

# Your Anthem Consumer Driven Health plan with HSA and BenefitWallet™



We've teamed up with BenefitWallet™ to service your Anthem Consumer Driven Health plan with Health Savings Account (HSA). Setting up your HSA with BenefitWallet™ is easy. Plus, it comes with many useful features, tools and services:

- A single customer service contact for your health plan and your HSA
- A single online health site to access your plan benefit information and HSA details
- Competitive interest rates and investment options for your HSA funds

## HSA Welcome Kit

After you enroll in your Anthem Consumer Driven Health plan with HSA and your employer has selected BenefitWallet™ as the custodian for your HSA, BenefitWallet™ will automatically establish your HSA – you don't need a separate application for your HSA. Shortly after enrollment, we'll send you an HSA Welcome Kit with banking documentation and instructions so you can activate your HSA. All you'll need to do to activate your HSA is complete a simple signature process – online or by mail.

## Interest and investments

You'll earn interest on your HSA funds and also have the opportunity to invest your funds as long as you keep a minimum balance of \$1,000 in your HSA. Many investment options are available from a variety of fund families. When you're ready to invest, just call the BenefitWallet™ Contact Center at **866-686-4798** for a prospectus with more details.

## Debit cards and checkbooks

Use your Visa® debit card or your HSA checkbook (provided by BenefitWallet™) to pay your health care provider or pharmacy directly for eligible medical expenses, or to access cash from your account.

## Account activity statements

You'll receive a statement from BenefitWallet™ that shows all of your account activity. Help protect our environment and save money! To avoid paying the \$1.25 paper statement monthly fee for a paper banking statement please go to [anthem.com](http://anthem.com) or call your dedicated Customer Service Representative to learn how to view your statements online.

To help with tax preparation, you'll also receive IRS 1099 and IRS 5498 forms from BenefitWallet™ near tax time.

## HSA customer service

For help with your health plan and HSA questions, call the Member Services number on your ID card. You can also log on to [anthem.com](http://anthem.com) and visit the My Account page to find answers to many of your questions, including "What is my HSA balance?"

# HSA basics

## Opening an HSA\*

You can open an HSA if you're enrolled in an Anthem Consumer Driven Health plan with HSA, because it includes an HSA-compatible health plan. You cannot open an HSA if 1) you have coverage under any other health plan that is not an HSA-compatible health plan (including some FSA plans); 2) you're enrolled in Medicare; or 3) you're claimed as a dependent on another individual's tax return.

## Contributing to your HSA

What's great about an HSA is that contributions to the account are federally tax-deductible. Contribution limits are set by the IRS and the U.S. Treasury, and include dollars you put into your account as well as amounts others, such as your employer or family members, contribute to your account. Any investment and interest earnings in your account are also federally tax-deferred. Depending on the state where you live, you may save on your state income tax as well.

## Using your HSA funds

Money you use from your HSA to pay for qualified medical expenses is federally tax-free. If you use money for reasons other than qualified medical expenses before age 65, that money is taxable and subject to a 20% penalty. This isn't a complete list of the rules and requirements for HSAs. More info can be found at [irs.gov](http://irs.gov).

## BenefitWallet™ HSA Fee and Rate Schedule

### Administrative fees

Periodic paper account statements	\$1.25
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### Banking fees apply

Monthly account fee*	\$2.95
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Debit card transactions	no charge
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Check writing	no charge
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ATM transactions	\$2
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Card replacement fee	\$5
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Check reorder	\$10
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Non-sufficient funds	\$25
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Stop check service	\$25
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Duplicate check	\$5
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\* Monthly account fees may be paid for you by your employer. Your employer will notify you if you will not have to pay these fees.

Fees shown above are accurate as of June 2013. Fees are subject to change from year to year, and prior notice will be provided to both the employer and account holder in advance of any change.

You will receive a Health Savings Account Deposit Agreement and Disclosures in your HSA Welcome Kit after you've enrolled in the Anthem Consumer Driven Health plan with HSA. Please refer to those documents for the complete terms and conditions related to your account.

\*The information included does not constitute legal, tax, or benefit plan design advice. Anthem strongly encourages consultation with a tax advisor before establishing an HSA. Any HSA will be established between the individual account holder and the HSA custodian or trustee. Anthem is responsible for the administration of the health plan, and the custodian is responsible for the administration of the HSA.

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