



High Deductible Health Plan (HDHP)  
with HSA

# Your health Your plan



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# Your health is your key to living well

A medical plan helps keep you or your family healthy. **Knowing how your plan pays for services helps you manage your health and your budget.**

Your high deductible health plan (HDHP) Based Medical Plan is designed to put you in control of your health and health care costs. **The plan empowers you to make decisions that affect how, when and where you spend your health care dollars.** You decide which doctors you see and how to align your budget with your health care needs.

The plan has an annual deductible, coinsurance and an annual out-of-pocket maximum. Your plan also includes an HSA. The money in this account is tax exempt, belongs to you and can be used to pay or reimburse for certain medical expenses.

To help you get the care you need, your plan gives you access to both in-network and out-of-network medical services.

By visiting an in-network doctor, you can hold down costs for services like:

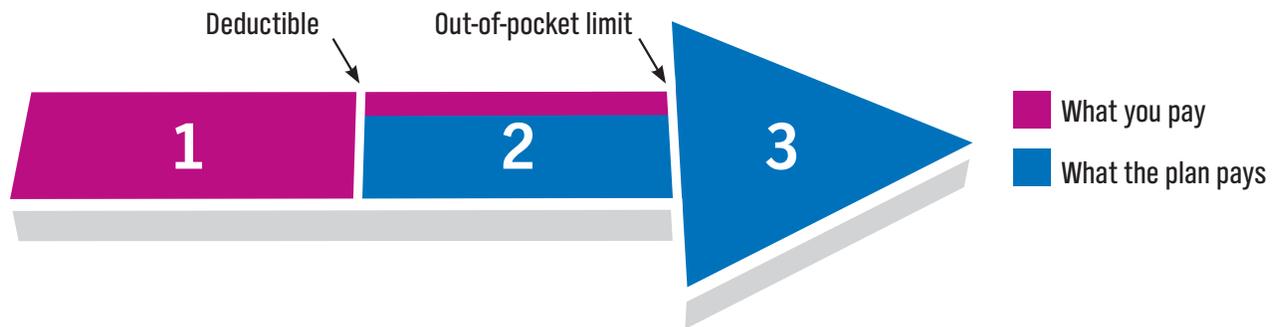
- Regular office visits
- Urgent and emergency care
- Hospital care
- Mental health
- Prescription medicines

## Take your health benefits with you.

With Anthem Blue Cross and Blue Shield, you have plenty of in-network choices at home and abroad. Within the United States, you're covered whether you need care in urban or rural areas. Outside of the United States, you can have access to doctors and hospitals in nearly 200 countries and territories around the world through the BlueCard Worldwide® Program.\*

\*Blue Cross and Blue Shield Association, Coverage Home and Away (accessed March 2014): [bcbs.com/already-a-member/coverage-home-and-away.html](http://bcbs.com/already-a-member/coverage-home-and-away.html)

# Here's how your HSA works\*



- 1. You pay your annual deductible.** A deductible is a set amount you pay each year before your plan starts paying for covered services. Your employer contributes money in your name to help pay your annual deductible. You always have the choice to put money into your HSA. You may also use these funds to help satisfy your annual deductible, but you don't have to. You can choose to pay out of pocket and save these funds. And, if you don't use all of the money in your HSA, your money will roll over to the next year.
- 2. After you meet your annual deductible, you and your plan share the cost of covered services.** This is called coinsurance. You pay a percentage of the cost when you get care. Your plan covers the rest. Your share of the cost is 20% and the plan pays 80% for in-network services. For example, if you have a \$100 procedure, you would pay \$20. If you have enough funds in your HSA, you can choose to use those funds to pay your coinsurance amount.
- 3. The plan pays all medical costs when you reach your out-of-pocket limit for in-network services.** You're protected by your plan's out-of-pocket limit – that's the most you'll pay for covered health services each plan year. You will not pay more than Single \$5000 / Family \$10000 for the care you get each benefit plan year, as long as you visit in-network providers.

\*Your plan may have higher costs if you choose services that are out of network.



## It's easy to use your HSA:



\*If there are no dollars left in your HSA, you pay for the covered expenses until your deductible is met. Then you and your plan share the costs.

### To find a doctor or pharmacy in the network visit [anthem.com](https://www.anthem.com) and click Find a Doctor.

Remember! When you register at [anthem.com](https://www.anthem.com) you gain the valued benefit of having a simple, convenient way to manage your health. You can:

- Find a doctor
- Check your claims
- See your account balance
- Find an in-network pharmacy
- Get estimated costs for covered services by using our Estimate Your Cost tool online

### Your plan may require a referral.

Please refer to your plan details.

