account Balance and my 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 because of daily market fluctuation, the Roadways HSA limits Debit Card Availability to 90% of your previous day's total account balance, minus any pending transactions you made prior to 3:30 pm EST. You can view your debit card available balance on the home page of the website once you login. The HSA transaction screen will update to show real-time balance vs posting date balance. If an expense is more than your available debit card balance, the charge will be declined.

If you're using the HSA to fund an anticipated medical expense, consider investing your contributions in a conservative investment option to minimize market fluctuation.

If you have an emergency and need access to 100% of your Account Balance, you may request a manual check for the entire balance or the remaining 10% of your Account Balance.

9. It's after my plan effective date, why don't I have access to my HSA funds?

The most likely reason is that you haven't activated your HSA. For detailed instructions about activating your HSA, please refer to your Activation Guide. Once you login to your account at u.bpas.com, confirm that your address and email address are correct. Then, click on the **Transaction** tab at the top and select **HSA Transactions**. Follow the instructions to complete the four-step account activation process. If you've successfully completed the activation process, you'll receive a **confirmation**. If you don't get the CONFIRMATION page, you haven't completed the process.

If you've activated your account but still don't have access to your funds, check your **account balance**. If it's \$0 or less than the expense amount, your debit card/distribution request could be declined. Contact BPAS Customer Service at 1-866-401-5272 to review your account if you still have questions.

10. How do I order debit cards?

Once you receive a confirmation that you've activated your account, we'll mail your HSA debit card to your address on record. Please allow two weeks for your card to arrive. You'll receive one debit card.

If you elected family coverage, you may order a second debit card at no charge. There's a \$5 charge for each additional debit card. To order a debit card for a spouse/dependent, you must add them in step 2 of the account activation process, under **HSA Benefit Card**. Add the spouse/dependent's name. Then you'll see a record for the dependent and a link to issue a card. Enter the dependent's SSN and select "**Issue Card**". You will know the card has been ordered when you see the last 4 digits of the debit card. Repeat this step as many times as needed for each dependent.

To order additional cards, log into your account and go to the **Benefit Cards** tab in your **HSA Transactions** screen. If the dependent names are already listed, click on "Issue Card". To add a dependent, enter the dependent name, select "Issue Card", enter the SSN for the dependent, then click "**Issue Card**".

To order a **replacement card** for a lost or stolen card, contact Customer Service immediately so that we can review your account for any fraudulent activity before canceling the existing card and ordering a new card.

11. How do I activate my debit card?

Activate your new HSA debit card when it arrives, by calling the toll-free number listed on the sticker of the card. **You must call from the telephone 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. The activation line will prompt you to:

- Enter the last four digits of the card number, then select 1 to verify
- Enter the 4-digit expiration date on card, then select 1 to verify
- Enter the last four digits of the cardholder's Social Security number, then select 1 to verify
- Create a 4-digit PIN, then re-enter the PIN to confirm

If any entries are incorrect, select 2, then correct the entry when prompted and verify. **Important: Calling the card activation line without a phone number on file or calling from a different number than what you entered during the account activation process, will result in the card not being activated.**

12. Why did I receive tax forms for my HSA?

If you made any distributions from your HSA during the calendar year, BPAS will generate a 1099-SA tax form no later than January 31 of the following year. BPAS will also generate a 5498-SA tax form no later than May 31 of the following year if you've made contributions during the calendar year. You can access these forms in your account on u.bpas.com under **Tax Forms** in the **Resource Center**. We'll also mail these forms to your address on record. Be sure to review IRS instructions regarding HSA forms when filing your tax return. Visit IRS.gov for more information.

13. When is the deadline for making post-tax contributions to my HSA?

For ACH post-tax contribution feature (outside of your payroll deduction), you have until your tax filing deadline (typically April 15th of the following calendar year) to make your contribution. Any post-tax contributions made by check should be submitted 10 business days before the year-end deadline (which is your tax filing deadline) to allow time for the check to clear. If your check has not cleared before the year-end deadline, your contribution will not be deposited for that calendar year.



Questions? We're here to help.  866-401-5272  u.bpas.com

