

# Take control of your health care spending

A health savings account can help



When choosing a health plan, you want to make sure your benefits do what they're meant to do: help you to be your healthiest. But when it comes to costs, you may want more control over how your health care dollars are spent. That's why a health savings account (HSA) can be the right choice.

A health plan with an HSA offers you access to a large network of doctors and hospitals, and helps pay for health care costs when you need care. It's designed to give you both health care and pricing options so you can make the most of your health care dollars.

## How an HSA works

- 1. Set it up and start saving** - With an HSA, you set aside pretax dollars to pay for qualified medical expenses. Since the funds you put into your HSA are used to pay for qualified expenses are tax free, you save money.
- 2. You and your employer contribute** - Both and your employer can contribute to your HSA, and you can add funds at any time or through automatic deductions each paycheck. In 2021, you can add up to \$3,600 for yourself or \$7,200 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.
- 3. Pay for medical expenses** - You'll receive an HSA debit card you can use to pay for [qualified medical expenses](#) such as:
  - Costs that count toward your deductible.
  - Coinsurance.
  - Copays.
  - Emergency room or urgent care visits.
  - Hospital stays.
  - Prescription drugs.

## Manage your health plan and HSA funds online at [anthem.com/ca](https://www.anthem.com/ca)

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. You can also find a doctor, estimate your costs for care, and discover other helpful resources under the **Find Care** tab.

Keep track of your health plan and your HSA anytime, anywhere with the Sydney Health mobile app.

Take back control of your health care spending

For details about how an HSA can help, contact your benefits administrator.

