



Ready to HSA the Act Wise way?

Whether you're new to health savings accounts
or just switching, we'll break down what to expect
with your new HSA



Before doing anything else, do this ...

Make sure your employees register online at [anthem.com/ca](https://www.anthem.com/ca) so they'll be able to:

- Set their preferences and opt in to get digital communications quickly.
- See their contribution amounts.
- Search for a doctor or other health care professional or facility near them.
- Access tools and resources to get and stay healthy.
- Submit claims online.

Your employees won't be able to see their HSA information unless they register, so be sure to let them know how important it is to do that.

You've made a Wise choice with your HSA

We're dedicated to making the onboarding experience for your new health savings account (HSA) a simple one.

With your Anthem Act WiseSM HSA, you and your employees get **one** solution for your health benefits and accounts, **one** website to get any needed information, **one** team for customer service and **one** mobile app to use on the go.

And your employees have access to a large network of doctors and hospitals, as well as health and wellness tools and programs for all of their needs:

- **Behavioral:** an integrated approach to mental wellness
- **Emotional:** real-world support for difficult times
- **Physical:** a holistic approach to physical wellness based on their individual needs and goals
- **Community:** an investment in healthy communities for healthier individuals
- **Financial:** tools for financial health

Your Act Wise HSA has a lot to offer. So we're going to lay it all out for you here. Whether your company is offering an HSA from us for the first time or you're transitioning from another administrator's HSA to Act Wise, we'll go through everything you and your employees need to know. You'll find information on:

- How the HSA works
- Account setup
- What to expect and when to expect it
- Managing the account
- Important things to keep in mind



If you or your employees ever have questions about your benefits ...

We're here for both of you!

For employer support call your Account Manager.

For member service:

Call: The number on the debit card or member ID card

Hours: 6 a.m. to 5 p.m. PT, Monday through Friday

HSA basics

Do your employees need a reminder of what exactly a health savings account is? Do you? No worries. We've got this.

Here's how the HSA works:

Your employees will get a welcome communication and debit card in the mail, along with a custodial agreement, terms of use and privacy policies by email.

1. Depending on how you choose to set up contributions, you and/or your employees place pre-tax funds into the account – up to the annual limit set by the Internal Revenue Service (IRS).
2. Employees can use those funds to pay for qualified health care expenses. Because they use tax-free dollars for that they can lower their overall health care costs.
3. Your employees will get a debit card they can use when they need to pay for care.
4. Any funds left in the account can carry over from year to year.

If your employees have any questions about transferring funds, they can call the Member Services number on their debit card or member ID card.

What are these “qualified health care expenses” we’re talking about?

Your employees can use their HSA to pay for certain health care costs only. Things like:

- The deductible
- Coinsurance
- Prescription drugs
- Urgent and emergency care
- Lab tests
- Hospital visits

There may be a number of things your employees didn't even know they could use their HSA for! Check out this [list of qualified medical expenses](#) your employees can use their HSA for.



You can manage your account online through [EmployerAccess](#). If you are not registered for the site, you can start by going to the employer website login page at employer.anthem.com/eea and choosing [Click here to sign up](#).

Want more details on the HSA?

The [What is a health savings account?](#) video has all the details about how the HSA works.

And to find out more about calculating contribution limits and planning, check out the [HSA Contribution Limits Calculator](#) and the [Contribution Planning Calculator](#).

Ready to set up the accounts? Here's what to expect ...

The eligibility file you send in automatically starts the process to open accounts in real-time for your employees.

Transferring balances

Your employees can transfer the funds in their previous HSAs to the new banking custodian so all their funds are in one location. Only your employees can authorize the transfers, but you can help them with the process.

HSA funds can be moved through a trustee-to-trustee transfer (bulk or individual) or a rollover.

During the transfer of funds to the new account, the funds will not be accessible during what is called a blackout period.

If they have an eligible medical expense and the funds are not available, the employees can pay for these expenses out of pocket and then reimburse themselves with funds from their accounts after the balances have been moved.



Here's to a smooth transition!

To find out more about transferring balances and liquidating spending account funds, check out [this flier on the process](#).

Ready to set up the accounts? Here's what to expect ...

continued

Opening accounts

Before the accounts can be opened, we need to confirm the employees':

- Full name
- Residential mailing address
- Birthdate
- Social Security number, as required by the USA Patriot Act

Employees who pass the process to open an account will have one opened and receive a welcome communication with their debit card. This is when they should also register for an account online.

If an employee's information does not pass this process — for example, if they provide a P.O. Box instead of a residential address — they will receive a letter requesting additional documentation. If the employee does not respond after the first two attempts, they will receive a letter informing them that their application has been closed.



Going green with e-statements can save some green

Your employees can get paper statements if they want, but that comes with a \$1.50 fee for each statement. They can save themselves some money by opting-in to get electronic statements.

After your employees register on anthem.com/ca, all they have to do is log in and then choose Benefits > Spending Accounts > Manage Spending Accounts. Once they do that, they can see their personal dashboard to choose whether they want to get paper or e-statements.



Your employees can check their account balances before trying to use their HSA funds.

They don't want to be surprised by having to pay for their medical expenses out of pocket.

The account's good to go – now what?

Setting up an online profile

To access all of their account and plan information, your employees should create an online profile at anthem.com/ca.

