

HSA On Demand

Accelerate access to health savings account (HSA) funds



An HSA allows you to save tax-free for future health care expenses. Yet sometimes unexpected costs pop up or the services you planned cost more than you expected. When you don't have enough money in your account, HSA On Demand® can help.

What is HSA On Demand?

HSA On Demand is a service provided by your employer that accelerates your expected HSA contributions so you can immediately cover your health care expense – right at the doctor's office or pharmacy. There's no cost to use HSA On Demand. You can withdraw up to the amount you've committed to depositing in your HSA through payroll deductions this year.



No additional work

You don't have to take any extra steps to pay the funds back, unless your employment terminates. You just continue contributing to your HSA with your payroll contributions as usual, and over time the amount you used is paid back.

Think of it as a safety net.



You want it, you got it

HSA On Demand is designed to be fast and simple to use:



HSA-qualified medical expenses covered



No expense too small



Here's how it works

Moriah needs \$40 for her prescription, but since she just opened her HSA, she doesn't have any funds in her account.

With HSA On Demand, she can immediately access the \$40 just by swiping her HSA card.

Over time, through her regular payroll deductions, she will repay the money into her account.