

## Health Saving Accounts

# What's an HSA-Eligible Health Plan?

Also called a high-deductible health plan (HDHP), an HSA-eligible plan generally is a lower-premium option that offers comprehensive coverage for a wide variety of medical services.

## HSA-Eligible Health Plan + HSA

HSA-eligible health plans can be combined with a Health Savings Account (HSA).

HSA-ELIGIBLE HEALTH PLAN	+	HEALTH SAVINGS ACCOUNT
<ul style="list-style-type: none"><li>• Similar to other health plans</li><li>• Can be paired with a health savings account</li><li>• Generally lower health plan premiums</li><li>• Money saved on premiums can be put into the HSA</li></ul>		<ul style="list-style-type: none"><li>• Is yours to keep even if you change jobs or retire</li><li>• Helps you save and pay for qualified medical expenses</li><li>• Pays for qualified medical expenses for you, your spouse, and eligible dependents</li></ul>

## What's covered

HSA-eligible plans offer coverage for a wide variety of medical services, including well-child visits and vaccinations. And preventive care is typically covered at no cost. You also get surgical coverage—and most plans have prescription drug benefits.

## Savings that add up

Even if you're a "frequent user" of health care services, a low-premium plan with an HSA may cost less. Here's how you can save:

- Lower premiums than traditional health plans can save you money each year.
- HSA contributions are tax free\* every step of the way: when you put money in, as it potentially grows, and when you take it out to pay for qualified medical expenses.
- Employer contributions to your HSA can be used to pay for a portion of your doctor visits or prescription costs.

## TERMS TO KNOW

**Premium:** What you pay to participate in a health care plan.

**Deductible:** The amount you pay for covered health care services before your plan starts to cover your costs.

**Preventive care:** Services intended to help you remain healthy that are included with your plan, typically at no cost to you.

**Copayment:** The standard out-of-pocket amount paid for covered health care services.

**Coinsurance:** The percentage of costs you pay for a covered health care service (20%, for example) after you'd paid your deductible.

**Limited Purpose (LP) Flexible Spending Account (FSA):** A health care spending account that can be used only for vision and dental expenses.



## How high-deductible health plans typically compare

HSA-eligible plans can offer savings, flexibility, and control over medical spending.

	HMO	PPO	HDHP
<b>Premium</b>	In between PPO and HDHP	Typically Higher	Typically Lower
<b>Deductible/ out-of-pocket costs</b>	Typically Lower	In between HDHP and HMO	Typically Higher
<b>Health Savings Account-compatible plan</b>	No	No	Yes
<b>In-network benefits</b>	Yes	Yes	Yes
<b>Out-of-network benefits</b>	No, unless it's for an emergency	Yes, but at a higher cost to you	Yes, but at a higher cost to you
<b>Primary care physician is a gatekeeper</b>	Yes	No	No
<b>Requires referral from primary care physician</b>	Yes	No	No
<b>Co-payment</b>	Yes	Yes	Yes, after deductible is met
<b>Co-insurance</b>	Yes, for out-of-network providers	Yes, for out-of-network providers	Yes, after deductible is met
<b>Preventive care covered at 100%</b>	Yes	Yes	Yes
<b>Health Care FSA-compatible plan</b>	Yes	Yes	Yes, but only Limited Purpose FSA

### Ready to get started?

Call a Fidelity HSA service specialist at **800-544-3716**.

Visit **Fidelity.com/HealthSavingsAccount**.

Text **"HSA"** to **343898** to get a mobile reminder.

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