



# Introducing the new Kaiser \$3,000 HSA Qualified High Deductible plan

## How does this plan work?

- ◆ You pay a deductible, which will be the amount you pay for covered services before Kaiser start paying.
- ◆ However, most preventative care is covered at no out-of-pocket cost to you — even if you haven’t reached your deductible.
- ◆ For all other services, you’ll need to pay the full charges until you reach your deductible.
- ◆ Once you reach your deductible, you’ll start paying less—just a copay or a percentage of the charges (a coinsurance) until you reach your out-of-pocket maximum.
- ◆ Your deductible resets to the original amount on January 1st each year.
- ◆ The plan will be available January 1, 2018.

Services	Applicable Fees
<b>Annual deductible</b>	
For one person	\$3,000
For your family	\$6,000
<b>Out-of-Pocket Maximum</b>	
For one person	\$5,950
For your family	\$11,900
<b>Doctor's Office Visits</b>	
Primary Care (PCP)	30%
Specialists	30%
<b>X-rays, lab work, etc.</b>	
During an office visit	30%
<b>Preventative care</b>	No charge
<b>Hospital Care</b>	
Inpatient	30%
Outpatient	30%
<b>Emergency Care</b>	
Emergency Room	30%
Ambulance	30%

## What is special about this plan?

- ◆ If you enroll in this plan, you may be eligible to open a **Health Savings Account (HSA)**
- ◆ Please refer to the [back of this page](#) for information on the HSA component of this plan

For more information on the **Kaiser \$3,000 HSA Qualified High Deductible** plan and Health Savings Account, please visit the City of San Jose website at <http://www.sanjoseca.gov/index.aspx?NID=707> or contact Human Resources at (408) 535-1285 or [HRBenefits@sanjoseca.gov](mailto:HRBenefits@sanjoseca.gov)



# What is a Health Savings Account?

A Health Savings Account (HSA) is a financial account you can put money in on a pre-tax basis to pay for qualified medical expenses.

## What are the benefits of an HSA?

- ◆ Funds are deposited on a pre-tax basis.
- ◆ Your account may earn interest – if so, these earnings are tax free.
- ◆ Your money will roll over to the following plan year (balance not subject to use-it-or-lose-it rule).
- ◆ You can take your money with you if you change jobs or retire.



## Are you eligible to open an HSA account?

- ◆ You must enroll in the **Kaiser \$3,000 HSA Qualified High Deductible plan** (available January 1, 2018).
- ◆ You can't have an active Medical Reimbursement Account (MRA).
- ◆ You can't have additional health coverage that is not an HSA-qualified deductible plan.
- ◆ You can't be eligible to be claimed as a dependent on someone else's tax return.
- ◆ You can't be enrolled in Medicare.
- ◆ Upon turning 65, you can still access your funds, but you can no longer contribute to the account.
- ◆ Annual Maximum Contribution for 2018: \$3,450 individual/\$6,850 family.



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