

QUICK REFERENCE GUIDE

Inspira Auto Pay

If you've enrolled in a Inspira spending or savings account, you may have Auto Pay. This process automatically deducts your eligible health care expenses from your Inspira spending or savings account after your insurance company processes your claim. If you have direct deposit, we'll deposit the amount into your personal bank account. Otherwise, we'll mail you a check.

Get Started

- Go to inspirafinancial.com
- Click "Log in."
- If you're a new user, click "Set up account" to get started. Otherwise, choose the log in option under "Manage your HSA, or FSA, or other benefits."

How do I set up direct deposit?

You can set up direct deposit by linking a bank account online. Go to "Account Settings" then click "Bank accounts" to get started.

Opting in or out of Auto Pay

Generally, your Inspira spending or savings account is automatically set up with Auto Pay. However, you may have the option to opt out of Auto Pay online.

- From the dashboard click "Health Plan Claims." Then click, "View Health Plan Activity Options."
- Review and update your settings. Click "Save."

How does it work?

1. Visit your health care provider (doctor's office, pharmacy, etc).
2. Your health care provider sends in the claim to your insurance company.
3. Your insurance company pays the amount your plan covers.
4. Your insurance company lets Inspira know how much you have to pay.
5. Inspira will process the claim, if you linked a bank account, we'll deposit the payment into your bank account. If not, we'll mail you a check.

If you have eligible expenses that you don't go through insurance and have funds in your Inspira spending or savings account, you can:

- File a claim online to send payment to your health care provider directly from your Inspira spending or savings account.
- Pay for an eligible expense with cash, check, or personal credit card. Then file a claim to pay yourself back. You can do this online through the Inspira Mobile app or fax/mail a claim form with your supporting documents.

Questions?

Log in to inspirafinancial.com and click "Contact us" under "Help & Support."