

Making the most of your health savings account

Your health plan comes with a health savings account (HSA). HSAs save you money by lowering your taxable income.

- Set aside pre-tax dollars to pay for current and future qualified medical expenses.
- You determine the pre-tax amount taken out of your paycheck and placed in your account.
- Any money left in your HSA rolls over from year to year, and it's yours to keep even if you change health plans, jobs or retire.



Activate your debit card

Be sure to activate your debit card when it arrives in the mail. Then you can use it to pay for doctor visits, prescriptions, urgent care, lab tests and other qualified health care expenses.

See a full list of qualified medical and dental expenses at [irs.gov/pub502](https://www.irs.gov/pub502).

It's easy to manage your health plan and HSA

Register at [anthem.com/ca](https://www.anthem.com/ca) and download our mobile app to:

- View your account balance and review your plan benefits and claims.
- Set your account preferences and make sure we have your preferred email address. You'll also want to opt in to receive eStatements and avoid paying a monthly paper statement fee.
- Set up one-time or recurring tax-free contributions for your HSA. Transfer money from your personal bank account or automatically deduct funds from your paycheck if offered by your employer.
- Check out the *How it all Works* tab to learn more about the benefits of an HSA. Get tips, watch a video or use a spending account calculator to help manage your expenses for the year.





Investing your HSA dollars

If your HSA balance is more than \$1,000, you may be able to 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. Go to [anthem.com/ca](https://www.anthem.com/ca) to learn more and to open an investment account. If you have funds in your investment account, there's a \$2.25 monthly fee.



Combine your HSAs

If you have more than one HSA, it's a good idea to combine your funds under Anthem with PNC Bank as the custodian. Here's why:

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



How to transfer funds

1. Your employer may distribute the *HSA Transfer of Assets* form, or you can visit [anthem.com/ca](https://www.anthem.com/ca) to download and print. Go to **Spending Accounts** under *My Plan* and select **Manage your transactions**. You will find the *Balance Transfer to New Custodian* form under the *Resources* tab.
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 HSA perks

- The money you put into your HSA, the interest you earn and even the money you take out to pay for health care costs are all tax-free.
- You can earn rewards by taking certain steps to improve your health. Money you earn for improving your health goes into an Extra Bucks Account. You can use it to pay for your health care costs after you've paid your deductible for the plan year. Also, any unused funds from a health reimbursement account (HRA) can be moved to an Extra Bucks Account.
- In 2019 the total contribution limit is \$3,500 for an individual and \$7,000 for a family. If you're 55 or older, you can contribute an extra \$1,000 a year.

Check out how it all works

Learn all about the benefits your plan offers and the tools that can help you manage your health care expenses. Just log in at [anthem.com/ca](https://www.anthem.com/ca) and select **Spending Accounts** under *My Plan*.



Questions about your HSA?

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