

## Manage Your HSA-Compatible High-Deductible Plan with Western Health Advantage

### Your WHA HSA-Compatible High-Deductible Health Plan

- Your health plan provides you with comprehensive health care such as office visits, labs and hospitalization.
- Preventive services—such as annual physicals, well baby care and various health screenings—are included at no additional cost.
- Your WHA member ID card is what you'll present wherever you receive services.



### Your HealthEquity® Health Savings Account

- Your health savings account (HSA) is the financial component (the account that holds your funds).
- Your HealthEquity HSA provides you a tax-free way to save and pay for qualified medical expenses, such as doctor visits, prescription drugs and other medical services and supplies.
- Your HSA's debit card allows easy access to your funds.



### About deductibles, copayments and the annual out-of-pocket (OOP) maximum

Your health care plan has a deductible. The deductible is the amount you pay each year for covered medical and prescription services and supplies before WHA becomes responsible for expenses.

Your plan may also require you to pay copayments after you meet your annual deductible. These are smaller, set amounts for covered services.

Once your deductible and copayment costs reach your annual OOP maximum amount, WHA will pay 100 percent for your covered services for the remainder of the calendar year.

see reverse for more



When visiting a provider, present your WHA ID card – provider submits claim to WHA



WHA reviews claim and determines amount to apply to deductible/OOP maximum



That amount is communicated to provider and provider bills you, if appropriate



If the bill matches what you see, **pay it**

If the bill amount is not shown or you have questions, contact **WHA**



Compare bill to WHA's claims detail at [mywha.org/accumulator](http://mywha.org/accumulator)



### What's going to happen when I need care?

You'll present your WHA member ID card to your provider. If a copayment is due at the time of service, you can use your HSA debit card to pay from funds you or your employer have deposited into your account.

In most cases, you will be billed for covered office visits, labs and other health care services. These bills are qualified medical expenses and can be paid out of your HSA.

> **TIP:** Keep all of your receipts in a safe place.

### How do I know which costs are my responsibility (which bills I should pay)?

WHA provides you an online accumulator available at [mywha.org/accumulator](http://mywha.org/accumulator). If we list the claim on your accumulator with a deductible or copayment, it is your responsibility. If you receive a bill that appears to be inaccurate in regards to services rendered or amount billed, be sure to contact WHA Member Services.

> **TIP:** Use your HSA debit card to pay the provider directly (either by mail or via their online payment portal).

### What if I don't have enough money in my HSA to pay for my service(s)?

If you access care before you've been able to contribute sufficient funds to your HSA, you have several options. You can pay out of other funds (such as a personal checking or savings account) and then reimburse yourself for these costs once your HSA has enough money in it. For larger amounts, such as hospital bills, providers will often be willing to make payment arrangements with you.

### YOUR HSA ACCOUNT BALANCE AND PAYMENTS

visit [healthequity.com](http://healthequity.com)

call HealthEquity at **877.300.4987** or

email [memberservices@healthequity.com](mailto:memberservices@healthequity.com)

### YOUR DEDUCTIBLE AND OOP MAXIMUM

visit [mywha.org/hsa](http://mywha.org/hsa)

call Member Services at **888.563.2250** or

email [memberservices@westernhealth.com](mailto:memberservices@westernhealth.com)