

# Your consumer-driven health plan (CDHP) with health savings account (HSA) in action

Your medical plan combines health coverage with an HSA. You can make contributions to the account, which are not taxed. The funds in your HSA can be used to pay for covered medical expenses and can help you reach your annual deductible. If you leave the plan, the money in your HSA is yours to keep. The money in your HSA rolls over from year to year. Here are some examples to help you understand how your HSA works.

## Meet the O'Donnell family



Brian O'Donnell and his wife, Lisa, enjoy gardening and being outdoors. Brian's back gave out while working in the yard. Brian started going to the physical therapist for his bad back. Eventually, Brian takes his doctor's advice and goes through with major back surgery. Lisa is a healthy person, who always follows her doctor's advice, and gets her preventive mammogram annually.

If he chooses to use his HSA to pay for covered services, this will reduce the out-of-pocket amount needed to meet his deductible before the traditional health coverage (coinsurance) begins.

### How the HSA works for the O'Donnell family:

- Brian is on the family GOLD HSA plan.
- Brian's annual deductible for his family is \$3,000. The family out of pocket maximum is \$7,000.
- To help cover some of the deductible cost, BMC places money in the HSA account. Brian also places money in the HSA account.
  - Brian receives \$700 from BMC into his HSA for enrolling in the GOLD medical plan with his spouse.
  - Brian receives additional money from BMC for completing 2 easy wellness steps:
    1. Brian receives \$200 for completing his annual physical.
    2. Brian receives \$100 for completing his online Health Risk Assessment at [anthem.com/ca](http://anthem.com/ca).
  - Brian places \$2000 into this HSA, which is money that is taken out from his paycheck before the taxes.

**Brian has \$3,000 in his HSA for the year.**

	Cost	Plan Pays	O'Donnell Family pays	HSA Account Balance
Lisa's preventive mammogram visit	\$800	\$800	\$0	\$3000
Brian's physical therapy	\$1200	\$0	\$1200 from HSA account	\$1800
Brian's back surgery and office visit	\$16000			\$0
* Applied to deductible Family deductible \$3,000		\$0	\$1800 from HSA account (Family deductible reached)	
* Applied to out of pocket (OOP) max Plan pays 80% / member pays 20% Individual OOP max \$3,500 Family OOP max \$7,000		\$11360	\$500*	

\*Brian met the entire family deductible of \$3,000. Once the deductible was met, he paid 20% of the cost until he reached the individual OOP max of \$3,500, which includes the deductible. Any other in-network eligible medical charges for Brian will be paid at 100% for the year.



## Meet Mike



Mike is a healthy guy – as proven by his yearly physical he had recently. Mike enjoys skiing but recently sprained an ankle. He knew delaying care could affect his performance on the slopes.

**Remember!** The money that gets deducted from your paycheck is your premium. It's separate from what you pay when you get care and from what you contribute/deposit in your HSA. Think of it like a membership fee.

### How the HSA works for Mike:

- Mike is enrolled in the BRONZE medical plan for himself only
- Mike's deductible is \$2,200
- To help cover some of deductible cost, BMC places money in the HSA account for completing the wellness activities only. Mike also places money in the HSA account.
  - Mike receives \$200 for completing his annual physical.
  - Mike receives \$100 for completing his online Health Risk Assessment at [anthem.com/ca](http://anthem.com/ca)
  - Mike does not place any additional funds year 1
  - Mike places \$500 in his HSA year 2

### Mike has \$300 in his HSA year 1

	Cost	Plan Pays	Mike pays	HSA Account Balance
Mike's annual physical	\$200	\$200	\$0	\$300

### \$300 will roll over to the next year.

	Cost	Plan Pays	Mike pays	HSA Account Balance
Mike's annual physical	\$200	\$200	\$0	\$800
Doctor's visit and follow up for sprained ankle	\$400	\$0	\$400 from HSA Account	\$400

### \$400 will roll over to the next year.

When it comes to your medical coverage, you may have questions about your specific needs. Call Anthem Health Guide at 1-800-574-2751 or visit [www.anthem.com/ca](http://www.anthem.com/ca) to use the price transparency tool for estimating your cost of care.



\*Care is covered at 100%

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