

Planning Tips for the HSA Transfer Blackout Period

Before the Blackout Period

Review Upcoming Healthcare Expenses

- Schedule and estimate known medical, dental, vision, or prescription costs.
- Consider paying for planned expenses before the blackout begins if funds are needed immediately.
- Consider a 90-day supply for any medications.

Reimburse Outstanding Claims

- Submit any reimbursement requests that need to be processed before the transition.
- Save all receipts and documentation for expenses incurred during the blackout.

Keep Extra Funds Available

- Have an alternative payment method available (personal checking account, credit card, etc.) for healthcare expenses that arise during the blackout.
- Employees can reimburse themselves from their HSA after access is restored, provided the expenses are HSA-eligible.

Understand Key Dates

- Last day to use the current HSA debit card is September 7
- Blackout start and end dates, September 7 – October 4
- Date the new account becomes active October 5
- Expected timing for receiving new debit cards and account credentials, the week of July 13

Update Recurring Payments

- Identify any recurring payments linked to the current HSA debit card (e.g., payment plans with providers).
- Arrange an alternate payment method if needed during the blackout.

Download Important Records

- Save account statements, transaction history, tax documents, and beneficiary information.
- Retain records for tax reporting and personal reference.

During the Blackout Period

Track All Healthcare Expenses

- Keep detailed records and receipts for any qualified medical expenses paid out-of-pocket.
- Store documentation in a secure location for future reimbursement.

Monitor Communications

- Watch for emails, mailings, and announcements regarding the transfer status.

Emergency or Unforeseen Hardships

- If you are unable to find an alternative payment method to temporarily use during the blackout and you have an unforeseen emergency or hardship you can apply for a grant from the Simpson Strong-Tie Member Relief Fund.

Click the link to apply: [Simpson Strong-Tie Team Member Relief Fund](#)

Remember you can choose not to transfer your account or wait and transfer at a later date; however, transferring later will incur a \$25 fee.