

Health Savings Accounts

What is a health savings account (HSA)?

A health savings account (HSA) is like a 401(k) for healthcare. HSAs are tax-advantaged accounts that can accumulate interest and earn investment returns. The funds can be used to pay for qualified medical expenses today or can be saved for future expenses. The account is owned by you, is 100% vested from day one, and lets you build up savings for future needs.

Triple tax savings. Contributions are not taxable to you and investment growth is not taxed while it is in the account. Distributions are not taxable as long as they are spent on eligible healthcare expenses incurred after the HSA was established.

Interest and investments. Your HSA balance may earn interest each month, and once you meet the minimum balance, you will have the option to invest in nationally recognized mutual fund families.

Multiple uses. Hundreds of eligible healthcare expenses may be paid for with HSA funds, including prescriptions, over-the-counter medications with a prescription, doctor office co-pays, health insurance deductibles, and coinsurance. Funds may even be used for qualified expenses for your spouse or dependents.

Take it with you. Because your HSA is owned by you, even if you change health plans or become ineligible to make contributions, your account stays with you. You can even use your account for retirement expenses when you reach 65.

Easy to access. You can easily access funds in your account with your healthcare payment card. Or, you can submit withdrawal requests online or through a mobile phone when using the card is not convenient.

Go to [premera.com](#), click on Member Services, and select Personal Funding Accounts for more information.



Premera is committed to helping you assess, improve, and maintain your health.

A health plan with a health savings account offers a wide range of preventive care benefits and wellness services that are covered at 100%, including:

- Routine preventive care and screenings, including annual checkup exams and well-child visits.
- Certain generic preventive drugs for heart health (such as blood pressure and cholesterol) and diabetes—so you pay nothing out of pocket at the pharmacy.

Qualified High Deductible Health Plans

To take advantage of all the benefits offered with an HSA, you must be covered by a qualified high deductible health plan (HDHP). An HDHP usually has higher deductibles and lower premiums. It protects you from the cost of expensive, catastrophic medical expenses. To be HSA-qualified, an HDHP must meet the following criteria and be designated as an HSA plan:

Deductible. For 2015 and 2016, HSA-qualified HDHPs must have a deductible of at least \$1,300 for individual coverage and \$2,600 for family coverage.* The deductible is the amount you or your family must pay each year before the health plan starts paying benefits.

* These amounts reflect IRS regulations and are indexed annually for inflation.

Maximum Out of Pocket. For 2015, HSA-qualified HDHPs must have an out-of-pocket maximum that does not exceed \$6,450 for individual coverage and \$12,900 for family coverage.* For 2016, HSA-qualified HDHPs must have an out-of-pocket maximum that does not exceed \$6,550 for individual coverage and \$13,100 for family coverage.

The out-of-pocket maximum is the highest amount you could pay in a year. It includes the deductible, co-pays and coinsurance, but not premiums.

Catch-Up Contributions. Individuals ages 55 or older (and not yet enrolled in Medicare) can make additional “catch-up” contributions of up to \$1,000 per person in 2015.

HSA Rules & Regulations

- To be eligible to open and contribute to an HSA, you must be covered by a qualified high deductible health plan (HDHP).
- HSA funds may be used for any eligible healthcare expense not covered by insurance or any other plan for yourself, your spouse, or tax dependents.
- HSA funds can be withdrawn for non-healthcare items, but will be subject to regular income taxes and a 20% excise tax penalty.
- For 2016, contributions may not exceed \$3,350 for individual coverage or \$6,650 for family coverage.
- Consult your tax advisor for more information.

The IRS may request itemized receipts for HSA purchases during tax time. **Always save your itemized receipts!**

HSA Enrollment Eligibility

Most taxpayers are eligible for an HSA. However, you are *ineligible* for an HSA under certain circumstances, including:

- You can be claimed as a tax dependent on another person's taxes.
- You are enrolled in Medicare.
- You are covered by your own or a spouse's non-HSA-qualified health plan, flexible spending account (FSA), or health reimbursement arrangement (HRA).

