



HSA HEALTH PLANS

Take control of your health care dollars with an HSA

A health savings account (HSA) lets you save money and prepare for medical costs. Plus, it's a great way to invest and save for your future.

What is an HSA?

A health savings account (HSA) is a medical savings account paired with a low-premium, high-deductible health plan (HDHP). Together, they give you greater flexibility—and more control—over your health care dollars.

What are the advantages of an HSA?

Ownership

Unlike flexible spending accounts (FSAs), you own your HSA—even if you change health plans, retire or leave your job.

Security

HSA balances roll over from year to year. This lets you save for future medical costs while managing your present-day health care. You can even use your funds to pay for some care that your health plan doesn't cover.

Savings opportunities

HSA contributions are tax-deductible, and withdrawals aren't taxed if you use the money to pay for qualified medical expenses. Interest earned on your HSA balance is tax-free, too.

Investment opportunities

Once the balance in your HSA reaches a certain amount, funds can be invested for potentially greater earnings.

Retirement booster

When you turn 65, you can use the money in your HSA for anything—not just health care.

Convenience with HealthEquity®

You can open an HSA with our preferred partner, HealthEquity, or with another institution. If you choose HealthEquity, you can log on to HealthEquity's website, see your Regence claims and pay providers or reimburse yourself all from one place.

Regence receives an administrative fee for each HealthEquity Integrated HSA. The fee allows for a high level of support and integration between Regence's health plans and HealthEquity HSAs. HealthEquity is a separate and independent company that does not provide Blue Cross and Blue Shield products or services, and is solely responsible for its products or services.

How does it work?

HSA's are paired with HDHPs

Your qualified Regence HDHP can be paired with an FDIC-insured HSA, allowing you to save pre-tax contributions.

Funds can pay for qualified medical expenses

You can use the money in your HSA to pay for qualified medical expenses, as defined by the IRS, such as:

Acupuncture	Eye surgery
Alcohol addiction treatment (rehabilitation)	Hearing aids
Chiropractic care	Medications (prescribed)
Contact lenses	Smoking cessation programs
Crutches	Weight-loss programs (prescribed)
Dental treatments, including orthodontia	Wheelchairs
Eyeglasses	

To see the complete list, visit [irs.gov](https://www.irs.gov). Note that your health plan premium and HSA contributions are separate and that your premium is not a qualified medical expense.

Maximum contribution limits apply

You can choose how much you want to contribute to your HSA each year, up to the annual maximum set by the IRS. Annual maximums usually increase a little each year.

Additional contribution

If you are an eligible individual who is age 55 or older at the end of your tax year, your contribution limit is increased by \$1,000.

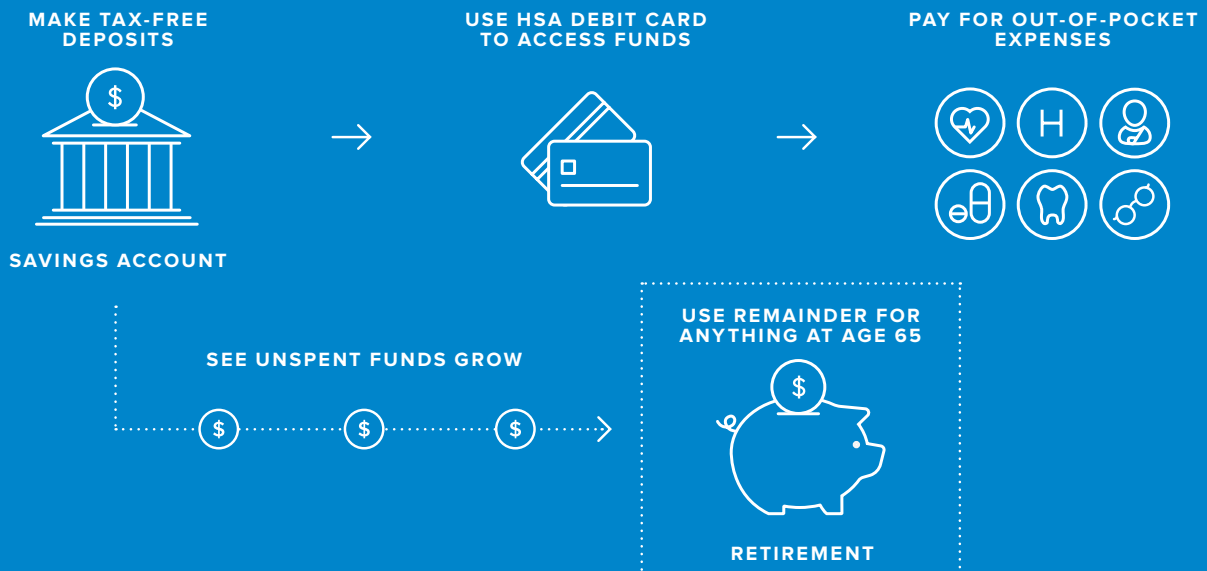
Federal eligibility requirements apply

Anyone can purchase an HDHP. But to enjoy the savings and tax advantages of an HSA, you must meet federal eligibility requirements. You:

Cannot be enrolled in Medicare

Cannot be claimed as a dependent on another individual's tax return

Cannot have other health coverage that is not a qualified plan



Regence BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association

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