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| *This message is part of an email series offering tips for good health and advice to help you understand and get the most out of your Premera Blue Cross health plan.* |
| Not enough in your HSA? No problem! Your Health Savings Account (HSA) comes with a special feature called HSA On Demand®, which allows you to access your full year’s HSA contributions at any time in the plan year to cover eligible medical expenses as needed.  Think of it like overdraft protection. This way, if you have medical expenses that occur early in the year before your account balance is built up, you have funds to cover the cost. Contributions continue as scheduled to repay the amount you use.  **Immediate need**. Immediate funds. Interest free. HSA On Demand is automatic. You don’t have to do anything to use it or to repay it. Funding will automatically kick in if you need it, interest free, based on your future contributions. Any HSA On Demand funds will be repaid automatically through future contributions.  **Easy to Track.** In your online [ConnectYourCare account](https://www.connectyourcare.com/mobile-apps/), you will see the total potential value of your HSA, which includes your contributions, employer contributions <Adjust this as needed for your situation>, investments holdings, and available HSA On Demand® funds.  Now you have coverage when you need it. It’s that simple. |
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