Discrimination is Against the Law

Premera Blue Cross Blue Shield of Alaska complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Premera:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
 - Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the 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, or sex, you can file a grievance with:
Civil Rights Coordinator - Complaints and Appeals
PO Box 91102, Seattle, WA 98111
Toll free 855-332-4535, Fax 425-918-5592, TTY 800-842-5357
Email AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the 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 Avenue 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>.

Getting Help in Other Languages

This Notice has Important Information. This notice may have important information about your application or coverage through Premera Blue Cross Blue Shield of Alaska. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 800-508-4722 (TTY: 800-842-5357).

አማርኛ (Amharic):

ይህ ማስታወሻ አሳላጊ መረጃ ይሸል፡ ይህ ማስታወሻ ሰነዶች በመስቀል የ Premera Blue Cross Blue Shield of Alaska ብንኩ አሳላጊ መረጃ ለግዢዎች ይችላል፡ በዚህ ማስታወሻው ሰነድ ቅጽ ቅጽ ለግዢዎች፡ የዚህን ብንኩም ለመጠበቅ በለኩራል ላርዳታ ማማገኘት ወተወሰኑ ሥነዎች ጉዢዎች አመዋጥ መሠረድ ይጠየቂ ይህምና፡ ይህን መረጃ አንድሮች እና የለያዣም ክፍያ በዋናው አይደለም፡ አንድሮች መሠረት አላማው፡ በዚህ ቁጥር 800-508-4722 (TTY: 800-842-5357) ይደረግ፡

(Arabic): يحوي هذا الإشعار معلومات هامة. قد يحوي هذا الإشعار معلومات مهمة بخصوص طلبك أو النقطة التي تزيد الحصول عليها من خلال Premera Blue Cross Blue Shield of Alaska. قد تكون هناك تواريخ مهمة في هذا الإشعار، وقد تحتاج لاتخاذ إجراء في تواريخ معينة للحقف على نقطتك الصحيحة أو المساعدة في دفع التكاليف. يحق لك الحصول على هذه المعلومات والمساعدة بلغتك دون تكبد أي تكلفة. اتصل بـ (TTY: 800-842-5357) أو (800-508-4722).

中文 (Chinese):

本通知有重要的訊息。本通知可能有關於您透過 Premera Blue Cross Blue Shield of Alaska 提交的申請或保險的重要訊息。本通知內可能有重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 800-508-4722 (TTY: 800-842-5357)。

Oromoo (Cushite):

Beeksisi kun odeeffannoo barbaachisaa qaba. Beeksisti kun sagantaay ooykan karaa Premera Blue Cross Blue Shield of Alaska tiin tajaajila keessan ilaachissee odeeffannoo barbaachisaa qabaachuu danda'a. Guyyaawwan murteessaan ta'an beeksisa kana keessattii ilaala. Tarii kaffaltiidhaan deeggaramuuf yookan tajaajila fayyaa keessaniif guyyaa dhumaa irrati wanti raawwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan keessaniif odeeffannoo argachuu fi deeggarsa argachuuuf mirga ni qabaatu. Lakkoofsa bilbilaa 800-508-4722
(TTY: 800-842-5357) til bilbilaa.

Français (French):

Cet avis a d'importantes informations. Cet avis peut avoir d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Premera Blue Cross Blue Shield of Alaska. Le présent avis peut contenir des dates clés. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez le 800-508-4722 (TTY: 800-842-5357).

