

succeed

Maximize Your HSA

With a triple-tax advantage, health savings accounts are invaluable for cutting health costs and an excellent retirement vehicle. **Start is the only HSA-compatible reimbursement model.**

Shop for Care

Use the search tool in our app to find local healthcare providers. Since **you'll know all of the Start Benefit Amounts (reimbursable rates) in advance**, you can call providers to learn their costs and choose accordingly.



LEARN MORE



just joined start™



making old school cool.

what to expect



- ▶ **Lower Costs**
for high-quality healthcare
- ▶ **Speedy Reimbursement**
for medical services
- ▶ **Freedom to Choose**
price knowledge & zero networks
- ▶ **Safety Net**
HSA-compatible reimbursement model

FAQs

01 What does a reimbursement model mean?

Like any health plan, you will pay a monthly premium for coverage. However, unlike other health plans, with Start you will pay upfront, or “self-pay,” for eligible service and be reimbursed a set rate to your benefits.

02 How do I self-pay?

Providers often offer a lower rate for services when they are not billed through insurance. When visiting the doctor’s office, simply state you are self-paying and use your **Start Benefit Card** to pay for the service. Don’t forget to ask for an itemized receipt!

03 Do I get reimbursed before or after the deductible is met?

Start will apply 100% of the Start Benefit Amount (set reimbursable rate) to your deductible before it is met. Once you have met your deductible, 100% of the Start Benefit Amount will be credited to you, and you will be responsible for the remainder if the amount paid exceeds the Start Benefit Amount.

04 How do I know if my procedure is covered?

Your Start policy will include all covered procedures and services. You will also be able to use the search function in your Find Care dashboard to search for covered procedures and view the Start Benefit Amount for each. For complex procedures, call us at (800) 894-9454.

05 How do I use my Start card?

Your Start Benefit Card can draw from both your Start HSA or a preferred checking account (set by your Account Ordering preferences). After you swipe, an expense will be automatically generated in your Start Account. You must upload an itemized receipt for any services received within 30 days of your service date. If you use another payment method, simply upload your itemized receipt in your Start Account.