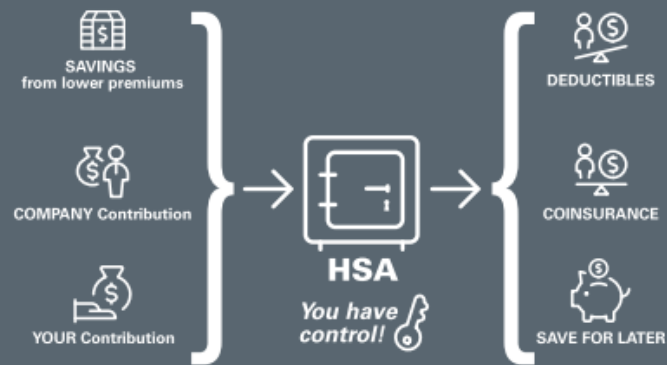


How the HSA Works

Triple Tax Advantage:

1. You pay no taxes on the money you contribute.
2. You pay no taxes when you use HSA funds to pay medical expenses.
3. Earnings on your account grow tax-free.

You own it. Spend it or save it, and it follows you wherever you go.



An HSA is an individually-owned account, set up in your name, that helps you pay your out-of-pocket health-care costs with pre-tax dollars.

When you enroll in the CDHP with HSA, the Company helps you pay for medical costs by contributing to your HSA on your behalf.

In 2020, A portion of your HSA funding will be deposited at the beginning of the year, or soon after your initial enrollment if you are a new hire.

Company HSA Contributions According to Coverage	
Employee	Employee + 1 or more dependents
\$500	\$1,000

HSA Quick Facts

- **No "use it or lose it" feature** - Your HSA balances carries over from year to year and stays with you even if you leave the Company.
- **There's an annual contribution limit** - For 2020, you can contribute up to \$3,550 if you have individual coverage or \$7,100 if you are covering one or more dependents. What's more, if you will be age 55 or older at any time during 2020, you may also make an additional catch-up contribution of up to \$1,000. **These limits, established by the IRS, include both your HSA contributions and the Company's contributions.**
- **You have choice** - You choose how and when you want to use your HSA funds for qualified medical, dental, vision, and prescription drug expenses for yourself and your eligible dependents. And, you can change your contribution amount - or stop contributing altogether - at any time. The Company will make its contribution to your account even if you decide not to contribute.

- **It's easy** - Use a Fidelity Investments-issued debt card, receive a reimbursement for out-of-pocket expenses, or use online bill pay to pay for qualified expenses, or
- **You can invest it** - Choose how to invest your account benevolence of \$1,000 or more in one of the available investment options, similar to a 401(k) plan. However, unlike a 401(k) plan, you will not be automatically defaulted to an investment option, so it's up to you to choose how to invest your funds.

More About the Triple Tax Advantage

1. You pay no federal taxes or state taxes* on your HSA contributions when they go into your account. **This reduces your taxable income and, therefore, reduces the amount of income you are taxed upon.**
2. You pay no federal taxes or state taxes* on your HSA distributions when you use funds for qualified medical, dental, and vision expenses.
3. Any interest and investment earnings from your HSA are also tax free*.

*Except in New Jersey, California, or Alabama, where interest or other earnings earned from a Health Savings Account are considered taxable in the year earned. Please consult your tax adviser for further information about the taxability of HSAs in these states.

IMPORTANT! Keep Your Receipts

The IRS holds you accountable for monitoring the eligibility of your expenses and maintaining good records. Utilizing HSA funds for non-qualified medical expenses are includable in gross income and subject to an additional 20% tax penalty. As a result, be sure to retain all covered health-care receipts for three years in case you are ever audited.

Examples of Qualified Expenses

Here is a list of just some qualified medical expenses.

- Acupuncture
- Annual deductible
- Chiropractor
- Dental treatment
- Diagnostic tests and devices
- Doctor's visits
- Eyeglasses, contact lenses, and exams
- Hearing aids and batteries
- Laser eye surgery
- Long-term care (for medical expenses and premiums)
- Operations/surgery (non-cosmetic)
- Nursing home
- Physical therapy
- Prescription medicines or drugs
- Psychiatric care
- Speech therapy
- Stop-smoking programs
- Wheelchair
- X-rays

Learn More About HSAs

To become more familiar with Anthem's HSA, including how it works and how it may benefit you, be sure to visit Anthem's website at enrollment.anthem.com/relias. There, you'll find videos and other educational materials, a link to download the mobile app, and calculators to help you better understand how much to contribute.

Find an Anthem Provider

To find an Anthem provider for the CDHP plan, go to www.anthem.com and click "Find a Doctor." Search by plan by choosing your state and plan/network of doctors: National PPO (BlueCard PPO). Then, enter your provider's name, specialty, or condition and zip code. Or, you can contact Anthem at 1-855-702-1127 for assistance.

Anthem Providers

More than 93% of physicians and more than 96% of hospitals across America participate in the Anthem network.

