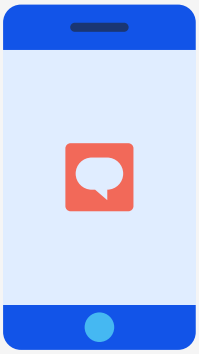
Ways an HSA can work for you

Anthem

An Anthem Health Savings Account (HSA) can simplify saving money for healthcare — to use when you need it most.

Your account can help you:

1. **Pay for healthcare expenses**, like prescription drugs.
2. **Have more control** over how you spend your healthcare dollars.
3. **Make educated care decisions** using our tools and resources.
4. **Save money on taxes** by claiming your HSA contributions as tax deductions, earning interest on your money, and rolling over the year-end balance.



Real-time alerts

You can sign up to receive email or text message alerts at **anthem.com/ca**.

These will notify you about changes in your account balance, as well as new deposits, statements, and other updates.

When you choose an Anthem HSA, it's all in one:

Debit card. You receive one debit card to pay for out-of-pocket healthcare costs.

Website. You can find all your benefit and spending account information on one website to:

- **Check** your HSA balance.
- **Look** for doctors, other healthcare professionals, hospitals, and facilities.
- **Review** your claims, find out if you owe anything, and pay your balance directly from your HSA online.
- **View** your benefit details, including deductible and out-of-pocket responsibilities.
- **Estimate** the cost of care before you see a doctor.

App. You can access the Sydney℠ Health app from home or on the go. With one app, you can:

- **See** your account and claims information.
- **Take** a photo of a receipt and upload it for reimbursement.
- **Manage** and send payments from your HSA.
- **Find** care wherever you are, 24/7.

You can download the Sydney Health app from the App Store® or Google Play™.

Customer Service team. For any customer service needs, you have a single phone number connecting you to dedicated service experts ready to help.

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Open your HSA account[1]

When you decide to open your HSA, our banking partner will confirm your identity, as required by law, and notify you if additional information is needed.[2]

Keep in mind, the information you provide at enrollment is used to open your account and confirm your identity. It is important that you enroll using your legal name to avoid delays in opening your account.

Once your account is open:

- You can log on to **anthem.com/ca** to see your account information at any time.
- You can learn more about your health plan, benefits, and HSA at **anthem.com/ca**.

Transfer HSA funds

If you already have an HSA, you can transfer your funds to your new Anthem HSA for:

- **A simpler experience.** With your funds in one place, you will have one login, one statement, one mobile app, one support team, and one debit card.
- **More savings.** By consolidating funds, you eliminate account administration fees from your prior HSA custodian.[3]
- **Easier tax filings.** By having one HSA for the whole year, you will only have one set of tax forms to manage when it comes time to file your taxes.

We are here to support you. After your account is open, please visit **anthem.com/ca** or the Sydney Health app. You can also call Member Services at the number on the back of your ID card for details.

IRS requirements to open an HSA

- You must be covered by an HSA-compatible, high-deductible health plan (HDHP).
- You must be a U.S. resident, and not a resident of Puerto Rico or American Samoa.
- You cannot be covered by any other comprehensive medical plan that is not an HDHP.
- You cannot be claimed as a tax dependent.
- You cannot be enrolled in Medicare.
- Veterans benefits must not have been accessed within the last three months unless those benefits were related to the veteran's service-connected disability.
- You cannot be enrolled in TRICARE.
- Your spouse cannot have a flexible spending account.

Note: You have the option of using a different financial institution to set up your Anthem HSA. However, you would be responsible for any HSA-related fees applied by the chosen financial institution.

1 A debit card will automatically be issued to you and your spouse or domestic partner. If you need debit cards for other dependents, you can order them online at anthem.com/ca or call Member Services at the number on your ID card.

2 Under the Patriot Act, all financial institutions are required to confirm the identity of anyone opening a new account through the Consumer Identification Program (CIP).

3 Please note that your prior HSA custodian may charge a fee to transfer and close your account.

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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