

Paying for Your Medical Expenses While Your HSA Funds Are Unavailable

Most medical providers and hospitals will bill the insurance company first and then request payment from you for any remaining unpaid balance. If you do have medical or prescription expenses that must be paid during the period that your HSA funds will be unavailable, you can:

- Use your Kroll/Duff & Phelps PayFlex HSA debit card that was mailed to you by PayFlex during the third week of May. All employee contributions from your May 25 paycheck and forward will be available for use through the card.
- Check in advance to see if any of your medications will need to be refilled or if any health bills will need to be paid during the transition period. To pay for these expenses, you may withdraw funds from your Payflex HSA by using the Pay Me Feature.
- Pay the provider or pharmacy using your personal credit card or debit card. Once your HSA funds become available, you can withdrawal funds from your Payflex HSA to reimburse yourself.
- Explain the situation to your provider and ask if you can provide payment when your HSA funds become available.
- Schedule any non-emergency, routine or preventive services before or after the HSA transition period.