### Stay in the network and save money.

In-network providers are doctors, hospitals, facilities and other health care providers that participate in the network. That means they have contracted with us and will accept payment in full for specific covered services.

# What you need to know when you choose an HSA

Your HDHP with HSA combines traditional health coverage with an account that is funded by pre-tax contributions from you and your employer. You can use that money to help you reach your deductible.

## Advantages of your HSA

- Your employer will contribute \$50 to your HSA to help pay your deductible
- You put money in your HSA with pre-tax contributions from your paycheck or post-tax contributions
- Preventive care is covered at 100% in-network
- You have the freedom to get health care from both in-network and out-of-network providers\*
- You can use your HSA for you and your spouse and all dependents you claim on your tax return
- You get to keep the money you put in your HSA, even if you change plans or leave the company
- Any unused funds roll over each year to help pay for future health expenses
- You can earn incentive dollars by participating in the Anthem Health Rewards program

\*Using out-of-network providers can be more costly than using in-network providers.

## Need more information?

Check out Publication 969, [Health Savings Accounts and Other Tax-Favored Health Plans](#) at [irs.gov](#) and your [Summary of Benefits and Coverage \(SBC\)](#).

## Remember!

The money that gets deducted from your paycheck is your premium. It's separate from what you pay when you get care and from what you contribute/deposit in your HSA. Think of it like a membership fee.

Health plans find a balance between what you pay to be a member and what you pay if you need health care. If you choose a plan with a lower premium, you may need to pay more when you get care. A plan with a higher premium often means your share of the cost is lower when you get care.

# There's more to your health than going to the doctor

We want to help you stay healthy. With your HSA, you'll have access to:

- **AIM Specialty Health®** — Choose the care that's right for you with the help of AIM Specialty Health. AIM gives you access to effectively shop for imaging services, like a magnetic resonance imaging (MRI) scan, while keeping cost and quality in mind.
- **24/7 NurseLine** — Get answers your health questions wherever you are — any time, day or night.
- **Future Moms** — Get support and guidance from registered nurses for a healthy pregnancy and a safe delivery.
- **ConditionCare** — Get the added support you may need from health care professionals if you have a chronic condition.
- **ComplexCare** — Get support from a nurse coach if you have a serious health condition and need extra care.
- **MyHealth Coach** — Get one-on-one professional advice from an experienced health coach for yourself or your family. Topics range from general wellness to help with more serious health issues or help with medications.
- **Healthy Lifestyles** — Take charge of your total wellness through a personalized Well-Being Plan and custom trackers that help you manage your physical and mental health. Plus you can earn rewards for taking part in some of Anthem's health programs.
- **Anthem Health Rewards** — Get healthy. Get paid. Take part in a health and wellness program or activity, and you'll earn rewards right away.
- **LiveHealth Online®** — Connect with board-certified doctors from your computer, tablet or mobile device 24/7.
- **MyHealth Advantage** — Helps you control your health care costs. We review your incoming health claims to try and help save you money. We can check to see what medications you're taking and alert your doctor if we spot a potential drug interaction. We'll also track your routine tests and checkups, reminding you to make these appointments by mailing you MyHealth Note. MyHealth Notes summarize your recent claims.
- **Case Management** — Our nurse Case Managers can help, even after a bad illness or surgery (like organ transplants). No need to do anything; we'll call you.
- **Behavioral Health** — Develop a plan to reach your goals and overcome barriers with the help of licensed health professionals. These professionals will also coordinate the benefits for the services you get from health providers, community and online resources, and help make sure you get the most value from your benefits.
- **Employee Assistance Program (EAP)** — Need help finding support to deal with life's pressures and get your life back on track? Use this program to help arrange visits with licensed counselors or financial advisors or lawyers who can assist you in your time of need.
- **Flexible Spending Account (FSA)** — An overview of your spending and savings. See your contributions and reimbursements, find reimbursement forms, learn about your plan and more, all in one handy place.

- **Find a Pharmacy** – Learn which retail pharmacies participate in the pharmacy network included with your prescription drug coverage. Find a pharmacy nearest to your address, including distance, address, and phone, and map it!
- **Price a Drug** – Find how much you'll pay when you fill your prescription at a retail pharmacy or how much you can save when the same drugs ship direct to your door through home delivery.
- **Order Refills or New Prescriptions** – Easily place new orders or refills of your prescription drugs using home delivery through your health plan's website.



## Your health. Your plan.

Visit [anthem.com](https://www.anthem.com) today to learn how you can take control of your health care spending with the Anthem HDHP with HSA. If you have questions about your health plan, call Customer Service at the number on the back of your ID card.

