



Health Savings Accounts make healthcare expense management simple.

Create your online account at **AFHSA.com**. Through your account, **access convenient features** to help you get the most out of your Health Savings Account (HSA):

- Check your account balance
- View transaction activity
- Add contributions to your account
- Review eligible expenses
- Make distribution requests
- View tax forms
- Upload receipts

*You will need the primary account holder's social security number and debit card number to create an account.

Help when you need it.

Phone: 800-662-1113

hsa-support@americanfidelity.com

Manage your account at afhsa.com

PO Box 268887
Oklahoma City, OK 73126



How Do I Access My Funds?

There are four ways for you to use your HSA funds:



- **Debit Card**
When you use your debit card to pay for eligible medical expenses, the amount comes directly out of your account.



- **Online Reimbursement**
You can request funds online and receive a check or a direct deposit into your selected account.



- **Distribution Request Form**
You can fax or mail a Distribution Request Form to receive your funds by check or direct deposit.



- **Online Bill Pay**
You can request funds online to pay your provider directly from your HSA account.

Your distributions are not taxed when used for eligible medical expenses. However, if you use your funds to pay for ineligible expenses, income and employment tax applies and you will be subject to an additional 20% tax penalty.

Your HSA as an Investment Account

HSAs are often overlooked as powerful retirement tools. The more you save, the more you earn. Additionally, the account offers significant tax advantages and provides opportunities to invest in mutual funds. Account holders can choose to invest any funds over \$2,500 into a variety of investment options. This is a great way to potentially grow your savings for future healthcare costs or retirement.

For questions and more information contact your HR department about the new HSA eligible High Deductive Health Plan:

Kern Legacy Health Plan - Health Plan Services
1115 Truxtun Ave, 1st Floor
Bakersfield, CA 93301
(661) 868-3280 options 1, then 5
email: HR@KernMedical.com

Plan Website: www.kernlegacyhp.com | Health Benefit
Website: www.kerncountyhealthbenefits.com

Eligible Expenses

You may use your account to pay for a variety of healthcare products and services for you, your spouse, and your tax dependents. The IRS determines which expenses are eligible for reimbursement. The following are examples of common types of eligible and ineligible expenses. For a complete list, visit afhsa.com.

Examples of Eligible Expenses

- Prescription medications
- Dental treatment (including orthodontia)
- Vision expenses (including prescription glasses, contacts and Lasik)
- Chiropractors
- Co-pays/coinsurance
- Ambulance
- Flu shots
- Immunizations
- Lab fees
- Medical exams
- Psychiatric care
- X-rays

Examples of Ineligible Expenses

- Late fees on medical bills
- Cosmetics
- Dependent care expenses
- Toothbrushes or toothpaste
- Lodging while attending medical conference
- Vitamins for general well-being
- Over-the-counter medicines (unless prescribed by a licensed medical practitioner)
- Cosmetic procedures (including face lifts or teeth whitening/bleaching)

**American Fidelity
Health Services Administration**
a different opinion

