PayFlex Health Savings Account (HSA)

It’s easy to manage your HSA online. Simply follow the steps below.

Access your account

- Go to payflex.com.* Click Sign In.
- If you’re a new user, click Create Your Profile and complete the required fields. Be sure to have your PayFlex Card® nearby. You’ll be asked to enter part of your card number to help verify your identity.
- Review the Online Services Agreement.
  - Check the box to confirm you understand and agree to the terms of the agreement.
  - Enter your initials in the text box.
- Review the account fees and HSA Custodial Agreement.
  - Check the box to confirm you understand and agree to the terms of the agreement and fees.
  - Enter your initials in the text box and click Save and Continue.
- Enter your personal information.
  - Select your marital status.
  - Choose your high-deductible health plan start date.
  - Select your health plan coverage type (individual or family) and click Save and Continue.
- Enter your beneficiary information.
  - You can name a person, trust or your estate as your beneficiary.
  - If your beneficiary is a person, you’ll enter their first and last name, address, Social Security number and relationship to you. If you have more than one beneficiary, you’ll choose how you want the funds split between them. The total must equal 100 percent.
- Review the summary page and click Continue to finalize your profile setup.

*If you’re an Aetna member, you can access your PayFlex account from the Aetna member website.

View eligible expense items

To view a list of common eligible expenses, log in and click Quick Tips. Then select Explore eligible expenses.

Calculate your HSA savings

To find out how much you could save with an HSA, click Calculate my HSA savings under Account Actions. Then complete three quick steps.

View Fee Schedule

To view the fee schedule for your HSA, click View fee schedule under Manage Funds.

View the interest rate for your HSA

To view a summary of the interest earned on your HSA, click Your Accounts at the top of the page and select Health Savings Account. You’ll see your interest rate summary listed at the bottom of that page.

Set up account notifications

- After logging in, click Account Settings at the top of the page and then select Account notifications.
- Manage your paperless settings by checking “Go paperless”. Select a + sign to view your options. Then choose the notifications you want to receive and how to receive them (email, text and/or online message). Click Save.
Order an additional PayFlex Card® for your spouse or dependent
Note: If your card is lost or stolen, don’t order online. Call us immediately at 1-888-879-9280.
• After logging in, click Account Settings at the top of the page, then select PayFlex Card.
• Click Order a Dependent Debit Card.
• Enter the first and last name of your spouse or dependent and click Submit. Once you order a card, you should get it within 10 to 15 business days.

Link your bank account to transfer funds
You can link one or more bank accounts to your HSA to easily transfer funds to and from your HSA.
1. Once logged in, go to Account Settings and click Bank accounts.
2. Click Link Bank Account to my HSA.
3. Select the bank account type (checking or savings) and enter your account number and routing number.
4. Check the box to authorize PayFlex to link your account and click Save and Continue.
5. Review your bank account information and click Save and Continue.

Note: You’ll see that the status says “Complete Validation.” (See “Validating your linked bank account.”)

Validating your linked bank account
After you link a bank account to your HSA, we’ll send a deposit of less than $1.00 (and matching withdrawal) to your bank account. This process can take up to two business days, not including Saturdays, Sundays or holidays. Once you see the deposit in your bank account, make note of the amount. Log back in to your HSA and follow these steps:
• Go to Account Settings. Select Bank accounts.
• Click Complete Validation next to the bank account you wish to validate.
• Enter the amount PayFlex deposited into your account.
• Click Validate.

Once you validate your account, you can begin to transfer funds to and from your HSA.

Make a payment or withdraw funds from your HSA (available with a linked bank account)
From the Home screen (dashboard), go to your Health Savings Account. Or you can select your Health Savings Account from the Your Accounts drop-down menu at the top of the page. Then click Request funds. This lets you pay yourself back or pay your health care provider directly from your HSA.

Step 1: Enter the amount, date to start your request, date of service and expense type. Then choose if you want to repeat the request and click Continue.

Step 2: Select if you want to send funds to yourself or to someone else. If you decide to send funds to yourself, you can choose to transfer the funds to your bank account (if you’ve linked an account) or request a check. If you choose to send funds to someone else, you’ll have to select/add a recipient and enter some details about your payment. Click Continue.

Step 3: Review your request and click Submit to complete. To make changes, click Step 1 or 2.

Make after-tax contributions to your HSA (available with a linked bank account)
From the Home screen (dashboard), go to your Health Savings Account. Then click Deposit funds into HSA. This lets you make a deposit to your HSA from a linked bank account.

Step 1: Enter the amount, select the contribution year and deposit type, enter a transfer date, and select a bank account. Then choose if you want to repeat the request and click Continue.

Step 2: Review your request and click Submit to complete. To make changes, click Step 1.

Invest your HSA dollars
From the Home screen (dashboard), go to your Health Savings Account. If you haven’t opened an investment account yet, click View my investment journey. There you can view your investment options and learn about investing.

• If you have enough funds in your HSA, you can open an investment account by clicking on Open Investment Account.
  • Review the Investment Agreement. Check the box to confirm you understand and agree to the terms of the agreement. Then enter your initials in the text box and click Submit.

Your investment account is now open. You can begin transferring funds to and from your HSA.
Questions?

Log in to your PayFlex member website and click Contact Us under Help & Support. Here you can also Live Chat with us.