



---

# Premera Blue Cross

HEALTH SAVINGS ACCOUNT

PREMERA | 

BLUE CROSS

*Alaska*  
AIRLINES

**HORIZON**  
AIR

# Get started

- 1 Create an account at [premera.com/aag](https://premera.com/aag) to access your benefits and manage your health savings account (HSA). You can:
  - Pay provider bills
  - Check your balance
  - View transaction history
  - Sign up for direct deposit
  - Request reimbursement
  - View claim status
- 2 Check your mailbox for your healthcare payment card, issued by UMB, the Bank Custodian for your HSA.
- 3 Review the list of **eligible expenses**. Remember, preventive care is covered in full if you see in-network doctors. For everything else, you can use your HSA funds.

## Make sure you are eligible

You are no longer eligible to contribute to an HSA if any of the following apply during the plan year:

- You are enrolled in other medical coverage that is not considered by the IRS to be a qualified high-deductible health plan.\*
- You are enrolled in Medicare.
- You are claimed as a dependent on someone else's tax return.\*
- Your spouse has a flexible spending account (FSA) or health reimbursement arrangement (HRA), even if you do not claim coverage.
- You have received VA benefits within the last three months or are enrolled in TRICARE.

If you are receiving VA benefits for a service-connected disability, and are currently not on TRICARE, you may be eligible to contribute to an HSA. Contact the Benefits Center for more information at **844-231-3476**.

\*For more detailed information, refer to IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans," which you can download from [irs.gov](https://www.irs.gov). This material is not intended to be tax or legal advice. The reader should consult with his or her own tax advisor to determine the tax implications of participating in a personal funding account discussed herein. Advice, if any, included in this material was not intended or written by Premera to be used, and it cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer.

UMB Bank is an independent company that provides HSA custodial services on behalf of Premera Blue Cross. It does not provide Blue Cross Blue Shield products or services and is solely responsible for their own services.

### What if I am not eligible for an HSA?

If you do not meet HSA eligibility requirements, Alaska Air Group will contribute \$500 to an FSA for you to use toward healthcare expenses. The healthcare FSA allows you to rollover up to \$500 of your balance into the next plan year. You must use any funds over the \$500 rollover within the plan year, per the IRS. You cannot change your FSA contribution amount unless you have a qualifying event. To notify the Benefits Center about a change in HSA eligibility, call **844-231-3476**.

# HSA contributions

Alaska Air Group will make an annual contribution to the HSA for active employees. Additionally, employees may contribute funds up to the annual IRS maximum. If you will be age 55 or older during the plan year, you can contribute an additional \$1,000 catch-up contribution to your HSA.

## Using HSA funds

### THE HEALTHCARE PAYMENT CARD

Use your card to pay for eligible products and services directly at the doctor or pharmacy. Or you can use it for over-the-counter<sup>3</sup> items. The money comes right out of the account. When using the healthcare payment card for eligible expenses, you must have enough funds in your account or the transaction will be denied.

If you have the Special Purpose/Post Deductible FSA, your healthcare payment card will automatically use funds for eligible dental and vision expenses first, before using funds in the HSA.

#### **Need a new or additional healthcare payment card?**

In the event your card is lost or stolen, or if you would like to order an additional card for a dependent, you can request a new card online, by calling **877-AAG-3525**, or on the CYC Mobile app.

### HSA IDENTITY VERIFICATION PROCESS

UMB conducts the required customer identification process (CIP), for account holders. CIP is required as HSA's are actual bank accounts and are therefore subject to the U.S. Patriot Act. Under this act, all financial institutions are required to obtain, verify, and record information that identifies each person who opens an account. If there are validation errors, UMB will request additional forms of identification in order to validate the account. If UMB is unable to verify your identity within 30 days, the account will remain closed until sufficient documentation is provided.

<sup>3</sup>IRS rules require a doctor's prescription for the reimbursement of over-the-counter drugs and medicines.

## FLEXIBLE PAYMENT OPTIONS

### Out-of-pocket expenses

Pay healthcare expenses out of your own pocket. You can leave the money in your HSA to accrue interest or reimburse yourself.

### Healthcare payment card

Use your card to pay doctor bills and other eligible healthcare expenses. Your card is linked to your HSA, and money is automatically deducted.

### Pay online

Pay claims online with HSA dollars or directly from your personal bank account.

## HSA ON DEMAND®

Your health plan offers access to HSA On Demand, a feature of ConnectYourCare (CYC).

HSA On Demand gives you immediate access to your annual HSA employer contributions and your annual HSA employee elections. You will have the ability to access part or all of your annual HSA funds for an eligible medical expense even though you have the full year to contribute the funds into your HSA account.

