


# Your HSA User Guide

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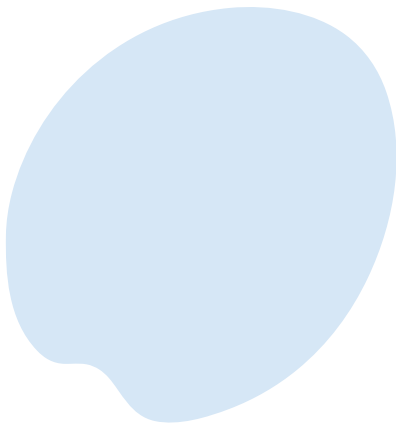
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[Claims & Spending](#)
[Access](#)
[Personal Dashboard](#)

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1. **Claims & Spending**

2. **Claims**, **Claims Activity**, **Pay Claim**

3. **Bill Pay**, **HSA Bill Pay**, **My Accounts**



4. **your name**, **Debit Card(s)**

5. **Adding a Family Member**

▶ **Assets** – the value of the assets owned by the decedent at the time of death. Includes cash, investments, real estate, and other property.

▶ **Liabilities** – the value of the liabilities (debts) owed by the decedent at the time of death. Includes mortgages, loans, and other debts.

▶ **Contributions** – the value of the contributions made by the decedent to the trust during their lifetime.

▶ **Transfer of Assets** – the value of the assets transferred to the trust during the decedent's lifetime.





**Discrimination is Against the Law**

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d b ca ac,c , a a ,a ,d ab , a da b , d d c d d d .F l , Cal

