



# Get to know your Consumer-driven Health Plan with HSA

Frequently Asked Questions (FAQs)

# Terms to understand

## What is a deductible?

A deductible is the amount you have to pay for covered health care services before your health plan starts to pay. Most plans do not require you to pay a deductible for certain covered preventive care services if they are received in the network.

## Do I really have to pay the full cost of the covered health care services before I meet the deductible?

Yes. You will pay for all covered health care services until you reach your deductible. You can use a health savings account (HSA) to help pay or you can save it to use later. Using network providers may help lower your cost.

## What is coinsurance?

After you've paid your deductible, you only pay a percentage of the allowed amount for each covered service, called coinsurance (e.g., your plan pays 80% and you pay 20%).

## What is an out-of-pocket limit?

The out-of-pocket limit is the most you have to pay for covered services in a plan year. If your deductible and coinsurance payments reach the out-of-pocket limit, your plan will pay 100% of allowed amounts for covered services for the rest of the year.

# Specifics of the plan

## Why does the plan have a high deductible?

To open and put money into an HSA, you must have a high deductible health plan. This is one of the rules set by the Internal Revenue Service (IRS). This type of plan is meant to help you take a more active role in your health care buying decisions.

## How is this plan different from a copayment plan?

Most traditional copayment plans focus on managing your health benefits. This plan focuses on managing your health by encouraging you to:

- Take a more active role in your health care buying decisions
- Make more informed choices and seek quality care
- Open an HSA, which you can't get with a traditional plan

## Can I see any doctor I want? Why am I asked to use network providers?

To get the most out of your benefits and avoid surprises, you are encouraged to use health care providers in the network because they've agreed to charge lower prices. For example, when you use a network doctor, you may usually pay less compared to one who is not in the network.

## Do I need to choose a primary care provider (PCP) and get a referral to see a specialist?

Some plans require the use of a PCP. They are commonly referred to as gated or gatekeeper plans.

## Are emergency room and urgent care services covered?

Yes, emergency room and urgent care services are covered.

## Can I cover my children and other dependents under this plan?

Yes, adult children are eligible for coverage according to the terms of your plan. Dependents younger than 19 cannot be denied coverage because of a pre-existing medical condition.



## Access your benefits and get help anytime, anywhere

It's [myuhc.com](https://myuhc.com)® in your pocket. With the UnitedHealthcare® app, you can:

- Access your health plan ID card
- Check claim updates
- Find providers and facilities
- Estimate costs

# Opening an HSA

## What is a health savings account or HSA?

An HSA is a bank account that lets people put money aside, income tax free, to save and pay for qualified medical expenses. It's a real bank account, but you don't pay federal income tax on the money you deposit into it or the money you use for qualified medical expenses. You can even build your savings into a nest egg for retirement.

## What are the requirements for opening an HSA?

To deposit money into an HSA, you must be enrolled in an HSA-qualifying health plan.

### You are eligible if:

- You are covered under a qualified high deductible health plan
- You are covered by no other health coverage, unless it is permissible coverage
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return

Some other restrictions apply. Please talk to a tax, benefits or financial advisor if you have more questions.

## Can I open an HSA if I have a health care flexible spending account (FSA)?

No. All of the money in your health care FSA must be spent before you can open an HSA.

## Is it OK if I wait to open my HSA?

It's important to open and make a deposit into your HSA as soon as the plan year starts. That way, you will be prepared if you need to pay or reimburse yourself for any services early in the year. If you have any expenses before you open your HSA, you can't use your HSA to reimburse yourself later.

## If my spouse is on Medicare, can I open and contribute to an HSA?

Yes. If a spouse will be or is already covered by Medicare, you can sign up for this plan and open and contribute to an HSA. If you file taxes jointly with your spouse, you can use your HSA to help pay for your spouse's qualified expenses, such as Medicare premiums.

## What is a qualified medical expense?

According to the IRS, a qualified medical expense is a health care service or item that would qualify for a tax deduction. This means you can use an HSA to pay for these expenses and without paying taxes on them. Go to [irs.gov](https://www.irs.gov) to learn more about which expenses can be paid with an HSA.