Please refer to the [HSA On Demand FAQ](#) for more information.

### Streamline claims

Claims containing a sensitive diagnosis or procedure are not available for online HSA payment without authorization from the patient. Dependents, including spouses, domestic partners, and children 13 years of age or older may provide authorization to streamline sensitive claims directly to the subscriber's account for viewing and payment.

Additionally, members can manage the visibility of their sensitive claims information to other members on the plan by providing designation. Sign in to your account and select Privacy Settings from the navigation bar to edit preferences.

## Have questions about your health plan or HSA?

Call customer service at **877-AAG-3525**.

ConnectYourCare is an independent company responsible for healthcare funding account administration. It does not provide Blue Cross Blue Shield products or services and is solely responsible for their own services.



## CHANGE YOUR CONTRIBUTION AMOUNT

You can change the amount you contribute to your HSA per paycheck one time per month. To change the amount, contact the Benefits Center at **844-231-3476**.

## SAVING YOUR HSA FUNDS

HSA Save-It!™, powered by CYC, helps track eligible healthcare expenses you paid for out of pocket. And if you ever want or need your money, HSA Save-It! provides quick, easy, accurate access to your reimbursable funds—tax-free—anytime. This feature is ideal whether you use your HSA regularly for medical expenses or as an additional savings tool. All the IRS-required documentation to reimburse yourself is available at the click of a button. Sign in to your account and select Personal Funding Account to get started.

### Three easy steps

- 1 Log your healthcare expenses. As you pay for eligible healthcare expenses out of pocket, simply log it using HSA Save-It! and upload your receipt.
- 2 Any expenses you report to CYC with personal funds will automatically be saved.
- 3 Withdraw it. You can request all or a portion of the total amount saved at any time.

## INVESTING HSA DOLLARS

HSAs provide a unique opportunity to earn money through tax-free interest and investments. Once a minimum balance of \$1,000 is reached, those funds over and above the minimum can be invested in a variety of mutual funds.

Selecting investment options takes minutes, and the annual \$24 administrative fee is the only payment needed to start. Sign in to your account and select Personal Funding Account, then Manage Your Account. You can choose to reallocate your existing balance or set up automatic investments for your future contributions.

For more information about HSAs, check out [CYC's HSAs for Dummies](#).



### ConnectYourCare MOBILE

Download the CYC Mobile app to manage your HSA on the go. Available for Android, iPhone, and Windows.

## SAVING FOR THE FUTURE

One of the most unpredictable costs of retirement is paying for healthcare. Often, medical expenses increase with our age, and HSAs will serve as a great savings vehicle for these expenses. But what many people don't realize is that after retirement (after age 65 or Medicare eligibility), you can also use your HSA funds like any other savings account. When you withdraw funds for non-eligible medical expenses during your retirement, you pay no penalty tax; the withdrawals are only taxed as income just as they are with any traditional IRA distribution.<sup>4</sup>

### Keep in mind

- If you are over age 55 but under age 65, you can make additional catch-up contributions of \$1,000 to your HSA annually.
- Once you enroll in Medicare Part A or B, you may no longer contribute to an HSA. For most people, this means you are no longer eligible to contribute when you turn 65.
- Once enrolled in Medicare, you can use HSA funds to pay premiums, deductibles, copays, and coinsurance under any part of Medicare.



## SAVE YOUR RECEIPTS

Remember to keep your receipts for any healthcare expenses you pay with money from your HSA. You'll need to file Form 8889 with your annual federal income tax return if you've contributed to your HSA or withdrawn money from it during the year.

Check out these helpful **HSA tax tips**.

<sup>4</sup> For more detailed information, refer to IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans," which you can download from [irs.gov](https://www.irs.gov). This material is not intended to be tax or legal advice. The reader should consult with his or her own tax advisor to determine the tax implications of participating in a Health Savings Account discussed herein. Advice, if any, included in this material was not intended or written by Premera to be used, and it cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer.

Your monthly HSA account fees are paid by Alaska Air Group while you are enrolled in the Consumer Choice Plan. If you leave Alaska Air Group or are no longer enrolled in the plan, your account will be charged the \$3.95 monthly fee (fees subject to change). Remember, the account is portable should you later want to move your money to another financial institution that offers HSAs.

**Notice of availability and nondiscrimination 800-722-1471 | TTY: 711**

Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайте за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

ለነፃ የቋንቋ እርዳታ አገልግሎቶች እና ተገቢ ድጋፍ ሰጪ አጋዥ ማሳሰቢያዎችን እና አገልግሎቶችን ለማግኘት በስልክ ቁጥር

Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.

ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਉਚਿਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

**Discrimination is against the law.** Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, TTY: 711, Fax: 425-918-5592, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>.

