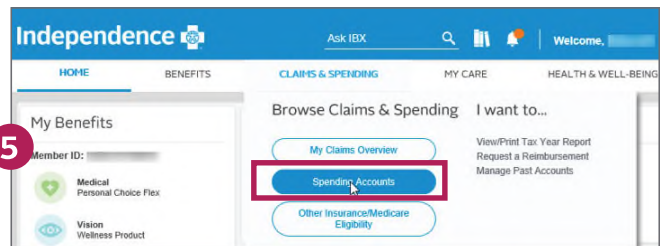
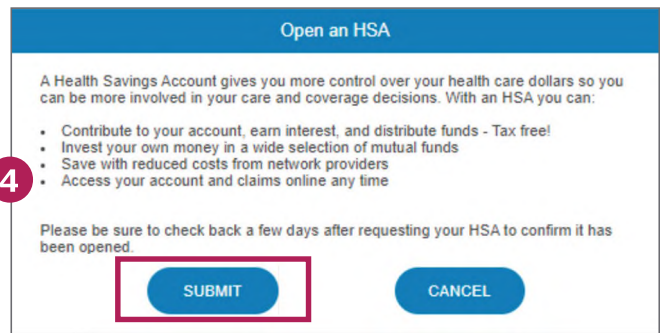
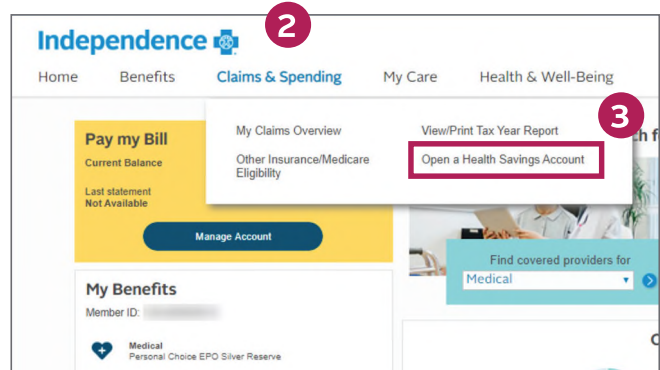


# How to open a Health Savings Account (HSA)

To open a PNC HSA\* after selecting an Independence Blue Cross (Independence) qualified high-deductible health plan:

1. Log in at [ibx.com](http://ibx.com).
2. Click the *Claims & Spending* tab.
3. Select *Open a Health Savings Account*.
4. A pop-up screen will appear. Review the information displayed, and click *Submit*. Note that it may take 3 – 5 business days to open your HSA
5. To verify your HSA has been opened, log in at [ibx.com](http://ibx.com), and click *Claims & Spending*. If the account has been opened, a *Spending Accounts* option will display. To access your HSA, click *Spending Accounts*.

Once your account has been opened, you will receive an HSA welcome letter and debit card in the mail.



If you have any questions, please call 1-833-283-7694 (this phone number can also be found on the back of your debit card) or 1-800-ASK-BLUE.

\*Your ability to open a PNC HSA through Independence is based on your health plan, your role as the plan's primary subscriber, and for employer coverage, employer opt-in. If you do not see an option to open an HSA at [ibx.com](http://ibx.com), you may not be able to open one through Independence.

Independence does not offer banking, investment, or financial services. HSA funds are maintained in accounts under the custody of PNC Bank, a separate company that does not offer Blue Cross and/or Blue Shield products or services.