

## **HEALTH SAVINGS ACCOUNT FUNDS AVAILABILITY**

Now that the new plan year has started, you may have some questions about your Health Savings Account (HSA) and when the funds are available for use.

The first month of contributions to HSA accounts will be available to members the following month. For example, if your deductions started in March, the funds will be available to you in April.

The delay between the plan's effective date and the date the funds are available is related to the processing and verifying of employee contributions and employer matching funds through our HSA bank.

Any out-of-pocket payments made before funds are available can be submitted for reimbursement. Instructions for reimbursement can be found in your HSA welcome kit or by contacting Bancorp Bank customer service at 1-866-546-9510.

If you have any further questions, please contact OGB customer service at 1-800-272-8451.