



It's *your* health, right? So you need a health plan that works for *you*.

Health benefits should do what they're meant to do: help you and your family be at your healthiest. And with today's rising health care costs, you need benefits that keep you in control of how your money is spent. That's why we're offering you the Anthem health savings account (HSA).

Our HSA can help you manage your health care costs

Your health plan with an HSA gives you access to a large network of doctors and hospitals, and helps pay for your costs when you need care. It's designed to give you health care options and help you stretch your hard-earned dollars. Here's how:

- With an HSA, you can set aside pretax dollars to pay for qualified medical expenses.
- Because the funds you put into your HSA and use to pay for qualified expenses are tax free, you save money.
- You and/or your employer can contribute to your HSA.
- You can add funds to your HSA at any time or through automatic deductions each paycheck.
- For 2020, you can add up to \$3,550 for yourself or \$7,100 for your family each year.
- The money in the HSA is yours, and any funds left over at the end of the year can be rolled over to the next plan year.
- You'll get an HSA debit card you can use to pay for qualified medical expenses like:
 - Costs that count toward your deductible
 - Coinsurance
 - Copays
 - Emergency room or urgent care visits
 - Hospital stays
 - Prescription drugs



You can manage your HSA online and on the go

Once you're an Anthem member, you can register at [anthem.com/ca](https://www.anthem.com/ca) and track your health plan deductible and HSA balance. There are lots of other great online tools for you to use, like:

- Cost Estimator
- Find a Doctor
- LiveHealth Online
- Health and wellness programs

And with the Sydney mobile app, you can keep track of your health plan and your HSA anytime, anywhere.

Want to know more about our HSA and how it can help you manage your health care spending?

Contact your Human Resources representative today!

Anthem 