

HSA Bank provides a Multi-purse debit card, all of your plan elections are on one card.

How the card works: When you swipe your card the transaction is sent to HSA Bank and the Merchant Code from the provider determines the plan the product and/or service will be paid from.

For example: If you have an HSA and Limited Purpose FSA and swipe your card at a medical doctor's office the transaction will be paid from your HSA because a medical doctor is not an eligible provider under the Limited Purpose FSA. Only dental and vision providers are eligible to be paid from your Limited Purpose FSA. Once your Limited Purpose FSA is depleted for the year, future transactions will automatically be paid from your HSA.

If you have a Limited Purpose FSA with funds available and an HSA and want a dental or vision expense paid from your HSA instead of your Limited Purpose FSA, you will need to pay out of pocket and request a reimbursement from your HSA.

MULTI-PURSE DEBIT CARD

