

MARY JONES

Mary is a healthy 25-year-old who works out four days a week.

Services used by Mary:

- Online Health Assessment
- Online family health record
- Online physician directory and profiles
- Online office visit guidelines
- 24-Hour Nurse Advice Line

Services to help Mary stop smoking:

- Smoking Cessation Program

MARY JONES' HSA PLAN

Mary contributes \$1,000 each year to her HSA. Her plan's annual deductible is \$1,500 for individual coverage. If she chooses to use her HSA to pay for covered services, this will reduce the out-of-pocket amount (the Bridge) needed to meet her deductible before the Traditional Health Coverage begins.



Year 1

HSA: \$1,000 contribution \$1,000

Total Expenses: \$500

Prescription drugs \$150

OB/Gyn visit and lab tests \$350

Paid by preventive care benefit – no deduction from HSA \$350

Amount paid from HSA (Mary's choice) \$150

HSA Rollover to Year 2 \$850

Since Mary did not spend all of her HSA dollars, she did not need to pay any additional amounts out-of-pocket this year.

Year 2

HSA Balance: \$850 from Year 1, plus \$1,850
\$1,000 contribution for Year 2

Total Expenses: \$450

OB/Gyn visit and lab tests \$150

Sick visits \$100

Prescription drugs \$200

Paid by preventive care benefit – no deduction from HSA \$150

Amount paid from HSA (Mary's choice) \$300

HSA Rollover to Year 3 \$1,550

Since Mary did not spend all of her HSA dollars, she did not need to pay any additional amounts out-of-pocket this year.

THE LIVINGSTONS

The Livingstons are all in good health. However, their daughter Lisa suffers from asthma. Here's how the HSA plan works for them.

Services used by all the Livingstons:

- Online Health Assessment
- Online family health record
- Online physician directory and profiles
- Online office visit guidelines
- 24-Hour Nurse Advice Line

Services to help manage Lisa's asthma:

- Online medical care guide for children with asthma
- Personal Health Coach for education on self-management
- Online physician directory with specialty information

THE LIVINGSTONS' HSA PLAN

The Livingstons contribute \$2,000 to their HSA each year. Their plan's annual deductible is \$3,000 for family coverage. If they choose to use their HSA to pay for covered services, this will reduce the out-of-pocket amount (the Bridge) needed to meet their deductible before the Traditional Health Coverage begins.



Year 1

HSA: \$2,000 contribution \$2,000

Total Expenses: \$1,000

Preventive care visits	\$500
Sick visits	\$300
Prescription drugs	\$200

Paid by preventive care benefit - no deduction from HSA \$500

Amount paid from HSA (the Livingstons' choice) \$500

HSA Rollover to Year 2 \$1,500

Since the Livingstons did not spend all of their HSA dollars, they did not need to pay any additional amounts out-of-pocket this year.

Year 2

HSA Balance: \$3,500
 \$1,500 from Year 1, plus
 \$2,000 contribution for Year 2

Total Expenses: \$1,300

Preventive care services	\$650
Sick visits	\$400
Prescription drugs	\$250

Paid by preventive care benefit - no deduction from HSA \$650

Amount paid from HSA (the Livingstons' choice) \$650

HSA Rollover to Year 3 \$2,850

Since the Livingstons did not spend all of their HSA dollars, they did not need to pay any additional amounts out-of-pocket this year.