

Using your Health Savings Account (HSA)

Learn how to make the most of your benefits



A health plan with a Health Savings Account (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 spending account and debit card you can use to pay for certain medical expenses. Let's take a closer look at how your HSA works and how to make the most of it.



Activate your debit card

Your debit card will arrive in the mail. Once you activate it, use your debit card to pay for medical expenses like copays, lab tests, deductibles, prescriptions, hospital visits, urgent and emergency care, your percentage of the costs (coinsurance).

See a full list of qualified medical and dental expenses at irs.gov/pub502.



Register on anthem.com/ca

Register at anthem.com/ca and download our mobile app. From there you'll be able to:

- View all your plan benefits, account balance and review your claims.
- Set your account preferences and keep your email address updated so we can send you plan information. You'll also want to opt in to receive eStatements and avoid paying a monthly paper statement fee.
- Set up one-time or reoccurring tax-free contributions to your account. Transfer money from your personal bank account or automatically deduct funds from your paycheck if offered by your employer. Visit irs.gov/pub969 to see the maximum amount you're allowed to add to your HSA this year.
- Check out the *How it all Works* tab to learn more about all the benefits your HSA offers. Get tips, watch a video or use a spending account calculator to help manage your expenses for the year.



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Investing your HSA Dollars

If you have an HSA with a balance over \$1,000, you can invest that money in mutual funds offered through PNC Bank. Once you've set up your investment account, you'll be able to transfer funds online between your HSA and investment account. Just log in at anthem.com/ca to learn more and open an investment account. If you have funds in your investment account, there is a \$2.25 monthly fee.



Making transfers or rolling over

If you have more than one HSA, combining your funds at Anthem with PNC Bank as the custodian is a good idea. In just a few steps you'll be able to:

- **Pay less in fees.** By combining your funds, you'll stop paying fees to your other HSA custodian.
- **Earn more interest.** The more funds you have in your HSA, the more interest you earn.
- **Have an easier time filing your taxes.** With just one HSA, you'll have only one set of tax forms to fill out.
- **Keep it simple.** You'll have just one user ID, one statement, one mobile app, one Member Services team and one debit card when all of your funds are in your Anthem HSA.



How to transfer funds

1. Your employer may distribute the HSA Transfer of Assets form or you can download and print the form from the Resources tab on anthem.com/ca.
2. Complete, sign and return the form to your employer or send it to your previous HSA custodian.



How to roll over funds

1. Contact your current HSA custodian online or by phone to check your HSA balance.
2. Choose how to have your HSA dollars rolled over.
3. Deposit your funds into your new Anthem HSA.



More perks of your HSA

- The money you put into your HSA, the interest you earn, and even the money you take out to pay for health care costs is all tax-free.
- All the money in your HSA rolls over from year to year, and it's yours even if you change health plans, jobs or retire.
- You can earn rewards by taking certain steps to improve your health.
- If you're 55 or older you can contribute an extra \$1,000 a year.

Check out how it all works

Learn about all the benefits your plan offers and the tools that will help you manage your health care expenses. Just log in at anthem.com/ca and select **Spending Accounts** under the **Menu** tab.



Questions about your HSA?

Contact Member Services anytime at the number on the back of your ID card or HSA debit card.