Kreyòl ayisyen (Creole):

Avi sila a gen Enfômasyon Enpôtan Iadann. Avi sila a kapab genyen enfômasyon enpôtan konsènan aplikasyon w lan oswa konsènan kouvèti asirans lan atravè Premera Blue Cross Blue Shield of Alaska. Kapab genyen dat ki enpôtan nan avi sila a. Ou ka gen pou pran kèk aksyon avan sèten dat limit pou ka kenbe kouvèti asirans sante w la oswa pou yo ka ede w avèk depans yo. Se dwa w pou resevwa enfômasyon sa a ak asistans nan lang ou pale a, san ou pa gen pou peye pou sa. Rele nan 800-508-4722 (TTY: 800-842-5357).

Deutsche (German):

Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält unter Umständen wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Premera Blue Cross Blue Shield of Alaska. Suchen Sie nach eventuellen wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu erhalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter 800-508-4722 (TTY: 800-842-5357).

Hmoob (Hmong):

Tsab ntaww tshaj xo no muaj cov ntshiab lus tseem ceeb. Tej zaum tsab ntaww tshaj xo no muaj cov ntshiab lus tseem ceeb txog koj daim ntaww thov kev pab los yog koj qhov kev pab cuam los ntawm Premera Blue Cross Blue Shield of Alaska. Tej zaum muaj cov hnhub tseem ceeb uas sau rau hauv daim ntaww no. Tej zaum koj kuj yuav tau ua qee yam uas pab kom koj ua tsis pub dhuu cov caij nyooq uas teev tseg rau hauv daim ntaww no mas koj thiay yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawy muab cov ntshiab lus no uas tau muab sau ua koj hon lus pub dawb rau koj. Hu rau
800-508-4722 (TTY: 800-842-5357).

Iloko (Ilocano):

Daytoy a Pakdaar ket naglaon iti Napateg nga Impormasion. Daytoy a pakdaar mabalin nga adda ket naglaon iti napateg nga impormasian maipanggep iti apliksasyonyo wenco coverage babaeen iti Premera Blue Cross Blue Shield of Alaska. Daytoy ket mabalin dagiti importante a petsa iti daytoy a pakdaar. Mabalin nga adda rumbeng nga aramideno nga addang sakbay dagiti partikular a naituding nga aidaw tapno mapagtalinaedyo ti coverage ti salun-attyo wenco tulong kadagiti gastos. Adda karbenganyo a mangala iti daytoy nga impormasian ken tulong iti bukodyo a pagsasao nga awan ti bayadanyo. Tumawag iti numero nga 800-508-4722 (TTY: 800-842-5357).

Italiano (Italian):

Questo avviso contiene informazioni importanti. Questo avviso può contenere informazioni importanti sulla tua domanda o copertura attraverso Premera Blue Cross Blue Shield of Alaska. Potrebbero esserci date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama 800-508-4722 (TTY: 800-842-5357).

日本語 (Japanese):

この通知には重要な情報が含まれています。この通知には、Premera Blue Cross Blue Shield of Alaskaの申請または補償範囲に関する重要な情報が含まれている場合があります。この通知に記載されている可能性がある重要な日付をご確認ください。健康保険や有料サポートを維持するには、特定の期日までに行動を取らなければならない場合があります。ご希望の言語による情報とサポートが無料で提供されます。800-508-4722 (TTY: 800-842-5357)までお電話ください。

한국어 (Korean):

본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Premera Blue Cross Blue Shield of Alaska를 통한 커버리지에 관한 정보를 포함하고 있을 수 있습니다. 본 통지서에는 핵심이 되는 날짜들이 있을 수 있습니다. 귀하는 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. **800-508-4722**
(TTY: 800-842-5357)로 전화하십시오.

