

A health plan backed by 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

Cracking the code of health insurance lingo

- **Deductible** – the amount you pay each year before your plan starts to pay
- **Coinurance** – 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.



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 bill or reimburse yourself
from your HSA.



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 after you have
activated it.



4

Log in to anthem.com/ca and download our
Anthem Anywhere 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 Anthem Anywhere app and personalized website at
anthem.com/ca