Once your employees register, they can log in at anthem.com/ca to access their personalized plan and account information.

When they set up their account, it's important that your employees also choose their preferences for how they want us to reach out to them.

Receiving account notifications

Once an account is registered on our website, your employees can sign up to get important notices by e-mail or text message. They should:

1. Log in to anthem.com/ca.
2. On their home page, choose the **Profile** tab to set their communication preferences.
3. Sign up for communication alerts by adding their email address to get them electronically. They can add their mobile number to get health tips texts from us. That also enables them to opt-in to get texts about their spending account, such as deposits made.

Making contributions to the HSA

Contributions can be made to an employee's account in three ways:

1. **Employee pretax basis through payroll deductions.**² To make any changes to their contributions, they should contact your company's Human Resources department.
2. **Employee post-tax basis.** To make a contribution, employees should follow these steps: Log in to anthem.com/ca and then choose Benefits > Spending Accounts > Manage Spending Accounts > Health Savings Account > Contributions > Add Contribution.
3. **Employer contribution.** There are multiple ways to contribute to your employees' account on the employer website. For more information or to learn more about available options, contact your Account Manager.

Making catch-up contributions

Employees who are 55 or older are allowed to make an additional "catch-up" contribution to their HSA. Go to irs.gov to see the current amount allowed.



The account's good to go — now what? continued

Using the new HSA debit card

Your employees will get an Anthem-branded debit card by mail — and will need to activate it by following the instructions on the sticker on the card or calling the number on the back of the card. They can use the debit card to pay for those qualified health care expenses we've mentioned, using the funds in their HSA.

If they have any questions or need to get their personal identification number (PIN) assigned to their account debit card, they should call the number on the back of their member ID card or their debit card.

And if they need to report a card lost or stolen, they can do that on [anthem.com/ca](https://www.anthem.com/ca). Once they sign in, they should:

1. Go to the *Benefits* drop-down menu.
2. Choose **Spending Accounts**.
3. Choose **Manage Spending Accounts**, where they can request a new debit card.

Don't forget!

The spending account debit card can only be used for eligible health expenses.



The account's good to go — now what? continued

Accessing account information 24/7 on our website

No more going to one website for plan information and another site to get HSA information. Everything your employees want to know about their benefits and their HSA can be found on [anthem.com/ca](https://www.anthem.com/ca).

Managing the HSA on the go with our mobile app

Wherever they are and whenever they need to access their account information, your employees can do that using our mobile app. To get started, they'll need to download our mobile app. It's available at no extra cost³ and allows them to:

- See their account balances, payments and deposits.
- Make contributions to their HSA.
- Pay for their care or reimburse themselves using funds in their account.
- See a list of common qualified expenses they can use their HSA for.

Making online payments

Your employees can pay for their care online with funds from their HSA and link their personal bank account to the HSA to get reimbursed for their expenses. To help your employees with this process, check out this [guide to managing their account online](#).

Connecting claims payments

This function gives your employees more control over their account. They'll be able to see their health plan activity and pay any balance due directly from their Act Wise account.

Investing HSA dollars

Once your employees' HSA balances reach \$1,000, they may have the option to set up an investment account. If they'd like to do that, they can go to [anthem.com/ca](https://www.anthem.com/ca) and select their spending account. From there, they can self-manage their account.



The account's good to go — now what? continued

There's some important tax information to take care of

Your employees will receive some tax forms from us that they'll need.

- *Form 1099-SA* — This is mailed at the end of January. It shows your employees' HSA withdrawals during the previous calendar year.
- *Form 5498-SA* — This is mailed in May. It shows all the contributions made to your employees' HSAs for the previous calendar year. While it gets mailed in May, they don't need to wait on it to file their tax return. A copy is automatically sent to the IRS for them.

Your employees can also see this information online at [irs.gov](https://www.irs.gov).

They should also go to [irs.gov](https://www.irs.gov) to get IRS Form 8889. The form asks for their HSA contributions and withdrawals, and should be filled out with their federal tax return. To figure out their contributions, they can use their own records or their Form W-2 or the calculator at [anthem.com/ca](https://www.anthem.com/ca). They can use the information on Form 1099-SA to complete IRS Form 8889 when they file their federal tax return.

As with any tax-related questions, your employees should reach out to their tax adviser.



A few important things to remember

Your employees won't be able to access any information about their HSA unless they register online.

Remind them to register at anthem.com/ca right away to view all of their account information, access tools and resources, and get the most out of their benefits.

When they set up their account, they should also choose their preferences.

That'll let us know how they prefer that we contact them with any important information.

The Act Wise HSA debit card can only be used for qualified medical expenses.

Check out this [list of qualified medical expenses](#) to find out everything it can be used for.

Opting-in to get e-statements will save your employees money.

They can get paper statements if they want, but they'll be charged a fee for those.

We're here if you or your employees need help.

Just contact your Account Manager with any questions.

Your employees can contact us by phone at the number on their Act Wise HSA debit card or their member ID card, 6 a.m. to 5 p.m. PT, Monday through Friday. If they need help navigating their account online, check out this [helpful guide](#) to get them started.



1 Taxes may apply when employees transfer funds from an IRA to their Act Wise HSA.
2 Not all states provide favorable income tax treatment for HSAs.
3 Standard text messaging and other rates from an employee's wireless carrier will still apply.

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