

Questions?

Call your local bank for questions about setting up or using a HSA.



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• ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-322-2115 (TTY: 1-800-877-1113).

• LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-322-2115 (TTY: 1-800-877-1113)

18-AVHP-11595



Getting Started With a Health Savings Account

With a High Deductible Health Plan (HDHP), you are responsible for 100 percent of all medical costs until you've reached your deductible. With this plan, you are eligible to use a health savings account (HSA) to help control your health care costs.

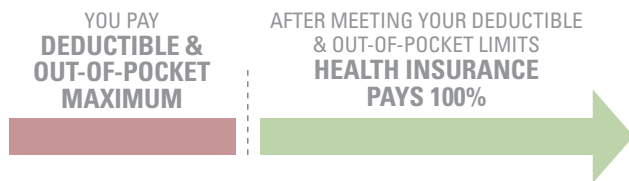


AveraHealthPlans.com

Here's How it Works:

An HSA holds the money you set aside to help pay for qualified medical expenses.

You can use the HSA money you set aside to help pay for qualified medical expenses until you reach your deductible and out-of-pocket maximum – most of the time with a HDHP these limits are the same. After meeting these designated limits, your health insurance company will cover eligible services at 100 percent.



Getting Your HSA Started:

1. Set up your HSA at any time of the year - call your bank for HSA set-up options.
2. Deposit money into your HSA.
3. Use your HSA money when you need it.

2019 Contribution Maximum

\$3,500 for individual plans
\$7,000 for family plans



Pay for Qualified Medical Expenses*:

1. Use your HSA debit card at the time of service.
2. Pay out-of-pocket at the time of service and save your receipt for reimbursement.

*Each bank is different; contact your bank for their details on paying for qualified medical expenses and reimbursements.

HSA Bonus:

You don't have to use all of your HSA money every year. It will roll over every year and you can save it for retirement. The money contributed to your HSA account is tax-deductible. Depending on the bank, the money in your account may also earn interest that is tax-free.

When to Use Your HSA:

- Provider visits (if not covered as preventive care)
- Lab fees, including X-rays and MRIs
- Hospital stays and surgical procedures for non-cosmetic purposes
- Prescription drugs, including nicotine gum and patches
- Chiropractic care or acupuncture
- Dental care, braces or dentures
- Vision care and LASIK surgery
- Hearing aids and batteries
- Medical equipment you use at home
- Blood pressure monitoring devices or blood sugar test kits



Covered Preventive Care

Preventive care is still 100 percent covered at no cost to you with a high-deductible health plan — even if you haven't met your deductible/out-of-pocket maximum. This means that you can get the care you need to be healthy without paying out-of-pocket.

See the full list of covered preventive care at AveraHealthPlans.com on the Member's page.