

The ConnectiCare HSA Solution

Administered by

HealthEquity®

ConnectiCare.

An investment in health

As a ConnectiCare member, you are eligible to open a Health Savings Account (HSA) to help pay for medical expenses.

With an HSA, you contribute money to an account to pay for a wide variety of medical expenses — everything from contact lenses and eyeglasses to dental treatments and prescription medicines.

Our HSA administrator is HealthEquity, one of the nation's largest and most trusted health savings custodians. HealthEquity helps make it easier for you to manage your health care finances. All your information, including claims, coverage and HSA balance, is combined on one convenient, secure website — myhealthequity.com.

Why open an HSA?

- You can fund an HSA with pre-tax or tax-deductible contributions
- HSA withdrawals for qualified medical expenses are tax-free
- Your remaining HSA funds roll over from year-to-year, earning tax-free interest
- If you change your health plan, the HSA funds remain in your name and you can continue to use them.

How to use your HSA

- 1 Receive medical services and present your ConnectiCare ID card.
- 2 Your doctor bills ConnectiCare and ConnectiCare negotiates the cost.
- 3 You will receive a Claim Summary from ConnectiCare and an invoice from your doctor with the amount you need to pay, if any.
- 4 Compare payment amounts for accuracy and if the costs do not match, call us at **1-800-251-7722**.
- 5 Pay the amount on the invoice from your doctor with funds from your HSA. If you're making a payment in person, you can pay with your new HealthEquity Visa® Health Account card.* Or, you can make an online payment at myhealthequity.com. If you paid out-of-pocket, you can reimburse yourself by taking funds out of your HSA.

Funding your HSA made simple

There are several ways you can fund your account:

- Pre-tax payroll contributions through your employer
- Transfers from other savings or checking accounts in your name
- Rollover from another HSA you may have (transfers earn double interest — up to \$25 maximum)
- Tax-free, direct transfer from an Individual Retirement Account in your name — allowed once per lifetime.

How to get started

- 1 Let your employer know you want to open an HSA with HealthEquity.
- 2 Follow your employer's instructions for enrolling in your HSA.
- 3 Sign up for pre-tax payroll contributions through your employer.
- 4 Use your HSA to pay for qualified medical expenses.

Questions about your HSA?

Ask your Employee Benefits Administrator or call HealthEquity at

1-866-346-5800

24 hours a day

Seven days a week

Questions about your health plan?

Ask your Employee Benefits Administrator or get in touch with ConnectiCare.

By phone: **1-800-251-7722** (TTY: 1-800-833-8134),

8 a.m. to 8 p.m. Monday - Friday, 9 a.m. to 2 p.m. Saturday

In person: At a ConnectiCare center, Monday – Saturday

For locations and hours, go to **visitconnecticare.com**

Online: **connecticare.com**

HealthEquity®

ConnectiCare®

* This card issued by the Bancorp bank pursuant to a license from VISA U.S.A. Inc. The Bancorp Bank; Member FDIC.

ConnectiCare provides only health plan coverage and administration. HealthEquity provides HSA accounts and administration. The accounts are separate from ConnectiCare health plans. ConnectiCare is not responsible for the administration of any HSA accounts or other financial accounts used in connection with its health coverage products. ConnectiCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-251-7722 (TTY: 1-800-833-8134). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-251-7722 (TTY: 1-800-833-8134).