

Making the most of your health savings account

Your health plan comes with a health savings account (HSA). An HSA saves you money by lowering your taxable income. Here's how it works.

- You set aside pre-tax dollars to pay for current and future qualified medical expenses.
- The amount you decide to set aside is taken out of your paycheck and placed in your account. Your employer will also contribute 50% to your account. In 2021 the total contribution limit is \$3,600 for an individual and \$7,200 for a family. If you're 55 or older, you can contribute an extra \$1,000 a year.
- Any money left in your HSA rolls over from year to year. It's yours to keep even if you change health plans or jobs, or retire.
- You can earn rewards by taking certain steps to improve your health. Money you earn for improving your health goes into an Extra Bucks Account. You can use it to pay for your health care costs after you've paid your deductible for the plan year. Also, any unused funds from a health reimbursement account (HRA) can be moved to an Extra Bucks Account.



Activate your debit card

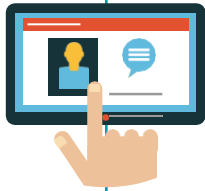
Be sure to activate your debit card when it arrives in the mail. Then you can use it to pay for doctor visits, prescriptions, urgent care, lab tests and other qualified health care expenses.

Visit [anthem.com/qme](https://www.anthem.com/qme) for a full list of qualified medical expenses.

It's easy to manage your health plan and HSA

Register your account on the Sydney Health mobile app or [anthem.com](https://www.anthem.com) so you can:

- View your account balance and review your plan benefits and claims.
- Set your account preferences and make sure we have your preferred email address. You'll also want to opt in to receive eStatements to avoid paying a monthly paper statement fee.
- Set up a one-time or recurring tax-free contribution for your HSA. Transfer money from your personal bank account or automatically deduct funds from your paycheck if offered by your employer.



Anthem 
And Its Affiliate HealthKeepers, Inc.

Two ways to do more with your HSA

1

Combine your HSAs if you have more than one

If you have an HSA from a previous employer, you can move your funds to your Anthem HSA with PNC Bank as the custodian. This makes using and managing your account much simpler.

- You'll have one debit card, one mobile app, one statement, and one Member Services team.
- You'll stop paying fees to your other HSA custodian.
- You'll have only one account to manage during tax time.



How to transfer your HSA

- **To transfer funds**, log in to **anthem.com**. Go to **Spending Accounts** under *My Plan* and select **Manage your account**. Then select **HSA transfer** under the *Resources* tab. If you see your HSA custodian's icon, you can click on it and complete the form online. If you don't see your HSA custodian, go to our **Forms** page, under the *Resources* tab, and print the *Transfer of Assets* form. Complete, sign, and return the form to your employer or send it to your previous HSA custodian.
- You can also contact your previous HSA custodian online or by phone to verify your HSA balance. Choose how to have your HSA dollars rolled over, then deposit your funds into your new Anthem HSA.

2

Grow your HSA funds by investing them

Did you know you can invest your HSA dollars? If your HSA balance is more than \$1,000, you may be able to invest that money in a mutual fund.* Log in to **anthem.com**, select **Spending Accounts** under the *My Plan* tab, and choose **Manage your account**. Then go to the *Investment* tab to learn more.



Explore more tips and tools

Learn all about the benefits your plan offers and the tools that can help you manage your health care expenses. Just log in at **anthem.com** and select **Spending Accounts** under *My Plan*.

Then check out the *How it all Works* tab to learn more about the benefits of an HSA. Get tips, watch a video, or use a spending account calculator to help manage your expenses for the year.



Questions about your HSA?

Use the secure Message Center at **anthem.com** or call the Member Services number on your ID card or HSA debit card.

*Anthem does not provide investment advice. Please contact an investment advisor if you need advice. Please consider the investment objectives, risks, charges and expenses of the mutual funds carefully before investing. For more complete information, please consult the prospectuses for each mutual fund and your HSA Investments Terms and Conditions, which can be found on the Portal and are available upon request by calling HSA Account Services toll-free number at 1-855-424-7211. Read these documents carefully before investing. You are not receiving any individual investment advice in connection with this program and should consult a financial advisor before investing your cash. Devenir, LLC a registered broker-dealer, member FINRA/SIPC is providing brokerage services to you directly or through third parties. Devenir Investment Advisers, LLC, is a registered investment adviser and affiliated company of Devenir, LLC. Devenir Investment Advisers, LLC has selected, and Administrator has accepted, certain mutual funds for inclusion in the investment program. Bank and Devenir are not affiliated companies. Securities are: Not FDIC Insured - No Bank Guarantee - Not A Deposit Not Insured By Any Government Agency - May Lose Value.

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