

The advantages add up with a health savings account (HSA)

A health plan with an HSA gives you access to many doctors and hospitals in your plan 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 the HSA is yours, and any unused funds roll over from year to year.

Use the account to pay for your health care costs:

- Deductible payments
- Coinsurance (your percentage of costs)
- Urgent and emergency care
- Lab tests
- Hospital visits
- Prescription drugs
- Copay



For a full list of eligible medical and dental expenses, visit [irs.gov/pub502](https://www.irs.gov/pub502)

Cracking the code of health insurance lingo

- **Deductible** — the amount you pay each year before your plan starts to pay
- **Coinsurance** — your percentage of the costs 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 your percentage of the costs
- **Copay** — a flat fee you pay for covered services like doctor visits

How to use your health savings account:

- 1** Add money to your HSA anytime and through paycheck deductions.

For 2019, you can add up to \$3,500 for individuals or \$7,000 for families.



- 2** Your debit card will come in the mail after your ID card. You can pay for care using your HSA funds with this debit card.



- 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.



- 4** Log in to anthem.com and download our Sydney mobile app. You can:
- See your benefits, HSA balance and claims.
 - Find a doctor in your plan.
 - Estimate your costs before getting care.
 - Make sure we have your best email address on file so we can send you plan information quickly.



Don't forget, the plan also includes:

- Preventive care covered at 100% when using doctors and hospitals in your plan
- Our Sydney mobile app and personalized website at anthem.com