ລາວ (Lao):

ແຈ້ງການນີ້ມີຂໍ້ມູນສ່າຄັນ. ແຈ້ງການນີ້ອ່າດລະມີຂໍ້ມູນສ່າຄັນກ່າວກັບຄ່າຮັງຈະໜັກ ຫຼື ອາວຸມຄົ້ມຄອງປະກັນໃຫ້ຂອງທ່ານຜ່ານ Premera Blue Cross Blue Shield of Alaska. ອາດລະມີວັນທີສ່າຄັນໃນແຈ້ງການນີ້. ທ່ານອາດຈະຈ່າຍບັນຕົ້ງດ່ານນິນການຕາມກ່າວມີດວລວາສະເພາະເພື່ອຮັກສາຄວາມຄົ້ມຄອງປະກັນສະຂະພາບ ຫຼື ອາວຸມຊ່ວ່ນເຫຼືອນີ້ເຈົ້າໃຊ້ຈໍາລັບຂອງທ່ານໄວ້. ທ່ານມີສິດໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ອາວຸມຊ່ວ່ນເຫຼືອນີ້ບັນພາສາຂອງທ່ານໂດຍບໍ່ແຮຍຄ່າ. ໃຫ້ໃຫ້ຫາ 800-508-4722 (TTY: 800-842-5357).

ភាសាខ្មែរ (Khmer):

ਪੰਜਾਬੀ (Punjabi):

ਇਸ ਨੋਟਿਸ ਵਿਚ ਖਾਸ ਜਾਣਕਾਰੀ ਹੈ। ਇਸ ਨੋਟਿਸ ਵਿਚ Premera Blue Cross Blue Shield of Alaska ਵਲੋਂ ਤੁਹਾਡੀ ਕਵਰੇਜ ਅਤੇ ਅਰਜ਼ੀ ਬਾਰੇ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਹੋ ਸਕਦੀ ਹੈ। ਇਸ ਨੋਟਿਸ ਜਵਚ ਖਾਸ ਤਾਰੀਖਾਂ ਹੋ ਸਕਦੀਆਂ ਹਨ, ਜੇਕਰ ਤੁਸੀਂ ਜਸਹਾਰ ਕਵਰੇਜ ਰਿੱਖਿਆ ਹੋਵੇ ਜਾ ਉਸ ਦੀ ਲਾਗਤ ਜਾਂਚ ਮਦਦ ਦੇ ਇਛੁਕ ਕੇ ਤਾਂ ਤੁਹਾਨੂੰ ਅੰਮ੍ਰਿਤ ਤਾਰੀਖ ਤੋਂ ਪਹਿਲਾਂ ਕੁੱਝ ਖਾਸ ਕਦਮ ਚੁੱਕ ਦੀ ਲੋਚ ਹੋ ਸਕਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਮੁਫ਼ਤ ਵਿੱਚ ਤੋਂ ਆਪਣੀ ਭਾਸਾ ਵਿੱਚ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਪਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ, ਕਾਲ 800-508-4722 (TTY: 800-842-5357).

فارسی (Farsi)

بن عالمیه ممکن است حاوی اطلاعات مهم درباره فرم
قاضا و یا پوشش بیمه ای شما از طریق Premera Blue Cross Blue Shield of Alaska
اشد. به تاریخ های مهم در این عالمیه توجه نمایید. شما ممکن است برای حفظ پوشش بیمهتان یا
مشکل در پرداخت زینه های درمانی تان، به تاریخ های مشخصی برای انجام کارهای خاصی
تحتیگیری داشته باشید. شما قبلاً این را در اداره که این اطلاعات و مک را برای زبان خود به طور
ایگان رفاقت نمایید. برای کسب اطلاعات با شماره ۸۰۰-۵۰۸-۴۷۲۲
اکاربران TTY ۸۰۰-۸۴۲-۵۳۵۷ تماس باشمران (۸۰۰-۸۴۲-۵۳۵۷) تماس برقرار نمایید.

Polskie (Polish):

To ogłoszenie może zawierać ważne informacje. To ogłoszenie może zawierać ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Premera Blue Cross Blue Shield of Alaska. Prosimy zwrócić uwagę na kluczowe daty, które mogą być zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwójcie pod 800-508-4722 (TTY: 800-842-5357).

