

# HSA-Qualified High Deductible Health Plan

With this plan, you'll pay full charges for most services — including prescription drugs — until you reach your [deductible](#). Then you'll start paying [copays](#) or [coinsurance](#) for most services covered by your plan until the annual out-of-pocket maximum is met for the rest of the calendar year.

Even before you reach your deductible, most [preventive care services](#) are covered at little or no cost to you — all year round. This gives you convenient access to routine care that helps you stay healthy and get the most out of life.

Learn about the difference between [preventive and non-preventive services](#).

After you reach your [out-of-pocket maximum](#), we'll provide all covered services at no cost to you for the rest of the calendar year. This can help protect you financially if you have a serious illness or injury.

## Your HSA

You can also set up a health savings account (HSA), which allows you to contribute pretax or tax-deductible dollars\* to pay for medical care and services. Your employer may also contribute funds to your HSA. Since you can use your HSA funds to help pay for expenses such as your deductible, your HSA can help reduce your out-of-pocket costs as well.

## Paying for services

You can use your HSA to pay for qualified medical expenses,<sup>†</sup> often with a convenient debit card connected to your account. Qualified medical expenses include [copays](#), [coinsurance](#), and [deductible payments](#) for a wide range of services — for example:

- prescription drugs
- office visits with your personal physician or specialty physicians
- outpatient surgery
- X-rays, MRIs, CT scans, PET scans, and laboratory tests

- physical, occupational, and speech therapy visits
- allergy injection visits
- hospitalization (including X-rays, lab tests, and drugs received during your stay)
- inpatient surgery and anesthesia
- emergency services
- ambulance services

[HSA-qualified medical expenses](#) may also include services not covered by your health plan.<sup>‡</sup>

## **You choose how to spend it**

Your HSA belongs to you, and you're in charge of managing it. That means you can use the money in your tax-free HSA to pay for qualified medical expenses, now or in the future. Or you can grow the account and use the money after you turn 65.

No matter when you choose to use it, the money in your HSA is yours. Whatever you don't spend rolls over to the next year, and you can take it with you if you retire or change jobs or health plans.

## **Calculate your savings**

Our calculators can give you an idea of how an HSA can reduce your taxes — and grow over time.

- [HSA tax savings calculator](#)
- [HSA future value calculator](#)

## **How family deductibles work with an HSA**

If your family is covered under your HSA-compatible High Deductible Health Plan, this is how your family deductible and out-of-pocket maximum may work:

- Plans for members of two or more have a family deductible and a family out-of-pocket maximum. Typically, our HSA-compatible family plans only have combined deductible and out-of-pocket maximum amounts—meaning there is no individual deductible or out-of-pocket maximum.
- As soon as the combined medical expenses of covered members in your family equal the family deductible or out-of-pocket maximum, you will have satisfied the family deductible or out-of-pocket maximum.

### **Individual deductibles**

Individual deductibles and out-of-pocket maximums apply to subscriber-only plans.

## **Where to open an HSA**

If your employer has selected an HSA administered through Kaiser Permanente, you can open an HSA administered through Kaiser Permanente or at any eligible financial institution. If you and your employer choose Kaiser Permanente, you'll receive information on setting up your HSA after you enroll.

After you set up an HSA through Kaiser Permanente, you'll receive a Health Payment Card and a welcome letter that explains how to get started. You can use your Health Payment Card like a debit card to pay for qualified medical expenses<sup>†</sup> with funds from your HSA.

You'll be able to manage your HSA through Kaiser Permanente online at [kp.org/healthpayment](https://kp.org/healthpayment) or with our free app, which you can download for your smartphone or mobile device. A monthly account administration fee of \$3.25 per member may be paid by you or your employer. The fee is waived once your account balance reaches \$2,000.

You also have the option of opening an HSA with any eligible financial institution.

**Learn about [managing your HSA](#).**

**For additional information:**

- [Preventive care services flyer](#)♦
- [HSA Frequently Asked Questions](#)♦
- [HSA Frequently Asked Questions - administered through Kaiser Permanente](#)♦

\*The tax references on this website relate to federal income tax only. Consult with your financial or tax adviser for information about state income tax laws. Federal and state tax laws and regulations are subject to change. If tax, investment, or legal advice is required, seek the services of a qualified professional.

†A qualified medical expense is defined under Internal Revenue Code Section 213(d). For a list of qualified medical expenses, download [IRS Publication 502, Medical and Dental Expenses](#), at **irs.gov/publications**. As an HSA account holder, you're ultimately responsible for determining whether an expense is a qualified medical expense.

‡Services not covered by your plan will not contribute towards your deductible and out-of-pocket maximum.