Get the most from your health plan

Your health savings account (HSA) can help cover costs

Using your Anthem plan's health savings account is a smart way to make your healthcare dollars work even harder.

Because you can contribute tax free, your money goes further. Pay for care and other eligible expenses anytime you need it.*

The money you put in your account is always yours to keep, even if you switch health plans, change jobs, or retire. Any unused funds also roll over from year to year, and they never expire.

Use your HSA to pay for healthcare costs, such as:

- Ambulance and emergency services
- Coinsurance (your percentage of the costs)
- Copays
- Deductible payments
- Hospital fees
- Lab tests
- Noncosmetic prescription drugs

For a full list of qualified medical expenses, please visit **qme.anthem.com.**



Invest your HSA funds to save even more

After your HSA balance reaches $1,000, you can invest anything over that amount. Your contributions will grow tax-free and can help you pay for future medical expenses.

To view your investment options, log in to the Sydney℠ Health app or **anthem.com** and go to Spending Accounts.

Anthem HealthKeepers
Offered by HealthKeepers, Inc.

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How to use your HSA

1 Add money to your HSA anytime or contribute through paycheck deductions.

In 2026 you can add up to $4,400 for individuals or $8,750 for families.

These limits include your employer's contribution to your account:

$450 twice a year, $900 annually - Individual/Self

$700 twice a year, $1400 annually - Individual/Self + 1

$700 twice a year, $1400 annually - Individual/Self + children

$700 twice a year, $1400 annually - Family

2 Look out for your debit card in the mail.

Your HSA debit card works the same as a regular debit card once you activate it

If you have Apple Pay, Google Pay, or Samsung Pay on your smartphone, you can also pay touch-free when you add your HSA debit card to your mobile wallet. Simply follow your phone's instructions to add a new debit card. Then, use your phone to pay for qualified expenses where mobile payments are allowed.

3 Use your mobile wallet or HSA debit card to pay for doctor visits, prescriptions, and other qualified medical expenses.

You can also use the HSA online bill-pay tool to pay medical bills or reimburse yourself with the funds in your account. When a new claim comes in, you can log in to your account and pay the bill or reimburse yourself from your HSA.

4 Log in to anthem.com or download the Sydney℠ Health mobile app to:

- See your HSA balance and claims.
- Find a doctor in your plan's network.
- Check costs before you receive care.
- Set your preferences to receive important information electronically.

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* For a full list of eligible medical and dental expenses, visit irs.gov/pub502.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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