

A health plan with a health savings account (HSA)

<An Anthem Blue Cross and Blue Shield> health plan with an HSA gives you access to a large network of doctors and hospitals and helps pay for your costs when you need care. This plan also comes with a savings account and debit card you can use to pay for certain medical expenses. The money you put into your HSA, and use to pay for health care costs are tax-free, so you save money. Plus, the money in your HSA is yours, and any unused funds roll over from year to year.

Use the account to pay for your health care costs.

The Internal Revenue Service (IRS) lets you use your HSA for:

- Deductible payments
- Coinsurance
- Prescription drugs
- Urgent and emergency care
- Lab tests
- Hospital visits



Visit the IRS website at irs.gov/pub502 for a list of all approved medical and dental expenses.

Cracking the code of health insurance lingo

- **Deductible** — the amount you pay each year before your plan starts to pay
- **Coinsurance** — your share of health plan costs (a percentage of total cost) after meeting your deductible
- **Out-of-pocket maximum** - the maximum amount you will pay out of your pocket for covered services for the plan year. This amount includes your deductible and coinsurance.



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How to use your health savings account:

- 1** <Activate your debit card.> It will come in the mail <from the bank> after your ID card.



- 2** Add money to your HSA anytime <and through paycheck deductions>. <For 2016, you can add up to \$3,350 for individuals or \$6,750 for families.> <These amounts include your employer's contribution: \$X for individuals or \$x for families.>



- 3** Use your debit card when you pay for doctor visits <or pick up your prescriptions>. When you receive a bill, you can choose to pay using the HSA online bill-pay tool. <You'll be notified when a new claim comes in so you can pay the provider or reimburse yourself from your HSA.>



- 4** Log in to <anthem.com> <and use our mobile app> to easily pay and reimburse yourself for health care expenses using your HSA funds. You can also check your claims, account balance and add money to your HSA.



Don't forget, your plan also includes:

- Preventive care covered at 100% when using in-network providers
- <Prescription drug coverage>
- Our mobile app and personalized website at <anthem.com> where you can see your own plan benefits, HSA balance and claims. Find doctors in your network. Estimate your cost before getting a medical procedure.

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