



Manage your WHA HSA-compatible plan

Your Western Health Advantage HSA-Compatible High-Deductible Health Plan

- Your health plan provides you with comprehensive health care such as office visits, labs and hospitalization.
- Preventive services—annual physicals, well baby care and various health screenings—are included at no cost.
- Your WHA member ID card is what you'll present wherever you receive services.
- Your plan's medical deductible and out-of-pocket maximum is indicated on your card.



Your Health Savings Account

- Your health savings account (HSA) is the financial component (the account that holds your funds).
- Your HSA provides you a tax-free way to save and pay for qualified medical expenses, such as doctor visits, prescription drugs and other medical services and supplies.
- Your HSA's debit card allows easy access to your funds.



Understanding deductibles, copayments and the annual out-of-pocket maximum

- ✱ Your health plan has a deductible, the amount you pay each year for covered medical and prescription services and supplies before WHA becomes responsible for expenses.
- ✱ Your plan may also require you to pay copayments/coinsurance after you meet your annual deductible.
- ✱ Once deductible and copayment/coinsurance expenses reach the annual out-of-pocket (OOP) maximum amount, WHA will pay for all of your covered services for the remainder of the calendar year.

WHA maintains an accrual of your expenses under your deductible and that contribute towards your out-of-pocket maximum. You can view this accrual through the Accumulator tool in your secure MyWHA account.

visit • mywha.org/myplan
to confirm your accrual balance

call • WHA Member Services
888.563.2250; 711 TTY





When visiting a provider, present your **WHA** member ID card — **provider submits claim to WHA**



WHA reviews claim and determines **amount to apply to deductible and OOP maximum**



That amount is sent to the provider, who will **bill you, if appropriate**



Compare bill to **WHA's** claims detail at **mywha.org/accumulator**



If the bill matches what you see, **pay it**



What's going to happen when I need care?

You'll present your WHA member ID card to your provider. If a copayment is due at the time of service, you can use your HSA debit card to pay from funds you or your employer have deposited into your account. In most cases, you will be billed for covered services under your deductible, such as office visits, labs, pharmacy and hospitalization. These bills are qualified medical expenses, and can be paid out of your HSA.

*** TIP: Keep all of your receipts in a safe place.**

How do I know which costs are my responsibility (which bills I should pay)?

WHA provides an online accumulator available at mywha.org/accumulator. If we list the claim on your accumulator with a deductible or copayment, it is your responsibility. If you receive a bill that appears to be inaccurate in regards to services rendered or amount billed, be sure to contact WHA Member Services.

*** TIP: Use your HSA debit card to pay the provider directly or via the provider's online payment portal.**

What if I don't have enough money in my HSA to pay for my service(s)?

If you access care before you've been able to contribute sufficient funds to your HSA, you have several options. You can pay out of other funds (such as a personal checking or savings account) and then reimburse yourself for these costs once your HSA has enough money in it. For larger amounts, such as hospital bills, providers will often be willing to make payment arrangements with you.

For your HSA account balance and payments:

Make note of your HSA's contact information and website to use in managing your HSA.

For your deductible and OOP maximum:

visit • mywha.org/myplan

**contact • WHA – 888.563.2250; 711 TTY
memberservices@westernhealth.com**