## What expenses don't qualify for tax benefits?

Examples of expenses that do not qualify include cosmetic surgery, health club memberships, teeth whitening and over-the-counter medicines purchased without a prescription. If you use an HSA to pay for an expense that is not qualified, you will have to pay taxes on the expense and may also have to pay a 20% penalty.

## Can I use any bank?

Yes. You can open your HSA with any bank of your choice. Optum Bank® is your employer's preferred health care bank and a national leader in HSA banking.

## I still have money in my health care FSA. Can I open an HSA?

No. All of the money in your health care FSA must be spent before you can open an HSA.

# Using an HSA

## Is there a limit on how much I can put into my HSA each year?

Yes. The IRS limits how much you (and others) can put into an HSA each year.

### The 2025 limits are:

- \$4,300 for individual coverage
- \$8,550 for family coverage

If you are 55 or older, you can deposit an extra \$1,000 during the year. This is called a catch-up contribution. Any contributions above these limits are subject to income taxes and a penalty.

## Do I have to pay federal taxes on the money I deposit into an HSA?

When you deposit money into an HSA, you won't have to pay federal income tax on:

- Deposits you or others make into your HSA
- Money you spend from your HSA on qualified expenses
- Interest earned from the HSA

## What happens if I leave my current employer, change health plans or retire?

The money in your HSA is yours to keep. If you leave your company, change health plans or retire, you take your HSA with you. If you switch to a health plan that makes you ineligible to continue depositing money in an HSA, you may continue to use the money in your account for qualified medical expenses, but you can no longer make deposits.

# Contributing to an HSA

## **If my spouse has his or her own health plan with an HSA, can I also contribute to it?**

Yes, but the IRS says the two of you together can only contribute up to the family limit. Both of you can contribute to just one of your HSAs, or you can contribute to both HSAs as long as the total amount doesn't go above the annual family limit.

## **I want my HSA dollars to go as far as possible. How can I find out how much a treatment or procedure is going to cost?**

After you enroll, you will have tools on [myuhc.com](https://myuhc.com) that can help you estimate the cost of treatments and other procedures based on your health plan, a specific doctor or hospital and your ZIP code.

## **How do I pay with an HSA?**

If you receive a bill from your doctor or if you are paying for a prescription, you can pay from your HSA using your HSA debit card or checks provided by your bank.

## **If I paid a health care bill with my credit card, can I pay myself back from my HSA?**

Yes, as long as the service is a qualified expense. You can take money out of your HSA to pay yourself back with no penalty. Receipts should be retained.

## **Can I use the HSA for my spouse or dependents if they're not covered under my plan?**

You can use the HSA to pay for qualified expenses of any family member if they are claimed as a spouse or dependent on your taxes. If a tax dependent is not covered under your plan, and you use your HSA to pay for their expenses, those expenses will not go toward your deductible.

## **If I am covering an adult child, can I use my HSA to help pay for his or her qualified medical expenses?**

Your child must be a tax dependent to use your HSA. If your child is not a tax dependent, but is covered by your plan, he or she may be able to open his or her own HSA.

## **If I'm 65 or older and decide to retire, what happens to my HSA?**

After you turn 65 or start receiving Medicare benefits, you may withdraw money from your HSA for medical and non-medical purposes without penalty. When your Medicare coverage starts, you can use your HSA to pay your Medicare premiums, deductibles and copayments.

## **If I cover my domestic partner under my plan, can I use my HSA for my partner's medical expenses?**

If your domestic partner meets the IRS qualifications of a tax dependent, you can use your HSA to help pay his or her qualified expenses. If your partner is not a tax dependent, you can still cover your partner under your plan. However, your partner would need to open and fund his or her own HSA to pay for the expenses.

## **Can I have an HSA and a health care flexible spending account (FSA)?**

No. If you are enrolled in a health care FSA, the IRS will not allow you to open an HSA. But the law does permit you to enroll in a limited-purpose FSA if it is offered to you. A limited-purpose FSA can only be used to pay for eligible dental and vision expenses.

## **Can other people put money into my HSA?**

Yes, anyone can contribute to your HSA.



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