

*Understand your coverage and make the most of your Health Savings Account.*



## Quick facts

**Health Savings Account (HSA)** — HSAs are individually owned bank accounts.

The money in your account can be used to pay for qualified medical expenses such as copays, deductibles, vision, dental, COBRA, Medicare premiums and much more.

**High deductible health plan** — You are enrolled in a high deductible health plan which allows you to contribute to a Health Savings Account.

**Deductible** — Your plan has a deductible that applies to both covered medical and prescription drug services. You'll pay the cost of services until your deductible has been met. Once met, your plan will begin to pay out benefits for covered services. You may still need to pay coinsurance or copayments until your out-of-pocket maximum has been met.

**Out-of-pocket maximum** — Once this maximum has been met, you'll pay nothing for your covered medical and prescription drug services for the rest of the plan year.

**Prescription drugs** — Covered prescription drugs count toward your plan deductible and out-of-pocket maximum. Over-the-counter drugs related to an injury or medical condition can be reimbursed from your HSA, but won't accumulate toward your deductible or out-of-pocket maximum.

**Preventive care** — Periodic health evaluations, diagnostic procedures, and routine prenatal care are covered at 100%, and the deductible does not apply.

**Discounts** — Priority Health negotiates discounts with network physicians, hospitals, and pharmacies that save you money. Even before your deductible is met, your costs for covered medical and Rx services are always discounted.

*continued >*

**Contribution limit** — The amount you can contribute to your HSA is set by the federal government and changes annually. For 2009, individuals may contribute up to \$3,000.

The 2010 limit is \$3,050. For a family of two or more individuals on the high deductible health plan, the 2009 limit is \$5,950 and goes up to \$6,150 for 2010. Catch-up contributions are available for those 55 and older.

**Triple tax advantages** — Money contributed into your HSA is tax free. HSA dollars spent on qualified medical expenses are tax free. Interest earned on your account is tax free.

**Freedom to choose** — Your HSA is your property, therefore you decide how much to contribute and how to spend your dollars. Your HSA will roll over from year to year and you can take it with you no matter where you work or live.

Please visit [priorityhealth.com](http://priorityhealth.com) or call 616 464-8810 or 888 389-6646 for answers to other **PriorityHSA** questions.



**PriorityHealth**<sup>®</sup>

Life just got a little easier.<sup>®</sup>

[priorityhealth.com](http://priorityhealth.com)