

HSA Distributions

Distributions from a HSA to pay for qualified medical expenses are tax-free. Account holders have two options for accessing their HSA funds:

- **Sentinel debit card** - pay a provider directly and transaction will automatically reduce the HSA balance with no need to pay out-of-pocket and wait for reimbursement. Debit cards associated with more than one Sentinel account will always pull funds from the HSA account last.
- **Online Distribution** - eligible expenses that were paid out-of-pocket can be reimbursed from the HSA by submitting an online distribution request. Account holders can login to their online account and select Reimburse Myself or Pay a Provider from the home page. Funds can be transferred via check or direct deposit.

HSA accounts are considered "self-adjudicating," meaning that it is the account holders responsibility to ensure expenses are eligible. Sentinel does not require receipts or review expenses for eligibility. However, files such as receipts and EOBs can be attached to individual expenses online for reference and future retrieval by the account holder.

IMPORTANT: HSA distributions cannot occur until the account holder has passed identity verification and agreed to the account terms and conditions. To verify account status, the employee can contact our Service Center or you may contact your account manager.