Português (Portuguese):

Este aviso contém informações importantes. Este aviso poderá conter informações importantes a respeito de sua aplicação ou cobertura por meio do Premera Blue Cross Blue Shield of Alaska. Poderão existir datas importantes neste aviso. Talvez seja necessário que você tome providências dentro de determinados prazos para manter sua cobertura de saúde ou ajuda de custos. Você tem o direito de obter esta informação e ajuda em seu idioma e sem custos. Ligue para 800-508-4722 (TTY: 800-842-5357).

Română (Romanian):

Prezenta notificare conține informații importante. Această notificare poate conține informații importante privind cererea sau acoperirea asigurării dumneavoastră de sănătate prin Premera Blue Cross Blue Shield of Alaska. Pot exista date cheie în această notificare. Este posibil să fie nevoie să acionați până la anumite termene limită pentru a vă menține acoperirea asigurării de sănătate sau asistența privitoare la costuri. Aveți dreptul de a obține gratuit aceste informații și ajutor în limba dumneavoastră. Sunați la 800-508-4722 (TTY: 800-842-5357).

Русский (Russian):

Настоящее уведомление содержит важную информацию. Это уведомление может содержать важную информацию о вашем заявлении или страховом покрытии через Premera Blue Cross Blue Shield of Alaska. В настоящем уведомлении могут быть указаны ключевые даты. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помочь с расходами. Вы имеете право на бесплатное получение этой информации и помочь на вашем языке. Звоните по телефону 800-508-4722 (TTY: 800-842-5357).

Fa'asamoa (Samoan):

Atonu ua iai i lenei fa'asilasilaga ni fa'amatalaga e sili ona taua e tatau ona e malamalama i ai. O lenei fa'asilasilaga o se fesoasoani e fa'amatala atili i ai i le tulaga o le polokalamo, Premera Blue Cross Blue Shield of Alaska, ua e tau fia maua atu i ai. Fa'amoolemo, ia e ililo fa'alelei i aso fa'apitoa olo'o iai i lenei fa'asilasilaga taua. Masalo o le'a iai ni feau e tatau ona e faia ao le'i aulia le aso ua ta'uua i lenei fa'asilasilaga ina ia e iai pea ma maua fesoasoani mai ai i le polokalamo a le Malo olo'o e iai i ai. Olo'o iai iate oe le aia tatau e maua atu i lenei fa'asilasilaga ma lenei fa'matalaga i legagana e te malamalama i ai aunoa ma se togiga tupe. Vili atu i le telefoni 800-508-4722 (TTY: 800-842-5357).

Español (Spanish):

Este Aviso contiene información importante. Es posible que este aviso contenga información importante acerca de su solicitud o cobertura a través de Premera Blue Cross Blue Shield of Alaska. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-508-4722 (TTY: 800-842-5357).

Tagalog (Tagalog):

Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay maaaring naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Premiera Blue Cross Blue Shield of Alaska. Maaaring may mga mahalagang pesta dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatang ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa 800-508-4722 (TTY: 800-842-5357).

ไทย (Thai):

Український (Ukrainian):

Українською (Україна): Це повідомлення містить важливу інформацію. Це повідомлення може містити важливу інформацію про Ваше звернення щодо страхувального покриття через Premera Blue Cross Blue Shield of Alaska. Зверніть увагу на ключові дати, які можуть бути вказані у цьому повідомленні. Існує імовірність того, що Вам треба буде здійснити певні кроки у конкретні кінцеві строки для того, щоб зберегти Ваше медичне страхування або отримати фінансову допомогу. У Вас є право на отримання цієї інформації та допомоги безкоштовно на Вашій рідній мові. Дзвоніть за номером телефону 800-508-4722 (ТТУ: 800-842-5357).

Tiếng Việt (Vietnamese):

Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng về đơn xin tham gia hoặc hợp đồng bảo hiểm của quý vị qua chương trình Premera Blue Cross Blue Shield of Alaska. Xin xem ngày quan trọng trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số 800-508-4722 (TTY: 800-842-5357).