

HSA Benefits

Benefits of switching to an HSA/HDHP Healthcare Program:

- HSA deposits are pre-tax or tax-deductible
- Qualified withdrawals are tax-free
- Unused HSA contributions remain in the account from year to year
- Portability allows HSA owners to keep 100% of funds if job changes

HSA Debit Card

You will receive a 3Rivers HSA debit card to make qualified healthcare purchases. Regular debit card transaction fees will apply, and purchases will be automatically deducted from your HSA. An additional debit card can be issued for a second signer on your HSA.

Checks

Checks are available to pay for qualified healthcare expenses.

Dividend Rates

Your account will earn dividends on a tiered schedule based on balance. For more information, see the rates table below.

Online Access and Bill Pay

You will have access to view your account balances, activity, and check images by enrolling your 3Rivers HSA for online access. You will also be able to pay medical expense bills with your HSA through Online Bill Pay.

Member Services

To provide you with the best service possible, you can call Member Services at 1.800.825.3641, option 1, for answers to your HSA questions.